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ANNUAL REPORT

OF THE

State Bank Commissioner OF COLORADO

From January 1, 1914, to January 1, 1915



DENVER, COLORADO
THE SMITH-BROOKS PRINTING COMPANY, STATE PRINTERS
1914

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*State Bank Commissioner:

EMIL W. PFEIFFER

‡State Bank Commissioner:

E. E. DRACH

Chief Deputy State Bank Commissioner:

SHERWOOD CROCKER

Deputy State Bank Commissioner:

HUBERT F. THOMAS

Deputy State Bank Commissioner:

RICHARD B. BROWN

Clerk:

J. F. STEADLEY

Stenographer:

MRS. ROSE LAUNDON

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Annual Report

OF THE

State Bank Commissioner

STATE OF COLORADO
OFFICE OF STATE BANK COMMISSIONER
DENVER

January 1, 1915.

To His Excellency,
ELIAS M. AMMONS,
Governor of Colorado.

Sir: In compliance with legal requirement as set forth in Section 68, Chapter 44, of the Session Laws of Colorado, 1913, I have the honor to submit herewith the annual report of the office of State Bank Commissioner, covering the period from January 1, 1914, to and including December 31, 1914, disclosing the names of the officers and directors of incorporated banks, and the names of owners, also officers of private or unincorporated banks, the paid up capital and surplus, also the name and location of each bank subject to the banking law of Colorado, and under the jurisdiction of the State Bank Commissioner; this report also giving a summary of the published reports made by the banks during the year 1914, giving the dates upon which reports were based, also the dates of the examinations made by this department during the period covered by the report; also other data and information affecting banks, the banking situation and outlook, together with a review of important transactions and matters having the attention of this department.

At this date, there are 208 banks under state supervision, a decrease of one in the number shown in the report of 1913, and an increase of seventy-six since the organization of this department in 1908.

As shown by the following exhibit, the total assets have increased 89 per cent since February 14, 1908:

Date	State and Savings	Private	Trust Companies	Total Number	Total Resources
Feb. 14, 1908	\$12,346,798.18 (64)	\$5,904,647.91 (57)	\$11,342,606.00 (11)	132	\$29,594,052.09
Feb. 5, 1909	14,549,567.34 (85)	5,578,542.96 (44)	11,986,573.70 (11)	140	32,114,684.00
Jan. 31, 1910	16,883,365.11 (112)	5,875,500.29 (37)	17,897,770.10 (15)	164	40,656,635.50
Jan. 7, 1911	17,544,068.03 (133)	5,093,808.85 (34)	19,287,343.46 (19)	186	41,925,220.34
Feb. 20, 1912	18,615,178.34 (139)	3,416,521.15 (30)	23,290,432.19 (21)	190	45,322,131.68
Feb. 4, 1913	21,716,289.32 (149)	3,392,002.49 (27)	26,834,896.37 (21)	197	51,943,188.18
Jan. 13, 1914	21,413,807.21 (147)	3,553,972.55 (41)	28,700,992.93 (21)	209	53,668,772.69
Oct. 31, 1914	23,717,926.06 (149)	2,894,456.58 (37)	29,285,793.85 (20)	206	55,898,679.49

EXHIBIT OF THE NUMBER AND CLASSIFICATION OF BANKS SHOWING TOTAL RESOURCES

Analysis of the reports of all banks under state supervision at the close of business October 31, 1914, reveal classifications in volume of resources as follows:

110 banks had resources of	\$ 100,000.00 or less.
48 banks had resources of more than	100,000.00 and less than \$ 200,000.00.
18 banks had resources of more than	200,000.00 and less than 300,000.00.
10 banks had resources of more than	300,000.00 and less than 500,000.00.
10 banks had resources of more than	500,000.00 and less than 1,000,000.00.
10 banks had resources of more than	1,000,000.00.

A compilation of the combined resources of all banks in Colorado, under both national and state supervision, based upon their published reports of condition under date of October 31, 1914, revealed that at that date the total combined resources amounted to \$192,686,390.54, which is a total of \$3,795,589.60 less than was reported by the banks on October 21, 1913. This shrinkage in resources seems to have been entirely with the national banks, as the state banks for the corresponding period reflect an increase of \$706,279.41.

In considering the reasons for this really unimportant shrinkage in resources as stated above, it is well to remember that the causes are external and not internal, and that such causes are therefore of such nature not to be controlled by the banks, and that among the several contributing causes may be included,—national legislation involving important changes affecting business and financial relations which, temporarily at least, produced a general hesitation in business, the strike situation which reached its acute stage during the present year, the European war and its direct effect upon business clearly illustrated in the necessitated closing of the stock exchanges of the entire country, the state election which is always a disturber of business, and, last but not least, the temporary demoralization of the live stock markets due to quarantine against the Foot and Mouth Disease directly affecting the great live stock industry of this as well as all other states, creating a depression in prices, thus retarding shipments in live stock which, when realized upon, the receipts from such sales would have been deposited in the banks in volume to in all probability have reflected a material increase in total resources in the October 1914 report over the October report of the previous year.

During the year 1914, and since the last report the following private or co-partnership banks have been converted into incorporated banks:

Name of Bank	Location	Capitalization
The Bank of Alma.....	Alma	\$10,000.00
The Bank of Fairplay.....	Fairplay	10,000.00

New banking institutions have been organized as follows:

Name of Bank	Location	Capitalization
The Citizens Bank of Victor.....	Victor	30,000.00
The First State Bank of Clifton.....	Clifton	10,000.00
The First State Bank of Springfield.....	Springfield	10,000.00
The East Lake State Bank.....	East Lake	10,000.00
The State Bank of Simla.....	Simla	10,000.00
The Commerce State and Savings Bank.....	Denver	50,000.00
The Bank of Grand Junction.....	Grand Junction.....	40,000.00
The Elizabeth State Bank.....	Elizabeth	10,000.00

The following banks previously under state supervision have nationalized, their authority to do a banking business under the state law having been cancelled as follows:

Bank of Craig, Craig, Nationalized June 15, 1914.

Citizens Bank, Craig, Nationalized July 23, 1914.

and the Commercial Bank and Trust Company of Fort Collins sold its banking business to the First National Bank of Fort Collins, June 16, 1914, the said First National Bank assuming all liabilities of the business purchased.

The Bauer Bank, Mancos, has also retired from the banking business having sold its assets to the First National Bank of Mancos, Colorado, which last named bank assumed all liabilities of the said Bauer Bank under date of September 19, 1914, and the Home Savings Bank of Fort Morgan, Fort Morgan, Colorado, liquidated its affairs on June 15, 1914, by sale of its assets and liabilities to the Morgan County National Bank, Fort Morgan, Colorado, a certificate of cancellation of authority having been issued from this office to the liquidating bank June 29, 1914.

Information is also in this office of the consolidation of the Louisville Bank, Louisville, and the Lafayette Bank and Trust Company of Lafayette, the said Lafayette Bank and Trust Company retiring from the banking business and the said Louisville Bank assuming all liability for payment of depositors and creditors of the said retiring bank, such consolidation having been consummated on December 11, 1914; full official details of the transaction between the two banks have been delayed but will probably be filed in a few days to be verified by examination.

In addition to the banks that have passed from under state supervision through process of nationalization or through absorption by other banks, are the following banks that have liquidated without sale to other banks:

The Farmers and Merchants Bank, Rocky Ford, January 26, 1914.

The Miners and Merchants Bank, Lake City, November 15, 1914.

Only one bank failure has occurred during the year 1914, the Romeo State Bank, Romeo, Colorado, having been taken possession of for liquidation by this department under date of December 7, 1914, due to a discovery of heavy loss by the bank through alleged dishonest and fraudulent action of its Cashier, Erastus S. Christensen, Criminal information was promptly filed against the said Christensen in the office of the District Attorney of the Judicial District in which the said Romeo State Bank is located, and recent reports are to the effect that the said Christensen has been arrested and will be prosecuted to the fullest extent of the law. The bank has considerable protection against loss through surety bonds upon the delinquent officer, and I am pleased to report that there is every indication that no loss will be sustained by the depositors or creditors of the said liquidating bank, and that its obligations to the public will be speedily adjusted.

It becomes my duty also to report that upon my accession to the position of State Bank Commissioner, I found the safety deposit vault business of the Night and Day Bank of Denver in the possession of this department, the said Night and Day Bank having in 1913, and as previously reported, sold its banking business to the State Bank of Denver. Action was instituted by the stockholders of the said corporation to recover possession of the said vault business, and upon hearing in the District Court an order of dispossession was issued against this department on March 2, 1914, compelling surrender of the said vault business to the plaintiff stockholders in the case. This court order was contested by appeal to the Supreme Court of this state and a supersedeas asked for and granted to the department, which, however, did not result in repossessing the department with the vault business which was the object of the department's application for a supersedeas, and the practical results have been that this department has not been in control of the safety deposit vault business and other assets of the Night and Day Bank since early in March, 1914, and has therefore been unable to protect the remaining creditors of the said Night and Day Bank corporation, while the said vault business and other assets were in the control of W. R. McBride, President, and other officers of the said corporation.

Reporting further upon the safety deposit vault business of the Night and Day Bank, I will state that the said vault business is now in the hands of the State Bank of Denver under lease from the Night and Day Bank and is being conducted in conjunction with the State Bank of Denver's other business, while

the contention as to this department's right of possession is as yet undetermined in the Supreme Court of the State.

The report for 1913 from this department related certain conditions concerning the said Night and Day Bank, involving the said W. R. McBride, President, and his consequent arrest in connection therewith, and I have to report that in March last, the said McBride was placed on trial in the criminal division of the District Court of Denver, was found guilty and was sentenced to five years in the penitentiary at Canon City. The said McBride, however, is now out on bonds pending a hearing before the Supreme Court upon an application for a new trial made by his attorneys.

The past year has given opportunity to test out the practical operations of the present state banking act which went into effect July 15, 1913, and I have to report that barring a few provisions which are occasionally irritating, and at times are difficult for banks to comply with in their practical business relations, the law has not only been well received but has also been given obedience by the banks.

I find that the bond provision of the law has been subject of most complaint due to the fact that the bonding companies have imposed a premium rate of \$4.00 per thousand upon the statutory form of bond in use for the bonding of officials and employes of state banks, the premium rate applying upon a form of bond usually used by national banks being only \$2.50 per thousand. This difference in premium rate, it is contended by the bonding companies, is fully justified on account of the increased hazard imposed by the language contained in the statutory form of bond, and, however that may be, there is no legal remedy to regulate the premium rates which are being charged by the guaranty companies upon bonds issued by them, and the department is prone to be in sympathy with the banks in their contention that the bonding provision of the law should be so modified to justify no discrimination as between state banks and national banks in premium rates charged on bonds.

There are also other provisions of the present law complained of as uncertain in meaning and too drastic for practical compliance, which I will not specifically refer to, but which can largely be reconciled by practical common sense administrative methods in the department, but nevertheless should be cured by amendment.

Considerable discretion should be allowed the department under the law in dealing with conditions arising from the necessi-

ties and complexities of the banking business and of a nature not to be anticipated by specific legislation; entrusted as this department unquestionably is with supervisory duties intended as a protection to the people in their most important business transactions—their deposits of money—I am fully impressed with the very heavy responsibility resting upon this department in its duty to impose upon every banking institution not only the rules of safety imposed by the law, but also such other regulations as may suggest themselves through practical experience to meet emergency situations; saneness and conservatism, executive ability and much discretionary authority must necessarily be possessed and exercised by the State Bank Commissioner in an absolutely just and impartial manner, without consideration of politics or persons, in order that the public interest may be fully protected, for in no other manner can the people secure that measure of protection to which they are entitled in their banking relations, either between bank and customer, or between banks in dealing with each other.

Receiverships of closed banks in Colorado under state supervision at this date are the State Bank of Rocky Ford, Rocky Ford, the Bank of Grand County, Hot Sulphur Springs, the Morrison State Bank, Morrison, and the Florence State Bank, Florence. Reports from the receivers of these institutions reveal that thus far dividends have been distributed to depositors as follows:

State Bank of Rocky Ford.....	15	per cent
The Bank of Grand County.....	90	per cent
Morrison State Bank	84	per cent
Florence State Bank.....	37½	per cent

Indications are that the depositors of The Bank of Grand County and the Morrison State Bank will be paid in full, while a very considerable loss will be sustained by the depositors of the other two failed institutions, and in connection with the failure of the said Florence State Bank, I wish to further report that Newton Large, Cashier, of the said bank who was arrested upon criminal charges, was prosecuted in the District Court of Fremont County, Colorado, within the past year, securing an acquittal at the hands of a jury.

Concerning the enforcement of the Loaning Money Regulation Act, the same being Chapter 108 of the Colorado Session Laws of 1913, I desire to report that by reason of an action in court for the purpose of testing the validity of this law, such action standing as yet undetermined in the supreme court of this state, much difficulty has been encountered through such resistance in the enforcement of this law to the extent that only two persons have responded by making application for license, one

of which was granted and the other being held in abeyance pending expiration of the legal length of time from date of application necessary for the issuance of a license.

A number of complaints of violation of this law have been brought to the attention of this department, which in turn have been promptly reported to the district attorney in the judicial district where such violations have occurred.

The fact that the Loaning Money Act is not general in its application and exempts banks from any necessity of complying with its provisions has raised the question of its validity upon the ground of "class legislation", or that a usury law in order to be valid must be uniform in its application, a contention which may, or may not, ultimately be sustained, but, however that may be, it is my judgment that the law has been crudely prepared and requires amendment in order to make it a just or practical law; and, while the intent of the law is to protect that class of borrowers possessing a very limited credit or possibly no credit at all with banks, against extortionate rates of interest charged by money lenders upon loans made to these usually small borrowers, the practical effect of this law has been to defeat its own purpose and to destroy all incentive for the granting of small, short time loans to needy persons, due to the fact that the law in its limitations as to permissible rates of interest and all expenses of a loan to be borne by the lender, has destroyed all possibility of a profit to the money lender on small, short time loans, with the practical result that such small loans, being a positive expense instead of a profit, will therefore not be granted or even considered, so that the small borrower however worthy or in need of financial assistance is practically deprived of any opportunity he may have for relief. No one is stronger in the belief that it is just and necessary that the public be protected against extortionate rates of interest through the enactment of laws sufficiently drastic to guarantee positive protection to the borrower, but I would respectfully submit that the proper remedy would be in the enactment of a usury law general in its application, graduated in permissible interest rates proportionate with the length of time and the amount of the loan, sufficiently liberal to the money lender, so that his incentive for making small loans will not be destroyed, and yet sufficiently restrictive to insure protection against any form of interest extortion. I therefore recommend that this law be amended to cure the defect as explained above, also clarified or made more specific in meaning as to some of its other provisions, and, unless it be properly amended, I recommend that the law be repealed.

By far the most important banking development in many years is reflected in the enactment of the Federal Reserve Law which has just recently gone into effect through the establishment of Regional banks provided for in the said Act. Much benefit is expected to redound from the enactment of this law, in

that it provides a remedy which insures a greater elasticity in the currency by enabling member banks at all times to place their securities with their properly designated Regional bank in manner to receive currency therefor if desired, a privilege which is of incalculable value in times of business stress, and is intended to render bank panic an impossibility.

Under this law, national banks are obliged to become member banks, while state banks may be admitted to membership unless prohibited by state law, and submitting to federal as well as state regulation.

Under date of April 22nd last, and in response to many inquiries, this department issued a letter to the banks operating under state law, explanatory of the probable effect of the Federal Reserve Law upon all Colorado state banking institutions, stating that while the Colorado banking law practically prohibits membership through its provision that "no bank shall purchase its own stock, nor the stock of any other corporation," etc., "the present state banking law, had it been enacted subsequently to the Federal Reserve Act, would by reason of public policy, have been modified to an extent that Federal Reserve membership by state banks would have been made permissible, this department may possibly be justified in assuming a passive attitude," etc., thus, the department declared its emergency attitude upon the new Federal Reserve Law, which law at the time attracted the attention and excited the concern of bankers under state regulation; but, since the federal law is in effect and is now more generally understood, I am pleased to report that its provisions do not in any wise seem to conflict with the interests of state banks, and is so recognized by the bankers; and, while it might be well to amend the state banking law in manner to specifically grant membership with the Federal Reserve system, it is doubtful if any of the state banks would avail themselves of the privilege of such membership, due to the fact that such membership would entail the necessity of an investment in the capital stock of the regional bank of the district which embraces Colorado, and the additional facts that they do not feel the necessity of such membership, and that double supervision, both federal and state, would create complications in legal compliance which could hardly be reconciled and would be a positive hardship upon the banks.

In reporting upon the receipts and expenditures of this office for the fiscal year ending November 30, 1914, as hereinafter tabulated, I desire to call attention that the total examination fees collected and paid into the state treasury amounted to a total of \$16,354.14, while all expenses for the corresponding period including salaries were \$14,556.29, or a net profit to the state of \$1,797.85, showing that this department is more than self supporting; but, in this connection, I beg leave to state that while this is true, this department was not granted an adequate appropriation for traveling expenses during the last biennial period, em-

barrassing the department in its examination work; and, while each bank under supervision was examined at least twice as required by law, such examinations necessarily had to be made under the most strict economy in travel so that neighboring banks had to be examined in regular succession and in such manner to give advance knowledge to the bank about to be examined, thus enabling a preparation on the part of the bank to conceal all known irregularities which would be likely to meet with the criticism of the examiner.

While the law has always required that at least two examinations should be made each year on all banks under supervision, no provision was made for a sufficiently adequate force of examiners to enable the department to comply with such requirement until the adoption of the 1913 banking law, which went into effect July 15th of that year, so that the succeeding year, 1914, is the first and only year in which all banks were examined at least twice as legally required, which was made possible by the employment of two additional examiners permissible under the banking act of 1913. This increase in the examining force necessitates an increased appropriation to meet traveling expenses, and I respectfully ask the co-operation of the executive department of the state in the effort which will be made for an increase of appropriation covering the next biennial period sufficient to enable the department to make its examinations of banks in full compliance with the law and in manner that such examinations will be most effective for the public protection.

As referred to above, the following is a statement of receipts and expenditures of the office for the fiscal year ending November 30, 1914:

RECEIPTS	
415 examinations	\$16,354.14
Total	<u>\$16,354.14</u>
EXPENDITURES	
Salaries	\$11,760.00
Traveling expenses	2,000.00
Stationery, etc.	796.29
Total	<u>\$14,556.29</u>
Excess of receipts over expenditures.....	<u>\$ 1,797.85</u>
	\$16,354.14

Comparing the above report with the report of the preceding fiscal year, it will be observed that 415 examinations were made as against 272 examinations reported in the previous year, resulting in the collection of \$7,179.57 examination fees in excess of such collections in the fiscal year ending November 30, 1913.

such difference in number of examinations and collection having only been made possible by the employment of two additional examiners made permissible by the banking law of 1913.

In connection with the matter of receipts and expenditures, I desire to explain that the department has also collected and turned in to the state treasury \$50.00 received as a license fee under the money loaning act which is not accounted for in the above statement, it being deemed proper to report it as a separate item.

No fines were collected, due very largely to a realization of the fact that the banks under supervision being in a measure as yet unfamiliar with changed legal requirements, official consideration was exercised to the extent of sending communications of reminder to banks slow in responding, which reminders in each instance brought the response legally required.

In reviewing the work of this department for the past year, I feel it to be my duty to briefly make known my impressions as to general financial conditions in this state, as reflected in the examinations of banks under state supervision and through a study of the compiled figures upon all banks both national and state now doing business in Colorado. Noting the present generally satisfactory condition of Colorado banks in the face of all disturbing influences previously alluded to in this report, I desire to express my unqualified belief that Colorado is about to enter upon an era of development and wealth accumulation probably unequalled in any other period of her history, this belief is justified in the past evidences of resourcefulness and financial resisting power of the people in the face of not only one, but a number of depressing and depreciating influences affecting both business and property, so that, now, since strike conditions no longer exist, the new national legislation being properly understood and no longer feared, the state election over and a result recorded creating a general belief that the real policies and purposes of the present state administration will to a very large extent be sustained and continued by the incoming administration, with no change in the national policy, business confidence will be fully and speedily restored, industrial resumption will ensue, and our products enhanced in price by war conditions abroad, such conditions also diverting westward much travel in pursuit of business, pleasure and health which otherwise would go abroad, will bring to our great state many millions of dollars in addition to the normal incomes received in the past.

In conclusion, I desire to report that no changes in employment have taken place in this department during the past year, all employes having performed their respective duties with a promptness and fidelity commendable in public servants for which I desire to express appreciation, and it is also my desire to

thank both the executive and the legal departments of the state for courteous and efficient advisory assistance in my administration of the affairs of this office during the year 1914.

Respectfully submitted,

E. E. DRACH,
State Bank Commissioner.

BANKS LIQUIDATED, INCORPORATED OR NATIONALIZED

Location	Name of Bank	Disposition	Date
Alma	Bank of Alma	Incorporated	Jan. 26, 1914
Craig	Bank of Craig	Nationalized	June 15, 1914
Craig	Citizens Bank, Craig	Nationalized	June 23, 1914
Fairplay	Bank of Fairplay	Incorporated	Jan. 26, 1914
Fort Collins	Commercial Bank & Trust Company	Discontinued Banking Business	June 16, 1914
Fort Morgan	Home Savings Bank	Liquidated	June 16, 1914
Lake City	Miners & Merchants Bank	Liquidated	Nov. 15, 1914
Mancos	Bauer Bank	Liquidated	Sept. 19, 1914
Rocky Ford	Farmers & Merchants Bank	Liquidated	Jan. 26, 1914
Victor	City Bank, Victor	Liquidated	Jan. 26, 1914

BANKS IN THE HANDS OF RECEIVERS

Name of Bank	Location	Receiver
State Bank of Rocky Ford.....	Rocky Ford.....	G. M. Hall
The Bank of Grand County.....	Hot Sulphur Spgs.	G. F. Higgins
Morrison State Bank.....	Morrison	Malcolm MacLean
Florence State Bank.....	Florence	George Wilson

BANKS IN THE HANDS OF THE DEPARTMENT

Name of Bank	Location
Romeo State Bank.....	Romeo

Placed in the hands of the department by officers, December 7, 1914.

**ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEAR 1914, MADE BY THE STATE
BANKS, PRIVATE BANKS, SAVINGS BANKS AND TRUST COMPANIES**

RESOURCES.

	Jan. 13, 1914	March 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$12,064,221.28	\$11,942,392.99	\$11,973,464.72	\$12,314,450.33	\$12,687,498.54
Loans and discounts (secured by collateral).....	12,143,320.85	11,915,824.46	13,073,067.27	13,003,822.60	13,890,586.40
Loans on real estate	4,867,080.52	4,893,054.67	4,958,628.23	4,970,557.57	4,960,087.63
Overdrafts (secured and unsecured).....	155,031.96	143,913.51	101,077.38	158,946.64	164,063.58
United States bonds.....	35,380.00	55,380.00	24,300.00	24,300.00	24,300.00
Bonds to secure postal savings.....	322,422.75	337,922.75	358,139.61	360,290.75	360,290.75
Other bonds and securities.....	8,510,368.75	8,707,686.05	8,549,366.10	8,256,695.63	8,376,753.39
Premium on bonds	8,082.39	8,599.22	9,824.22	9,317.82	9,484.08
Furniture and fixtures.....	473,027.16	477,791.70	479,365.81	482,393.02	489,853.73
Banking house	724,229.48	728,899.22	710,691.00	738,887.71	712,331.34
Other real estate	549,612.97	561,932.52	606,956.21	661,942.02	694,472.60
Due from banks (not reserve banks).....	1,418,066.68	1,672,252.06	1,394,794.97	1,595,009.76	1,108,507.17
Cash items (not including checks on other banks).....	83,017.27	71,175.98	77,709.49	48,198.86	47,878.74
Due from reserve banks.....	9,870,129.69	9,900,603.60	9,540,990.22	8,754,035.81	9,767,906.03
Checks on other banks.....	162,028.91	203,167.75	168,072.18	209,902.07	267,592.05
Currency	1,385,528.00	1,332,638.00	1,359,294.00	1,546,685.00	1,332,385.00
Gold	540,144.25	514,602.25	552,910.00	841,674.50	643,428.00
Silver and fractional coin.....	271,474.63	261,264.60	250,677.30	240,916.74	246,469.22
Other resources	64,769.88	78,949.11	67,262.69	88,769.53	98,603.92
Expense account	10,535.27	11,593.43	14,599.15	16,243.94	16,187.32
Total	\$53,668,772.69	\$53,759,643.87	\$54,271,100.46	\$54,323,039.60	\$55,898,679.49

ABSTRACT OF TOTALS OF ALL CALL REPORTS FOR THE YEAR 1914, MADE BY THE STATE
BANKS, PRIVATE BANKS, SAVINGS BANKS AND TRUST COMPANIES—Concluded

LIABILITIES.	Jan. 13, 1914	March 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Capital stock	\$ 6,780,270.00	\$ 6,870,200.00	\$ 6,776,300.00	\$ 6,778,300.00	\$ 6,788,300.00
Surplus fund	1,998,320.88	2,100,565.79	2,066,484.34	2,113,747.92	2,101,980.96
Undivided profits, net.....	806,197.79	670,438.20	643,204.61	679,601.80	803,462.36
Bills payable	514,837.81	563,257.41	699,000.85	1,157,232.74	761,286.64
Notes rediscounted	98,436.41	65,069.41	66,585.94	70,704.41	71,483.06
Savings accounts	15,896,716.87	16,164,655.35	16,866,458.81	15,936,830.53	16,222,689.38
Postal savings accounts.....	165,678.65	182,722.47	194,332.44	210,424.10	220,016.96
Trust funds	503,014.52	406,524.64	514,835.94	428,986.78	433,674.20
Dividends unpaid	11,766.75	3,797.00	60,894.66	4,967.76	1,197.60
Individual deposits	19,086,407.75	18,909,807.04	18,321,329.22	18,971,829.91	20,396,310.62
Due to banks (not reserve banks).....	671,275.99	713,706.78	759,641.66	689,036.15	724,783.38
Due to reserve banks.....	69,149.97	39,807.92	27,458.56	48,028.48	153,773.65
Demand certificates of deposit.....	1,293,618.29	1,288,668.15	1,149,252.52	1,165,116.65	1,155,592.12
Time certificates of deposit.....	5,280,666.09	5,246,278.18	5,542,954.27	5,485,117.63	5,319,033.66
Certified checks	44,637.09	36,817.93	53,252.28	48,404.34	56,100.78
Cashier's checks	328,641.83	371,812.66	377,859.44	380,180.51	544,682.94
Reserved for interest	8,803.56	58,076.70	17,475.68	65,072.26	112,915.85
Reserved for taxes.....	51,835.93	51,458.09	50,497.20	39,007.71	35,909.88
Other liabilities	45,506.51	42,490.24	39,972.04	41,449.92	67,465.47
Bonds borrowed	13,000.00	13,000.00	13,000.00	8,000.00	8,000.00
Total	\$53,668,772.69	\$53,739,643.87	\$54,271,100.46	\$54,323,039.60	\$55,888,673.49

**ABSTRACT OF REPORTS OF 125 NATIONAL BANKS IN
COLORADO AT THE CLOSE OF BUSINESS,
OCTOBER 31, 1914**

RESOURCES

Loans and discounts	\$ 67,796,955.65
Overdrafts	214,912.57
United States bonds to secure circulation.....	8,989,760.00
Miscellaneous securities to secure circulation.....	1,985,214.54
United States bonds to secure United States deposits.	1,401,092.00
Other bonds to secure United States deposits.....	2,017,635.42
United States bonds on hand.....	126,500.00
Premiums on United States bonds.....	7,126.71
Bonds, securities, etc. (other than stocks).....	11,335,205.44
Stocks (including premium on same).....	2,320,379.67
Banking house, furniture and fixtures.....	1,856,579.05
Other real estate owned.....	1,051,910.06
Due from national banks (not reserve agents).....	6,612,092.07
Due from state banks and bankers, etc.....	2,342,044.03
Due from approved reserve agents.....	13,019,514.46
Checks and other cash items.....	464,344.39
Exchanges for clearing house.....	1,583,215.85
Notes of other national banks.....	1,736,287.00
Fractional paper, currency, nickels and cents.....	42,611.81
Gold coin	6,417,471.50
Gold certificates	2,406,110.00
Silver dollars	364,155.00
Silver certificates	243,099.00
Fractional silver	202,223.00
Legal tender notes	1,400,232.00
Amount paid on account of \$100,000,000.00 gold fund....	232,833.33
Five per cent redemption fund with United States treasurer	493,260.50
Due from United States treasurer.....	63,946.00

Total

\$136,787,711.05

LIABILITIES

Capital stock paid in.....	\$ 10,815,000.00
Surplus fund	7,298,087.31
Undivided profits (less expenses and taxes paid).....	2,497,822.15
National bank notes outstanding.....	9,743,502.50
Due to other national banks.....	11,607,882.37
Due to state and private banks and bankers.....	3,576,091.16
Due to trust companies and savings banks.....	3,726,011.41
Due to approved reserve agents.....	8,878.57
Dividends unpaid	3,515.00
Individual deposits	83,952,778.80
United States deposits	1,711,692.69
Postal savings deposits	982,193.08
United States bonds borrowed.....	26,000.00
Notes and bills re-discounted.....	18,000.00
Bills payable	709,432.83
Reserved for taxes	110,412.04
Other liabilities	411.14

Total

\$136,787,711.05

TOTAL RESOURCES AND LIABILITIES OF ALL BANKS IN
COLORADO AT CLOSE OF BUSINESS, OCTOBER 31, 1914

(This Includes 125 National Banks, 149 State and Savings Banks,
37 Private Banks, 20 Trust Companies; or a Total of 331
Banks.)

RESOURCES

Loans and discounts	\$ 99,334,128.22	
Overdrafts	378,976.15	
Bonds to secure postal savings (other than national banks)	360,290.75	
Bonds, stocks and securities.....	36,576,840.46	
Premium on bonds	16,610.79	
Banking house, furniture and fixtures	3,058,764.12	
Other real estate	1,746,382.66	
Expense account	16,187.32	
Due from banks and bankers (not reserve agents)...	10,062,643.27	
Due from approved reserved agents.....	22,787,420.49	
Checks and cash items and exchanges for clearing houses	2,365,031.03	
Cash on hand	15,094,471.53	
Other resources	98,603.92	
Five per cent redemption fund with United States treasurer	493,260.50	
Due from United States treasurer.....	63,946.00	
Amount paid on account of \$100,000,000.00 gold fund..	232,833.33	
Total		\$192,686,390.54

LIABILITIES

Capital stock paid in.....	\$ 17,553,300.00	
Surplus fund	9,400,078.26	
Undivided profits	3,301,284.51	
National bank notes outstanding.....	9,743,502.50	
Bills payable	1,470,719.47	
Notes rediscounted	89,483.06	
Bonds borrowed	34,000.00	
Postal savings deposits	1,202,210.03	
Dividends unpaid	4,712.60	
Deposits	129,762,565.19	
Due to banks and bankers.....	19,797,420.54	
Reserved for interest	112,915.85	
Reserved for taxes	146,321.92	
Other liabilities	67,876.61	
Total		\$192,686,390.54

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

In Hands of Receiver George F. Higgins, for Period Ending October 31, 1914.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless	LIABILITIES
Bills receivable				Claims proved, for liabilities, shown by books...\$ 4,027.48
Overdrafts			\$ 4,000.00	Claims in dispute
Judgments, claims, etc.....\$ 466.01			3,452.44	Liabilities not proved, as shown by books..... 4,000.00
Cash items			80.00	Liabilities cancelled by offset and otherwise..... 5,004.60
Due from banks			142.16	Total
Furniture and fixtures.....				\$ 13,895.59
Cash				Claims proved as above.....\$ 4,027.48
Total				Claims established not on bank books..... 109.28
	\$ 5,713.22		\$ 7,674.60	Total claims proved.....\$ 4,136.76

COLLECTIONS

Amount collected by receiver:

From good assets	\$ 35,443.69		
From doubtful assets	13,003.24	DISPOSITION OF COLLECTIONS	
Cash on hand at date of suspension.....	2,160.87	Preferred claims paid.....	\$ 3,551.33
Total collections		Legal expenses paid.....	3,071.14
	\$ 50,607.80	Receiver paid to date.....	1,500.00
		All other expenses.....	873.24
		Dividends paid	37,328.02
		Balance on hand	4,281.07
		Total disbursements and balance.....	\$ 50,607.80

REPORT OF THE CONDITION OF THE MORRISON STATE BANK, MORRISON, COLORADO.

In Hands of Receiver Malcolm MacLean, for Period Ending October 31, 1914.

ASSETS ON HAND AT DATE OF THIS REPORT		LIABILITIES	
Good	Doubtful	Worthless	Claims proved, for liabilities, shown by books...
Bills receivable	\$ 865.77	\$ 749.89	\$ 2,354.51
Overdrafts	24.83		Liabilities cancelled by offset and otherwise.... 694.34
Stocks, bonds, etc.....	309.00		Contingent liabilities discharged..... 11,533.72
Real estate	8,284.03		Total
Furniture and fixtures.....	865.00		\$ 14,582.57
Cash	22.87		Claims proved as above.....
Total	\$ 1,165.77	\$ 749.89	Total claims proved
			\$ 2,354.51
COLLECTIONS		DISPOSITION OF COLLECTIONS	
Amount collected by receiver:		Secured loans paid	
From good assets	\$ 13,377.28	Preferred claims paid	
From doubtful assets	71.74	Legal expenses paid	
Cash on hand at date of suspension.....	908.00	All other expenses	
		Dividends paid	
		Balance on hand	
Total collections	\$ 14,357.02	Total disbursements and balance.....	
		\$ 14,357.02	

REPORT OF THE CONDITION OF THE STATE BANK OF ROCKY FORD, ROCKY FORD, COLORADO.

In hands of Receiver G. M. Hall, for Period Ending October 31, 1914

ASSETS ON HAND AT DATE OF THIS REPORT

Bills receivable	Good	Doubtful	Worthless	LIABILITIES
Overdrafts	\$ 29,368.11	\$120,492.67	\$ 11,319.63	Claims proved, for liabilities, shown by books...\$212,809.98
Real estate	1,290.34	3,619.11	880.72	Liabilities not proved, as shown by books..... 7,223.08
Cash items	5,150.00	8,760.70		Liabilities cancelled by offset and otherwise..... 180,900.10
Cash	11,436.19	1,878.40		Contingent liabilities discharged..... 122,088.77
				Total
				.....\$723,021.93
Total	\$ 38,744.64	\$134,750.78	\$ 12,200.35	Claims proved as above.....\$212,809.98
				Claims established not on bank books..... 5,069.42
				Total claims proved.....\$217,969.40

COLLECTIONS

Amount collected by receiver:

From good assets	\$263,059.77
From doubtful assets	60,643.91
From worthless assets	1,112.20
Cash on hand at date of suspension.....	5,389.67

Total collections\$269,604.95

DISPOSITION OF COLLECTIONS

Secured loans paid.....	\$131,882.14
Preferred claims paid.....	13,494.78
Legal expenses paid.....	7,830.32
Receiver paid to date.....	4,400.00
All other expenses.....	9,313.58
Dividends paid	38,082.31
Collateral advances	2,424.33
Real estate taken from debtors.....	49,740.70
Balance on hand	11,336.19
Total disbursements and balance.....	\$269,604.95

FIRST STATE BANK OF AGUILAR, AGUILAR, COLORADO.

H. M. Stockwell, President; F. O. Carson, Vice-President; C. C. Carson, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 33,486.29	\$ 32,113.07	\$ 23,522.01	\$ 18,411.69	\$ 33,211.23
Loans and discounts (secured by collateral).....	6,988.10	6,620.63	15,372.75	14,886.43	8,441.76
Loans on real estate.....	5,611.65	6,586.65	6,571.95	9,038.60	9,258.70
Overdrafts (secured and unsecured).....	245.52	689.28	324.84	704.08	339.92
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,600.00	1,000.00
Other bonds and securities.....	2,872.55	2,315.20	1,846.25	1,846.25	1,846.25
Furniture and fixtures.....	2,200.00	2,200.00	2,200.00	2,000.00	2,000.00
Other real estate.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks (not reserve banks).....	.....	.....	.....	3,346.50	3,055.75
Due from reserve banks.....	10,086.86	2,673.01	4,365.09	3,205.44	7,208.59
Currency.....	1,450.00	3,708.00	3,481.00	2,214.00	3,519.00
Gold.....	95.00	.....	35.00	690.00	105.00
Silver and fractional coin.....	2,417.99	2,832.52	2,502.04	1,525.86	2,475.24
Other resources.....	95.00	95.00	95.00	.....	.....
Total	\$ 70,486.96	\$ 64,839.36	\$ 66,325.94	\$ 63,028.86	\$ 71,461.45
LIABILITIES					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	100.00	100.00	100.00	100.00	100.00
Undivided profits, net.....	150.56	103.23	420.43	198.39	467.43
Bills payable.....	.....	.....	5,000.00	8,000.00	8,000.00
Postal savings accounts.....	83.51	54.75	49.11	49.76	.....
Individual deposits.....	42,732.01	37,423.33	31,346.70	26,808.30	32,149.21
Due to banks (not reserve banks).....	1,869.08	1,087.98	453.65	.....	.....
Due to reserve banks.....	.....	.....	50.89	.....	.....
Demand certificates of deposit.....	.....	.....	.....	12,811.81	15,744.81
Time certificates of deposit.....	10,421.80	10,784.80	13,348.60	.....	.....
Cashier's checks.....	100.00	285.27	556.56	.....	.....
Total	\$ 70,486.96	\$ 64,839.36	\$ 66,325.94	\$ 63,028.86	\$ 71,461.45

Examined May 28, 1914; September 30, 1914.

Directors—S. J. Capps, J. O. Carson, C. L. Martin, H. M. Stockwell.

THE BANK OF AKRON, AKRON, COLORADO.

George Murray, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 27,474.97	\$ 21,342.72	\$ 21,533.37	\$ 25,233.33	\$ 22,732.45
Loans and discounts (secured by collateral).....	46,090.60	51,540.65	51,934.95	50,084.00	46,649.15
Loans on real estate.....	20,416.25	18,590.25	19,938.89	20,421.17	20,421.17
Overdrafts (secured and unsecured).....	895.06	169.45	486.88	636.74	456.63
Furniture and fixtures.....	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
Cash items (not including checks on other banks).....	.....	.....	.....	3,433.00	.....
Due from reserve banks.....	25,940.23	15,471.82	17,991.19	12,545.69	33,514.30
Checks on other banks.....	123.75	69.80	25.20	96.75	838.73
Currency.....	4,006.00	4,746.00	3,117.00	5,777.00	5,188.00
Gold.....	1,535.00	1,635.00	1,065.00	110.00	200.00
Silver and fractional coin.....	1,237.75	1,014.30	508.98	394.94	507.91
Total.....	\$ 137,372.61	\$ 124,829.99	\$ 126,111.46	\$ 128,982.62	\$ 140,758.44

LIABILITIES

Capital stock.....	\$ 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
Undivided profits, net.....	16,999.20	10,000.00	10,000.00	10,000.00	10,000.00
Bills payable.....	.....	.....	.....	.....	.....
Individual deposits.....	42,160.12	35,208.43	38,719.79	44,151.74	64,280.21
Time certificates on deposit.....	58,813.29	58,722.04	45,995.18	44,158.31	44,843.89
Reserved for interest.....	.....	399.52	1,100.00	662.57	1,000.00
Reserved for taxes.....	.....	500.00	295.89	.....	634.34
Total.....	\$ 137,372.61	\$ 124,829.99	\$ 126,111.46	\$ 128,982.62	\$ 140,758.44

Examined March 12, 1914; September 15, 1914.
Owner—George Murray.

BANK OF ALMA, ALMA, COLORADO.

John C. Singleton, Cashier.

RESOURCES

	Jan. 13, 1914
Loans and discounts (unsecured).....	\$ 4,423.75
Loans and discounts (secured by collateral).....	5,000.00
Loans on real estate.....	1,000.00
Other bonds and securities.....	38,000.00
Furniture and fixtures.....	825.00
Banking house.....	1,000.00
Due from reserve banks.....	10,852.63
Currency.....	1,989.00
Gold.....	1,510.00
Silver and fractional coin.....	369.25
Total	\$ 65,559.63

LIABILITIES

Capital stock.....	\$ 10,000.00
Surplus fund.....	15,000.00
Undivided profits, net.....	913.25
Individual deposits.....	27,105.75
Due to banks (not reserve banks).....	771.84
Demand certificates of deposit.....	3,352.61
Time certificates of deposit.....	8,416.17
Total	\$ 65,559.63

Owner, J. H. Singleton.
Incorporated January 26, 1914.

NO. 273, STATE BANK.

BANK OF ALMA, ALMA, COLORADO.

J. C. Singleton, Cashier

RESOURCES

	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 3,868.75	\$ 5,630.00	\$ 7,947.42	\$ 8,612.42
Loans and discounts (secured by collateral).....	5,610.00	2,210.00	3,471.04	3,346.04
Loans on real estate.....	1,000.00	5,000.00	5,000.00	5,000.00
Overdrafts (secured and unsecured).....	.....	.....	.....	95.89
Other bonds and securities.....	38,000.00	38,000.00	38,000.00	38,000.00
Furniture and fixtures.....	825.00	825.00	825.00	825.00
Banking house.....	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	2,484.43	.....	.....	.....
Cash items (not including checks on other banks).....	.....	.....	167.25	112.15
Due from reserve banks.....	5,104.90	7,782.30	13,849.93	9,463.63
Checks on other banks.....	400.00	.....	9.50	.....
Currency.....	1,173.00	1,578.00	1,176.00	2,648.00
Gold.....	1,450.00	1,390.00	1,470.00	855.00
Silver and fractional coin.....	338.08	174.40	212.36	548.07
Total.....	\$ 61,253.86	\$ 63,589.70	\$ 73,128.50	\$ 70,506.20

LIABILITIES

Capital stock.....	\$ 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
Undivided profits, net.....	385.07	162.58	1,482.00	1,450.75
Individual deposits.....	23,688.43	24,566.44	28,799.41	24,987.22
Due to banks (not reserve banks).....	.....	1,702.83	3,980.70	1,174.36
Demand certificates of deposit.....	3,799.61	3,584.21	4,269.30	7,046.78
Time certificates of deposit.....	8,380.75	8,573.64	9,597.09	10,847.09
Total.....	\$ 61,253.86	\$ 63,589.70	\$ 73,128.50	\$ 70,506.20

Examined May 6, 1914; October 27, 1914.

Incorporated January 26, 1914.

Directors—J. C. Singleton, J. F. Singleton.

THE COMMERCIAL STATE BANK, ANTONITO, COLORADO.

George Riedel, President; Henry F. Jordon, Vice-President; E. Rockhill, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 71,831.59	\$ 70,695.64	\$ 78,759.15	\$ 78,561.35	\$ 85,601.99
Loans and discounts (secured by collateral).....	60,585.29	62,241.17	41,728.13	54,360.68	63,173.28
Loans on real estate.....	19,821.63	24,372.73	19,571.63	20,887.28	19,721.28
Overdrafts (secured and unsecured).....	1,773.12	847.92	2,047.56	826.21	891.56
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	3,451.01	962.83	553.60	249.55	938.07
Furniture and fixtures.....	4,000.00	4,000.00	4,200.00	4,200.00	4,200.00
Other real estate.....	820.00	820.00	820.00	820.00	820.00
Cash items (not including checks on other banks).....	493.43	693.95	459.25	349.55	332.65
Due from reserve banks.....	21,112.49	13,789.43	49,098.63	10,241.64	44,088.89
Checks on other banks.....	77.55	.....	.....	.....	.....
Currency.....	3,295.00	1,488.00	1,370.00	1,217.00	1,031.00
Gold.....	1,290.00	1,237.50	1,440.00	645.00	140.00
Silver and fractional coin.....	487.92	775.17	605.63	258.85	217.86
Other resources.....	164.38	164.38	164.38	164.38	164.38
Total.....	\$ 190,104.41	\$ 183,064.72	\$ 202,417.96	\$ 173,781.49	\$ 222,318.96

LIABILITIES

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	1,500.00	1,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	967.15	1,316.16	2,277.60	1,837.44	1,389.65
Bills payable.....	10,000.00	14,000.00	10,000.00	12,500.00	12,500.00
Notes rediscounted.....	500.00	.....	.....	.....	.....
Savings accounts.....	88.57	89.56	89.56	106.01	.....
Postal savings accounts.....	120.39	133.81	132.32	131.94	131.94
Individual deposits.....	103,837.11	99,762.71	113,212.01	92,452.78	139,011.93
Due to reserve banks.....	563.41	264.72	.....	.....	.....
Time certificates of deposit.....	45,845.51	34,602.85	46,008.62	38,037.79	37,705.50
Certified checks.....	.....	1,552.29	59.04	52.29	.....
Cashier's checks.....	1,052.27	4,852.62	3,138.81	1,163.24	3,447.65
Total.....	\$ 190,104.41	\$ 183,064.72	\$ 202,417.96	\$ 173,781.49	\$ 222,318.96

Examined April 10, 1914; September 13, 1914.

Directors—Edwin A. Green, Henry F. Jordon, P. H. Joyce, T. D. L. Menke, J. B. Neff, George Riedel, Charles E. Smith.

NO. 4, STATE BANK.

LINCOLN STATE BANK, ARRIBA, COLORADO.

J. D. Kennedy, President; Edwin Kennedy, Vice-President; P. S. Crink, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 5,717.98	\$ 7,556.70	\$ 6,213.03	\$ 7,327.16	\$ 4,848.21
Loans and discounts (secured by collateral).....	3,322.40	3,139.62	4,002.07	2,005.01	4,527.24
Loans on real estate.....	12,057.84	10,391.47	10,402.20	12,237.72	10,488.00
Overdrafts (secured and unsecured).....	2,599.24	3,644.73	618.81	755.40	1,315.55
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate.....	.....	.....	.....	.....	637.00
Cash items (not including checks on other banks).....	299.91	114.78	.....	.....	.....
Due from reserve banks.....	2,738.81	1,034.06	1,985.20	1,488.37	4,236.06
Checks on other banks.....	11.00	334.02	.....	928.50	336.50
Currency.....	400.00	175.00	370.00	319.00	2,205.00
Gold.....	.....	5.00	10.00	.....	.....
Silver and fractional coin.....	410.55	205.52	227.48	374.45	.....
Expense account.....	.....	.....	997.51	.....	.....
Total.....	\$ 30,057.82	\$ 29,700.90	\$ 27,326.39	\$ 28,085.61	\$ 31,542.89

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	13.70	.....	.....	217.17	68.10
Bills payable.....	2,000.00	2,000.00	.....	1,000.00	.....
Individual deposits.....	10,152.62	12,625.05	14,255.29	14,716.34	22,664.94
Demand certificates of deposit.....	3,150.00	369.00	50.00	.....	.....
Time certificates of deposit.....	4,741.50	4,641.50	3,021.10	2,152.10	1,809.85
Other liabilities.....	.....	74.35	.....	.....	.....
Total.....	\$ 30,057.82	\$ 29,700.90	\$ 27,326.39	\$ 28,085.61	\$ 31,542.89

Examined May 8, 1914; October 15, 1914.

Directors—J. D. Kennedy, Charles G. Carlbom, Edwin Kennedy.

FIRST STATE BANK OF ARVADA, ARVADA, COLORADO.

Peter Peterson, President; John F. White, Vice-President; W. E. White, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 5,999.39	\$ 7,831.45	\$ 8,129.34	\$ 7,955.91	\$ 7,762.06
Loans and discounts (secured by collateral).....	8,809.68	8,330.18	8,754.68	9,396.50	8,686.50
Loans on real estate.....	2,529.00	2,530.00	2,450.00	2,570.00	2,850.00
Furniture and fixtures.....	1,083.95	1,083.95	1,083.95	1,083.95	1,083.95
Due from banks (not reserve banks).....	38.81	43.94	127.46	.....	.....
Due from reserve banks.....	2,991.57	2,247.26	3,232.96	1,478.01	3,698.01
Checks on other banks.....	.....	50.97	17.80	159.27	.....
Currency .....	.....	426.00	463.00	495.00	296.00
Gold	215.00	105.00	35.00	35.00	25.00
Silver and fractional coin.....	239.62	144.39	185.58	239.10	209.48
Expense account.....	724.78	812.13	533.94	602.25	467.84
Total	\$ 23,121.71	\$ 23,605.27	\$ 25,014.71	\$ 24,084.99	\$ 25,078.81

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Savings accounts.....	662.10	1,137.10	1,592.81	1,547.57	1,591.82
Individual deposits.....	8,854.14	10,063.48	10,053.08	9,300.84	10,805.44
Time certificates of deposit.....	3,592.47	2,399.69	3,331.58	3,236.58	2,006.58
Cashier's checks.....	.....	5.00	57.24	.....	75.00
Total	\$ 23,121.71	\$ 23,605.27	\$ 25,014.71	\$ 24,084.99	\$ 25,078.81

Examined June 5, 1914; December 29, 1914.

Directors—C. E. Allen, James T. Kennedy, Peter Peterson, John H. Schultz, John F. White

ASPEN STATE BANK, ASPEN, COLORADO.

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

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 33,994.70	\$ 39,253.53	\$ 34,922.03	\$ 35,117.84	\$ 37,184.84
Loans and discounts (secured by collateral).....	84,668.20	74,268.68	76,953.74	84,310.80	88,997.95
Loans on real estate.....	50,285.00	49,235.00	54,685.00	50,150.00	46,450.00
Overdrafts (secured and unsecured).....	1,650.86	1,365.22	1,207.08	1,033.47	1,907.10
Other bonds and securities.....	84,680.57	82,130.57	82,185.60	78,185.60	77,185.60
Due from banks (not reserve banks).....	2,108.29	405.31	1,059.15	57.85	216.75
Cash items (not including checks on other banks).....	34.84		896.85	10.50	
Due from reserve banks.....	26,341.04	59,092.18	96,208.42	101,480.13	66,429.49
Currency.....	8,034.00	11,772.00	21,591.00	15,253.00	16,407.00
Gold.....	10,425.00	13,750.00	11,156.00	11,600.00	14,705.00
Silver and fractional coin.....	2,335.23	2,766.15	2,207.85	1,339.05	2,030.40
Other resources.....					7.54
Total	\$ 303,767.73	\$ 334,038.64	\$ 383,016.72	\$ 378,508.24	\$ 351,551.67

LIABILITIES

Capital stock.....					
Surplus fund.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Individual deposits.....	3,983.59	1,122.61	1,122.61	1,240.70	1,240.70
Demand certificates of deposit.....	178,297.26	200,212.33	236,387.40	235,054.41	206,196.11
Time certificates of deposit.....	19,240.00	17,794.20	22,560.49	18,762.50	18,209.50
Certified checks.....	64,378.98	70,697.18	82,245.80	82,997.90	85,247.38
Cashier's checks.....		49.00	10.00		
Other liabilities.....	169.90	1,299.00	242.50	570.40	657.98
Total	\$ 303,767.73	\$ 334,038.64	\$ 383,016.72	\$ 378,508.24	\$ 351,551.67

Examined March 14, 1914; August 18, 1914.

Directors—David R. C. Brown, L. A. W. Brown, G. B. Brown, George R. Cole, C. E. Doolittle.

STATE BANK OF AUSTIN, AUSTIN, COLORADO.

J. A. Whiting, President; Porter Plumb, Vice-President; Austin E. Miller, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 10,455.40	\$ 13,075.74	\$ 11,960.70	\$ 15,564.45	\$ 14,450.84
Loans and discounts (secured by collateral).....	4,693.84	6,624.00	5,891.90	6,506.02	6,427.12
Loans on real estate.....	4,150.00	2,650.00	2,705.00	2,605.00	2,855.00
Overdrafts (secured and unsecured).....	687.85	165.22	959.57	100.59	132.52
Other bonds and securities.....	2,717.35	3,115.35	3,004.47	2,658.95	1,846.67
Furniture and fixtures.....	1,569.86	1,569.86	1,569.86	1,569.86	1,569.86
Banking house.....	2,329.35	2,329.35	2,329.35	2,329.35	2,329.35
Due from banks (not reserve banks).....	2,643.68	2,117.45	1,142.08	1,225.67	3,221.23
Cash items (not including checks on other banks).....	36.50	.....	6.90	.....	.....
Due from reserve banks.....	21,334.43	12,590.26	4,394.93	4,730.98	8,198.80
Checks on other banks.....	.....	.....	.....	30.00	.....
Currency.....	1,405.00	589.00	455.00	563.00	488.00
Gold.....	60.00	45.00	100.00	340.00	265.00
Silver and fractional coin.....	241.89	331.39	105.16	223.17	299.57
Total.....	\$ 52,325.15	\$ 45,202.62	\$ 34,624.92	\$ 38,507.04	\$ 42,083.46

LIABILITIES.

Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	2,626.12	2,774.25	3,018.43	3,071.23	3,267.31
Bills payable.....	.....	.....	.....	2,500.00	.....
Individual deposits.....	35,611.88	28,126.22	15,412.12	18,528.93	25,343.45
Due to reserve banks.....	.....	.....	.....	36.88	.....
Demand certificates of deposit.....	.....	.....	1,934.37	.....	.....
Time certificates of deposit.....	2,087.15	2,302.15	2,260.00	2,370.00	1,472.70
Total.....	\$ 52,325.15	\$ 45,202.62	\$ 34,624.92	\$ 38,507.04	\$ 42,083.46

Examined Feb. 14, 1914; Sept. 11, 1914.

Directors—Dr. J. A. Whiting, Porter Plumb, H. W. Bull, J. B. Ratekin, Austin E. Miller.

NO. 196, STATE BANK.

FARMERS AND MERCHANTS BANK, BAYFIELD, COLORADO.

W. A. Bay, President; J. S. Hatcher, Vice-President; A. A. Keith, Cashier.

RESOURCES.

	Jan. 12, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured)	\$ 7,698.50	\$ 7,720.45	\$ 11,805.90	\$ 14,888.80	\$ 12,486.15
Loans and discounts (secured by collateral).....	24,541.70	27,816.58	27,702.35	28,705.32	33,208.62
Loans on real estate.....	3,718.00	4,248.50	3,548.50	4,548.50	4,573.50
Overdrafts (secured and unsecured).....	23.74	94.77	17.74	5.46	3.77
Other bonds and securities.....	335.88	352.89	703.92	702.95	680.45
Furniture and fixtures.....	1,941.00	1,941.00	1,941.00	1,941.00	1,941.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate .....	.....	.....	246.88	.....	.....
Due from banks (not reserve banks).....	.....	.....	.....	427.07	.....
Due from reserve banks.....	3,541.50	4,372.94	4,810.46	3,879.18	2,972.05
Checks on other banks.....	.....	136.65	.....	.....	.....
Currency	1,352.00	1,208.00	723.00	847.00	1,022.00
Gold	65.00	85.00	55.00	20.00	.....
Silver and fractional coin.....	796.79	628.59	449.51	559.95	285.53
Other resources	15.00	.....	.....	277.55	203.65
Total	\$ 46,449.80	\$ 51,105.97	\$ 54,534.86	\$ 59,303.38	\$ 59,977.32
LIABILITIES.					
Capital stock	\$ 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	1,000.00	1,000.00
Undivided profits, net	526.02	2,345.15	2,769.59	2,729.77	2,806.26
Notes rediscounted .....	.....	4,191.90	8,370.70	13,551.70	13,551.70
Individual deposits	27,590.59	25,902.46	21,086.27	21,044.01	21,464.75
Due to banks (not reserve banks).....	.....	.....	.....	.....	23.11
Due to reserve banks.....	22.12	.....	.....	.....	.....
Time certificates of deposit.....	1,429.05	1,369.65	5,979.32	5,828.32	5,628.32
Cashier's checks	881.42	206.81	628.98	141.55	435.18
Total	\$ 46,449.80	\$ 51,105.97	\$ 54,534.86	\$ 59,303.38	\$ 59,977.32

Examined Jan. 15, 1914; July 22, 1914.

Directors—W. A. Bay, Fred Catchpole, J. S. Hatcher, C. E. Van Dusen.

NO. 148, STATE BANK.

BLANCA STATE BANK, BLANCA, COLORADO.

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier; Edwin M. Bean, Asst. Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 3,798.14	\$ 7,444.56	\$ 8,533.31	\$ 7,703.58	\$ 8,668.88
Loans and discounts (secured by collateral).....	3,086.14	3,531.14	2,742.01	2,545.87	2,645.87
Loans on real estate.....	7,378.70	7,328.70	6,611.50	5,798.14	5,798.14
Overdrafts (secured and unsecured).....	138.74	127.81	105.64	211.25	291.59
Other bonds and securities.....	120.00	1,120.00	1,110.00	1,110.00	1,110.00
Furniture and fixtures.....	834.17	834.17	854.17	854.17	854.17
Other real estate.....	6,088.05	6,088.05	6,088.05	6,893.80	6,893.80
Cash items (not including checks on other banks).....	55.50	.....	2.15	1.50	53.50
Due from reserve banks.....	2,810.96	2,804.06	4,718.20	3,113.68	5,506.68
Currency.....	1,152.00	1,023.00	802.00	1,121.00	950.00
Gold.....	145.00	5.00	130.00	60.00	50.00
Silver and fractional coin.....	123.81	190.70	277.10	255.15	314.98
Total	\$ 30,751.21	\$ 30,677.19	\$ 32,064.13	\$ 29,868.74	\$ 33,227.51

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,353.08	1,438.02	1,353.52	887.68	1,521.74
Bills payable.....	603.00	1,474.88	.....	1,900.00	1,670.00
Individual deposits.....	14,852.03	14,743.91	16,507.64	15,146.75	18,592.62
Demand certificates of deposit.....	950.00	1,250.00	173.01	.....	225.00
Time certificates of deposit.....	2,144.45	1,804.65	1,948.31	1,927.81	1,964.13
Cashier's checks.....	728.65	165.48	1,681.65	6.50	214.02
Total	\$ 30,751.21	\$ 30,677.19	\$ 32,064.13	\$ 29,868.74	\$ 33,227.51

Examined April 6, 1914; Sept. 9, 1914.

Directors—Edwin M. Bean, W. G. Bean, J. M. Pinney, C. H. A. Smith, A. M. Weaver.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, COLORADO.

NO. 9, TRUST COMPANY.

J. T. Chenault, President; Charles L. Parsons, Vice-President; L. E. Chenault, Secretary and Treasurer.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 143,927.91	\$ 144,629.26	\$ 159,562.57	\$ 142,148.67	\$ 142,586.80
Loans and discounts (secured by collateral).....	111,343.92	110,165.22	106,073.06	102,244.85	100,779.65
Loans on real estate.....	62,372.43	55,923.87	61,442.25	54,441.50	50,284.68
Overdrafts (secured and unsecured).....	524.37	357.63	89.21	1,023.41	821.77
Bonds to secure postal savings.....	6,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	29,146.91	26,533.57	31,023.04	31,864.31	28,910.21
Premium on bonds.....	.....	90.00	90.00	90.00	90.00
Furniture and fixtures.....	6,000.00	6,000.00	6,475.30	6,475.30	6,811.64
Banking house.....	52,500.00	52,500.00	51,000.00	50,000.00	50,023.06
Other real estate.....	5,965.04	5,965.04	6,062.11	9,078.51	9,043.39
Due from banks (not reserve banks).....	20,690.65	28,064.32	2,250.11	2,200.19	2,085.23
Cash items (not including checks on other banks).....	.....	.27	598.52	.....	536.88
Due from reserve banks.....	55,499.10	51,161.40	59,876.03	58,797.72	42,831.61
Checks on other banks.....	1,809.48	1,038.29	781.30	4,228.25	1,434.90
Currency.....	7,741.00	11,916.00	12,828.00	10,637.00	16,191.00
Gold.....	3,869.00	4,542.50	5,385.00	9,196.00	9,825.00
Silver and fractional coin.....	2,142.89	1,326.64	2,539.92	1,053.14	2,249.43
Total	\$ 508,624.70	\$ 505,215.01	\$ 510,601.11	\$ 489,137.88	\$ 470,005.65
LIABILITIES.					
Capital stock.....	\$ 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
Undivided profits, net.....	2,453.43	2,903.58	5,449.07	4,405.23	5,885.89
Savings accounts.....	139,269.53	133,744.49	139,266.15	128,987.98	131,397.11
Postal savings accounts.....	326.69	553.88	601.37	1,133.18	1,255.26
Trust funds.....	1,407.92	689.60	724.08	1,217.69	683.10
Individual deposits.....	195,027.46	165,040.04	166,829.62	173,326.72	153,515.48
Due to banks (not reserve banks).....	208.06	199.39	.....	.....	.....
Demand certificates of deposit.....	\$ 5,000.00	6,000.00	15,000.00	5,000.00	5,000.00
Time certificates of deposit.....	61,266.44	90,238.09	- 80,786.00	73,823.08	70,040.13
Certified checks.....	2,064.90	714.90	603.99	294.90	195.90
Cashier's checks.....	275.10	4,114.20	338.39	605.82	579.30
Reserved for interest.....	16.23	577.90	.....	217.34	896.94
Reserved for taxes.....	1,108.94	1,458.94	1,002.44	215.94	585.94
Total	\$ 508,624.70	\$ 505,215.01	\$ 510,601.11	\$ 489,137.88	\$ 470,005.65

Examined June 4, 1914; Dec. 5, 1914.
 Directors—L. E. Chenault, W. L. Armstrong, S. A. Greenwood, Charles L. Parsons, J. L. Chenault, W. W. Adams.

FIRST STATE BANK OF BRANDON, BRANDON, COLORADO.

J. A. Bishop, President; J. Simmons, Vice-President; Harold Hutchinson, Cashier.

RESOURCES	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....\$	768.93	1,870.86	2,307.25	511.35	488.39
Loans and discounts (secured by collateral).....	9,000.68	10,392.25	9,128.63	11,543.43	11,813.74
Loans on real estate.....	4,500.00	2,500.75	2,439.14	2,431.14	2,398.14
Overdrafts (secured and unsecured).....	26.44	54.10	58.39	30.73	106.93
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	1,812.77	2,808.06	5,137.14	1,233.65	2,638.70
Due from reserve banks.....	6,227.55	2,203.42	913.26	5,080.12	916.03
Currency	591.00	630.00	772.00	1,070.00	2,559.00
Gold	25.00	65.00	25.00	90.00	90.00
Silver and fractional coin.....	223.99	362.18	384.14	362.34	517.85
Total	\$ 24,176.36	\$ 21,886.62	\$ 22,164.95	\$ 23,352.46	\$ 22,428.78

LIABILITIES

Capital stock.....\$	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund.....	300.00	300.00	300.00	300.00	300.00
Undivided profits, net.....	153.59	8.38	53.16	56.58	53.95
Notes rediscounted.....	1,332.00	.....	500.00	.....	.....
Individual deposits.....	12,296.77	11,448.24	10,131.79	10,464.48	9,503.43
Time certificates of deposit.....	60.00	130.00	1,130.00	2,531.40	2,571.40
Cashier's checks.....	34.00	.....	.....	.....	.....
Total	\$ 24,176.36	\$ 21,886.62	\$ 22,164.95	\$ 23,352.46	\$ 22,428.78

Examined March 23, 1914; October 9, 1914.

Directors—J. A. Bishop, W. M. Herrenknecht, Harold Hutchinson, J. Russel, J. Simmons.

NO. 271, STATE BANK.

ENGLE BROS. EXCHANGE BANK, BRECKENRIDGE, COLORADO.

