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ANNUAL REPORT
OF THE
STATE
BANK COMMISSIONER
OF COLORADO
1916



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Tenth Annual Report

OF THE

State Bank Commissioner of Colorado

From January 1, 1916, to January 1, 1917



TO THE GOVERNOR

By GRANT McFERSON, *Commissioner*

DENVER, COLORADO
EAMES BROS., STATE PRINTERS
1916

OFFICIAL ROSTER

State Bank Commissioner,

GRANT McFERNONBoulder

Chief Deputy State Bank Commissioner,

AXEL B. OLSONDenver

Deputy State Bank Commissioner,

RICHARD B. BROWNCentral City

Deputy State Bank Commissioner,

SIDNEY W. CLARKFort Collins

Clerk,

HARRY M. THORNTONColorado Springs

Stenographer,

MRS. ROSE LAUNDONDenver

Office:

STATE CAPITOL BUILDING,
Denver, Colorado.

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Transmittal Letter

OF THE

State Bank Commissioner

January 1, 1917.

To His Excellency,
 GEORGE A. CARLSON,
 Governor of Colorado.

Sir: Agreeable to requirements of Section 68, Chapter 44, Session Laws of Colorado, 1913, it is my pleasure to herewith submit for your consideration my report for the period commencing January 1, 1916, to and including December 31, 1916, embodying the essential information relative to location, financial condition, names of officers and directors of banks under supervision of this department.

In addition will be found incorporation statements, computations and compilations in regard to existing conditions whereby comparisons may be made relative to the past and present standing of the respective institutions.

The number of State banking institutions reporting to this department has reached two hundred and twenty-five, representing a capital stock of \$7,433,100.00, and total resources under date of November 17, 1916, amounting to \$78,615,680.50.

Comparison from official abstract:

	December 31, 1915.	November 17, 1916.
Total Resources	\$61,896,441.13	\$78,615,680.50
Total Reserve	16,043,532.76	22,711,012.15
Overdrafts	117,864.83	121,857.80
Deposits	50,536,171.57	64,843,165.69
Real Estate	727,027.55	884,213.19

Your Commissioner is opposed, on principle, to the holding of real estate for speculative purposes and has endeavored to persuade banks to dispose of real estate acquired in the protection of loans. It is a pleasure to report that several institutions have disposed of

considerable holdings during the past sixty days; others are arranging for such disposition. Still other institutions, relying on the provision of a recent amendment to a certain section of the banking law of 1911 (which never was in effect), seem inclined to hold their real estate rather than liquidate a most undesirable asset; this practice is discouraged.

NEW BANKS ORGANIZED

During this year twenty applications have received favorable attention in this office and issuance of Certificates of Authority to such number; thirteen issued prior to date of my assuming charge of this office, one State bank absorbed by a national bank and one nationalized.

This department has been besieged by personal visits and correspondence in regard to locations for new incorporations, to which necessary reasonable attention has been given. I have discouraged such procedure, preferring to defer judgment until our present prosperity gives assurance of becoming permanent.

A firm stand will be taken against promoters and weak financiers, a position which is found to prevail among bank commissioners of others States, so should not be construed as an arbitrary move on the part of your Commissioner.

At present, in addition to the requirements for incorporation, I have insisted that the department be fully advised as to the ability and character of applicants, and the filing of complete financial reports of the prospective officers and prominent stockholders of all new institutions, which should meet with the approval of all banks under supervision of the department.

DIRECTORS

Much trouble and correspondence is occasioned by inattention to duties which they have assumed in becoming bank directors, a position of honor to them and responsibility to the community, to which duty they are not willing to give sufficient time and thought concerning the affairs of the bank, in fact in many instances leaving management entirely to one or more persons, thus evading the very essence of the banking law regarding this point.

Every director should become thoroughly conversant with the law under which the bank is operated, giving attention to all meetings, regular or special, for discussion of the interests and business of the bank.

BANKS UNDER RECEIVERSHIPS

Florence State Bank, Florence, Colorado. George Wilson, Receiver.

Morrison State Bank, Morrison, Colorado. Malcolm MacLean, Receiver.

SPECIAL DEPUTYSHIPS

Louisville Bank, Louisville, Colorado. Everett Owens, Special Deputy.

Romeo State Bank, Romeo, Colorado. Homer Neel, Special Deputy.

International Bank of Commerce, Pueblo, Colorado. George H. Sweeney, Special Deputy.

Farmers' and Drovers' Bank, Strasburg, Colorado. Frank Stansfield, Special Deputy.

With reference to the banks under control of Special Deputies, will say that legal complications have arisen causing delay in liquidation pending decisions of the courts on important questions. These conditions affect the ultimate result, and while small dividends have been paid in some cases, the outcome is yet entirely uncertain.

It is with regret that I am called upon to report one bank during the year requiring appointment of a Special Deputy, said appointment being made December 18, 1916, caused by the officers placing The Farmers' and Drovers' Bank of Strasburg, Colorado, in the hands of Chief Deputy Olson, under Section 52 of the banking law, for the purpose of ascertaining their true financial condition, of which no definite report has been filed in this office up to this date. Providing the directors of this bank had explained their situation to the department some thirty days previous, in all probability remedial measures could have been adopted which would have prevented any publicity, greatly to the benefit of that community.

MONEY-LOANING ACT

Decision from the Supreme Court during May of this year relative to the validity of the Money-Loaning Act, was to the effect that such law was constitutional; however, owing to insufficient number of deputies to properly handle the bank interests, but little time could be devoted to the enforcement of this law.

In addition to the above, at the time of the passage of this Act, no appropriation was made which would have enabled the department to obtain help for this purpose, no revenue from the same being derived other than license fee, which has amounted to \$108.34 during the year, consequently but slight success has been evident.

Such complaints as have been filed in this office have received proper attention, but complainants invariably decline to become direct witnesses for prosecution of offenders, and but one direct complaint has been secured.

GENERAL CONDITIONS

A careful review of all localities of the State indicate an increasing stability and a gratifying change in betterment of many banks, which is possibly occasioned by good to excellent crops, which were disposed of at unusual prices. This has resulted in bringing to life many assets charged to profit and loss during past years and a material increase in deposits.

The co-operation of bankers in general and their favorable attitude towards our banking laws, together with their willingness to comply with the requirements of the department, are encouraging facts and greatly appreciated; on this account I shall be conservative in my criticisms.

It is a pleasure to state that but very few intentional violations of the law have been brought to notice, which have been promptly adjusted in proper manner, and in but few instances has it become necessary to require submission of communications to the Board of Directors of any institution so that they might be fully advised as to matters requiring attention.