George Engle, President; Gertrude Engle, Vice-President; W. H. Briggle, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 67,973.01	\$ 61,332.01	\$ 78,831.41	\$ 80,585.76	\$ 75,376.11
Loans and discounts (secured by collateral).....	12,220.00	7,775.00	5,775.00	4,675.00	7,000.00
Loans on real estate.....	6,070.29	12,077.29	12,077.29	13,352.59	12,452.19
Bonds to secure postal savings.....	5,000.00	9,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	28,090.07	22,293.12	19,353.12	17,550.25	17,526.25
Furniture and fixtures.....	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
Cash items (not including checks on other banks).....	.....	85.50	10.25	.....	809.95
Due from reserve banks.....	58,218.33	68,716.56	45,785.05	53,661.19	55,786.73
Checks on other banks.....	165.00	128.92	33.50	421.64	506.34
Currency.....	4,412.00	4,581.00	4,831.00	.....	2,627.00
Gold.....	3,310.00	3,670.00	3,725.00	4,130.00	6,085.00
Silver and fractional coin.....	603.08	1,219.38	975.44	743.31	1,301.08
Other resources.....	.....	.....	.....	228.14	228.14
Total	\$ 188,211.78	\$ 190,478.78	\$ 179,398.06	\$ 183,347.58	\$ 187,298.89
LIABILITIES					
Capital stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net.....	2,115.35	2,170.27	3,083.11	3,431.15	4,163.14
Postal savings accounts.....	1,040.32	1,256.52	2,757.23	2,681.02	2,803.92
Individual deposits.....	134,708.38	117,907.07	103,135.36	109,709.04	107,152.06
Time certificates of deposit.....	34,043.31	44,379.41	44,809.62	43,499.25	49,607.48
Cashier's checks.....	6,244.42	4,766.51	5,611.74	4,027.12	4,172.29
Total	\$ 188,211.78	\$ 190,478.78	\$ 179,398.06	\$ 183,347.58	\$ 187,298.89

Examined May 5, 1914; October 29, 1914.

Directors—W. H. Briggle, C. W. Burnheimer, George Engle.

THE BRIGGS DALE STATE BANK, BRIGGS DALE, COLORADO.

W. E. Freeman, President; J. A. Brooks, Vice-President; H. E. Wristen, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 2,400.00	\$ 1,903.00	\$ 2,260.00	\$ 7,776.70	\$ 2,400.00
Loans and discounts (secured by collateral).....	9,240.48	8,996.55	11,071.52	5,334.98	11,578.73
Loans on real estate.....	4,040.00	3,730.00	3,935.00	3,730.00	3,440.00
Overdrafts (secured and unsecured).....	72.69	.17	25.48	9.59	152.88
Other bonds and securities.....	620.45	730.20	60.00	.....	.....
Furniture and fixtures.....	600.00	600.00	600.00	600.00	600.00
Banking house.....	877.00	877.00	877.00	877.00	877.00
Other real estate.....	.....	655.62	.....	.....	.....
Due from banks (not reserve banks).....	55.00	.....	1,338.88	2,406.86	2,337.35
Cash items (not including checks on other banks).....	2,541.14	.....	3.00	14.00	.....
Due from reserve banks.....	.....	3,253.90	4,277.94	7,547.87	3,277.03
Checks on other banks.....	.....	24.20	97.71	.....	53.67
Currency.....	4,665.00	1,389.00	1,069.00	505.00	222.00
Gold.....	630.00	725.00	805.00	1,005.00	905.00
Silver and fractional coin.....	102.51	79.62	374.99	315.54	230.45
Total.....	\$ 22,490.89	\$ 23,024.26	\$ 25,796.52	\$ 30,182.54	\$ 26,134.11

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	72.61	85.25	368.48	631.27	737.97
Individual deposits.....	10,942.28	11,704.01	11,803.19	15,463.62	11,253.24
Demand certificates of deposit.....	.....	.....	1,500.00	1,500.00	1,500.00
Time certificates of deposit.....	1,485.00	1,255.00	3,124.85	2,617.65	2,631.50
Other liabilities.....	.....	.....	.....	.....	11.40
Total.....	\$ 22,490.89	\$ 23,024.26	\$ 26,796.52	\$ 30,182.54	\$ 26,134.11

Examined March 26, 1914; September 18, 1914.

Directors—A. B. Freeman, W. E. Freeman, H. E. Wristen.

NO. 11, STATE BANK.

FARMERS AND MERCHANTS STATE BANK, BRIGHTON, COLORADO.

M. E. Bauer, President; W. H. Ball, Vice-President; C. S. Stewart, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 40,336.60	\$ 43,993.57	\$ 50,932.29	\$ 52,651.85	\$ 62,529.07
Loans and discounts (secured by collateral).....	44,445.98	55,750.32	54,846.69	48,425.47	55,417.27
Loans on real estate.....	1,570.00	1,470.00	1,175.00	1,725.00	1,725.00
Overdrafts (secured and unsecured).....	1,002.58	814.37	466.27	462.44	423.48
Bonds to secure postal savings.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other bonds and securities.....	4,959.26	5,525.06	2,147.38	1,722.88	1,722.88
Furniture and fixtures.....	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Cash items (not including checks on other banks).....	142.78	180.00	249.05	1,623.55	128.55
Due from reserve banks.....	37,999.96	24,434.45	12,232.09	27,316.48	23,986.58
Checks on other banks.....	40.00	651.32	52.14	.....	114.00
Currency.....	3,063.00	3,115.00	2,806.00	2,415.00	2,885.00
Gold.....	1,390.00	1,952.50	1,525.00	1,335.00	1,150.00
Silver and fractional coin.....	1,076.96	1,737.61	994.17	1,532.97	398.63
Total	\$ 139,347.12	\$ 142,974.80	\$ 130,776.08	\$ 142,410.08	\$ 153,830.46
LIABILITIES					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	5,400.00	5,400.00	5,800.00	5,800.00	5,800.00
Undivided profits, net.....	795.48	1,322.30	671.43	1,398.49	1,948.19
Postal savings accounts.....	933.77	918.17	881.96	915.63	911.63
Dividends unpaid.....	.....	.....	1,500.00	.....	.....
Individual deposits.....	79,211.97	82,603.58	66,006.22	77,033.96	83,556.18
Demand certificates of deposit.....	2,279.16	2,463.83	639.61	1,112.85	2,218.27
Time certificates of deposit.....	19,806.74	20,265.72	25,226.86	26,149.15	29,396.19
Certified checks.....	900.00	.....	.....	.....	.....
Total	\$ 139,347.12	\$ 142,974.80	\$ 130,776.08	\$ 142,410.08	\$ 153,830.46

Examined February 10, 1914; August 27, 1914.

Directors—Wm. Jennerich, J. N. Counter, W. H. Ball, Herman J. Schloo, Joseph Homan, C. K. Powell, Jacob Kramer, C. S. Stewart, M. E. Bauer.

BRISTOL STATE BANK, BRISTOL, COLORADO.

R. E. Meek, President; J. S. McMurtry, Vice-President; W. D. Decker, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 9,946.92	\$ 14,632.92	\$ 15,169.75	\$ 16,422.53	\$ 16,738.78
Loans and discounts (secured by collateral).....	15,083.70	15,335.20	8,199.98	9,871.06	11,376.75
Loans on real estate.....	1,000.00	.....	650.00	650.00	.....
Overdrafts (secured and unsecured).....	257.76	63.83	160.20	301.71	307.36
Other bonds and securities.....	2,639.58	2,363.16	1,697.73	1,235.20	1,472.00
Furniture and fixtures.....	1,143.00	1,188.00	1,188.00	1,188.00	1,188.00
Other real estate.....	292.50	292.50	292.50	292.50	292.50
Due to banks (not reserve banks).....	.....	.....	153.22	554.52	373.43
Cash items (not including checks on other banks).....	15.00	15.00	.....	20.00	220.00
Due from reserve banks.....	4,569.51	3,761.69	2,965.34	8,685.69	6,713.65
Checks on other banks.....	195.81	271.05	12.15	43.94	120.62
Currency.....	1,503.00	1,745.00	755.00	2,260.00	1,503.00
Gold.....	115.00	260.00	190.00	70.00	140.00
Silver and fractional coin.....	296.13	181.80	315.12	136.78	422.59
Other resources.....	224.85	114.99	.....	.....	.....
Expense account.....	.....	29.62	.....	.....	.....
Total.....	\$ 37,222.76	\$ 39,604.76	\$ 31,778.99	\$ 41,731.93	\$ 40,874.68
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	127.12	.....	49.40	398.64	334.79
Individual deposits.....	19,758.22	22,061.20	18,150.34	24,887.17	26,275.66
Due to banks (not reserve banks).....	3,791.94	4,121.88	.....	.....	.....
Demand certificates of deposit.....	500.00	100.00	.....	.....	38.00
Time certificates of deposit.....	1,394.90	1,639.92	1,962.89	4,512.89	2,338.00
Cashier's checks.....	79.65	106.43	41.03	293.50	238.50
Reserved for taxes.....	169.93	75.33	75.33	39.73	169.73
Total.....	\$ 37,222.76	\$ 39,604.76	\$ 31,778.99	\$ 41,731.93	\$ 40,874.68

Examined April 7, 1914; October 13, 1914.

Directors—W. S. Decker, J. B. Harden, Alice Meek, R. B. Meek, J. S. McMurtry.

NO. 100, STATE BANK.

THE BURLINGTON STATE BANK, BURLINGTON, COLORADO.

F. D. Mann, President; Wyatt Boger, Vice-President; George O. Gates, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 25,530.40	\$ 26,593.21	\$ 26,753.80	\$ 32,118.01	\$ 28,698.08
Loans and discounts (secured by collateral).....	31,091.36	34,596.00	34,005.50	35,552.00	28,050.00
Loans on real estate.....	14,154.00	8,688.36	7,978.49	6,844.00	14,253.00
Overdrafts (secured and unsecured).....	298.42	302.18	125.40	753.22	348.13
Other bonds and securities.....	224.23	273.43	329.15	28.70	40.70
Furniture and fixtures.....	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Other real estate.....	500.00	1,000.00	1,000.00	1,600.00	1,600.00
Due from reserve banks.....	1,081.09	3,805.01	45.01	8,303.39	915.71
Checks on other banks.....	362.95	21.50	45.01	220.89	915.71
Currency.....	3,393.00	601.00	1,335.00	3,509.00	2,115.00
Gold.....	380.00	345.00	440.00	570.00	315.00
Silver and fractional coin.....	933.87	119.03	664.24	1,221.02	672.85
Total.....	\$ 82,679.32	\$ 79,094.72	\$ 77,877.47	\$ 92,770.23	\$ 89,149.24
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	1,746.51	1,898.06	1,450.01	717.41	1,122.01
Bills payable.....	18,000.00	18,000.00	18,000.00	13,000.00	10,000.00
Individual deposits.....	42,853.14	36,000.04	40,613.26	62,059.01	54,126.01
Demand certificates of deposit.....	11,269.67	11,226.62	6,163.20	681.15	283.49
Time certificates of deposit.....	.....	.....	.....	4,701.63	6,006.73
Other liabilities.....	310.00	310.00	111.00	111.00	111.00
Total.....	\$ 82,679.32	\$ 79,094.72	\$ 77,877.47	\$ 92,770.23	\$ 89,149.24

Examined May 5, 1914; Oct. 10, 1914.

Directors—W. W. Brinkley, Wyatt Boger, F. D. Mann.

STOCK GROWERS STATE BANK, BURLINGTON, COLORADO.

W. D. Selder, President; Burt Ragan, Vice-President; E. C. Baker, Cashier; H. G. Hoskin, Asst. Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 10,706.99	\$ 10,947.00	\$ 15,478.52	\$ 17,386.21	\$ 17,848.34
Loans and discounts (secured by collateral).....	59,503.73	46,373.91	34,903.17	31,556.02	48,754.51
Loans on real estate.....	.....	.....	400.00	.....	.....
Overdrafts (secured and unsecured).....	121.97	82.64	172.24	119.29	74.80
Bonds to secure postal savings.....	.....	.....	.....	121.95	.....
Other bonds and securities.....	.....	.....	.....	.....	171.65
Furniture and fixtures.....	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
Due from banks (not reserve banks).....	116.68	148.55	31.00	369.83	814.59
Due from reserve banks.....	8,163.93	9,379.42	8,277.77	12,541.27	22,076.13
Checks on other banks.....	10.00	23.44	52.59	28.96	99.08
Currency.....	4,471.00	3,272.00	2,988.00	1,706.00	2,295.00
Gold.....	70.00	10.00	170.00	170.00	225.00
Silver and fractional coin.....	541.69	339.51	924.75	386.21	463.57
Total	\$ 76,145.99	\$ 72,076.18	\$ 64,238.04	\$ 65,824.84	\$ 84,892.07

LIABILITIES.

Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	200.00	200.00	200.00	200.00	200.00
Undivided profits, net.....	1,885.10	1,123.78	455.17	272.29	2,219.26
Bills payable.....	5,000.00	7,000.00	7,000.00	7,000.00	5,000.00
Individual deposits.....	40,819.94	37,355.78	34,188.02	26,518.64	54,450.26
Due to reserve banks.....	.....	.....	.....	82.80	.....
Demand certificates of deposit.....	2,120.97	878.82	645.56	2,228.93	1,030.66
Time certificates of deposit.....	14,119.98	13,518.10	9,748.69	7,522.18	9,991.89
Total	\$ 76,145.99	\$ 72,076.48	\$ 64,238.04	\$ 65,824.84	\$ 84,892.07

Examined May 6, 1914; Oct. 11, 1914.

Directors—H. G. Wearre, W. D. Selder, Burt Ragan, E. C. Baker.

NO. 296, STATE BANK.

THE BYERS STATE BANK, BYERS, COLORADO.

D. C. Shetler, President; R. W. Burton, Vice-President; C. C. Shetler, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 14,655.33	\$ 12,919.33	\$ 13,227.37	\$ 11,958.33	\$ 12,451.21
Loans and discounts (secured by collateral).....	22,648.70	23,695.71	28,658.43	29,232.16	30,256.02
Loans on real estate.....	11,519.95	11,739.95	10,248.21	8,462.35	8,318.06
Overdrafts (secured and unsecured).....	473.61	1,167.84	1,300.81	2,107.78	1,606.23
Other bonds and securities.....	287.75	287.75	300.15	287.75	287.75
Furniture and fixtures.....	1,800.00	2,085.00	2,085.00	2,085.00	2,085.00
Banking house.....	2,800.00	2,800.00	2,800.00	2,900.00	2,900.00
Other real estate.....	.....	.....	1,030.67	3,006.52	3,006.52
Cash items (not including checks on other banks).....	30.00	35.00	.....	20.00	20.00
Due from reserve banks.....	4,771.53	2,436.27	3,537.91	6,616.34	12,853.78
Checks on other banks.....	30.00	.....	312.56	.....	.....
Currency.....	959.00	1,117.00	788.00	1,246.00	3,443.00
Gold.....	60.00	140.00	285.00	155.00	95.00
Silver and fractional coin.....	56.29	62.24	333.32	262.30	58.22
Other resources.....	24.80	.....	182.97	197.68	113.71
Total.....	\$ 60,116.96	\$ 58,486.09	\$ 65,149.50	\$ 68,537.21	\$ 78,294.44
LIABILITIES.					
Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00
Bills payable.....	715.82	643.60	1,113.05	1,010.71	1,268.50
Dividends unpaid.....	10,780.00	6,683.67	7,272.00	10,176.75	8,272.00
Individual deposits.....	22.00	22.00	22.00	22.00	22.00
Demand certificates of deposit.....	21,577.42	24,087.80	29,675.95	30,316.84	42,577.75
Time certificates of deposit.....	337.37	308.75	179.90	1,804.99	1,772.50
Certified checks.....	8,864.35	8,937.50	9,007.63	7,365.41	6,581.69
Other liabilities.....	.....	2.77	18.73	10.51	.....
Total.....	\$ 60,116.96	\$ 58,486.09	\$ 65,149.50	\$ 68,537.21	\$ 78,294.44

Examined May 15, 1914; Oct. 5, 1914.

Directors—R. W. Burton, E. G. Doss, C. C. Shetler, D. C. Shetler.

FIRST STATE BANK OF CALHAN, CALLAN, COLORADO.

J. C. Burger, President; William Henderson, Vice-President; D. O. Moberly, Cashier; M. C. Moberly, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 38,472.57	\$ 41,818.77	\$ 47,046.70	\$ 49,330.16	\$ 54,783.28
Loans and discounts (secured by collateral).....	43,736.80	45,483.00	38,418.87	35,763.14	36,962.16
Loans on real estate.....	12,562.50	11,662.50	10,765.35	10,714.90	10,114.90
Overdrafts (secured and unsecured).....	655.48	506.21	1,004.12	1,596.80	1,900.65
Other bonds and securities	265.03	695.03	829.00	154.00	154.00
Furniture and fixtures	2,750.00	2,750.00	2,750.00	2,750.00	2,750.00
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Cash items (not including checks on other banks).....	241.53	219.75	215.84	139.70	107.45
Due from reserve banks.....	10,636.65	23,582.51	14,460.33	16,997.96	19,447.14
Currency	3,667.00	4,212.00	2,338.00	1,283.00	1,724.00
Gold	200.00	490.00	1,585.00	2,057.50	2,762.50
Silver and fractional coin.....	544.54	547.50	634.12	526.85	881.29
Other resources	504.05	335.00	33.00	183.00	236.35
Total	\$ 118,766.15	\$ 136,802.27	\$ 125,120.53	\$ 125,997.01	\$ 136,323.72

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,500.00	5,500.00	5,500.00	6,000.00	6,000.00
Undivided profits, net	739.59	1,215.44	2,844.75	936.31	1,643.85
Dividends unpaid	100.00	.....	.....	.....	.....
Individual deposits	74,509.05	93,196.52	77,267.60	79,426.30	86,384.11
Time certificates of deposit	19,879.19	19,003.29	23,145.98	22,544.04	22,355.86
Cashier's checks	3,083.32	2,887.02	1,362.20	2,000.36	4,959.90
Total	\$ 118,766.15	\$ 136,802.27	\$ 125,120.53	\$ 125,997.01	\$ 136,323.72

Examined Feb. 18, 1914; Oct. 19, 1914.

Directors—J. C. Burger, C. W. Weckbach, William Henderson, J. L. Rector, D. O. Moberly.

NO. 240, STATE BANK.

CANON STATE BANK, CANON CITY, COLORADO.

F. F. Hunter, President; T. T. Thomas, Vice-President; G. E. Matkin, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 46,321.98	\$ 40,004.33	\$ 47,775.44	\$ 41,364.68	\$ 40,204.55
Loans and discounts (secured by collateral).....	32,355.00	25,765.77	27,105.29	33,969.75	31,810.25
Loans on real estate.....	1,950.00	1,835.00	4,300.00	4,300.00	4,300.00
Overdrafts (secured and unsecured).....	620.59	631.68	6.32	219.43	133.30
Furniture and fixtures.....	3,823.22	3,800.00	4,800.00	3,800.00	3,800.00
Other real estate.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Cash items (not including checks on other banks).....	153.84	253.99	.....	4.87	181.00
Due from reserve banks.....	13,062.57	20,174.30	19,781.01	15,492.67	37,422.10
Checks on other banks.....	366.04	780.00	137.31	451.70	431.22
Currency.....	1,264.00	6,920.00	3,977.00	1,612.00	3,102.00
Gold.....	2,530.00	2,612.50	2,577.50	2,505.00	2,610.00
Silver and fractional coin.....	1,050.73	1,193.11	761.93	1,142.30	833.35
Other resources.....	295.00	1,008.00	.....	.....	.....
Total.....	\$ 108,432.07	\$ 103,515.28	\$ 114,721.80	\$ 109,362.40	\$ 129,423.77
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	227.22	38.67	479.77	333.65	289.94
Individual deposits.....	58,063.63	56,918.91	62,569.33	53,897.98	73,125.37
Demand certificates of deposit.....	1,500.00	2,000.00	218.50	1,550.25	700.00
Time certificates of deposit.....	18,092.22	20,557.70	21,379.20	23,407.52	24,302.86
Cashier's checks.....	9.00	.....	75.00	155.60	961.50
Other liabilities.....	.....	.....	.....	18.00	44.10
Total.....	\$ 108,432.07	\$ 103,515.28	\$ 114,721.80	\$ 109,362.40	\$ 129,423.77

Examined March 17, 1914; Aug. 14, 1914.

Directors—R. J. Craig, F. F. Hunter, G. E. Matkin, T. T. Thomas.

CEDAREDDGE STATE BANK, CEDAREDDGE, COLORADO.

J. L. Turner, President; I. C. Boulton, Vice-President; W. C. Overhultz, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 18,755.56	\$ 18,946.05	\$ 17,084.94	\$ 19,408.27	\$ 17,849.07
Loans and discounts (secured by collateral).....	7,159.46	8,129.31	9,708.94	7,180.54	9,509.22
Loans on real estate.....	3,205.50	4,128.90	5,783.05	4,108.05	4,006.05
Overdrafts (secured and unsecured).....	324.83	562.47	385.62	456.18	595.66
Other bonds and securities.....	911.56	2,128.44	2,096.49	2,458.69	3,027.06
Furniture and fixtures.....	1,510.63	1,616.88	1,616.88	1,616.88	1,651.88
Banking house.....	8,717.01	8,716.01	8,705.81	8,705.00	8,705.00
Due from banks (not reserve banks).....	1,743.80	.....	.....	.....	.....
Cash items (not including checks on other banks).....	3.25	8.21	.....	114.85	20.00
Due from reserve banks.....	5,295.96	6,139.08	2,860.58	4,650.84	7,126.85
Checks on other banks.....	98.19	142.96	16.65	.....	80.40
Currency.....	491.00	783.00	1,655.00	294.00	861.00
Gold.....	610.00	500.00	615.00	460.00	250.00
Silver and fractional coin.....	441.59	546.16	281.01	541.33	737.06
Total	\$ 49,368.35	\$ 52,347.47	\$ 50,839.37	\$ 49,994.63	\$ 54,359.85

LIABILITIES.

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	290.65	10.91	219.81	49.00	238.82
Bills payable.....	.....	.....	.....	.....	4,080.00
Notes rediscounted.....	800.00	4,403.00	2,935.50	4,131.00	.....
Individual deposits.....	18,386.02	19,912.69	18,626.35	16,797.83	21,964.58
Demand certificates of deposit.....	80.00	113.80	47.70	150.00	.....
Time certificates of deposit.....	3,940.98	2,463.35	3,866.75	3,646.75	3,046.75
Cashier's checks.....	820.70	403.72	143.23	320.05	29.70
Other liabilities.....	50.00	50.00	.....	.....	.....
Total	\$ 49,368.35	\$ 52,347.47	\$ 50,839.37	\$ 49,994.63	\$ 54,359.85

Examined Feb. 21, 1914; Sept. 12, 1914.

Directors—J. L. Turner, I. C. Boulton, J. B. Lazear, J. M. Conner, J. R. Burrett, C. L. Gridley, E. J. Ginter, W. H. Lee, W. W. Dingman, J. F. Foster, Frank Buzzard,

NO. 201, STATE BANK.

FIRST STATE BANK OF CHERAW, CHERAW, COLORADO.

W. B. Mandeville, President; I. W. Strickler, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 22,325.19	\$ 26,929.54	\$ 24,019.68	\$ 24,584.83	\$ 24,214.00
Loans and discounts (secured by collateral).....	6,173.70	6,803.71	7,165.60	6,627.66	6,364.37
Loans on real estate.....	1,777.40	2,063.00	527.74	527.74	756.79
Overdrafts (secured and unsecured).....	407.87	729.38	491.00	684.08	404.69
Other bonds and securities.....	343.56	556.66	89.80	190.35	.....
Furniture and fixtures.....	1,457.21	1,457.21	907.00	900.00	.....
Due from banks (not reserve banks).....	520.65	520.65	.....	.....	.....
Cash items (not including checks on other banks).....	102.61	16.30	85.85	32.70	15.00
Due from reserve banks.....	11,510.38	540.87	3,569.98	2,965.29	519.45
Checks on other banks.....	200.00	35.00	32.10	108.00	82.55
Currency.....	472.00	705.00	390.00	368.00	394.00
Silver and fractional coin.....	308.28	179.90	318.35	267.11	277.07
Expense account.....	.....	.....	.....	.....	111.94
Total.....	\$ 45,276.85	\$ 40,157.22	\$ 37,530.10	\$ 37,275.76	\$ 34,069.86

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Undivided profits, net.....	90.72	113.51	87.10	63.70	.....
Bills payable.....	.....	.....	5,000.00	8,000.00	7,500.00
Dividends unpaid.....	130.00	10.00	.....	.....	.....
Individual deposits.....	31,825.13	26,677.71	20,067.00	17,134.87	14,435.67
Demand certificates of deposit.....	375.00	.....	.....	.....	.....
Time certificates of deposit.....	1,606.00	2,106.00	1,106.00	.....	884.19
Total.....	\$ 45,276.85	\$ 40,157.22	\$ 37,530.10	\$ 37,275.76	\$ 34,069.86

Examined April 11, 1914; Oct. 20, 1914.

Directors—Sherman Bath, A. J. Grom, W. B. Mandeville, W. B. Moore, I. W. Strickler.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, COLORADO.

W. C. Schultz, President; H. C. Nelson, Vice-President; A. M. Staley, Cashier; Hilda Schultz, Asst. Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 37,773.69	\$ 27,313.76	\$ 35,050.76	\$ 22,357.36	\$ 22,097.11
Loans and discounts (secured by collateral).....	29,381.04	5,029.20	5,660.75	19,245.94	17,807.89
Loans on real estate.....	7,223.61	29,977.92	10,036.58	13,970.80	15,526.64
Overdrafts (secured and unsecured).....	691.32	177.99	333.58	270.03	253.92
Bonds to secure postal savings.....	4,000.00	4,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	846.49	4,029.91	1,298.50	3,416.51	3,204.04
Premium on bonds.....	65.00	115.00	65.00	65.00	65.00
Furniture and fixtures.....	2,970.39	2,969.39	2,968.39	2,820.28	2,820.28
Banking house.....	5,150.60	5,150.60	5,150.60	5,150.60	5,150.60
Other real estate.....	4,900.00	4,900.00	4,900.00	4,900.00	4,900.00
Due from banks (not reserve banks).....	2,023.56	.....	8,056.35	.....	.....
Cash items (not including checks on other banks).....	131.81	32.84	151.29	.....	.....
Due from reserve banks.....	8,079.19	23,094.86	4,806.79	8,006.58	16,825.07
Currency.....	886.00	1,666.00	1,712.00	1,721.00	1,297.00
Gold.....	930.00	400.00	310.00	265.00	55.00
Silver and fractional coin.....	786.79	983.91	397.86	359.30	1,069.45
Expense account.....	.....	.....	.....	269.71	.....
Total.....	\$ 96,748.89	\$ 109,892.38	\$ 83,078.45	\$ 85,357.11	\$ 93,138.06

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	6,250.00	6,250.00	6,250.00	6,450.00	6,500.00
Undivided profits, net.....	783.10	1,013.00	2,288.81	.....	614.25
Bills payable.....	10,000.00	10,000.00	5,000.00	.....	.....
Postal savings accounts.....	2,234.74	2,094.74	1,788.76	1,925.37	1,925.37
Individual deposits.....	50,525.90	63,992.83	42,950.04	50,706.37	57,441.53
Demand certificates of deposit.....	369.75	189.75	39.75	9.75	89.75
Time certificates of deposit.....	11,159.91	11,082.64	9,727.09	11,265.62	11,254.07
Cashier's checks.....	426.39	179.42	34.00	.....	313.03
Total.....	\$ 96,748.89	\$ 109,892.38	\$ 83,078.45	\$ 85,357.11	\$ 93,138.06

Examined May 13, 1914; Oct. 17, 1914.

Directors—W. C. Schultz, H. C. Nelson, H. C. Homer, J. M. Staley, M. M. Lenihan.

NO. 276, STATE BANK.

THE FIRST STATE BANK OF CLIFTON, CLIFTON, COLORADO.

T. A. Butcher, President; W. S. Gardner, Vice-President; W. G. McDonald, Cashier.

RESOURCES

	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 5,170.05	\$ 15,658.55	\$ 18,813.90	\$ 20,927.15
Loans and discounts (secured by collateral).....	.....	2,119.00	3,262.40	2,139.00
Overdrafts (secured and unsecured).....	.....	15.85	1,775.31	120.75
Other bonds and securities.....	.....	691.00	508.00	521.50
Due from banks (not reserve banks).....	801.27	.....	.....	.....
Due from reserve banks.....	3,992.68	19,506.90	20,221.85	33,304.14
Currency	1,404.00	2,776.00	2,000.00	550.00
Gold	255.00	600.00	.....	400.00
Silver and fractional coin.....	310.62	533.85	922.85	229.07
Other resources.....	26,375.40	.....	.....	.....
Expense account.....	142.53	.....	.....	2.56
Total	\$ 38,451.55	\$ 41,361.15	\$ 47,507.34	\$ 58,094.18

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	35.44	33.89	.....
Individual deposits.....	27,419.55	29,590.91	35,512.95	44,699.68
Time certificates of deposit.....	1,032.00	1,734.80	1,900.50	3,394.50
Total	\$ 38,451.55	\$ 41,361.15	\$ 47,507.34	\$ 58,094.18

Examined February 28, 1914; August 17, 1914.

Directors—T. A. Butcher, W. S. Gardner, W. G. McDonald.
Incorporated—January 30, 1914.

PLATEAU VALLEY BANK, COLLEBRAN, COLORADO.

Fred E. Tanner, Cashier.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 25,732.65	\$ 25,418.74	\$ 26,071.34	\$ 27,338.32	\$ 27,944.61
Loans and discounts (secured by collateral).....	10,145.25	11,620.50	11,715.10	10,290.65	10,653.85
Loans on real estate.....	6,374.35	5,844.65	6,713.85	6,497.33	6,267.33
Overdrafts (secured and unsecured).....	3,460.96	404.16	520.85	179.68	896.59
Other bonds and securities.....	1,731.98	4,200.46	3,752.69	3,278.38	2,717.42
Furniture and fixtures.....	1,102.00	1,102.00	1,002.00	1,002.00	1,002.00
Other real estate.....	1,731.57	1,716.57	1,818.47	1,818.47	1,818.47
Due from banks (not reserve banks).....	.....	601.21	.....	53.38	30.48
Cash items (not including checks on other banks).....	11.55	.....	207.35	266.79	137.90
Due from reserve banks.....	23,835.17	18,514.68	8,639.23	11,998.82	10,027.83
Checks on other banks.....	30.00	.....	.....	.....	7.00
Currency.....	3,180.00	3,336.00	1,584.00	1,147.00	2,663.00
Gold.....	.....	15.00	.....	5.00	20.00
Silver and fractional coin.....	585.30	709.47	440.51	669.91	499.03
Other resources.....	.....	.....	.....	756.60	756.60
Total	\$ 77,920.78	\$ 73,483.44	\$ 62,465.39	\$ 65,362.33	\$ 64,842.11

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	6,000.00	6,000.00	6,200.00	6,200.00	6,200.00
Undivided profits, net.....	208.34	586.77	.....	165.80	739.91
Dividends unpaid.....	.....	.....	800.00	.....	.....
Individual deposits.....	55,545.61	46,732.60	40,951.23	38,761.77	38,550.11
Due to banks (not reserve banks).....	754.71	.....	193.52	.....	.....
Demand certificates of deposit.....	1,027.77	5,320.72	157.02	173.07	470.42
Time certificates of deposit.....	4,384.35	4,843.35	4,153.57	10,061.69	8,881.67
Total	\$ 77,920.78	\$ 73,483.44	\$ 62,465.39	\$ 65,362.33	\$ 64,842.11

Examined March 4, 1914; August 24, 1914.

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

COLORADO SAVINGS BANK, COLORADO SPRINGS, COLORADO.

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

RESOURCES	Jan. 4, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 163,413.29	\$ 136,687.75	\$ 133,624.87	\$ 138,397.97	\$ 159,659.94
Loans and discounts (secured by collateral).....	251,355.17	244,937.93	285,276.34	263,254.17	260,428.40
Loans on real estate.....	283,287.75	279,662.88	282,404.64	274,111.71	258,241.71
Overdrafts (secured and unsecured).....	135.55	1,040.71	170.13	536.72	582.64
Bonds to secure postal savings.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities.....	40,800.51	49,218.65	49,469.57	58,105.49	53,910.86
Due from banks (not reserve banks).....	8,018.24	7,000.00	.....	.....	52.24
Cash items (not including checks on other banks).....	1,435.86	805.94	125.69	238.72	709.42
Due from reserve banks.....	365,626.31	326,461.09	322,805.50	431,945.82	356,697.46
Checks on other banks.....	5,685.93	8,585.33	4,458.33	3,572.94	2,486.64
Currency.....	20,200.00	22,668.00	25,964.00	27,423.00	23,591.00
Gold.....	640.00	1,182.50	2,370.00	600.00	1,450.00
Silver and fractional coin.....	1,799.07	650.51	4,373.60	2,464.04	1,881.74
Total	\$1,150,367.78	\$1,086,901.30	\$1,119,042.67	\$1,208,650.58	\$1,157,932.05
LIABILITIES					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net.....	8,556.20	9,672.91	7,515.44	12,340.34	20,020.86
Savings accounts.....	507,582.20	503,578.53	538,734.25	560,704.66	566,013.40
Postal savings accounts.....	540.88	540.88	513.84	1,422.96	3,400.90
Individual deposits.....	329,603.62	289,567.74	288,941.97	342,121.19	307,112.14
Due to banks (not reserve banks).....	7,104.92	14,523.18	36,449.35	45,482.28	30,673.37
Due to reserve banks.....	49,281.16	18,173.96	13,214.62	13,334.82	11,652.85
Demand certificates of deposit.....	43,336.95	62,431.13	62,149.00	68,712.38	59,725.19
Time certificates of deposit.....	27,500.00	27,500.00	5,000.00	5,000.00	5,000.00
Certified checks.....	130.31	114.31	126.81	14.31	14.31
Cashier's checks.....	6,731.54	10,798.66	16,397.39	9,517.64	4,319.63
Total	\$1,150,367.78	\$1,086,901.30	\$1,119,042.67	\$1,208,650.58	\$1,157,932.05

Examined June 13, 1914; December 17, 1914.

Directors—F. F. Castello, John Curr, Joseph G. Dern, E. J. Eaton, F. P. Evans, E. H. Hopkins, O. H. Shoup, T. C. Strachan.

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

J. Arthur Connell, President; L. E. Curtis, H. G. Lunt, E. P. Shove, W. M. Hager, Vice-Presidents; George E. Nolte, Treasurer; W. R. Waterton, Secretary.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 203,407.97	\$ 199,071.76	\$ 194,981.98	\$ 176,295.01	\$ 206,069.03
Loans and discounts (secured by collateral).....	697,739.88	708,883.52	749,129.66	782,589.99	742,356.33
Loans on real estate.....	114,944.13	116,555.67	106,645.67	87,115.67	86,085.67
Overdrafts (secured and unsecured).....	363.67	16.51	820.59	779.07	325.73
Bonds to secure postal savings.....	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities.....	110,233.21	111,016.72	166,692.03	165,066.00	165,066.00
Other real estate.....	8,838.43	8,838.43	20,838.43	23,733.50	23,733.50
Due from banks (not reserve banks).....	29,283.32	36,988.57	26,978.11	32,796.31	34,365.11
Cash items (not including checks on other banks).....	788.73	611.94	544.84	218.13	557.47
Due from reserve banks.....	363,689.83	372,216.64	298,803.73	317,383.64	294,876.61
Checks on other banks.....	3,885.26	5,935.54	7,494.91	5,572.53	4,888.45
Currency.....	51,501.00	41,643.00	48,892.00	51,711.00	40,464.00
Gold.....	2,075.00	1,692.50	2,767.50	15,535.00	18,965.00
Silver and fractional coin.....	3,021.12	3,758.87	3,966.46	3,802.69	3,478.62
Total.....	\$1,542,853.05	\$1,619,501.17	\$1,641,427.41	\$1,675,521.04	\$1,604,093.02

LIABILITIES

Capital stock.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	51,500.00	51,500.00	53,050.00	53,050.00	53,500.00
Undivided profits, net.....	46,536.27	46,179.87	43,184.89	47,131.72	45,272.09
Savings accounts.....	384,197.65	381,440.00	420,958.33	416,834.88	416,937.50
Postal savings accounts.....	8,784.52	8,784.58	8,830.75	9,619.15	9,675.00
Trust funds.....	187,468.56	201,566.36	168,982.49	177,224.35	163,815.79
Dividends unpaid.....	759.00	548.50	7,898.50	393.50	521.50
Individual deposits.....	507,635.34	573,468.41	586,270.14	626,073.04	564,359.97
Due to banks (not reserve banks).....	31,203.41	27,721.91	30,980.30	25,605.56	24,512.75
Demand certificates of deposit.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit.....	4,041.60	4,141.60	4,013.53	4,378.08	3,933.33
Certified checks.....	376.95	394.20	1,591.90	1,145.60	1,748.25
Cashier's checks.....	10,788.33	15,074.14	6,230.89	5,346.82	7,327.59
Reserved for interest.....	50.00	1,898.75	71.00	1,997.62	3,950.22
Reserved for taxes.....	8,433.42	5,792.85	8,364.69	5,719.12	6,919.12
Total.....	\$1,542,853.05	\$1,619,501.17	\$1,641,427.41	\$1,675,521.04	\$1,604,093.02

Examined June 10, 1914; December 12, 1914.

Directors—L. E. Curtis, C. P. Dodge, H. G. Lunt, W. A. Otis, E. P. Shove, W. M. Hager, H. C. Hall.

NO. 259, SAVINGS BANK.

THE STATE SAVINGS BANK, COLORADO SPRINGS, COLORADO.

R. E. Johnson, President; R. S. Ellison, Vice-President; W. E. Johnson, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 9,144.25	\$ 7,569.25	\$ 11,596.50	\$ 15,117.82	\$ 13,786.94
Loans and discounts (secured by collateral).....	19,019.50	21,373.15	26,575.52	31,548.08	35,584.37
Loans on real estate.....	7,450.00	15,225.00	11,215.70	12,759.14	15,568.44
Overdrafts (secured and unsecured).....	31.47	18.04	203.54	307.17	297.30
Furniture and fixtures.....	4,174.25	4,198.46	4,238.98	4,647.21	4,617.21
Due from banks (not reserve banks).....	4,050.00	4,050.00	4,100.00	.....	.....
Cash items (not including checks on other banks).....	.....	2,655.86	25.40	.....	81.50
Due from reserve banks.....	12,556.46	7,114.00	10,737.73	7,288.42	6,000.66
Checks on other banks.....	1,498.49	1,055.69	661.92	1,483.98	1,071.91
Currency.....	2,038.00	1,992.00	3,295.00	1,712.00	2,990.00
Gold.....	550.00	877.50	510.00	607.50	617.50
Silver and fractional coin.....	863.82	699.75	886.33	865.51	652.64
Expense account.....	3,210.09	3,455.73	3,723.52	3,717.07	3,512.18
Total.....	\$ 64,147.34	\$ 70,295.03	\$ 77,770.14	\$ 80,084.50	\$ 84,775.85
LIABILITIES					
Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Savings accounts.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Individual deposits.....	10,642.37	15,111.79	18,816.04	23,441.04	25,173.92
Due to banks (not reserve banks).....	22,410.92	24,020.72	25,680.42	26,623.39	29,954.89
Demand certificates of deposit.....	2,531.25	2,531.25	2,562.50	1,000.00	1,014.58
Time certificates of deposit.....	509.80	503.20	638.25	.....	140.00
Cashier's checks.....	.....	.....	.....	930.00	.....
	.....	628.97	.....	599.07	.....
Total.....	\$ 64,147.34	\$ 70,295.03	\$ 77,770.14	\$ 80,084.50	\$ 84,775.85

Examined February 17, 1914; June 17, 1914.

Directors—R. S. Ellison, R. E. Johnson, W. E. Johnson, J. F. Thomas, A. Wight.

THE CITY LOAN BANK, COLORADO SPRINGS, COLORADO.

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....\$	330.00	155.00	\$ 177.00	\$ 127.00	\$ 70.00
Loans and discounts (secured by collateral).....	5,279.65	5,408.15	6,137.35	5,390.85	5,350.35
Loans on real estate.....	4,003.65	4,003.65	4,703.65	4,643.65	4,633.65
Other bonds and securities.....	.....	.....	.....	82.45	.....
Due from banks (not reserve banks).....	935.45	716.71	1,156.63	2,143.40	2,102.50
Checks on other banks.....	326.70	483.10	270.75	383.55	528.85
Currency	193.00	85.00	59.00	224.00	387.00
Gold	145.00	50.00	25.00	55.00	60.00
Silver and fractional coin.....	10.12	22.66	7.99	9.47	55.67
Total	\$ 11,223.57	\$ 10,924.27	\$ 12,537.37	\$ 13,059.37	\$ 13,188.02

LIABILITIES

Capital stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	787.17	737.87	849.97	1,241.57	1,403.72
Individual deposits.....	436.40	186.40	1,687.40	1,817.80	1,784.30
Total	\$ 11,223.57	\$ 10,924.27	\$ 12,537.37	\$ 13,059.37	\$ 13,188.02

Examined February 16, 1914; June 18, 1914.
 Owners—C. H. Barney, W. A. Davis.

NO. 265, PRIVATE BANK.

THE PRIVATE LOAN BANK, COLORADO SPRINGS, COLORADO.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 193.00	\$ 125.00	\$ 145.00	\$ 552.00	\$ 172.00
Loans and discounts (secured by collateral).....	12,342.87	12,840.22	13,312.27	13,285.92	13,200.74
Due from reserve banks	520.18	749.63	2,424.52	3,465.12	4,431.62
Checks on other banks .....	.....	.....	.....	26.25	.....
Currency	2.00	92.00	70.00	184.00	75.00
Gold .....	.....	5.00	.....	20.00	.....
Silver and fractional coin	8.95	2.10	16.90	19.10	28.05
Total	\$ 13,067.00	\$ 13,813.95	\$ 15,968.69	\$ 17,232.39	\$ 17,907.41
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,368.45	2,115.40	3,884.59	5,070.84	5,707.86
Individual deposits	1,698.55	1,698.55	2,084.10	2,161.55	2,199.55
Total	\$ 13,067.00	\$ 13,813.95	\$ 15,968.69	\$ 17,232.39	\$ 17,907.41

Examined Feb. 16, 1914; June 18, 1914.

Owners—C. W. Bohanon, Alexander Koehler.

BANK OF CRAIG, CRAIG, COLORADO.

A. M. Seymour, Cashier; F. M. Pleasant, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Jan. 13, 1914	Mar. 4, 1914
Loans and discounts (secured by collateral).....	\$ 94,800.14	\$ 104,476.55
Loans on real estate.....	33,138.72	26,551.80
Overdrafts (secured and unsecured).....	10,516.55	12,555.75
Other bonds and securities.....	256.55	618.89
Furniture and fixtures.....	3,649.47	4,639.05
Due from banks (not reserve banks).....	976.99	976.99
Due from reserve banks.....	2,582.84	5,439.92
Checks on other banks.....	56,910.85	36,371.05
Currency.....	61.90	337.30
Gold.....	3,616.00	3,218.00
Silver and fractional coin.....	995.00	995.00
	909.68	1,081.58
Total.....	\$ 298,404.69	\$ 197,861.88

LIABILITIES.

Capital stock.....	\$ 11,000.00	\$ 14,500.00
Surplus fund.....	3,000.00	3,000.00
Undivided profits, net.....	366.50	258.57
Individual deposits.....	92,740.32	82,875.32
Due to banks (not reserve banks).....	2,310.38	.....
Time certificates of deposit.....	98,951.49	97,147.39
Cashier's checks.....	6.00	80.00
Total.....	\$ 298,404.69	\$ 197,861.88

Examined Jan. 23, 1914; June 24, 1914.

Nationalized June 15, 1914.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Ljkes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kinsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. R. Murray, R. R. Horth, James Wadde.

NO. 23, STATE BANK.

CITIZENS BANK, CRAIG, CRAIG, COLORADO.

C. A. Van Dorn, President; W. H. Rose, Vice-President; C. S. Merrill, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914
Loans and discounts (unsecured).....	\$ 29,887.61	\$ 31,669.87	\$ 34,271.46
Loans and discounts (secured by collateral).....	27,364.46	25,471.65	33,690.75
Loans on real estate.....	19,485.00	11,755.00	8,830.00
Overdrafts (secured and unsecured).....	55.64	53.11	84.13
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	7,379.70	1,564.52	178.67
Furniture and fixtures.....	2,200.00	2,200.00	2,200.00
Other real estate.....	334.11	2,803.59	2,803.59
Due from banks (not reserve banks).....	2,646.64	4,162.11	662.25
Cash items (not including checks on other banks).....	127.01	587.51	131.05
Due from reserve banks.....	10,102.33	9,487.14	18,135.72
Checks on other banks.....	39.30	.....	288.53
Currency.....	1,576.00	2,241.00	2,834.00
Gold.....	1,045.00	1,045.00	1,330.00
Silver and fractional coin.....	518.12	306.84	658.21
Other resources.....	.....	179.15	.....
Total.....	\$ 95,761.92	\$ 95,557.49	\$ 107,498.06

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,500.00
Undivided profits, net.....	515.61	622.02	40.35
Bills payable.....	.....	.....	4,000.00
Postal savings accounts.....	269.11	313.46	268.25
Individual deposits.....	66,945.20	68,249.82	76,996.78
Time certificates of deposit.....	15,860.71	14,842.40	11,243.67
Certified checks.....	100.00	.....	50.00
Cashier's checks.....	531.29	529.79	3,359.00
Other liabilities.....	690.00	.....	.....
Total.....	\$ 95,761.92	\$ 95,557.49	\$ 107,498.06

Examined Jan. 23, 1914; June 23, 1914.

Directors—R. W. Finley, C. S. Merrill, A. McLachlan, W. H. Rose, C. A. Van Dorn.

Nationalized June 23, 1914.

CRAWFORD STATE BANK, CRAWFORD, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 25,006.90	\$ 24,701.43	\$ 28,405.77	\$ 31,960.39	\$ 28,791.99
Loans and discounts (secured by collateral).....	6,431.50	8,703.95	8,913.02	7,568.20	9,630.25
Loans on real estate.....	465.00	465.00	3,222.90	3,222.90	3,222.90
Overdrafts (secured and unsecured).....	383.81	488.03	310.32	375.70	380.01
Other bonds and securities.....	4,472.85	4,697.19	849.61	1,310.11	1,239.46
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks).....	1,803.67	1,574.68	304.19	400.74	1,142.28
Cash items (not including checks on other banks).....	15,933.31	324.16	101.50	282.10	118.60
Due from reserve banks.....	65.08	4,884.23	3,910.40	2,311.40	6,899.47
Checks on other banks.....	1,632.00	51.83	.....	86.66	77.92
Currency.....	712.50	1,078.00	532.00	532.00	1,032.00
Gold.....	479.27	707.50	762.50	482.50	552.50
Silver and fractional coin.....	60,861.27	551.38	432.34	163.85	401.71
Total.....	\$ 60,861.27	\$ 51,437.38	\$ 50,495.55	\$ 51,507.55	\$ 56,239.09

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,600.00	2,000.00	2,000.00	2,100.00	2,100.00
Undivided profits, net.....	433.51	421.66	533.33	185.70	248.30
Bills payable.....	.....	.....	8,000.00	10,000.00	3,000.00
Savings accounts.....	902.30	923.62	872.69	864.41	864.41
Individual deposits.....	44,125.63	33,232.21	26,464.33	25,655.93	35,629.02
Time certificates of deposit.....	2,932.75	2,434.80	2,181.63	.....	2,940.61
Certified checks.....	467.08	.....	.....	2,449.61	.....
Cashier's checks.....	.....	1,525.09	443.51	260.90	1,456.75
Total.....	\$ 60,861.27	\$ 51,637.38	\$ 50,495.55	\$ 51,507.55	\$ 56,239.09

Examined Feb. 20, 1914; Sept. 16, 1914.

Directors—Sam B. Hartman, E. A. Browne, W. C. Browne, D. W. McIntyre.

NO. 6, PRIVATE BANK.

TOMKINS BROTHERS, BANKERS, CREEDE, COLORADO.

Wallace I. Leary, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 27,149.05	\$ 32,168.49	\$ 22,565.15	\$ 31,604.75	\$ 28,576.65
Loans and discounts (secured by collateral).....	24,652.00	18,482.40	9,938.02	7,424.55	12,571.52
Loans on real estate.....	2,300.00	2,234.00	10,320.73	5,500.00	6,088.23
Overdrafts (secured and unsecured).....	2,129.79	449.89	3,101.63	3,653.82	2,654.69
Other bonds and securities.....	5,914.53	6,022.39	6,394.23	2,703.03	2,557.03
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks).....	.....	.....	.....	442.07	251.64
Cash items (not including checks on other banks).....	292.35	37.00	73.79	419.15	592.10
Due from reserve banks.....	3,596.51	6,160.26	1,249.70	12,019.48	2,942.55
Checks on other banks.....	61.25	.....	78.78	.....	.....
Currency.....	3,509.00	6,509.00	6,250.00	2,500.00	2,500.00
Gold.....	750.00	500.00	400.00	500.00	2,000.00
Silver and fractional coin.....	557.29	379.27	208.30	936.94	574.65
Total.....	\$ 71,403.47	\$ 73,833.50	\$ 62,328.84	\$ 68,885.79	\$ 62,413.06

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	100.00	100.00	100.00	200.00
Undivided profits, net.....	335.71	188.12	580.71	2,077.31	1,151.19
Individual deposits.....	48,458.44	51,270.59	37,054.01	41,464.40	36,637.29
Demand certificates of deposit.....	12,809.62	12,274.79	14,594.12	15,244.08	14,364.58
Total.....	\$ 71,403.77	\$ 73,833.50	\$ 62,328.84	\$ 68,885.79	\$ 62,413.06

Examined April 22, 1914; Sept. 17, 1914.

Co-Owners—H. H. Tomkins, L. H. Tomkins, C. A. Webber, Wallace I. Leary.

BANK OF CRESTED BUTTE, COLORADO.

J. W. Rockefeller, President; C. J. Diel, Vice-President, C. L. Ross, Cashier, A. C. Benson, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 19,461.26	\$ 21,721.55	\$ 28,783.32	\$ 25,257.30	\$ 25,146.55
Loans and discounts (secured by collateral).....	32,659.00	28,168.00	36,253.00	43,493.00	49,035.00
Loans on real estate.....	13,325.00	16,325.00	17,225.00	17,225.00	17,225.00
Overdrafts (secured and unsecured).....	707.16	259.71	79.88	558.22	445.42
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	5,159.39	11,713.57	5,438.42	5,917.20	6,162.50
Furniture and fixtures.....	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Banking house.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate.....	10,069.13	10,069.13	9,366.83	9,427.00	9,447.05
Due from banks (not reserve banks).....	8,743.52	8,088.72	8,740.74	1,864.10	1,946.69
Cash items (not including checks on other banks).....	9,000.00	3,563.45	4,559.73	.....	501.25
Due from reserve banks.....	17,519.21	13,320.52	14,095.93	14,356.96	21,359.50
Checks on other banks.....	59.70	100.00	82.55	.....	426.95
Currency.....	2,575.00	1,647.00	2,165.00	3,661.00	1,511.00
Gold.....	4,370.00	4,735.00	3,985.00	4,435.00	4,125.00
Silver and fractional coin.....	648.39	542.69	381.97	446.19	389.57
Total	\$ 132,897.20	\$ 128,667.34	\$ 137,557.37	\$ 135,043.97	\$ 146,191.78

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	3,205.96	2,605.52	4,972.43	3,855.16	3,857.34
Bills payable.....	.....	.....	5,000.00	5,000.00	5,000.00
Postal savings accounts.....	1,367.47	858.47	695.32	857.14	1,352.14
Individual deposits.....	41,358.04	41,663.62	40,889.83	37,853.44	47,138.15
Demand certificates of deposit.....	3,479.65	3,146.55	3,933.29	2,987.77	3,301.77
Time certificates of deposit.....	53,486.68	50,394.18	52,037.00	54,990.46	55,541.78
Total	\$ 132,897.20	\$ 128,667.34	\$ 137,557.37	\$ 135,043.97	\$ 146,191.78

Examined Feb. 9, 1914; August 8, 1914.

Directors—C. J. Diel, J. W. Rockefeller, C. L. Ross.

NO. 21, STATE BANK.

CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, COLORADO.

John T. Milliken, President; H. McGarry, Vice-President; Thornton Brown, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 15, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 134,473.98	\$ 120,101.02	\$ 99,874.78	\$ 84,500.68	\$ 107,308.34
Loans and discounts (secured by collateral).....	191,381.73	89,062.36	100,396.69	186,421.69	142,813.65
Loans on real estate.....	46,837.78	41,151.98	49,195.80	49,757.44	48,395.80
Overdrafts (secured and unsecured).....	1,826.80	.....	.....	2,996.56	3.89
Other bonds and securities.....	113,828.15	122,948.06	131,246.74	119,210.48	118,934.26
Furniture and fixtures.....	6,978.54	6,978.54	6,000.00	6,000.00	6,000.00
Banking house.....	.....	.....	.....	12,367.79	12,738.84
Other real estate.....	29,340.98	29,968.52	35,629.81	25,041.80	35,083.24
Due from banks (not reserve banks).....	204,023.91	304,891.57	445,598.32	435,776.47	413,887.99
Cash items (not including checks on other banks).....	120.00	1,749.36	147.25	31.58	107.32
Due from reserve banks.....	388,803.64	425,349.28	498,508.41	481,051.33	591,448.71
Checks on other banks.....	293.77	1,913.17	965.75	708.24	556.30
Currency.....	33,452.00	62,376.00	48,297.00	51,342.00	43,380.00
Gold.....	8,502.50	12,025.00	12,622.50	13,572.50	15,370.00
Silver and fractional coin.....	3,098.37	4,267.80	4,726.05	5,470.26	5,782.71
Other resources.....	4,798.64	4,798.64	.....	.....	.....
Total	\$1,166,861.39	\$1,223,621.30	\$1,433,771.67	\$1,484,367.18	\$1,541,891.05
LIABILITIES					
Capital stock.....	\$ 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
Undivided profits, net.....	8,708.11	11,906.09	6,823.43	7,245.56	10,070.19
Individual deposits.....	969,632.14	1,062,362.03	1,224,736.39	1,274,692.24	1,331,286.45
Due to banks (not reserve banks).....	10,473.21	23,403.97	4,831.53	7,329.04	3,008.72
Demand certificates of deposit.....	21,031.48	20,945.13	1,602.15	1,422.15	252.15
Time certificates of deposit.....	110,197.00	112,917.28	140,681.37	138,479.19	139,251.74
Cashier's checks.....	319.42	86.80	96.80	199.00	3,021.80
Total	\$1,166,861.39	\$1,223,621.30	\$1,433,771.67	\$1,484,367.18	\$1,541,891.05

Examined June 16, 1914; December 14, 1914.

Directors—John T. Milliken, H. McGarry, Thornton Brown, F. G. Logan, E. F. Smith.

NO. 153, STATE BANK.

THE BANK OF CROOK, CROOK, COLORADO.

L. S. Loizeaux, President; H. G. Loizeaux, Vice-President and Cashier; W. L. Loizeaux, Assistant Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES					
Loans and discounts (unsecured).....	\$ 11,892.21	\$ 9,801.09	\$ 11,881.14	\$ 11,887.38	\$ 12,642.67
Loans and discounts (secured by collateral).....	20,344.17	18,070.90	18,730.93	19,093.54	18,986.54
Loans on real estate.....	.....	400.00	.....	.....	.....
Overdrafts (secured and unsecured).....	4,183.52	1,130.63	660.48	887.18	2,978.17
Other bonds and securities.....	4,908.63	2,884.40	1,134.40	1,064.91	1,443.91
Furniture and fixtures.....	1,819.10	1,819.10	1,819.10	1,819.10	1,819.10
Due from banks (not reserve banks).....	21.29	.....	.....	.....	.....
Cash items (not including checks on other banks).....	79.89	220.24	662.41	184.92	50.40
Due from reserve banks.....	.....	2,404.79	544.62	2,941.57	1,745.15
Checks on other banks.....	31.74	147.62	215.22	283.96	422.89
Currency.....	396.09	640.00	252.00	320.00	77.00
Gold.....	5.00	5.00	40.00	25.00	75.00
Silver and fractional coin.....	469.71	385.18	377.92	88.22	195.33
Other resources.....	1.00	.....	.....	.....	.....
Expense account.....	.....	.....	.....	577.03	487.00
Total	\$ 44,102.17	\$ 37,909.49	\$ 36,318.22	\$ 39,722.01	\$ 40,803.16
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	1,397.24	463.21	588.00	.....	.....
Bills payable.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits.....	13,248.83	12,429.68	10,866.16	13,181.17	14,338.73
Due to reserve banks.....	2,180.39	.....	.....	.....	.....
Demand certificates of deposit.....	562.00	432.00	813.16	841.92	781.80
Time certificates of deposit.....	4,455.50	2,200.75	2,038.10	3,629.50	3,579.50
Cashier's checks.....	848.21	383.85	2.80	69.42	103.13
Total	\$ 44,102.17	\$ 37,909.49	\$ 36,318.22	\$ 39,722.01	\$ 40,803.16

Examined Feb. 4, 1914; July 29, 1914.

Directors—C. W. Kreeger, E. D. Koons, L. S. Loizeaux, H. G. Loizeaux, W. L. Loizeaux.

NO. 192, STATE BANK.

THE BANK OF DEBEQUE, DEBEQUE, COLORADO.

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

RESOURCES

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 14,357.09	\$ 18,131.66	\$ 17,358.16	\$ 18,421.08	\$ 18,199.61
Loans and discounts (secured by collateral).....	9,763.47	10,407.07	12,512.32	12,287.52	12,911.09
Loans on real estate.....	.....	.....	975.00	.....	.....
Overdrafts (secured and unsecured).....	313.55	141.39	670.35	529.57	505.26
Other bonds and securities.....	.....	.....	1,124.52	881.27	1,005.32
Furniture and fixtures.....	547.60	955.20	955.20	955.20	955.20
Due from banks (not reserve banks).....	14,035.73	5,476.96	2,321.05	546.72	3,170.22
Due from reserve banks.....	9,268.67	13,687.52	5,203.35	4,742.55	5,423.91
Checks on other banks.....	394.08	67.19	14.23	46.86	354.08
Currency.....	912.00	1,705.00	2,306.00	1,907.00	1,212.00
Gold.....	20.00	10.00	15.00	335.00	455.00
Silver and fractional coin.....	188.34	386.70	356.83	192.93	608.81
Total.....	\$ 50,460.53	\$ 50,978.69	\$ 43,851.01	\$ 40,844.70	\$ 45,301.10

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	.....	100.00	100.00	100.00
Undivided profits, net.....	1,078.83	726.52	825.00	693.22	709.76
Individual deposits.....	34,507.35	34,929.46	28,185.39	22,803.31	29,682.40
Due to banks (not reserve banks).....	.....	685.21	.....	.....	37.43
Demand certificates of deposit.....	702.90	700.90	457.90	853.81	427.15
Time certificates of deposit.....	4,171.45	3,956.57	4,282.72	6,394.36	4,344.36
Total.....	\$ 50,460.53	\$ 50,978.69	\$ 43,851.01	\$ 40,844.70	\$ 45,301.10

Examined Mar. 5, 1914; Aug. 25, 1914.

Directors—George D. McKay, S. G. McMullin, Frank P. Tanner.

DEER TRAIL STATE BANK, DEER TRAIL, COLORADO.

S. Guy Morrow, President; A. M. Sniff, Vice-President; R. C. Tilton, Cashier.

RESOURCES

	Jan. 12, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 15,728.88	\$ 18,610.99	\$ 20,651.87	\$ 23,983.66	\$ 11,511.03
Loans and discounts (secured by collateral).....	26,334.54	27,748.31	35,909.17	32,286.12	41,012.71
Loans on real estate.....	1,485.09	1,535.00	2,785.00	2,785.00	2,372.00
Overdrafts (secured and unsecured).....	779.63	387.32	908.22	2,714.95	1,320.33
Bonds to secure postal savings.....	500.00	500.00	.....	.....	.....
Other bonds and securities.....	141.25	141.25	12.50	12.50	12.50
Furniture and fixtures.....	2,450.00	2,600.00	2,600.00	2,600.00	2,600.00
Banking house.....	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00
Other real estate.....	159.24	159.24	159.24	159.24	159.24
Cash items (not including checks on other banks).....	131.24	49.54	44.20	265.47	562.14
Due from servc banks.....	10,683.22	4,682.90	12,586.02	5,446.77	14,334.17
Currency	2,030.00	891.00	1,623.00	1,301.00	2,745.00
Gold	195.00	600.00	480.00	1,020.00	995.00
Silver and fractional coin.....	1,030.88	716.73	511.89	980.26	1,464.38
Total	\$ 64,248.88	\$ 61,282.28	\$ 80,281.11	\$ 76,154.97	\$ 81,679.10

LIABILITIES

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Undivided profits, net.....	200.82	446.38	965.66	1,160.06	2,238.16
Bills payable.....	.....	.....	10,000.00	10,000.00	.....
Postal savings accounts.....	10.16	10.16	.....	.....	.....
Individual deposits.....	43,651.13	39,270.41	45,572.44	45,154.46	59,517.25
Demand certificates of deposit.....	400.00	1,140.46	5,095.50	449.39	134.39
Time certificates of deposit.....	3,061.77	3,925.42	2,322.51	3,036.06	3,464.30
Certified checks.....	75.00	104.45	75.00	75.00	75.00
Reserved for taxes.....	.....	145.00	.....	.....	.....
Total	\$ 64,248.88	\$ 61,282.28	\$ 80,281.11	\$ 76,154.97	\$ 81,679.10

Examined May 16, 1914; Oct. 6, 1914.

Directors—H. O. Buck, S. Guy Morrow, A. M. Sniff, R. C. Tilton.

NO. 25, STATE BANK.

BANK OF DEL NORTE, DEL NORTE, COLORADO.

John McFadzean, President; J. M. Stone, Vice-President; L. E. Stone, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 53,920.53	\$ 48,822.40	\$ 47,093.78	\$ 47,055.57	\$ 43,077.98
Loans and discounts (secured by collateral).....	7,212.14	9,836.98	6,939.15	9,994.00	8,247.29
Loans on real estate.....	3,309.00	5,125.00	4,275.00	4,275.00	4,425.00
Overdrafts (secured and unsecured).....	1,179.55	936.33	565.54	1,143.70	1,071.47
Bonds to secure postal savings.....	9,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities.....	15,734.84	15,548.79	15,715.36	15,715.36	15,537.54
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Due from banks (not reserve banks).....	630.08	713.35	82.35	.....	354.80
Cash items (not including checks on other banks).....	189.80	20.35	10.00	12.00	144.80
Due from reserve banks.....	15,322.50	12,480.84	14,587.16	15,534.29	20,402.40
Checks on other banks.....	.....	.....	20.70	49.08	5.00
Currency.....	2,215.00	2,417.00	2,333.00	2,096.00	2,332.00
Gold.....	1,950.00	475.00	977.50	1,805.00	1,120.00
Silver and fractional coin.....	895.02	1,053.70	945.07	1,349.82	529.04
Total.....	\$ 112,349.46	\$ 105,259.74	\$ 101,245.61	\$ 106,729.82	\$ 104,947.32
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,500.00	3,500.00	3,500.00	4,000.00	4,000.00
Undivided profits, net.....	2,597.36	671.24	1,259.03	663.82	914.31
Bills payable.....	5,000.00	5,000.00	5,000.00	8,000.00	8,000.00
Postal savings accounts.....	1,762.40	1,762.40	1,762.40	1,344.25	1,344.25
Individual deposits.....	56,480.27	52,976.51	55,921.99	55,111.93	58,282.79
Due to banks (not reserve banks).....	2,700.00	900.00	.....	4,423.11	.....
Demand certificates of deposit.....	31,309.43	.....	.....	.....	.....
Time certificates of deposit.....	.....	30,449.59	23,802.19	23,186.71	22,405.97
Total.....	\$ 112,349.46	\$ 105,259.74	\$ 101,245.61	\$ 106,729.82	\$ 104,947.32

Examined April 20, 1914; Sept. 17, 1914.

Directors--John McFadzean, J. M. Stone, L. E. Stone.

RIO GRANDE STATE BANK, DEL NORTE, COLORADO.