The following statements of receipts and expenditures is of special interest to all concerned:

RECEIPTS—FIRST PERIOD

Receipts in fees.....	\$6,804.52	\$6,804.52
177 Examinations.		

EXPENDITURES—FIRST PERIOD

Salaries	\$3,200.00	
Salary unpaid	1,800.00	
Traveling expenses	1,268.28	
Printing, stationery, etc.	711.78	
		<u>6,980.06</u>
Excess over receipts		\$ 175.54

RECEIPTS—SECOND PERIOD

Receipts in fees.....	\$8,610.22	
Fees—Certified copies	6.25	
200 Examinations.		<u>\$8,616.47</u>

EXPENDITURES—SECOND PERIOD

Salaries	\$5,810.68	
Salary unpaid	48.32	
Traveling expenses	1,003.95	
Printing, stationery, etc.	569.45	
		<u>7,432.40</u>
Excess over expenses		\$1,184.07
Less excess First Period.....		<u>175.54</u>
Credit balance for year.....		\$1,008.53

SOME FACTS

Upon the supposition that examinations tend to increase confidence in the stability of banking institutions, much depends upon the ability of the deputies of this department and it is my desire to report that appointments in July were made solely on the basis of experience, character and efficiency, not taking into consideration political preference or obligation.

From the many congratulatory letters received in the past few weeks it is evident that the deputies of this department were wisely selected, and to them I desire to express appreciation of good, conscientious work, and I will further state that all employees of the department have had the benefit of ten years or more of banking experience in addition to business training, admirably fitting them for position occupied in office or in field work, and to them should be credited a large share of our success.

Owing to the enormous increase in resources during the past two years of all banks under supervision, it is impossible to cover the territory with the present force of deputies, providing due attention is given to detail whereby one may obtain the true condition of the bank under examination, and should there arise a circumstance requiring a deputy to assume the charge of a bank in trouble, the loss of time is of serious consequence.

It has been my instructions to my deputies to do thoroughly work laid out, and exercise due diligence as to conservation of time, but to acquire information desired.

An additional appropriation is recommended for the payment of salary and expenses of a fourth deputy to which the department is entitled at present under the law, and with this addition the full intent of our banking law may be more nearly realized, and the constant changing of conditions confront us with new problems to solve, requiring thought, time and attention.

I most respectfully solicit your co-operation in behalf of securing such appropriation, which will materially benefit the efficiency and results of a work of importance to all our people.

STATEMENT

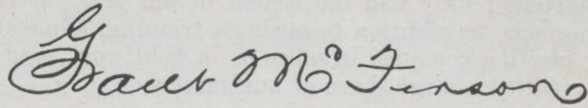
Owing to certain indefinite points in the banking law concerning the appointment by your honor of a State Bank Commissioner, required the interpretation of said law by the Supreme Court of our State, which upheld the right of appointment to be vested solely in the Governor of the State, consequently was unable to obtain possession of the office and records until about fourteen months after appointment.

FINALE

I wish to express to you my appreciation of your courtesies and counsel regarding points to which it has been my good fortune to call your attention, and it is my desire to conduct this office in manner agreeable to you and merit not only your approval, but also that of all our good people of Colorado.

The extension of wise counsel on the part of our Attorney General's office should be stated as one of the pleasures enjoyed during the past few months, much to my personal benefit as well as to the department.

Respectfully submitted,

A handwritten signature in cursive script, reading "Gust M. Jensen". The signature is written in dark ink and is positioned above the printed name of the State Bank Commissioner.

State Bank Commissioner.

BANKS ORGANIZED UNDER STATE SUPERVISION DURING THE YEAR 1916

No.	Name of Bank	Location	Certificate Issued
299	Bank of Pueblo, The.....	Pueblo	January 21, 1916
300	Olney Springs State Bank, The.....	Olney Springs.....	January 28, 1916
301	First State Bank of Crook.....	Crook	February 18, 1916
302	Farmers' & Drovers' Bank.....	Strasburg	February 29, 1916
303	Mead State Bank, The.....	Mead	March 11, 1916
304	Paoli State Bank, The.....	Paoli	March 23, 1916
305	Johnstown State Bank, The.....	Johnstown	March 23, 1916
306	First State Bank of Frederick, The.....	Frederick	April 20, 1916
307	Farmers' Bank of Severance, The.....	Severance	April 29, 1916
308	Wigton State Bank, The.....	Pueblo	May 15, 1916
309	Roggen State Bank, The.....	Roggen	May 24, 1916
310	Farmers' Bank and Trust Company of Fort Collins, The.....	Fort Collins.....	May 31, 1916
311	Norwood State Bank, The.....	Norwood	June 14, 1916
312	Farmers' State Bank of Peyton, The.....	Peyton	July 24, 1916
313	Colorado State Bank of Stonington, The	Stonington	July 31, 1916
314	Motor Bank, The.....	Denver	August 28, 1916
315	First State Bank of Idalia, The.....	Idalia	September 8, 1916
316	Stoneham State Bank, The.....	Stoneham	October 27, 1916
317	Drovers' State Bank, The..... (Opened for business Jan. 1, 1917)	Denver	November 23, 1916
318	Stock Growers' Bank, The.....	Walden	December 4, 1916

BANKS NATIONALIZED

The Otis State Bank, Otis, Colorado, nationalized as The First National Bank, Otis, Colorado, July 7, 1916.

BANKS MERGED WITH NATIONAL BANKS

Stock Growers' State Bank of Hugo, Hugo, Colorado, merged with The First National Bank, Hugo, Colorado, February 26, 1916.

BANKS LIQUIDATED

Finance Bank of Denver, Colorado, January 13, 1916.

BANKS TAKEN OVER BY STATE BANKS

The Plateau Valley Bank, Collbran, Colorado, purchased by The Stockmen's Bank of Collbran, Collbran, Colorado, May 26, 1916.

BANKS HAVING CHANGED THEIR NAMES

Galloway Bros. & Anderson, Bankers, Norwood, Colorado, changed to The Bank of Norwood, Norwood, Colorado, January 14, 1916.

BANKS SUSPENDED

Farmers' & Drovers' Bank, Strasburg, Colorado, taken possession by the State Bank Commissioner, December 18, 1916.

BANKS HAVING INCREASED THEIR CAPITAL STOCK

Galloway Bros. & Anderson, Bankers, Norwood, Colorado, Increased capital stock from \$15,000 to \$50,000, January 14, 1916.

BANKS IN HANDS OF RECEIVERS

The Florence State Bank, Florence. George Wilson, Receiver.

The Morrison State Bank, Morrison. Malcolm MacLean, Receiver.

BANKS IN CHARGE OF SPECIAL DEPUTIES

The Louisville Bank, Louisville. Everett Owens, Special Deputy.