Adam J. Weiss, President; Marx Lorig, Vice-President; W. L. Johnson, Cashier; David Hess, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 41,680.53	\$ 43,718.61	\$ 38,333.51	\$ 45,662.65	\$ 47,588.95
Loans and discounts (secured by collateral).....	38,816.93	27,801.98	32,449.73	28,287.14	34,730.79
Loans on real estate.....	3,792.35	3,850.00	2,892.35	1,942.35	2,450.00
Overdrafts (secured and unsecured).....	1,496.54	1,009.21	191.54	936.53	862.17
Bonds to secure postal savings.....	13,000.00	13,000.00	13,000.00	8,000.00	8,000.00
Furniture and fixtures.....	1,492.05	1,492.05	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	1,108.89	1,441.34	4,283.06	1,730.24	1,461.58
Cash items (not including checks on other banks).....	833.01	4.00	457.00	65.50	533.00
Checks on other banks.....	11,931.81	19,944.97	30,251.97	17,187.52	24,647.48
Due from reserve banks.....	301.06	93.15	240.30	739.61	684.72
Currency.....	5,394.00	3,842.00	3,414.00	3,438.00	4,644.00
Gold.....	307.50	272.50	1,032.50	610.00	1,030.00
Silver and fractional coin.....	1,009.47	921.34	300.54	145.46	606.56
Total	\$ 121,164.13	\$ 117,391.15	\$ 127,846.50	\$ 109,805.00	\$ 127,969.25

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	500.00	500.00	500.00	500.00	500.00
Undivided profits, net.....	8,317.78	8,131.78	3,653.57	3,782.55	5,814.64
Postal savings accounts.....	7,003.61	6,244.60	4,808.58	4,549.53	5,233.43
Dividends unpaid.....	1,500.00	40.00	10.00	10.00	10.00
Individual deposits.....	63,215.91	62,518.36	76,381.73	65,530.91	76,170.35
Due to reserve banks.....	.....	.....	.....	4.86	.....
Time certificates of deposit.....	12,627.11	11,933.61	14,009.59	12,344.52	17,118.45
Cashier's checks.....	.....	22.80	107.63	92.63	102.38
Reserved for taxes.....	.....	.....	315.40	.....	.....
Bonds borrowed.....	.....	.....	.....	.....	.....
Total	\$ 121,164.13	\$ 117,391.15	\$ 127,846.50	\$ 109,805.00	\$ 127,969.25

Examined April 21, 1914; Sept. 19, 1914.

Directors—Albert J. August, W. L. Johnson, Marx Lorig, John N. Moser, C. E. Scott, Adam J. Weiss, J. H. Weiss.

ANNUAL REPORT

COLORADO STATE BANK, DELTA, COLORADO.

I. M. Conklin, President; A. E. Miller, Vice-President; Charles E. Parker, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 40,000.41	\$ 35,282.91	\$ 36,931.39	\$ 40,329.59	\$ 42,498.21
Loans and discounts (secured by collateral).....	11,591.75	10,694.00	14,389.00	15,326.70	13,726.85
Loans on real estate	9,797.13	10,079.68	10,263.80	9,013.80	8,913.80
Overdrafts (secured and unsecured).....	350.20	376.65	205.12	461.72	240.05
Other bonds and securities	3,607.73	4,040.10	3,777.86	3,954.91	2,827.73
Furniture and fixtures	2,850.00	2,850.00	2,700.00	2,700.00	2,700.00
Due from banks (not reserve banks).....	31.00	47.07	.....	18.25	230.00
Cash items (not including checks on other banks).....	47.79	480.00	.....	40.00	156.40
Due from reserve banks	20,169.95	25,940.74	6,603.16	11,202.11	30,287.31
Checks on other banks	536.99	460.09	400.38	560.22	179.80
Currency	2,506.00	3,796.40	1,602.00	1,338.00	1,179.00
Gold	867.50	1,100.00	2,050.00	2,455.00	3,250.00
Silver and fractional coin.....	749.11	329.87	279.80	737.14	669.13
Total	\$ 93,104.86	\$ 95,877.11	\$ 79,202.51	\$ 88,137.44	\$ 106,858.31

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	1,632.37	1,151.90	1,914.12	2,011.72	3,045.91
Individual deposits	43,400.11	45,528.87	28,135.68	36,858.33	50,115.44
Due to banks (not reserve banks).....	2,553.61	1,777.43	1,025.80	900.66	2,424.78
Demand certificates of deposit	45.00	45.00	.....	.....	.....
Time certificates of deposit	13,639.49	14,986.08	15,160.50	15,930.12	19,934.12
Cashier's checks	2,414.25	2,387.83	3,666.41	2,436.61	J. 338.06
Total	\$ 93,104.86	\$ 95,877.11	\$ 79,202.51	\$ 88,137.44	\$ 106,858.31

Examined Feb. 14, 1914; Sept. 10, 1914.

Directors—J. M. Conklin, A. E. Miller, L. R. Wigram, A. H. Stockham, R. S. Kelso, J. E. Gallup, Millard Fairbank.

NO. 29, STATE BANK.

THE BROADWAY BANK, DENVER, COLORADO.

Calvin Fleming, Vice-President; E. R. Tibbals, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 57,870.27	\$ 63,244.66	\$ 64,352.67	\$ 61,056.35	\$ 57,613.02
Loans and discounts (secured by collateral).....	34,160.64	32,401.20	33,686.81	37,986.73	41,786.42
Loans on real estate.....	40,594.40	42,284.39	32,345.49	30,944.77	28,515.58
Overdrafts (secured and unsecured).....	798.48	650.62	680.02	567.10	183.60
Other bonds and securities.....	250.00	250.00	250.00	250.00	250.00
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,657.00	3,657.00
Banking house.....	45,000.00	45,000.00	45,000.00	56,000.00	56,000.00
Other real estate.....	1,733.05	1,733.05	1,729.05	4,551.35	4,551.35
Due from banks (not reserve banks).....	2,680.12	4,228.49	.....	.....	.....
Cash items (not including checks on other banks).....	725.00	.....	1,185.85	397.00	1,286.00
Due from reserve banks.....	56,426.02	44,652.43	51,244.33	23,035.15	21,452.27
Checks on other banks.....	1,964.14	1,631.83	1,194.24	4,069.66	1,163.19
Currency.....	4,531.00	5,705.00	4,200.00	3,240.00	2,245.00
Gold.....	2,090.00	1,865.00	1,680.00	1,525.00	1,525.00
Silver and fractional coin.....	968.99	1,801.55	911.75	910.00	915.75
Other resources.....	.....	.....	.55	3.42	.....
Total.....	\$ 553,592.11	\$ 548,348.52	\$ 542,020.76	\$ 528,212.53	\$ 521,144.18
LIABILITIES.					
Capital stock.....	.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	.....	2,000.00	2,000.00	3,000.00	3,000.00
Undivided profits, net.....	30,205.99	23,127.78	17,892.13	23,080.14	23,573.98
Savings accounts.....	54,246.41	53,152.73	55,872.60	49,165.87	52,105.81
Dividends unpaid.....	.....	.....	.....	12.00	.....
Individual deposits.....	95,517.79	94,235.00	92,463.70	77,586.61	69,988.34
Demand certificates of deposit.....	10,858.72	12,090.72	11,295.72	11,758.11	10,693.72
Time certificates of deposit.....	11,525.48	11,791.48	9,361.16	11,429.00	10,945.00
Certified checks.....	257.12	420.74	2,025.00	2,025.00	34.00
Cashier's checks.....	680.60	256.18	1,119.45	893.30	863.33
Other liabilities.....	.....	1,013.89	.....	.....	.....
Total.....	\$ 553,592.11	\$ 548,348.52	\$ 542,020.76	\$ 528,212.53	\$ 521,144.18

Examined Feb. 19, 1914; Sept. 11, 1914.

Directors—J. R. Elliott, Calvin Fleming, Jesse E. Fleming, E. R. Tibbals.

NO. 241, STATE BANK.

CAPITOL HILL STATE BANK, DENVER, COLORADO.

F. A. Austin, D. C. Bailey, Vice-Presidents; F. W. Birney, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 24,356.76	\$ 23,860.36	\$ 26,252.85	\$ 33,113.93	\$ 27,758.63
Loans and discounts (secured by collateral).....	31,756.22	37,184.59	23,278.09	16,071.09	27,951.46
Loans on real estate	6,160.00	6,310.00	10,853.90	22,298.66	19,135.61
Overdrafts (secured and unsecured).....	30.42	186.71	5.24	117.99	199.76
Other bonds and securities	328.00	328.00	1,651.81	1,749.77	1,931.37
Furniture and fixtures	1,580.00	1,580.00	1,850.00	1,850.00	1,850.00
Due from banks (not reserve banks).....	528.60	1,328.70	.....	.....	.....
Due from reserve banks.....	16,097.86	13,269.92	38,108.10	28,015.84	20,391.36
Checks on other banks	1,285.74	3,467.21	1,285.51	3,778.90	2,614.93
Currency	1,318.00	2,280.00	1,325.00	2,000.00	2,122.00
Gold .....	.....	125.00	115.00	140.00	135.00
Silver and fractional coin.....	342.25	249.21	516.27	311.10	1,018.96
Total	\$ 84,422.85	\$ 90,169.73	\$ 105,244.77	\$ 109,477.19	\$ 105,112.08
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	330.12	395.62	436.47	570.53	1,032.69
Savings accounts	7,792.26	6,558.30	10,058.28	10,248.89	10,881.41
Dividends unpaid	900.00	36.00	30.00	.....	.....
Individual deposits	31,610.97	42,287.13	52,766.11	52,869.85	43,498.13
Due to banks (not reserve banks).....	.....	.....	.....	.....	3,849.12
Demand certificates of deposit.....	5,350.00	5,350.00	5,450.00	5,050.00	6,000.00
Time certificates of deposit	1,570.50	1,385.50	2,382.92	5,972.92	5,672.92
Certified checks	89.00	.....	.....	.....	5.00
Cashier's checks	250.00	637.18	420.99	1,265.00	573.41
Total	\$ 84,422.85	\$ 90,169.73	\$ 105,244.77	\$ 109,477.19	\$ 105,112.08

Examined May 19, 1914; Oct. 15, 1914.

Directors—F. A. Austin, D. C. Bailey, F. W. Birney, F. C. Droehet, C. A. Gebhard, G. E. Hathaway, E. W. Hinchman, W. J. Walters.

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

W. M. Marshall, President; F. I. Newhouse, Vice-President; J. V. Cockins, Vice-President and Cashier; C. W. Warner, Assistant Cashier; C. H. Smith, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 25,000.00	\$ 50,000.00	\$ 5,000.00	.....	.....
Loans and discounts (secured by collateral).....	1,280,172.81	1,219,157.01	1,751,745.25	\$1,739,322.15	\$1,710,618.40
Loans on real estate	406,195.01	396,784.11	443,166.58	395,787.26	399,944.88
Overdrafts (secured and unsecured).....	400.55	301.15	1,028.63	1,581.81	2,730.93
United States bonds	2,600.00	2,600.00	2,100.00	2,100.00	2,100.00
Other bonds and securities	883,883.77	977,634.35	705,475.43	728,467.50	722,194.51
Furniture and fixtures	57,586.59	56,886.59	57,346.04	58,423.04	58,423.04
Other real estate	66,297.51	66,297.51	72,297.51	81,025.12	81,025.12
Due from banks (not reserve banks).....	.....	5,655.07	623.38	2,094.78	1,234.78
Cash items (not including checks on other banks).....	3,357.96	1,338.85	3,649.07	2,769.32	4,013.94
Due from reserve banks	\$53,450.88	762,206.76	793,756.48	692,237.78	809,730.40
Checks on other banks	33,753.93	57,344.75	21,677.10	16,491.67	20,296.70
Currency	64,966.00	76,576.00	87,955.00	81,455.00	73,718.00
Gold	65,525.00	59,000.00	74,137.50	70,175.00	61,272.50
Silver and fractional coin.....	9,728.76	10,212.39	9,028.55	7,415.62	9,606.69
Total	\$3,752,918.77	\$3,742,654.54	\$4,029,030.52	\$3,879,346.05	\$3,956,969.50

LIABILITIES.

Capital stock	\$ 250,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	25,000.00	35,000.00	38,500.00	45,000.00	47,500.00
Undivided profits, net	3,614.92	14,443.76	12,363.61	14,590.81	29,773.12
Savings accounts	2,587,597.43	2,633,627.96	2,763,543.74	2,763,649.27	2,621,649.27
Trust funds	2,487.56	10,447.56	1,637.66	947.66	321.36
Individual deposits	677,102.07	523,591.56	698,181.97	648,181.97	661,691.69
Due to banks (not reserve banks).....	61,566.99	74,447.68	155,651.77	154,936.72	168,529.85
Demand certificates of deposit	6,820.47	19,573.44	16,727.35	13,756.58	20,976.08
Time certificates of deposit	113,073.55	111,260.30	101,106.69	100,549.05	97,689.12
Certified checks	5,922.14	2,035.50	13,905.24	9,790.91	2,777.50
Cashier's checks	19,733.64	17,626.78	17,512.74	9,560.35	5,455.51
Total	\$3,752,918.77	\$3,742,654.54	\$4,029,030.52	\$3,879,346.05	\$3,956,969.50

Examined Mar. 28, 1914; Sept. 29, 1914.

Directors—David Brothers, R. A. Cockins, J. V. Cockins, J. M. Collins, W. M. Marshall, F. I. Newhouse, B. F. Salzer, D. H. Stanley, C. W. Warner.

CITIZENS EXCHANGE BANK, DENVER, COLORADO.

J. S. Settle, Jr., President; James H. Kyle, Vice-President; Gabriel Jones, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 14,236.05	\$ 18,626.00	\$ 25,848.95	\$ 25,007.25	\$ 25,713.50
Loans and discounts (secured by collateral).....	21,586.73	21,369.74	19,138.86	19,868.36	17,092.08
Loans on real estate.....	13,800.00	14,050.00	18,370.00	16,220.00	16,910.00
Overdrafts (secured and unsecured).....	41.74	404.17	53.47	51.97	447.37
Other bonds and securities.....	15,307.77	14,817.77	13,735.61	12,045.36	12,540.56
Furniture and fixtures.....	2,223.81	2,223.81	2,223.81	2,486.45	3,033.13
Due from banks (not reserve banks).....	.....	.....	4,500.00	4,500.00	1,500.00
Cash items (not including checks on other banks).....	16.75	48.00	22.00	17.10	100.00
Due from reserve banks.....	20,520.61	19,452.77	13,024.91	12,804.75	17,624.84
Currency.....	1,763.00	2,227.00	1,039.00	2,079.00	1,320.00
Gold.....	925.00	787.50	537.50	1,565.00	1,445.00
Silver and fractional coin.....	566.16	309.87	839.69	280.65	708.02
Other resources.....	34.18	58.12	.....	16.56	15.40
Total.....	\$ 90,967.80	\$ 94,306.35	\$ 99,313.80	\$ 97,515.65	\$ 98,449.90
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	.....	.....	.....	500.00	500.00
Undivided profits, net.....	562.68	639.20	1,562.60	691.39	1,129.13
Savings accounts.....	1,635.36	3,287.43	4,596.56	7,670.08	8,755.56
Dividends unpaid.....	.....	.....	.....	10.00	2.00
Individual deposits.....	42,775.84	42,565.64	53,655.10	49,900.04	48,421.80
Time certificates of deposit.....	15,618.92	17,423.08	9,602.45	8,515.00	8,986.14
Cashier's checks.....	345.00	390.00	497.00	259.65	632.27
Total.....	\$ 90,967.80	\$ 94,306.35	\$ 99,313.80	\$ 97,515.65	\$ 98,449.90

Examined May 20, 1914; Nov. 13, 1914.

Directors—Johns S. Settle, Jr., James H. Kyle, Gabriel Jones, W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, R. F. Lamberton, D. J. Meyerpeter.

THE CITY BANK AND TRUST COMPANY, DENVER, COLORADO.

W. J. Galligan, President; George McLean, Vice-President; John E. Osborne, Vice-President; Robert A. Brown, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 78,455.68	\$ 41,357.80	\$ 76,470.26	\$ 73,614.26	\$ 96,534.56
Loans and discounts (secured by collateral).....	3,000.00	163,309.21	152,776.05	193,927.58	101,682.50
Loans on real estate.....	928.51	28,479.62	13,270.00	101,522.75	101,522.26
Overdrafts (secured and unsecured).....	142,621.88	2,013.52	2,199.09	139,52	570.10
Other bonds and securities.....	11,210.93	144,561.63	139,859.13	88,383.25	83,383.25
Furniture and fixtures.....	7,613.16	11,431.33	13,579.33	13,573.83	13,753.20
Other real estate.....	.....	7,613.16	8,200.16	9,492.81	9,492.81
Due from banks (not reserve banks).....	.....	.....	742.09	4,151.48	4,736.19
Cash items (not including checks on other banks).....	72.50	72.50	1,363.56	194.36	1,368.61
Due from reserve banks.....	96,249.27	103,412.13	84,338.72	69,883.01	78,682.94
Checks on other banks.....	644.65	4,341.22	1,202.47	7,248.85	3,070.69
Currency.....	9,544.00	15,200.00	12,386.00	10,633.00	10,099.00
Gold.....	422.50	1,592.50	1,172.50	925.00	375.00
Silver and fractional coin.....	3,266.22	3,436.10	3,707.38	3,388.49	3,753.95
Other resources.....	268.10	.....	108.00	298.85	.....
Total.....	\$ 528,815.92	\$ 526,884.72	\$ 511,454.84	\$ 487,385.04	\$ 511,600.36

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	7,564.62	7,729.10	4,420.81	4,420.81	4,420.81
Undivided profits, net.....	.....	.....	276.97	2,350.87	147.31
Bills payable.....	.....	.....	.....	.....	25,000.00
Notes rediscounted.....	40,542.70	10,512.70	.....	.....	.....
Savings accounts.....	159,693.00	159,291.46	181,069.12	165,044.97	166,509.21
Trust funds.....	4,979.95	4,885.97	12,457.18	735.37	1,209.26
Individual deposits.....	148,268.97	150,403.40	152,010.72	135,113.42	165,761.99
Due to banks (not reserve banks).....	20,796.71	45,042.17	23,444.71	37,950.57	6,567.52
Demand certificates of deposit.....	25,993.00	26,683.60	26,050.12	26,167.50	26,030.00
Time certificates of deposit.....	13,526.33	15,499.24	10,927.84	11,708.84	12,046.59
Certified checks.....	251.50	55.00	71.00	1,328.90	2,044.68
Cashier's checks.....	7,168.54	6,752.08	1,232.37	2,494.79	1,842.99
Total.....	\$ 528,815.92	\$ 526,884.72	\$ 511,454.84	\$ 487,385.04	\$ 511,600.36

Examined May 25, 1914; Nov. 12, 1914.

Directors—F. N. Bancroft, H. F. Crocker, John H. Gabriel, W. J. Galligan, Andrew W. Gillette, George McLean, John E. Osborne.

THE COLFAX BANK, DENVER, COLORADO.

NO. 238, STATE BANK.

C. W. Bigelow, President; A. Judelovitz, Edwin Grimes, Vice-Presidents; T. H. S. Mendelsohn, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 16,179.70	\$ 20,548.35	\$ 23,036.05	\$ 24,542.60	\$ 21,261.81
Loans and discounts (secured by collateral).....	1,945.00	1,770.00	4,548.00	3,401.13	2,619.50
Loans on real estate.....	6,200.00	8,300.00	6,400.00	12,800.00	19,530.00
Overdrafts (secured and unsecured).....	28.09	27.51	8.79	140.69	113.34
Other bonds and securities.....	6,338.16	11,327.35	7,338.60	6,903.60	10,903.60
Furniture and fixtures.....	3,098.25	3,098.25	3,100.25	3,100.25	3,100.25
Due from reserve banks.....	10,572.92	8,796.28	16,345.60	9,285.77	15,605.76
Checks on other banks.....	937.78	1,053.70	1,402.00	2,306.27	1,395.11
Currency.....	1,952.00	1,601.00	1,402.00	5,149.00	534.00
Gold.....	875.00	205.00	295.00	8,622.50	2,100.00
Silver and fractional coin.....	393.39	220.80	495.73	380.00	359.32
Other resources.....	9.85	.....	.....	.....	.....
Expense account.....	1,358.23	.....	.....	.....	.....
Total	\$ 49,874.37	\$ 57,008.84	\$ 64,346.73	\$ 76,021.81	\$ 77,523.29

LIABILITIES.

Capital stock.....	\$ 16,350.00	\$ 18,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,265.17	83.71	748.08	1,994.55	1,987.87
Individual deposits.....	27,513.98	31,844.96	38,299.58	37,526.58	40,847.15
Due to reserve banks.....	.....	.....	.....	.....	.....
Time certificates of deposit.....	4,449.82	6,509.82	6,178.87	891.22	.....
Certified checks.....	.....	6.00	4,183.26	.....	.....
Cashier's checks.....	295.40	764.35	300.71	1,000.00	4,317.82
Other liabilities.....	.....	.....	17.54	282.00	360.45
Total	\$ 49,874.37	\$ 57,008.84	\$ 64,346.73	\$ 76,021.81	\$ 77,523.29

Examined Feb. 10, 1914; Sept. 10, 1914.

Directors—C. W. Bigelow, Ben Grimes, Edwin Grimes, A. Judelovitz, W. E. Knapp, T. H. S. Mendelsohn, C. Pearson, P. Quirkowsky, M. H. Robinson.

COLORADO STATE AND SAVINGS BANK, DENVER, COLORADO.

W. A. McCutchen, President; B. F. Clark, Vice-President and Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 42,312.80	\$ 41,468.80	\$ 26,597.30	\$ 50,207.85	\$ 54,017.65
Loans and discounts (secured by collateral).....	117,115.26	112,119.45	127,117.92	103,880.54	97,943.09
Loans on real estate.....	.....	.....	1,910.00	2,335.00	2,335.00
Overdrafts (secured and unsecured).....	546.96	712.18	390.29	310.40	250.02
Other bonds and securities.....	581.17	1,863.78	11,201.28	11,777.42	12,007.42
Furniture and fixtures.....	10,233.00	10,232.00	10,232.00	10,000.00	10,000.00
Other real estate.....	5,097.74	5,097.74	6,197.74	5,197.74	5,197.74
Due from banks (not reserve banks).....	.....	.....	51.92	.....	21.50
Cash items (not including checks on other banks).....	402.12	58.50	14.00	.....	.....
Due from reserve banks.....	27,732.57	27,308.91	55,985.59	40,025.25	44,889.35
Checks on other banks.....	365.68	742.50	573.27	77.23	103.76
Currency.....	4,974.00	4,889.00	2,998.00	4,389.00	4,120.00
Gold.....	2,455.00	2,235.00	570.00	4,315.00	4,315.00
Silver and fractional coin.....	3,421.22	5,457.22	2,341.04	4,727.32	2,016.93
Total	\$ 215,277.52	\$ 212,251.08	\$ 246,180.35	\$ 236,777.78	\$ 237,217.46
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	3,495.01	1,843.63	4,275.91	4,116.77	5,049.11
Savings accounts.....	42,412.90	44,155.32	43,041.06	39,390.69	39,147.60
Individual deposits.....	74,399.93	71,117.23	92,465.44	94,751.56	91,305.91
Due to banks (not reserve banks).....	15,264.16	.....	16,321.78	13,121.32	14,182.74
Due to reserve banks.....	.....	16,433.13	4,801.41	.....	4,841.49
Demand certificates of deposit.....	5,000.00	5,000.00	.....	.....	.....
Time certificates of deposit.....	22,481.99	21,965.91	29,739.81	28,567.07	27,017.52
Certified checks.....	15.00	88.20	.....	35.05	2,295.98
Cashier's checks.....	2,308.53	1,617.66	5,534.94	1,352.12	3,377.11
Total	\$ 215,277.52	\$ 212,251.08	\$ 246,180.35	\$ 236,777.78	\$ 237,217.46

Examined May 16, 1914; Nov. 25, 1914.

Directors—B. F. Clark, Ewell M. Clark, Forrest L. Barclay, F. R. Lillyard, C. M. McCutchen, W. A. McCutchen.

NO. 33, STATE BANK.

THE DENVER STOCK YARDS BANK, DENVER, COLORADO.

Orville R. Jones, President; Henry Gebhardt, Vice-President; J. C. McElherren, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 219,643.59	\$ 165,417.72	\$ 146,713.01	\$ 176,457.39	\$ 239,143.20
Loans and discounts (secured by collateral).....	674,815.63	698,378.16	809,405.90	828,106.45	1,429,153.58
Overdrafts (secured and unsecured).....	5,054.91	688.88	2,885.14	6,659.68	3,908.71
Other bonds and securities.....	250.00	250.00	250.00	250.00	250.00
Due from banks (not reserve banks).....	99,774.10	17,071.57	15,659.89	40,185.35	22,445.05
Due from reserve banks.....	146,879.21	231,431.83	217,983.23	171,952.57	261,846.69
Checks on other banks.....	788.90	7,485.66	7,143.00	28,423.63	7,118.27
Currency.....	9,321.00	8,940.00	6,121.00	7,710.00	9,074.00
Gold.....	3,165.00	6,210.00	5,325.00	4,985.00	6,180.00
Silver and fractional coin.....	1,856.39	1,902.00	2,126.69	3,668.89	2,769.75
Total	\$1,160,536.64	\$1,077,835.82	\$1,213,612.77	\$1,268,909.47	\$1,972,868.68

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net.....	29,800.49	31,368.70	36,181.73	36,170.16	41,209.09
Bills payable.....	50,000.00	50,000.00	.....	100,000.00	150,000.00
Savings accounts.....	154,820.11	158,913.38	187,322.59	192,698.62	202,747.17
Individual deposits.....	509,253.05	421,851.70	179,899.83	391,253.21	808,596.73
Due to banks (not reserve banks).....	47,556.31	75,697.04	69,267.19	71,453.48	93,546.73
Due to reserve banks.....	14,546.51	.....	.....	27,397.48	114,280.88
Demand certificates of deposit.....	50,250.00	50,250.00	50,800.00	50,800.00	80,800.00
Time certificates of deposit.....	44,650.00	16,100.00	103,812.45	53,162.15	52,300.55
Certified checks.....	290.10	.....	791.36	25.00	271.85
Cashier's checks.....	59,359.77	41,654.00	85,546.92	146,063.85	228,794.68
Total	\$1,160,536.64	\$1,077,835.82	\$1,213,612.77	\$1,268,909.47	\$1,972,868.68

Examined Feb. 27, 1914; Sept. 25, 1914.

Directors—C. W. Ballantine, James Brennen, John B. Calkins, Henry Gebhardt, Orville R. Jones.

FLEMING BROTHERS, BANKERS, DENVER, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 83,393.90	\$ 83,393.90	\$ 80,672.41	\$ 80,136.51	\$ 84,620.21
Loans and discounts (secured by collateral).....	6,326.29	13,305.35	5,842.33	6,688.25	5,491.84
Loans on real estate.....	5,068.00	5,068.00	11,918.00	11,858.00	11,628.00
Overdrafts (secured and unsecured).....	3,121.38	4,737.24	2,179.48	6,926.86	4,650.12
Other bonds and securities.....	256.00	1,819.61	610.00	370.00	250.00
Furniture and fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from reserve banks.....	12,697.68	17,965.30	4,764.00	888.78	1,493.66
Checks on other banks.....	1,080.62	793.89	2,344.94	5,000.00	15,413.50
Currency.....	5,436.00	3,844.60	1,759.00	1,303.00	2,084.00
Gold.....	1,232.50	2,035.00	1,165.00	775.00	1,130.00
Silver and fractional coin.....	4,209.83	4,148.73	2,800.75	2,378.81	2,403.31
Total	\$ 136,026.65	\$ 149,551.02	\$ 117,566.51	\$ 119,825.21	\$ 132,664.64

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	3,000.00	3,100.00	3,100.00	3,200.00	3,200.00
Undivided profits, net.....	1,259.55	171.66	1,070.82	336.87	42.52
Savings accounts.....	15,629.69	15,373.67	18,382.76	22,683.95	24,162.27
Dividends unpaid.....	390.00	390.00	.....	.....	.....
Individual deposits.....	71,593.84	74,723.65	51,510.12	51,243.91	53,437.51
Due to reserve banks.....	.....	.....	.....	.....	9,222.28
Demand certificates of deposit.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	3,676.01	3,936.01	3,037.51	1,987.49	1,944.49
Certified checks.....	1.45	1,862.92	37.13	2.50	2.50
Cashier's checks.....	890.11	1,083.11	428.17	360.49	653.07
Total	\$ 136,026.65	\$ 149,551.02	\$ 117,566.51	\$ 119,825.21	\$ 132,664.64

Examined Feb. 20, 1914; Sept. 15, 1914.

Directors—A. A. Cunningham, Calvin Fleming, Jesse E. Fleming, P. D. Rothwell, D. C. Wyatt, James E. Young.

THE GERMAN AMERICAN TRUST COMPANY, DENVER, COLORADO.

Godfrey Schirmer, President; Adolph J. Zang, First Vice-President; John A. Keefe, Second Vice-President; William F. Dieter, Secretary-Treasurer; Adolph Kuensemueller, Emil Herzog, Assistant Secretaries.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$1,156,771.13	\$1,104,722.68	\$1,066,485.80	\$ 991,896.11	\$1,082,065.55
Loans and discounts (secured by collateral).....	658,804.84	626,007.75	669,429.59	703,627.29	685,750.66
Loans on real estate.....	689,544.08	640,763.78	638,239.73	600,069.41	625,816.02
Overdrafts (secured and unsecured).....	1,600.88	2,737.90	1,353.37	4,285.31	3,899.90
United states bonds.....	32,200.00	32,200.00	22,200.00	22,200.00	22,200.00
Bonds to secure postal savings.....	30,000.00	30,000.00	40,000.00	40,000.00	40,000.00
Other bonds and securities.....	1,777,627.35	1,739,592.39	1,545,647.01	1,425,582.88	1,438,688.89
Premium on bonds.....	1,614.00	1,614.00	1,614.00	1,614.00	1,614.00
Furniture and fixtures.....	19,716.65	20,608.02	21,000.00	22,036.81	23,011.81
Banking house.....	52,000.00	52,125.00	50,800.00	50,800.00	50,800.00
Other real estate.....	43,288.76	44,381.93	50,096.16	57,446.33	57,598.19
Due from banks (not reserve banks).....	13,994.75	10,617.74	2,848.37	8,277.27	6,764.76
Cash items (not including checks on other banks).....	14,342.13	20,695.45	34,679.47	5,962.55	7,613.66
Due from reserve banks.....	543,799.52	819,261.93	687,824.76	500,038.35	588,474.65
Checks on other banks.....	8,042.56	11,731.86	12,173.30	21,995.10	67,760.74
Currency	109,356.00	97,119.00	93,838.00	211,592.00	106,893.00
Gold	78,507.50	45,450.00	41,995.00	298,332.50	90,040.00
Silver and fractional coin.....	16,383.59	10,304.09	14,781.51	12,368.90	10,457.00
Other resources.....	49,461.85	40,512.71	47,690.95	65,088.23	78,586.65
Total	\$5,355,065.59	\$5,350,446.23	\$5,042,797.02	\$5,043,194.04	\$4,988,045.49

LIABILITIES.

Capital stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund.....	150,000.00	150,000.00	155,000.00	155,000.00	155,000.00
Undivided profits, net.....	7,335.31	19,798.88	12,047.65	32,794.17	48,145.13
Bills payable.....	.....	.....	.....	300,000.00	.....
Savings accounts.....	2,760,903.02	2,780,516.96	2,306,097.65	2,175,886.11	2,223,752.22
Postal savings accounts.....	25,064.07	25,645.12	27,483.53	31,054.00	31,054.00
Trust funds.....	23,322.37	23,984.77	26,254.13	24,953.20	20,725.66
Dividends unpaid.....	1,204.00	.....	20,000.00	20.00	20.00
Individual deposits.....	1,127,609.34	1,080,121.64	1,234,771.62	1,260,383.06	1,373,332.28
Due to banks (not reserve banks).....	73,583.02	49,574.18	39,276.76	18,285.86	25,855.92
Demand certificates of deposit.....	36,678.45	70,084.20	63,429.63	60,674.63	56,705.00
Time certificates of deposit.....	536,606.13	518,059.42	390,888.38	389,074.20	380,861.43
Certified checks.....	2,191.62	2,720.55	8,039.20	6,867.65	7,821.79
Cashier's checks.....	62,555.56	86,783.88	56,691.16	48,441.81	97,871.40
Reserved for taxes.....	7,500.00	7,500.00	7,410.62	3,385.12	3,385.12
Other liabilities.....	40,351.60	35,646.63	35,406.69	36,359.17	63,505.56
Total	\$5,355,055.59	\$5,350,446.23	\$5,042,797.02	\$5,043,194.04	\$4,988,045.49

Examined April 25, 1914; Nov. 16, 1914.

Directors—William J. Chamberlain, William F. Dieter, Jacob Fillius, John A. Keefe, Louis Mack, H. P. Nagel, Godfrey Schirmer, Fritz Thies, Fred G. Walsen, Adolph J. Zang, Philip A. Zang.

THE GUARDIAN TRUST COMPANY, DENVER, COLORADO.

Samuel M. Willner, President; Harry W. Humphreys, Hugh L. MacWhirter, Charles Willner, Vice-Presidents;
William L. Hahn, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 18,697.80	\$ 20,897.80	\$ 19,242.80	\$ 20,962.80	\$ 19,471.80
Loans and discounts (secured by collateral).....	19,830.00	21,240.00	23,090.00	21,140.00	18,790.00
Loans on real estate.....	8,930.99	3,656.00	8,955.00	10,375.00	10,215.00
Overdrafts (secured and unsecured).....	.....	.....	30.58	.....	.....
Bonds to secure postal savings.....	4,981.25	4,981.25	5,162.50	.....	8,151.25
Other bonds and securities.....	228,743.66	225,756.16	236,615.70	213,176.67	234,138.67
Furniture and fixtures.....	7,330.71	7,335.06	7,306.10	7,436.00	7,435.50
Banking house.....	114,398.15	114,398.15	114,398.15	114,398.15	114,398.15
Due from banks (not reserve banks).....	35,261.06	35,107.21	28,640.56	47,746.88	39,617.92
Cash items (not including checks on other banks).....	.....	.....	.....	.....	13.45
Due from reserve banks.....	16,942.13	12,953.12	10,325.51	10,711.98	14,070.00
Checks on other banks.....	935.12	805.68	3,788.69	6,425.17	2,773.74
Currency.....	7,228.00	7,528.00	9,249.00	13,870.00	15,844.00
Gold.....	5,420.00	5,375.00	6,150.00	15,130.00	15,415.00
Silver and fractional coin.....	5,349.78	3,962.38	3,165.87	2,660.98	2,265.22
Other resources.....	338.90	270.07	449.95	568.70	572.73
Total.....	\$ 474,466.56	\$ 469,664.88	\$ 476,580.41	\$ 492,633.58	\$ 503,172.43

LIABILITIES.

Capital stock.....	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	240,000.00
Surplus fund.....	7,129.31	7,129.31	7,500.00	7,850.00	7,850.00
Undivided profits, net.....	988.67	1,912.31	3,330.15	3,662.12	2,302.56
Bills payable.....	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
Savings accounts.....	33,718.21	34,805.77	42,554.16	42,524.24	47,794.87
Postal savings accounts.....	675.56	902.32	2,878.95	3,797.83	3,797.83
Individual deposits.....	159,904.19	120,557.67	114,769.16	131,991.51	138,519.17
Demand certificates of deposit.....	.....	290.00	40.00	.....	.....
Time certificates of deposit.....	600.00	600.00	1,441.50	2,624.50	2,574.50
Certified checks.....	25.00	1,248.60	35.35	279.39	25.00
Cashier's checks.....	1,394.62	2,249.50	4,028.14	564.03	308.50
Total.....	\$ 474,466.56	\$ 469,664.88	\$ 476,580.41	\$ 492,633.58	\$ 503,172.43

Examined April 3, 1914; Oct. 14, 1914.

Directors—J. D. Boyd, William L. Hahn, Harry W. Humphreys, Hugh L. MacWhirter, George K. Olmsted, Charles Willner,

Samuel M. Willner

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, COLORADO.

W. R. Leonard, President; W. O. Reynolds, First Vice-President; Larry Maroney, Second Vice-President; C. H. Redmond, Third Vice-President; S. J. Young, Secretary.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 150,542.76	\$ 132,498.84	\$ 121,517.92	\$ 109,126.23	\$ 98,307.59
Loans and discounts (secured by collateral).....	46,884.61	77,294.50	91,057.53	76,219.06	93,900.05
Loans on real estate.....	84,915.34	95,295.34	98,145.94	92,636.94	78,372.29
Overdrafts (secured and unsecured).....	1,545.10	3,548.11	401.82	983.36	1,155.91
Other bonds and securities.....	215,874.61	223,648.55	215,377.72	221,448.47	275,556.31
Premium on bonds.....	30.44	30.45	440.00	431.89	598.65
Other real estate.....	.....	.....	.....	.....	6,916.00
Due from banks (not reserve banks).....	168.20	1,175.00	4,402.39	5,890.59	4,366.69
Cash items (not including checks on other banks).....	121.24	1,133.02	175.33	1,028.16	1,86.00
Due from reserve banks.....	173,632.35	135,156.55	136,897.32	140,426.70	143,493.17
Checks on other banks.....	3,596.65	1,911.86	7,158.65	1,610.82	1,269.65
Currency.....	11,781.00	11,725.00	15,184.00	12,288.00	8,728.00
Gold.....	7,975.00	12,837.50	10,482.50	8,015.00	12,177.50
Silver and fractional coin.....	2,127.54	1,917.21	2,977.49	2,374.35	2,591.41
Other resources.....	.....	.....	.....	.....	.....
Expense account.....	131.90	590.02	1,938.06	557.63	.....
Total.....	\$ 639,347.34	\$ 638,773.25	\$ 705,106.67	\$ 664,095.60	\$ 727,619.31

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	.....	.....
Undivided profits, net.....	1,710.54	.....	.....	.....	.....
Savings accounts.....	177,674.00	183,517.14	207,954.31	178,888.97	313.68
Trust funds.....	.....	.....	248.24	248.24	175,771.40
Individual deposits.....	230,369.06	240,915.32	213,510.60	225,628.80	263,092.97
Due to banks (not reserve banks).....	57,446.22	53,542.06	62,778.68	55,269.07	54,984.87
Demand certificates of deposit.....	26,132.84	26,199.47	1,123.16	869.98	1,040.66
Time certificates of deposit.....	98,627.55	76,362.33	108,846.03	102,716.65	115,741.28
Certified checks.....	720.75	921.12	3,087.52	41.78	33.12
Cashier's checks.....	2,236.40	11,615.61	2,618.13	402.11	8,338.44
Other liabilities.....	.....	100.00	.....	.....	.....
Total.....	\$ 639,347.34	\$ 638,773.25	\$ 705,106.67	\$ 664,095.60	\$ 727,619.31

Examined June 23, 1914; Nov. 25, 1914.

Directors—M. C. Harrington, W. R. Leonard, Larry Maroney, John McGregor, W. O. Reynolds, John F. Reardon, C. H. Redmond, R. A. Sullivan, A. Schober, J. O. Talbott, S. J. Young.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 1, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 298,751.78	\$ 298,386.48	\$ 333,847.81	\$ 378,333.90	\$ 390,857.96
Loans and discounts (secured by collateral).....	171,227.39	176,881.83	193,499.11	202,761.89	203,259.05
Loans on real estate.....	134,773.60	156,414.85	174,483.95	187,074.15	209,362.20
Overdrafts (secured and unsecured).....	10,356.55	12,343.12	7,053.82	7,553.57	6,098.26
Other bonds and securities.....	35,084.59	27,016.84	41,889.61	51,399.11	46,100.11
Furniture and fixtures.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other real estate.....	16,500.00	20,000.00	22,050.00	22,050.00	25,050.00
Due from banks (not reserve banks).....	5.00	40.00	2,065.91	2,123.50	5,856.69
Cash items (not including checks on other banks).....	1,972.72	1,452.34	819.06	2,673.37	1,715.91
Due from reserve banks.....	67,943.56	86,161.07	90,884.66	133,023.35	112,451.50
Currency.....	23,247.00	21,793.00	19,650.00	26,775.00	19,102.00
Gold.....	9,677.50	7,590.00	9,500.00	8,080.00	11,497.50
Silver and fractional coin.....	10,324.25	8,127.31	8,512.77	4,824.52	5,628.96
Total.....	\$ 784,763.94	\$ 822,206.87	\$ 908,687.70	\$ 1,031,163.96	\$ 1,042,280.58

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 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	10,000.00
Undivided profits, net.....	8,993.94	3,740.61	6,951.02	4,252.82	8,023.39
Savings accounts.....	189,954.22	236,876.11	345,981.75	385,570.89	419,280.00
Individual deposits.....	399,314.31	391,831.80	373,556.13	428,576.32	415,668.79
Due to banks (not reserve banks).....	5,014.74	5,031.46	5,035.66	5,083.06	5,100.46
Demand certificates of deposit.....	26,198.55	26,198.35	26,134.05	26,280.50	26,758.50
Time certificates of deposit.....	37,452.70	33,100.01	32,933.38	30,189.50	30,826.70
Certified checks.....	1,441.08	1,020.99	1,901.32	4,565.30	1,802.72
Cashier's checks.....	11,395.00	5,171.35	6,140.79	36,644.97	24,319.42
Reserved for taxes.....	.....	266.19	.....	.....	700.00
Total.....	\$ 784,763.94	\$ 822,206.87	\$ 908,687.70	\$ 1,031,163.96	\$ 1,042,280.58

Examined June 11, 1914; Dec. 17, 1914.

Directors—M. A. McLaughlin, George W. Vallery, Frank W. Broad, H. Brown Cannon, Frank E. Mulvihill, Theo. L. Meier, D. A. Barton, Frank L. Bishop.

ITALIAN AMERICAN BANK, DENVER, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 29, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 73,154.79	\$ 73,313.19	\$ 77,573.80	\$ 75,333.96	\$ 65,556.86
Loans and discounts (secured by collateral).....	24,500.23	18,371.58	31,229.73	37,376.00	44,307.00
Loans on real estate	92,356.35	88,255.25	76,899.25	82,583.38	82,996.93
Overdrafts (secured and unsecured).....	1,311.89	610.00	107.65	551.40	788.26
Other bonds and securities.....	26,000.00	10,000.00	10,000.00	.....	.....
Premium on bonds	278.55	278.55	228.55	.....	.....
Furniture and fixtures	1,738.10	1,738.10	1,834.60	1,834.60	1,834.60
Banking house	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other real estate	1,682.53	3,073.33	5,990.33	5,990.33	5,990.33
Due from banks (not reserve banks).....	3,000.00	3,000.00	13,000.00	13,000.00	7,000.00
Cash items (not including checks on other banks).....	488.00	290.00	395.00	.....	.....
Due from reserve banks	19,113.18	24,298.80	22,328.19	6,121.34	9,490.84
Checks on other banks	10,694.07	6,482.73	2,724.95	4,191.72	12,612.90
Currency	12,611.00	1,523.00	4,211.00	5,105.00	4,695.00
Gold	2,700.00	1,452.50	5,910.00	1,615.00	1,700.00
Silver and fractional coin.....	890.63	1,024.50	511.29	385.10	251.06
Total	\$ 278,478.72	\$ 253,631.53	\$ 266,944.35	\$ 248,087.83	\$ 251,193.78

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	10,834.20	387.45	696.68	1,172.53	1,454.42
Bills payable .....	.....	.....	.....	.....	6,000.00
Individual deposits	61,169.25	59,018.28	77,374.96	42,523.94	45,738.39
Demand certificates of deposit	17,995.87	16,750.10	10,142.05	12,604.90	12,386.00
Time certificates of deposit	124,629.05	113,378.00	118,188.46	127,776.46	125,466.21
Certified checks .....	.....	.....	.....	4,000.00	.....
Cashier's checks	2,630.82	2,725.00	306.63	10.00	148.76
Reserved for interest	1,694.53	647.70	.....	.....	.....
Reserved for taxes	725.00	725.00	235.57	.....	.....
Total	\$ 278,478.72	\$ 253,631.53	\$ 266,944.35	\$ 248,087.83	\$ 251,193.78

Examined Feb. 21, 1914; Sept. 22, 1914.

Directors—Prospero Frazzini, Cesare Frazzini, Felicito Frazzini.

NO. 1, TRUST COMPANY.

THE INTERNATIONAL TRUST COMPANY, DENVER, COLORADO.

M. D. Thatcher, President; Theo. G. Smith, H. J. Alexander, Vice-Presidents; H. H. Brooks, Secretary; P. E. Cleland, Treasurer

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1911	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$1,236,362.61	\$1,282,045.98	\$1,423,216.68	\$1,390,019.18	\$1,520,473.15
Loans and discounts (secured by collateral).....	2,052,513.28	1,982,098.17	2,243,687.28	2,087,080.30	2,369,594.28
Loans on real estate	165,245.00	161,139.00	159,128.00*	168,288.00	175,713.00
Overdrafts (secured and unsecured).....	5,080.81	5,937.31	8,130.29	11,258.50	16,166.67
Bonds to secure postal savings.....	50,000.00	50,000.00	55,000.00	73,000.00	73,000.00
Other bonds and securities	2,064,134.25	2,110,700.79	2,586,244.30	2,532,061.18	2,539,445.85
Other real estate	35,412.75	35,745.01	36,130.49	36,130.49	36,115.49
Due from banks (not reserve banks).....	602,065.50	898,822.29	604,524.56	734,754.34	281,229.30
Cash items (not including checks on other banks).....	311.01	65.00	127.60	408.05	180.25
Due from reserve banks	1,636,305.61	1,469,844.21	1,732,516.31	1,336,288.18	1,421,640.11
Checks on other banks	1,098.89	3,062.17	113.63	1,176.69	652.22
Currency	171,574.00	170,748.00	224,933.09	290,875.00	296,188.00
Gold	53,031.00	63,703.50	55,496.60	56,450.00	56,463.50
Silver and fractional coin.....	1,524.77	2,263.16	1,806.15	1,455.33	2,116.36
Total	\$8,074,658.31	\$8,266,496.59	\$9,111,124.29	\$8,710,186.11	\$8,758,688.78

LIABILITIES.

Capital stock	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00
Surplus fund	650,000.00	650,000.00	650,000.00	650,000.00
Undivided profits, net	58,923.86	54,469.73	1,685.58	3,361.48
Savings accounts	4,591,607.39	4,664,106.65	5,075,094.03	4,729,485.55
Postal savings accounts	31,827.74	33,331.73	38,043.99	44,527.04
Trust funds	241,216.92	130,907.59	262,444.64	212,978.27
Dividends unpaid	2,780.40	50.00	17,550.00	390.00
Individual deposits	1,654,012.00	1,820,289.85	1,832,970.31	1,483,873.25
Due to banks (not reserve banks).....	55,088.97	73,002.01	87,451.91	25,383.48
Demand certificates of deposit.....	142,907.31	134,475.41	134,376.80	130,864.75
Time certificates of deposit	246,079.83	259,833.91	574,906.47	570,280.54
Certified checks	1,273.32	1,583.15	346.71	154.72
Cashier's checks	32,640.87	42,628.65	66,733.55	34,850.92
Reserved for interest .....	.....	32,968.91	3,323.95	68,033.19
Reserved for taxes	16,300.00	18,800.00	16,136.35	13,638.91
Total	\$8,074,653.91	\$8,266,493.59	\$9,111,124.29	\$8,758,688.78

Examined Jan. 3, 1914; July 11, 1914.

Directors—A. V. Hunter, Alva Adams, H. J. Alexander, H. M. Blackmer, John Evans, Gerald Hughes, J. C. Gunther, Charles M. MacNeill, John W. Money, John H. Porter, Theo. G. Smith, M. D. Thatcher, J. H. P. Voorhies.

NO. 250, TRUST COMPANY.

THE INTERSTATE TRUST COMPANY, DENVER, COLORADO.

F. N. Briggs, President; L. C. Greenlee, Vice-President; Paul Hardey, Cashier; C. A. Land, Assistant Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 286,985.62	\$ 284,020.99	\$ 320,794.59	\$ 333,328.41	\$ 322,618.17
Loans and discounts (secured by collateral).....	363,462.58	382,433.73	354,513.44	375,586.27	385,020.48
Loans on real estate	190,120.42	178,800.09	162,363.69	159,928.89	155,402.48
Overdrafts (secured and unsecured)	1,127.84	584.77	265.85	550.19	648.02
Bonds to secure postal savings.....	10,000.00	12,000.00	14,000.00	14,000.00	14,000.00
Other bonds and securities	389,372.32	398,145.88	373,125.96	365,984.68	362,943.94
Premium on bonds	4,362.68	4,307.13	4,450.34	4,429.34	4,429.34
Furniture and fixtures	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Other real estate	5,436.07	5,436.07	5,436.07	5,436.07	11,911.48
Due from banks (not reserve banks).....	17,656.41	21,923.58	15,222.71	15,674.29	12,716.98
Cash items (not including checks on other banks).....	1,232.81	1,080.09	3,406.43	1,857.50	1,939.70
Due from reserve banks	268,715.71	256,764.91	239,467.22	204,903.29	256,671.55
Currency	61,790.00	55,599.00	77,014.00	62,524.00	55,027.00
Gold	7,482.50	8,005.00	8,905.00	7,160.00	4,830.00
Silver and fractional coin.....	11,843.02	14,099.82	9,018.36	9,553.21	16,985.59
Other resources .....	.....	.....	4,662.15	4,375.64	4,494.24
Total	\$1,679,677.78	\$1,614,011.06	\$1,612,586.38	\$1,585,255.78	\$1,639,689.97

LIABILITIES.

Capital stock	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus fund	40,000.00	40,000.00	40,000.00	40,000.00
Undivided profits, net	2,103.91	151.86	1,187.38	2,634.23
Savings accounts	709,275.67	696,780.88	752,394.81	719,644.48
Postal savings accounts	5,732.19	6,059.61	8,064.78	8,933.80
Trust funds	16,510.88	7,562.62	5,735.75	4,672.25
Dividends unpaid	60.00	.....	.....	.....
Individual deposits	473,208.28	457,748.05	441,675.36	488,980.61
Due to banks (not reserve banks).....	50,719.88	48,309.17	42,400.57	49,964.41
Demand certificates of deposit	4,163.36	9,457.77	2,991.88	5,668.36
Time certificates of deposit	157,714.87	155,622.93	107,846.97	110,751.47
Certified checks	9,266.59	3,984.13	2,811.41	1,623.85
Cashier's checks	8,136.75	10,676.31	6,477.99	8,580.33
Other liabilities	2,135.00	2,135.00	1,975.00	1,015.00
Total	1,679,687.38	\$1,644,011.06	\$1,612,585.38	\$1,639,689.97

Examined June 5, 1914; Dec. 21, 1914.

Directors—Charles Jaeger, I. B. Perkins, J. Foster Symes, L. C. Greenlee, F. N. Briggs, A. W. Clark, Paul Harcey, Valdo F. Wilson, Oscar D. Cass.

NO. 228, STATE BANK.

THE MERCHANTS BANK, DENVER, COLORADO.

S. J. Thomas, President; F. L. Bartlett, A. J. Beckwith, Allison Stocker, Vice-Presidents; E. L. Brown, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 42,800.82	\$ 39,558.65	\$ 74,296.19	\$ 76,516.98	\$ 70,101.72
Loans and discounts (secured by collateral).....	67,378.32	65,332.90	92,019.37	124,705.61	125,315.95
Loans on real estate	3,400.00	10,700.00	9,800.00	9,800.00	10,800.00
Overdrafts (secured and unsecured)	19.50	25.42	295.82	57.55	22.94
Other bonds and securities	6,351.50	6,568.30	5,448.50	766.65	766.65
Furniture and fixtures	4,448.72	4,448.72	4,631.62	5,686.32	5,879.32
Due from banks (not reserve banks).....	21,521.84	21,668.28	13,803.42	13,895.79	13,912.97
Cash items (not including checks on other banks).....	50.87	151.75	68.00	59.27	105.04
Due from reserve banks	20,904.20	17,506.15	22,182.58	24,411.03	41,342.71
Checks on other banks	1,081.54	859.05	1,100.00	2,733.31	5,102.45
Currency	3,891.00	2,457.00	6,404.00	4,947.00	5,431.00
Gold	720.00	1,090.00	1,510.00	1,155.00	2,800.00
Silver and fractional coin.....	1,329.21	1,273.73	1,792.77	2,384.93	2,630.41
Expense account	563.85	.....	.....	.....	.....
Total	\$ 180,574.40	\$ 171,612.95	\$ 233,326.87	\$ 266,659.44	\$ 284,302.16

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Undivided profits, net .....	.....	356.59	2,146.31	2,407.71	2,871.50
Savings accounts	34,291.67	32,159.86	45,914.06	46,459.40	46,465.32
Individual deposits	57,724.48	77,902.53	97,447.20	125,129.17	134,165.74
Demand certificates of deposit	5,465.00	5,375.00	5,806.00	6,055.70	5,895.00
Time certificates of deposit	2,225.00	2,250.00	4,400.00	6,593.00	7,027.00
Certified checks	580.02	3,251.02	1,364.48	3,361.71	983.51
Cashier's checks	288.23	367.95	1,248.82	1,661.75	11,901.69
Total	\$ 180,574.40	\$ 171,612.95	\$ 233,326.57	\$ 266,659.44	\$ 284,302.16

Examined May 19, 1914; Nov. 10, 1914.

Directors—T. B. Aldridge, F. L. Bartlett, A. J. Beckwith, Chris. Irving, J. F. Merredith, Allison Stocker, S. J. Thomas, Carl P. Schwall, James G. Noll.

NORTH DENVER BANK, DENVER, COLORADO.

G. C. Wright, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....\$	9,988.19	\$ 10,243.46	\$ 13,236.95	\$ 15,819.45	\$ 13,138.45
Loans and discounts (secured by collateral).....	9,663.70	9,816.89	7,335.09	3,431.59	4,998.59
Loans on real estate.....	6,964.70	5,765.70	5,514.70	6,155.70	5,269.70
Other bonds and securities.....	50.00	75.00	54.50	54.50	139.50
Furniture and fixtures.....	1,741.99	1,751.90	1,771.90	1,801.90	1,821.90
Other real estate.....	9,347.99	9,347.99	9,347.99	9,555.09	9,555.09
Due from reserve banks.....	9,283.87	6,555.82	4,115.64	3,733.09	5,206.40
Currency.....	890.00	822.00	428.00	449.00	821.00
Gold.....	125.00	95.00	57.50	102.50	15.00
Silver and fractional coin.....	634.55	319.48	167.90	418.65	229.48
Expense account.....	.....	.....	.....	76.52	120.25
Total.....\$	\$ 48,570.19	\$ 44,733.24	\$ 42,020.17	\$ 41,598.50	\$ 41,265.97

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,547.85	1,351.97	25.46	.....	.....
Individual deposits.....	26,643.50	23,117.52	21,739.34	21,063.22	20,931.78
Time certificates of deposit.....	9,110.00	9,965.75	10,022.92	10,825.92	9,847.32
Cashier's checks.....	1,258.75	208.00	232.45	209.45	486.67
Total.....\$	\$ 48,570.19	\$ 44,733.24	\$ 42,020.17	\$ 41,598.50	\$ 41,265.97

Examined May 8, 1914; Nov. 28, 1914.

Copartners—J. Q. Adams, M. S. Goss, Charles F. Goss, J. G. Reeve, H. L. Morris, R. J. Morris, George C. Wright, R. A. Handy,
R. M. Handy.

THE PIONEER STATE BANK, DENVER, COLORADO.

W. A. Peterson, President; A. C. Monson, First Vice-President; Gustav Anderson, Second Vice-President; Carl E. Lundvall, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 1,511.00	\$ 9,236.00	\$ 23,478.19	\$ 3,793.19	\$ 6,252.99
Loans and discounts (secured by collateral).....	30,475.42	37,378.37	64,341.13	63,913.73	68,722.33
Loans on real estate.....	70,575.00	78,675.00	79,415.00	88,464.90	91,180.00
Overdrafts (secured and unsecured).....	.....	273.14	119.63	33.32	26.83
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	99,911.77	103,907.28	104,810.07	104,815.62	102,156.63
Premium on bonds.....	328.25	322.25	313.25	248.25	247.75
Furniture and fixtures.....	8,652.85	8,692.85	8,852.85	8,852.85	8,852.85
Other real estate.....	.....	.....	3,588.68	3,588.68	3,588.68
Due from banks (not reserve banks).....	1,440.00	.....	235.00	25.00	.....
Due from reserve banks.....	37,006.30	42,906.52	57,255.04	53,624.47	47,731.62
Checks on other banks.....	828.41	2,805.82	5,352.91	2,510.27	2,940.77
Currency.....	15,770.00	9,521.00	6,211.00	11,325.00	12,480.00
Gold.....	4,242.50	2,355.00	3,080.00	3,620.00	3,855.00
Silver and fractional coin.....	4,062.89	2,703.51	4,812.01	4,398.99	8,183.30
Expense account.....	.....	435.28	.....	.....	.....
Total.....	\$ 279,814.39	\$ 304,182.02	\$ 306,894.76	\$ 354,244.27	\$ 361,218.75

LIABILITIES.

Capital stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	15.12	.....	1,175.82	1,181.64	1,917.64
Savings accounts.....	76,714.56	86,388.74	113,581.53	113,520.10	125,443.16
Postal savings accounts.....	851.18	716.18	1,288.02	1,589.40	1,589.40
Individual deposits.....	102,691.34	116,178.45	138,536.80	120,470.65	117,548.16
Due to banks (not reserve banks).....	3,001.64	2,699.87	1,442.27	2,064.64	1,182.24
Demand certificates of deposit.....	1,409.65	785.00	750.00	750.00	335.00
Time certificates of deposit.....	17,555.10	17,265.10	32,313.60	37,587.70	32,498.20
Certified checks.....	511.00	2,918.92	864.50	.....	149.50
Cashier's checks.....	364.80	590.11	417.22	580.14	4,055.45
Total.....	\$ 279,814.39	\$ 304,182.02	\$ 306,894.76	\$ 354,244.27	\$ 361,218.75

Examined May 27, 1914; Nov. 12, 1914.

Directors—Gustav Anderson, Carl E. Lundvall, A. C. Monson, W. A. Peterson, F. S. Titsworth.

THE SILVER STATE BANK, DENVER, COLORADO

Fred Boos, President; M. T. Murray, Vice-President; J. Q. Adams, Cashier; O. F. Stehmetz, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 72,433.19	\$ 81,988.00	\$ 92,628.83	\$ 98,915.24	\$ 88,820.44
Loans and discounts (secured by collateral).....	27,436.20	27,874.00	23,109.30	27,718.74	37,235.72
Loans on real estate.....	31,200.00	25,900.00	24,900.00	21,400.00	22,000.00
Overdrafts (secured and unsecured).....	950.88	1,156.51	370.78	1,296.33	703.18
Other bonds and securities.....	1,250.00	3,750.75	250.00	250.00	250.00
Furniture and fixtures.....	3,414.99	4,003.14	4,555.14	4,555.14	4,555.14
Due from banks (not reserve banks).....	.....	.....	.....	.....	4,073.72
Cash items (not including checks on other banks).....	169.91	15.00	65.00	131.50	156.50
Due from reserve banks.....	28,158.11	35,731.24	25,200.73	25,321.62	20,078.22
Checks on other banks.....	401.10	2,043.78	1,074.72	3,498.37	84.59
Currency	4,070.00	3,811.00	2,754.00	2,760.00	3,117.00
Gold	45.00	136.00	287.50	450.00	90.00
Silver and fractional coin.....	1,033.47	865.30	2,045.32	1,334.94	1,226.47
Total	\$ 144,841.85	\$ 187,442.38	\$ 177,331.32	\$ 187,631.88	\$ 182,390.98

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	703.30	562.47	1,023.49	510.87	1,158.99
Savings accounts.....	7,626.75	14,318.05	12,707.07	14,416.94	15,848.78
Individual deposits.....	81,382.92	88,290.66	82,292.58	91,224.90	85,089.80
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	22,889.38	26,151.87	21,811.75	24,042.46	23,003.32
Cashier's checks.....	4,278.90	2,789.33	4,436.43	2,436.71	1,090.09
Total	\$ 171,841.85	\$ 187,442.38	\$ 177,331.32	\$ 187,631.88	\$ 182,390.98

Examined May 29, 1914; Nov. 24, 1914.

Directors—Fred Boos, M. T. Murray, John Q. Adams, William Small, W. D. Stehmetz, L. Zimmerman, Thomas S. Cox, Gus Reddish.

STATE BANK OF DENVER, DENVER, COLORADO.

R. A. Handy, President; A. H. Stewart Vice-President; O. H. Bonney, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 53,613.97	\$ 54,684.82	\$ 41,574.52	\$ 15,965.65	\$ 14,922.03
Loans and discounts (secured by collateral).....	46,152.64	30,588.72	33,547.93	55,408.32	49,900.78
Loans on real estate.....	1,925.25	1,881.75	.....	.....	2,112.00
Overdrafts (secured and unsecured).....	294.30	112.98	170.53	69.30	69.30
Other bonds and securities.....	4,366.20	8,662.50	10,397.50	4,847.50	5,347.50
Premium on bonds.....	.....	.....	73.00	73.00	73.00
Furniture and fixtures.....	2,919.65	2,376.90	2,396.90	2,396.90	2,396.90
Due from banks (not reserve banks).....	6,202.65	4,021.75	.....	.....	.....
Cash items (not including checks in other banks).....	231.20	117.60	495.15	211.29	32.91
Due from reserve banks.....	30,162.27	30,527.50	20,986.59	15,203.47	12,203.47
Checks on other banks.....	185.44	877.43	2,013.13	2,550.28	1,129.69
Currency.....	5,008.00	2,766.00	3,084.00	5,739.00	3,535.00
Gold.....	1,895.00	1,355.00	620.00	855.00	2,100.00
Silver and fractional coin.....	1,428.16	1,106.19	1,114.98	1,142.07	1,089.17
Other resources.....	963.13	.....	3,502.47	3,648.36	4,385.41
Expense account.....	.....	.....	.....	470.48	1,632.72
Total	\$ 154,347.45	\$ 139,479.14	\$ 119,976.70	\$ 108,651.91	\$ 100,831.41
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	1,148.47	670.55	482.97	.....	.....
Bills payable.....	.....	.....	.....	4,500.00	.....
Savings accounts.....	16,070.23	17,271.51	14,212.22	11,183.98	10,692.87
Individual deposits.....	80,935.00	67,084.30	58,115.25	46,330.43	48,610.10
Due to banks (not reserve banks).....	.....	.....	.....	.....	.....
Demand certificates of deposit.....	12,194.90	12,942.83	5,676.40	5,655.19	1,334.69
Time certificates of deposit.....	4,729.03	4,369.53	3,749.88	3,555.19	3,882.69
Certified checks.....	1,659.65	120.33	248.93	221.51	40.00
Cashier's checks.....	1,384.71	715.09	1,336.30	925.80	281.06
Reserved for taxes.....	225.00	315.00	154.74	.....	90.00
Total	\$ 154,347.45	\$ 139,479.14	\$ 119,976.70	\$ 108,651.91	\$ 100,831.41

Examined May 21, 1914; Nov. 14, 1914.
 Directors—O. H. Bonney, J. M. Campbell, R. A. Handy, P. H. Showalter, A. H. Stewart

STATE MERCANTILE BANK, DENVER, COLORADO.

E. W. Elwell, President, W. D. McGinnis, Vice-President; Howard Klugh, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 41,140.40	\$ 39,465.71	\$ 42,653.25	\$ 37,412.80	\$ 40,193.91
Loans and discounts (secured by collateral).....	42,981.56	42,665.15	39,420.18	34,333.80	33,885.34
Loans on real estate.....	24,119.50	25,310.05	22,692.32	23,140.33	15,847.35
Overdrafts (secured and unsecured).....	85.41	368.12	.....	18.95	100.86
Other bonds and securities.....	5,633.07	5,642.32	6,042.32	6,042.32	6,042.32
Furniture and fixtures.....	1,300.00	1,100.00	1,000.00	1,000.00	1,000.00
Other real estate.....	6,742.00	7,412.00	9,092.00	9,092.00	12,492.00
Cash items (not including checks on other banks).....	238.59	363.78	303.97	53.50	38.00
Due from reserve banks.....	6,637.97	9,788.14	5,682.49	5,707.10	7,305.14
Checks on other banks.....	.....	.....	.....	118.60	.....
Currency.....	2,388.00	1,399.00	976.00	1,103.00	1,132.00
Gold.....	95.00	125.00	170.00	5.00	205.00
Silver and fractional coin.....	764.10	850.36	467.15	850.10	432.25
Total.....	\$ 132,125.60	\$ 131,872.62	\$ 127,899.68	\$ 119,177.50	\$ 118,674.17

LIABILITIES.

Capital stock.....	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00
Surplus fund.....	3,000.00	3,000.00	3,500.00	3,500.00	3,750.00
Undivided profits, net.....	1,522.32	2,568.05	209.05	2,792.46	852.07
Bills payable.....	3,000.00	.....	6,000.00	3,000.00	3,000.00
Dividends unpaid.....	180.00	30.00	2,130.00	.....	.....
Individual deposits.....	35,149.44	38,138.97	24,658.18	22,000.47	22,645.21
Due to banks (not reserve banks).....	.....	.....	2,000.00	2,000.00	.....
Due to reserve banks.....	.....	.....	.....	.....	2,000.00
Demand certificates of deposit.....	134.00	92.55	85.00	486.50	.....
Time certificates of deposit.....	18,322.22	17,019.73	17,346.13	14,941.78	520.00
Certified checks.....	74.22	25.67	846.32	161.82	15,422.28
Cashier's checks.....	50.68	199.38	694.53	173.36	11.32
Reserved for interest.....	.....	.....	.....	.....	38.83
Reserved for taxes.....	681.52	797.73	461.47	101.11	.....
Other liabilities.....	.....	.....	.....	.....	234.46
Total.....	\$ 132,125.60	\$ 131,872.62	\$ 127,899.68	\$ 119,177.50	\$ 118,674.17

Examined May 23, 1914; Nov. 9, 1914.

Directors—E. W. Elwell, Howard Klugh, W. D. McGinnis.

NO. 315. STATE BANK.

THE WEST SIDE STATE BANK, DENVER, COLORADO.

E. N. Clark, President; A. N. Eells, F. P. Kelly, Vice-Presidents; A. E. Upton, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 44,719.79	\$ 41,357.00	\$ 33,629.84	\$ 36,574.90	\$ 36,594.42
Loans and discounts (secured by collateral).....	31,261.90	27,370.56	23,723.90	21,436.70	23,394.05
Loans on real estate.....	15,189.37	13,156.63	16,153.60	15,113.82	19,577.32
Overdrafts (secured and unsecured).....	168.06	598.33	398.01	794.75	698.39
Other bonds and securities.....	35,930.00	36,700.00	36,380.00	42,630.00	35,530.00
Furniture and fixtures.....	4,017.04	4,617.04	4,833.04	4,833.04	4,803.04
Banking house.....	1,334.15	1,317.15	1,249.15	1,198.15	1,181.15
Due from banks (not reserve banks).....	3.98	.....	.....	.....	.....
Cash items (not including checks on other banks).....	.....	.....	80.00	30.00	30.00
Due from reserve banks.....	20,922.58	28,242.46	35,140.06	21,258.46	38,851.76
Checks on other banks.....	2,914.74	3,236.21	2,833.46	3,154.28	3,292.79
Currency.....	8,420.00	7,157.00	6,482.00	11,247.00	4,282.00
Gold.....	1,500.00	1,759.00	2,992.50	3,557.50	5,682.50
Silver and fractional coin.....	2,245.12	1,541.88	880.00	1,658.92	1,439.48
Total.....	\$ 169,209.73	\$ 169,994.26	\$ 165,166.16	\$ 165,923.44	\$ 175,263.60

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	409.04	817.98	619.58	809.94	907.35
Savings accounts.....	53,074.98	55,328.31	57,519.71	52,384.92	54,176.06
Individual deposits.....	75,321.04	63,990.71	67,072.64	71,156.82	68,857.51
Due to banks (not reserve banks).....	.....	6,432.00	906.96	1,424.55	8,277.65
Demand certificates of deposit.....	2,023.78	2,659.78	2,117.03	2,152.58	4,396.58
Time certificates of deposit.....	7,287.00	7,938.00	5,748.70	6,848.70	7,089.70
Certified checks.....	48.20	40.99	74.65	17.45	7.70
Cashier's checks.....	1,045.69	2,532.32	1,056.69	1,138.48	1,581.02
Other liabilities.....	.....	294.17	.....	.....	.....
Total.....	\$ 169,209.73	\$ 169,994.26	\$ 165,166.16	\$ 165,923.44	\$ 175,263.60

Examined May 22, 1914; Nov. 28, 1914.

Directors—C. W. Bond, E. N. Clark, Emil Desserich, A. N. Eells, J. F. Enright, F. P. Kelly, A. E. Upton.

NO. 269, PRIVATE BANK.

THE FINANCE BANK OF DENVER, DENVER, COLORADO.

Ralph B. Hutchins, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 6,597.25	\$ 6,459.91	\$ 5,803.98	\$ 6,042.35	\$ 5,979.29
Loans and discounts (secured by collateral).....	3,896.95	3,591.79	1,116.09	933.76	447.96
Due from banks (not reserve banks).....	.....	.....	116.20	101.14	296.26
Due from reserve banks	2,678.29	918.91	4,453.36	4,419.61	4,802.55
Total	\$ 13,172.49	\$ 10,970.61	\$ 11,489.63	\$ 11,486.86	\$ 11,526.06
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	322.49	420.61	939.63	946.86	976.06
Bills payable	2,850.00	550.00	550.00	550.00	550.00
Total	\$ 13,172.49	\$ 10,970.61	\$ 11,489.63	\$ 11,486.86	\$ 11,526.96

Examined Mar. 11, 1914; Nov. 5, 1914.
Owner—Ida M. Hutchins.

NO. 251, PRIVATE BANK.

E. C. HEALY BANK, DENVER, COLORADO.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (secured by collateral).....	\$ 13,678.90	\$ 11,594.85	\$ 11,116.35	\$ 13,925.00	\$ 11,458.70
Overdrafts (secured and unsecured).....	.....	.....	.....	250.73	.....
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks).....	1,574.28	112.50	.....	.....	562.50
Due from reserve banks .....	.....	2,365.99	284.39	314.55	.....
Checks on other banks .....	.....	512.98	462.93	57.50	2,561.25
Currency	300.00	250.00	400.00	60.00	950.00
Gold	80.00	400.00	2,000.00	40.00	.....
Silver and fractional coin.....	180.80	283.86	52.45	59.87	277.82
Expense account .....	.....	.....	.....	387.30	.....
Total	\$ 16,213.98	\$ 16,520.18	\$ 15,316.72	\$ 15,224.95	\$ 16,810.27

LIABILITIES.

Capital stock	\$ 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	1,224.95	224.95
Undivided profits, net	86.00	411.15	499.55	.....	561.10
Bills payable	4,000.00	5,000.00	3,000.00	4,000.00	4,000.00
Individual deposits	1,127.98	109.63	817.17	.....	702.10
Due to reserve banks .....	.....	.....	.....	.....	1,222.12
Total	\$ 16,213.98	\$ 16,520.18	\$ 15,316.72	\$ 15,224.95	\$ 16,810.27

Examined Mar. 16, 1914; Nov. 5, 1914.
 Owner—E. C. Healy.

NO. 258, PRIVATE BANK.

IDEAL BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (secured by collateral).....	\$ 9,595.95	\$ 9,853.03	\$ 11,070.48	\$ 11,429.03	\$ 11,461.77
Loans on real estate	1,800.00	1,800.00	1,800.00	1,800.00	.....
Due from reserve banks	254.13	78.69	138.85	395.47	785.36
Currency	50.00	61.00	.....	.....	.....
Silver and fractional coin	2.15	.85	6.52	53.83	1.13
Total	\$ 11,702.23	\$ 11,793.57	\$ 13,015.85	\$ 13,588.33	\$ 12,248.26
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,058.73	1,143.57	1,865.85	2,238.33	273.40
Bills payable	643.50	.....	.....	.....	.....
Individual deposits .....	.....	650.00	1,150.00	1,850.00	2,034.86
Total	\$ 11,702.23	\$ 11,793.57	\$ 13,015.85	\$ 13,588.33	\$ 12,248.26

Examined Mar. 11, 1914; Nov. 6, 1914.

Owner—Frank L. Birney.

NO. 255, PRIVATE BANK.

JENKS BANK, DENVER, COLORADO.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured)	\$ 8,393.00	\$ 8,110.75	.....	.....	.....
Loans and discounts (secured by collateral) .....	.....	.....	.....	.....	.....
Furniture and fixtures	150.00	150.00	\$ 7,184.85	\$ 8,121.30	\$ 8,179.80
Due from reserve banks	1,928.90	2,298.55	150.00	150.00	150.00
Silver and fractional coin	81.55	109.10	2,653.75	1,806.75	1,702.85
Total	\$ 10,553.45	\$ 10,658.40	\$ 10,000.00	\$ 10,089.60	\$ 10,073.00

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	89.40	.....
Undivided profits, net	553.45	658.40	.....	.....	73.00
Total	\$ 10,553.45	\$ 10,658.40	\$ 10,000.00	\$ 10,089.60	\$ 10,073.00

Examined Mar. 17, 1914; Nov. 12, 1914.

Owner—James S. Jenks.

NO. 254, PRIVATE BANK.

LIBERTY BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (secured by collateral).....	\$ 7,537.15	\$ 6,847.70	\$ 7,335.70	\$ 7,335.70	\$ 8,912.45
Loans on real estate	2,825.00	2,325.00	1,290.00	1,275.00	1,555.00
Other bonds and securities	1,005.41	1,005.41	2,005.41	1,005.41	1,005.41
Due from banks (not reserve banks).....	54.76	.....	.....	.....	.....
Due from reserve banks .....	.....	728.91	402.06	263.34	249.45
Currency	5.00	.....	.....	1,670.00	70.00
Silver and fractional coin.....	3.50	.....	.....	.....	.....
Total	\$ 11,430.82	\$ 10,907.02	\$ 11,033.17	\$ 11,549.45	\$ 11,752.31
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	.....	.....	125.40	125.40
Undivided profits, net	1,360.27	632.62	758.17	1,224.05	1,466.91
Individual deposits	70.55	.....	.....	.....	.....
Time certificates of deposit .....	.....	275.00	275.00	200.00	200.00
Total	\$ 11,430.82	\$ 10,907.02	\$ 11,033.17	\$ 11,549.45	\$ 11,752.31

Examined Mar. 16, 1914; Nov. 4, 1914.
 Owner—Sam M. Birney.

NO. 263, PRIVATE BANK.

MILLER BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 380.00	\$ 315.00	\$ 370.00	\$ 460.00	\$ 425.00
Loans and discounts (secured by collateral).....	7,599.65	7,661.15	7,095.69	6,882.40	6,610.05
Loans on real estate	642.00	875.00	921.00	710.00	710.00
Furniture and fixtures	100.00	100.00	100.00	100.00	100.00
Other real estate	2,769.42	2,769.42	2,769.42	2,769.42	2,769.42
Due from reserve banks	97.92	165.17	263.40	290.52	104.32
Currency	139.00	100.00	15.00	75.00	235.00
Silver and fractional coin.....	9.45	4.60	3.80	6.41	12.80
Total	\$ 11,737.44	\$ 12,020.34	\$ 11,538.22	\$ 11,263.75	\$ 10,966.59
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	1,520.34	1,038.22	783.75	466.59
Undivided profits, net	1,237.44	.....	.....	.....	.....
Bills payable	500.00	500.00	500.00	500.00	500.00
Total	\$ 11,737.44	\$ 12,020.34	\$ 11,538.22	\$ 11,263.75	\$ 10,966.59

Examined Mar. 12, 1914; Nov. 5, 1914.
 Owner—Lydia R. Miller.

NO. 280, PRIVATE BANK.

MUTUAL BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 3,500.00	\$ 3,500.00	\$ 2,000.00	\$ 3,150.00	\$ 3,250.00
Loans and discounts (secured by collateral).....	.....	.....	.....	2,750.00	3,350.00
Due from reserve banks.....	6,920.96	6,920.96	8,642.92	2,697.12	4,250.01
Currency .....	.....	.....	.....	2,200.00	.....
Total	\$ 10,420.96	\$ 10,420.96	\$ 10,642.92	\$ 10,797.12	\$ 10,850.01
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	420.96	420.96	642.92	797.12	850.01
Total	\$ 10,420.96	\$ 10,420.96	\$ 10,642.92	\$ 10,797.12	\$ 10,850.01

Examined Mar. 4, 1914; Nov. 12, 1914.
 Owners—Ben Solomon, M. Solomon, Leo Lowenheim.

NO. 267, PRIVATE BANK.

QUEEN CITY BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 3,238.30	\$ 3,401.85	\$ 3,371.75	\$ 3,651.20	\$ 3,210.45
Loans and discounts (secured by collateral).....	5,810.40	6,481.95	8,082.80	9,461.50	9,502.05
Loans on real estate.....	.....	.....	300.00	300.00	679.25
Due from reserve banks.....	1,407.01	1,472.82	276.37	471.82	471.82
Checks on other banks.....	.....	300.00	.....	.....	.....
Currency .....	.....	193.00	200.00	312.00	298.00
Gold .....	.....	.....	.....	.....	.....
Silver and fractional coin.....	.....	15.90	.15	.60	.20
Total	\$ 10,601.71	\$ 11,845.52	\$ 12,234.07	\$ 13,627.12	\$ 14,221.77
LIABILITIES.					
Capital stock.....	.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	601.71	1,145.52	2,634.07	2,727.12	3,821.77
Individual deposits.....	.....	700.00	200.00	900.00	900.00
Total	\$ 10,601.71	\$ 11,845.52	\$ 12,234.07	\$ 13,627.12	\$ 14,221.77
Examined Mar. 17, 1914; Nov. 10, 1914. Owner—Arfst Arfsten.					

J. R. REED BANKING COMPANY, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 128.00	\$ 55.00	\$ 82.00	\$ 249.00	\$ 67.94
Loans and discounts (secured by collateral).....	11,204.10	11,216.80	10,499.50	10,353.05	12,552.93
Loans on real estate.....	.....	.....	.....	.....	65.00
Cash items (not including checks on other banks).....	291.84	257.38	133.95	439.51	115.83
Due from reserve banks.....	45.47	355.57	517.82	717.82	717.82
Checks on other banks.....	120.05	20.05	1,162.25	36.00	87.50
Currency.....	512.00	473.00	420.00	535.00	11.00
Gold.....	.....	5.00	5.00	10.00	.....
Silver and fractional coin.....	13.55	33.70	20.70	38.25	193.95
Total.....	\$ 12,315.01	\$ 12,416.50	\$ 12,841.22	\$ 12,370.23	\$ 13,811.97
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	150.55	620.27	62.48	169.46	112.68
Individual deposits.....	2,117.38	1,749.15	2,731.66	2,153.69	3,639.29
Demand certificates of deposit.....	47.08	47.08	47.08	47.08	.....
Total.....	\$ 12,315.01	\$ 12,416.50	\$ 12,841.22	\$ 12,370.23	\$ 13,811.97

Examined Mar. 16, 1914; Nov. 4, 1914.

Owner—J. R. Reed.

NO. 262, PRIVATE BANK.

ROHRER BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (secured by collateral).....	\$ 12,148.19	\$ 12,196.74	\$ 10,288.85	\$ 11,436.30	\$ 11,147.80
Overdrafts (secured and unsecured).....			44.00		
Furniture and fixtures.....	125.00	125.00	125.00	125.00	125.00
Due from reserve banks.....	100.15	613.30	111.44	417.68	332.12
Currency	201.00		1,450.00	210.00	706.00
Gold	60.00		25.00	20.00	35.00
Silver and fractional coin.....	19.86	4.36	54.15	14.84	8.74
Other resources	41.00				
Total	\$ 12,635.20	\$ 12,933.30	\$ 12,098.44	\$ 12,223.82	\$ 12,354.66
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....					1,000.00
Undivided profits, net.....	1,161.73	1,379.83	2,076.97	2,202.55	1,333.19
Individual deposits.....	1,533.47	1,559.47	21.47	21.47	21.47
Total	\$ 12,635.20	\$ 12,933.30	\$ 12,098.44	\$ 12,223.82	\$ 12,354.66

Examined Mar. 13, 1914; Nov. 5, 1914.

Owners—W. H. Rohrer, Elizabeth M. Rohrer.

ROYAL BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (secured by collateral).....	\$ 9,723.75	\$ 4,780.00	\$ 3,491.25	\$ 3,412.75	\$ 6,215.25
Loans on real estate.....	.....	5,979.25	6,839.25	7,782.25	5,123.25
Due from reserve banks.....	783.26	68.37	1,545.42	505.44	240.58
Currency	155.00	185.00	95.00	490.00	.....
Gold .....	.....	.....	.....	.....	181.00
Total	\$ 10,662.01	\$ 11,012.62	\$ 11,971.92	\$ 12,160.44	\$ 11,760.08
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	662.01	1,012.62	1,464.75	1,844.45	1,760.08
Individual deposits.....	.....	.....	507.17	315.99	.....
Total	\$ 10,662.01	\$ 11,012.62	\$ 11,971.92	\$ 12,160.44	\$ 11,760.08

Examined Mar. 14, 1914; Nov. 4, 1914.
 Owner—Max Klein.

NO. 536, PRIVATE BANK.

STANDARD BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 20, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 37.00	\$ 87.00	\$ 51.00	\$ 234.65	\$ 47.50
Loans and discounts (secured by collateral).....	10,047.90	12,350.00	10,034.80	11,908.65	11,136.20
Loans on real estate.....	.....	.....	.....	.....	225.00
Overdrafts (secured and unsecured).....	4.50	15.90	.....	8.90	.....
Due from reserve banks.....	81.74	405.14	169.97	377.31	651.21
Checks on other banks.....	30.25	5.00	400.65	5.00	47.90
Currency.....	305.00	53.00	294.00	482.00	302.00
Gold.....	40.00	40.00	45.00	205.00	365.00
Silver and fractional coin.....	113.33	102.42	169.88	94.20	88.36
Total.....	\$ 10,659.72	\$ 13,029.06	\$ 11,105.30	\$ 13,315.71	\$ 12,911.25
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	100.01	540.88	.....	161.58	.....
Individual deposits.....	559.71	2,488.18	1,105.30	3,154.13	2,911.25
Total.....	\$ 10,659.72	\$ 13,029.06	\$ 11,105.30	\$ 13,315.71	\$ 12,911.25

Examined Mar. 9, 1914; Nov. 9, 1914.

Owners—J. A. Huntington, W. F. Morrison, J. E. Verkes.

NO. 253, PRIVATE BANK.

STRAUSS BANK, DENVER, COLORADO.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (secured by collateral).....	\$ 13,659.45	\$ 12,779.95	\$ 14,743.50	\$ 10,375.80	\$ 11,897.00
Due from reserve banks.....	466.01	62.50	4.20	136.30	30.80
Currency	25.00	20.00	17.00	.....	19.00
Silver and fractional coin.....	3.15	3.70	.50	9.85	.....
Total.....	\$ 14,153.61	\$ 12,866.15	\$ 14,765.20	\$ 10,521.95	\$ 11,946.80
LIABILITIES.					
Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	255.47	255.47	.....	.....	.....
Undivided profits, net.....	117.10	283.25	15.80	121.95	129.00
Bills payable	2,000.00	500.00	1,000.00	400.00	1,500.00
Individual deposits	1,781.04	1,827.43	3,749.40	.....	317.80
Total.....	\$ 14,153.61	\$ 12,866.15	\$ 14,765.20	\$ 10,521.95	\$ 11,946.80

Examined Mar. 17, 1914; Nov. 11, 1914.
 Owners—Leo Strauss, S. Strauss.

NO. 188, STATE BANK.

DOLORES STATE BANK, DOLORES, COLORADO.

H. J. Porter, President; L. S. Foote, Vice-President; R. Williamson, Cashier; E. C. Robbins, Assistant Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 13,351.69	\$ 15,775.29	\$ 19,282.75	\$ 22,519.81	\$ 50,644.13
Loans and discounts (secured by collateral).....	8,223.40	7,792.20	9,173.20	5,617.75	10,029.75
Loans on real estate.....	.....	.....	.....	1,000.00	1,000.00
Overdrafts (secured and unsecured).....	11.31	15.38	47.44	39.11	138.15
Funds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	11,298.78	11,707.03	2,212.95	1,841.75	8,060.45
Premium on bonds.....	57.86	.....	.....	.....	.....
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	5,197.84	395.69	889.10	842.71	1,452.69
Cash items (not including checks on other banks).....	38.25	.....	.....	105.00	174.01
Due from reserve banks.....	2,958.63	4,372.95	4,083.06	13,997.59	11,691.52
Checks on other banks.....	234.45	277.81	68.02	84.00	223.33
Currency.....	2,045.00	1,165.00	2,080.00	1,120.00	1,210.00
Gold.....	1,575.00	1,635.00	1,420.00	2,065.00	1,985.00
Silver and fractional coin.....	993.06	933.59	891.47	540.39	453.75
Expense account.....	.....	150.02	.....	.....	.....
Total.....	\$ 52,166.27	\$ 50,350.96	\$ 46,348.00	\$ 55,913.11	\$ 62,692.71
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	750.00	1,000.00	1,000.00	1,100.00	1,100.00
Undivided profits, net.....	707.89	.....	705.67	110.19	292.18
Postal savings accounts.....	776.95	738.95	600.12	875.81	777.81
Individual deposits.....	33,655.98	33,349.07	25,478.37	37,756.58	46,864.45
Demand certificates of deposit.....	3,276.87	5,254.19	8,495.09	.....	.....
Time certificates of deposit.....	.....	.....	.....	6,070.53	4,018.30
Reserved for taxes.....	4.58	8.75	8.75	.....	.....
Total.....	\$ 52,166.27	\$ 50,350.96	\$ 46,348.00	\$ 55,913.11	\$ 62,692.71

Examined Jan. 22, 1914; July 30, 1914.

Directors—L. S. Foote, H. J. Porter, R. Williamson.

NO. 41, PRIVATE BANK.

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

R. S. S. Fox, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 67,419.94	\$ 82,942.88	\$ 127,514.86	\$ 132,152.80	\$ 121,309.24
Loans and discounts (secured by collateral).....	54,780.00	61,581.08	57,514.93	53,451.53	55,545.38
Loans on real estate.....	39,721.00	30,571.00	30,542.15	31,026.20	31,126.20
Overdrafts (secured and unsecured).....				7.79	87.97
Other bonds and securities.....	10,451.31	10,092.61	9,249.15	8,403.00	8,404.30
Furniture and fixtures.....	22,039.48		642.20	667.50	667.50
Due from banks (not reserve banks).....					
Cash items (not including checks on other banks).....	143,025.52				
Due from reserve banks.....	159.40	211.94	46.42	24.00	327.77
Checks on other banks.....	6,810.00	5,252.00	2,331.00	7,088.00	3,225.00
Currency.....	1,290.00	1,565.00	3,190.00	3,175.00	3,580.00
Gold.....	861.14	732.76	879.74	411.54	710.47
Silver and fractional coin.....					
Total.....	\$ 338,418.85	\$ 311,674.45	\$ 281,371.40	\$ 290,599.90	\$ 280,219.07

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	800.00	800.00	800.00	1,200.00	1,200.00
Undivided profits, net.....	633.17	1,708.98	3,431.05	3,292.51	4,138.05
Bills payable.....			50,000.00	50,000.00	
Individual deposits.....	217,487.45	188,375.43	126,954.15	108,624.97	176,975.29
Demand certificates of deposit.....	1,509.86	1,468.74	1,993.79	1,457.21	1,567.06
Time certificates of deposit.....	67,888.27	69,331.30	48,192.41	46,025.21	46,338.07
Total.....	\$ 338,418.85	\$ 311,674.45	\$ 281,371.40	\$ 290,599.90	\$ 280,219.07

Examined Jan. 21, 1914; July 29, 1914.

Owners—John J. Harris, A. F. Harris.

DURANGO TRUST COMPANY, DURANGO, COLORADO.

J. L. McNeil, President; A. P. Camp, Vice-President; W. E. Duggan, Assistant Secretary.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 69,478.80	\$ 71,099.01	\$ 39,150.93	\$ 51,722.15	\$ 66,650.08
Loans and discounts (secured by collateral).....	78,640.06	77,921.91	87,653.67	85,497.78	73,772.25
Loans on real estate.....	52,540.00	53,665.00	69,508.00	70,838.00	67,438.00
Overdrafts (secured and unsecured).....	38.55	.....	272.34	157.45	19.45
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	49,217.29	69,285.31	69,364.60	69,721.13	69,721.13
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate.....	7,851.80	7,851.80	7,927.57	8,611.69	8,630.19
Due from banks (not reserve banks).....	1,271.77	1,319.95	493.32	852.04	834.60
Cash items (not including checks on other banks).....	173.15	.....	96.22	37.10	15.00
Due from reserve banks.....	61,237.57	50,163.60	59,793.61	46,610.34	48,845.72
Checks on other banks.....	13.00	27.50	538.73	227.87	338.43
Currency.....	10,642.00	6,142.00	5,908.00	4,075.00	3,652.01
Gold.....	3,985.00	3,690.00	3,715.00	3,405.00	3,930.00
Silver and fractional coin.....	1,004.75	1,373.05	1,067.95	1,049.10	739.57
Other resources.....	.....	315.13	17.95	.....	.....
Total.....	\$ 368,393.74	\$ 355,266.71	\$ 357,408.60	\$ 351,448.12	\$ 356,373.40
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Undivided profits, net.....	386.29	.....	52.64	1,058.54	3,489.95
Savings accounts.....	183,652.00	187,286.20	194,582.81	196,093.25	193,983.20
Postal savings accounts.....	3,692.14	4,361.14	3,724.33	3,256.77	3,258.77
Trust funds.....	3,218.82	1,859.06	2,602.99	3,700.93	5,421.82
Individual deposits.....	77,218.53	63,327.34	59,162.84	57,424.08	65,848.76
Due to banks (not reserve banks).....	10,314.33	11,058.22	12,264.02	12,164.97	4,892.34
Demand certificates of deposit.....	12,444.95	10,136.95	10,451.00	10,151.00	10,146.50
Time certificates of deposit.....	24,187.72	24,216.27	15,831.27	14,212.03	14,192.72
Certified checks.....	13.75	20.17	13.75	13.75	13.75
Cashier's checks.....	591.95	400.75	2,535.06	668.50	2,395.50
Reserved for interest.....	42.81	.....	3,447.29	.....	.....
Other liabilities.....	20.45	.....	.....	4.30	.....
Total.....	\$ 368,393.74	\$ 355,266.71	\$ 357,408.60	\$ 351,448.12	\$ 356,373.40

Examined Jan. 17, 1914; July 25, 1914.

Directors—A. W. Ayres, O. F. Boyle, A. P. Camp, John L. McNeil, A. P. Vail.

ELBERT COUNTY BANK, ELBERT, COLORADO.

Gordon Jones, President; John H. Jones, Vice-President; J. E. Mayer, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 65,431.02	\$ 70,035.61	\$ 71,147.02	\$ 75,595.72	\$ 77,738.38
Loans and discounts (secured by collateral).....	26,664.35	23,938.05	27,828.55	21,085.91	13,571.50
Loans on real estate.....	3,055.00	3,065.00	3,265.00	3,265.00	3,465.00
Overdrafts (secured and unsecured).....	416.82	73.07	104.73	275.08	571.87
Other bonds and securities.....	7,184.55	6,416.85	472.05	1,459.18	2,833.89
Banking house.....	2,500.00	2,500.00	2,000.00	2,000.00	2,000.00
Due from reserve banks.....	16,677.51	22,058.96	17,129.80	17,370.96	33,455.00
Currency.....	1,484.00	1,852.00	1,365.00	2,109.00	1,948.00
Gold.....	250.00	470.00	750.00	980.00	760.00
Silver and fractional coin.....	582.22	642.78	421.06	486.36	586.31
Total.....	\$ 124,755.48	\$ 131,052.32	\$ 124,483.21	\$ 124,527.54	\$ 136,950.95

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	929.51	1,163.69	434.14	675.01	1,667.62
Dividends unpaid.....	400.00	.....	1,000.00	.....	.....
Individual deposits.....	55,855.11	66,970.89	59,650.91	60,971.64	73,908.94
Time certificates of deposit.....	46,155.16	41,815.28	42,897.95	41,390.88	40,757.57
Cashier's checks.....	1,415.70	1,102.36	530.21	1,489.73	1,196.82
Total.....	\$ 124,755.48	\$ 131,052.32	\$ 124,483.21	\$ 124,527.54	\$ 136,950.95

Examined May 25, 1914; Oct. 20, 1914.

Directors—B. U. Jamison, Gordon Jones, John H. Jones, J. E. Mayer, W. D. Redly.

NO. 45, PRIVATE BANK.

ERIE BANK, ERIE, COLORADO.

James Brennan, Jr., Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 17,428.42	\$ 16,457.94	\$ 15,897.16	\$ 16,849.51	\$ 15,943.51
Loans and discounts (secured by collateral).....	15,827.92	17,281.46	28,946.21	29,746.24	28,897.42
Loans on real estate	6,818.27	19,254.71	11,227.03	13,227.91	11,823.75
Overdrafts (secured and unsecured).....	99.75	115.51	24.31	121.54	42.74
Other bonds and securities.....	13,479.25	17,798.41	13,564.05	12,842.73	13,283.46
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	2,433.31	2,433.31	2,433.31	2,433.31	2,433.31
Due from banks (not reserve banks).....	700.54	.....	.....	.....	.....
Due from reserve banks	33,523.56	28,539.21	9,017.36	5,020.55	8,069.65
Currency	5,873.00	4,976.00	3,577.00	1,473.00	1,473.00
Gold	425.00	955.00	535.00	655.00	435.00
Silver and fractional coin.....	538.61	650.61	228.99	385.72	254.52
Total	\$ 101,927.63	\$ 102,765.19	\$ 89,650.42	\$ 88,039.51	\$ 86,856.36
LIABILITIES.					
Capital stock	\$ 13,000.00	\$ 13,000.00	\$ 13,000.00	\$ 13,000.00	\$ 13,000.00
Surplus fund .....	.....	.....	.....	.....	.....
Undivided profits, net	2,832.27	2,523.43	2,771.52	135.00	135.00
Bills payable .....	.....	.....	.....	2,437.37	2,932.04
Savings accounts	1,147.72	1,249.30	1,295.73	1,216.72	3,000.00
Individual deposits	56,216.61	56,400.43	46,392.75	36,630.00	1,314.58
Time certificates of deposit.....	28,731.03	28,591.03	30,690.42	33,130.42	36,161.70
Other liabilities .....	.....	1,000.00	1,500.00	1,500.00	28,810.04
Total	\$ 101,927.63	\$ 102,765.19	\$ 89,650.42	\$ 88,039.51	\$ 86,856.36

Examined May 13, 1914; Dec. 1, 1914.

Co-Owners—C. W. Bixler, James Brennan, Jr., Evan S. Davis, Theo. Hopkins, Mrs. Wm. Jackson, James P. Miller, William Nicholson, J. E. Oakley, Thomas Richards, J. J. Steinbaugh, E. T. Vaughn, William Whiles, J. O. V. Wise, P. D. Woolley.

ESTES PARK BANK, ESTES PARK, COLORADO.

F. O. Stanley, President; J. D. Stead, Albert Hayden, Jr., Vice-Presidents; A. D. Lewis, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 21,631.45	\$ 20,517.45	\$ 34,856.90	\$ 54,161.45	\$ 23,088.95
Loans and discounts (secured by collateral).....	.....	3,900.00	4,300.00	4,870.00	9,825.00
Loans on real estate	11,113.00	9,188.00	9,000.00	8,500.00	7,950.00
Overdrafts (secured and unsecured).....	421.19	167.84	262.54	774.54	411.11
Bonds to secure postal savings.....	500.00	500.00	.....	.....	.....
Furniture and fixtures	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	4,600.00	4,600.00	4,600.00	4,600.00	4,600.00
Due from banks (not reserve banks).....	16,616.42	5,586.64	2,200.00	25,501.10	38,429.28
Cash items (not including checks on other banks).....	45.45	.....	.....	.....	49.40
Due from reserve banks	7,495.81	12,414.32	10,025.74	36,150.15	6,419.82
Checks on other banks	372.00	.....	.....	.....	.....
Currency	1,500.00	1,369.00	1,069.00	3,120.00	358.00
Gold	127.50	112.50	385.00	192.50	132.50
Silver and fractional coin.....	642.48	693.47	682.05	1,237.02	1,709.26
Total	\$ 66,565.30	\$ 60,499.22	\$ 69,781.23	\$ 140,906.76	\$ 94,463.32

LIABILITIES.

Capital stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund	2,000.00	2,400.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	234.33	245.96	732.94	898.89	900.07
Bills payable .....	.....	.....	6,000.00	.....	.....
Dividends unpaid	24.00	.....	.....	.....	.....
Individual deposits	47,735.62	41,862.82	45,600.20	123,487.44	75,767.37
Time certificates of deposit	4,571.35	4,390.44	3,490.44	2,435.00	3,118.38
Certified checks .....	.....	44.00	44.00	81.84	677.50
Cashier's checks .....	.....	.....	3.65	3.50	.....
Total	\$ 66,565.30	\$ 60,499.22	\$ 69,781.23	\$ 140,906.76	\$ 94,463.32

Examined May 5, 1914; Oct. 27, 1914.

Directors—A. D. Lewis, Albert Hayden, Jr., W. T. Park, J. F. Schwartz, Samuel Service, F. O. Stanley, J. D. Stead.

NO. 40, STATE BANK.

FARMERS AND MERCHANTS BANK OF EVANS, EVANS, COLORADO.

J. H. Behrens, President, J. M. Kinsinger, Vice-President; E. W. Balfour, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 25,065.00	\$ 28,914.52	\$ 36,955.65	\$ 42,855.35	\$ 41,487.23
Loans and discounts (secured by collateral).....	15,658.00	14,134.00	19,266.50	21,153.00	25,215.80
Loans on real estate	5,410.00	9,140.00	8,010.00	7,610.00	7,039.00
Overdrafts (secured and unsecured).....	58.72	30.43	117.20	334.12	323.42
Other bonds and securities	2,210.86	2,257.19	3,038.45	2,087.65	2,688.98
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate .....	.....	.....	.....	.....	.....
Cash items (not including checks on other banks).....	165.00	27.35	283.78	16.20	16.00
Due from reserve banks	36,713.82	42,733.33	14,184.42	6,543.85	9,726.53
Checks on other banks	94.09	26.05	58.73	.....	44.10
Currency	3,056.00	3,010.00	4,700.00	4,537.00	3,473.00
Gold	835.00	260.00	870.00	1,252.50	775.00
Silver and fractional coin.....	1,697.29	1,501.93	2,276.99	3,778.36	1,969.44
Total	\$ 95,213.78	\$ 106,034.80	\$ 93,751.72	\$ 94,168.03	\$ 96,752.50
LIABILITIES.					
Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund	125.00	125.00	250.00	250.00	250.00
Undivided profits, net	2,294.24	1,565.30	879.02	1,401.48	1,625.95
Dividends unpaid .....	.....	.....	140.00	140.00	140.00
Individual deposits	68,531.07	63,560.03	54,211.03	51,974.88	51,370.58
Demand certificates of deposit	565.00	2,000.00	578.70	598.70	565.00
Time certificates of deposit	10,948.47	26,094.47	24,932.97	27,242.97	27,220.97
Certified checks	250.00	250.00	270.00	60.00	80.00
Total	\$ 95,213.78	\$ 106,034.80	\$ 93,751.72	\$ 94,168.03	\$ 96,752.50

Examined Feb. 9, 1914; Aug. 20, 1914.

Directors—E. W. Balfour, J. H. Behrens, J. M. Kinsinger.

BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

A. A. Dollison, Cashier.

RESOURCES.

Loans and discounts (unsecured)	Jan. 13, 1914
Loans and discounts (secured by collateral)	15,306.50
Loans on real estate	3,000.00
Overdrafts (secured and unsecured)	1,000.00
Other bonds and securities	30.18
Furniture and fixtures	100,241.32
Due from banks (not reserve banks)	1,000.00
Due from reserve banks	989.68
Checks on other banks	24,757.47
Currency	422.01
Gold	1,566.00
Silver and fractional coin	3,145.00
	189.46
Total	\$ 152,027.62

LIABILITIES.

Capital stock	\$ 10,000.00
Surplus fund	10,000.00
Undivided profits, net	3,008.04
Individual deposits	91,804.12
Demand certificates of deposit	2,226.43
Time certificates of deposit	34,989.43
Total	\$ 152,027.62

Owner—J. H. Singleton.
 Incorporated January 26, 1914.

NO. 274, STATE BANK.

THE BANK OF FAIRPLAY, FAIRPLAY, COLORADO.

A. A. Dollison, Cashier.

	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.				
Loans and discounts (unsecured).....	\$ 12,763.97	\$ 11,969.15	\$ 17,349.82	\$ 17,812.35
Loans and discounts (secured by collateral).....	3,000.00	.....	.....	.....
Overdrafts (secured and unsecured).....	358.87	65.55	94.77	643.67
Other bonds and securities	102,037.36	96,734.60	96,368.35	97,150.20
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	.....	1,795.80	4,011.35	947.56
Cash items (not including checks on other banks).....	524.36	891.15	1,276.25	136.85
Due from reserve banks	41,128.97	26,038.97	17,756.15	17,963.41
Checks on other banks	1,406.17	475.33	293.60	38.35
Currency	2,412.00	2,259.00	1,850.00	2,042.00
Gold	3,220.00	3,810.00	3,620.00	3,540.00
Silver and fractional coin.....	538.62	696.47	324.89	212.01
Total	\$ 168,419.42	\$ 145,766.02	\$ 143,945.38	\$ 141,486.40
LIABILITIES.				
Capital stock	\$ 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
Undivided profits, net	194.44	354.80	2,160.13	2,547.57
Bills payable .....	.....	.....	.....	20,000.00
Individual deposits	109,616.99	100,888.09	97,281.00	76,794.30
Due to banks (not reserve banks).....	2,341.96	.....	.....	.....
Demand certificates of deposit.....	2,236.03	4,341.40	5,150.56	3,581.75
Time certificates of deposit.....	34,030.00	20,171.73	19,353.09	18,562.78
Total	\$ 168,419.42	\$ 145,766.02	\$ 143,945.38	\$ 141,486.40

Examined May 6, 1914; Oct. 27, 1914.

Directors—A. A. Dollison, J. C. Singleton, J. F. Singleton.

Incorporated Jan. 26, 1914.

THE FARMERS STATE BANK OF FLAGLER, FLAGLER, COLORADO.

J. F. Leiminger, President; O. S. Neff, Vice-President; W. E. Henry, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 11,294.60	\$ 11,989.07	\$ 16,030.33	\$ 10,557.12	\$ 10,738.45
Loans and discounts (secured by collateral).....	5,862.62	5,886.56	4,047.85	12,980.78	14,515.37
Loans on real estate.....	12,460.00	15,793.85	6,356.50	4,550.00	4,550.00
Overdrafts (secured and unsecured).....	2,437.87	602.79	362.65	782.29	783.19
Other bonds and securities.....	.....	.....	84.50	.....	.....
Furniture and fixtures.....	1,875.53	1,875.53	1,882.28	1,886.28	1,886.28
Cash items (not including checks on other banks).....	.....	47.81	.....	13.26	11.95
Due from reserve banks.....	.....	594.42	556.43	1,672.23	5,508.77
Checks on other banks.....	.....	.....	24.00	91.86	.....
Currency.....	897.00	580.00	2,190.00	1,523.00	1,753.00
Gold.....	.....	.....	90.00	150.00	195.00
Other resources.....	.....	287.95	704.14	323.09	323.09
Silver and fractional coin.....	381.70	.....	236.65	431.75	338.54
Expense account.....	690.82	106.13	.....	.....	.....
Total.....	\$ 35,899.54	\$ 37,764.12	\$ 32,625.83	\$ 34,961.66	\$ 40,558.64

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Undivided profits, net.....	\$ 25,000.00	\$ 25,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable.....	.....	1,800.00	459.90	132.68	10.84
Individual deposits.....	1,800.00	1,800.00	.....	4,800.00	4,800.00
Due to reserve banks.....	7,463.42	9,569.91	14,183.04	13,064.41	18,200.66
Demand certificates of deposit.....	826.12	.....	.....	.....	.....
Time certificates of deposit.....	\$10.00	.....	2,500.00	2,500.00	2,500.00
Cashier's checks.....	.....	1,313.29	5,482.89	4,404.57	4,987.14
Total.....	\$ 35,899.54	\$ 37,764.12	\$ 32,625.83	\$ 34,961.66	\$ 40,558.64

Examined May 11, 1914; Oct. 14, 1914.

Directors—A. R. Couzens, W. E. Henry, O. S. Neff, H. L. Williams.

NO. 132, STATE BANK.

THE FLAGLER STATE BANK, FLAGLER, COLORADO.

W. H. Lavington, President; C. J. Farr, Vice-President; W. L. Price, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 1,293.31	\$ 1,351.45	\$ 2,898.25	\$ 4,198.25	\$ 3,715.56
Loans and discounts (secured by collateral).....	36,461.23	34,162.47	40,527.79	44,029.15	33,564.16
Loans on real estate.....	5,548.77	6,973.78	6,345.45	7,365.71	7,066.27
Overdrafts (secured and unsecured).....	269.79	141.89	49.17	43.94	61.11
Other bonds and securities.....	4,870.94	3,311.53	2,331.12	807.82	629.35
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	1,203.00	1,203.00	800.00	800.00	800.00
Cash items (not including checks on other banks).....	153.65	146.00	.....	20.00	.....
Due from reserve banks.....	20,901.84	27,765.63	14,732.55	12,122.87	40,680.98
Checks on other banks.....	36.01	3.00	205.81	68.31	141.50
Currency.....	1,711.00	2,410.00	2,575.00	2,470.00	2,906.00
Gold.....	125.00	160.00	10.00	125.00	220.00
Silver and fractional coin.....	481.15	579.84	486.87	203.90	153.97
Total.....	\$ 72,915.75	\$ 80,948.59	\$ 73,702.01	\$ 75,054.95	\$ 92,738.90
LIABILITIES.					
Capital stock.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund.....	500.00	500.00	500.00	600.00	600.00
Undivided profits, net.....	3,213.08	3,660.00	4,375.00	3,258.46	4,210.44
Bills payable.....	.....	.....	.....	5,000.00	.....
Individual deposits.....	45,952.00	52,492.92	42,753.57	37,258.95	60,102.42
Time certificates of deposit.....	10,750.67	11,735.67	13,573.44	16,407.54	15,326.04
Total.....	\$ 72,915.75	\$ 80,948.59	\$ 73,702.01	\$ 75,054.95	\$ 92,738.90

Examined May 9, 1914; Oct. 14, 1914.

Directors—H. Brown, C. J. Farr, T. J. Huntzinger, W. H. Lavington, T. H. McCallum, S. Madole, W. L. Price.

NO. 572, STATE BANK.

THE FLEMING STATE BANK, FLEMING, COLORADO.

A. E. Dodds, President; Fritz Segelke, Vice-President; J. N. Sanders, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 7,397.84	\$ 12,416.41	\$ 12,519.17	\$ 18,167.51	\$ 23,062.76
Loans and discounts (secured by collateral).....	4,686.35	3,213.18	6,473.45	2,655.30	2,185.50
Overdrafts (secured and unsecured).....	.10	59.76	78.16	20.97	9.93
Furniture and fixtures.....	260.69	260.69	480.19	486.39	486.39
Due from reserve banks.....	6,975.39	14,388.72	4,241.42	8,224.28	18,972.95
Checks on other banks.....	30.60	204.90	117.68	1.50	78.91
Currency.....	695.00	1,195.00	230.00	545.00	937.00
Silver and fractional coin.....	198.00	172.53	104.60	226.45	96.01
Total.....	\$ 19,643.97	\$ 31,911.19	\$ 24,244.67	\$ 30,267.40	\$ 45,829.45

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	69.36	404.81	1,021.38	1,318.56	1,703.54
Individual deposits.....	9,574.61	21,566.38	12,982.49	18,408.04	31,261.91
Demand certificates of deposit.....	.....	.....	.....	200.00	200.00
Time certificates of deposit.....	.....	.....	240.80	340.80	2,664.00
Total.....	\$ 19,643.97	\$ 31,911.19	\$ 24,244.67	\$ 30,267.40	\$ 45,829.45

Examined Mar. 24, 1914; Aug. 13, 1914.

Directors—A. E. Dodds, Fritz Segelke, J. N. Sanders.

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

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914
Loans on discounts (unsecured).....	\$ 237,491.56	\$ 227,329.76
Loans and discounts (secured by collateral).....	148,110.15	130,602.73
Loans on real estate.....	28,536.59	28,246.44
Overdrafts (secured and unsecured).....	4,862.28	3,049.02
Other bonds and securities.....	13,349.96	19,172.08
Furniture and fixtures.....	3,000.00	3,000.00
Banking house.....	15,000.00	15,000.00
Due from banks (not reserve banks).....	9,399.16	15,030.53
Cash items (not including checks on other banks).....	15.00	191.50
Due from reserve banks.....	43,516.78	49,318.54
Checks on other banks.....	281.18	5,802.34
Currency.....	12,805.00	12,450.00
Gold.....	3,477.50	682.50
Silver and fractional coin.....	2,400.85	2,311.39
Total	\$ 518,306.01	\$ 512,183.74

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	25,000.00	25,000.00
Undivided profits, net.....	975.13	1,648.46
Bills payable.....	50,000.00	50,000.00
Savings accounts.....	79,261.17	79,739.03
Individual deposits.....	182,844.82	197,919.09
Due to banks (not reserve banks).....	24,405.02	24,208.08
Demand certificates of deposit.....	5,000.00	5,000.00
Time certificates of deposit.....	94,784.65	74,769.37
Certified checks.....	500.00	565.00
Cashier's checks.....	4,834.95	3,286.71
Reserved for interest.....	640.27	.....
Total	\$ 518,306.01	\$ 512,183.74

Examined May 22, 1914.

Directors—E. R. Barkley, Oliver Chandler, L. C. Moore, T. H. Eves, C. W. Zepp, M. G. Nelson, W. M. Otis, O. S. Jones, E. C. Edwards, J. E. Wilson.

Discontinued banking business June 16, 1914.

FORT LUPTON STATE BANK, FORT LUPTON, COLORADO.

M. B. Rhode, President; S. J. Rhode, Vice-President and Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans on discounts (unsecured).....	\$ 56,780.40	\$ 61,880.12	\$ 72,849.85	\$ 76,816.77	\$ 71,114.67
Loans and discounts (secured by collateral).....	44,258.00	43,691.00	52,277.43	36,487.08	31,797.03
Loans on real estate.....	15,000.00	25,700.00	27,200.00	24,275.00	24,275.00
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	27,729.50	28,254.50	6,656.74	5,267.44	5,267.44
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks).....	.....	113.12	15.26	63.00	136.45
Due from reserve banks.....	76,550.42	57,139.94	34,650.39	9,635.48	20,893.97
Currency.....	7,111.00	8,146.00	3,972.00	2,905.00	3,542.00
Gold.....	130.00	345.00	725.00	895.00	740.00
Silver and fractional coin.....	948.46	1,170.93	1,291.43	1,821.81	1,641.21
Total.....	\$ 230,507.78	\$ 228,500.61	\$ 201,638.10	\$ 159,066.58	\$ 161,397.77

LIABILITIES.

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	560.00	600.00	600.00	600.00	600.00
Undivided profits, net.....	617.72	997.78	1,880.87	3,296.80	4,129.48
Postal savings accounts.....	16.53	16.53	16.74	16.95	.31
Dividends unpaid.....	480.00	.....	.....	.....	.....
Individual deposits.....	164,083.52	168,654.97	137,633.69	104,995.34	106,041.85
Demand certificates of deposit.....	1,157.45	1,077.45	12,332.35	8,630.98	8,710.50
Time certificates of deposit.....	28,368.28	24,824.83	21,240.03	16,275.03	15,313.83
Certified checks.....	8,812.07	.....	.....	.....	.....
Cashier's checks.....	.....	6,250.00	2,287.65	549.75	1,220.00
Reserved for interest.....	.....	.....	586.17	480.67	381.70
Reserved for taxes.....	1,422.21	1,073.05	.....	.....	.....
Total.....	\$ 230,507.78	\$ 228,500.61	\$ 201,638.10	\$ 159,066.58	\$ 161,397.77

Examined Feb. 26, 1914; Aug. 25, 1914.

Directors—G. S. Allsebrook, W. T. Burge, H. H. Ewing, G. S. Landell, M. B. Rhode, S. J. Rhode.

NO. 232, STATE BANK.

PLATTE VALLEY STATE BANK, FORT LUTTON, COLORADO.

W. F. Bolton, President; H. M. Steman, Vice-President; J. C. Allan, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 16,099.68	\$ 19,765.58	\$ 24,585.51	\$ 25,573.17	\$ 26,595.50
Loans and discounts (secured by collateral).....	17,871.10	16,763.55	24,399.70	26,902.24	26,921.69
Loans on real estate.....	400.00	650.00	1,900.00	650.00	1,650.00
Overdrafts (secured and unsecured).....	178.13	6.81	187.36	242.15	.....
Other bonds and securities.....	927.40	1,252.90	39.45	73.45	147.50
Furniture and fixtures.....	1,798.37	1,801.87	1,934.17	1,931.17	2,139.17
Cash items (not including checks on other banks).....	.....	.....	.....	.....	79.40
Due from reserve banks.....	6,270.55	8,875.85	6,987.33	8,626.57	7,341.26
Checks on other banks.....	50.00	.....	.....	.....	2.50
Currency.....	2,363.00	2,459.00	2,301.00	872.00	3,725.00
Gold.....	100.00	160.00	205.00	575.00	135.00
Silver and fractional coin.....	597.22	880.26	407.75	691.45	746.30
Total.....	\$ 46,658.45	\$ 52,555.85	\$ 62,988.30	\$ 66,163.18	\$ 68,886.32

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	100.00	100.00	100.00	100.00	100.00
Undivided profits, net.....	32.82	252.96	617.17	637.73	739.01
Bills payable.....	.....	.....	8,000.00	3,200.00	.....
Dividends unpaid.....	205.00	.....	.....	.....	.....
Individual deposits.....	33,082.19	35,405.71	30,715.51	36,000.22	40,692.22
Demand certificates of deposit.....	1,451.05	1,051.05	2,749.97	4,199.83	4,674.56
Time certificates of deposit.....	2,187.39	4,706.13	10,775.35	11,825.40	12,600.53
Certified checks.....	.....	1,000.00	.....	290.00	.....
Total.....	\$ 46,658.45	\$ 52,555.85	\$ 62,988.30	\$ 66,163.18	\$ 68,886.32

Examined Feb. 27, 1914; Aug. 26, 1914.

Directors—J. C. Allan, W. F. Bolton, Herman Funk, W. B. Mayfield, H. M. Steman.

HOME SAVINGS BANK OF FORT MORGAN, COLORADO.

C. A. Mason, President; G. B. Riker, Vice-President; F. W. Carruth, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914
Loans and discounts (unsecured).....	\$ 45,871.64	\$ 41,954.10
Loans and discounts (secured by collateral).....	42,299.10	42,845.06
Loans on real estate.....	18,380.27	18,045.00
Overdrafts (secured and unsecured).....	84.45	8.84
Other bonds and securities.....	7,195.37	4,909.13
Furniture and fixtures.....	1,800.00	1,800.00
Other real estate.....	12,037.45	11,563.41
Due from reserve banks.....	21,545.26	31,341.99
Checks on other banks.....	2,497.46	849.58
Currency.....	3,441.00	3,929.00
Gold.....	940.00	975.00
Silver and fractional coin.....	1,105.11	1,163.49
Total.....	\$ 157,197.14	\$ 159,375.60

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	1,206.13	1,690.09
Savings accounts.....	20,923.48	21,577.55
Individual deposits.....	59,009.67	63,659.74
Time certificates of deposit.....	22,724.90	22,037.84
Cashier's checks.....	3,325.28	410.38
Other liabilities.....	7.68	.....
Total.....	\$ 157,197.14	\$ 159,375.60

Examined Mar. 11, 1914.

Liquidated June 16, 1914.

Directors—F. W. Carruth, Louise Carruth, Chapman Bros., H. W. Clatworthy, C. A. Mason, G. B. Riker, Alice Riker, W. S. Simpson, T. S. Work, A. M. Trout.

NO. 52, STATE BANK.

FOWLER STATE BANK, FOWLER, COLORADO.

R. B. Sprull, President; A. J. Burnett, Vice-President; Virgil Davis, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 43,468.18	\$ 38,744.00	\$ 42,249.07	\$ 53,903.29	\$ 48,535.73
Loans and discounts (secured by collateral).....	29,491.52	28,733.46	25,820.55	18,919.71	27,792.83
Loans on real estate	3,931.75	5,651.71	7,366.17	2,183.00	2,886.00
Overdrafts (secured and unsecured).....	132.90	262.38	79.03	78.48	254.98
Other bonds and securities	492.55	934.35	88.05	472.15	411.90
Furniture and fixtures	2,600.00	2,600.00	2,600.00	2,600.00	2,600.00
Banking house	6,200.00	6,200.00	6,200.00	6,200.00	6,200.00
Due from banks (not reserve banks).....	1,191.62	1,000.00	.....	.....	.....
Cash items (not including checks on other banks).....	2,100.00	.....	.....	.....	.....
Due from reserve banks	27,847.20	19,408.73	14,078.51	11,682.42	7,709.95
Checks on other banks	46.00	30.65	112.45	54.93	212.96
Currency	1,777.00	2,333.00	1,032.00	2,189.00	2,163.00
Gold	1,255.00	1,315.00	2,600.00	3,290.00	3,220.00
Silver and fractional coin.....	555.60	245.32	376.13	924.73	787.41
Total	\$ 121,001.72	\$ 106,879.80	\$ 102,902.40	\$ 102,502.71	\$ 102,774.76
LIABILITIES.					
Capital stock	\$ 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
Undivided profits, net	3,051.35	3,256.70	3,192.16	3,638.46	3,791.53
Bills payable	7,000.00	.....	.....	.....	7,500.00
Individual deposits	70,489.26	56,864.86	47,729.55	47,243.79	43,207.51
Time certificates of deposit	12,757.23	19,010.69	24,389.92	24,067.68	20,481.85
Cashier's checks	160.88	248.15	99.77	22.78	293.87
Total	\$ 121,001.72	\$ 106,879.80	\$ 102,902.40	\$ 102,502.71	\$ 102,774.76

Examined Apr. 6, 1914; Oct. 19, 1914.

Directors—J. M. Borling, A. J. Burnett, Virgil Davis, D. L. McPhillym, R. B. Sprull, G. A. Thornton.

FIRST BANK OF FRUITA, FRUITA, COLORADO.

S. P. Green, President; Katie F. Skelly, Vice-President; W. A. Merriell, Cashier; H. G. McElfresh, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 68,891.44	\$ 61,834.68	\$ 62,127.61	\$ 64,857.37	\$ 61,848.82
Loans and discounts (secured by collateral).....	11,475.55	14,237.62	15,379.98	15,958.63	13,290.60
Loans on real estate	21,512.68	25,861.00	24,213.80	26,527.53	26,573.31
Overdrafts (secured and unsecured).....	4,554.33	4,736.12	681.77	116.56	43.63
Bonds to secure postal savings.....	3,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities	9,388.50	9,869.09	9,605.20	8,679.19	8,251.68
Premium on bonds	107.20	137.83	97.83	97.83	97.83
Furniture and fixtures	3,877.14	3,873.14	3,868.49	3,866.40	3,854.49
Other real estate	8,528.72	10,431.92	10,431.92	10,431.92	10,431.92
Due from banks (not reserve checks).....	7,110.27	7,111.27	2,955.18	2,655.18	1,769.96
Cash items (not including checks on other banks).....	5,228.58	5,778.98	2,975.00	2,577.48	3,381.19
Due from reserve banks	16,588.84	10,399.70	11,873.47	17,179.99	22,710.65
Checks on other banks	125.35	220.44	37.05	148.56	52.00
Currency	2,611.00	2,022.00	1,905.00	2,186.00	4,372.00
Gold	2,205.00	2,625.00	1,265.00	1,090.00	1,920.00
Silver and fractional coin	1,542.37	1,410.31	796.25	1,066.37	1,189.83
Other resources .....	.....	.....	.....	583.88	583.88
Total	\$ 166,950.77	\$ 164,549.10	\$ 152,213.55	\$ 161,563.28	\$ 164,380.39

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	7,462.91
Undivided profits, net	5,224.80	5,176.96	465.83	792.69	.....
Bills payable	9,000.00	9,000.00	5,000.00	14,000.00	.....
Postal savings accounts	2,713.18	3,000.00	3,900.00	3,900.00	3,900.00
Individual deposits	66,831.05	66,593.21	57,412.26	57,974.13	\$5,508.44
Demand certificates of deposit .....	.....	.....	7,609.94	7,241.44	1,230.89
Time certificates of deposit	22,166.00	20,679.89	17,358.64	17,134.21	16,045.90
Cashier's checks	1,015.74	95.04	526.88	529.48	232.25
Total	\$ 166,950.77	\$ 164,549.10	\$ 152,213.55	\$ 161,563.28	\$ 164,380.39

Examined Feb. 27, 1914; Aug. 19, 1914.

Directors—A. L. Gnagey, S. P. Green, W. A. Merriell, H. G. McElfresh, Katie F. Skelly, H. W. White.

NO. 167, STATE BANK.

THE GENOA STATE BANK, GENOA, COLORADO.

W. C. Caley, President; J. R. Caley, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 3,273.40	\$ 3,696.30	\$ 4,741.77	\$ 6,063.52	\$ 6,156.59
Loans and discounts (secured by collateral).....	6,133.98	5,985.63	7,629.95	7,178.11	6,588.61
Loans on real estate	1,602.68	1,659.54	1,916.87	530.95	700.95
Overdrafts (secured and unsecured).....	91.72	100.79	81.03	594.32	476.45
Furniture and fixtures	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Due from banks (not reserve banks).....	1,327.50	1,275.00	1,275.00	1,275.00	1,275.00
Cash items (not including checks on other banks).....	85.40	.....	.....	.....	.....
Due from reserve banks	5,925.02	\$,039.52	3,366.40	6,553.46	13,380.63
Checks on other banks .....	.....	.....	235.57	230.35	21.30
Currency	2,650.00	2,457.00	1,645.00	1,305.00	1,270.00
Gold	160.00	175.00	305.00	315.00	390.00
Silver and fractional coin.....	927.29	731.82	959.09	477.29	820.56
Total	\$ 25,137.00	\$ 27,050.60	\$ 25,105.68	\$ 27,503.00	\$ 34,030.12
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	29.72	257.50	135.63	424.73	683.82
Individual deposits	13,854.87	15,782.91	14,766.12	14,859.40	20,571.41
Cashier's checks	1,152.50	1,410.19	203.93	2,218.87	2,774.89
Total	\$ 25,137.09	\$ 27,050.60	\$ 25,105.68	\$ 27,503.00	\$ 34,030.12

Examined May 11, 1914; Oct. 16, 1914.

Directors—W. C. Caley, M. T. Caley, J. R. Caley, G. W. Klockenteger.

NO. 56, STATE BANK.
BANK OF CLEAR CREEK COUNTY, GEORGETOWN, COLORADO.

J. M. Copeland, President; C. J. Nicholas, Vice-President; F. P. Dewey, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 20,911.12	\$ 20,895.04	\$ 28,714.07	\$ 29,159.07	\$ 23,100.48
Loans and discounts (secured by collateral).....	13,954.14	13,894.14	12,668.04	12,667.04	11,446.01
Loans on real estate	32,833.37	34,333.37	32,038.00	31,739.00	38,096.40
Overdrafts (secured and unsecured).....	5,254.86	3,421.44	2,511.69	4,923.66	6,125.64
United States bonds	580.00	580.00	.....	.....	.....
Bonds to secure postal savings	4,000.00	4,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	280,374.37	285,094.13	279,385.48	278,421.65	278,873.11
Furniture and fixtures	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
Due from banks (not reserve banks).....	1,465.05	1,289.45	.....	.....	.....
Cash items (not including checks on other banks).....	29,900.84	129.16	22.94	40.00	459.15
Due from reserve banks	22.45	29,690.75	24,067.06	26,514.63	38,589.44
Checks on other banks	5,940.00	58.00	53.65	13.90	18.90
Currency	1,336.00	3,750.00	5,741.00	4,064.00	6,306.00
Gold	398.00	1,300.00	1,795.00	1,030.00	1,100.00
Silver and fractional coin.....	.....	309.20	577.45	219.85	438.30
Total	\$ 419,575.25	\$ 421,265.73	\$ 412,185.43	\$ 413,403.85	\$ 429,173.51
LIABILITIES.					
Capital stock	\$ 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
Undivided profits, net	136,540.67	135,646.50	135,440.92	135,528.77	135,623.50
Postal savings accounts	440.79	441.41	541.02	545.32	545.32
Individual deposits	54,170.88	57,083.31	49,688.06	48,018.59	65,087.94
Demand certificates of deposit	600.00	635.00	250.00	303.45	452.45
Time certificates of deposit	127,823.00	127,459.51	126,265.43	129,007.72	127,463.30
Total	\$ 419,575.25	\$ 421,265.73	\$ 412,185.43	\$ 413,403.85	\$ 429,173.51

Examined Mar. 29, 1914; Sept. 11, 1914.

Directors—J. M. Copeland, F. P. Dewey, F. A. Maxwell, C. J. Nicholas, F. R. Pneuman.

NO. 55, STATE BANK.

THE BANK OF GEORGETOWN, GEORGETOWN, COLORADO.

Cora J. Seifried, President; H. J. Crist, Vice-President; J. B. Foley, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 21,731.50	\$ 20,571.25	\$ 21,323.20	\$ 14,618.00	\$ 14,413.75
Loans and discounts (secured by collateral).....	20,563.24	19,394.72	49,851.37	51,292.37	56,224.51
Loans on real estate.....	38,930.29	38,895.14	19,108.41	19,270.41	18,530.41
Overdrafts (secured and unsecured).....	1,217.29	681.72	109.10	436.05	714.99
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	85,518.14	86,035.31	77,083.94	69,372.42	69,372.15
Furniture and fixtures.....	1,000.00	1,100.00	1,100.00	1,112.50	1,112.50
Due from banks (not reserve banks).....	324.51	228.35	.....	563.46	669.57
Cash items (not including checks on other banks).....	185.58	214.80	23.75	.....	13.70
Due from reserve banks.....	20,570.61	22,373.09	16,129.28	22,519.19	15,122.76
Checks on other banks.....	78.00	31.58	.....	140.40	167.00
Currency.....	2,591.00	2,706.00	.....	3,030.00	2,456.00
Gold.....	300.00	250.00	1,510.00	935.00	850.00
Silver and fractional coin.....	427.20	606.55	707.40	715.95	796.35
Total.....	\$ 194,437.29	\$ 191,208.51	\$ 191,254.45	\$ 184,820.75	\$ 181,573.69

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	8,397.26	8,155.04	8,338.28	9,123.45	9,751.09
Postal savings accounts.....	87.10	87.10	84.35	137.61	150.61
Individual deposits.....	51,549.69	50,764.52	49,904.35	45,152.72	42,123.57
Due to banks (not reserve banks).....	.....	.....	277.07	.89	.....
Demand certificates of deposit.....	15,810.10	16,258.40	397.98	215.15	460.50
Time certificates of deposit.....	68,542.90	68,843.45	82,252.12	80,190.93	79,087.92
Other liabilities.....	50.24	.....	.....	.....	.....
Total.....	\$ 194,437.29	\$ 194,208.51	\$ 191,254.45	\$ 184,820.75	\$ 181,573.69

Examined Mar. 28, 1914; Sept. 10, 1914.

Directors—H. J. Crist, Cora J. Seifried, Marguerite J. Seifried.

THE GILCREST STATE BANK, GILCREST, COLORADO.