International Bank of Commerce, Pueblo. George H. Sweeney, Special Deputy.

The Romeo State Bank, Romeo. Homer Neel, Special Deputy.

Farmers' & Drovers' Bank, Strasburg. Frank Stansfield, Special Deputy.

RECEIVERS' REPORTS**SPECIAL DEPUTIES' REPORTS**

(Not included in Abstract of all Banks, or Comparative Statement.)

ABSTRACT OF STATE AND SAVINGS BANKS

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 6,587,103.30	\$ 6,714,343.24	\$ 6,842,812.06	\$ 7,309,561.37	\$ 7,978,864.58
Loans and discounts (secured by collateral).....	7,229,884.25	7,481,228.67	7,656,263.15	8,062,445.98	8,380,379.13
Loans on real estate.....	2,105,023.19	2,101,245.51	2,088,364.30	2,143,825.13	2,094,781.09
Overdrafts (secured and unsecured).....	77,361.45	64,177.91	87,204.86	69,706.19	79,982.21
United States bonds.....	134,450.00	129,450.00	129,450.00	169,184.29	135,450.00
Bonds to secure postal savings.....	1,768,252.70	1,849,169.04	2,248,001.85	2,312,081.44	2,467,770.29
Other bonds and securities.....	4,291.52	840.46	785.46	1,030.73	648.33
Premium on bonds.....	310,866.39	330,841.71	328,695.66	333,246.97	344,887.20
Furniture and fixtures.....	437,602.04	442,225.76	457,988.96	450,862.63	455,239.54
Banking house.....	302,962.58	342,379.17	385,384.71	376,460.73	380,739.09
Other real estate.....	210,407.50	236,033.40	300,531.56	284,712.81	366,031.59
Due from banks (not reserve banks).....	28,074.67	18,237.55	24,399.56	13,120.13	19,504.83
Cash items (not including checks on other banks).....	4,903,780.23	5,790,100.83	5,479,944.96	4,869,948.84	6,186,235.25
Due from reserve banks.....	126,540.07	97,284.30	136,147.54	110,929.10	156,490.94
Checks on other banks.....	669,961.00	676,482.00	670,738.00	677,233.00	737,742.00
Currency.....	275,096.50	275,778.25	318,990.50	311,877.50	349,221.50
Gold.....	163,015.02	172,189.92	161,624.58	178,586.29	178,637.98
Silver and fractional coin.....	5,030.38	7,123.21	9,444.72	7,594.54	8,648.71
Expense.....	24,435.80	19,511.60	31,318.86	42,176.34	50,376.40
Other resources.....					
Total	\$25,364,138.59	\$26,748,642.53	\$27,358,191.29	\$27,724,684.01	\$30,371,730.66
LIABILITIES.					
Capital stock.....	\$ 3,414,000.00	\$ 3,514,000.00	\$ 3,584,000.00	\$ 3,683,000.00	\$ 3,793,000.00
Surplus fund.....	921,783.09	966,866.89	962,701.97	954,322.95	982,480.01
Undivided profits, net.....	557,276.36	418,736.39	479,449.00	545,968.99	522,915.94
Bills payable.....	207,466.00	192,111.92	205,074.89	295,433.00	340,507.36
Notes rediscounted.....	69,818.50	69,816.00	81,590.00	78,091.19	70,000.20
Savings accounts.....	3,173,087.68	3,277,436.50	3,418,233.78	3,648,437.65	3,766,118.16
Postal savings accounts.....	82,649.16	83,205.91	82,963.75	82,926.08	69,833.39
Trust funds.....	27,361.21	1,140.15	598.15	155.60	186.10
Dividends unpaid.....	12,174,625.21	13,117,262.25	12,944,083.56	12,462,619.63	14,255,758.31
Individual deposits.....	490,996.56	649,832.50	852,611.27	789,928.15	1,022,126.54
Due to banks (not reserve banks).....	23,898.12	6,562.08	4,666.75	3,922.53	11,347.18
Due to reserve banks.....	690,121.82	719,162.90	824,794.02	933,399.48	972,790.01
Demand certificates of deposit.....	3,279,002.88	3,316,538.30	3,579,396.47	3,908,670.55	4,232,689.86
Time certificates of deposit.....	12,591.51	100,246.69	15,997.61	29,087.31	19,226.85
Certified checks.....	174,793.92	243,708.69	237,907.89	232,852.56	260,376.05
Cashier's checks.....	5,399.90	8,540.62	16,803.23	5,104.10	11,366.91
Reserved for interest.....	8,241.93	7,648.39	9,413.89	9,199.33	6,416.14
Reserved for taxes.....	51,024.74	55,826.35	57,905.06	34,069.76	32,355.38
Other liabilities.....					
Total	\$25,364,138.59	\$26,748,642.53	\$27,358,191.29	\$27,724,684.01	\$30,371,730.66

STATE BANK COMMISSIONER

ABSTRACT OF TRUST COMPANIES

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 4,464,963.54	\$ 4,211,798.04	\$ 4,655,416.50	\$ 4,704,222.17	\$ 4,889,121.32
Loans and discounts (secured by collateral).....	8,142,217.76	8,212,628.47	8,779,765.39	9,333,503.60	9,881,791.46
Loans on real estate.....	2,507,397.91	2,513,103.10	2,511,932.26	2,454,580.69	2,541,368.83
Overdrafts (secured and unsecured).....	31,604.44	10,675.09	13,211.65	18,614.57	18,983.45
United States bonds.....	3,080.00	3,080.00	3,080.00	3,080.00	3,080.00
Bonds to secure postal savings.....	185,984.00	185,984.00	186,799.00	210,329.72	186,799.00
Other bonds and securities.....	7,884,295.28	8,336,403.88	9,152,518.88	9,745,145.99	9,460,082.70
Premium on bonds.....	9,481.18	9,412.27	9,741.40	15,635.79	18,029.37
Furniture and fixtures.....	241,268.35	242,626.35	244,073.00	242,362.28	245,488.96
Banking house.....	305,398.15	302,398.15	313,038.01	343,339.40	628,875.93
Other real estate.....	402,286.39	417,425.80	425,723.72	432,874.42	453,496.46
Due from banks (not reserve banks).....	125,307.50	123,273.41	148,131.44	211,413.75	264,471.86
Cash items (not including checks on other banks)	78,786.94	25,062.42	58,459.55	63,549.04	22,140.34
Due from reserve banks.....	8,261,320.54	8,262,821.38	8,077,982.96	8,758,585.25	8,815,320.82
Checks on other banks.....	166,431.29	132,707.77	144,986.19	134,289.28	159,881.56
Currency.....	663,669.00	738,298.85	768,382.00	950,735.00	899,031.00
Gold.....	372,265.50	274,661.60	262,798.00	271,950.50	298,038.00
Silver and fractional coin.....	75,270.02	73,912.85	69,190.01	89,102.62	87,384.20
Expense.....	476.97	499.77	-----	828.52	1,037.02
Other resources.....	72,422.88	84,980.33	68,003.41	88,346.64	128,263.71
Total	\$33,993,927.64	\$34,161,753.53	\$35,893,233.37	\$38,072,489.23	\$39,002,685.99
LIABILITIES.					
Capital stock.....	\$ 2,890,000.00	\$ 2,890,000.00	\$ 2,890,000.00	\$ 2,940,000.00	\$ 3,090,000.00
Surplus fund.....	1,229,150.00	1,249,900.00	1,256,800.00	1,270,750.00	1,126,250.00
Undivided profits, net.....	134,902.17	200,528.29	250,636.13	152,274.43	401,660.97
Bills payable.....	30,000.00	30,000.00	60,000.00	54,000.00	34,000.00
Notes rediscounted.....	-----	-----	-----	-----	-----
Savings accounts.....	16,483,250.74	16,490,733.04	17,051,272.78	17,901,908.57	17,954,705.64
Postal savings accounts.....	127,953.96	128,138.30	128,138.30	129,538.21	129,727.03
Trust funds.....	703,846.19	446,101.17	487,760.82	1,171,109.63	729,887.76
Dividends unpaid.....	44,808.50	1,826.00	1,417.50	47,993.50	776.50
Individual deposits.....	8,898,950.37	9,096,575.25	9,449,376.63	10,090,708.73	10,624,846.58
Due to banks (not reserve banks).....	507,300.33	631,822.06	606,427.51	602,760.35	862,976.06
Due to reserve banks.....	-----	-----	633.82	826.13	-----
Demand certificates of deposit.....	278,264.88	368,185.04	423,563.74	396,369.02	379,675.76
Time certificates of deposit.....	2,078,793.29	2,132,378.33	2,700,396.04	2,921,322.29	3,147,488.31
Certified checks.....	65,807.53	45,951.35	56,652.00	63,999.17	69,684.59
Cashier's checks.....	426,105.76	286,567.84	326,094.28	234,240.02	281,558.69
Reserved for interest.....	15,708.81	58,296.77	117,264.85	14,271.56	67,606.85
Reserved for taxes.....	42,276.49	40,466.37	42,282.15	40,224.36	27,271.30
Other liabilities.....	36,808.62	64,283.72	44,516.82	40,193.26	74,569.95
Total	\$33,993,927.64	\$34,161,753.53	\$35,893,233.37	\$38,072,489.23	\$39,002,685.99

ABSTRACT OF PRIVATE BANKS

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 709,952.07	\$ 728,044.35	\$ 789,580.87	\$ 757,898.99	\$ 816,308.09
Loans and discounts (secured by collateral).....	550,464.00	563,787.65	555,591.72	582,979.05	573,900.02
Loans on real estate.....	233,726.71	241,275.91	231,483.38	220,160.48	215,496.14
Overdrafts (secured and unsecured).....	8,898.94	9,831.71	14,257.10	8,503.83	7,954.83
United States bonds.....					
Bonds to secure postal savings.....					
Other bonds and securities.....	268,639.31	257,229.58	259,109.52	233,697.61	225,540.95
Premium on bonds.....					
Furniture and fixtures.....	16,787.35	18,262.18	18,417.18	18,516.95	18,856.61
Banking house.....	42,771.56	42,781.56	42,791.56	42,867.56	40,888.56
Other real estate.....	21,778.58	22,003.27	30,760.76	29,074.19	29,391.68
Due from banks (not reserve banks).....	14,564.36	8,887.64	12,683.18	50,162.10	7,493.32
Cash items (not including checks on other banks).....	2,587.54	2,404.29	1,536.80	1,585.76	1,614.71
Due from reserve banks.....	550,877.48	520,877.20	511,493.24	322,563.20	509,855.44
Checks on other banks.....	5,230.03	7,545.65	5,393.30	8,194.22	7,487.07
Currency.....	63,061.00	51,409.00	55,373.00	45,148.00	52,733.00
Gold.....	33,513.50	29,493.50	31,550.00	32,887.50	31,285.00
Silver and fractional coin.....	12,042.97	15,105.74	11,361.19	13,190.43	12,899.98
Expense account.....	1,314.25	1,687.97	1,687.97	224.10	1,026.68
Other resources.....	3,819.50	598.60	584.60	3.00	148.40
Total	\$ 2,538,374.90	\$ 2,520,852.08	\$ 2,573,655.37	\$ 2,367,656.97	\$ 2,552,880.48
LIABILITIES.					
Capital stock.....	\$ 405,100.00	\$ 430,100.00	\$ 430,100.00	\$ 420,100.00	\$ 420,100.00
Surplus fund.....	125,981.01	124,826.23	121,528.61	118,206.48	117,856.69
Undivided profits, net.....	56,977.39	31,863.79	37,601.68	48,962.93	41,618.54
Bills payable.....	15,700.00	10,200.00	10,200.00	24,700.00	55,410.05
Notes rediscounted.....	2,257.26	2,257.26	2,257.26	2,257.26	2,996.28
Savings accounts.....	7,478.86	8,136.50	8,230.13	8,516.97	12,588.72
Postal savings accounts.....					
Trust funds.....					
Dividends unpaid.....					
Individual deposits.....	1,356,779.11	1,379,687.40	1,440,381.07	1,206,339.56	1,368,255.25
Due to banks (not reserve banks).....	4,320.70	4,627.03	969.72	64.67	3,604.58
Due to reserve banks.....	862.01	76.62	2,307.25	1,602.05	81,248.22
Demand certificates of deposit.....	86,053.92	81,824.00	126,988.21	79,560.90	433,131.09
Time certificates of deposit.....	445,855.34	438,816.91	384,827.22	446,454.62	70.66
Certified checks.....		200.00	650.00		70.66
Cashier's checks.....	2,159.45	3,427.18	2,740.05	5,839.36	11,906.79
Reserved for interest.....	2,664.85	3,033.61	2,439.82	2,988.65	3,341.77
Reserved for taxes.....	1,010.27	1,746.07	1,734.35	2,063.52	751.84
Other liabilities.....	25,174.73	29.48	700.00		
Total	\$ 2,538,374.90	\$ 2,520,852.08	\$ 2,573,655.37	\$ 2,367,656.97	\$ 2,552,880.48