W. K. Gilcrest, President; P. W. Allen, Vice-President.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 811.19	\$ 2,169.45	\$ 1,933.45	\$ 1,778.14	\$ 1,808.64
Loans and discounts (secured by collateral).....	3,601.24	1,816.15	2,354.26	2,849.45	2,749.45
Overdrafts (secured and unsecured).....	18.17	16.82	.....	55.58	2.49
Furniture and fixtures	732.67	732.67	732.67	732.67	732.67
Banking house	2,148.80	2,148.80	2,148.80	2,148.80	2,148.80
Other real estate	2,161.69	2,141.69	2,039.19	1,973.19	1,947.19
Due from banks (not reserve banks).....	.....	.....	5.24	5.24	5.24
Cash items (not including checks on other banks).....	31.75	.....	.....	145.13	142.17
Due from reserve banks	3,078.79	2,487.24	1,449.36	1,784.62	975.68
Checks on other banks .....	.....	.....	.....	10.00	191.96
Currency	220.00	227.00	190.00	440.00	280.00
Gold .....	.....	.....	25.00	153.41	.....
Silver and fractional coin	25.47	167.42	138.91	.....	160.92
Expense account	931.51	1,085.51	1,271.79	1,338.34	1,374.42
Total	\$ 13,756.28	\$ 12,987.75	\$ 12,289.67	\$ 13,409.57	\$ 12,513.73
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable	260.06	260.06	.....	.....	.....
Individual deposits	3,496.22	2,727.69	2,289.67	3,409.57	2,513.73
Total	\$ 13,756.28	\$ 12,987.75	\$ 12,289.67	\$ 13,409.57	\$ 12,513.73

Examined May 19, 1914; Dec. 4, 1914.

Directors—P. W. Allen, W. K. Gilcrest, M. H. Hartung, Fred Johnson, W. E. Kinsella.

NO. 140, SAVINGS BANK.

GOLDEN SAVINGS BANK, GOLDEN, COLORADO.

R. Broad, Jr., President; W. S. Woods, Vice-President; R. Broad, Jr., Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 21,068.80	\$ 21,147.80	\$ 5,833.10	\$ 5,280.17	\$ 7,206.82
Loans and discounts (secured by collateral).....	24,041.35	3,449.35	265.00	3,434.35	3,585.75
Loans on real estate.....	.....	20,202.00	24,306.35	18,773.40	19,022.00
Overdrafts (secured and unsecured).....	.....	.....	.50	.....	.52
Other bonds and securities.....	38,924.26	41,191.42	56,885.22	54,592.68	52,890.19
Premium on bonds.....	.....	65.00	523.24	217.50	217.50
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Banking house.....	9,500.00	9,500.00	9,500.00	9,500.00	9,500.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	8,000.00
Due from reserve banks.....	21,972.81	23,239.56	26,735.43	27,678.46	18,791.14
Checks on other banks.....	389.31	285.83	290.25	76.69	57.34
Currency.....	1,586.00	2,392.00	1,057.00	3,816.00	1,276.00
Gold.....	1,680.00	2,715.00	2,355.00	2,430.00	2,825.00
Silver and fractional coin.....	365.51	330.33	492.60	390.83	445.85
Total.....	\$ 119,988.04	\$ 125,018.29	\$ 129,343.69	\$ 127,690.08	\$ 124,318.11

LIABILITIES.

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	7,323.58	2,193.70	3,321.05	3,353.13	3,780.94
Individual deposits.....	30,446.86	33,667.19	36,070.55	36,293.27	31,690.85
Demand certificates of deposit.....	22.00	290.00	416.00	78.00	238.00
Time certificates of deposit.....	51,977.50	53,897.40	54,536.09	52,855.68	53,588.32
Total.....	\$ 119,988.04	\$ 125,018.29	\$ 129,343.69	\$ 127,690.08	\$ 124,318.11

Examined Feb. 5, 1914; July 23, 1914.

Directors—R. Broad, Jr., G. R. Broad, Paul Ficht, H. W. Pratt, W. S. Woods.

THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, COLORADO.

D. T. Stone, President; R. A. Orr, Vice-President; Reuel Morgan, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 132,556.18	\$ 172,458.84	\$ 180,082.13	\$ 194,397.05	\$ 207,259.33
Loans and discounts (secured by collateral).....	96,721.54	90,611.02	127,994.86	141,058.94	112,681.18
Loans on real estate.....	31,832.10	33,825.60	35,294.39	33,913.95	35,252.88
Overdrafts (secured and unsecured).....	572.13	321.95	459.16	713.59	743.72
Bonds to secure postal savings.....	6,000.00	14,000.00	17,000.00	17,000.00	17,000.00
Other bonds and securities.....	9,651.47	7,694.36	10,340.89	12,623.22	10,346.29
Premium on bonds.....	420.00	980.00	1,190.00	1,190.00	1,190.00
Furniture and fixtures.....	7,825.59	7,700.00	7,550.00	16,000.00	16,000.00
Other real estate.....	3,200.00	3,200.00	6,700.00	6,700.00	6,700.00
Due from banks (not reserve banks).....	3,164.72	3,228.90	2,846.66	5,038.19	7,251.37
Cash items (not including checks on other banks).....	.....	.....	24.70	32.10	10.00
Due from reserve banks.....	145,021.28	131,065.17	129,093.38	84,807.46	223,878.10
Checks on other banks.....	11,224.49	2,236.97	2,693.33	3,649.37	6,113.83
Currency.....	39,799.00	29,838.00	20,906.00	17,346.00	24,127.00
Gold.....	8,050.00	12,332.50	12,750.00	11,600.00	10,240.00
Silver and fractional coin.....	3,630.44	3,452.05	5,243.98	6,096.43	6,117.01
Total.....	\$ 499,578.94	\$ 514,085.36	\$ 560,070.48	\$ 552,166.30	\$ 684,840.71

LIABILITIES.

Capital stock.....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus fund.....	.....	3,000.00	3,600.00	3,600.00	3,600.00
Undivided profits, net.....	7,496.78	4,323.69	2,704.21	3,825.05	6,682.82
Savings accounts.....	32,946.91	32,463.28	36,352.99	37,624.16	41,997.53
Postal savings accounts.....	.....	13,044.20	16,271.86	16,998.89	17,000.00
Trust funds.....	8,098.60	8,755.98	8,575.10	8,473.84	8,625.17
Dividends unpaid.....	408.00	4.50	1,875.00	.....	.....
Individual deposits.....	241,098.57	239,500.30	282,589.49	283,100.20	415,173.13
Due to banks (not reserve banks).....	2,408.28	3,838.08	6,541.20	5,130.55	5,403.61
Demand certificates of deposit.....	43,683.15	43,835.21	28,769.94	33,285.66	28,748.65
Time certificates of deposit.....	37,032.93	39,100.82	46,920.69	35,136.95	32,609.80
Cashier's checks.....	3.00	.....	.....	.....	.....
Reserved for taxes.....	802.62	1,200.00	800.00	.....	.....
Total.....	\$ 499,578.94	\$ 514,085.36	\$ 560,070.48	\$ 552,166.30	\$ 684,840.71

Examined Feb. 25, 1914; Aug. 20, 1914.

Directors—C. D. Smith, E. W. Dinwiddie, Reuel Morgan, R. A. Orr, D. T. Stone, P. M. Spratt, Benj. Griffith.

NO. 57, STATE BANK.

GARFIELD COUNTY STATE BANK, GRAND VALLEY, COLORADO.

George C. Clarkson, President; Ed. T. Taylor, Vice-President; J. J. Connell, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 20,489.85	\$ 23,000.26	\$ 21,959.73	\$ 22,942.77	\$ 22,086.28
Loans and discounts (secured by collateral).....	4,120.70	8,078.87	7,403.43	9,538.93	7,820.71
Loans on real estate.....	1,490.64	1,350.00	2,350.00	2,350.00	2,750.00
Overdrafts (secured and unsecured).....	1,281.48	60.85	129.46	318.97	86.35
Other bonds and securities.....	.....	.....	681.63	689.63	689.63
Furniture and fixtures.....	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	2,751.50	2,731.65	2,672.10	2,672.10	2,632.50
Due from banks (not reserve banks).....	255.02	773.00	373.74	.....	.....
Cash items (not including checks on other banks).....	108.40	.....	365.00	4.15	.....
Due from reserve banks.....	3,711.82	3,555.11	4,788.75	1,104.61	3,231.76
Currency.....	1,382.00	1,713.00	921.00	1,127.00	866.00
Gold.....	540.00	545.00	830.00	920.00	40.00
Silver and fractional coin.....	845.64	784.78	652.86	638.30	686.80
Total.....	\$ 41,227.65	\$ 46,732.62	\$ 47,037.70	\$ 46,356.46	\$ 45,940.63

LIABILITIES.

Capital stock.....	\$ 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	500.00
Undivided profits, net.....	816.57	689.77	1,432.09	1,281.41	1,471.69
Individual deposits.....	27,460.10	33,900.22	27,787.90	27,239.79	26,298.72
Due to reserve banks.....	.....	.....	.....	.....	147.66
Demand certificates of deposit.....	475.00	.....	.....	.....	402.00
Time certificates of deposit.....	1,975.38	1,642.63	7,327.71	7,335.26	7,119.96
Total.....	\$ 41,227.65	\$ 46,732.62	\$ 47,037.70	\$ 46,356.46	\$ 45,940.63

Examined Mar. 6, 1914; Aug. 20, 1914.

Directors—George E. Clarkson, J. J. Connell, Ed. T. Taylor.

NO. 59, SAVINGS BANK.

WELD COUNTY SAVINGS BANK, GREELEY, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 132,507.69	\$ 133,657.16	\$ 96,399.59	\$ 117,564.84	\$ 122,730.74
Loans and discounts (secured by collateral).....	91,047.21	71,183.80	68,321.43	61,540.43	79,535.06
Loans on real estate.....	80,132.30	69,932.30	91,952.30	99,952.30	82,832.30
Overdrafts (secured and unsecured).....	627.09	864.86	120.35	592.29	547.53
Other bonds and securities.....	5,381.90	7,155.60	11,156.31	10,403.64	11,391.76
Furniture and fixtures.....	1.00	1.00	1.00	1.00	1.00
Due from banks (not reserve banks).....	13,484.82	14,602.19	34,464.62	39,704.46	.....
Due from reserve banks.....	34,869.19	57,643.39	108,913.01	56,222.17	63,901.30
Checks on other banks.....	1,543.53	1,028.71	713.11	527.98	3,861.58
Currency.....	9,129.00	12,450.00	7,589.00	8,940.00	10,515.00
Gold.....	482.50	677.50	597.50	785.00	795.00
Silver and fractional coin.....	2,392.24	1,929.41	3,327.99	2,679.51	1,684.48
Total.....	\$ 371,538.47	\$ 362,125.92	\$ 423,556.21	\$ 398,913.62	\$ 377,798.75

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	25,651.46	26,228.51	25,597.85	22,949.65	23,715.84
Savings accounts.....	152,186.41	150,174.70	158,654.36	149,361.07	146,564.37
Dividends unpaid.....	20.00	.....	2,000.00	24.10	24.10
Individual deposits.....	110,972.65	99,522.11	117,714.47	119,037.02	115,837.75
Demand certificates of deposit.....	.....	343.65	.....	.....	.....
Time certificates of deposit.....	6,135.50	10,618.00	43,588.17	31,535.70	16,536.70
Certified checks.....	1,500.00	.....	.....	.....	5.00
Cashier's checks.....	72.45	238.95	1,001.36	1,066.08	114.99
Total.....	\$ 371,538.47	\$ 362,125.92	\$ 423,556.21	\$ 398,913.62	\$ 377,798.75

Examined May 20, 1914; Oct. 5, 1914.

Directors—C. F. Bell, A. W. Ferguson, Jesse S. Gale, R. F. Graham, C. N. Jackson, William Mayer, W. B. Starr.

NO. 154, STATE BANK.

THE GROVER STATE BANK, GROVER, COLORADO.

E. C. Abbey, President; N. J. Schrup, Vice-President; E. C. Abbey, Jr., Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 6,682.12	\$ 7,210.17	\$ 9,653.23	\$ 15,113.26	\$ 14,869.25
Loans and discounts (secured by collateral).....	4,122.35	3,663.65	5,013.15	4,337.55	3,720.90
Loans on real estate.....	2,218.00	1,738.00	1,738.00	1,738.00	1,738.00
Furniture and fixtures.....	1,883.47	1,883.47	1,883.47	1,883.47	1,883.47
Banking house.....	2,302.94	2,302.94	2,302.94	2,302.94	2,302.94
Other real estate.....	7,665.66	8,444.24	8,534.98	8,610.43	8,672.98
Due from banks (not reserve banks).....	636.05	3,759.06	.....	6,214.71	.....
Cash items (not including checks on other banks).....	.....	205.80	.....	200.40	.....
Due from reserve banks.....	.....	.....	12,206.49	.....	3,219.84
Currency.....	834.00	874.00	2,563.00	650.00	1,883.00
Gold.....	165.00	.....	280.60	5.00	245.00
Silver and fractional coin.....	227.88	696.74	224.25	248.05	687.01
Total.....	\$ 26,737.47	\$ 30,778.07	\$ 44,398.61	\$ 41,303.81	\$ 39,220.39
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	2,681.53	2,579.98
Undivided profits, net.....	689.86	387.74	85.01	.....	.....
Individual deposits.....	11,694.28	15,437.00	29,328.70	26,232.49	24,902.54
Time certificates of deposit.....	1,553.00	1,553.00	1,574.57	1,473.57	1,487.54
Cashier's checks.....	400.33	400.33	400.33	916.22	390.33
Total.....	\$ 26,737.47	\$ 30,778.07	\$ 44,398.61	\$ 41,303.81	\$ 39,220.39

Examined March 5, 1914; Sept. 17, 1914.

Directors—E. C. Abbey, Ella L. Abbey, N. J. Schrup

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.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 28,961.73	\$ 30,806.94	\$ 44,655.21	\$ 48,060.41	\$ 50,818.37
Loans and discounts (secured by collateral).....	50,730.45	53,804.94	57,351.12	59,629.33	59,629.33
Loans on real estate.....	27,193.80	24,573.80	19,643.80	19,657.30	19,657.30
Overdrafts (secured and unsecured).....	497.61	435.68	1,407.68	236.16	2,284.10
Other bonds and securities.....	3,363.73	2,579.28	3,405.56	4,421.69	5,104.69
Furniture and fixtures.....	3,496.70	3,550.35	3,550.35	3,550.35	3,550.55
Other real estate.....	.....	.....	1,841.51	1,841.51	1,841.51
Due to banks (not reserve banks).....	17.75	39.31	353.15	17.85	101.25
Cash items (not including checks on other banks).....	889.78	1,035.75	116.84	-9.71	109.16
Due from reserve banks.....	68,409.77	68,568.35	35,281.33	25,724.06	53,822.38
Checks on other banks.....	.....	148.25	.....	102.50	1,747.12
Currency.....	3,565.00	3,702.00	7,870.00	3,725.00	5,768.00
Gold.....	2,075.00	2,780.00	105.00	1,310.00	1,555.00
Silver and fractional coin.....	1,419.05	1,013.00	1,505.00	746.85	1,330.05
Other resources.....	25.00	.....	384.25	384.25	384.25
Total.....	\$ 190,585.57	\$ 193,037.85	\$ 177,471.00	\$ 168,293.51	\$ 207,603.07

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	.....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	8,618.06	2,709.89	3,561.20	3,489.22	3,724.54
Individual deposits.....	100,847.39	104,823.03	85,625.23	79,499.33	116,889.45
Due to banks (not reserve banks).....	4,473.53	5,132.48	4,080.39	3,941.36	3,116.17
Demand certificates of deposit.....	5,215.00	5,158.00	4,908.00	5,437.28	5,364.48
Time certificates of deposit.....	21,023.59	22,141.43	25,532.56	25,826.32	25,508.43
Reserved for taxes.....	400.00	73.02	73.02	.....	.....
Total.....	\$ 190,585.57	\$ 193,037.85	\$ 177,471.00	\$ 168,293.51	\$ 207,603.07

Examined Feb. 9, 1914; Aug. 12, 1914.

Directors—H. C. Bartlett, F. W. Gray, A. E. Hyzer, W. W. McKee, C. W. Winslow.

NO. 213, STATE BANK.

BANK OF GYPSUM, GYPSUM, COLORADO.

H. E. Chatfield, President; Sam Oleson, Vice-President; J. P. Oleson, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 32,160.40	\$ 33,740.10	\$ 53,901.76	\$ 54,415.25	\$ 55,060.25
Loans and discounts (secured by collateral).....	21,728.95	22,410.65	3,050.00	3,054.50	3,054.50
Loans on real estate.....	2,000.00	2,500.00	4,950.00	4,950.00	4,950.00
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00	500.00
Other bonds and securities.....	1,801.35	2,431.54	1,394.32	685.45	530.15
Due from banks (not reserve banks).....	4,637.67	2,901.28	1,447.85	107.52	.....
Cash items (not including checks on other banks).....	250.93	239.11	.....	.....	.....
Due from reserve banks.....	10,815.32	9,522.40	4,339.33	13,044.36	17,960.01
Checks on other banks.....	340.00	721.21	.....	840.70	130.90
Currency.....	4,585.00	4,329.00	3,850.00	1,875.00	3,150.00
Gold.....	490.00	500.00	230.00	1,340.00	670.00
Silver and fractional coin.....	750.60	766.08	631.1	555.25	311.32
Total.....	\$ 80,650.22	\$ 80,561.40	\$ 73,454.87	\$ 81,348.03	\$ 86,347.16
LIABILITIES.					
Capital stock.....	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
Undivided profits, net.....	155.50	591.50	1,000.00	1,105.00	1,225.00
Bills payable.....	10,000.00	10,000.00	10,000.00	21,160.00	21,100.00
Postal savings accounts.....	1.00	1.00	1.00	1.00	1.00
Individual deposits.....	42,463.72	42,374.55	34,953.87	30,421.22	34,846.87
Due to banks (not reserve banks).....	.....	94.35	.....	1,180.81	1,614.29
Total.....	\$ 80,650.22	\$ 80,561.40	\$ 73,454.87	\$ 81,348.03	\$ 86,347.16

Examined Mar. 16, 1914; Aug. 14, 1914.

Directors—H. E. Chatfield, Andrew Oleson, J. P. Oleson, Sam Oleson, W. T. Staup.

HARTMAN STATE BANK, HARTMAN, COLORADO.

J. B. Harden, President; W. D. Decker, Vice-President; F. H. Puntenny, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 13,558.56	\$ 15,722.40	\$ 15,181.04	\$ 13,768.04	\$ 13,402.67
Loans and discounts (secured by collateral).....	19,431.90	17,146.34	16,231.21	18,652.00	17,494.24
Loans on real estate.....	2,167.70	2,387.90	2,837.70	2,834.30	2,804.30
Overdrafts (secured and unsecured).....	462.23	196.69	182.00	72.09	241.44
Other bonds and securities.....	391.73	351.83	515.70	341.47	370.74
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks).....	.....	402.78	402.78	1,172.73	1,250.04
Cash items (not including checks on other banks).....	.....	80.68	20.15	1.65	.....
Due from reserve banks.....	3,282.92	5,894.78	3,127.85	8,670.83	587.64
Checks on other banks.....	52.60	.....	.....	51.50	.....
Currency.....	904.00	1,260.00	1,890.00	659.00	2,083.00
Gold.....	89.00	5.00	100.00	100.00	35.00
Silver and fractional coin.....	780.19	493.71	652.34	528.97	446.71
Expense account.....	.....	.....	81.36	.....	.....
Total.....	\$ 43,721.83	\$ 46,209.13	\$ 43,482.92	\$ 48,352.98	\$ 41,424.78

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	48.91	15.96	.....	67.44	172.72
Bills payable.....	.....	2,500.00	10,000.00	7,500.00	.....
Individual deposits.....	21,599.07	25,133.88	17,151.94	25,351.11	25,208.08
Due to banks (not reserve banks).....	3,005.98	698.42	.....	.....	.....
Time certificates of deposit.....	5,481.20	5,206.20	3,632.20	2,876.55	3,442.49
Cashier's checks.....	971.79	94.67	118.78	57.88	101.49
Reserved for taxes.....	204.88	.....	50.00	.....	.....
Total.....	\$ 43,721.83	\$ 46,209.13	\$ 43,482.92	\$ 48,352.98	\$ 41,424.78

Examined April 7, 1914; Oct. 13, 1914.

Directors—W. D. Decker, J. B. Harden, P. B. Meek, J. S. McMurry, F. H. Puntenny.

NO. 158, STATE BANK.

COLORADO STATE BANK, HASWELL, HASWELL, COLORADO.

Boon Best, President; D. L. Beer, Vice-President; F. P. January, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 44,328.90	\$ 45,763.45	\$ 49,829.78	\$ 44,782.60	\$ 42,334.47
Loans and discounts (secured by collateral).....	28,009.19	25,435.65	30,893.92	30,716.63	29,510.79
Loans on real estate.....	6,340.03	6,710.03	7,286.43	12,656.11	10,867.76
Overdrafts (secured and unsecured).....	1,577.85	1,429.75	303.59	368.11	359.51
Bonds to secure postal savings.....	500.00	500.00	.....	.....	.....
Other bonds and securities.....	5,663.87	3,619.84	3,612.25	2,045.10	2,009.82
Premium on bonds.....	250.00	250.00	250.00	250.00	250.00
Furniture and fixtures.....	890.00	890.00	890.00	890.00	890.00
Banking house.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Cash items (not including checks on other banks).....	69.56	105.00	221.50	22.41	.....
Due from reserve banks.....	6,474.04	19,982.34	9,548.94	16,292.91	40,911.42
Checks on other banks.....	.....	.....	.....	.....	11.84
Currency.....	1,240.00	1,473.00	396.00	1,238.00	1,626.00
Gold.....	340.00	105.00	30.00	30.00	110.00
Silver and fractional coin.....	836.23	514.79	478.11	823.43	912.75
Other resources.....	.....	.....	.....	142.00	142.00
Expense account.....	.....	.....	.....	74.08	.....
Total	\$ 97,769.67	\$ 107,658.85	\$ 104,981.52	\$ 111,001.38	\$ 130,286.35
LIABILITIES.					
Capital stock.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund.....	7,000.00	8,500.00	8,500.00	10,500.00	10,500.00
Undivided profits, net.....	2,943.70	351.40	2,071.40	.....	531.09
Notes rediscounted.....	5,200.00	7,391.00	7,381.00	7,380.00	4,027.00
Individual deposits.....	43,998.35	47,631.58	46,377.51	50,465.69	71,695.93
Demand certificates of deposit.....	5,000.00	10,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	23,323.72	23,451.27	25,418.01	27,430.69	28,282.31
Cashier's checks.....	233.90	233.00	233.00	225.00	250.00
Total	\$ 97,769.67	\$ 107,658.85	\$ 104,981.52	\$ 111,001.38	\$ 130,286.35

Examined Mar. 22, 1914; Oct. 8, 1914.

Directors—D. L. Beer, Boon Best, Charles W. Clark, F. P. January, Raymond Miller.

THE BANK OF HAXTUN, HAXTUN, COLORADO.

Ellen V. Benson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 34,245.00	\$ 25,237.85	\$ 21,753.26	\$ 29,801.86	\$ 41,571.64
Loans and discounts (secured by collateral).....	3,739.40	3,037.50	1,689.40	2,477.10	2,262.10
Loans on real estate.....	2,900.00	2,900.00	3,150.40	1,483.00	1,483.00
Overdrafts (secured and unsecured).....	74.24	336.21	97.89	58.44	882.66
Furniture and fixtures.....	750.00	750.00	700.00	850.00	850.00
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Due from reserve banks.....	7,161.23	4,492.28	6,791.32	8,371.87	7,965.46
Checks on other banks.....	100.70	1,237.31	77.00	495.29	2,514.87
Currency.....	680.00	193.00	1,190.00	547.00	1,086.00
Gold.....	975.00	995.00	820.00	620.00	650.00
Silver and fractional coin.....	390.21	318.69	163.77	393.09	243.96
Total	\$ 52,925.78	\$ 41,497.84	\$ 38,473.04	\$ 47,097.65	\$ 61,449.69

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	160.00	160.00	160.00	245.00	245.00
Undivided profits, net.....	300.48	522.81	848.24	364.61	1,171.96
Individual deposits.....	33,230.96	22,272.78	19,388.32	27,328.50	40,069.61
Demand certificates of deposit.....	2,422.77	1,822.77	713.65	1,844.52	2,680.99
Time certificates of deposit.....	6,161.70	5,736.70	7,175.62	4,836.13	4,821.13
Cashier's checks.....	649.87	992.78	187.31	2,478.89	2,461.00
Total	\$ 52,925.78	\$ 41,497.84	\$ 38,473.04	\$ 47,097.65	\$ 61,449.69

Examined Mar. 21, 1914; Aug. 10, 1914.
Owner—G. W. Gordon.

FARMERS STATE BANK, HANTUN, COLORADO.

D. W. Scott, President; J. A. Swedlund, Vice-President; Emil S. Larsen, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 58,370.45	\$ 57,795.02	\$ 59,840.57	\$ 66,036.20	\$ 73,198.07
Loans and discounts (secured by collateral).....	18,908.27	18,609.69	13,317.59	18,485.57	19,036.15
Loans on real estate.....	1,299.17	1,299.17	1,849.17	.....	2,187.00
Overdrafts (secured and unsecured).....	1,230.08	2,469.16	1,411.25	1,836.68	1,734.61
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	796.62	1,003.11	47.50	391.02	791.35
Furniture and fixtures.....	3,557.89	3,767.89	3,859.19	3,772.70	3,772.70
Banking house.....	11,046.20	11,046.20	11,045.20	10,769.00	10,769.00
Due from banks (not reserve banks).....	25.00	.....	25.00	.....	.....
Due from reserve banks.....	10,644.17	16,198.39	12,230.17	18,592.53	27,298.60
Checks on other banks.....	418.81	398.10	838.65	690.17	1,311.20
Currency.....	4,396.00	1,960.00	2,398.00	1,777.00	2,250.00
Gold.....	430.00	710.00	920.00	1,200.00	1,500.00
Silver and fractional coin.....	802.08	596.83	314.63	573.57	406.89
Total	\$ 113,123.74	\$ 116,762.56	\$ 109,006.92	\$ 125,184.44	\$ 145,165.57
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	.....	2,500.00	2,500.00	2,750.00	2,750.00
Undivided profits, net.....	6,472.44	2,297.09	3,676.60	56.48	1,525.12
Bills payable.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Notes rediscounted.....	8,100.00	8,100.00	5,700.00	7,300.00	900.00
Postal savings accounts.....	100.20	101.52	1.52	2.58	.....
Dividends unpaid.....	.....	2,500.00	.....	.....	.....
Individual deposits.....	41,827.67	43,876.33	41,178.48	55,338.13	80,624.74
Demand certificates of deposit.....	310.30	249.90	139.90	800.00	820.64
Time certificates of deposit.....	23,123.67	19,659.39	22,134.79	23,604.71	24,696.47
Cashier's checks.....	534.46	4,514.33	675.63	2,331.64	1,446.02
Total	\$ 113,123.74	\$ 116,762.56	\$ 109,006.92	\$ 125,184.44	\$ 145,165.57

Examined Mar. 20, 1914; Aug. 10, 1914.
 Directors—M. Anderson, Edwin Finch, D. D. Finch, E. E. Internill, Emil S. Larsen, W. H. Perry, J. A. Swedlund, W. A. Trowbridge, D. W. Scott.

BANK OF HAYDEN, HAYDEN, COLORADO.

A. F. Woods, Cashier; Leslie Kimsey, Assistant Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 38,441.22	\$ 40,149.36	\$ 42,991.11	\$ 48,824.60	\$ 45,805.57
Loans and discounts (secured by collateral).....	12,656.20	8,127.67	13,406.56	13,127.61	10,133.66
Loans on real estate.....	1,990.30	3,200.00	950.00	1,200.00	3,350.00
Loans on overdrafts.....	412.73	1,894.31	196.47	1,402.78	1,989.10
Overdrafts (secured and unsecured).....	1,439.35	1,093.14	820.70	1,214.28	1,412.38
Other bonds and securities.....	630.00	630.00	656.30	671.50	986.50
Furniture and fixtures.....	729.79	767.57	.....	649.18	.....
Due from banks (not reserve banks).....	.....	.....	5.00	200.00	.....
Cash items (not including checks on other banks).....	11,416.06	2,594.94	2,429.63	643.06	442.08
Due from reserve banks.....	583.52	1,455.99	379.98	1,087.21	188.21
Checks on other banks.....	1,804.00	327.00	1,408.00	1,717.00	826.00
Currency.....	20.00	.....	145.00	285.00	310.00
Gold.....	496.97	600.25	525.53	727.39	949.20
Silver and fractional coin.....	.....	20.81	.....	.....	.....
Expense account.....	.....	.....	.....	.....	.....
Total	\$ 70,620.14	\$ 60,861.04	\$ 63,914.28	\$ 71,749.61	\$ 70,452.70
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	250.00	250.00	250.00	250.00
Undivided profits, net.....	1,170.06	.....	1,094.28	757.67	1,306.28
Bills payable.....	.....	.....	.....	.....	.....
Individual deposits.....	49,293.82	40,025.88	34,835.78	43,651.28	40,726.53
Due to banks (not reserve banks).....	260.45	634.24	1,122.73	995.89	1,501.83
Due to reserve banks.....	.....	.....	.....	.....	1,697.84
Time certificates of deposit.....	9,863.87	8,846.99	11,311.49	10,571.20	13,196.92
Cashier's checks.....	32.44	1,103.93	300.00	523.60	1,773.30
Total	\$ 70,620.14	\$ 60,861.04	\$ 63,914.28	\$ 71,749.61	\$ 70,452.70

Examined Jan. 24, 1914; June 25, 1914.
 Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell,
 Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A.
 Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby,
 A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Stimm, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W.
 France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley,
 V. Moulton, Mrs. A. C. Moulton, H. W. Hanson, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F.
 Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray,
 E. R. Horth, James Wadge.

NO. 60, STATE BANK.

YAMPA VALLEY BANK, HAYDEN, COLORADO.

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

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 44,752.65	\$ 36,979.65	\$ 39,475.01	\$ 44,268.32	\$ 43,615.09
Loans and discounts (secured by collateral).....	17,685.18	26,942.01	34,170.25	33,578.34	31,845.08
Loans on real estate	1,650.00	1,450.00	2,200.00	2,200.00	2,200.00
Overdrafts (secured and unsecured).....	489.07	265.68	443.84	271.87	528.37
Other bonds and securities	1,073.46	1,073.20	1,081.70	937.15	967.15
Furniture and fixtures	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	11,894.43	11,894.43	12,323.98	12,508.89	12,599.52
Due from banks (not reserve banks).....	911.19	556.40	.....	.....	.....
Cash items (not including checks on other banks).....	142.98	398.67	145.05	889.00	.....
Due from reserve banks	5,349.64	7,214.96	6,560.46	8,823.78	13,700.77
Checks on other banks	865.56	578.57	322.79	315.99	1,400.25
Currency	2,065.00	1,865.00	1,454.00	2,597.00	1,256.00
Gold	390.00	460.00	565.00	645.00	710.00
Silver and fractional coin.....	635.69	773.20	596.84	624.09	477.05
Total	\$ 92,554.85	\$ 95,266.80	\$ 103,998.92	\$ 112,400.43	\$ 113,593.28
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund .....	.....	250.00	250.00	250.00	250.00
Undivided profits, net	2,453.46	52.17	742.08	573.49	823.17
Bills payable	16,000.00	20,000.00	19,000.00	22,000.00	21,000.00
Notes rediscounted .....	.....	.....	5,600.00	7,600.00	7,600.00
Individual deposits	39,655.63	38,310.74	41,936.50	44,931.16	46,108.51
Due to banks (not reserve banks).....	.....	1,701.58	1,580.22	73.86	718.17
Demand certificates of deposit.....	.....	6.00	.....	.....	.....
Time certificates of deposit	4,445.76	4,946.31	4,890.12	6,972.92	7,063.43
Total	\$ 92,554.85	\$ 95,266.80	\$ 103,998.92	\$ 112,400.43	\$ 113,593.28

Examined Jan. 24, 1914; June 25, 1914.

Directors—S. A. Adair, M. M. Burch, L. Emrich, Alva Jones, F. E. Milner, D. L. Sellers, B. T. Shelton.

FIRST STATE BANK OF HILLROSE, HILLROSE, COLORADO.

Emma Huston, President; G. I. Huston, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 37,758.19	\$ 38,816.61	\$ 42,828.53	\$ 45,108.38	\$ 42,843.18
Loans and discounts (secured by collateral).....	5,682.08	5,784.23	4,942.63	5,813.55	6,358.68
Loans on real estate	3,689.00	3,689.00	2,263.50	2,263.50	2,263.50
Overdrafts (secured and unsecured).....	240.02	206.28	202.34	181.27	208.06
Furniture and fixtures	1,563.61	1,563.61	1,551.01	1,544.01	1,544.01
Banking house	2,075.67	2,075.67	2,075.67	2,075.67	2,075.67
Other real estate	3,314.09	3,314.09	3,314.09	2,800.00	2,800.00
Cash items (not including checks on other banks).....	430.37	606.30	40.88	225.24	401.48
Due from reserve banks	8,691.30	7,518.48	5,882.51	6,930.14	4,881.48
Currency	397.00	652.00	1,269.00	1,376.00	1,796.00
Gold	362.50	572.50	305.00	110.00	330.00
Silver and fractional coin.....	753.10	503.20	301.95	524.44	488.56
Total	\$ 64,996.33	\$ 65,301.37	\$ 64,977.11	\$ 68,952.20	\$ 65,690.62

LIABILITIES.

Capital stock	\$ 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	10,000.00
Undivided profits, net	3,081.72	3,207.66	3,386.86	2,900.30	2,813.05
Bills payable	7,000.00	7,000.00	9,000.00	13,000.00	11,000.00
Individual deposits	24,032.72	24,144.51	17,996.43	18,648.70	17,360.26
Time certificates of deposit	5,881.89	5,949.20	9,586.82	9,403.20	9,517.31
Other liabilities .....	.....	.....	7.00	.....	.....
Total	\$ 64,996.33	\$ 65,301.37	\$ 64,977.11	\$ 68,952.20	\$ 65,690.62

Examined Mar. 7, 1914; Aug. 4, 1914.
 Directors—E. C. Coffin, Fred Wahlert, Emma Huston, G. I. Huston.

NO. 63, STATE BANK.

HOLLY STATE BANK, HOLLY, COLORADO.

G. W. Stevens, President; J. A. Pierce, Vice-President; E. T. Chambers, Assistant Cashier.

	Jan. 4, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 30,526.80	\$ 26,542.69	\$ 31,982.85	\$ 33,882.93	\$ 32,639.06
Loans and discounts (secured by collateral).....	19,372.31	15,691.79	19,081.64	19,711.04	18,376.30
Loans on real estate	13,678.80	13,673.80	12,748.27	12,385.92	13,570.60
Overdrafts (secured and unsecured).....	.....	12.73	.....	3.71	90.97
Other bonds and securities	1,128.13	1,071.99	886.68	739.01	739.04
Furniture and fixtures	3,137.68	3,137.68	3,140.18	3,165.68	3,165.68
Banking House	8,100.00	8,000.00	8,201.25	8,282.70	8,282.70
Other real estate	914.35	914.95	1,011.39	1,011.39	1,049.89
Due from banks (not reserve banks).....	213.35	488.76	919.48	36.29	189.25
Cash items (not including checks on other banks).....	.....	65.00	160.78	17.34	340.00
Due from reserve banks	3,940.69	18,391.81	4,439.61	8,927.61	6,936.68
Checks on other banks	126.24	20.94	188.77	5.00	254.61
Currency	2,081.60	2,791.00	2,432.00	4,399.00	2,935.00
Gold	682.50	750.00	1,027.50	2,405.00	1,915.00
Silver and fractional coin.....	993.75	743.58	408.60	124.69	491.41
Other resources	361.69	335.62	335.62	335.62	335.62
Total	\$ 85,857.92	\$ 92,795.25	\$ 86,917.02	\$ 95,432.96	\$ 91,371.81
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,636.18	1,000.00	1,000.00	1,500.00	1,500.00
Undivided profits, net	13,400.00	1,562.63	1,757.68	862.81	1,164.52
Bills payable .....	.....	10,000.00	15,000.00	18,000.00	8,000.00
Individual deposits	28,162.94	37,305.57	29,961.33	35,264.88	39,547.82
Demand certificates of deposit .....	.....	.....	.....	110.00	10.00
Time certificates of deposit.....	10,608.49	12,410.27	8,889.87	9,149.86	10,632.38
Certified checks .....	.....	.....	.....	43.95	.....
Cashier's checks	132.60	200.37	79.23	108.50	177.46
Other liabilities	317.71	316.01	228.91	332.96	339.63
Total	\$ 85,857.92	\$ 92,795.25	\$ 86,917.02	\$ 95,432.96	\$ 91,371.81

Examined April 6, 1914; Oct. 12, 1914.

Directors—John Duncan, J. A. Pierce, H. S. Rollins, G. W. Stevens.

PHILLIPS COUNTY STATE BANK, HOLYOKE, COLORADO.

J. H. Painter, President; M. T. Nelson, Vice-President; R. L. Johnson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 55,085.45	\$ 48,850.01	\$ 43,097.65	\$ 47,977.41	\$ 53,106.75
Loans and discounts (secured by collateral).....	18,879.82	19,789.28	21,972.68	23,326.94	28,939.35
Loans on real estate	75.00	75.00	75.00	75.00	375.00
Overdrafts (secured and unsecured).....	2,159.73	1,538.73	858.32	2,024.41	5,292.45
Other bonds and securities	360.00	310.00	92.15	142.15	499.19
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate	4,500.00	4,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks).....	.....	.....	267.28	1,262.93	3,088.61
Cash items (not including checks on other banks).....	35.18	22.12	16.72	13.42	60.98
Due from reserve banks	9,058.66	17,830.72	15,233.26	16,402.59	21,928.76
Checks on other banks	986.48	600.00	666.78	425.53	1,467.70
Currency	3,102.00	3,244.00	3,000.00	3,506.00	3,071.00
Gold	1,097.50	1,212.50	1,147.50	1,227.50	1,227.50
Silver and fractional coin.....	794.12	698.50	739.78	623.30	513.04
Other resources	52.52	140.47	17.70	.....	150.00
Total	\$ 110,686.47	\$ 113,311.33	\$ 105,274.82	\$ 114,987.18	\$ 139,690.33

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	349.10	223.84	126.73	69.68	672.32
Notes rediscounted	4,700.00	2,500.00	2,900.00	2,900.00	.....
Individual deposits	36,823.63	48,210.47	37,818.02	46,776.96	68,289.51
Demand certificates of deposit	2,861.12	1,149.87	1,549.14	1,291.79	917.59
Time certificates of deposit.....	36,343.79	32,609.68	34,219.28	35,447.10	41,310.90
Cashier's checks	1,108.83	107.47	161.65	1.65	.....
Total	\$ 110,686.47	\$ 113,311.33	\$ 105,274.82	\$ 114,987.18	\$ 139,690.33

Examined Mar. 23, 1914; Aug. 12, 1914.

Directors—J. H. Painter, R. G. McKibbin, A. Schuehmann, W. L. Irwin, M. T. Nelson, H. C. Hargreaves.

NO. 246, STATE BANK.

HOOPER STATE BANK, HOOPER, COLORADO.

N. E. Morgan, President; R. J. Kavalec, Vice-President; Dwight H. Gove, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 13,976.40	\$ 16,634.05	\$ 15,046.92	\$ 20,406.00	\$ 23,894.87
Loans and discounts (secured by collateral).....	4,838.00	4,488.00	6,240.00	6,264.50	13,676.00
Overdrafts (secured and unsecured).....	6.59	36.08	.....	5.50	15.84
Other bonds and securities .....	.....	27.50	.....	.....	.....
Furniture and fixtures	320.45	337.95	1,056.01	1,056.01	1,075.51
Banking house .....	.....	1,450.00	1,643.75	1,643.75	1,677.15
Due from banks (not reserve banks).....	8,464.62	1,235.58	8,691.54	4,451.03	7,176.91
Cash items (not including checks on other banks).....	.....	49.30	.....	56.00	.....
Due from reserve banks	4,365.07	5,760.88	13,498.24	10,107.13	8,595.30
Checks on other banks	1.75	150.00	.....	.....	362.85
Currency	1,586.00	1,603.00	1,311.00	2,340.00	1,535.00
Gold	25.00	95.00	200.00	30.00	40.00
Silver and fractional coin.....	231.89	142.24	198.13	169.48	128.48
Total	\$ 33,815.77	\$ 32,009.58	\$ 47,885.59	\$ 46,529.40	\$ 58,178.00
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	114.68	91.18	87.02	204.29	553.34
Individual deposits	19,360.21	17,449.72	31,545.42	29,427.56	40,597.11
Time certificates of deposit	4,335.35	4,463.15	6,253.15	6,897.55	7,027.55
Certified checks	5.53	5.53	.....	.....	.....
Total	\$ 33,815.77	\$ 32,009.58	\$ 47,885.59	\$ 46,529.40	\$ 58,178.00

Examined April 14, 1914; Sept. 24, 1914.

Directors—H. C. Brenitzer, Dwight H. Gove, R. J. Kavalec, N. E. Morgan, John T. Wallace.

BANK OF NORTH FORK, HOTCHKISS, COLORADO.

George H. Duke, Cashier.

RESOURCES.

	Jan. 12, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 42,553.53	\$ 41,648.07	\$ 42,889.81	\$ 46,902.57	\$ 48,920.00
Loans and discounts (secured by collateral).....	18,827.00	18,945.91	19,232.62	17,583.02	19,798.93
Loans on real estate	14,786.65	15,714.63	15,145.80	14,568.88	14,568.88
Overdrafts (secured and unsecured).....	2,958.52	1,401.89	1,962.19	5,319.60	3,674.92
Other bonds and securities	4,865.00	3,867.45	3,177.70	3,553.96	4,157.40
Furniture and fixtures	1,050.70	900.00	900.00	900.00	900.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,595.55
Due from banks (not reserve banks).....	214.68	68.99	449.90	5,667.59	837.29
Cash items (not including checks on other banks).....	1,349.50	.....	1,478.63	277.05	492.76
Due from reserve banks	10,616.97	9,859.30	8,694.40	12,750.71	16,848.13
Checks on other banks	298.82	162.07	.....	83.28	36.00
Currency	5,922.00	6,417.00	7,134.00	2,372.00	2,675.00
Gold	1,030.00	1,302.50	2,092.50	2,082.50	2,090.00
Silver and fractional coin.....	1,895.12	2,300.81	2,521.68	658.64	1,112.39
Total	\$ 109,913.49	\$ 105,197.62	\$ 109,149.23	\$ 116,219.80	\$ 118,807.85

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	5,970.96	5,000.00	10,000.00	10,000.00	.....
Undivided profits, net	5,235.07	4,089.26	463.75	38.95	9,420.53
Bills payable	6,500.00	6,500.00	6,500.00	8,000.00	2,500.00
Notes rediscounted	5,883.13	5,883.13	5,883.13	5,883.13	5,883.13
Savings accounts	2,431.82	2,448.35	2,458.59	2,466.26	2,468.16
Individual deposits	58,247.24	61,687.15	64,781.58	69,946.00	78,970.39
Due to banks (not reserve banks).....	3,821.19	384.41	1,025.82	1,558.15	354.87
Due to reserve banks	15.07	.....	.....	.....	.....
Time certificates of deposit	12,595.62	8,946.69	8,500.16	8,254.21	8,555.85
Cashier's checks	184.35	248.63	36.20	73.10	1,555.42
Total	\$ 109,913.49	\$ 105,197.62	\$ 109,149.23	\$ 116,219.80	\$ 118,807.85

Examined Feb. 19, 1914; Sept. 15, 1914.

Co-owners—George H. Duke, E. M. Duke, Sam D. Hartman, Ray E. Blair.

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

Edmund Becker, President; L. W. Kennedy, Vice-President; L. R. Harrison, Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 16,361.62	\$ 16,980.37	\$ 18,313.69	\$ 17,068.94	\$ 18,826.68
Loans and discounts (secured by collateral).....	14,609.58	14,291.12	18,382.33	13,553.32	8,551.74
Loans on real estate.....	14,549.34	13,969.34	12,059.75	10,924.75	11,994.75
Overdrafts (secured and unsecured).....	1,090.50	188.22	791.63	1,253.28	957.31
Other bonds and securities.....	2,304.27	2,113.75	1,469.95	1,290.79	2,130.79
Furniture and fixtures.....	871.90	800.00	800.00	800.00	800.00
Banking house.....	4,994.40	4,900.00	4,900.00	4,900.00	4,900.00
Other real estate.....	550.25	550.25	440.60	426.60	425.85
Due from banks (not reserve banks).....	2,853.28	3,494.47	2,853.28	7,853.28	2,853.28
Cash items (not including checks on other banks).....	105.00	59.56	169.43	1,208.88	2,007.76
Due from reserve banks.....	13,634.92	10,320.27	6,804.47	14,183.03	25,297.27
Checks on other banks.....	250.00	.....	.....	.....	.....
Checks on other banks.....	2,618.00	2,851.00	2,259.00	1,612.00	3,548.00
Currency.....	75.00	.....	10.00	120.00	110.00
Gold.....	.....	.....	.....	.....	.....
Silver and fractional coin.....	694.10	285.44	311.23	408.10	514.32
Total.....	\$ 75,862.17	\$ 69,964.80	\$ 69,565.36	\$ 75,572.45	\$ 82,917.75
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,800.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	1,145.05	694.29	744.79	252.19	476.19
Bills payable.....	.....	.....	10,000.00	.....	.....
Dividends unpaid.....	.....	.....	500.00	.....	.....
Individual deposits.....	39,687.74	36,801.20	26,950.26	47,603.36	52,932.41
Due to banks (not reserve banks).....	.....	.....	3,736.55	2,158.87	3,842.96
Demand certificates of deposit.....	5,600.00	5,150.00	5,200.00	5,200.00	5,200.00
Time certificates of deposit.....	17,829.37	15,509.31	10,373.76	8,298.03	8,327.98
Cashier's checks.....	40.00	10.00	.....	.....	78.21
Total.....	\$ 75,862.17	\$ 69,964.80	\$ 69,565.36	\$ 75,572.45	\$ 82,917.75

Examined Jan. 13, 1914; July 2, 1914.
 Directors—Edmund Becker, L. R. Harrison, W. H. Harrison, L. W. Kennedy, E. A. Morgan.

HUDSON STATE BANK, HUDSON, COLORADO.

A. J. Stybr, President; M. R. Stewart, Vice-President; J. H. Hume, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 14,777.12	\$ 13,494.67	\$ 11,195.28	\$ 12,095.89	\$ 8,525.60
Loans and discounts (secured by collateral).....	18,364.92	19,254.06	15,524.41	15,222.04	17,974.26
Loans on real estate.....	243.45	223.45	393.45	300.00	300.00
Overdrafts (secured and unsecured).....	13.13	61.51	182.11	7.63	28.01
Other bonds and securities.....	992.59	1,671.31	2,006.76	2,102.76	1,200.66
Furniture and fixtures.....	1,192.00	1,192.00	1,189.00	1,189.00	1,189.00
Due from reserve banks.....	5,445.99	6,174.30	10,241.23	12,342.01	11,575.67
Currency	1,504.00	904.00	1,743.00	1,998.00	825.00
Gold	677.50	707.50	822.50	7.50	7.50
Silver and fractional coin.....	464.61	488.97	356.49	469.79	447.77
Total	\$ 43,675.31	\$ 44,171.77	\$ 43,652.23	\$ 45,734.62	\$ 42,073.47
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,983.46	1,780.87	1,522.91	1,491.48	1,523.40
Individual deposits.....	18,529.29	18,840.75	22,885.94	26,200.97	24,635.44
Demand certificates of deposit.....	1,211.00	81.00	3,419.40	1,569.00	1,569.00
Time certificates of deposit.....	11,951.56	13,469.15	6,081.98	6,482.17	4,354.63
Certified checks.....	.....	.....	42.00	.....	.....
Total	\$ 43,675.31	\$ 44,171.77	\$ 43,652.23	\$ 45,734.62	\$ 42,073.47

Examined Mar. 9, 1914; July 27, 1914.

Directors—J. H. Hume, F. A. Hensley, C. M. Ireland, A. J. Stybr, M. R. Stewart.

NO. 67, TRUST COMPANY.

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

John Owen, President; J. A. Wilkins, Vice-President; C. I. Spessard, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 15,476.88	\$ 15,238.03	\$ 14,069.92	\$ 13,476.27	\$ 12,542.17
Loans and discounts (secured by collateral).....	2,212.14	2,049.00	3,950.00	3,950.00	3,950.00
Loans on real estate.....	16,683.04	17,234.15	17,631.15	17,134.10	17,064.10
Overdrafts (secured and unsecured).....	87.92	154.36	626.59	250.12	66.70
Other bonds and securities.....	13,017.31	18,491.66	17,444.43	17,408.26	15,877.39
Furniture and fixtures.....	3,400.00	3,400.00	3,400.00	3,400.00	3,400.00
Banking house.....	14,600.00	14,600.00	14,600.00	14,600.00	14,600.00
Other real estate.....	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Cash items (not including checks on other banks).....	24.34	4.75	2.00	.....	2.00
Due from reserve banks.....	15,530.98	11,983.25	6,075.35	14,049.35	15,919.01
Checks on other banks.....	67.75	76.95	97.95	8.00	56.04
Currency.....	1,789.00	5,529.00	2,263.00	1,315.00	1,878.00
Gold.....	100.00	255.00	220.00	190.00	140.00
Silver and fractional coin.....	294.57	309.00	381.16	515.93	482.41
Total.....	\$ 45,283.93	\$ 99,316.15	\$ 92,781.55	\$ 98,597.63	\$ 97,977.82
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	1,666.76	1,680.69	1,851.47	2,099.74	2,311.22
Savings accounts.....	22,262.64	21,771.03	23,366.54	24,167.83	24,352.71
Individual deposits.....	19,442.03	22,707.22	15,513.54	20,132.01	19,943.89
Demand certificates of deposit.....	225.00	140.00	270.00	410.00	240.00
Time certificates of deposit.....	1,680.00	3,097.21	1,780.00	1,780.00	1,130.00
Cashier's checks.....	7.50	.....	.....	8.05	.....
Total.....	\$ 99,316.15	\$ 99,316.15	\$ 92,781.55	\$ 98,597.63	\$ 97,977.82

Examined Mar. 29, 1914; Sept. 11, 1914.

Directors—John Atcheson, C. W. Deems, Thomas M. Egan, W. F. Nichols, John Owen, John A. Wilkins, W. A. Thompson, C. I. Spessard, H. F. Swanson.

IGNACIO STATE BANK, IGNACIO, COLORADO.

Hans Aspaas, President; Edwin W. Stang, Vice-President; Rex M. Shultz, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 22,405.29	\$ 21,824.46	\$ 24,469.02	\$ 25,341.36	\$ 25,819.97
Loans and discounts (secured by collateral).....	13,651.20	13,783.48	9,562.97	8,657.77	8,167.25
Loans on real estate.....	2,300.00	2,150.00	2,561.94	1,524.24	1,725.00
Overdrafts (secured and unsecured).....	224.39	140.23	142.67	188.93	227.38
Furniture and fixtures.....	1,550.00	1,550.00	1,550.00	1,550.00	1,550.00
Banking house.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate.....	319.20	319.20	319.20	319.20	319.20
Cash items (not including checks on other banks).....	80.80	.....	.....	.....	.....
Due from reserve banks.....	5,048.53	3,388.95	8,513.78	2,846.10	4,098.48
Checks on other banks.....	15.00	35.17	74.07	73.50	.....
Currency.....	596.00	2,706.00	1,136.00	2,159.00	2,468.00
Gold.....	15.00	.....	30.00	5.00	.....
Silver and fractional coin.....	480.99	1,218.05	273.41	265.12	518.79
Expense account.....	.....	.....	.....	585.65	327.57
Total.....	\$ 49,009.40	\$ 49,476.14	\$ 50,633.06	\$ 45,516.87	\$ 47,571.24

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,500.00	1,500.00	2,500.00	2,500.00
Undivided profits, net.....	406.61	230.02	1,074.72	.....	.....
Bills payable.....	10,000.00	6,200.00	6,000.00	6,000.00	6,000.00
Dividends unpaid.....	50.00	.....	.....	.....	.....
Individual deposits.....	25,727.80	30,467.79	30,911.84	26,231.59	27,171.43
Time certificates of deposit.....	924.05	938.05	964.05	677.05	728.15
Cashier's checks.....	346.94	140.28	182.45	108.23	1,171.66
Total.....	\$ 49,009.40	\$ 49,476.14	\$ 50,633.06	\$ 45,516.87	\$ 47,571.24

Examined Jan. 14, 1914; July 23, 1914.

Directors—Hans Aspaas, Rex M. Shultz, Edwin W. Stang, A. R. Williams, Emmet Wirt.

NO. 145, PRIVATE BANK.

FIRST BANK OF ILLIFF, ILLIFF, COLORADO.

H. A. Schoenberger, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 23,910.36	\$ 19,446.19	\$ 19,410.08	\$ 25,150.14	\$ 25,295.04
Loans and discounts (secured by collateral).....	11,490.31	15,790.04	17,980.07	16,102.72	15,631.14
Loans on real estate.....	2,525.00	2,485.00	2,425.00	2,425.00	2,425.00
Overdrafts (secured and unsecured).....	148.02	502.24	422.35	573.34	235.50
Other bonds and securities.....	1,277.13	1,203.38	802.43	1,089.39	1,780.91
Furniture and fixtures.....	2,196.75	2,196.75	2,196.75	2,196.75	2,196.75
Banking house.....	6,958.62	6,958.62	6,958.62	6,958.62	6,958.62
Due from banks (not reserve banks).....	1,584.47	3,848.56	675.14	139.70	.....
Due from reserve banks.....	955.16	4,211.16	4,344.08	585.82	.....
Checks on other banks.....	.....	.....	.....	.....	1,003.42
Currency.....	1,627.00	1,718.00	2,950.00	1,025.00	828.00
Gold.....	40.00	40.00	30.00	5.00	25.00
Silver and fractional coin.....	409.16	360.09	241.13	156.88	306.30
Expense account.....	.....	8.16	249.01	357.87	517.57
Total.....	\$ 53,081.98	\$ 58,768.19	\$ 58,384.66	\$ 56,467.23	\$ 59,446.50
LIABILITIES.					
Capital stock.....	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00
Surplus fund.....	3,500.00	4,900.00	4,900.00	4,900.00	4,900.00
Undivided profits, net.....	1,573.34	.....	.....	.....	.....
Bills payable.....	5,000.00	3,500.00	13,500.00	13,500.00	13,500.00
Individual deposits.....	23,812.21	32,334.26	19,426.23	18,590.46	22,249.23
Demand certificates of deposit.....	675.00	372.50	307.40	174.40	188.40
Time certificates of deposit.....	8,421.43	7,571.43	9,651.03	9,202.37	8,568.87
Total.....	\$ 53,081.98	\$ 58,768.19	\$ 58,384.66	\$ 56,467.23	\$ 59,446.50

Examined Feb. 6, 1914; July 30, 1914.

Co-partners—S. V. Cheairs, J. P. Dillon, E. M. Gillett, F. C. Luton, Louise D. Sanders.

KERSEY STATE BANK, KERSEY, COLORADO.

W. R. Williams, President; F. J. Edgar, First Vice-President; Nellie E. Tucker, Second Vice-President; L. E. Tucker, Cashier; J. H. Wittwer, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 12,859.55	\$ 12,989.83	\$ 16,886.69	\$ 19,049.19	\$ 17,594.15
Loans and discounts (secured by collateral).....	14,127.93	15,988.70	19,603.90	19,976.25	19,162.98
Loans on real estate.....	1,500.00	1,500.00	750.00	750.00	750.00
Overdrafts (secured and unsecured).....	98.13	110.69	62.00	124.39	37.73
Other bonds and securities.....	7,540.93	7,949.90	2,674.05	2,681.55	5,550.39
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house.....	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Cash items (not including checks on other banks).....	.....	3.29	50.00	.....	.....
Due from reserve banks.....	2,383.70	4,572.73	7,558.79	6,049.83	12,064.17
Checks on other banks.....	.....	.....	.....	.....	2.10
Currency.....	2,831.00	1,098.00	1,993.00	755.00	887.00
Gold.....	125.00	175.00	85.00	145.00	255.00
Silver and fractional coin.....	238.84	377.64	641.53	238.08	289.39
Total.....	\$ 45,405.08	\$ 48,465.78	\$ 54,004.96	\$ 53,469.29	\$ 59,992.91

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	2,051.36	2,516.52	2,517.33	2,212.85	2,312.83
Bills payable.....	.....	.....	6,000.00	10,000.00	10,000.00
Individual deposits.....	29,293.78	30,600.55	20,852.88	18,491.30	22,371.99
Time certificates of deposit.....	1,789.84	2,213.40	12,473.71	10,641.16	12,541.16
Cashier's checks.....	200.10	1,135.31	181.04	123.98	166.93
Total.....	\$ 45,405.08	\$ 48,465.78	\$ 54,004.96	\$ 53,469.29	\$ 59,992.91

Examined Feb. 9, 1914; Aug. 14, 1914.

Directors—F. J. Edgar, Nellie E. Tucker, L. E. Tucker, W. R. Williams, J. H. Wittwer.

NO. 136, STATE BANK.

KIOWA STATE BANK, KIOWA, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 32,778.14	\$ 33,801.05	\$ 44,189.14	\$ 40,078.25	\$ 30,483.75
Loans and discounts (secured by collateral).....	15,937.18	23,911.52	12,113.99	19,416.27	30,454.26
Loans on real estate.....	7,793.35	4,604.60	4,700.00	4,700.00	6,525.00
Overdrafts (secured and unsecured).....	28.34	502.89	45.56	63.44	667.78
Other bonds and securities.....	2,982.89	4,006.62	2,370.94	2,811.41	2,308.24
Furniture and fixtures.....	717.28	717.28	761.58	577.61	577.61
Banking house.....	2,750.00	2,750.00	2,750.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	713.18	4,359.57	2,579.27	239.07	3,187.63
Due from reserve banks.....	6,985.67	5,612.65	8,887.23	8,973.72	5,680.94
Checks on other banks.....	684.13	1,139.40	836.49	1,405.71	1,197.12
Currency.....	995.00	513.00	733.00	1,301.00	1,401.00
Gold.....	105.00	200.00	185.00	170.00	200.00
Silver and fractional coin.....	360.21	506.52	98.65	222.56	516.78
Total.....	\$ 72,830.47	\$ 82,629.90	\$ 80,240.85	\$ 82,459.04	\$ 85,550.11

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	459.57	541.08	1,288.42	317.94	995.04
Dividends unpaid.....	30.00	.....	.....	.....	.....
Individual deposits.....	48,865.30	58,203.22	53,731.83	55,734.42	57,948.39
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	.....	5,000.00
Time certificates of deposit.....	3,240.60	3,720.60	5,080.60	11,321.68	6,461.68
Reserved for taxes.....	135.00	165.00	140.00	85.00	115.00
Total.....	\$ 72,830.47	\$ 82,629.90	\$ 80,240.85	\$ 82,459.04	\$ 85,550.11

Examined May 26, 1914; Oct. 20, 1914.

Directors—Frank Dondero, Gordon Jones, Lee Ramsey, W. D. Reilly, A. M. Rex.

THE KIT CARSON STATE BANK, KIT CARSON, COLORADO.

C. E. Collins, President; Charles Scott, Vice-President; J. G. McComish, Cashier; L. J. Murphy, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 10,694.49	\$ 10,971.46	\$ 11,422.85	\$ 11,328.27	\$ 6,681.63
Loans and discounts (secured by collateral).....	34,534.78	32,746.15	26,155.25	26,846.25	28,015.57
Loans on real estate.....	4,053.17*	4,243.08	5,031.78	4,759.78	5,259.78
Overdrafts (secured and unsecured).....	96.77	104.81	135.65	130.88	188.44
Other bonds and securities.....	.....	.....	1,607.64	2,105.07	5,831.49
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate.....	1,960.00	1,960.00	1,960.00	1,960.00	1,960.00
Due from reserve banks.....	6,652.08	9,216.03	10,321.16	15,364.35	19,222.86
Currency.....	1,346.00	1,724.00	1,587.00	1,569.00	418.00
Gold.....	247.50	297.50	225.00	250.00	340.00
Silver and fractional coin.....	560.96	312.99	191.85	452.50	196.08
Other resources.....	108.25	464.10	44.25	.....	162.00
Total.....	\$ 61,454.00	\$ 63,240.12	\$ 59,881.93	\$ 65,960.10	\$ 69,475.85

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	4,000.00	4,000.00	5,060.00	5,000.00	5,000.00
Undivided profits, net.....	302.34	287.24	151.30	56.88	121.70
Bills payable.....	10,000.00	5,000.00	5,000.00	5,000.00	.....
Individual deposits.....	31,799.07	35,607.79	31,554.85	38,779.29	47,994.22
Time certificates of deposit.....	5,352.59	8,345.09	8,175.78	7,069.93	6,359.93
Total.....	\$ 61,454.00	\$ 63,240.12	\$ 59,881.93	\$ 65,960.10	\$ 69,475.85

Examined May 14, 1914; Oct. 8, 1914.

Directors—C. E. Collins, C. G. Fox, Charles Scott.

NO. 70, STATE BANK.

BANK OF KREMMLING, KREMMLING, COLORADO.

Edmund Becker, President; P. J. Martin, Vice-President; W. H. Harrison, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 33,198.11	\$ 32,791.21	\$ 33,092.65	\$ 38,106.24	\$ 38,617.93
Loans and discounts (secured by collateral).....	25,699.80	18,606.14	10,314.93	10,576.75	8,748.23
Loans on real estate.....	9,425.54	10,035.54	16,695.54	10,670.69	10,805.69
Overdrafts (secured and unsecured).....	278.88	348.92	260.61	219.21	69.43
Other bonds and securities.....	986.31	1,001.80	852.01	852.01	903.01
Furniture and fixtures.....	800.00	800.00	1,458.00	1,458.00	1,458.00
Banking house.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	1,666.52	1,666.52	1,666.52	1,666.52	1,666.52
Due from banks (not reserve banks).....	3,922.56	2,313.46	4,645.85	841.48	5,129.89
Cash items (not including checks on other banks).....	217.59	450.00	.....	.....	.....
Due from reserve banks.....	12,825.03	14,331.46	11,361.18	6,044.73	28,167.56
Checks on other banks.....	450.00	454.52	231.72	161.65	1,484.93
Currency.....	1,662.00	2,371.00	3,276.00	3,393.00	3,475.00
Gold.....	1,380.00	1,385.00	250.00	390.00	420.00
Silver and fractional coin.....	889.41	606.27	485.37	619.15	876.66
Total.....	\$ 95,701.75	\$ 89,541.84	\$ 86,339.78	\$ 76,769.43	\$ 113,622.85

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,500.00	3,500.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	488.68	488.51	369.38	757.15	1,047.54
Bills payable.....	.....	.....	5,000.00	5,000.00	.....
Savings accounts.....	1,000.00	591.48	.....	.....	.....
Dividends unpaid.....	.....	.....	500.00	.....	.....
Individual deposits.....	64,447.74	57,306.63	51,112.18	40,647.56	80,916.03
Demand certificates of deposit.....	163.91	659.00	103.90	145.40	175.40
Time certificates of deposit.....	16,101.42	17,002.22	15,254.32	16,209.32	17,473.88
Other liabilities.....	.....	.....	.....	10.00	10.00
Total.....	\$ 95,701.75	\$ 89,541.84	\$ 86,339.78	\$ 76,769.43	\$ 113,622.85

Examined Jan. 14, 1914; July 1, 1914.

Directors—Edmund Becker, W. H. Harrison, P. J. Martin.

THE LAFAYETTE BANK AND TRUST COMPANY, LAFAYETTE, COLORADO.