ABSTRACT OF ALL BANKS

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$11,762,018.91	\$11,654,185.63	\$12,287,809.43	\$12,771,682.53	\$13,684,293.99
Loans and discounts (secured by collateral).....	15,922,566.01	16,257,644.79	16,991,620.26	17,978,928.63	18,836,070.61
Loans on real estate.....	4,846,147.81	4,855,624.52	4,831,779.94	4,818,566.30	4,851,646.06
Overdrafts (secured and unsecured).....	117,864.83	84,684.71	114,673.61	96,824.59	106,920.49
United States bonds.....	3,080.00	3,080.00	3,180.00	3,180.00	3,180.00
Bonds to secure postal savings.....	320,434.00	315,434.00	316,249.00	379,514.01	322,249.00
Other bonds and securities.....	9,921,187.29	10,442,802.50	11,659,630.25	12,290,925.04	12,153,393.94
Premium on bonds.....	13,772.70	10,252.73	10,526.86	16,666.52	18,677.70
Furniture and fixtures.....	568,922.09	591,730.24	591,185.84	594,126.20	609,232.77
Banking house.....	785,771.75	787,405.47	813,818.53	837,069.59	1,125,004.03
Other real estate.....	727,027.55	781,808.24	841,869.19	838,409.34	863,627.23
Due from banks (not reserve banks).....	350,279.36	368,194.45	461,346.18	546,288.66	637,996.77
Cash items (not including checks on other banks)	109,449.15	45,704.26	84,395.91	78,254.93	43,259.88
Due from reserve banks.....	13,715,638.25	14,573,799.41	14,069,421.16	13,951,097.29	15,511,411.51
Checks on other banks.....	298,201.39	237,537.72	286,527.03	253,412.60	323,859.57
Currency.....	1,396,601.00	1,466,189.85	1,494,493.00	1,673,116.00	1,689,506.00
Gold.....	680,875.50	579,933.35	613,338.50	616,715.50	678,544.50
Silver and fractional coin.....	250,328.01	261,208.51	242,175.78	280,879.34	278,922.16
Expense account.....	5,507.35	8,937.23	11,132.69	8,647.16	10,712.41
Other resources.....	100,678.18	105,090.53	99,906.87	130,525.98	178,788.51
Total	\$61,896,441.13	\$63,431,248.14	\$65,825,080.03	\$68,164,830.21	\$71,927,297.13
LIABILITIES.					
Capital stock.....	\$ 6,709,100.00	\$ 6,834,100.00	\$ 6,904,100.00	\$ 7,043,100.00	\$ 7,303,100.00
Surplus fund.....	2,276,914.10	2,341,593.12	2,341,030.58	2,343,279.43	2,226,586.70
Undivided profits, net.....	749,155.92	651,128.47	767,686.81	747,206.35	966,195.45
Bills payable.....	253,166.00	232,311.92	275,274.89	374,133.00	429,917.41
Notes rediscounted.....	72,075.76	72,073.26	83,847.26	80,348.45	72,996.48
Savings accounts.....	19,663,817.28	19,776,306.04	20,477,736.69	21,558,863.19	21,733,412.52
Postal savings accounts.....	210,603.12	211,344.21	211,102.05	212,464.23	199,560.42
Trust funds.....	703,846.19	446,101.17	487,760.82	1,171,265.23	730,073.86
Dividends unpaid.....	72,169.71	2,966.15	2,015.65	75,488.65	2,512.77
Individual deposits.....	22,430,354.69	23,593,524.90	23,833,841.26	23,759,667.92	26,248,860.14
Due to banks (not reserve banks).....	1,002,617.59	1,286,281.59	1,460,008.50	1,392,753.17	1,888,707.18
Due to reserve banks.....	24,760.13	6,638.70	7,607.82	6,350.71	11,347.18
Demand certificates of deposit.....	1,054,440.62	1,169,171.94	1,375,345.97	1,409,329.40	1,433,713.99
Time certificates of deposit.....	5,803,651.51	5,887,733.54	6,664,619.73	7,276,447.46	7,813,309.26
Certified checks.....	78,399.04	146,398.04	73,299.61	93,086.48	88,982.10
Cashier's checks.....	603,059.13	533,703.71	566,742.22	472,931.94	554,341.53
Reserved for interest.....	23,773.56	69,871.00	136,507.90	22,364.31	82,315.33
Reserved for taxes.....	51,528.69	49,860.83	53,430.39	51,487.21	34,439.23
Other liabilities.....	113,008.09	120,139.55	103,121.88	74,263.02	106,925.33
Total	\$61,896,441.13	\$63,431,248.14	\$65,825,080.03	\$68,164,830.21	\$71,927,297.13

COMPARATIVE STATEMENT

Dec. 15, 1915—Total resources.....	\$61,896,441.13
March 7, 1916—Total resources.....	63,431,248.14
May 1, 1916—Total resources.....	65,825,080.03
June 30, 1916—Total resources.....	68,164,830.21
Sept. 12, 1916—Total resources.....	71,927,297.13
Nov. 17, 1916—Total resources.....	78,615,680.50
Dec. 27, 1916—Total resources.....	79,459,558.20
Average reserve	31.14%
Increase in resources from Dec. 31, 1915, to Dec. 27, 1916.....	\$17,563,117.07
Increase in capital from Dec. 31, 1915, to Dec. 27, 1916.....	609,000.00
Increase in surplus and undivided profits, Dec. 31, 1915, to Dec. 27, 1916	783,326.73
Increase in individual deposits, Dec. 31, 1915, to Dec. 27, 1916....	8,101,321.03
Increase in savings accounts and time certificates of deposit.....	5,808,614.82
Decrease bills payable and rediscounts, Dec. 31, 1915, to Dec. 27, 1916	47,560.01
Decrease other liabilities Dec. 31, 1915, to Dec. 27, 1916.....	50,195.99
Total resources, Call No. 33, Dec. 27, 1916.....	\$79,459,558.20
Total resources, Call No. 1, Feb. 14, 1908.....	29,594,052.09
Increase	\$49,865,506.11