Mary E. Miller, President; George Rabb, Vice-President; G. W. Jackson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 14,434.76	\$ 20,122.49	\$ 27,248.04	\$ 28,587.86	\$ 28,484.86
Loans and discounts (secured by collateral).....	52,586.64	47,349.64	46,224.48	51,222.96	50,792.82
Loans on real estate.....	65,942.63	64,905.05	66,462.84	61,663.30	61,873.20
Overdrafts (secured and unsecured).....	1,138.51	107.16	155.85	367.91	24.02
Bonds to secure postal savings.....	1,468.00	1,468.00	1,468.00	1,468.00	1,468.00
Other bonds and securities.....	30,464.84	29,506.56	28,684.49	28,406.65	28,219.25
Furniture and fixtures.....	3,188.98	3,188.98	3,188.98	3,188.98	3,188.98
Banking house.....	9,700.00	9,700.00	9,700.00	9,700.00	9,700.00
Other real estate.....	6,445.91	6,445.91	8,635.37	11,554.67	11,792.71
Due from banks (not reserve banks).....	735.22	320.63	70.75	390.92	493.68
Cash items (not including checks on other banks).....	957.43	2,473.11	12.00	20.50	30.50
Due from reserve banks.....	16,504.12	6,917.82	15,243.61	2,960.88	13,546.14
Checks on other banks.....	89.34	55.35	188.47	624.64	564.66
Currency.....	1,936.00	1,219.00	1,954.00	1,128.00	555.00
Gold.....	1,657.25	3,237.25	1,555.50	1,910.00	2,295.00
Silver and fractional coin.....	1,172.49	1,092.59	475.90	342.19	456.94
Expense account.....	820.24	1,385.06	4,149.98	4,311.64	4,830.83
Total.....	\$ 298,341.76	\$ 199,544.60	\$ 215,357.76	\$ 207,738.91	\$ 218,306.59

LIABILITIES.

Capital stock.....	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00	\$ 36,200.00
Bills payable.....	21,831.25	19,308.80	20,919.10	20,076.24	18,854.89
Notes rediscounted.....	.....	.....	2,963.40	2,607.80	2,315.80
Savings accounts.....	4,654.74	3,682.52	3,148.69	3,230.72	3,474.27
Postal savings accounts.....	735.52	937.52	1,169.79	1,182.12	1,313.12
Individual deposits.....	66,953.51	55,062.35	71,294.69	59,268.31	70,552.08
Due to banks (not reserve banks).....	6,206.00	12,689.85	2,997.54	8,196.83	8,235.63
Demand certificates of deposit.....	71,700.74	67,641.11	73,401.84	73,500.00	700.00
Time certificates of deposit.....	.....	12.20	.....	74,464.87	72,623.25
Certified checks.....	.....	481.40	.....	.....	2.50
Cashier's checks.....	.....	.....	2,385.86	2,066.97	4,035.65
Total.....	\$ 298,341.76	\$ 199,544.60	\$ 215,357.76	\$ 207,738.91	\$ 218,306.59

Examined May 12, 1914; Dec. 1, 1914.

Directors—William Barrowman, T. H. Faul, F. C. Greenlee, George I. Miller, Mary E. Miller, George Rabb, E. T. Vaughn, William Whites.

NO. 177, STATE BANK.

LAIRD STATE BANK, LAIRD, COLORADO.

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 31,995.40	\$ 13,848.55	\$ 12,486.45	\$ 13,249.00	\$ 12,650.40
Loans and discounts (secured by collateral).....	8,205.55	9,831.40	9,904.50	10,993.40	10,224.10
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Cash items (not including checks on other banks).....	81.30	41.78	31.00	75.98	163.86
Due from reserve banks.....	12,031.30	5,236.47	3,588.14	6,150.45	7,667.06
Currency	640.00	732.00	1,230.00	193.00	1,280.00
Gold	370.00	475.00	525.00	550.00	420.00
Silver and fractional coin.....	546.61	296.89	59.70	202.04	55.22
Total.....	\$ 55,029.16	\$ 31,022.69	\$ 28,354.79	\$ 31,964.47	\$ 32,960.64
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	63.22	440.91	1,085.00	1,310.29	1,579.00
Individual deposits	19,191.31	16,062.21	12,808.96	15,994.04	16,813.25
Demand certificates of deposit.....	4,274.63	3,018.97	2,960.23	3,160.23	3,068.39
Total.....	\$ 35,029.16	\$ 31,022.69	\$ 28,354.79	\$ 31,964.47	\$ 32,960.64

Examined Mar. 18, 1914; Aug. 10, 1914.

Directors—Thomas Ashton, John Brown, R. F. Roberts.

LA JARA STATE BANK. LA JARA, COLORADO.

B. L. Van Vechten, President; Christen Jensen, Vice-President; H. C. Hall, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 89,950.01	\$ 69,134.88	\$ 63,620.10	\$ 65,340.09	\$ 74,431.06
Loans and discounts (secured by collateral).....	27,868.10	24,611.99	21,710.82	20,733.07	28,918.62
Loans on real estate.....	75.48	4,832.05	9,998.65	16,862.45	12,933.65
Overdrafts (secured and unsecured).....	2,000.00	2,045.00	576.04	413.20	1,731.23
Furniture and fixtures.....	3,000.00	3,000.00	2,000.00	2,000.00	2,000.00
Banking house.....	1,514.50	1,297.64	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks).....	19,626.07	15.00	4.00	352.73	712.15
Cash items (not including checks on other banks).....	721.87	40,593.48	31,732.03	221.45	.....
Due from reserve banks.....	6,934.00	296.93	142.68	744.59	1,196.21
Currency.....	715.00	6,590.00	5,140.00	5,808.00	6,445.00
Gold.....	1,866.86	5.00	.....	75.00	5.00
Silver and fractional coin.....	.....	1,480.89	988.85	1,183.47	989.07
Total.....	\$ 154,271.89	\$ 153,936.12	\$ 138,913.17	\$ 139,578.83	\$ 161,982.06

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	2,786.68	1,405.46	2,604.04	1,252.18	1,724.83
Individual deposits.....	71,887.51	73,591.11	57,898.38	60,718.85	82,344.28
Demand certificates of deposit.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	18,925.55	18,341.20	18,236.90	17,589.90	17,465.70
Cashier's checks.....	672.15	628.85	173.85	17.90	447.25
Total.....	\$ 154,271.89	\$ 153,936.12	\$ 138,913.17	\$ 139,578.83	\$ 161,982.06

Examined April 13, 1914; Sept. 16, 1914.

Directors—L. D. Eskridge, H. C. Hall, Samuel Jackson, Christen Jensen, L. A. Norland, J. W. Shawcraft, B. L. Van Vechten.

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

Eugene Rourke, President; Frank Finney, Vice-President; Frank Stansfield, Acting Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 107,451.92	\$ 102,764.72	\$ 90,027.13	\$ 87,833.81	\$ 73,458.25
Loans and discounts (secured by collateral).....	48,758.09	47,410.62	43,314.00	50,037.36	45,820.98
Loans on real estate.....	13,193.60	13,187.60	13,177.60	10,677.60	13,891.64
Overdrafts (secured and unsecured).....	2,334.62	6,648.02	797.06	371.24	714.80
Other bonds and securities.....	37,397.07	38,228.49	39,155.47	37,177.97	36,452.32
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house.....	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other real estate.....	1,963.06	1,932.06	1,913.06	1,941.20	2,478.79
Due from banks (not reserve banks).....	2,485.44	2,485.44	2,485.44	.....	2,954.10
Cash items (not including checks on other banks).....	330.55	493.82	177.46	40.65	10.00
Due from reserve banks.....	30,406.14	25,443.35	32,230.12	23,756.69	35,438.17
Checks on other banks.....	.....	.....	357.70	201.96	84.34
Currency.....	12,737.00	14,384.00	11,489.00	20,985.00	18,022.00
Gold.....	2,222.50	2,025.00	2,505.00	2,810.00	2,985.00
Silver and fractional coin.....	2,985.18	3,072.63	3,248.07	1,851.60	2,801.62
Other resources.....	.....	.....	.....	1,005.00	.....
Total.....	\$ 281,295.17	\$ 277,075.15	\$ 259,875.11	\$ 257,690.08	\$ 254,111.92

LIABILITIES.

Capital stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund.....	12,600.00	12,500.00	12,500.00	12,500.00	12,750.00
Undivided profits, net.....	1,533.62	1,961.86	5,676.41	3,040.05	1,223.73
Savings accounts.....	64,004.87	64,054.86	62,044.89	58,085.66	59,663.60
Trust funds.....	2,368.13	2,309.02	2,349.02	2,217.84	2,194.69
Individual deposits.....	83,302.83	75,962.46	59,134.00	67,781.18	72,888.24
Demand certificates of deposit.....	85.00	150.00	.....	.....	2,250.00
Time certificates of deposit.....	41,016.42	44,506.42	603.75	37,438.09	28,068.85
Certified checks.....	1.00	.....	17.00	775.26	.....
Cashier's checks.....	483.30	29.83	.....	.....	72.81
Reserved for interest.....	.....	.....	6.00	.....	.....
Other liabilities.....	1,000.00	.....	.....	.....	.....
Total.....	\$ 281,295.17	\$ 277,075.15	\$ 259,875.11	\$ 257,690.08	\$ 254,111.92

Examined April 13, 1914; Oct. 23, 1914.

Directors—J. N. Beaty, Frank Finney, W. A. Hart, Eugene Rourke, Fred A. Sabin, B. M. Spalding.

THE LA JUNTA STATE BANK, LA JUNTA, COLORADO.

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

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 125,883.92	\$ 127,086.82	\$ 131,872.63	\$ 130,584.08	\$ 129,672.41
Loans and discounts (secured by collateral).....	39,506.47	42,176.26	44,698.50	40,978.90	39,498.90
Loans on real estate.....	11,027.00	14,000.00	13,095.00	23,038.50	22,998.00
Overdrafts (secured and unsecured).....	935.83	1,177.38	905.33	1,862.66	496.90
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	24,644.36	25,380.42	23,538.56	18,788.34	20,028.37
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	4,443.62	4,400.00	4,080.00	4,040.00	4,000.00
Cash items (not including checks on other banks).....	1,161.44	240.60	.....	1,053.16	332.70
Due from reserve banks.....	71,199.13	43,844.23	22,316.97	50,421.46	25,713.32
Checks on other banks.....	1,706.34	1,066.23	812.27	1,804.49	843.95
Currency.....	16,053.00	19,722.00	17,078.00	17,530.00	16,885.00
Gold.....	4,785.00	955.00	735.00	3,125.00	1,015.00
Silver and fractional coin.....	5,720.47	3,263.44	4,357.47	3,007.09	4,028.64
Total	\$ 311,566.58	\$ 287,822.38	\$ 298,009.73	\$ 299,933.68	\$ 270,013.19
LIABILITIES.					
Capital stock.....	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	5,000.00	5,200.00	5,200.00	5,500.00	5,500.00
Undivided profits, net.....	3,611.46	1,211.82	4,720.17	2,321.08	2,480.41
Postal savings accounts.....	541.56	541.56	469.89	1,003.91	1,323.31
Individual deposits.....	151,726.20	138,341.46	125,486.57	164,484.17	136,819.71
Demand certificates of deposit.....	3,329.59	3,040.59	1,338.00	550.75	408.00
Time certificates of deposit.....	95,447.92	88,186.95	80,299.46	75,746.47	73,481.76
Certified checks.....	609.85	.....	.....	627.30	.....
Reserved for taxes.....	1,300.00	1,300.00	495.61	.....	.....
Total	\$ 311,566.58	\$ 287,822.38	\$ 298,009.73	\$ 299,933.68	\$ 270,013.19

Examined April 14, 1914; Oct. 22, 1914.

Directors—R. G. Dalton, A. C. Draper, J. E. Gauger, G. H. Near, R. A. Steen, G. H. Winchell, John Johnson.

MINERS AND MERCHANTS BANK, LAKE CITY, COLORADO.

J. F. Maurer, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 29,167.00	\$ 26,796.90	\$ 20,043.00	\$ 20,033.17	\$ 3,401.67
Loans and discounts (secured by collateral).....	1,891.00	2,133.50	2,461.77	1,910.10	1,896.00
Loans on real estate.....	650.00	650.00	1,500.00	1,500.00	1,500.00
Overdrafts (secured and unsecured).....	.50	22.36	2.06	2.39	3.40
Other bonds and securities.....	17,259.59	16,564.86	16,194.51	15,321.24	15,163.41
Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00
Banking house.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate.....	10,050.00	10,050.00	10,050.00	10,100.00	10,050.00 ⁸
Due from banks (not reserve banks).....	275.82	116.15	48.15	209.43	867.42
Cash items (not including checks on other banks).....	52.10	50.00	78.00	.....	.....
Due from reserve banks.....	7,836.71	10,837.81	5,970.01	7,590.87	7,793.29
Currency.....	4,385.00	3,405.00	2,840.00	3,040.00	9,645.00
Gold.....	895.00	1,125.00	1,100.00	1,485.00	1,370.00
Silver and fractional coin.....	544.86	1,115.55	830.36	769.51	853.94
Expense account.....	.....	.....	688.02	703.54	770.58
Total.....	\$ 77,808.48	\$ 77,957.13	\$ 66,698.88	\$ 67,465.25	\$ 58,114.31

LIABILITIES.

Capital stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	599.94	507.25	.....	.....	.....
Individual deposits.....	40,323.42	39,798.46	27,715.27	29,950.70	24,985.30
Due to banks (not reserve banks).....	.....	74.35	441.68	147.30	.....
Demand certificates of deposit.....	922.34	767.44	714.05	1,433.90	1,036.20
Time certificates of deposit.....	13,796.87	14,649.68	15,647.93	14,139.35	10,183.81
Reserved for taxes.....	1,165.91	819.95	1,179.95	824.00	909.09
Total.....	\$ 77,808.48	\$ 77,957.13	\$ 66,698.88	\$ 67,465.25	\$ 58,114.31

Examined Feb. 10, 1914; Aug. 6, 1914.
 Owner—Thatcher Bros. Investment Company.
 Liquidated Nov. 15, 1914.

CITIZENS STATE BANK, LAMAR, COLORADO.

J. M. Williams, President; Charles Maxwell, Vice-President; L. J. Boring, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 45,082.52	\$ 50,345.83	\$ 60,200.12	\$ 55,160.77	\$ 56,172.77
Loans and discounts (secured by collateral).....	37,030.42	37,169.17	33,620.01	33,634.08	31,600.90
Loans on real estate.....	20,250.65	18,993.45	21,050.45	27,337.40	30,637.40
Overdrafts (secured and unsecured).....	b. 75	36.51	135.32	81.59	246.74
Other bonds and securities.....	12,211.56	12,805.96	12,260.42	10,729.06	10,759.81
Furniture and fixtures.....	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00
Banking house.....	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Other real estate.....	2,100.00	900.00	900.00	900.00	900.00
Due from banks (not reserve banks).....	390.72	94.36	94.36	61.80	61.80
Due from reserve banks.....	20,379.43	22,472.70	30,685.86	24,659.38	60,166.83
Checks on other banks.....	1,349.76	2,117.43	923.11	465.90	2,332.22
Currency.....	3,744.00	2,698.00	3,252.00	3,724.00	3,962.00
Gold.....	5,485.00	5,640.00	5,140.00	5,400.00	5,315.00
Silver and fractional coin.....	1,193.18	746.63	618.70	1,083.29	1,095.22
Total.....	\$ 162,472.99	\$ 167,270.04	\$ 182,190.55	\$ 176,341.25	\$ 216,500.79

LIABILITIES.

Capital stock.....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus fund.....	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	4,971.54	17.58	2,014.52	2,197.17	1,285.34
Individual deposits.....	103,652.73	106,256.06	119,253.77	112,802.79	154,332.50
Demand certificates of deposit.....	365.00	.....	.....	.....	9.00
Time certificates of deposit.....	8,088.56	8,320.68	7,043.53	11,053.13	9,695.12
Certified checks.....	.....	2,509.40	2,100.00	.....	.....
Cashier's checks.....	66.46	1,222.41	1,222.41	24.35	717.02
Reserved for taxes.....	328.70	156.32	556.32	251.81	461.81
Total.....	\$ 162,472.99	\$ 167,270.04	\$ 182,190.55	\$ 176,341.25	\$ 216,500.79

Examined April 8, 1914; Oct. 16, 1914.
 Directors—L. J. Boring, George A. Everett, Charles Maxwell, I. L. Maxwell, J. M. Williams.

NO. 130, STATE BANK.

LA SALLE STATE BANK, LA SALLE, WELD COUNTY, COLORADO.

J. T. Kidd, President; S. R. Cox, Vice-President; R. B. Carpenter, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 17,196.83	\$ 14,628.63	\$ 17,744.94	\$ 18,083.96	\$ 20,644.19
Loans and discounts (secured by collateral).....	29,682.40	16,984.05	14,792.58	14,282.70	13,812.70
Loans on real estate.....	3,336.00	3,336.00	2,406.00	2,655.00	2,655.00
Overdrafts (secured and unsecured).....	450.68	324.71	35.59	117.40	211.42
Other bonds and securities.....	1,384.73	1,212.38	138.45	130.87	130.87
Furniture and fixtures.....	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house.....	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Other real estate.....	.....	.....	1,451.94	1,487.44	1,487.44
Due from banks (not reserve banks).....	.....	3.02	202.61	.....	.....
Due from reserve banks.....	.....	3,102.56	2,960.58	998.67	6,038.83
Checks on other banks.....	.....	.....	.....	52.50	52.50
Currency.....	1,579.00	1,286.00	717.00	1,468.00	1,439.00
Gold.....	220.00	270.00	340.00	240.00	365.00
Silver and fractional coin.....	783.11	809.41	1,064.04	612.87	301.05
Total.....	\$ 52,333.75	\$ 45,656.76	\$ 45,553.73	\$ 43,559.41	\$ 50,238.00

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	299.13	427.38	457.08	274.35	203.91
Bills payable.....	6,000.00	2,700.00	8,000.00	10,000.00	7,000.00
Notes rediscounted.....	3,865.50	.....	.....	.....	.....
Savings accounts.....	1,217.84	1,426.70	529.96	538.43	567.60
Individual deposits.....	21,859.01	26,703.89	14,954.01	11,113.95	17,219.40
Due to banks (not reserve banks).....	600.74	.....	.....	130.65	3,513.23
Due to reserve banks.....	1,040.19	.....	.....	.....	.....
Demand certificates of deposit.....	20.00	120.00	438.29	348.29	525.58
Time certificates of deposit.....	4,204.50	4,199.50	11,075.00	11,104.00	11,104.00
Certified checks.....	.....	19.29	.....	.....	.....
Cashier's checks.....	3,226.84	.....	99.39	50.34	104.28
Total.....	\$ 52,333.75	\$ 45,656.76	\$ 45,553.73	\$ 43,559.41	\$ 50,238.00

Examined Jan. 29, 1914; Aug. 17, 1914.

Directors—S. R. Cox, J. C. Hubbard, J. T. Kidd, John Walker.

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

M. D. Thatcher, President; R. C. C. Thatcher, Vice-President; P. G. Scott, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 292,719.46	\$ 192,425.67	\$ 204,794.80	\$ 204,738.22	\$ 201,394.13
Loans and discounts (secured by collateral).....	86,597.18	80,025.73	101,759.09	94,646.97	86,807.33
Loans on real estate.....	15,310.93	22,665.51	14,116.45	17,416.45	22,374.99
Overdrafts (secured and unsecured).....	5,538.38	7,690.96	1,598.02	1,444.33	2,475.78
Bonds to secure postal savings.....	7,000.00	7,000.00	.....	.....	.....
Other bonds and securities.....	9,454.14	10,803.03	4,639.03	3,796.38	2,397.70
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Other real estate.....	11,754.13	9,149.13	9,149.13	9,149.13	11,293.58
Due from banks (not reserve banks).....	1,899.61	2,896.89	.....	7.71	.....
Cash items (not including checks on other banks).....	62,380.12	76,076.78	26,977.76	166.12	32,913.30
Due from reserve banks.....	2,929.61	1,034.96	849.62	992.87	522.73
Checks on other banks.....	5,922.00	9,904.00	6,806.00	3,097.00	6,890.00
Currency.....	837.50	900.00	10,145.00	1,315.00	9,830.00
Gold.....	5,765.98	5,960.55	4,543.81	2,874.38	4,657.30
Silver and fractional coin.....	.....	.....	.....	.....	.....
Total.....	\$ 419,271.20	\$ 427,499.97	\$ 385,908.71	\$ 394,719.63	\$ 382,003.84
LIABILITIES.					
Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Postal savings accounts.....	13,942.11	13,219.87	13,725.35	15,714.63	16,421.15
Individual deposits.....	129.68	.....	.....	.....	.....
Due to banks (not reserve banks).....	251,718.98	248,992.68	215,471.56	226,107.32	210,955.41
Demand certificates of deposit.....	.....	.....	7.40	.....	.....
Time certificates of deposit.....	38,069.79	38,785.40	23,336.51	22,073.38	22,577.76
Reserved for interest.....	71,152.33	77,340.37	84,173.60	82,148.72	82,385.63
Reserved for taxes.....	396.14	629.48	1,462.64	1,744.45	2,722.76
.....	3,382.17	3,532.17	2,731.65	1,931.13	1,931.13
Total.....	\$ 419,271.20	\$ 427,499.97	\$ 385,908.71	\$ 394,719.63	\$ 382,003.84

Examined April 9, 1914; Oct. 19, 1914.

Directors—P. G. Scott, M. D. Thatcher, R. C. C. Thatcher.

NO. 197, STATE BANK.

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, COLORADO.

T. J. Herron, President; A. W. Johnston, Vice-President; L. B. Herron, Cashier.

	Jan. 4, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 16,849.13	\$ 25,205.48	\$ 27,747.70	\$ 31,568.71	\$ 29,118.82
Loans and discounts (secured by collateral).....	39,859.28	33,152.63	40,582.52	34,995.42	34,753.11
Loans on real estate	4,845.00	4,845.00	1,600.00	4,765.00	12,583.45
Overdrafts (secured and unsecured).....	311.49	913.76	1,780.76	1,569.06	1,149.46
Other bonds and securities	575.26	698.81	849.07	628.62	546.16
Furniture and fixtures	4,955.76	4,955.76	4,500.00	4,500.00	4,500.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Other real estate	8,285.00	8,285.00	4,285.00	4,285.00	3,535.00
Cash items (not including checks on other banks).....	2,267.38	537.50	413.53	144.87	276.07
Due from reserve banks	18,814.27	17,070.58	10,400.55	4,160.06	4,589.18
Checks on other banks	2,006.11	400.05	809.90	100.00	300.00
Currency	3,658.00	4,762.00	3,727.00	4,694.00	2,302.00
Gold	60.00	195.00	420.00	780.00	1,585.00
Silver and fractional coin.....	821.27	473.66	863.89	1,308.47	1,070.99
Total	\$ 113,607.95	\$ 111,600.23	\$ 107,469.92	\$ 103,499.21	\$ 106,309.24
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	5,549.72	6,198.29	1,823.92	842.03	5,926.50
Bills payable .....	.....	.....	.....	.....	5,000.00
Individual deposits	53,201.26	49,874.97	47,894.03	41,924.21	33,564.37
Time certificates of deposit.....	4,856.97	5,526.97	7,751.97	10,732.97	11,818.37
Total	\$ 113,607.95	\$ 111,600.23	\$ 107,469.92	\$ 103,499.21	\$ 106,309.24

Examined April 10, 1914; Oct. 17, 1914.

Directors—A. B. Ham, L. B. Herron, T. J. Herron, A. W. Johnston, A. F. Klinkerman, W. G. McAfee, W. A. Wight.

LA VETA STATE BANK, LA VETA, COLORADO.

H. M. Stockwell, President; C. L. Martin, Vice-President; F. O. Carson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 46,064.51	\$ 45,081.55	\$ 41,102.01	\$ 53,720.31	\$ 52,604.03
Loans and discounts (secured by collateral).....	13,059.79	14,059.79	14,251.60	20,894.82	23,882.05
Loans on real estate	16,841.98	15,460.51	13,161.80	8,210.82	12,239.58
Overdrafts (secured and unsecured).....	92.63	213.89	415.10	190.67	131.05
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	7,336.68	8,109.68	4,350.90	3,797.50	669.12
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	3,500.00	3,500.00	3,500.00	3,700.00	3,700.00
Other real estate	1,614.73	1,614.73	7,766.69	8,039.30	7,512.04
Due from banks (not reserve banks).....	137.18	3,892.00	584.79	329.92	270.41
Checks on other banks	15,764.60	16,603.97	19,394.03	15,839.93	16,880.16
Currency				109.89	194.75
Gold	2,106.00	3,807.00	2,750.00	3,013.00	4,650.00
Silver and fractional coin.....	440.00	625.00	180.00	50.00	145.00
	1,434.80	1,681.72	1,872.53	382.62	993.05
Total	\$ 111,892.90	\$ 117,852.84	\$ 112,829.45	\$ 121,778.78	\$ 127,371.24

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,150.00	3,150.00	3,150.00	3,250.00	3,250.00
Undivided profits, net	285.49	46.50	886.68	236.36	398.90
Bills payable		6,000.00	12,069.00	18,000.00	17,000.00
Postal savings accounts	171.82	170.82	147.31	147.31	101.31
Individual deposits	64,791.49	57,217.99	47,760.94	48,427.87	53,011.75
Due to banks (not reserve banks).....	349.81	87.96	139.96	2,571.21	3,292.06
Demand certificates of deposit	9,864.72	9,192.72	2,343.72	1,303.00	1,303.00
Time certificates of deposit	17,451.52	21,933.71	30,881.99	32,015.76	33,769.79
Certified checks	1.55	3,002.55	201.55	21.55	1.55
Cashier's checks	326.50	50.59	317.30	70.00	332.88
Total	\$ 111,892.90	\$ 117,852.84	\$ 112,829.45	\$ 121,778.78	\$ 127,371.24

Examined April 23, 1914; Sept. 23, 1914.

Directors—F. O. Carson, C. M. Mack, C. L. Martin, H. M. Stockwell, Josephine Stockwell.

NO. 80, STATE BANK.

LIMON STATE BANK, LIMON, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 29,626.36	\$ 29,375.47	\$ 32,021.13	\$ 37,465.78	\$ 36,511.65
Loans and discounts (secured by collateral).....	46,967.66	50,858.33	53,999.88	48,866.20	46,033.30
Loans on real estate	13,241.67	12,456.67	11,966.11	14,821.67	14,037.55
Overdrafts (secured and unsecured).....	504.37	536.73	1,300.45	599.48	3,032.91
Furniture and fixtures	2,850.00	2,850.00	2,845.00	2,905.00	2,910.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate	1,148.41	1,148.41	2,148.41	2,148.41	2,148.41
Due from reserve banks	29,218.26	22,590.02	23,063.50	24,246.71	42,934.30
Currency	5,888.00	4,457.60	3,775.00	4,058.00	3,928.00
Gold	635.00	575.00	515.00	840.00	600.00
Silver and fractional coin.....	1,070.03	783.88	986.37	1,322.28	1,074.02
Total	\$ 134,149.76	\$ 128,632.11	\$ 135,629.85	\$ 140,273.53	\$ 156,210.14

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net	8,024.10	7,838.53	9,449.27	9,888.92	10,930.18
Individual deposits	79,493.96	73,375.49	79,459.03	85,295.98	100,525.88
Time certificates of deposit	21,631.70	21,979.42	20,944.94	20,088.63	19,754.08
Cashier's checks .....	.....	438.67	776.61	.....	.....
Total	\$ 134,149.76	\$ 128,632.11	\$ 135,629.85	\$ 140,273.53	\$ 156,210.14

Examined May 12, 1914; Oct. 9, 1914.

Directors—J. M. Bally, Henry Ferguson, Harper Smith, J. D. Kessinger, J. M. McClure, C. J. Schrader, W. H. Wells.

NO. 164, STATE BANK.

THE LITTLETON STATE BANK, LITTLETON, COLORADO.

D. H. Staley, President; Amos Binford, Vice-President; D. M. Decamp, Vice-President; August Loehwing, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 22,584.49	\$ 18,074.03	\$ 29,325.30	\$ 29,781.76	\$ 24,580.93
Loans and discounts (secured by collateral).....	10,730.05	12,688.06	12,771.86	27,000.95	25,713.35
Loans on real estate .....	.....	.....	407.40	650.00	1,400.00
Overdrafts (secured and unsecured).....	131.49	1.04	147.23	202.29	331.69
Other bonds and securities	5,658.21	3,932.91	22,677.40	8,319.64	9,924.70
Furniture and fixtures	1,680.45	1,682.73	1,682.73	1,682.73	1,682.73
Other real estate	625.06	625.06	625.06	625.06	175.06
Due from reserve banks	2,709.43	2,471.31	3,995.27	15,875.87	17,242.20
Checks on other banks	507.00	1,172.81	1,109.72	118.05	231.50
Currency	2,065.00	1,335.49	1,741.00	2,239.00	1,638.00
Gold	280.00	15.00	50.00	35.00	122.50
Silver and fractional coin.....	398.87	290.68	728.45	332.99	486.30
Other resources	360.00	360.00	464.10	737.59	578.59
Expense account	224.32	212.74	.....	18.76	.....
Total	\$ 47,955.37	\$ 42,981.37	\$ 75,725.12	\$ 91,319.69	\$ 89,107.55

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund .....	.....	.....	200.00	200.00	200.00
Undivided profits, net .....	.....	.....	132.25	.....	460.51
Savings accounts	2,465.20	2,327.13	2,091.07	2,481.90	2,620.25
Individual deposits	23,490.17	21,209.24	49,401.80	63,997.56	60,645.12
Due to banks (not reserve banks).....	3,000.00	60.00	.....	.....	.....
Demand certificates of deposit.....	3,700.00	.....	1,250.00	500.00	.....
Time certificates of deposit .....	.....	4,385.00	7,650.00	7,062.00	9,930.10
Cashier's checks	300.00	.....	.....	2,078.23	302.56
Total	\$ 47,955.37	\$ 42,981.37	\$ 75,725.12	\$ 91,319.69	\$ 89,107.55

Examined Feb. 4, 1914; July 22, 1914.

Directors—Amos Binford, D. M. Decamp, August Loehwing, D. H. Staley.

NO. 217, TRUST COMPANY.
THE EMERSON AND BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, COLORADO.

D. C. Donovan, President; T. M. Callahan, W. L. McCaslin, W. L. McCaslin, Vice-Presidents; Rae H. Kitley, Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 160,525.82	\$ 128,822.37	\$ 143,088.85	\$ 143,384.82	\$ 165,067.61
Loans and discounts (secured by collateral).....	35,897.00	34,544.77	55,499.88	50,695.31	64,155.37
Loans on real estate	24,544.00	16,625.00	20,875.00	17,075.00	17,825.00
Overdrafts (secured and unsecured).....	549.70	500.25	891.59	2,026.19	276.72
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	13,115.86	27,637.26	22,676.69	21,731.69	17,731.00
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from reserve banks	45,924.68	94,995.00	69,884.32	75,923.83	38,356.22
Checks on other banks	6,290.09	880.85	773.15	5,414.28	2,489.74
Currency	5,729.00	5,887.00	6,799.00	7,410.00	6,612.00
Gold	670.00	200.00	500.00	447.50	1,000.00
Silver and fractional coin.....	1,146.24	1,476.80	2,216.87	2,428.90	1,687.82
Total	\$ 298,822.39	\$ 316,069.30	\$ 327,704.75	\$ 331,056.92	\$ 319,700.88
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	10,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	9,179.21	1,240.70	2,203.91	4,485.13	5,485.59
Postal savings accounts	595.46	595.43	595.43	637.88	783.91
Trust funds	8,898.42	12,071.39	20,018.11	8,215.14	1,860.76
Individual deposits	177,414.43	189,005.40	165,281.14	181,275.59	161,533.77
Due to banks (not reserve banks).....	1,212.91	1,441.81	9,391.64	7,833.21	578.52
Demand certificates of deposit	3,962.17	2,593.89	2,302.75	1,839.75	1,736.90
Time certificates of deposit	36,788.47	38,212.80	55,283.74	56,388.08	77,400.86
Certified checks .....	.....	.....	1,500.00	.....	.....
Cashier's checks	121.45	131.01	684.53	232.14	50.57
Reserved for taxes	616.84	776.84	443.50	110.00	339.00
Total	\$ 298,822.39	\$ 316,069.30	\$ 327,704.75	\$ 331,056.92	\$ 319,700.88

Examined May 23, 1914; Oct. 7, 1914.

Directors—B. W. Calkins, C. C. Calkins, T. M. Callahan, W. H. Dickens, D. C. Donovan, J. R. Forsyth, J. H. Jones, Rae H. Kitley, W. L. McCaslin.

LOUISVILLE BANK, LOUISVILLE, COLORADO.

Irving Elberson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 40,679.82	\$ 36,748.12	\$ 33,793.63	\$ 35,872.37	\$ 38,599.08
Loans and discounts (secured by collateral).....	18,943.64	23,497.54	28,818.33	29,508.19	22,650.01
Loans on real estate	26,915.97	23,827.72	23,854.01	23,810.06	29,433.79
Overdrafts (secured and unsecured).....	277.35	472.88	490.06	1,637.15	930.90
Other bonds and securities	24,353.07	24,353.07	24,300.07	24,720.32	24,720.32
Furniture and fixtures	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Banking house	8,995.52	8,995.52	8,995.52	8,995.52	8,995.52
Other real estate	2,962.87	2,798.95	2,784.12	2,784.12	4,104.12
Due from banks (not reserve banks).....	4,587.27	5,307.47	6,893.69	10,522.54	10,048.52
Cash items (not including checks on other banks).....	861.24	453.87	1,413.90	615.50	487.72
Due from reserve banks	26,588.83	27,052.86	19,799.28	20,261.80	16,373.06
Checks on other banks	412.90	384.30	256.32	203.60	112.90
Currency	3,703.00	4,529.00	3,068.00	3,060.00	3,450.00
Gold	3,435.00	4,825.00	3,200.00	2,582.00	2,000.00
Silver and fractional coin.....	911.61	520.74	812.59	906.88	840.97
Expense account	1,346.29	1,364.53	955.62	1,621.58	1,065.40
Total	\$ 166,814.93	\$ 167,372.17	\$ 161,234.14	\$ 168,940.18	\$ 165,642.31

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	864.83	864.83	864.83	864.83	864.83
Bills payable	8,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Savings accounts	9,190.14	9,867.30	10,078.49	9,799.57	10,021.07
Individual deposits	52,807.23	61,376.08	55,405.83	60,829.53	57,610.16
Demand certificates of deposit	65.00	.....	.....	.....	.....
Time certificates of deposit	70,887.73	66,203.96	65,884.99	68,446.25	68,146.25
Total	\$ 166,814.93	\$ 167,372.17	\$ 161,234.14	\$ 168,940.18	\$ 165,642.31

Examined May 12, 1914; Dec. 1, 1914.

Owners—C. W. Bixler, E. S. Davis, Irving Elberson, D. E. Evans, A. C. Goodhue, Frank C. Greenlee, F. B. Hamilton, T. R. Jackson, Mrs. William Jackson, W. J. Lee, George I. Miller, James P. Miller, Mary E. Miller, Joseph Mitchell, Louis T. F. Stark, J. J. Steinbaugh, John Tovado, Enoch T. Vaughn, William Whittles, George M. Williams.

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

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 245,798.63	\$ 279,891.92	\$ 249,609.68	\$ 223,024.12	\$ 252,610.98
Loans and discounts (secured by collateral).....	65,313.24	72,967.92	76,690.94	81,548.48	79,599.22
Loans on real estate.....	86,375.87	43,015.00	41,019.80	34,610.00	32,818.40
Overdrafts (secured and unsecured).....	1,547.21	2,898.64	3,425.19	4,640.65	4,822.85
Other bonds and securities.....	8,590.19	8,017.41	4,205.21	7,747.06	7,787.98
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
Other real estate.....	37,800.21	39,400.21	53,673.38	79,873.28	79,210.20
Cash items (not including checks on other banks).....	40.35	481.00	698.34	3,298.78	.....
Due from reserve banks.....	64,021.44	48,747.27	46,883.45	41,672.12	32,585.78
Checks on other banks.....	1,054.91	945.33	2,581.81	1,729.92	1,386.46
Currency.....	6,775.00	10,100.00	7,876.00	15,681.00	11,995.00
Gold.....	2,815.00	3,215.00	2,880.00	1,530.00	4,725.00
Silver and fractional coin.....	3,732.91	2,439.37	2,510.75	5,851.35	5,289.67
Other resources.....	.....	147.00	.....	590.83	2,290.63
Total.....	\$ 546,355.30	\$ 531,165.10	\$ 514,519.61	\$ 540,237.50	\$ 537,572.17

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	18,000.00	18,000.00	18,000.00	20,000.00	20,000.00
Undivided profits, net.....	2,950.61	3,664.34	8,079.72	3,491.87	4,631.31
Bills payable.....	20,000.00	50,000.00	30,000.00	20,000.00	60,000.00
Savings accounts.....	48,329.33	39,236.33	37,608.88	37,301.24	37,097.75
Individual deposits.....	187,521.71	164,017.37	128,420.73	142,581.76	122,828.00
Due to banks (not reserve banks).....	3,490.42	586.64	700.00	4,501.40	379.28
Demand certificates of deposit.....	913.23	1,781.53	1,489.82	1,076.15	1,576.15
Time certificates of deposit.....	653,143.59	155,352.20	186,121.70	210,575.10	190,119.86
Certified checks.....	19.73	81.00	.....	.....	250.00
Cashier's checks.....	1,996.77	2,209.69	4,098.76	140.37	689.76
Total.....	\$ 546,355.30	\$ 531,165.10	\$ 514,519.61	\$ 540,237.50	\$ 537,572.17

Examined May 21, 1914; Oct. 6, 1914.
 Directors—L. B. Blair, W. T. Branson, J. M. Cunningham, D. H. Evans, Executor, A. A. Ferguson, J. Wesley Jones, H. E. Kelly,
 George W. Foote.

NO. 84, STATE BANK.

STATE BANK OF LYONS, LYONS, COLORADO.

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

	Jan. 31, 1914	Mar. 31, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 23,117.61	\$ 28,448.78	\$ 18,579.45	\$ 18,444.35	\$ 21,252.78
Loans and discounts (secured by collateral).....	10,916.28	11,582.46	12,629.78	12,723.56	13,543.77
Loans on real estate.....	985.50	1,389.90	1,927.50	2,483.27	1,850.09
Overdrafts (secured and unsecured).....	214.82	306.90	489.68	334.97	498.60
Other bonds and securities.....	4,714.68	4,541.83	3,945.60	3,164.51	2,782.57
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Other real estate.....	1,808.84	1,841.24	1,114.24	2,177.71	2,161.71
Cash items (not including checks on other banks).....	98.70	57.13	85.00	154.65	272.83
Due from reserve banks.....	4,313.12	4,104.35	6,572.52	9,723.56	5,997.48
Currency.....	2,765.00	2,660.00	2,661.00	3,337.00	3,382.00
Gold.....	215.00	257.50	147.50	125.00	245.00
Silver and fractional coin.....	618.70	319.78	362.74	449.22	505.43
Other resources.....	226.80	360.55	392.77	295.52	246.57
Total.....	\$ 50,495.05	\$ 56,200.42	\$ 48,687.78	\$ 53,903.33	\$ 53,226.72
LIABILITIES.					
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	518.74	622.23	534.02	675.10	818.90
Bills payable.....	.....	3,500.00	.....	.....	.....
Individual deposits.....	20,661.12	23,576.26	21,217.17	25,315.89	23,885.50
Demand certificates of deposit.....	17,015.19	16,151.93	14,938.59	15,912.34	16,572.32
Reserved for taxes.....	300.00	350.00	.....	.....	.....
Total.....	\$ 50,495.05	\$ 56,200.42	\$ 48,687.78	\$ 53,903.33	\$ 53,226.72

Examined May 6, 1914; Oct. 28, 1914.

Directors—George Stickney, L. B. Stickney, M. W. Turner.

NO. 243, STATE BANK.

THE COLONIAL STATE BANK, MANASSA, COLORADO.

Christen Jensen, President; R. M. Haynie, Vice-President; G. A. Van Fradenburg, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 9,629.55	\$ 8,763.20	\$ 10,050.40	\$ 13,123.00	\$ 14,542.35
Loans and discounts (secured by collateral).....	6,732.00	7,618.00	4,969.75	4,227.00	4,210.00
Loans on real estate.....	234.00	534.00	917.00	917.00	917.00
Other bonds and securities.....	390.77	321.27	569.02	400.32	400.32
Furniture and fixtures.....	1,262.01	1,262.01	1,262.01	1,262.01	1,262.01
Due from banks (not reserve banks).....	2,658.68	4,965.39	2,130.11	211.97	.....
Cash items (not including checks on other banks).....	.....	.....	.....	.....	100.00
Due from reserve banks.....	1,250.69	86.67	1,814.16	74.77	7,107.17
Currency	2,615.00	1,830.00	1,385.00	2,035.00	2,500.00
Gold	80.00	30.00	.....	5.00	.....
Silver and fractional coin.....	653.15	443.15	545.60	435.40	392.95
Total.....	\$ 23,505.85	\$ 25,853.69	\$ 23,643.05	\$ 22,692.07	\$ 31,431.80

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	1,000.00	1,000.00	1,050.00	1,050.00
Undivided profits, net.....	1,068.85	151.64	491.50	203.50	395.92
Individual deposits	13,711.00	13,931.40	11,839.85	11,158.57	19,420.88
Time certificates of deposit.....	668.00	668.00	210.00	210.00	385.00
Cashier's checks	58.00	102.65	102.00	70.00	180.00
Total.....	\$ 25,505.85	\$ 25,853.69	\$ 23,643.05	\$ 22,692.07	\$ 31,431.80

Examined April 10, 1914; Sept. 14, 1914.

Directors—J. C. Cantec, R. M. Haynie, Christen Jensen, A. E. Upton, G. A. Van Fradenburg.

THE BAUER BANK, MANCOS, COLORADO.

John F. Bauer, President; William Farris, Cashier; W. A. Wood, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914
Loans and discounts (unsecured).....	\$ 63,779.75	\$ 66,667.96	\$ 66,508.80	\$ 63,375.02
Loans and discounts (secured by collateral).....	11,054.85	9,904.80	12,189.55	13,821.20
Loans on real estate.....	19,775.44	19,561.20	17,666.70	18,306.70
Overdrafts (secured and unsecured).....	102.20	66.57	89.60	36.64
Other bonds and securities.....	2,827.87	2,827.87	2,421.97	2,048.87
Furniture and fixtures.....	2,000.00	2,003.00	2,038.00	2,038.00
Banking house.....	20,000.00	20,129.10	20,129.10	20,129.10
Other real estate.....	6,383.93	6,383.93	6,620.79	6,671.19
Due from banks (not reserve banks).....	397.64	235.57	115.00	.....
Cash items (not including checks on other banks).....	12.96	14.00	83.23	55.00
Due from reserve banks.....	18,100.50	23,666.09	8,231.29	5,636.40
Checks on other banks.....	.....	18.50	8.80	13.50
Currency.....	4,477.00	3,161.00	3,846.00	3,990.00
Gold.....	2,036.00	1,710.00	2,110.00	1,385.00
Silver and fractional coin.....	898.65	636.00	1,576.25	268.75
Total.....	\$ 151,816.79	\$ 157,965.59	\$ 143,575.08	\$ 137,745.47

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	.....	1,000.00	1,000.00	1,200.00
Undivided profits, net.....	5,705.74	1,348.83	2,703.06	397.66
Bills payable.....	5,009.00	15,000.00	15,000.00	17,500.00
Savings accounts.....	6,998.77	7,716.20	7,791.98	7,690.84
Individual deposits.....	63,931.84	64,116.45	44,477.14	41,387.42
Time certificates of deposit.....	29,048.11	17,825.93	29,845.05	19,505.05
Cashier's checks.....	222.33	58.18	1,757.85	64.50
Total.....	\$ 151,816.79	\$ 157,965.59	\$ 143,575.08	\$ 137,745.47

Examined Jan. 17, 1914; July 27, 1914.

Liquidated Sept. 19, 1914.

Directors—John F. Bauer, O. E. Noland, A. E. Roessler, William Roessler, John White.

NO. 85, STATE BANK.

BANK OF MANITOU, MANITOU, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 47,310.28	\$ 35,336.38	\$ 40,705.75	\$ 45,645.45	\$ 54,225.00
Loans and discounts (secured by collateral).....	14,669.01	19,281.31	24,251.15	19,233.45	39,255.98
Loans on real estate.....	31,159.23	31,292.35	35,315.13	32,415.98	.....
Overdrafts (secured and unsecured).....	788.24	19.58	168.31	104.58	50.91
Other bonds and securities.....	4,038.31	3,659.50	8,092.59	11,413.94	9,558.53
Furniture and fixtures.....	1,800.00	1,500.00	1,575.55	1,575.55	1,575.55
Due from banks (not reserve banks).....	4,903.77	4,919.37	3,220.81	1,541.28	3,869.39
Due from reserve banks.....	34,850.18	39,408.89	26,625.03	66,628.37	36,441.13
Checks on other banks.....	5.90	834.50	219.75	2,653.48	215.50
Currency.....	4,555.00	4,505.00	4,205.00	5,116.00	2,531.00
Gold.....	1,035.00	1,250.00	595.00	3,137.50	3,282.50
Silver and fractional coin.....	1,758.54	1,744.19	3,014.74	2,122.63	1,129.52
Total.....	\$ 146,873.46	\$ 143,171.07	\$ 147,988.72	\$ 241,588.21	\$ 171,774.95

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	7,000.00	10,000.00	.....	.....	.....
Undivided profits, net.....	4,204.68	370.99	945.10	2,554.47	3,047.71
Dividends unpaid.....	4.00	36.00	36.00	68.00	68.00
Individual deposits.....	103,679.06	109,913.85	111,524.80	200,531.82	132,240.99
Demand certificates of deposit.....	10,000.00	10,000.00	.....	.....	.....
Cashier's checks.....	11,985.72	2,910.23	15,482.82	18,433.92	16,398.25
Total.....	\$ 146,873.46	\$ 143,171.07	\$ 147,988.72	\$ 241,588.21	\$ 171,774.95

Examined June 8, 1914; Dec. 18, 1914.

Directors—J. Frank Campbell, H. H. Grafton, E. E. Nichols, H. M. Ogilbee, A. M. Wilson.

NO. 57, PRIVATE BANK.

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

W. C. Beaty, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 56,121.16	\$ 63,126.31	\$ 59,631.01	\$ 60,126.04	\$ 95,771.30
Loans and discounts (secured by collateral).....	65,972.29	76,293.68	64,762.02	73,488.02	40,636.24
Loans on real estate.....	5,250.00	5,250.00	7,700.00	10,300.00	8,640.00
Overdrafts (secured and unsecured).....	118.89	1,412.31	632.00	462.00	421.00
Other bonds and securities.....	66,177.71	52,744.58	47,809.03	48,154.38	47,790.83
Due from reserve banks.....	68,369.00	39,064.40	81,563.68	15,623.44	20,167.12
Checks on other banks.....	14.00	834.87	119.35	187.60	582.78
Currency	8,254.00	7,753.00	6,110.00	4,247.00	4,632.00
Gold	2,000.00	2,000.00	2,300.00	2,600.00	3,200.00
Silver and fractional coin.....	837.00	688.15	822.26	846.44	1,055.88
Total.....	\$ 273,113.96	\$ 249,147.30	\$ 271,449.35	\$ 216,014.32	\$ 222,867.15

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	1,728.83	2,117.84	5,883.62	2,511.47	3,056.08
Bills payable .....	.....	.....	.....	.....	12,000.00
Individual deposits	202,124.25	186,431.07	205,348.40	154,445.12	150,091.84
Time certificates of deposit.....	39,230.87	30,598.39	30,217.33	29,058.33	27,719.23
Total.....	\$ 273,113.96	\$ 249,147.30	\$ 271,449.35	\$ 216,014.32	\$ 222,867.15

Examined April 6, 1914; Oct. 20, 1914.

Co-Owners—J. N. Beaty, W. C. Beaty, F. B. Beaty, Gladys Beaty, John Beaty, Nellie Dye.

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

W. M. Dinkle, President; W. L. Girdner, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 12,783.07	\$ 11,534.30	\$ 11,410.28	\$ 7,971.34	\$ 9,115.44
Loans and discounts (secured by collateral).....	11,142.45	10,370.72	7,943.25	16,388.85	14,531.41
Loans on real estate.....	150.00	2,550.00	9,334.19	2,800.00	4,762.41
Overdrafts (secured and unsecured).....	48.56	43.30	204.05	31.56	57.58
Bonds to secure postal savings.....	2,102.00	2,102.00	2,102.00	2,000.00	2,000.00
Other bonds and securities.....	49.00	49.00	49.00	564.31	49.00
Premium on bonds.....	.....	.....	.....	102.00	102.00
Furniture and fixtures.....	1,160.49	1,160.49	1,160.49	1,194.79	1,194.79
Banking house.....	2,784.45	2,784.45	2,784.45	2,784.45	2,784.45
Due from banks (not reserve banks).....	10,059.02	9,632.15	4,617.66	6,012.10	7,919.09
Cash items (not including checks on other banks).....	52.00	.....	20.00	2.60	6.15
Due from reserve banks.....	4,556.23	7,090.18	3,974.26	11,600.11	9,435.67
Currency.....	3,938.00	5,911.00	3,332.00	3,882.00	4,766.00
Gold.....	2,235.00	2,650.00	1,290.00	950.00	945.00
Silver and fractional coin.....	1,522.99	994.35	997.10	922.23	716.40
Total.....	\$ 52,676.26	\$ 56,881.91	\$ 49,828.73	\$ 57,366.34	\$ 58,395.42

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	590.56	755.67	1,155.52	1,213.81	1,627.66
Postal savings accounts.....	1,420.00	1,392.69	890.05	850.43	1,455.43
Individual deposits.....	30,849.95	34,973.90	27,611.91	34,205.39	32,980.21
Time certificates of deposit.....	4,815.66	4,699.68	5,022.65	5,896.71	6,481.02
Certified checks.....	.....	30.00	.....	.....	496.25
Cashier's checks.....	.....	10.00	178.57	100.00	354.85
Total.....	\$ 52,676.26	\$ 56,881.91	\$ 49,828.73	\$ 57,366.34	\$ 58,395.42

Examined Mar. 13, 1914; Aug. 19, 1914.

Directors—W. M. Dinkle, W. L. Girdner, Oscar Holland, Henry King, W. D. Parry.

BANK OF MEEKER, MEEKER, COLORADO.

A. C. Moulton, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 113,523.64	\$ 117,178.90	\$ 141,118.97	\$ 141,355.67	\$ 140,506.00
Loans and discounts (secured by collateral).....	36,748.43	38,501.54	46,647.48	44,615.43	44,989.49
Loans on real estate.....	12,766.77	13,766.77	14,911.64	13,711.64	13,611.64
Overdrafts (secured and unsecured).....	2,473.51	2,490.68	2,473.68	2,473.68	2,808.50
Other bonds and securities.....	10,250.16	10,760.33	9,576.73	5,783.30	6,373.10
Furniture and fixtures.....	1,648.87	1,648.87	1,566.43	1,566.43	1,566.43
Other real estate.....	620.38	620.38	620.38	.....	.....
Due from banks (not reserve banks).....	16,235.89	15,022.24	7,815.77	4,853.42	362.61
Cash items (not including checks on other banks).....	37.80	48.30	240.70	65.80	9.54
Due from reserve banks.....	44,213.02	35,969.81	13,855.33	11,588.41	13,144.31
Checks on other banks.....	28.00	28.00	.....	.....	28.00
Currency.....	4,509.00	5,932.00	7,534.00	4,804.00	5,624.00
Gold.....	2,055.00	2,130.00	2,160.00	2,660.00	2,640.00
Silver and fractional coin.....	761.68	933.59	785.54	914.85	1,006.01
Total.....	\$ 245,871.85	\$ 245,061.41	\$ 249,306.65	\$ 233,795.26	\$ 232,739.66

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	7,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net.....	3,514.64	561.31	2,355.77	2,274.49	2,258.28
Individual deposits.....	126,292.78	115,040.54	95,536.48	84,873.62	78,291.42
Due to banks (not reserve banks).....	2,284.68	4,355.96	.....	3,386.10	9,121.11
Time certificates of deposit.....	95,293.76	100,709.11	126,424.08	118,835.63	118,777.43
Cashier's checks.....	1,485.99	1,394.49	2,090.32	1,425.42	1,321.42
Total.....	\$ 245,871.85	\$ 245,061.41	\$ 249,306.65	\$ 233,795.26	\$ 232,739.66

Examined Mar. 9, 1914; Aug. 27, 1914.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Deal, Mrs. W. Brodt, Mrs. B. E. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. V. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermit, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

NO. 75, STATE BANK

MERINO STATE BANK, MERINO, COLORADO.

A. D. Schultz, President; P. A. Ballard, Vice-President; C. R. Johnson, Cashier.

	Jan. 13, 1914	Mar. 1, 1911	June 30, 1911	Sept. 12, 1911	Oct. 31, 1911
RESOURCES.					
Loans and discounts (unsecured).....	\$ 13,527.18	\$ 12,898.87	\$ 10,672.05	\$ 11,800.20	\$ 12,321.08
Loans and discounts (secured by collateral).....	21,070.22	21,180.97	24,301.39	22,469.32	24,037.81
Loans on real estate.....	5,650.00	5,350.00	2,850.00	2,850.00	4,450.00
Overdrafts (secured and unsecured).....	845.51	1,155.11	302.53	310.46	635.01
Other bonds and securities.....	975.23	955.98	1,390.08	1,205.50	1,409.49
Furniture and fixtures.....	1,885.87	1,885.87	1,885.87	1,885.87	1,885.87
Banking house.....	1,773.81	1,773.81	1,773.81	1,773.81	1,773.81
Other real estate.....	.....	.....	1,525.00	1,525.00	.....
Cash items (not including checks on other banks).....	.....	84.63	.....	.....	.....
Due from reserve banks.....	3,175.35	3,557.08	7,823.37	6,000.73	5,606.39
Checks on other banks.....	26.78	.....	.....	.....	.....
Currency.....	662.00	658.00	769.00	817.00	815.00
Gold.....	65.00	40.00	5.00	195.00	140.00
Silver and fractional coin.....	456.70	538.32	528.85	808.35	698.85
Total	\$ 50,123.71	\$ 50,078.70	\$ 53,827.98	\$ 52,101.27	\$ 53,866.31
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,150.00	2,150.00	2,150.00	2,150.00	2,150.00
Undivided profits, net.....	533.11	200.84	172.01	195.36	431.55
Bills payable.....	9,000.00	9,000.00	5,000.00	4,000.00	5,000.00
Individual deposits.....	22,459.31	22,695.74	25,922.90	25,750.98	25,481.59
Demand certificates of deposit.....	.....	50.00	112.00	112.00	112.00
Time certificates of deposit.....	5,683.29	5,982.12	10,471.97	10,192.93	10,191.20
Total	\$ 50,123.71	\$ 50,078.70	\$ 53,827.98	\$ 52,101.27	\$ 53,866.31

Examined Mar. 6, 1914, Aug. 6, 1914.

Directors—P. A. Ballard, C. R. Johnson, A. D. Schultz.

FIRST STATE BANK OF MESITA, MESITA, COLORADO.

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

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 25,535.35	\$ 25,391.18	\$ 22,844.28	\$ 24,976.17	\$ 30,761.16
Loans and discounts (secured by collateral).....	11,035.00	11,350.85	14,105.85	11,404.40	10,997.13
Overdrafts (secured and unsecured).....	592.66	339.97	151.12	701.99	301.67
Furniture and fixtures.....	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00
Due from banks (not reserve banks).....	48.60	49.60	.....	.....	.....
Due from reserve banks.....	3,453.00	9,177.60	8,641.89	5,375.78	8,244.15
Currency	1,380.00	1,624.00	875.00	1,300.00	915.00
Gold	70.00	60.00	100.00	140.00	90.00
Silver and fractional coin.....	156.91	173.32	181.81	262.90	258.42
Total	\$ 44,021.52	\$ 49,916.52	\$ 48,649.93	\$ 45,911.24	\$ 53,317.53
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	2,068.69	2,014.75	2,401.30	2,533.03	2,478.72
Notes rediscounted.....	11,600.00	6,810.00	3,450.00	3,350.00	6,900.00
Individual deposits.....	16,932.16	26,371.10	26,372.96	23,798.54	28,597.08
Time certificates of deposit.....	3,420.67	4,750.67	6,425.67	6,229.67	5,329.67
Reserved for taxes.....	.....	.....	.....	.....	12.06
Total	\$ 44,021.52	\$ 49,916.52	\$ 48,649.93	\$ 45,911.24	\$ 53,317.53

Examined April 7, 1914; Sept. 10, 1914.

Directors—N. Guy Johnson, W. L. McCaslin, M. F. Tyler, H. G. Wetherell.

NO. 168, STATE BANK.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, COLORADO.

S. T. Wilson, President; Thomas Berg, Vice-President; J. H. Wilson, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 5,230.01	\$ 4,974.28	\$ 7,049.41	\$ 8,096.11	\$ 10,851.36
Loans and discounts (secured by collateral).....	6,501.71	9,028.19	8,874.35	9,592.18	7,694.58
Loans on real estate.....	3,549.95	2,310.50	2,527.00	2,277.00	2,277.00
Overdrafts (secured and unsecured).....	.71	.....	.....	.90	52.80
Other bonds and securities.....	74.95	99.22	123.95	92.40	632.98
Furniture and fixtures.....	2,215.00	2,215.00	2,215.00	2,215.00	2,215.00
Cash items (not including checks on other banks).....	.....	.....	.....	11.50	75.00
Due from reserve banks.....	12,407.00	10,376.03	3,620.28	4,764.95	1,859.24
Currency.....	1,451.00	1,254.00	840.00	537.00	756.00
Gold.....	30.00	25.00	255.09	140.00	75.00
Silver and fractional coin.....	704.67	446.19	608.79	504.46	555.34
Total.....	\$ 31,865.00	\$ 30,728.71	\$ 26,113.78	\$ 28,201.50	\$ 27,044.30

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,522.85	4,438.50	1,592.33	1,646.05	1,591.53
Individual deposits.....	18,690.41	17,597.56	11,524.45	13,438.77	11,468.41
Demand certificates of deposit.....	.....	.....	1,500.00	1,500.00	1,500.00
Time certificates of deposit.....	4,498.79	1,474.26	1,279.37	1,319.24	2,409.64
Cashier's checks.....	152.85	308.39	608.79	397.41	170.72
Total.....	\$ 31,865.00	\$ 30,728.71	\$ 26,113.78	\$ 28,201.50	\$ 27,044.30

Examined Feb. 11, 1914; Aug. 18, 1914.

Directors—E. A. Cully, S. T. Wilson, J. H. Wilson.

NO. 205, STATE BANK.

BANK OF MOFFAT, MOFFAT, COLORADO.

Thomas Saffell, President; G. E. Shearer, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 7,672.20	\$ 5,881.20	\$ 7,994.46	\$ 6,995.77	\$ 7,609.83
Loans and discounts (secured by collateral).....	8,422.05	13,437.89	10,613.28	11,341.17	14,991.68
Overdrafts (secured and unsecured).....	30.51	36.14	277.51	250.33	185.84
Other bonds and securities.....	2,763.33	2,683.83	1,443.61	1,579.10	1,574.10
Furniture and fixtures.....	1,235.33	1,235.33	1,235.33	1,235.33	1,235.33
Banking house.....	1,795.00	1,795.00	1,795.00	1,795.00	1,795.00
Other real estate.....	894.68	894.68	894.68	894.68	894.68
Due from banks (not reserve banks).....	1,881.94	1,881.94	1,891.52	1,928.75	1,938.37
Cash items (not including checks on other banks).....	48.00	88.00	.....	.....	.....
Due from reserve banks.....	3,069.15	6,714.11	6,876.65	3,885.90	2,392.82
Currency.....	1,638.00	996.00	1,107.00	634.00	988.00
Gold.....	215.00	290.00	400.00	390.00	465.00
Silver and fractional coin.....	398.00	260.69	432.90	399.50	342.29
Other resources.....	16.20	.....	.....	.....	.....
Total	\$ 30,003.19	\$ 36,473.01	\$ 34,961.95	\$ 31,229.53	\$ 34,262.94
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	.....	100.00	100.00	100.00
Undivided profits, net.....	732.22	753.30	494.60	622.37	729.62
Bills payable.....	.....	1,880.00	2,000.00	2,000.00	5,000.00
Individual deposits.....	18,262.17	20,965.73	19,807.78	16,471.76	16,621.78
Time certificates of deposit.....	638.29	907.03	1,250.89	1,757.29	1,297.29
Cashier's checks.....	369.91	1,707.92	1,308.68	278.11	514.25
Other liabilities.....	.....	28.03	.....	.....	.....
Total	\$ 30,003.19	\$ 36,473.01	\$ 34,961.95	\$ 31,229.53	\$ 34,262.94

Examined April 14, 1914; Sept. 21, 1914.
 Directors—W. D. Chiles, William G. Kugler, Thomas Saffell, G. E. Shearer, Edwin Tabler.

THE WALLACE STATE BANK, MONTE VISTA, COLORADO.

J. T. Wallace, President; Ralph L. Stitt, Vice-President; R. J. Kavalec, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 118,533.69	\$ 128,119.83	\$ 108,410.33	\$ 137,953.76	\$ 129,633.65
Loans and discounts (secured by collateral).....	75,523.42	67,502.71	71,865.62	84,124.39	89,075.46
Loans on real estate	63,403.58	66,629.63	77,749.24	58,491.87	68,289.32
Overdrafts (secured and unsecured).....	4,000.00	424.63	492.74	241.05	158.98
Bonds to secure postal savings.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities	570.22	2,060.71	411.63	234.52	73.00
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house	16,233.87	16,233.87	16,233.87	16,233.87	16,233.87
Other real estate	10,801.44	10,801.44	10,654.44	8,766.49	8,766.49
Due from banks (not reserve banks).....	4,612.38	3,547.68	1,548.63	2,323.28	2,110.63
Cash items (not including checks on other banks).....	71,635.42	149.25	.....	334.14	170.34
Due from reserve banks	640.36	67,517.37	73,707.45	52,435.70	74,645.72
Checks on other banks	7,634.00	634.40	1,516.94	1,270.30	473.35
Currency	2,097.50	4,883.00	8,386.00	12,333.00	7,565.00
Gold	4,429.48	2,352.50	2,850.00	3,020.00	3,202.50
Silver and fractional coin.....	.....	2,982.95	2,446.06	2,113.85	2,651.81
Total	\$ 388,744.76	\$ 380,839.37	\$ 383,272.95	\$ 386,876.22	\$ 409,066.12

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	14,172.02	7,148.43	7,562.66	7,203.67	11,923.66
Postal savings accounts	3,001.72	2,836.32	1,851.40	2,338.06	2,276.52
Dividends unpaid .....	.....	.....	4,503.16	4,143.16	.....
Individual deposits	186,476.90	189,717.83	183,017.99	174,675.16	214,670.11
Due to banks (not reserve banks).....	8,174.48	8,493.22	8,730.30	4,388.13	7,560.28
Demand certificates of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	63,215.00	58,966.82	64,948.04	81,225.23	60,752.54
Certified checks .....	.....	.....	197.00	.....	30.00
Cashier's checks	2,504.55	2,447.35	1,272.40	1,702.81	663.01
Total	\$ 388,744.76	\$ 380,839.37	\$ 383,272.95	\$ 386,876.22	\$ 409,066.12

Examined April 18, 1914; Sept. 25, 1914.

Directors—R. G. Breckenridge, R. J. Kavalec, Ralph L. Stitt, Frances T. Wallace, John T. Wallace.

HOME STATE BANK, MONTROSE, COLORADO.