COUNTY CLASSIFICATION

COUNTY.	NAME OF BANK.	LOCATION.
ADAMS COUNTY 2 Banks	East Lake State Bank.....	East Lake
	Farmers' and Merchants' State Bank.....	Brighton
ALAMOSA COUNTY 1 Bank	Safety First State and Savings Bank.....	Alamosa
ARAPAHOE COUNTY 4 Banks	Byers State Bank, The.....	Byers
	Deer Trail State Bank, The.....	Deer Trail
	*Farmers' and Drovers' Bank.....	Strasburg—Suspended
	Littleton State Bank, The.....	Littleton
ARCHULETA COUNTY 1 Bank	Citizens' Bank of Pagosa Springs.....	Pagosa Springs
BACA COUNTY 3 Banks	Bank of Baca County.....	Two Buttes
	Colorado State Bank of Stonington.....	Stonington
	First State Bank of Springfield.....	Springfield
BENT COUNTY 2 Banks	Bent County Bank of Las Animas.....	Las Animas
	Farmers' State Bank of Las Animas.....	Las Animas
BOULDER COUNTY 6 Banks	Emerson & Buckingham Bank and Trust Company, The.....	Longmont
	First State Bank of Louisville.....	Louisville
	First State Bank of Nederland.....	Nederland
	Mercantile Bank and Trust Co., The.....	Boulder
	Ni Wot State Bank, The.....	Ni Wot
	State Bank of Lyons.....	Lyons
CHEYENNE COUNTY 2 Banks	Cheyenne County State Bank.....	Cheyenne Wells
	Kit Carson State Bank.....	Kit Carson
CLEAR CREEK COUNTY 3 Banks	Bank of Clear Creek County.....	Georgetown
	Bank of Georgetown, The.....	Georgetown
	Clear Creek and Gilpin Trust Co., The.....	Idaho Springs
CONEJOS COUNTY 3 Banks	Colonial State Bank.....	Manassa
	Commercial State Bank.....	Antonito
	La Jara State Bank, The.....	La Jara
COSTILLA COUNTY 4 Banks	Blanca State Bank, The.....	Blanca
	Costilla County Bank.....	San Acacio
	First State Bank of Mesita.....	Mesita
	Hooper State Bank, The.....	Hooper

CROWLEY COUNTY
2 Banks

Citizens' State Bank of Ordway.....Ordway
Olney Springs State Bank, The.....Olney Springs

CUSTER COUNTY
1 Bank

Henry H. Tomkins and Company, Bankers.....Westcliffe

DELTA COUNTY
5 Banks

Bank of North Fork.....Hotchkiss
Colorado State Bank.....Delta
Crawford State Bank, The.....Crawford
Fruit Exchange State Bank, The.....Paonia
State Bank of Austin.....Austin

DENVER COUNTY
35 Banks

Broadway Bank, The.....Denver
Capitol Hill State Bank, The.....Denver
Central Savings Bank and Trust Co., The.....Denver
Citizens' Exchange Bank, The.....Denver
City Bank and Trust Co., The.....Denver
Colorado State and Savings Bank.....Denver
Commerce State and Savings Bank.....Denver
Denver Stock Yards Bank, The.....Denver
Drovers' State Bank, The.....Denver
German American Trust Company, The.....Denver
Guardian Trust Company, The.....Denver
Healy Bank, E. C.Denver
Hibernia Bank and Trust Company, The.....Denver
Home Savings and Trust Company, The.....Denver
Ideal Bank.....Denver
International Trust Company, The.....Denver
Interstate Trust Company, The.....Denver
Italian American Bank, The.....Denver
Liberty Bank.....Denver
Merchants Bank, The.....Denver
Miller Bank.....Denver
Motor Bank, The.....Denver
Mutual Bank.....Denver
North Denver Bank, The.....Denver
Pioneer State Bank, The.....Denver
Queen City Bank.....Denver
Reed Banking Company, J. R.Denver
Rohrer Bank.....Denver
Royal Bank.....Denver
Silver State Bank, The.....Denver
Standard Bank.....Denver
State Mercantile Bank, The.....Denver
Strauss Bank.....Denver
Union State Bank of Denver.....Denver
West Side State Bank, The.....Denver

COUNTY CLASSIFICATION—Continued

COUNTY.	NAME OF BANK.	LOCATION.
DOUGLAS COUNTY 1 Bank	Parker State Bank, The.....	Parker
EAGLE COUNTY 2 Banks	Bank of Gypsum, The..... Red Cliff State Bank.....	Gypsum Red Cliff
ELBERT COUNTY 4 Banks	Elbert County Bank..... Elizabeth State Bank..... Kiowa State Bank..... State Bank of Simla.....	Elbert Elizabeth Kiowa Simla
EL PASO COUNTY 9 Banks	Bank of Manitou, The..... City Loan Bank, The..... Colorado Savings Bank, The..... Colorado Title and Trust Co., The..... Farmers' State Bank of Peyton..... First State Bank of Calhan..... Private Loan Bank, The..... State Bank of Ramah, The..... State Savings Bank, The.....	Manitou Colorado Springs Colorado Springs Colorado Springs Peyton Calhan Colorado Springs Ramah Colorado Springs
GARFIELD COUNTY 4 Banks	First State Bank of Silt..... Garfield County State Bank..... New Castle State Bank..... Union State Bank of Rifle.....	Silt Grand Valley New Castle Rifle
GRAND COUNTY 2 Banks	Bank of Kremmling..... First State Bank of Sulphur Springs.....	Kremmling Hot Sulphur Springs
GUNNISON COUNTY 4 Banks	Bank of Crested Butte..... Gunnison Bank and Trust Co., The..... Marble City State Bank..... Pitkin Bank, The.....	Crested Butte Gunnison Marble Pitkin
HUERFANO COUNTY 2 Banks	Guaranty State Bank..... La Veta State Bank.....	Walsenburg La Veta
JACKSON COUNTY 2 Banks	North Park Bank, The..... Stock Growers' Bank, The.....	Walden Walden
JEFFERSON COUNTY 2 Banks	First State Bank of Arvada..... Golden Savings Bank.....	Arvada Golden

KIOWA COUNTY 3 Banks	Colorado State Bank, Haswell.....	Haswell
	First State Bank of Brandon.....	Brandon
	Peoples' State Bank of Towner.....	Towner
KIT CARSON COUNTY 7 Banks	Burlington State Bank, The.....	Burlington
	Farmers' State Bank of Flagler.....	Flagler
	Flagler State Bank.....	Flagler
	Seibert State Bank, The.....	Seibert
	Stock Growers' State Bank.....	Burlington
	Stratton State Bank.....	Stratton
LA PLATA COUNTY 3 Banks	Vona State Bank.....	Vona
	Durango Trust Company, The.....	Durango
	Farmers' and Merchants' Bank.....	Bayfield
LARIMER COUNTY 4 Banks	Ignacio State Bank.....	Ignacio
	Estes Park Bank, The.....	Estes Park
	Farmers' Bank and Trust Company of Fort Collins, The.....	Fort Collins
	Farmers' Bank, The.....	Timnath
LAS ANIMAS COUNTY 3 Banks	Larimer County Bank and Trust Co., The.....	Loveland
	Commercial Savings Bank, The.....	Trinidad
	First State Bank of Aguilar.....	Aguilar
LINCOLN COUNTY 3 Banks	International State Bank, The.....	Trinidad
	Genoa State Bank, The.....	Genoa
	Limon State Bank, The.....	Limon
LOGAN COUNTY 6 Banks	Lincoln State Bank, The.....	Arriba
	First Bank of Iliff.....	Iliff
	First State Bank of Crook.....	Crook
	Fleming State Bank, The.....	Fleming
	Merino State Bank, The.....	Merino
	Peetz State Bank, The.....	Peetz
MESA COUNTY 6 Banks	Proctor State Bank, The.....	Proctor
	Bank of DeBeque, The.....	DeBeque
	Bank of Grand Junction, The.....	Grand Junction
	First Bank of Fruita.....	Fruita
	First State Bank of Clifton.....	Clifton
	Stockmen's Bank of Collbran.....	Collbran
MINERAL COUNTY 1 Bank	United States Bank and Trust Co., The.....	Grand Junction
	Tomkins Brothers, Bankers.....	Creede
MONTEZUMA COUNTY 1 Bank	J. J. Harris & Company, Bankers.....	Dolores