J. C. Seeley, President; J. S. Hill, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 40,937.74	\$ 38,439.14	\$ 33,405.55	\$ 31,340.00	\$ 34,552.01
Loans and discounts (secured by collateral).....	34,273.52	39,027.68	40,047.94	42,004.54	30,667.00
Loans on real estate.....	13,253.85	4,703.80	2,000.00	2,000.00	9,080.18
Overdrafts (secured and unsecured).....	208.02	332.36	53.65	8.98	16.75
Bonds to secure postal savings.....	1,740.82	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	35.41	2,248.97	1,094.83	399.74	1,534.69
Premium on bonds.....	4,000.00	35.41	35.41	35.41	35.41
Furniture and fixtures.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks (not reserve banks).....	1,637.35	1,637.35	.....	.....	.....
Due from reserve banks.....	13,947.61	10,562.02	7,170.92	10,047.43	14,349.26
Checks on other banks.....	1,128.35	966.63	2,567.29	898.18	2,594.88
Currency.....	3,639.00	6,122.00	4,494.00	2,151.00	1,810.00
Gold.....	700.00	290.00	307.50	97.50	150.00
Silver and fractional coin.....	1,253.37	488.33	557.75	451.09	1,535.20
Total.....	\$ 117,574.04	\$ 109,853.69	\$ 96,734.84	\$ 85,633.87	\$ 101,325.38

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,221.12	1,234.22	1,185.72	1,541.57	2,071.17
Bills payable.....	5,000.00	5,000.00	3,000.00	3,000.00	3,000.00
Savings accounts.....	6,537.12	3,257.45	5,545.25	3,560.64	3,172.61
Postal savings accounts.....	1,012.61	999.81	999.81	1,000.00	1,000.00
Individual deposits.....	65,490.80	61,655.25	51,700.62	46,249.62	57,224.21
Time certificates of deposit.....	8,513.78	7,469.04	2,898.61	4,485.03	4,678.74
Cashier's checks.....	71.61	233.92	1,041.64	200.00	178.65
Reserved for taxes.....	.....	.....	363.19	.....	.....
Total.....	\$ 117,574.04	\$ 109,853.69	\$ 96,734.84	\$ 85,633.87	\$ 101,325.38

Examined Feb. 12, 1914; Sept. 19, 1914.

Directors—A. F. Reeves, J. C. Seeley, J. S. Hill.

NO. 159, STATE BANK.

NEWCASTLE STATE BANK, NEWCASTLE, COLORADO.

C. C. Parks, President; Joseph Yule, Vice-President; Edward Ewing, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 16,903.55	\$ 16,478.74	\$ 20,971.68	\$ 24,258.86	\$ 24,768.38
Loans and discounts (secured by collateral).....	5,898.00	8,085.85	7,734.21	7,542.71	8,000.31
Loans on real estate	4,407.12	3,365.00	4,119.00	4,119.00	3,365.00
Overdrafts (secured and unsecured).....	450.55	370.94	857.90	1,079.00	860.80
Other bonds and securities	14,324.90	13,860.48	12,922.67	11,607.10	9,396.41
Banking house .....	.....	1,813.40	1,783.40	1,763.40	1,751.40
Due from banks (not reserve banks).....	9,281.26	3,603.63	1,713.68	.....	.....
Cash items (not including checks on other banks).....	70.75	.....	.....	.....	.....
Due from reserve banks	9,549.31	11,602.33	4,106.92	3,445.84	7,295.56
Checks on other banks .....	.....	.....	91.50	194.55	12.25
Currency	2,060.00	2,479.00	1,282.00	707.00	187.00
Gold	100.00	340.00	460.00	185.00	1,005.00
Silver and fractional coin.....	347.40	512.05	608.35	250.45	399.00
Total	\$ 63,992.84	\$ 62,521.42	\$ 56,651.31	\$ 55,152.91	\$ 57,581.14
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,750.00	2,750.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	186.64	461.77	114.37	159.95	489.36
Dividends unpaid .....	.....	.....	400.00	.....	.....
Individual deposits	41,465.09	38,955.05	35,300.95	33,065.67	34,969.20
Demand certificates of deposit	9,591.11	10,351.60	7,885.99	8,907.29	9,122.58
Total	\$ 63,992.84	\$ 62,521.42	\$ 56,651.31	\$ 55,152.91	\$ 57,581.14

Examined Mar. 12, 1914; Aug. 25, 1914.

Directors—Edward Ewing, J. Fred Kamm, C. C. Parks, John A. MacRae, John Ritter, Joseph Yule.

NI WOT STATE BANK, NI WOT, COLORADO.

N. M. Henry, President; Frank Bolton, Vice-President; John Mossman, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 10,175.50	\$ 11,204.50	\$ 13,592.97	\$ 17,886.89	\$ 22,498.45
Loans and discounts (secured by collateral).....	5,667.25	4,735.00	6,601.75	7,638.75	7,503.75
Loans on real estate	7,094.00	7,094.00	6,074.00	7,374.00	5,489.00
Overdrafts (secured and unsecured).....	87.11	70.59	13.86	75.08	59.65
Other bonds and securities	5,820.43	9,766.24	10,493.47	7,076.10	6,000.00
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking House	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	240.00
Cash items (not including checks on other banks).....	27.95	103.81	15.45	41.26	.....
Due from reserve banks	11,648.79	11,168.06	13,627.90	6,470.28	4,014.99
Checks on other banks .....	.....	.....	.....	.....	73.28
Currency	1,436.00	2,045.00	1,542.00	937.00	1,000.00
Gold .....	.....	25.00	50.00	.....	40.00
Silver and fractional coin.....	342.48	570.85	312.57	458.05	478.87
Total	\$ 45,799.51	\$ 50,283.05	\$ 56,223.97	\$ 51,457.41	\$ 50,897.99

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net	436.40	452.18	807.87	983.00	1,094.47
Notes rediscounted .....	.....	.....	.....	.....	2,925.00
Dividends unpaid	196.00	70.00	.....	.....	.....
Individual deposits	28,865.51	33,588.42	34,721.42	30,069.73	25,170.97
Time certificates of deposit.....	4,801.60	4,902.45	9,194.68	8,904.68	10,207.55
Total	\$ 45,799.51	\$ 50,283.05	\$ 56,223.97	\$ 51,457.41	\$ 50,897.99

Examined June 4, 1914; Dec. 2, 1914.

Directors—Frank Bolton, N. M. Henry, S. E. Johnson, T. H. Jones, John Mossman.

GALLOWAY BROTHERS AND ANDERSON, BANKERS, NORWOOD, COLORADO.

John R. Galloway, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 36,319.00	\$ 42,635.79	\$ 43,726.66	\$ 44,675.32	\$ 43,554.95
Loans and discounts (secured by collateral).....	14,316.04	13,855.89	15,827.10	15,483.15	18,086.40
Loans on real estate	9,957.82	10,109.03	13,495.63	12,599.11	11,200.83
Overdrafts (secured and unsecured).....	4,616.62	2,245.84	676.64	1,343.54	825.12
Furniture and fixtures	670.50	670.50	586.00	586.00	586.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	8,387.45	8,387.35	8,387.35	8,387.35	8,387.35
Due from banks (not reserve banks).....	7,112.91	622.24	2,300.79	986.88	2,528.72
Cash items (not including checks on other banks).....	1,816.24	1,822.29	1,984.34	1,884.54	1,884.54
Due from reserve banks	21,627.25	18,271.94	23,300.92	15,743.60	13,400.94
Checks on other banks	51.65	135.00	320.13	3.00	90.29
Currency	1,697.00	3,168.00	3,372.00	1,295.00	3,353.00
Gold	890.60	1,040.00	2,120.00	3,775.00	1,980.00
Silver and fractional coin.....	484.50	536.22	167.69	576.35	187.44
Total	\$ 109,946.98	\$ 165,500.19	\$ 118,255.25	\$ 109,258.84	\$ 108,135.58

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net	10,696.02	11,242.82	12,653.31	13,075.89	13,149.89
Bills payable .....	.....	.....	6,259.75	6,259.75	6,259.75
Individual deposits	62,938.47	57,674.45	72,012.90	64,332.28	62,906.15
Due to banks (not reserve banks).....	.....	.....	275.17	.....	.....
Due to reserve banks .....	.....	.....	.....	.....	47.72
Demand certificates of deposit.....	.....	186.55	96.18	60.59	60.59
Time certificates of deposit	21,312.49	21,373.59	11,952.36	10,349.22	10,109.68
Certified checks .....	.....	.....	.....	177.00	.....
Cashier's checks .....	.....	22.78	5.58	.....	601.80
Total	\$ 109,946.98	\$ 165,500.19	\$ 118,255.25	\$ 109,258.84	\$ 108,135.58

Examined Jan. 27, 1914; Aug. 3, 1914.

Co-owners—Fred Anderson, H. Rodney Anderson, G. G. Galloway, John R. Galloway.

FIRST STATE BANK OF NUNN, NUNN, COLORADO.

B. F. Clark, President; Amos Entwistle, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 7,992.80	\$ 6,130.40	\$ 8,512.37	\$ 11,041.57	\$ 10,839.47
Loans and discounts (secured by collateral).....	4,752.85	5,222.23	5,885.35	2,858.50	2,808.50
Loans on real estate	2,859.16	2,730.16	2,882.76	1,890.04	1,890.04
Overdrafts (secured and unsecured).....	27.09	1.33	51.13	.97	114.59
Other bonds and securities	4,839.20	4,939.65	2,412.80	1,928.18	1,952.49
Furniture and fixtures	1,265.00	1,265.00	1,265.00	1,265.00	1,265.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	367.50	367.50	367.50	367.50	367.50
Due from banks (not reserve banks).....	1,940.61	1,109.10	3,418.36	.....	.....
Cash items (not including checks on other banks).....	.....	.....	1,000.00	.....	.....
Due from reserve banks .....	.....	.....	.....	3,496.32	60.00
Checks on other banks	85.43	48.00	.....	.....	4,479.05
Currency	1,760.00	925.00	1,046.00	1,296.00	.....
Gold	160.00	155.00	170.00	215.00	255.00
Silver and fractional coin.....	643.24	701.56	896.49	802.21	642.33
Total	\$ 28,692.88	\$ 25,594.33	\$ 29,825.16	\$ 27,223.79	\$ 28,480.97

LIABILITIES.

Capital stock	\$ 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
Undivided profits, net	660.57	629.98	784.78	901.50	980.29
Individual deposits	13,929.31	10,761.95	11,529.08	9,200.99	10,289.38
Demand certificates of deposit.....	.....	.....	2,000.00	2,000.00	2,000.00
Time certificates of deposit	2,103.00	2,193.00	3,511.30	3,121.30	3,211.30
Total	\$ 28,692.88	\$ 25,594.33	\$ 29,825.16	\$ 27,223.79	\$ 28,480.97

Examined Feb. 13, 1914; July 20, 1914.

Directors—B. F. Clark, M. Ewell, Amos Entwistle.

NO. 189, STATE BANK.

ROUTT COUNTY BANK, OAK CREEK, COLORADO.

E. L. Prentice, President; Lord Ogilvy, Vice-President; Allen Cliff, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 16,015.15	\$ 15,636.85	\$ 16,936.20	\$ 14,205.71	\$ 13,596.64
Loans and discounts (secured by collateral).....	13,700.55	15,630.22	14,507.30	18,260.37	18,963.12
Loans on real estate	8,887.89	9,750.44	8,826.08	9,352.54	9,111.72
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	8,000.00	8,000.00
Other bonds and securities.....	8,425.74	8,652.25	6,198.03	12,967.55	12,167.77
Premium on bonds	228.60	228.60	228.60	248.60	248.60
Furniture and fixtures	3,037.41	3,037.41	3,037.41	2,985.61	2,985.61
Other real estate	305.98	854.57	860.77	1,225.72	1,187.22
Due from banks (not reserve banks).....	1,116.06	356.45	316.25	585.09	750.39
Due from reserve banks	23,480.48	17,254.73	25,511.73	20,554.81	42,112.01
Currency	4,647.00	4,527.00	4,335.00	5,893.00	2,321.00
Gold	120.00	35.00	.....	85.00	160.00
Silver and fractional coin.....	1,505.48	2,480.46	1,388.88	2,661.30	2,430.36
Expense account .....	.....	.....	.....	62.75	.....
Total	\$ 87,470.34	\$ 83,843.98	\$ 88,196.25	\$ 97,088.05	\$ 114,034.44

LIABILITIES.

Capital stock	\$ 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	1,125.00	1,125.00
Undivided profits, net	415.75	652.36	1,132.65	.....	539.26
Postal savings accounts	3,163.27	3,290.87	3,608.63	3,970.89	4,439.02
Individual deposits	53,190.73	51,886.35	52,273.35	59,636.47	73,205.46
Demand certificates of deposit.....	5,184.00	5,373.71	1,826.30	1,152.05	4,689.87
Time certificates of deposit.....	14,516.59	11,510.69	18,330.32	21,203.64	20,025.83
Certified checks .....	.....	.....	25.00	.....	.....
Total	\$ 87,470.34	\$ 83,843.98	\$ 88,196.25	\$ 97,088.05	\$ 114,034.44

Examined Jan. 26, 1914; June 29, 1914.

Directors—E. L. Prentice, Lord Ogilvy, Allen Cliff.

THE OLATHE BANKING COMPANY, OLATHE, COLORADO.

E. G. Dennis, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 58,046.06	\$ 48,831.53	\$ 43,489.36	\$ 53,931.58	\$ 36,226.81
Loans and discounts (secured by collateral).....	30,133.38	29,850.29	29,574.00	24,723.08	45,053.08
Loans on real estate	16,078.27	20,433.00	16,450.00	14,770.57	22,540.57
Overdrafts (secured and unsecured).....	265.67	118.29	121.06	517.63	639.47
Other bonds and securities.....	.....	.....	.....	.....	134.65
Furniture and fixtures	1,035.00	1,035.00	1,035.00	1,035.00	1,035.00
Banking house	5,200.00	5,200.00	5,200.00	5,200.00	5,200.00
Other real estate	3,425.00	3,425.00	.....	.....	.....
Due from reserve banks	13,724.07	21,229.48	10,678.74	8,876.56	13,295.70
Checks on other banks	16.23	85.09	846.53	186.00	253.91
Currency	1,175.00	2,245.00	1,820.00	1,388.00	2,205.00
Gold	1,855.00	2,055.00	2,730.00	1,585.00	1,600.00
Silver and fractional coin.....	619.51	647.36	760.85	531.60	480.60
Total	\$ 131,663.19	\$ 135,165.04	\$ 112,705.54	\$ 117,751.32	\$ 128,724.79

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	25,090.90	25,090.90	20,000.00	20,000.00	20,000.00
Undivided profits, net	5,198.08	6,120.05	802.35	1,007.06	1,935.08
Savings accounts	563.11	533.29	547.23	442.34	591.19
Individual deposits	44,782.95	50,220.40	35,569.09	41,742.45	58,001.05
Demand certificates of deposit.....	5,000.00	5,000.00	.....	.....	.....
Time certificates of deposit.....	21,033.15	18,195.40	24,516.30	24,097.97	19,732.97
Certified checks	5.00	5.00	5.00	5.00	5.00
Reserved for taxes .....	.....	.....	809.07	.....	.....
Other liabilities .....	.....	.....	456.50	456.50	456.50
Total	\$ 131,663.19	\$ 135,165.04	\$ 112,705.54	\$ 117,751.32	\$ 128,724.79

Examined Feb. 13, 1914; Sept. 19, 1914.

Co-Owners—T. B. Townsend, F. B. Akard, E. L. Osborn, E. R. Furstenfield, G. A. Frost, Joel Dickenson, Azel D. Moore, George McKnight, Z. I. Jones, A. J. Hawkyard, I. N. Roper, O. H. Maas, Jacob Moser, E. G. Dennis.

NO. 249, STATE BANK.

CITIZENS STATE BANK OF ORDWAY, COLORADO.

D. F. Bartlett, President; James Trainor, Vice-President; W. C. Walker, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 19,173.64	\$ 30,313.58	\$ 33,463.70	\$ 33,460.25	\$ 30,848.85
Loans and discounts (secured by collateral).....	20,266.81	21,186.61	25,697.22	26,623.33	25,640.56
Loans on real estate.....	.....	1,409.50	.....	.....	.....
Overdrafts (secured and unsecured).....	563.67	631.66	116.04	468.70	106.69
Other bonds and securities.....	3,804.53	5,217.99	2,026.20	3,253.60	5,636.45
Furniture and fixtures.....	1,725.72	1,737.22	1,749.22	1,749.22	1,749.22
Due from banks (not reserve banks).....	6,439.68	2,007.53	.....	.....	.....
Due from reserve banks.....	14,270.45	6,965.52	5,162.55	10,809.02	10,067.41
Checks on other banks.....	380.81	254.33	199.98	436.88	307.71
Currency.....	1,957.00	1,578.00	2,913.00	1,445.00	1,519.00
Gold.....	1,080.00	1,540.00	2,082.50	2,555.00	2,250.00
Silver and fractional coin.....	946.74	831.71	730.78	892.78	853.72
Other resources.....	859.37	262.44	.....	5,685.58	1,978.92
Total.....	\$ 71,968.42	\$ 73,096.99	\$ 74,051.19	\$ 87,320.12	\$ 80,929.29

LIABILITIES.

Capital stock.....	\$ 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	1,000.00
Undivided profits, net.....	1,117.79	3.44	696.33	551.29	1,079.78
Bills payable.....	.....	.....	10,000.00	8,000.00	8,000.00
Individual deposits.....	50,702.95	52,365.29	40,195.73	56,482.18	49,959.96
Demand certificates of deposit.....	.....	.....	416.84	485.59	485.59
Time certificates of deposit.....	5,147.68	4,728.26	6,742.29	5,801.06	5,403.96
Total.....	\$ 71,968.42	\$ 73,096.99	\$ 74,051.19	\$ 87,320.12	\$ 80,929.29

Examined Mar. 21, 1914; Oct. 6, 1914.

Directors—D. F. Bartlett, Peter Kaiser, James Trainor, W. C. Walker, A. R. Widick.

OTIS STATE BANK, OTIS, COLORADO.

M. B. Holland, President; F. S. Huston, Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 11,452.48	\$ 10,515.84	\$ 12,222.15	\$ 18,009.62	\$ 14,862.06
Loans and discounts (secured by collateral).....	20,982.15	19,225.75	20,815.53	17,839.43	17,668.10
Loans on real estate.....	1,201.30	1,178.40	630.00	.....	.....
Overdrafts (secured and unsecured).....	51.87	547.42	191.39	2,686.88	352.95
Other bonds and securities.....	1,123.44	1,128.04	695.45	527.55	238.00
Furniture and fixtures.....	910.00	910.00	910.00	910.00	910.00
Banking house.....	.....	39.87	.....	345.16	15.00
Cash items (not including checks on other banks).....	3,722.66	6,171.36	4,740.71	7,200.18	39,998.13
Due from reserve banks.....	29.69	864.35	.....	61.47	2,673.80
Checks on other banks.....	1,093.00	1,836.00	338.00	167.00	2,775.00
Currency.....	70.00	115.00	300.00	50.00	10.00
Gold.....	.....	.....	.....	.....	.....
Silver and fractional coin.....	252.70	671.91	459.27	507.47	406.94
Total.....	\$ 42,014.29	\$ 43,828.94	\$ 41,962.50	\$ 48,964.76	\$ 80,569.98
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	4,540.08	477.55	1,620.44	1,674.94	2,683.05
Individual deposits.....	25,901.71	27,668.49	24,443.36	33,321.67	63,889.01
Demand certificates of deposit.....	.50	.50	.50	.50	.50
Time certificates of deposit.....	572.00	3,682.40	3,898.20	1,967.65	1,967.42
Total.....	\$ 42,014.29	\$ 43,828.94	\$ 41,962.50	\$ 48,964.76	\$ 80,569.98

Examined Mar. 13, 1914; Sept. 16, 1914.
 Directors—M. B. Holland, P. J. Sullivan, T. J. Sullivan.

NO. 270, STATE BANK.

THE CITIZENS STATE BANK OF OURAY, OURAY, COLORADO.

Thomas A. Mostyn, President; A. A. Burke, Vice-President; David S. Boyd, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 22,418.06	\$ 23,331.32	\$ 28,719.57	\$ 27,337.39	\$ 31,435.93
Loans and discounts (secured by collateral).....	5,816.72	1,228.47	7,574.12	11,652.14	13,925.28
Loans on real estate.....	756.32	1,252.00	1,668.00	1,341.20	4,553.83
Overdrafts (secured and unsecured).....	75.61	669.55	115.27	63.07	772.51
Other bonds and securities.....	.....	.....	2,569.13	2,435.28	2,435.28
Furniture and fixtures.....	1,234.43	1,255.43	1,462.33	1,461.33	1,461.33
Cash items (not including checks on other banks).....	1.00	78.70	.....	11.90	2.75
Due from reserve banks.....	12,727.00	29,156.97	21,811.60	46,649.37	30,368.34
Checks on other banks.....	310.53	245.49	171.50	1,765.65	101.00
Currency	12,100.00	8,251.00	5,065.00	5,401.00	3,915.00
Gold	1,800.00	3,494.00	1,640.00	1,630.00	1,270.00
Silver and fractional coin.....	469.15	520.00	1,072.75	799.35	1,093.85
Total	\$ 57,708.82	\$ 69,483.53	\$ 71,900.27	\$ 100,547.68	\$ 91,335.10

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	593.21	321.88	650.06	620.85	823.30
Individual deposits.....	35,405.83	49,281.12	33,346.30	61,890.42	50,554.64
Due to banks (not reserve banks).....	1,095.05	317.44	1,137.26	544.64	996.56
Time certificates of deposit.....	5,701.73	10,507.20	21,742.82	22,470.55	23,609.35
Certified checks.....	.....	.....	.....	54.25	1.25
Cashier's checks.....	3.00	46.77	10.00	.....	350.00
Other liabilities.....	.....	9.12	13.83	6.97	.....
Total	\$ 57,708.82	\$ 69,483.53	\$ 71,900.27	\$ 100,547.68	\$ 91,335.10

Examined Jan. 31, 1914; Aug. 5, 1914.

Directors—Edwin Arps, A. A. Burke, Fred Carroll, B. H. DuPraw, Thomas A. Mostyn, M. Orendorf, J. T. Roberts, Jr.

MINERS AND MERCHANTS BANK, OURAY, COLORADO.

E. J. Bent, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 36,370.25	\$ 32,776.25	\$ 24,690.00	\$ 35,335.40	\$ 36,303.10
Loans and discounts (secured by collateral).....	2,192.50	2,745.00	2,815.00	2,512.75	3,855.00
Loans on real estate.....	1,095.00	1,095.00	1,095.00	1,095.00	1,095.00
Overdrafts (secured and unsecured).....	4.36	29.42	128.50	13.73	443.31
Other bonds and securities.....	186,000.72	186,105.37	182,718.85	181,800.00	180,100.00
Due from banks (not reserve banks).....	211.39	3,020.78	897.24	147.30	4,296.25
Due from reserve banks.....	46,074.65	17,237.63	21,198.48	44,265.68	6,912.18
Checks on other banks.....	709.66	862.20	618.85	1,209.13	542.88
Currency	14,174.00	22,244.00	20,107.00	19,289.00	24,262.00
Gold	1,085.00	280.00	405.00	.....	2,386.00
Silver and fractional coin.....	3,884.65	4,539.65	2,841.45	3,121.65	1,953.00
Total	\$ 291,892.18	\$ 270,435.30	\$ 257,515.37	\$ 288,789.64	\$ 262,148.72

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	761.30	449.15	1,275.19	1,795.09	1,788.92
Individual deposits.....	163,604.42	150,965.17	114,569.76	142,254.37	126,878.32
Due to banks (not reserve banks).....	4,631.86	113.15	799.66	5,453.91	.....
Demand certificates of deposit.....	12,593.35	10,137.60	9,729.30	10,769.45	11,108.85
Time certificates of deposit.....	79,221.13	78,277.00	99,982.18	97,581.10	91,161.70
Reserved for interest.....	2,715.17	2,826.15	2,734.78	2,709.64	2,892.62
Reserved for taxes.....	864.90	667.08	923.90	726.08	818.31
Total	\$ 291,892.18	\$ 270,435.30	\$ 257,515.37	\$ 288,789.64	\$ 262,148.72

Examined Jan. 30, 1914; Aug. 5, 1914.
 Owners—Thatcher Brothers Investment Company.

NO. 147, STATE BANK.

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 46,485.57	\$ 52,245.19	\$ 76,536.79	\$ 83,363.49	\$ 78,541.85
Loans and discounts (secured by collateral).....	70,027.83	73,754.11	69,394.21	57,033.92	55,197.76
Loans on real estate.....	29,186.33	30,176.67	32,240.64	29,513.22	27,502.29
Overdrafts (secured and unsecured).....	.87	831.34	.....	73.72	1.63
Bonds to secure postal savings.....	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	4,494.88	4,585.70	5,381.78	5,031.72	4,394.83
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking 'house.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks (not reserve banks).....	694.63	4,206.09	1,623.80	4,481.62	23,434.45
Due from reserve banks.....	40,674.72	35,748.89	18,629.82	16,359.17	53,937.39
Currency.....	9,139.00	6,650.00	5,906.00	7,453.00	8,775.00
Gold.....	2,635.00	2,810.00	2,970.00	3,355.00	2,450.00
Silver and fractional coin.....	2,061.62	1,312.43	2,261.74	2,702.46	1,076.54
Total.....	\$ 214,234.05	\$ 220,050.42	\$ 222,944.78	\$ 217,779.32	\$ 263,111.54

LIABILITIES.

Capital stock.....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus fund.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net.....	749.52	559.77	1,673.09	2,290.16	2,135.29
Postal savings accounts.....	732.14	777.81	876.44	1,246.47	992.47
Individual deposits.....	132,147.05	139,293.54	142,110.90	108,133.90	183,262.68
Due to banks (not reserve banks).....	809.96	2,412.42	2,050.44	2,272.34	123.75
Demand certificates of deposit.....	5,595.38	- 4,404.38	1,474.83	23,641.93	1,149.19
Time certificates of deposit.....	37,007.00	36,402.50	36,500.23	42,687.52	32,045.36
Cashier's checks.....	1,133.00	200.00	2,258.85	1,507.00	1,402.80
Total.....	\$ 214,234.05	\$ 220,050.42	\$ 222,944.78	\$ 217,779.32	\$ 263,111.54

Examined Jan. 13, 1914; July 21, 1914.

Directors—Fred Catchpole, J. L. Dowell, E. E. Hatcher, J. S. Hatcher, W. W. Nossaman.

BANK OF PALISADES, PALISADES, COLORADO.

J. D. Reeder, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 56,215.67	\$ 48,105.62	\$ 43,486.35	\$ 51,655.30	\$ 37,418.57
Loans and discounts (secured by collateral).....	12,737.20	10,190.80	8,845.58	11,330.54	9,826.40
Loans on real estate.....	33,030.81	35,730.81	34,697.21	37,097.21	23,188.63
Overdrafts (secured and unsecured).....	29.14	235.65	467.01	2,037.32	354.82
Other bonds and securities.....	14,446.48	13,280.69	14,334.81	13,137.19	13,111.40
Furniture and fixtures.....	1,225.00	1,225.00	1,225.00	1,225.00	1,225.00
Banking house.....	.....	.....	.....	.....	.....
Other real estate.....	.....	.....	.....	.....	17,256.84
Due from banks (not reserve banks).....	13,941.05	6,454.30	.....	4,842.60	4,196.92
Cash items (not including checks on other banks).....	.....	.....	.....	9.47	85.00
Due from reserve banks.....	21,867.77	10,489.68	16,159.17	34,305.75	47,834.30
Checks on other banks.....	571.87	817.60	2,934.71	985.88	3,072.30
Currency.....	9,293.00	6,069.00	5,772.00	7,316.00	5,357.00
Gold.....	75.00	395.00	185.00	210.00	685.00
Silver and fractional coin.....	993.64	801.59	1,196.29	579.53	751.19
Other resources.....	.....	.....	.....	.....	.....
Expense account.....	.....	.....	4,842.60	456.98	269.36
Total.....	\$ 164,371.63	\$ 133,796.24	\$ 134,145.73	\$ 165,168.77	\$ 164,612.73

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	962.58	1,525.46	480.47	.....	.....
Individual deposits.....	84,939.93	66,582.02	55,345.06	95,934.22	101,190.16
Demand certificates of deposit.....	3,563.99	2,334.36	8,473.56	3,570.54	4,693.99
Time certificates of deposit.....	59,905.13	48,354.40	54,846.64	50,664.01	43,728.58
Total.....	\$ 164,371.63	\$ 133,796.24	\$ 134,145.73	\$ 165,168.77	\$ 164,612.73

Examined March 2, 1914; Aug. 22, 1914.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hanson, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Barker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

NO. 97, STATE BANK.

FRUIT EXCHANGE STATE BANK, PAONIA, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 79,364.25	\$ 80,893.16	\$ 83,989.33	\$ 83,660.57	\$ 89,904.71
Loans and discounts (secured by collateral).....	14,476.38	23,133.39	16,232.35	22,535.27	11,841.79
Loans on real estate.....	15,711.60	6,474.70	14,755.36	11,598.16	16,553.36
Overdrafts (secured and unsecured).....	591.43	336.73	652.33	459.51	393.83
Other bonds and securities.....	27,247.68	27,918.51	26,717.41	26,089.38	23,999.71
Furniture and fixtures.....	2,590.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	1,660.39	8,142.84	8,068.37	8,068.37	8,068.37
Due from banks (not reserve banks).....	2,623.56	336.29	1,163.90	4,214.13	5,272.02
Cash items (not including checks on other banks).....	.....	227.50	659.10	175.64	.....
Due from reserve banks.....	40,564.19	38,039.72	17,702.76	21,983.23	39,020.55
Checks on other banks.....	724.36	800.18	.....	.....	463.25
Currency.....	4,070.00	4,758.00	3,950.00	5,425.00	2,450.00
Gold.....	1,500.00	1,610.00	1,250.00	1,250.00	2,700.00
Silver and fractional coin.....	1,554.64	2,567.34	2,074.27	1,738.92	626.15
Total.....	\$ 192,469.38	\$ 197,678.97	\$ 179,715.18	\$ 189,698.18	\$ 203,793.74

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net.....	579.78	746.50	2,261.90	690.43	1,551.70
Bills payable.....	.....	.....	.....	10,000.00	.....
Individual deposits.....	92,985.68	89,259.68	67,146.29	70,788.18	92,375.01
Time certificates of deposit.....	60,994.52	69,671.59	72,306.99	70,219.57	71,837.03
Total.....	\$ 192,469.38	\$ 197,678.97	\$ 179,715.18	\$ 189,698.18	\$ 203,793.74

Examined Feb. 17, 1914; Sept. 17, 1914.

Directors—Weldon Hammond, W. T. Baetjer, H. L. Curtiss, William Wootton, T. T. Duffield.

PARKER STATE BANK, PARKER, COLORADO.

C. W. Lewis, President; C. B. Ames, Vice-President; F. B. Hood, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 14,768.09	\$ 15,378.92	\$ 16,233.56	\$ 22,784.10	\$ 23,791.30
Loans and discounts (secured by collateral).....	9,112.62	14,358.88	13,159.08	11,816.94	10,903.36
Loans on real estate.....	6,388.00	6,288.00	7,138.00	6,440.52	5,731.16
Overdrafts (secured and unsecured).....	326.58	.....	442.97	350.00	326.56
Other bonds and securities.....	.....	.....	100.00	192.15	77.15
Furniture and fixtures.....	1,575.45	1,575.45	1,550.00	1,550.00	1,550.00
Banking house.....	1,049.52	1,049.52	1,049.52	1,049.52	1,049.52
Cash items (not including checks on other banks).....	.....	65.00	.....	.....	.....
Due from reserve banks.....	11,290.04	10,215.35	9,647.72	8,343.44	6,620.52
Checks on other banks.....	219.21	211.15	121.29	177.09	76.30
Currency.....	1,759.00	1,549.00	1,721.00	1,509.00	1,183.00
Gold.....	135.00	225.00	230.00	130.00	80.00
Silver and fractional coin.....	334.46	210.37	196.06	211.98	77.00
Total	\$ 47,617.97	\$ 51,226.64	\$ 51,681.34	\$ 54,614.74	\$ 51,466.27

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	749.98	771.75	1,281.17	1,584.46	1,811.37
Bills payable.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Individual deposits.....	27,033.68	29,589.59	29,446.81	32,562.07	28,789.06
Demand certificates of deposit.....	1,700.00	400.00	.....	.....	500.00
Time certificates of deposit.....	4,134.31	6,465.30	6,953.36	.....	6,365.84
Total	\$ 47,617.97	\$ 51,226.64	\$ 51,681.34	\$ 54,614.74	\$ 51,466.27

Examined May 27, 1914; Oct. 21, 1914.

Directors—C. B. Ames, F. B. Hood, C. W. Lewis.

NO. 251, STATE BANK.

THE PIERCE EXCHANGE BANK, PIERCE, COLORADO.

John E. Shafer, President; W. F. Lindermann, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 4,452.70	\$ 4,566.35	\$ 5,784.76	\$ 5,762.52	\$ 6,248.62
Loans and discounts (secured by collateral).....	4,044.75	5,056.45	6,748.65	6,046.40	5,821.45
Loans on real estate.....	50.00	50.00	216.00	216.00	160.00
Other bonds and securities.....	.....	72.00	305.35	285.35	375.35
Furniture and fixtures.....	1,227.90	1,227.90	1,243.80	1,243.80	1,243.80
Other real estate.....	.....	.....	.....	.....	56.00
Cash items (not including checks on other banks).....	.....	11.50	110.78	482.32	.....
Due from reserve banks.....	4,533.80	7,013.82	613.77	6,357.70	2,378.23
Checks on other banks.....	167.81	163.02	.....	16.20	356.08
Currency	785.00	514.00	992.00	1,472.00	1,311.00
Gold .....	.....	.....	.....	30.00	10.00
Silver and fractional coin.....	581.50	275.11	261.79	251.27	732.80
Other resources.....	120.00	345.47	.....	.....	25.00
Expense account.....	625.14	564.71	.....	.....	7.81
Total	\$ 16,268.60	\$ 19,870.83	\$ 16,276.90	\$ 22,173.56	\$ 18,726.14
LIABILITIES.					
Capital stock.....	\$ 9,600.00	\$ 9,600.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	.....	.....	5.02	10.04	.....
Individual deposits.....	5,872.10	9,242.83	5,416.68	11,198.32	7,710.94
Time certificates of deposit.....	826.50	1,028.09	855.20	965.29	1,015.20
Total	\$ 16,268.60	\$ 19,870.83	\$ 16,276.90	\$ 22,173.56	\$ 18,726.14

Examined Feb. 14, 1914; July 21, 1914.

Directors—E. M. Cashman, W. F. Lindermann, John C. Shafer.

NO. 95, PRIVATE BANK.

PITKIN BANK, PITKIN, COLORADO.

E. R. Williams, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 218.75	\$ 218.75	\$ 125.00	\$ 160.00	\$ 125.00
Loans and discounts (secured by collateral).....	275.00	275.00	275.00	275.00	275.00
Overdrafts (secured and unsecured).....	.....	28.70	9.25	3.42	2.45
Other bonds and securities.....	14,991.50	14,983.50	10,107.55	10,000.00	10,000.00
Furniture and fixtures.....	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
Due from banks (not reserve banks).....	837.25	1,003.05	1,163.58	747.56	616.50
Cash items (not including checks on other banks).....	223.00	345.05	.....	50.00	.....
Due from reserve banks.....	11,219.25	9,887.27	9,233.10	12,559.24	14,173.88
Checks on other banks.....	25.00	.....	.....	.....	135.70
Currency.....	2,041.00	2,056.00	2,039.00	2,648.00	1,835.00
Gold.....	140.00	165.00	55.00	75.00	10.00
Silver and fractional coin.....	623.45	682.90	326.30	151.29	171.50
Total	\$ 34,594.20	\$ 33,625.22	\$ 27,333.78	\$ 30,669.42	\$ 31,345.03
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	230.37	339.58	12.02	50.95	106.02
Individual deposits.....	23,111.74	22,506.09	16,498.76	19,800.47	20,309.09
Demand certificates of deposit.....	1,144.45	779.45	823.00	818.00	929.92
Reserved for taxes.....	107.64	.....	.....	.....	.....
Total	\$ 34,594.20	\$ 33,625.22	\$ 27,333.78	\$ 30,669.42	\$ 31,345.03

Examined Feb. 6, 1914; Aug. 10, 1914.

Owners—E. R. Williams and R. R. Williams.

NO. 172, STATE BANK.

PROCTOR STATE BANK, PROCTOR, COLORADO.

G. A. Henderson, President; J. D. Blue, Jr., Vice-President; P. R. Lacalli, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 2,685.00	\$ 3,196.33	\$ 4,094.52	\$ 6,509.68	\$ 6,660.20
Loans and discounts (secured by collateral).....	14,348.46	10,018.39	13,600.00	9,415.55	9,046.29
Loans on real estate.....	300.00	300.00	300.00	300.00	300.00
Overdrafts (secured and unsecured).....	135.52	.....	7.15	94.28	541.31
Other bonds and securities.....	1,455.25	1,836.55	1,588.24	2,503.84	2,530.59
Furniture and fixtures.....	1,212.50	1,212.50	1,212.50	1,212.50	1,212.50
Banking house.....	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	1,500.00
Due from reserve banks.....	888.32	6,893.96	81.50	3,229.65	.....
Checks on other banks.....	.....	6.79	14.50	71.40	29.85
Currency.....	374.00	347.00	419.00	441.00	667.00
Gold.....	25.00	60.00	10.00	5.00	35.00
Silver and fractional coin.....	316.16	367.43	305.98	226.36	273.52
Total	\$ 23,689.78	\$ 25,689.06	\$ 23,083.48	\$ 25,459.26	\$ 23,616.29
LIABILITIES.					
Capital stock.....	\$ 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, net.....	171.87	359.59	68.44	75.54	89.06
Notes rediscounted.....	3,458.08	3,022.08	4,288.61	4,111.11	2,354.26
Individual deposits.....	6,329.28	8,486.40	4,943.74	7,685.71	7,372.05
Due to reserve banks.....	.....	.....	.....	.....	123.89
Time certificates of deposit.....	2,280.55	2,757.94	2,782.69	2,571.90	2,657.78
Cashier's checks.....	.....	62.75	.....	15.00	19.25
Total	\$ 23,689.78	\$ 25,689.06	\$ 23,083.48	\$ 25,459.26	\$ 23,616.29

Examined Feb. 5, 1914; July 30, 1914.

Directors—J. D. Blue, Jr., G. E. Crawford, G. A. Henderson, J. N. Hamil, P. R. Lacalli.

INTERNATIONAL BANK OF COMMERCE, PUEBLO, COLORADO.

W. K. Greene, President; E. F. Ford, Vice-President; J. Q. Greene, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 80,000.00	\$ 78,900.00	\$ 79,209.57	\$ 87,502.05	\$ 69,658.22
Loans and discounts (secured by collateral).....	40,379.58	42,992.16	25,157.23	26,927.31	32,987.31
Loans on real estate	11,500.00	11,500.00	28,912.50	28,912.50	30,770.00
Overdrafts (secured and unsecured).....	2,855.59	3,133.02	810.32	3,048.54	1,981.18
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	11,325.10	9,235.64	2,760.38	3,087.33	3,369.63
Premium on bonds.....	225.00	225.00	225.00	225.00	225.00
Furniture and fixtures.....	5,669.00	5,669.00	5,669.00	5,669.00	5,669.00
Other real estate.....	.....	.....	2,400.00	2,400.00	2,400.00
Due from banks (not reserve checks).....	4,278.14	4,298.14	4,336.89	4,357.41	4,377.93
Cash items (not including checks on other banks).....	1,250.00	729.35	1,265.57	1,173.65	.....
Due from reserve banks.....	16,255.95	17,325.02	15,302.68	14,322.49	25,715.01
Checks on other banks.....	2,365.89	1,767.72	7,578.91	1,997.32	3,634.82
Currency	1,800.00	7,514.00	7,696.00	2,915.00	7,658.00
Gold	1,065.00	155.00	1,390.00	590.00	750.00
Silver and fractional coin.....	437.34	2,021.68	1,869.24	618.05	951.11
Other resources .....	.....	2,547.60	2,184.47	.....	1,042.91
Expense account .....	.....	3.82	.....	.....	.....
Total	\$ 184,406.59	\$ 183,017.15	\$ 191,767.76	\$ 188,715.65	\$ 196,130.12

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	383.60	.....	139.05	110.46	222.21
Savings accounts	50,896.84	50,937.75	51,631.31	45,909.59	45,796.82
Postal savings accounts.....	2,340.79	2,367.66	2,522.73	2,522.53	2,552.53
Individual deposits	66,084.99	64,858.63	66,025.23	69,304.92	77,574.71
Demand certificates of deposit.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	22,827.18	32,361.17	28,960.07	27,484.03	26,860.65
Certified checks .....	.....	11.00	192.85	200.00	25.40
Cashier's checks	373.19	480.94	293.52	1,154.12	1,098.80
Total	\$ 184,406.59	\$ 183,017.15	\$ 191,767.76	\$ 188,715.65	\$ 196,130.12

Examined April 24, 1914; Dec. 7, 1914.

Directors—J. N. Davidson, E. F. Ford, W. S. Fallis, J. Q. Greene, W. K. Greene, W. A. Jones, H. B. Kellough.

THE MINNEQUA BANK OF PUEBLO, PUEBLO, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 273,451.45	\$ 276,720.03	\$ 236,115.10	\$ 246,961.43	\$ 274,657.56
Loans and discounts (secured by collateral).....	66,557.11	67,776.00	132,482.98	129,497.38	121,382.67
Loans on real estate	76,337.27	88,831.51	72,740.07	70,820.16	78,190.01
Overdrafts (secured and unsecured).....	385.54	763.08	1,069.78	1,236.13	1,236.13
Bonds to secure postal savings.....	7,150.00	7,150.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	76,646.86	76,393.31	75,617.55	69,444.14	68,564.99
Furniture and fixtures.....	4,210.00	4,210.00	4,210.00	4,210.00	4,210.00
Other real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	.....	662.17	.....	.....	.....
Due from reserve banks.....	191,647.18	153,658.31	155,233.64	183,883.16	179,372.35
Checks on other banks.....	7,563.22	6,298.16	8,539.80	5,069.14	9,483.04
Currency	11,942.00	14,309.00	12,344.00	18,015.00	26,549.00
Gold	32,885.00	32,620.00	35,080.00	22,015.00	20,075.00
Silver and fractional coin.....	6,996.26	8,233.89	5,121.45	7,189.93	3,641.48
Total	\$ 758,181.89	\$ 740,025.46	\$ 748,054.37	\$ 768,584.04	\$ 796,862.23

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	2,486.95	2,682.25	1,369.69	3,208.57	4,655.01
Savings accounts	311,731.70	322,467.03	343,036.31	327,248.41	333,322.81
Postal savings accounts.....	2,725.43	2,928.08	2,928.08	2,928.38	3,413.38
Individual deposits	280,903.24	269,187.75	260,755.62	291,046.35	299,802.14
Due to banks (not reserve banks).....	77,159.06	55,469.70	60,758.66	63,082.35	73,670.75
Demand certificates of deposit.....	20,851.47	21,258.08	16,403.75	17,338.56	16,889.89
Certified checks	50.00	50.00	.....	2.00	189.00
Cashier's checks	1,410.38	2,774.19	2,032.05	1,450.48	387.55
Reserved for interest.....	.....	1,830.37	.....	1,890.70	3,857.46
Reserved for taxes.....	860.66	1,080.66	770.81	351.24	604.24
Total	\$ 758,181.89	\$ 740,025.46	\$ 748,054.37	\$ 768,584.04	\$ 796,862.23

Examined April 21, 1914; Dec. 10, 1914.

Directors—F. O. Roof, M. D. Thatcher, H. E. Wheeler.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, COLORADO.

Alva Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley, Secretary.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 308,010.19	\$ 307,248.52	\$ 370,148.42	\$ 406,251.86	\$ 428,228.41
Loans and discounts (secured by collateral).....	341,534.80	357,081.73	370,470.33	388,340.09	388,115.06
Loans on real estate	245,977.29	248,336.54	288,545.49	278,716.86	271,937.86
Overdrafts (secured and unsecured).....	1,502.72	384.57	321.08	868.13	2,227.38
Funds to secure postal savings.....	19,950.00	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds and securities.....	367,689.78	389,846.74	397,539.72	386,620.43	383,687.09
Other real estate.....	23,824.51	23,824.51	19,224.33	19,224.33	19,067.26
Cash items (not including checks on other banks).....	913.51	4,306.28	514.40	946.24	1,600.27
Due from reserve banks.....	724,550.56	742,544.40	748,427.07	611,458.24	633,834.32
Checks on other banks.....	8,916.55	5,750.92	13,625.01	9,982.18	4,789.89
Currency	20,611.00	17,383.00	20,929.00	46,760.00	47,541.00
Gold	1,642.50	205.00	1,415.00	11,157.50	1,470.00
Silver and fractional coin.....	1,692.15	2,108.35	1,918.30	2,202.20	2,047.15
Total	\$2,066,815.56	\$2,118,970.56	\$2,265,028.75	\$2,162,458.06	\$2,184,495.69

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	50,000.00	75,000.00	85,000.00	85,000.00	85,000.00
Undivided profits, net.....	25,902.57	4,371.12	2,566.14	7,463.72	11,138.12
Savings accounts	1,668,130.47	1,689,536.78	1,761,400.55	1,661,256.21	1,685,274.33
Postal savings accounts	5,949.15	6,404.21	6,611.83	7,791.59	9,001.59
Trust funds	2,436.39	1,464.12	2,752.55	2,558.69	2,796.16
Individual deposits	173,208.39	193,903.99	191,293.65	175,716.99	177,275.65
Demand certificates of deposit.....	26,332.07	26,332.07	26,112.47	25,120.25	31,527.95
Time certificates of deposit.....	30.00	30.00	75,362.73	75,362.73	50,362.73
Certified checks	1,035.74	1,100.78	1,035.74	1,035.74	1,135.74
Cashier's checks	9,190.78	7,126.42	9,623.65	10,026.62	9,966.86
Reserved for interest.....	.....	9,441.07	.....	.....	18,585.99
Reserved for taxes.....	3,600.00	4,200.00	3,210.44	1,880.58	2,480.58
Total	\$2,066,815.56	\$2,118,970.56	\$2,265,028.75	\$2,162,458.06	\$2,184,495.69

Examined April 23, 1914; Dec. 9, 1914.

Directors—Alva Adams, M. D. Thatcher, W. L. Graham, Chris Wilson, G. J. Dunbaugh.

NO. 8, STATE BANK.

STATE BANK OF RAMAH, RAMAH, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 17,310.60	\$ 22,071.55	\$ 21,022.63	\$ 19,727.94	\$ 24,256.36
Loans and discounts (secured by collateral).....	4,771.06	8,261.58	9,411.36	9,707.78	8,803.78
Loans on real estate	3,688.77	2,587.00	2,787.00	2,787.00	2,787.00
Overdrafts (secured and unsecured).....	27.86	820.01	1,467.83	2,266.47	1,009.37
Other bonds and securities.....	415.00	665.00	200.00	300.00	300.00
Furniture and fixtures.....	1,721.85	1,721.85	1,721.85	1,721.85	1,721.85
Banking house	9.00	.....	3,729.28	3,729.28	3,729.28
Due from banks (not reserve banks).....	25.95	253.80	1.80	11.18	.....
Cash items (not including checks on other banks).....	14,289.98	10,617.97	5,507.29	4,723.21	17,383.37
Checks on other banks.....	.....	.....	45.00	.....	177.00
Currency	557.00	1,183.00	1,314.00	260.00	683.00
Gold	420.00	595.00	1,050.00	425.00	530.00
Silver and fractional coin.....	508.50	351.68	508.49	184.00	308.45
Total	\$ 47,474.85	\$ 52,857.52	\$ 48,766.53	\$ 45,793.80	\$ 61,917.53

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Undivided profits, net.....	1,158.36	1,140.64	1,186.41	1,416.83	1,504.89
Individual deposits	23,339.29	26,039.33	27,819.51	24,672.92	42,042.12
Demand certificates of deposit.....	5.00	1,128.00	.....	.....	.....
Time certificates of deposit.....	10,803.36	10,713.36	8,353.86	7,928.36	6,531.36
Cashier's checks	1,068.81	2,715.19	306.75	675.69	779.16
Total	\$ 47,474.85	\$ 52,857.52	\$ 48,766.53	\$ 45,793.80	\$ 61,917.53

Examined Feb. 19, 1914; Oct. 17, 1914.

Directors—Lem Gammon, M. Gammon, Hector Matheson, A. T. Thorn, A. J. Elsner.

NO. 105, PRIVATE BANK.

BANK OF RIDGWAY, RIDGWAY, COLORADO.

A. E. Walther, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 25,870.00	\$ 27,428.00	\$ 27,786.29	\$ 27,511.79	\$ 26,886.79
Loans and discounts (secured by collateral).....	5,777.00	4,425.00	5,673.00	4,793.00	5,446.00
Loans on real estate.....	12,485.00	14,900.00	15,192.61	16,999.60	18,090.00
Overdrafts (secured and unsecured).....	108.70	295.78	9.28	337.36	112.09
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Banking house.....	9,634.91	9,634.91	9,624.89	9,624.89	9,624.89
Due from banks (not reserve banks).....	1,222.70	548.60	1,368.24	1,386.00	601.54
Cash items (not including checks on other banks).....	.....	.....	48.54	50.95	38.65
Due from reserve banks.....	34,210.22	30,852.20	21,930.50	13,821.13	12,882.61
Checks on other banks.....	311.24	94.34	.....	228.66	.....
Currency.....	2,827.00	2,814.00	1,314.00	1,132.00	959.00
Gold.....	1,842.50	710.00	1,710.00	1,795.00	1,015.00
Silver and fractional coin.....	559.10	214.75	477.25	244.30	108.10
Total.....	\$ 94,848.37	\$ 92,416.98	\$ 85,634.60	\$ 78,424.08	\$ 76,344.70

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	130.75	130.75	300.48	300.48	300.48
Undivided profits, net.....	320.41	841.92	.....	240.66	183.96
Individual deposits.....	72,942.01	68,675.79	57,111.16	53,559.18	52,975.25
Due to banks (not reserve banks).....	.....	189.32	.....	.....	.....
Demand certificates of deposit.....	10,155.20	11,269.20	17,222.96	10,723.76	9,285.00
Time certificates of deposit.....	1,300.00	1,300.00	1,000.00	3,600.00	3,600.00
Total.....	\$ 94,848.37	\$ 92,416.98	\$ 85,634.60	\$ 78,424.08	\$ 76,344.70

Examined Jan. 29, 1914; Aug. 4, 1914.

Owner—A. E. Walther.

UNION STATE BANK OF RIFLE, RIFLE, COLORADO.

Eph Prefountain, President; Bert Ellis, Vice-President; Lynn Kennedy, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 29,719.25	\$ 29,118.59	\$ 36,067.78	\$ 37,270.36	\$ 35,532.98
Loans and discounts (secured by collateral).....	13,551.20	14,343.60	10,065.23	10,010.72	8,460.72
Loans on real estate	1,343.26	1,343.26	1,343.26	2,100.00	2,100.00
Overdrafts (secured and unsecured).....	19.10	.80	7.33	12.41	25.01
Other bonds and securities.....	1,539.50	1,533.50	2,790.48	665.01	875.41
Furniture and fixtures.....	2,943.82	2,943.82	2,943.82	2,943.82	2,943.82
Banking house.....	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00
Other real estate.....	3,531.61	3,531.61	3,531.61	3,000.00	3,000.00
Due from banks (not reserve banks).....	3,733.20	1,195.99	.....	.....	.....
Due from reserve banks.....	20,282.07	12,199.34	6,225.98	9,730.15	21,463.58
Checks on other banks.....	34.00	124.11	149.00	212.78	96.65
Currency	3,091.00	2,758.00	2,581.00	2,877.00	1,902.00
Gold	205.00	200.00	60.00	225.00	480.00
Silver and fractional coin.....	609.66	403.36	339.42	642.36	817.82
Other resources.....	.....	.....	.....	1,238.00	216.95
Total	\$ 97,108.67	\$ 86,245.78	\$ 82,544.91	\$ 87,427.61	\$ 94,413.94

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	2,098.16	1,840.41	2,540.50	2,500.23	2,368.91
Bills payable.....	.....	.....	10,000.00	15,000.00	10,000.00
Individual deposits.....	59,812.98	50,734.95	36,127.15	35,718.00	47,013.50
Due to banks (not reserve banks).....	.....	11.16	270.41	.....	.....
Demand certificates of deposit.....	2.00	2.00	2.00	127.00	1,050.50
Time certificates of deposit.....	10,179.53	8,600.20	8,429.51	8,947.43	8,950.03
Cashier's checks.....	16.00	57.06	175.31	134.35	31.00
Total	\$ 97,108.67	\$ 86,245.78	\$ 82,544.91	\$ 87,427.61	\$ 94,413.94

Examined Mar. 7, 1914; Aug. 21, 1914.

Directors—C. B. Coffin, William Crann, Bert Ellis, William Grigor, J. S. Porter, Eph Prefountain.

FARMERS AND MERCHANTS BANK, ROCKY FORD, COLORADO.

A. J. Stewart, Cashier.

	Jan. 13, 1914
RESOURCES.	
Loans and discounts (unsecured).....	3,924.90
Loans and discounts (secured by collateral).....	3,989.49
Loans on real estate.....	5,128.00
Overdrafts (secured and unsecured).....	346.67
Other bonds and securities.....	518.00
Due from banks (not reserve banks).....	150.55
Due from reserve banks.....	1,405.12
Currency	2,251.00
Gold	1,325.00
Silver and fractional coin.....	148.48
Total	\$ 19,186.21
LIABILITIES.	
Capital Stock.....	\$ 10,000.00
Undivided profits, net.....	7.07
Individual deposits.....	9,165.39
Time certificates of deposit.....	13.75
Total	\$ 19,186.21

Liquidated, Jan. 26, 1914.
 Owner—Mrs. Olive Van Buskirk.

NO. 146, STATE BANK.

PEOPLES HOME BANK, ROCKY FORD, COLORADO.

A. H. Bushey, President; A. D. Isherwood, Vice-President; W. L. Schafer, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 88,590.62	\$ 71,250.12	\$ 46,126.87	\$ 42,422.67	\$ 46,606.05
Loans and discounts (secured by collateral).....	72,877.48	69,346.72	46,863.37	59,153.38	43,566.74
Loans on real estate.....	6,230.00	6,335.00	18,539.45	18,628.20	18,290.15
Overdrafts (secured and unsecured).....	554.78	101.20	251.10	231.41	415.91
Furniture and fixtures.....	2,250.00	2,250.00	2,250.00	2,250.00	2,000.00
Other real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	3,639.65	895.12	1,570.55	1,526.80	1,041.40
Due from reserve banks.....	35,974.59	29,458.83	32,869.02	24,137.73	13,128.94
Checks on other banks.....	896.10	1,135.66	759.90	507.49	592.09
Currency.....	7,763.00	4,562.00	6,667.00	7,517.00	3,837.00
Gold.....	2,295.00	3,015.00	3,495.00	4,750.00	4,685.00
Silver and fractional coin.....	2,418.69	2,543.40	2,306.95	2,375.07	4,318.22
Total	\$ 225,959.91	\$ 193,386.75	\$ 164,198.21	\$ 166,559.78	\$ 140,981.50

LIABILITIES.

Capital stock.....					
Surplus fund.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Savings accounts.....	4,229.72	4,167.19	5,139.07	4,256.17	4,321.14
Dividends unpaid.....	969.12	927.20	883.24	905.33	892.09
Individual deposits.....	390.00	.....	.....	.....	.....
Demand certificates of deposit.....	150,964.55	123,034.71	99,763.07	102,086.92	77,456.32
Time certificates of deposit.....	10,000.00	10,000.00	.....	.....	.....
Certified checks.....	22,111.07	20,188.65	23,412.83	24,291.46	23,196.65
	2,295.45	69.00	.....	60.00	115.30
Total	\$ 225,959.91	\$ 193,386.75	\$ 164,198.21	\$ 166,559.78	\$ 140,981.50

Examined April 10, 1914; Oct. 20, 1914.

Directors—O. E. Adams, A. H. Bushey, J. C. Fleming, J. B. Hunt, A. D. Isherwood.

ROMEO STATE BANK, ROMEO, COLORADO.

Homer Neel, President; Zeph Charles Felt, Vice-President; C. S. Birkins, Vice-President.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 30,934.85	\$ 29,960.45	\$ 31,736.16	\$ 32,820.23	\$ 30,549.13
Loans and discounts (secured by collateral).....	10,390.08	9,342.17	9,842.00	9,519.75	11,744.10
Overdrafts (secured and unsecured).....	22.11	68.61	846.43	438.45	53.51
Other bonds and securities.....	.....	.....	100.00	100.00	100.00
Furniture and fixtures.....	1,600.00	1,600.00	1,600.00	1,550.00	1,550.00
Due from banks (not reserve banks).....	741.78	1,684.92	205.94	1,204.87	722.62
Cash items (not including checks on other banks).....	380.12	185.90	161.40	141.40	.....
Due from reserve banks.....	12,173.64	4,191.91	2,921.22	1,993.16	1,754.95
Checks on other banks.....	.....	12.00	26.00	30.00	26.00
Currency.....	2,057.00	1,488.09	1,311.00	715.00	935.00
Gold.....	20.00	5.00	.....	60.00	.....
Silver and fractional coin.....	480.27	471.70	160.64	464.57	87.19
Total	\$ 58,799.85	\$ 48,970.66	\$ 48,910.79	\$ 49,037.93	\$ 47,522.50

LIABILITIES.

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	.....	1,600.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	2,080.93	1,361.58	2,008.95	2,089.16	1,504.03
Bills payable.....	.....	.....	.....	2,200.00	2,200.00
Notes rediscounted.....	2,375.00	375.00	725.00	600.00	500.00
Individual deposits.....	20,084.67	12,374.83	12,431.99	10,491.92	9,558.62
Demand certificates of deposit.....	.....	5,000.00	.....	.....	.....
Time certificates of deposit.....	9,259.25	3,850.25	7,744.85	7,656.55	7,759.85
Total	\$ 58,799.85	\$ 48,970.66	\$ 48,910.79	\$ 49,037.93	\$ 47,522.50

Examined April 11, 1914; Sept. 15, 1914; Dec. 6, 1914.

Possession of bank taken Dec. 7, 1914.

Directors—C. S. Birkins, A. R. Couzens, Zeph Charles Felt, J. A. Garcia, Homer Neel, J. H. Holman.

NO. 107, STATE BANK.

SAGUACHE COUNTY BANK, SAGUACHE, COLORADO.

Leopold Mayer, President; Mrs. F. M. Gotthelf, Vice-President; A. F. Boyd, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 68,103.75	\$ 69,616.98	\$ 91,331.78	\$ 75,050.58	\$ 83,693.04
Loans and discounts (secured by collateral).....	100,967.55	106,108.55	98,771.14	109,301.39	100,103.40
Loans on real estate.....	52,583.90	49,784.90	52,116.90	52,981.90	44,241.90
Overdrafts (secured and unsecured).....	516.49	423.25	406.92	295.15	4,564.05
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	493.15	508.80	808.86	275.00	462.50
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Banking house.....	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Due from banks (not reserve banks).....	1,054.23	21.70	133.79	45.50	3,060.83
Cash items (not including checks on other banks).....	670.55	1,174.14	190.67	412.27	116.85
Due from reserve banks.....	41,190.81	58,169.23	24,356.59	30,860.78	49,495.29
Currency	3,160.00	3,253.60	3,219.00	3,926.00	4,078.00
Gold	5,440.00	5,470.00	5,500.00	5,700.00	5,755.00
Silver and fractional coin.....	888.20	738.90	506.10	549.75	1,066.05
Total	\$ 287,568.63	\$ 307,765.25	\$ 289,841.75	\$ 291,898.32	\$ 309,136.91

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	478.53	533.15	709.44	2,670.02	5,153.86
Bills payable.....	20,000.00	10,000.00	30,000.00	30,000.00	20,000.00
Postal savings accounts.....	72	72	72	72	72
Individual deposits.....	99,812.95	127,897.37	101,619.32	103,160.29	127,831.65
Due to reserve banks.....	129.60	129.60	.....	.....	.....
Demand certificates of deposit.....	19,618.20	20,886.95	10,179.53	10,154.53	10,259.53
Time certificates of deposit.....	67,628.23	68,617.16	67,332.74	65,912.76	65,891.15
Total	\$ 287,568.63	\$ 307,765.25	\$ 289,841.75	\$ 291,898.32	\$ 309,136.91

Examined April 16, 1914; Sept. 22, 1914.

Directors—A. F. Boyd, E. Gordon Gotthelf, Mrs. F. M. Gotthelf, Leopold Mayer, Charles Tarbell.

COSTILLA COUNTY BANK, SAN ACACIO, COLORADO.

W. H. Meyer, President; A. A. Salazar, Vice-President; C. C. Rockafellow, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 20,378.88	\$ 18,898.66	\$ 19,443.90	\$ 24,857.05	\$ 29,431.95
Loans and discounts (secured by collateral).....	8,574.68	5,783.33	10,789.41	5,225.00	15,969.17
Loans on real estate.....	1,600.00	2,764.00	3,000.00	4,517.00	3,400.00
Overdrafts (secured and unsecured).....	3.29	4.18	16.24	222.84	30.86
Other bonds and securities.....	250.71	1,308.49	2,358.86	2,272.52	3,021.32
Furniture and fixtures.....	1,334.65	1,334.65	1,334.65	1,334.65	1,334.65
Banking house.....	2,150.00	1,935.00	1,935.00	1,935.00	1,935.00
Other real estate.....	.....	.....	180.00	180.00	180.00
Due from banks (not reserve banks).....	.....	.....	250.00	.....	.....
Cash items (not including checks on other banks).....	4.05	.....	35.73	17.85	.....
Due from reserve banks.....	7,207.62	4,697.12	4,818.85	1,563.56	3,866.09
Checks on other banks.....	.....	421.48	.....	50.00	.....
Currency.....	2,315.00	1,621.00	2,116.00	1,291.00	1,307.00
Gold.....	110.00	250.00	5.00	150.00	135.00
Silver and fractional coin.....	293.87	302.95	575.93	843.69	276.51
Other resources.....	12.40	.....	.....	.....	.....
Total.....	\$ 44,235.15	\$ 33,320.86	\$ 46,829.57	\$ 43,960.16	\$ 60,887.55

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	2,000.00	3,500.00	4,000.00	4,000.00	4,000.00
Bills payable.....	2,401.91	787.18	587.31	668.57	967.11
Notes rediscounted.....	.....	.....	5,000.00	.....	.....
Individual deposits.....	25,672.87	19,873.65	20,582.82	21,656.35	25,675.28
Due to reserve banks.....	.....	.....	.....	926.72	1,586.89
Time certificates of deposit.....	4,160.87	5,100.03	6,659.44	6,708.52	6,305.10
Total.....	\$ 44,235.15	\$ 33,320.86	\$ 46,829.57	\$ 43,960.16	\$ 60,887.55

Examined April 8, 1914; Sept. 11, 1914.

Directors—H. R. Hobson, W. H. Meyer, C. C. Rockafellow, A. A. Salazar, Dr. S. N. Smith.

NO. 128, STATE BANK.

SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY, COLORADO.

W. C. Caley, President; G. W. Klockentege, Vice-President; E. L. Johnston, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 19,082.61	\$ 15,616.29	\$ 15,758.06	\$ 11,977.66	\$ 8,764.20
Loans and discounts (secured by collateral).....	9,883.02	16,510.33	20,191.60	26,470.20	31,126.12
Loans on real estate.....	6,219.42	5,469.42	6,190.02	7,130.50	6,653.72
Overdrafts (secured and unsecured).....	1,391.16	1,544.54	1,339.98	1,481.64	3,099.88
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Banking house.....	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Due from banks (not reserve banks).....	2,016.07	565.52	1,644.08	697.18	671.23
Cash items (not including checks on other banks).....	135.16	7.00	.....	.....	.....
Due from reserve banks.....	1,538.26	4,319.29	5,133.51	2,974.80	8,494.39
Checks on other banks.....	633.50	.....	55.10	434.88	575.73
Currency.....	1,663.00	365.00	1,414.00	1,465.00	1,913.00
Gold.....	390.00	415.00	430.00	410.00	220.00
Silver and fractional coin.....	1,395.22	1,096.74	482.64	401.33	466.03
Expense account.....	.....	191.53	.....	.....	.....
Total.....	\$ 46,697.42	\$ 48,421.17	\$ 55,048.99	\$ 55,693.19	\$ 64,295.30

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	100.00	100.00	100.00	100.00
Undivided profits, net.....	90.43	.....	241.62	932.75	879.81
Bills payable.....	.....	5,000.00	10,000.00	10,000.00	.....
Savings accounts.....	215.31	506.84	197.70	190.40	186.60
Individual deposits.....	32,615.30	30,366.59	32,919.86	33,159.26	51,718.11
Due to banks (not reserve banks).....	1,275.00	1,275.00	1,275.00	1,275.00	1,275.00
Cashier's checks.....	2,501.38	1,472.74	314.81	1,35.78	135.78
Total.....	\$ 46,697.42	\$ 48,421.17	\$ 55,048.99	\$ 55,693.19	\$ 64,295.30

Examined May 8, 1914; Oct. 13, 1914.