COUNTY CLASSIFICATION—Continued

COUNTY.	NAME OF BANK.	LOCATION.
MONTROSE COUNTY 2 Banks	Home State Bank.....	Montrose
	Olathe Banking Company, The.....	Olathe
MORGAN COUNTY 5 Banks	Farmers' State Bank of Brush.....	Brush
	First State Bank of Hillrose.....	Hillrose
	First State Bank of Wiggins.....	Wiggins
	Fort Morgan State Bank.....	Fort Morgan
	Weldon Valley State Bank.....	Weldona
OTERO COUNTY 8 Banks	Beaty, J. N., and Company, Bankers.....	Manzanola
	Colorado Savings and Trust Co., The.....	La Junta
	First State Bank of Cheraw.....	Cheraw
	First State Bank of Swink.....	Swink
	Fowler State Bank, The.....	Fowler
	La Junta State Bank, The.....	La Junta
	Peoples' Home Bank.....	Rocky Ford
State Bank of Sugar City.....	Sugar City	
OURAY COUNTY 3 Banks	Bank of Ridgway, The.....	Ridgway
	Citizens' State Bank of Ouray.....	Ouray
	Miners' and Merchants' Bank.....	Ouray
PARK COUNTY 2 Banks	Bank of Alma, The.....	Alma
	Bank of Fairplay, The.....	Fairplay
PHILLIPS COUNTY 4 Banks	Bank of Haxtun, The.....	Haxtun
	Farmers' State Bank of Haxtun.....	Haxtun
	Paoli State Bank, The.....	Paoli
	Phillips County State Bank.....	Holyoke
PITKIN COUNTY 1 Bank	Aspen State Bank, The.....	Aspen
PROWERS COUNTY 6 Banks	American State Bank.....	Granada
	Bristol State Bank, The.....	Bristol
	Citizens' State Bank.....	Lamar
	Hartman State Bank, The.....	Hartman
	Holly State Bank, The.....	Holly
	State Bank of Wiley.....	Wiley
PUEBLO COUNTY 4 Banks	Bank of Pueblo, The.....	Pueblo
	Minnequa Bank of Pueblo, The.....	Pueblo
	Pueblo Savings Bank and Trust Co., The.....	Pueblo
	Wigton State Bank, The.....	Pueblo

RIO BLANCO COUNTY 1 Bank	Bank of Meeker, The.....	Meeker
RIO GRANDE COUNTY 3 Banks	Bank of Del Norte, The..... Rio Grande State Bank..... Wallace State Bank, The.....	Del Norte Del Norte Monte Vista
ROUTT COUNTY 6 Banks	Bank of Steamboat Springs, The..... Bank of Yampa, The..... Milner Bank and Trust Co., The..... Routt County Bank..... Stockman's Bank, The..... Yampa Valley Bank.....	Steamboat Springs Yampa Steamboat Springs Oak Creek Yampa Hayden
SAGUACHE COUNTY 2 Banks	Bank of Moffat, The..... Saguache County Bank.....	Moffat Saguache
SAN MIGUEL COUNTY 3 Banks	Bank of Norwood, The..... Bank of Telluride, The..... Norwood State Bank, The.....	Norwood Telluride Norwood
SUMMIT COUNTY 1 Bank	Engle Bros. Exchange Bank.....	Breckenridge
TELLER COUNTY 3 Banks	Bank of Victor, The..... Citizens' Bank of Victor, The..... Cripple Creek State Bank, The.....	Victor Victor Cripple Creek
WASHINGTON COUNTY 1 Bank	Bank of Akron, The.....	Akron
WELD COUNTY 23 Banks 98 127	Briggsdale State Bank, The..... Erie Bank, The..... Farmers' Bank of Severance..... Farmers' and Merchants' Bank of Evans..... Farmers' State Bank of Keota..... Farmers' State Bank of Windsor..... First State Bank of Frederick..... First State Bank of Milliken..... First State Bank of Nunn..... Fort Lupton State Bank, The..... Gilcrest State Bank, The..... Grover State Bank, The..... Hudson State Bank, The..... Johnstown State Bank, The..... Kersey State Bank, The..... La Salle State Bank..... Mead State Bank, The.....	Briggsdale Erie Severance Evans Keota Windsor Frederick Milliken Nunn Fort Lupton Gilcrest Grover Hudson Johnstown Kersey La Salle Mead

COUNTY CLASSIFICATION—Continued

COUNTY.
WELD COUNTY
(Continued)

NAME OF BANK.	LOCATION.
Pierce State Bank, The.....	Pierce
Platte Valley State Bank.....	Fort Lupton
Roggen State Bank, The.....	Roggen
State Bank of Raymer.....	New Raymer
Stoneham State Bank, The.....	Stoneham
Weld County Savings Bank.....	Greeley

YUMA COUNTY
5 Banks

Eckley State Bank, The.....	Eckley
Farmers' State Bank of Yuma.....	Yuma
First State Bank of Idalia.....	Idalia
Laird State Bank, The.....	Laird
Peoples' State Bank of Wray.....	Wray

Counties Without State Banks

Chaffee County
Dolores County
Fremont County
Gilpin County
Hinsdale County
Lake County
Moffat County
San Juan County
Sedgwick County.

Total Counties, 63.

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NO. 208, STATE BANK.