Directors—W. C. Caley, M. T. Caley, G. W. Klockentege, E. L. Johnston.

FIRST STATE BANK OF SILT, SILT, COLORADO.

A. H. Hepler, President; Walter James, Joseph Strong, Vice-Presidents; R. T. York, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 6,016.33	\$ 7,965.15	\$ 9,169.64	\$ 7,968.69	\$ 7,394.33
Loans and discounts (secured by collateral).....	8,065.61	6,019.84	3,176.70	1,796.00	1,956.30
Loans on real estate.....	500.55				
Overdrafts (secured and unsecured).....	404.84	295.30	122.07	9.49	111.67
Other bonds and securities.....				1,664.40	1,664.40
Furniture and fixtures.....	1,565.00	1,565.00	1,565.00	1,565.00	1,565.00
Banking house.....	2,335.00	2,335.00	2,335.00	2,335.00	2,335.00
Due from banks (not reserve banks).....	134.33	60.28			
Cash items (not including checks on other banks).....			40.00		
Due from reserve banks.....	2,779.48	3,842.15	3,329.56	5,231.20	4,141.92
Checks on other banks.....			36.50		
Currency.....	1,297.00	1,461.00	966.00	293.00	791.00
Gold.....	50.00	170.00	70.00	210.00	200.00
Silver and fractional coin.....	394.25	325.85	330.60	143.15	169.80
Expense account.....				344.56	471.92
Total.....	\$ 23,602.39	\$ 24,039.57	\$ 21,141.07	\$ 20,960.49	\$ 20,201.34

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	612.83	10.21	17.25	17.25	17.25
Individual deposits.....	11,998.90	12,815.18	9,611.70	9,022.74	8,644.33
Due to banks (not reserve banks).....					
Time certificates of deposit.....	860.20	1,240.00			
Cashier's checks.....	130.46	274.18	99.12	500.00	1,386.00
Other liabilities.....				87.50	103.01
Total.....	\$ 23,602.39	\$ 24,039.57	\$ 21,141.07	\$ 20,960.49	\$ 20,201.34

Examined Mar. 11, 1914; Aug. 24, 1914.

Directors—Henry Hasley, A. H. Hepler, Walter James, Joseph Strong, R. T. York.

NO. 27, STATE BANK.

THE FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, COLORADO.

C. G. Eckles, President; Laura Holt, Vice-President; Sam Holt, Cashier.

RESOURCES.

Loans and discounts (unsecured by collateral).....	Oct. 31, 1914
Furniture and fixtures.....	\$ 2,010.00
Due from banks (not reserve banks).....	50.00
Total	<u>7,350.00</u>
Capital stock.....	\$ 10,040.00

LIABILITIES.

Capital stock.....	\$ 10,000.00
Surplus fund.....	40.00
Total	<u>\$ 10,040.00</u>

Incorporated Oct. 27, 1914.

Directors—C. G. Eckles, Laura Holt, Sam Holt.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, COLORADO.

R. A. Bareuther, Cashier.

RESOURCES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 36,278.15	\$ 31,957.07	\$ 37,968.74	\$ 38,738.81	\$ 38,409.72
Loans and discounts (secured by collateral).....	14,286.76	9,193.49	9,809.09	9,759.09	7,152.69
Loans on real estate.....	7,082.00	6,982.00	5,982.00	5,982.00	8,342.00
Overdrafts (secured and unsecured).....	1,898.63	2,290.89	1,013.84	664.32	500.24
Other bonds and securities.....	950.15	950.92	1,036.91	1,253.16	1,763.93
Furniture and fixtures.....	1,191.73	1,191.73	1,191.73	1,140.00	1,140.00
Other real estate.....	2,920.76	2,920.75	2,936.57	2,936.57	.....
Due from banks (not reserve banks).....	523.64	2,446.81	1,993.43	444.50	3,970.26
Cash items (not including checks on other banks).....	.....	.....	68.20	.....	100.00
Due from reserve banks.....	4,975.40	11,214.16	7,379.09	20,640.54	7,914.20
Checks on other banks.....	440.76	15.73	68.47	158.97	358.55
Currency.....	2,396.00	4,471.00	4,123.00	4,161.00	2,245.00
Gold.....	.....	.....	.....	.....	215.00
Silver and fractional coin.....	1,146.01	897.20	1,001.17	1,231.36	641.72
Expense account.....	.....	710.51	.....	.....	.....
Total.....	\$ 74,639.99	\$ 75,152.27	\$ 74,482.24	\$ 87,110.32	\$ 72,753.31

LIABILITIES.	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	250.00	250.00	250.00	300.00
Undivided profits, net.....	800.65	628.05	551.02	112.72	.....
Savings accounts.....	157.73	483.03	1,196.94	1,864.48	2,067.99
Individual deposits.....	38,500.10	38,548.87	39,387.67	45,930.89	32,464.05
Due to banks (not reserve banks).....	158.57	1,251.45	304.76	32.81	1,154.36
Time certificates of deposit.....	23,800.25	23,662.52	21,391.56	28,288.92	26,628.92
Cashier's checks.....	503.29	328.35	1,400.29	531.21	35.27
Total.....	\$ 74,639.99	\$ 75,152.27	\$ 74,482.24	\$ 87,110.32	\$ 72,753.31

Examined Jan. 20, 1914; June 27, 1914.

Owners—Mrs. J. C. Davis, R. H. Davis, J. C. Davis, Edith Davis, Mrs. E. D. Capers, C. A. Seymour, C. Jackson, J. H. Caldwell, Mrs. V. B. Caldwell, V. B. Caldwell, John Caldwell, L. B. Hugus, Mrs. A. O. Carroll, A. E. Carroll, A. M. Seymour, J. A. Rendle, C. A. Booth, Mrs. F. B. Rusk, Mrs. C. W. Beal, Mrs. C. W. Brodt, Mrs. B. B. Hugus, J. D. Reeder, J. W. Rigby, A. C. Moulton, A. P. Wood, H. Wood, L. H. Spilker, W. Simms, H. E. Monson, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, R. Barber, Mrs. Anna Rendle, W. Daley, V. Moulton, Mrs. A. C. Moulton, H. W. Hansen, W. J. McDermith, J. W. Dow, W. Buchanan, C. Monson, L. Kimsey, C. F. Brown, George Archer, L. L. Offerle, W. C. Parker, S. A. Sherman, J. V. Barnes, Mrs. L. A. Bostwick, Mrs. R. Murray, R. R. Horth, James Wadge.

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

F. E. Milner, President; J. H. Burroughs, Vice-President; J. E. Milner, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 66,546.00	\$ 65,805.72	\$ 74,203.30	\$ 79,425.92	\$ 75,878.09
Loans and discounts (secured by collateral).....	23,253.38	28,735.70	29,607.75	31,691.00	31,390.78
Loans on real estate.....	35,326.87	26,051.23	32,351.23	29,098.73	28,557.27
Overdrafts (secured and unsecured).....	5,397.31	5,703.08	1,801.90	3,004.39	5,536.17
Other bonds and securities.....	52,195.00	52,916.90	46,541.76	46,789.00	46,494.40
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house.....	11,989.36	11,500.00	11,500.00	11,500.00	11,500.00
Other real estate.....	5,636.50	5,636.50	.....	1,107.13	1,203.58
Due from banks (not reserve banks).....	1,055.71	6,813.47	1,007.26	1,116.75	5.00
Cash items (not including checks on other banks).....	1,450.72	.....	330.00	.....	.....
Due from reserve banks.....	12,371.29	14,270.97	10,076.17	11,269.75	11,695.64
Checks on other banks.....	624.59	680.35	3,014.86	938.28	347.25
Currency.....	6,319.00	5,351.00	9,791.00	4,441.00	5,212.00
Gold.....	545.00	630.00	1,480.00	1,395.00	1,165.00
Silver and fractional coin.....	969.98	1,037.10	737.94	477.54	398.83
Total.....	\$ 226,671.71	\$ 228,242.02	\$ 224,503.17	\$ 224,935.09	\$ 222,384.11

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	3,000.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net.....	4,228.89	127.95	1,424.88	1,268.85	608.95
Bills payable.....	30,000.00	30,000.00	35,000.00	35,000.00	35,000.00
Savings accounts.....	.....	.....	452.65	858.75	731.24
Individual deposits.....	78,688.08	80,670.88	80,105.05	81,947.18	82,573.07
Due to banks (not reserve banks).....	3,957.56	2,313.46	6,916.20	1,214.07	1,357.52
Demand certificates of deposit.....	5,000.00	.....	.....	.....	.....
Time certificates of deposit.....	51,567.36	53,788.15	43,683.56	46,533.56	46,735.52
Certified checks.....	.....	1,646.83	.....	.....	.....
Cashier's checks.....	879.82	1,194.75	3,410.83	4,612.68	1,877.81
Total.....	\$ 226,671.71	\$ 228,242.02	\$ 224,503.17	\$ 224,935.09	\$ 222,384.11

Examined Jan. 19, 1914; June 26, 1914.

Directors—J. H. Burroughs, O. T. Cheney, W. S. Kemmer, F. E. Milner, J. E. Milner, F. E. Palmer, Daniel Stukeley.

THE STRATTON STATE BANK, STRATTON, COLORADO.

W. M. Mason, President; J. E. Holtz, Vice-President; E. W. Tarrant, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 17,344.28	\$ 20,192.98	\$ 26,082.32	\$ 34,284.77	\$ 34,738.59
Loans and discounts (secured by collateral).....	36,228.20	39,570.61	28,120.89	25,224.09	25,457.98
Loans on real estate.....	6,996.39	7,362.54	5,966.00	2,766.15	9,742.74
Overdrafts (secured and unsecured).....	531.66	1,169.38	599.39	891.47	804.54
Other bonds and securities.....	271.40	1,724.30	342.97	676.94	929.67
Furniture and fixtures.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house.....	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Due from banks (not reserve banks).....	.....	.....	.....	200.00	.....
Cash items (not including checks on other banks).....	2.50	.....	.....	.....	295.00
Due from reserve banks.....	7,136.51	9,155.60	888.65	1,335.66	3,052.75
Checks on other banks.....	.....	.....	.....	61.68	.....
Currency.....	2,468.00	2,252.00	5,977.00	5,677.00	2,668.00
Gold.....	75.00	45.00	125.00	75.00	30.00
Silver and fractional coin.....	254.36	163.92	423.82	546.51	602.50
Total.....	\$ 75,108.50	\$ 85,376.33	\$ 72,326.04	\$ 75,539.27	\$ 82,121.80

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	500.00	500.00	500.00	700.00	700.00
Undivided profits, net.....	1,288.93	1,583.32	3,370.89	2,343.00	3,908.11
Bills payable.....	5,000.00	5,000.00	10,000.00	10,000.00	2,000.00
Individual deposits.....	35,640.57	45,535.71	34,696.20	43,104.52	58,066.37
Demand certificates of deposit.....	22,378.80	16,247.39	13,758.95	9,391.75	7,447.32
Time certificates of deposit.....	.....	6,500.00	.....	.....	.....
Total.....	\$ 75,108.50	\$ 85,376.33	\$ 72,326.04	\$ 75,539.27	\$ 82,121.80

Examined May 7, 1914; Oct. 12, 1914.

Directors—J. E. Holtz, Ethelyn K. Holtz, E. W. Tarrant, Bessie L. Tarrant, W. M. Mason.

NO. 200, STATE BANK.

STATE BANK OF SUGAR CITY, SUGAR CITY, COLORADO.

F. S. Howard, President; P. V. Barth, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 18,023.59	\$ 16,012.82	\$ 21,664.13	\$ 18,317.21	\$ 20,301.03
Loans and discounts (secured by collateral).....	23,740.69	28,612.97	29,329.58	28,846.01	31,952.40
Loans on real estate.....	12,422.70	14,328.00	8,491.80	11,681.72	9,065.97
Overdrafts (secured and unsecured).....	456.62	1,069.77	453.34	908.59	572.10
Other bonds and securities.....	4,929.38	5,757.56	3,350.00	7,529.85	7,257.64
Furniture and fixtures.....	2,139.15	2,139.15	2,139.15	2,139.15	2,139.15
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	84.00	84.00	84.00	84.00	84.00
Cash items (not including checks on other banks).....	17.50	1.25	.....	.....	58.23
Due from reserve banks.....	5,399.20	6,656.47	3,288.46	6,656.10	8,698.98
Checks on other banks.....	20.00	171.00	62.93	192.55	.....
Currency.....	5,569.00	2,608.00	3,916.00	6,928.00	4,281.00
Gold.....	605.00	812.50	722.50	940.00	967.50
Silver and fractional coin.....	1,869.44	1,894.11	905.79	1,874.81	1,024.22
Other resources.....	70.50	.80	397.41	414.32	337.65
Total.....	\$ 78,256.17	\$ 82,639.19	\$ 77,305.09	\$ 89,012.31	\$ 89,269.87
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	232.31	484.87	1,558.01	2,563.21	2,982.87
Bills payable.....	.....	6,500.00	15,000.00	12,000.00	8,500.00
Dividends unpaid.....	90.00	.....	.....	.....	.....
Individual deposits.....	42,934.33	42,805.16	29,772.51	42,049.43	42,752.73
Time certificates of deposit.....	17,261.66	16,057.93	13,710.86	15,115.96	17,150.56
Cashier's checks.....	688.47	291.44	283.71	283.71	283.71
Total.....	\$ 78,256.17	\$ 82,639.40	\$ 77,305.09	\$ 89,012.31	\$ 89,269.87

Examined April 3, 1914; Oct. 7, 1914.

Directors—O. C. Berger, R. A. Hamilton, M. E. Howard, F. S. Howard, Charles Neef.

NO. 236, STATE BANK.

FIRST STATE BANK OF SWINK, SWINK, COLORADO.

Charles A. Reynolds, President; J. N. Beaty, Vice-President; F. P. Morris, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 20,297.38	\$ 18,346.27	\$ 21,768.35	\$ 20,079.05	\$ 19,786.43
Loans and discounts (secured by collateral).....	15,641.59	16,306.84	30,345.18	29,873.62	32,450.10
Funds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	16,447.56	16,474.21	4,162.08	1,753.70	601.82
Furniture and fixtures.....	250.00	250.00	250.00	250.00	250.00
Due from banks (not reserve banks).....	4,319.40	9,518.72	4,075.56	2,444.64	7,921.88
Due from reserve banks.....	52,653.61	34,881.21	19,725.63	40,854.47	19,012.38
Currency	4,210.00	3,495.00	6,615.00	4,985.00	5,520.00
Gold	415.00	450.00	415.00	1,120.00	1,500.00
Silver and fractional coin.....	369.88	676.59	925.86	694.38	1,820.20
Total	\$ 115,604.42	\$ 101,398.84	\$ 89,282.66	\$ 103,004.86	\$ 89,862.81

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net.....	1,117.08	89.84	313.63	327.59	934.14
Postal savings accounts.....	97.92	82.01	11.21	61.75	61.75
Individual deposits.....	86,865.07	73,274.63	58,886.23	72,511.35	55,229.90
Demand certificates of deposit.....	16,324.35	16,752.36	18,921.59	18,904.17	22,487.02
Total	\$ 115,604.42	\$ 101,398.84	\$ 89,282.66	\$ 103,004.86	\$ 89,862.81

Examined April 7, 1914; Oct. 21, 1914.

Directors—J. N. Beaty, F. P. Morris, Charles A. Reynolds.

BANK OF TELLURIDE, TELLURIDE, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 166,642.93	\$ 151,757.50	\$ 180,340.50	\$ 210,987.50	\$ 192,119.00
Loans and discounts (secured by collateral).....	44,700.07	48,546.00	80,105.00	74,419.00	62,983.00
Loans on real estate.....	52,525.00	49,325.00	49,300.00	50,320.00	47,800.00
Overdrafts (secured and unsecured).....	6,780.04	320.70	149.96	4,275.64	938.21
Bonds to secure postal savings.....	20,000.00	30,000.00	28,950.00	28,950.00	28,950.00
Other bonds and securities.....	15,114.11	16,017.84	9,975.81	16,709.58	15,622.24
Furniture and fixtures.....	3,600.00	3,000.00	3,500.00	2,500.00	2,500.00
Banking house.....	2,800.00	3,600.00	3,500.00	3,500.00	3,500.00
Other real estate.....	2,800.00	2,800.00	2,700.00	2,700.00	2,700.00
Due from banks (not reserve banks).....	636.40	2,300.31	70.00	.....	.....
Due from reserve banks.....	355,291.89	291,969.06	189,607.34	203,722.45	308,973.10
Checks on other banks.....	1,876.39	850.08	913.00	1,523.83	2,870.84
Currency.....	25,001.00	25,601.00	22,500.00	22,650.00	23,235.00
Gold.....	32,395.00	36,070.00	40,780.00	42,250.00	38,755.00
Silver and fractional coin.....	4,817.20	4,321.65	5,403.05	4,315.15	3,183.40
Total.....	\$ 745,180.03	\$ 666,479.14	\$ 616,885.66	\$ 669,163.07	\$ 729,139.71

LIABILITIES.

Capital stock.....	\$ 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, net.....	28,646.01	14,809.14	18,601.05	21,860.21	25,939.73
Postal savings accounts.....	14,615.49	15,315.69	15,099.65	16,459.39	17,929.28
Individual deposits.....	427,942.69	361,613.45	295,776.79	356,511.16	404,667.46
Due to banks (not reserve banks).....	.....	.....	494.14	31.48	2,024.77
Demand certificates of deposit.....	197,938.34	199,740.86	211,914.03	199,300.80	203,548.47
Certified checks.....	1,037.50	.....	.....	.....	.....
Total.....	\$ 745,180.03	\$ 666,479.14	\$ 616,885.66	\$ 669,163.07	\$ 729,139.71

Examined Jan. 24, 1914; Aug. 1, 1914.
 Directors—E. B. Adams, J. L. Brown, A. J. Clark, W. H. Gabbert, W. E. Wheeler.

THE FARMERS BANK OF TIMNATH, TIMNATH, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 37,900.43	\$ 43,626.25	\$ 27,388.60	\$ 40,912.62	\$ 39,384.78
Loans and discounts (secured by collateral).....	29,746.16	29,474.64	49,862.13	43,496.57	49,564.55
Overdrafts (secured and unsecured).....	736.02	1,142.33	7.34	434.58	731.59
Bonds to secure postal savings.....	500.00	.....	.....	.....	.....
Other bonds and securities.....	.....	500.00	500.00	500.00	500.00
Furniture and fixtures.....	600.00	600.00	600.00	600.00	600.00
Banking house.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Due from banks (not reserve banks).....	.....	.....	2,500.00	.....	2,390.46
Due from reserve banks.....	9,272.70	7,046.71	10,491.87	10,873.89	23,272.72
Checks on other banks.....	.....	35.30	.....	.....	.....
Currency.....	2,422.00	2,080.00	2,565.00	1,767.00	2,432.00
Silver and fractional coin.....	552.91	335.23	612.58	1,452.88	1,007.08
Total	\$ 83,130.22	\$ 86,240.46	\$ 95,927.52	\$ 101,347.54	\$ 121,283.18

LIABILITIES.

Capital stock.....	\$ 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	10,000.00
Undivided profits, net.....	365.58	127.03	1,550.71	1,486.82	1,452.15
Savings accounts.....	872.48	1,001.37	983.31	1,043.78	1,054.28
Dividends unpaid.....	900.00	.....	.....	.....	.....
Individual deposits.....	35,287.06	26,896.59	29,042.38	23,351.58	47,679.14
Due to banks (not reserve banks).....	.....	7,936.85	148.53	4,666.11	.....
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	15,586.89	20,134.10	34,110.46	40,745.48	41,080.48
Cashier's checks.....	117.21	84.51	52.13	53.77	17.13
Total	\$ 83,130.22	\$ 86,240.46	\$ 95,927.52	\$ 101,347.54	\$ 121,283.18

Examined Feb. 11, 1914; Aug. 21, 1914.

Directors—B. F. Clark, J. M. Edwards, E. A. Pearson, H. G. Springer, E. W. Thayer, H. H. Thayer, H. Strauss.

PEOPLES STATE BANK, TOWNER, COLORADO.

R. B. Christy, President; J. J. Nella, Vice-President; N. A. Christy, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 857.25	\$ 892.50	\$ 2,302.64	\$ 911.45	\$ 1,157.94
Loans and discounts (secured by collateral).....	13,591.75	13,949.70	11,010.39	10,041.12	10,007.16
Loans on real estate.....	3,495.47	3,434.87	3,509.87	5,009.87	5,334.32
Overdrafts (secured and unsecured).....	3.02	120.41	4.13	11.74	6.34
Other bonds and securities.....	300.00	.....	150.00	203.50	.....
Furniture and fixtures.....	650.00	650.00	650.00	650.00	650.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	850.00	850.00	850.00	1,127.85	1,127.85
Due from banks (not reserve banks).....	2,004.60	1.00	1,405.50	1,002.10	1,003.75
Cash items (not including checks on other banks).....	.....	10.00	.....	.....	.....
Due from reserve banks.....	3,145.73	2,622.29	2,626.25	5,625.60	3,411.83
Currency.....	573.00	1,045.00	870.00	780.00	1,453.00
Gold.....	205.00	210.00	190.00	200.00	210.00
Silver and fractional coin.....	324.50	169.63	99.23	87.08	386.43
Total.....	\$ 28,500.32	\$ 26,955.40	\$ 26,168.61	\$ 28,150.31	\$ 27,258.62

LIABILITIES.

Capital stock.....	\$ 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	500.00
Undivided profits, net.....	867.22	775.75	1,080.00	1,100.69	1,147.84
Individual deposits.....	15,933.71	14,418.55	11,877.21	14,265.42	13,625.26
Time certificates of deposit.....	750.00	750.00	850.00	1,150.00	1,150.00
Certified checks.....	.....	.....	1,861.40	.....	.....
Cashier's checks.....	399.39	511.10	.....	1,134.20	836.52
Total.....	\$ 28,500.32	\$ 26,955.40	\$ 26,168.61	\$ 28,150.31	\$ 27,258.62

Examined March 24, 1914; Oct. 9, 1914.

Directors—N. A. Christy, R. B. Christy, J. J. Nella

THE COMMERCIAL SAVINGS BANK, TRINIDAD, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 262,280.06	\$ 304,096.03	\$ 241,948.59	\$ 263,605.74	\$ 356,113.31
Loans and discounts (secured by collateral).....	112,265.44	115,279.09	86,706.67	69,235.77	81,037.97
Loans on real estate.....	132,936.50	131,478.97	122,021.76	134,206.76	127,091.02
Overdrafts (secured and unsecured).....	84.98	75.09	38.99	70.55	38.09
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	85,295.56	93,793.35	87,208.00	79,651.71	73,907.92
Other real estate.....	1,651.38	1,651.38	1,651.38	1,651.38	1,651.38
Cash items (not including checks on other banks).....	200.80	62.50	.....	898.82	719.70
Due from reserve banks.....	116,748.86	91,561.60	165,608.58	149,789.07	79,019.50
Checks on other banks.....	830.06	508.18	4,577.81	704.90	2,268.06
Currency.....	6,426.00	7,561.00	12,272.00	8,618.00	8,851.00
Gold.....	21,140.00	7,527.50	13,612.50	20,047.50	11,120.00
Silver and fractional coin.....	2,610.70	3,311.22	2,386.32	2,331.02	4,179.55
Total	\$ 749,570.33	\$ 763,965.91	\$ 745,432.60	\$ 737,211.22	\$ 753,127.50

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	12,000.00	12,000.00	12,500.00	12,500.00	12,800.00
Undivided profits, net.....	3,887.45	3,181.89	3,999.83	5,388.31	5,697.32
Savings accounts.....	463,628.20	466,316.27	468,130.81	453,774.98	454,812.59
Postal savings accounts.....	1,326.17	1,391.06	1,252.46	1,446.79	1,565.79
Individual deposits.....	80,821.11	89,016.19	92,607.08	94,523.58	102,593.94
Demand certificates of deposit.....	959.22	799.47	3,069.47	746.87	493.12
Time certificates of deposit.....	131,839.77	132,971.52	108,080.12	110,707.77	113,562.65
Reserved for interest.....	3,908.41	7,356.85	4,420.27	7,252.79	10,481.96
Reserved for taxes.....	1,200.00	872.56	1,372.56	870.13	1,120.13
Total	\$ 749,570.33	\$ 763,965.91	\$ 745,432.60	\$ 737,211.22	\$ 753,127.50

Examined April 16, 1914; Oct. 5, 1914.

Directors—J. C. Coulson, J. H. Drury, D. P. James, O. C. Samuel.

THE INTERNATIONAL STATE BANK, TRINIDAD, COLORADO.

John Aiello, President; John J. Hendrick, Vice-President; William G. Plested, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 165,225.14	\$ 176,879.31	\$ 179,741.26	\$ 190,877.71	\$ 228,689.27
Loans and discounts (secured by collateral).....	128,923.11	126,077.42	121,294.83	110,125.27	108,869.53
Loans on real estate.....	61,732.63	62,327.63	68,471.48	74,187.30	73,461.95
Overdrafts (secured and unsecured).....	5.58	83.09	7.55	196.78	660.05
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities.....	9,734.28	15,945.77	12,691.58	9,235.32	12,661.62
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Due from banks (not reserve banks).....	16,580.03	4,370.17	7,800.60	16,366.06	9,271.43
Cash items (not including checks on other banks).....	57,679.79	397.65	2,680.56	1,087.79	225.10
Due from reserve banks.....	43,439.11	43,439.11	67,635.30	84,221.37	64,505.84
Checks on other banks.....	1,812.95	1,427.86	1,274.57	1,046.72	2,486.64
Currency.....	13,064.00	11,785.00	13,786.00	19,695.00	12,844.00
Gold.....	4,485.00	7,375.00	8,462.50	6,490.00	11,255.00
Silver and fractional coin.....	10,650.10	8,885.55	5,981.75	10,288.55	5,546.30
Other resources.....	181.72	21.86	.....	.....	.....
Total	\$ 476,606.08	\$ 469,976.42	\$ 500,713.98	\$ 534,837.96	\$ 541,486.73
LIABILITIES.					
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	15,000.00	15,000.00
Undivided profits, net.....	927.00	75.88	2,571.30	2,767.95	5,396.18
Savings accounts.....	.....	6,272.75	13,747.95	19,613.24	20,603.20
Postal savings accounts.....	1,294.43	1,474.43	1,089.79	2,031.91	2,126.91
Individual deposits.....	198,175.30	143,920.96	206,877.92	226,847.62	216,655.60
Demand certificates of deposit.....	1,197.20	11,532.90	2,773.75	3,070.00	34,415.18
Time certificates of deposit.....	162,439.96	145,007.80	160,969.86	162,849.74	144,671.48
Certified checks.....	150.00	150.00	400.00	650.00	650.00
Cashier's checks.....	1,667.36	828.12	1,016.81	955.38	825.90
Reserved for taxes.....	.....	.....	1,000.00	1,000.00	1,000.00
Other liabilities.....	663.83	713.58	236.54	52.72	142.28
Total	\$ 476,606.08	\$ 469,976.42	\$ 500,713.98	\$ 534,837.96	\$ 541,486.73

Examined April 15, 1914; Oct. 2, 1914.

Directors—John Aiello, John J. Hendrick, A. E. McGlashan, A. W. McHendric, J. G. Northcutt, Charles Niccoli, William G. Plested.

THE BANK OF BACA COUNTY, TWO BUTTES, COLORADO.

F. L. Harris, President; Onda Young, Vice-President; J. V. Saylor, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 1,911.45	\$ 1,706.25	\$ 1,594.85	\$ 2,865.00	\$ 2,865.00
Loans and discounts (secured by collateral).....	10,481.20	12,082.20	12,037.00	9,802.25	14,981.25
Overdrafts (secured and unsecured).....	42.12	41.42	480.78	501.69	544.69
Other bonds and securities.....	424.38	598.51	105.00	50.00	109.00
Furniture and fixtures.....	848.90	848.99	848.90	848.90	848.90
Due from banks (not reserve banks).....	6,620.32	4,894.62	.....	.....	.....
Cash items (not including checks on other banks).....	91.55	130.24	95.02	22.15	56.04
Due from reserve banks.....	2,398.90	2,086.65	9,406.01	15,038.12	12,556.27
Currency.....	1,307.00	1,496.00	1,150.00	865.00	593.00
Gold.....	30.00	132.50	57.50	20.00	5.00
Silver and fractional coin.....	191.81	108.05	358.59	106.41	268.46
Total.....	\$ 24,347.63	\$ 24,125.35	\$ 27,033.65	\$ 30,064.22	\$ 32,827.61

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	543.66	589.24	704.69	294.23	240.32
Individual deposits.....	13,585.77	13,328.11	11,280.51	19,623.99	22,471.29
Demand certificates of deposit.....	.....	.....	4,940.25	115.00	.....
Time certificates of deposit.....	200.00	203.00	101.00	.....	116.00
Certified checks.....	.....	.....	.....	31.00	.....
Cashier's checks.....	8.20	5.00	6.50	.....	.....
Other liabilities.....	.....	.....	.30	.....	.....
Total.....	\$ 24,347.63	\$ 24,125.35	\$ 27,033.65	\$ 30,064.22	\$ 32,827.61

Examined April 9, 1914; Oct. 15, 1914.

Directors—St. George Creaghe, W. C. Gould, F. L. Harris, J. V. Saylor, T. J. Saylor, Onda Young.

THE BANK OF VICTOR, VICTOR, COLORADO.

A. E. Carlton, President; J. N. Simmons, Vice-President; J. B. Irving, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 124,434.34	\$ 121,743.80	\$ 125,301.17	\$ 105,536.73	\$ 92,818.16
Loans and discounts (secured by collateral).....	228,706.06	249,517.61	284,858.28	246,142.27	245,231.42
Loans on real estate.....	92,492.79	125,943.34	112,410.79	128,181.04	112,366.04
Overdrafts (secured and unsecured).....	246.84	339.64	.25	498.76	843.22
Bonds to secure postal savings.....	32,900.00	32,900.00	32,900.00	32,900.00	32,900.00
Other bonds and securities.....	67,169.23	69,715.91	31,351.40	21,026.06	19,305.96
Other real estate.....	2,952.01	.....	.....	.....	.....
Due from banks (not reserve banks).....	32,423.17	16,153.91	21,618.31	16,946.15	11,750.13
Cash items (not including checks on other banks).....	16,751.04	51.95	227.75	80.00	228.20
Due from reserve banks.....	149,128.35	91,329.99	151,531.62	241,583.69	201,206.39
Checks on other banks.....	.....	1,062.28	775.79	122.36	226.42
Currency.....	41,186.00	37,803.00	32,212.00	31,534.00	27,090.00
Gold.....	19,867.50	11,762.50	13,960.00	11,637.50	23,180.00
Silver and fractional coin.....	4,545.30	5,491.00	5,272.40	3,049.10	4,682.40
Other resources.....	5,000.00	.....	1,150.06	.....	.....
Total.....	\$ 817,745.63	\$ 763,814.93	\$ 813,599.82	\$ 839,239.66	\$ 771,831.34

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,537.89	3,009.98	763.71	5,593.22	9,059.53
Savings accounts.....	.....	34,480.68	194,586.76	218,496.47	237,897.88
Postal savings accounts.....	29,111.23	29,126.66	25,818.55	25,067.65	25,522.75
Individual deposits.....	525,486.43	432,583.95	399,315.85	422,303.13	372,006.81
Due to banks (not reserve banks).....	53,157.37	47,354.07	54,228.89	45,110.81	26,807.49
Due to reserve banks.....	.....	11,732.08	.....	.....	.....
Demand certificates of deposit.....	7,429.61	31,261.72	5,626.49	11,382.24	4,198.54
Time certificates of deposit.....	166,649.98	130,198.40	97,336.37	74,578.21	65,688.39
Certified checks.....	85.30	1,530.00	80.00	124.45	80.00
Cashier's checks.....	4,227.82	12,527.39	4,478.38	5,528.67	10,569.95
Reserved for taxes.....	.....	.....	1,064.81	1,064.81	.....
Total.....	\$ 817,745.63	\$ 763,814.93	\$ 813,599.82	\$ 839,239.66	\$ 771,831.34

Examined June 17, 1914; Dec. 15, 1914.

Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.

THE CITIZENS BANK OF VICTOR, VICTOR, COLORADO.

J. R. Gardner, President; P. H. Argall, Vice-President; M. E. Dukes, Cashier.

RESOURCES.

	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 19,510.00	\$ 19,431.00	\$ 17,175.35	\$ 23,748.83
Loans and discounts (secured by collateral).....	1,500.00	30,719.00	52,555.65	45,517.09
Loans on real estate.....	.....	13,520.00	13,440.00	20,185.00
Overdrafts (secured and unsecured).....	427.42	58.00	18.88	167.85
Other bonds and securities.....	547.35	6,170.75	6,832.02	8,898.91
Furniture and fixtures.....	2,504.75	2,725.00	2,725.00	2,725.00
Due from banks (not reserve banks).....	3,973.08	6,626.19	.....	.....
Due from reserve banks.....	18,047.81	14,226.00	27,940.32	9,215.47
Checks on other banks.....	399.00	1,191.41	288.15	2,831.00
Currency.....	4,077.00	6,915.00	7,562.00	6,193.00
Gold.....	2,667.50	2,185.00	4,227.50	5,360.00
Silver and fractional coin.....	1,258.31	1,967.50	1,766.84	760.34
Total.....	\$ 54,917.72	\$ 105,734.85	\$ 134,511.71	\$ 125,602.40

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,600.50	393.55	323.69	881.97
Savings accounts.....	4,264.00	17,816.96	26,468.30	32,722.64
Individual deposits.....	17,693.22	55,894.35	73,655.17	57,215.83
Time certificates of deposit.....	860.00	705.00	3,832.00	4,462.00
Cashier's checks.....	600.00	925.00	232.55	329.96
Total.....	\$ 54,917.72	\$ 105,734.85	\$ 134,511.71	\$ 125,602.40

Examined June 15, 1914; Dec. 16, 1914.

Incorporated Feb. 2, 1914.

Directors—P. H. Argall, C. S. Anderson, M. E. Dukes, S. A. Hackley, J. R. Gardner.

NO. 121, STATE BANK.

THE NORTH PARK BANK, WALDEN, COLORADO.

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 104,551.95	\$ 102,153.02	\$ 87,903.12	\$ 99,730.56	\$ 97,558.67
Loans and discounts (secured by collateral).....	59,895.25	53,668.75	37,526.00	38,939.26	38,550.00
Loans on real estate.....	25,167.23	24,137.92	32,141.94	32,373.92	27,773.92
Overdrafts (secured and unsecured).....	1,293.38	919.43	2,019.12	1,986.08	1,462.40
Other bonds and securities.....	.....	2,651.09	2,833.94	1,240.41	689.46
Furniture and fixtures.....	750.00	750.00	750.00	750.00	750.00
Banking house.....	750.00	750.00	750.00	.....	.....
Other real estate.....	4,000.00	4,000.00	4,000.00	4,750.00	8,750.00
Due from banks (not reserve banks).....	329.26	1,367.97	.....	.....	65.82
Cash items (not including checks on other banks).....	.....	.....	.....	.....	75.38
Due from reserve banks.....	20,118.82	20,559.51	22,663.43	24,936.52	45,900.65
Currency.....	7,316.00	4,235.00	6,872.00	3,471.00	4,912.00
Gold.....	870.00	950.00	1,095.00	445.00	1,010.00
Silver and fractional coin.....	661.70	735.05	671.62	521.05	890.29
Total.....	\$ 225,619.59	\$ 216,877.74	\$ 199,226.17	\$ 209,131.80	\$ 227,918.50

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	500.00	5,000.00	5,500.00	5,500.00	5,500.00
Undivided profits, net.....	10,384.32	3,899.35	6,215.00	3,635.17	3,452.14
Bills payable.....	15,000.00	15,000.00	30,000.00	30,000.00	30,000.00
Individual deposits.....	109,569.91	107,417.00	75,102.15	84,328.65	103,863.51
Due to banks (not reserve banks).....	.....	.....	126.59	156.77	.....
Time certificates of deposit.....	60,165.36	55,561.39	52,282.43	55,514.21	55,102.82
Total.....	\$ 225,619.59	\$ 216,877.74	\$ 199,226.17	\$ 209,131.80	\$ 227,918.50

Examined March 3, 1914; Aug. 6, 1914.

Directors—W. F. Campbell, Owen S. Case, A. A. Hunter, K. J. MacCallum, A. J. Monroe, Andrew Peterson, Grace Peterson.

GUARANTY STATE BANK, WALSENBURG, COLORADO.

Ralph Stanley, President; T. M. Hudson, Vice-President; Thomas E. Mathews, Cashier; A. D. McGarraugh, Assistant Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 90,373.37	\$ 102,242.44	\$ 101,217.02	\$ 102,093.56	\$ 93,874.39
Loans and discounts (secured by collateral).....	6,475.45	5,911.45	12,137.60	11,110.85	11,390.20
Loans on real estate.....	29,163.90	30,738.90	35,980.40	35,398.90	42,700.65
Overdrafts (secured and unsecured).....	40.26	2.05	36.83	15.93	4.97
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	2,110.90	3,459.31	2,621.92	3,383.91	1,465.46
Furniture and fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Due from banks (not reserve banks).....	4,384.42	4,010.00	3,228.20	3,000.00	5,158.10
Cash items (not including checks on other banks).....	.....	59.11	.....	.....	459.85
Due from reserve banks.....	21,540.61	14,306.84	13,442.71	15,812.48	13,745.25
Checks on other banks.....	284.19	302.84	934.75	1,872.58	206.18
Currency.....	3,916.00	5,628.00	10,312.00	4,758.00	8,691.00
Gold.....	2,705.00	2,000.00	2,080.00	4,655.00	2,555.00
Silver and fractional coin.....	2,095.44	2,382.80	2,562.20	1,337.91	1,507.94
Total	\$ 170,100.14	\$ 178,493.74	\$ 191,553.72	\$ 188,669.12	\$ 188,757.09

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	3,701.85	1,501.90	2,071.35	2,859.58	4,239.53
Bills payable.....	.....	10,000.00	15,000.00	20,000.00	10,000.00
Savings accounts.....	42,944.37	44,716.33	50,108.10	52,633.71	52,051.76
Postal savings accounts.....	256.34	278.34	277.48	290.85	364.85
Individual deposits.....	69,434.22	68,290.54	70,819.85	61,430.33	70,909.33
Due to banks (not reserve banks).....	.....	889.88	.....	19.15	.....
Demand certificates of deposit.....	10,100.00	10,100.00	10,100.00	10,000.00	10,000.00
Time certificates of deposit.....	10,203.50	9,787.50	9,958.80	7,778.80	8,198.80
Cashier's checks.....	1,459.86	429.25	688.14	1,156.70	492.22
Total	\$ 170,100.14	\$ 178,493.74	\$ 191,553.72	\$ 188,669.12	\$ 188,757.09

Examined May 27, 1914; Sept. 29, 1914.

Directors—Charles Agnes, Nicholas Agnes, Paul Frohlich, T. M. Hudson, Peter Krier, G. R. Moore, Ralph Stanley, Damaso Vigil.

NO. 133, STATE BANK

WELDON VALLEY STATE BANK, WELLDONA, COLORADO.

John Wyckoff, President; A. Pettcys, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 30,036.55	\$ 28,819.29	\$ 27,037.26	\$ 28,139.26	\$ 29,300.07
Loans and discounts (secured by collateral).....	16,632.21	17,814.77	14,197.32	17,037.68	13,028.46
Loans on real estate.....	.....	809.00	1,050.00	250.00	250.00
Overdrafts (secured and unsecured).....	446.87	326.70	568.94	498.58	711.00
Furniture and fixtures.....	1,015.00	1,207.00	1,240.00	1,240.00	1,240.00
Banking house.....	2,315.00	2,315.00	2,315.00	2,315.00	2,315.00
Cash items (not including checks on other banks).....	.....	175.00	.....	.....	32.42
Due from reserve banks.....	8,566.61	4,278.15	7,951.23	5,883.36	4,775.80
Checks on other banks.....	.....	.....	.....	14.50	.....
Currency.....	1,480.00	805.00	1,027.00	916.00	952.00
Gold.....	65.00	50.00	80.00	30.00	55.00
Silver and fractional coin.....	372.10	295.64	236.14	321.37	225.32
Total	\$ 60,919.34	\$ 56,886.55	\$ 55,705.49	\$ 57,245.75	\$ 52,945.07
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	500.00	500.00	500.00	600.00	600.00
Undivided profits, net.....	26.89	186.72	758.88	27.65	15.49
Bills payable.....	8,000.00	3,000.00	.....	9,000.00	8,000.00
Dividends unpaid.....	825.00	.....	.....	.....	.....
Individual deposits.....	32,138.08	32,966.45	27,515.69	21,341.25	19,889.10
Demand certificates of deposit.....	1,272.92	.....	.....	.....	.....
Time certificates of deposit.....	8,186.45	10,233.38	16,928.92	16,276.85	14,430.48
Total	\$ 60,919.34	\$ 56,886.55	\$ 55,705.49	\$ 57,245.75	\$ 52,945.07

Examined March 25, 1914; Aug. 7, 1914.

Directors—A. Pettcys, W. A. Pettcys, John Wyckoff.

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

G. B. Beardsley, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 89,631.38	\$ 83,818.43	\$ 90,069.81	\$ 73,779.50	\$ 75,016.50
Loans and discounts (secured by collateral).....	12,355.41	12,355.41	9,650.00	9,000.00	11,150.00
Loans on real estate.....	31,638.00	31,688.00	34,388.00	53,488.00	55,388.00
Overdrafts (secured and unsecured).....	1,172.95	98.15	611.15	836.14	257.63
Other bonds and securities.....	2,347.74	2,875.69	2,584.44	2,330.21	2,252.71
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks).....	23.65	228.00	141.05	422.69	124.88
Due from reserve banks.....	46,229.03	110,238.19	91,318.99	53,773.30	35,416.26
Checks on other banks.....	446.45	743.23	224.99	61.30	585.85
Currency.....	3,686.00	3,930.00	2,561.00	1,737.00	529.00
Gold.....	8,095.00	7,875.00	9,000.00	9,165.00	9,415.00
Silver and fractional coin.....	538.70	356.10	709.70	289.35	302.25
Total	\$ 200,464.31	\$ 258,406.20	\$ 245,459.13	\$ 209,382.49	\$ 192,648.08
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	15,000.00	15,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net.....	10,828.04	11,242.75	4,786.80	775.75	733.21
Individual deposits.....	124,761.82	180,934.95	158,972.58	124,168.59	108,253.22
Demand certificates of deposit.....	39,874.75	41,228.50	46,689.75	49,438.15	48,661.65
Total	\$ 200,464.31	\$ 258,406.20	\$ 245,459.13	\$ 209,382.49	\$ 192,648.08

Examined March 19, 1914; Aug. 14, 1914.

Co-partners—G. B. Beardsley, H. H. Tomkins, L. H. Tomkins.

NO. 175, STATE BANK.

THE FIRST STATE BANK OF WIGGINS, WIGGINS, COLORADO.

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

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 7,660.81	\$ 7,916.99	\$ 6,485.26	\$ 7,053.08	\$ 6,381.60
Loans and discounts (secured by collateral).....	3,802.98	3,929.15	9,189.48	9,388.73	10,556.65
Loans on real estate.....	4,275.00	3,575.00	3,450.00	3,250.00	3,450.00
Overdrafts (secured and unsecured).....	30.12	2.14	23.40	21.90	9.48
Other bonds and securities.....	3,883.08	2,757.57	4,954.90	3,280.50	3,411.35
Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00
Banking house.....	500.00	500.00	500.00	500.00	500.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	333.22
Cash items (not including checks on other banks).....	.....	.....	.....	.....	10.00
Due from reserve banks.....	10,750.46	10,422.66	6,155.58	9,984.95	17,716.84
Checks on other banks.....	.....	.....	.....	.....	43.89
Currency.....	756.00	841.00	1,141.00	598.00	1,319.00
Gold.....	10.00	40.00	20.00	.....	20.00
Silver and fractional coin.....	531.00	221.81	231.31	248.75	213.70
Total.....	\$ 32,999.45	\$ 31,006.32	\$ 32,993.93	\$ 35,135.91	\$ 44,765.13
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,298.60	1,529.15	1,299.46	1,504.18	1,635.23
Individual deposits.....	16,037.43	14,533.65	15,288.99	17,324.85	23,296.17
Time certificates of deposit.....	5,663.42	4,944.12	6,404.39	6,306.88	9,833.73
Reserved for taxes.....	.....	.....	51.09	.....	.....
Total.....	\$ 32,999.45	\$ 31,006.32	\$ 32,993.93	\$ 35,135.91	\$ 44,765.13

Examined March 10, 1914; July 28, 1914.

Directors—Michael Majewski, M. M. Majewski, James H. Beggs.

NO. 123, STATE BANK.

THE STATE BANK OF WILEY, WILEY, COLORADO.

Charles Carver, President; J. B. Esgar, Vice-President; Charles Spencer, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 69,549.84	\$ 56,972.23	\$ 46,044.17	\$ 53,070.93	\$ 60,441.11
Loans and discounts (secured by collateral).....	20,003.77	34,227.17	35,544.64	28,037.35	19,710.14
Loans on real estate.....	4,462.65	4,762.55	1,349.27	1,179.63	1,947.43
Overdrafts (secured and unsecured).....					17.22
Other bonds and securities.....	1,696.08	1,761.48	1,538.33	1,047.49	1,151.21
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other real estate.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks (not reserve banks).....				5,215.19	6,488.31
Due from reserve banks.....	12,230.47	7,181.81	5,653.03	3,473.09	3,551.91
Checks on other banks.....	1,639.98	2,867.82	515.65	1,038.42	666.68
Currency.....	1,200.00	2,860.00	1,955.00	1,255.00	3,651.68
Gold.....	435.00	10.00	7.50	17.50	7.50
Silver and fractional coin.....	712.70	600.73	717.31	681.01	568.65
Total.....	\$ 122,080.49	\$ 121,244.19	\$ 103,331.10	\$ 105,015.61	\$ 108,201.84

LIABILITIES.

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,500.00	2,500.00	2,850.00	2,850.00	2,850.00
Undivided profits, net.....	3,019.53	527.55	1,439.05	1,205.82	1,334.89
Notes rediscounted.....	9,450.00	11,850.00	15,898.00	11,281.67	12,225.00
Individual deposits.....	51,007.38	54,511.93	39,249.24	44,197.78	51,577.38
Due to banks (not reserve banks).....	4,439.49	6,240.45	43.66		
Time certificates of deposit.....	24,094.02	20,431.85	18,751.15	20,259.04	15,209.57
Cashier's checks.....	2,570.07	182.31	100.00	221.30	5.00
Total.....	\$ 122,080.49	\$ 121,244.19	\$ 103,331.10	\$ 105,015.61	\$ 108,201.84

Examined April 8, 1914; Oct. 14, 1914.

Directors—Charles Carver, A. C. Davis, J. B. Esgar, P. N. Schroeder, Charles Spencer.

THE FARMERS STATE BANK OF WINDSOR, COLORADO.

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
RESOURCES.					
Loans and discounts (unsecured).....	\$ 49,680.93	\$ 51,030.67	\$ 46,993.67	\$ 50,573.87	\$ 44,246.72
Loans and discounts (secured by collateral).....	15,103.21	17,665.49	21,888.50	25,488.50	22,360.08
Loans on real estate.....	100.00	2,000.00	1,100.00	1,100.00	3,000.00
Overdrafts (secured and unsecured).....	367.78	529.53	415.10	268.68	446.53
Other bonds and securities.....	903.67	654.67	94.35	.....	1,234.73
Furniture and fixtures.....	.....	.....	2,000.00	2,000.00	2,000.00
Due from banks (not reserve banks).....	2,935.50	1,350.00	60.00	60.00	40.10
Cash items (not including checks on other banks).....	366.63	3,137.77	765.00	1,269.45	5,653.58
Due from reserve banks.....	7,435.19	3,023.98	10,574.18	5,871.95	389.07
Checks on other banks.....	67.55	157.45	292.50	1,409.80	1,982.05
Currency.....	5,528.00	2,180.00	1,673.00	380.00	2,439.00
Gold.....	665.00	540.00	555.00	545.00	520.00
Silver and fractional coin.....	629.56	488.32	836.36	329.10	458.68
Total	\$ 83,849.02	\$ 82,757.88	\$ 87,157.66	\$ 89,296.35	\$ 85,420.54
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,500.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	1,617.72	848.54	1,296.09	1,913.03	873.26
Bills payable.....	.....	5,000.00	12,000.00	15,000.00	10,000.00
Individual deposits.....	45,160.13	40,334.08	27,354.52	27,866.06	28,046.05
Due to reserve banks.....	.....	1,746.36	.....	.....	.....
Demand certificates of deposit.....	7,274.72	5,572.25	10,970.36	11,656.94	12,900.06
Time certificates of deposit.....	13,147.43	12,046.65	18,032.35	16,610.08	15,936.23
Certified checks.....	.....	11.60	.....	.....	130.05
Cashier's checks.....	119.02	198.40	504.34	150.24	534.89
Total	\$ 83,849.02	\$ 82,757.88	\$ 87,157.66	\$ 89,296.35	\$ 85,420.54

Examined Feb. 10, 1914; Aug. 21, 1914.

Directors—J. M. Allam, J. S. Cable, J. N. Cobbs.

PEOPLES STATE BANK OF WRAY, WRAY, COLORADO.

John Whyte, President; G. L. Akey, Vice-President; W. T. Fair, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 13,318.10	\$ 12,830.57	\$ 12,532.20	\$ 15,389.78	\$ 13,543.84
Loans and discounts (secured by collateral).....	18,379.34	18,837.72	17,047.86	16,721.36	14,452.78
Loans on real estate.....	2,306.32	2,306.32	2,306.32	2,291.32	2,112.32
Overdrafts (secured and unsecured).....	130.43	1,413.96	81.76	953.28	1,819.76
Other bonds and securities.....	189.70	50.00	.....	.....	.....
Furniture and fixtures.....	2,232.81	2,232.81	2,232.81	2,232.81	2,232.81
Due from reserve banks.....	8,506.52	20,999.18	14,085.78	7,936.26	15,127.58
Checks on other banks.....	17.50	35.62	39.80	629.22	1,276.07
Currency	4,310.00	3,142.00	2,479.00	2,915.00	2,978.00
Gold	150.00	145.00	240.00	710.00	710.00
Silver and fractional coin.....	483.11	410.76	355.57	261.04	512.07
Expense account.....	.....	35.00	.....	.....	.....
Total	\$ 50,023.83	\$ 62,029.94	\$ 51,401.10	\$ 50,040.07	\$ 54,795.23

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net.....	452.98	391.20	667.17	247.47	456.15
Individual deposits.....	28,518.65	38,250.27	23,712.01	23,011.82	28,312.80
Time certificates of deposit.....	2,552.20	4,888.47	8,521.92	8,280.78	7,526.28
Total	\$ 50,023.83	\$ 62,029.94	\$ 51,401.10	\$ 50,040.07	\$ 54,795.23

Examined March 19, 1914; Aug. 11, 1914.

Directors—G. L. Akey, G. E. Hiser, M. A. Scheible, C. M. Webster, John Whyte.

BANK OF YAMPA, YAMPA, ROUTT COUNTY, COLORADO.

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

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 12,847.48	\$ 12,408.48	\$ 16,029.61	\$ 24,905.92	\$ 23,767.64
Loans and discounts (secured by collateral).....	53,209.78	49,600.62	55,439.70	52,738.37	54,451.44
Loans on real estate.....	275.00	75.00	602.40	977.40	1,852.40
Overdrafts (secured and unsecured).....	173.20	104.44	56.57	66.53	405.23
Other bonds and securities.....	2,197.41	874.95	239.37	393.27	1,000.11
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Due from banks (not reserve banks).....	4,742.71	4,723.61	.....	4,850.49	2,329.88
Cash items (not including checks on other banks).....	.....	466.40	58.43	36.23	.....
Due from reserve banks.....	7,842.15	12,037.23	8,538.95	4,714.34	25,669.69
Checks on other banks.....	388.61	.....	.....	.....	2,255.83
Currency.....	2,405.00	2,615.00	1,035.00	3,575.00	2,290.00
Gold.....	1,305.00	1,550.00	1,350.00	1,965.00	2,565.00
Silver and fractional coin.....	640.45	638.68	789.15	1,046.84	856.79
Expense account.....	.....	.....	.....	.....	164.44
Total.....	\$ 88,888.79	\$ 87,954.41	\$ 86,949.18	\$ 97,669.39	\$ 120,408.45

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	7,000.00	7,250.00	7,250.00	7,250.00	7,250.00
Undivided profits, net.....	2,225.64	70.30	767.43	516.09	.....
Bills payable.....	.....	7,000.00	7,000.00	7,000.00	.....
Dividends unpaid.....	.....	60.00	.....	.....	.....
Individual deposits.....	54,454.22	50,491.68	46,943.67	52,189.82	91,291.51
Due to banks (not reserve banks).....	.....	.....	2,899.67	.....	.....
Time certificates of deposit.....	8,840.04	7,775.89	5,557.41	15,044.34	5,314.34
Cashier's checks.....	1,368.79	306.54	1,531.00	669.14	1,452.60
Total.....	\$ 88,888.79	\$ 87,954.41	\$ 86,949.18	\$ 97,669.39	\$ 120,408.45

Examined Jan. 16, 1914; June 30, 1914.

Directors—Arnold Powell, S. C. Reid, Carrie A. Stone, Charles S. Stone, James M. Stone.

STOCKMAN'S BANK, YAMPA, COLORADO.

J. B. Male, President; George C. Crossan, Vice-President; E. W. Ewing, Cashier.

RESOURCES.

	Jan. 12, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 20,001.11	\$ 20,478.21	\$ 20,218.91	\$ 21,273.22	\$ 22,765.28
Loans and discounts (secured by collateral).....	7,821.82	9,473.50	7,900.50	8,399.83	8,231.83
Loans on real estate.....	6,212.36	4,212.56	4,585.00	3,485.00	3,485.00
Overdrafts (secured and unsecured).....	257.67	361.41	261.99	473.48	523.78
Other bonds and securities.....	.....	.....	481.42	1,808.80	565.52
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	426.21	15.55	131.78	47.40	114.45
Cash items (not including checks on other banks).....	201.23	272.23	39.40	121.22	63.30
Due from reserve banks.....	4,293.51	3,813.85	4,208.66	6,889.00	13,239.96
Checks on other banks.....	146.35	812.00	762.98	1,471.51	1,214.04
Currency	2,110.00	1,217.00	1,097.00	3,224.00	3,614.00
Gold	90.00	70.00	70.00	235.00	230.00
Silver and fractional coin.....	188.82	380.99	193.60	264.75	282.77
Total	\$ 42,753.78	\$ 42,107.01	\$ 40,951.24	\$ 48,703.21	\$ 55,379.83

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	2,211.09	2,253.18	1,743.85	3,097.31	1,889.39
Individual deposits.....	25,542.69	23,853.83	22,207.39	24,430.90	32,115.54
Time certificates of deposit.....	.....	1,000.00	2,000.00	6,175.00	6,375.00
Total	\$ 42,753.78	\$ 42,107.01	\$ 40,951.24	\$ 48,703.21	\$ 55,379.83

Examined Jan. 17, 1914; June 30, 1914.

Directors—George C. Crossan, C. F. Egrý, Mrs. T. B. Gibbs, E. W. Ewing, J. B. Male.

CITIZENS STATE BANK OF YUMA, YUMA, COLORADO.

H. C. Hoch, President; Charles Crowley, Cashier.

RESOURCES.

	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 7,809.97	\$ 8,685.53	\$ 10,763.32	\$ 13,345.29	\$ 13,829.92
Loans and discounts (secured by collateral).....	19,468.37	19,110.73	19,829.33	19,177.54	22,476.85
Loans on real estate.....	4,682.10	3,982.10	1,982.10	1,300.00	1,300.00
Overdrafts (secured and unsecured).....	194.59	316.83	200.89	947.37	373.14
Other bonds and securities.....	696.36	543.01	367.45	229.45	401.20
Furniture and fixtures.....	2,105.42	2,105.42	2,108.92	2,100.00	2,100.00
Banking house.....	3,124.30	3,124.30	3,124.30	3,100.00	3,100.00
Due from reserve banks.....	5,323.46	9,876.12	6,894.20	19,474.33	21,790.81
Checks on other banks.....	210.65	23.95	208.02	325.10	80.45
Currency.....	815.00	926.00	731.00	629.00	1,098.00
Gold.....	1,305.00	1,185.00	1,275.00	1,430.00	1,445.00
Silver and fractional coin.....	235.13	209.41	185.36	238.89	550.98
Total	\$ 45,481.95	\$ 49,988.40	\$ 47,669.89	\$ 62,316.97	\$ 68,540.35

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	1,361.71	757.77	1,143.35	1,196.82	1,685.01
Bills payable.....	3,000.00	6,000.00	3,000.00	3,000.00	.....
Individual deposits.....	18,938.36	20,018.75	19,106.94	33,388.17	32,838.28
Demand certificates of deposit.....	50.00	.....	.....	.....	.....
Time certificates of deposit.....	7,111.88	8,211.88	9,419.60	9,731.98	19,017.06
Total	\$ 45,481.95	\$ 49,988.40	\$ 47,669.89	\$ 62,316.97	\$ 68,540.35

Examined March 20, 1914; Aug. 12, 1914.

Directors—Ella Campbell, James B. Campbell, Charles Crowley, W. T. Fair, H. C. Hoch.

THE FARMERS STATE BANK OF YUMA, YUMA, COLORADO.

G. A. Dodd, President; J. F. Heiserman, Vice-President; Roy Sheppard, Cashier.

RESOURCES.

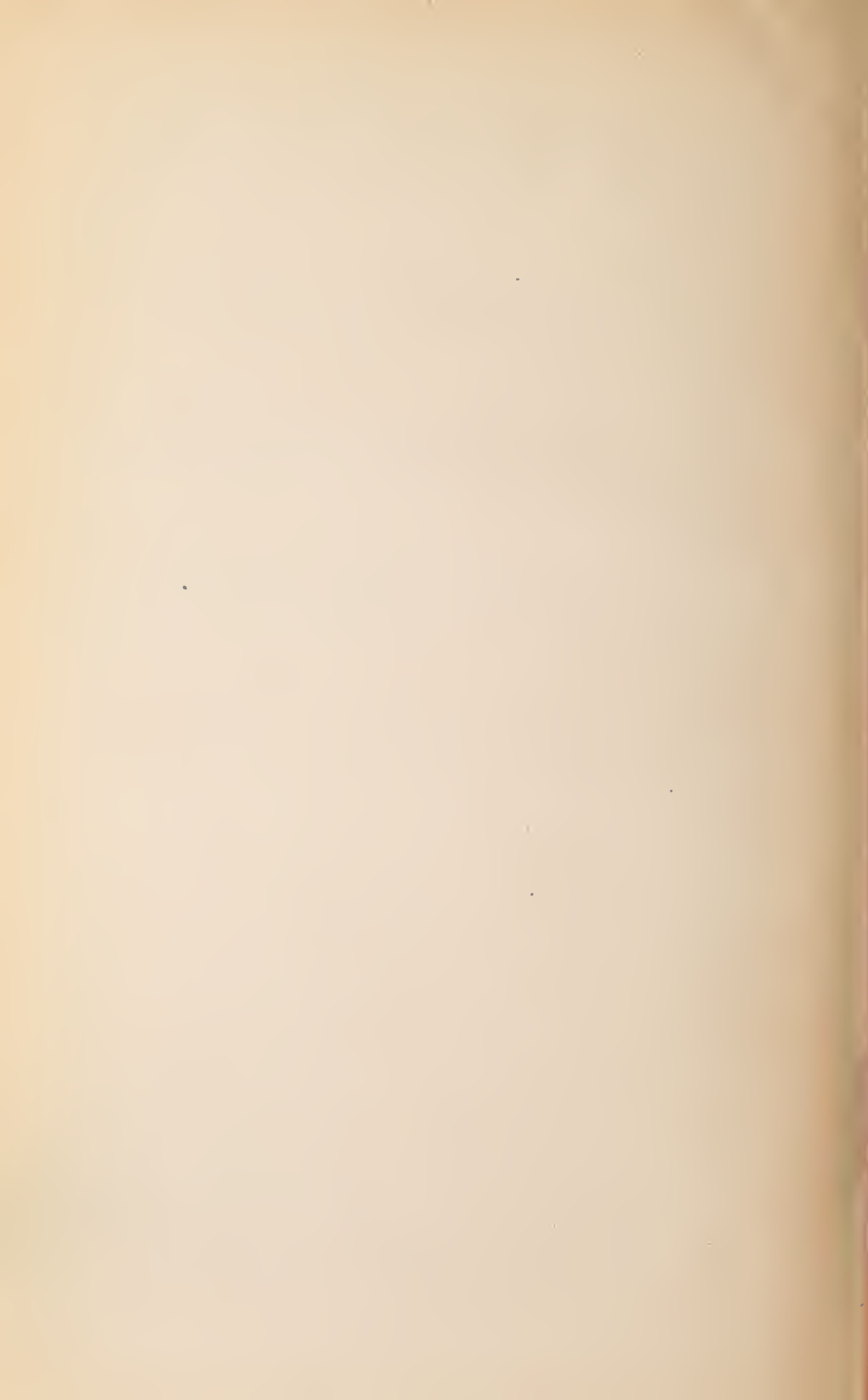
	Jan. 13, 1914	Mar. 4, 1914	June 30, 1914	Sept. 12, 1914	Oct. 31, 1914
Loans and discounts (unsecured).....	\$ 16,664.57	\$ 16,271.57	\$ 20,415.59	\$ 27,364.47	\$ 21,666.84
Loans and discounts (secured by collateral).....	76,197.30	69,485.37	62,825.82	57,930.27	76,926.57
Loans on real estate.....	2,416.00	4,021.15	2,773.27	2,773.27	2,773.27
Overdrafts (secured and unsecured).....	289.32	326.54	676.44	2,262.34	757.70
Other bonds and securities.....	1,245.41	1,236.17	800.91	412.98	883.88
Furniture and fixtures.....	1,890.53	1,890.53	1,890.53	1,800.00	1,800.00
Banking house.....	3,991.54	3,991.54	3,991.54	3,900.00	3,900.00
Cash items (not including checks on other banks).....	13,427.32	50.00	284.25	.....	.....
Due from reserve banks.....	1.00	17,800.05	9,341.20	14,065.19	44,013.92
Checks on other banks.....	3,391.00	119.40	39.91	288.16	623.63
Currency.....	1,250.00	3,678.00	2,059.00	1,317.00	4,466.00
Gold.....	268.73	1,425.00	1,555.00	2,110.00	2,335.00
Silver and fractional coin.....	.....	50.61	320.92	363.26	513.10
Total.....	\$ 121,082.72	\$ 120,405.95	\$ 106,474.38	\$ 114,536.94	\$ 160,693.91

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	7,154.91	1,000.00	1,000.00	1,000.00	1,000.00
Bills payable.....	10,000.00	1.14	675.19	215.85	2,000.88
Individual deposits.....	56,613.58	10,000.00	25,000.00	18,010.00	.....
Demand certificates of deposit.....	22,264.23	61,456.89	37,243.52	52,375.42	105,370.51
Time certificates of deposit.....	.....	100.00	124.80	124.80	.....
Total.....	\$ 121,082.72	\$ 120,405.93	\$ 106,474.38	\$ 114,536.94	\$ 160,693.91

Examined March 14, 1914; Aug. 11, 1914.

Directors—C. C. Chrismer, G. A. Dodd, W. H. Gerdts, J. F. Heiserman.





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