FIRST STATE BANK OF AGUILAR, AGUILAR, LAS ANIMAS COUNTY

F. O. Carson, President; C. M. Mack, Vice-President; Daisy B. Carson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 29,947.51	\$ 28,117.07	\$ 27,032.92	\$ 30,305.26	\$ 27,580.33
Loans and discounts (secured by collateral).....	13,715.51	11,922.20	14,399.71	13,493.11	17,244.16
Loans on real estate.....	4,572.10	4,394.10	4,730.85	5,373.85	4,679.60
Overdrafts (secured and unsecured).....	33.12	53.25	309.00	74.02	91.80
Other bonds and securities.....	2,280.63	2,280.63	278.50	804.62	1,154.12
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	5,728.65	5,728.65	5,500.00	5,500.00	5,300.00
Due from banks (not reserve banks).....	1,311.50	1,467.35	2,130.63	.....	554.65
Due from reserve banks.....	13,863.29	12,272.31	8,212.72	7,217.48	9,402.10
Currency.....	3,527.00	5,313.00	4,286.00	7,336.00	5,953.00
Gold.....	995.00	330.00	145.00	610.00	345.00
Silver and fractional coin.....	999.82	1,667.33	1,042.06	1,663.24	792.69
Other resources.....	810.24	.....	.....	.....	.....
Total	\$ 79,784.37	\$ 75,545.89	\$ 70,067.39	\$ 74,377.58	\$ 75,097.45
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	200.00	300.00	300.00	300.00	300.00
Undivided profits, net.....	1,553.80	47.47	238.64	408.57	736.78
Individual deposits.....	44,067.75	40,671.11	35,984.26	39,658.47	39,671.69
Due to reserve banks.....	.....	.....	.....	579.07	.....
Time certificates of deposit.....	18,342.67	18,809.60	18,007.52	17,532.52	19,264.89
Certified checks.....	3.00	25.00	6.42	12.50	16.13
Cashier's checks.....	617.15	692.71	530.55	886.45	107.96
Total	\$ 79,784.37	\$ 75,545.89	\$ 70,067.39	\$ 74,377.58	\$ 75,097.45
Directors—F. O. Carson, Daisy B. Carson, H. M. Stockwell.					

STATE BANK COMMISSIONER

NO. 3, PRIVATE BANK.

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY

George Murray, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 26,319.77	\$ 30,877.20	\$ 33,488.38	\$ 32,354.22	\$ 41,918.17
Loans and discounts (secured by collateral).....	50,455.61	49,167.56	53,794.73	48,566.12	48,828.62
Loans on real estate.....	15,862.69	15,227.69	13,387.79	15,129.69	13,871.69
Overdrafts (secured and unsecured).....	27.15	506.76	46.60	104.68	683.67

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Furniture and fixtures.....	500.00	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
Banking house.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Due from reserve banks.....	65,670.88	67,473.43	35,594.20	45,269.15	22,597.97
Checks on other banks.....	71.75	669.71	589.23	1,260.37	510.06
Currency.....	6,976.00	5,971.00	3,090.00	4,087.00	4,319.00
Gold.....	1,080.00	1,130.00	1,665.00	1,772.50	1,940.00
Silver and fractional coin.....	898.55	577.27	646.67	654.85	775.60
Total	\$ 174,862.40	\$ 179,100.62	\$ 149,802.60	\$ 156,698.58	\$ 142,944.78
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.....		557.61	1,037.15		
Individual deposits.....	107,993.47	110,250.44	79,046.21	86,469.06	73,990.96
Time certificates of deposit.....	36,694.20	36,992.57	38,709.24	39,563.06	38,406.44
Reserved for interest.....		700.00		239.46	
Reserved for taxes.....		600.00	310.00	400.00	547.38
Other liabilities.....	174.73		700.00		
Total	\$ 174,862.40	\$ 179,100.62	\$ 149,802.60	\$ 156,698.58	\$ 142,944.78
George Murray, owner.					

NO. 286, STATE BANK.
SAFETY FIRST STATE AND SAVINGS BANK, ALAMOSA, ALAMOSA COUNTY

Mathilda G. Spreistersbach, President, Ashmer Meloney, Vice-President; John Spreistersbach, Cashier; E. H. Kilpatrick, Asst. Cashier

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 14,648.83	\$ 14,595.27	\$ 14,614.28	\$ 17,793.03	\$ 20,752.00
Loans and discounts (secured by collateral).....	14,326.93	12,539.52	18,580.99	11,846.81	15,237.50
Loans on real estate.....	10,625.00	10,770.00	10,525.00	12,610.00	14,160.00
Overdrafts (secured and unsecured).....			75.36	5.40	232.91
Other bonds and securities.....	4,214.16	8,309.26	4,369.27	7,226.89	7,847.17
Furniture and fixtures.....	1,635.00	1,635.00	1,500.00	1,500.00	1,500.00
Banking house.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks).....	9.52	260.38	179.35	183.70	358.39
Due from reserve banks.....	6,448.25	21,640.13	8,335.78	15,940.93	12,340.54
Checks on other banks.....	638.22	497.94	3,722.94	45.35	134.60
Currency.....	4,643.00	4,298.00	3,512.00	3,141.00	1,699.00
Gold.....	335.00	470.00	465.00	487.50	585.00
Silver and fractional coin.....	976.72	1,057.96	798.44	1,098.46	1,194.43
Total	\$ 62,000.63	\$ 79,573.46	\$ 70,178.41	\$ 75,379.07	\$ 79,541.54

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net	485.59	969.17	1,393.84	1,945.98	1,926.58
Savings accounts	13,122.95	11,415.23	12,819.78	13,860.41	23,133.59
Individual deposits	20,754.98	38,223.43	26,844.56	25,161.13	23,532.74
Time certificates of deposit.....	6,690.00	8,615.00	8,655.15	11,645.15	10,395.15
Cashier's checks	947.11	350.63	465.08	2,766.40	503.48
Total	\$ 62,000.63	\$ 79,573.46	\$ 70,178.41	\$ 75,379.07	\$ 79,541.54

Directors—Mathilda G. Spreistersbach, Ashmer Meloney, John Spreistersbach.

NO. 273, STATE BANK.

THE BANK OF ALMA, ALMA, PARK COUNTY

J. Fred Singleton, President; Carrie F. Singleton, Vice-President; John C. Singleton, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,581.50	\$ 10,288.00	\$ 11,314.40	\$ 11,239.40	\$ 8,498.71
Loans and discounts (secured by collateral).....	1,790.97	1,790.97	1,790.97	1,790.97	1,525.00
Loans on real estate.....	8,500.00	8,500.00	8,500.00	8,500.00	8,500.00
Overdrafts (secured and unsecured).....	637.15	-----	-----	26.40	47.73
Other bonds and securities.....	38,000.00	38,000.00	38,000.00	38,000.00	38,000.00
Furniture and fixtures.....	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	-----	-----	-----	-----	-----
Cash items (not including checks on other banks)....	20.00	123.32	-----	4,122.89	5,746.65
Due from reserve banks.....	22,010.52	34,376.39	29,577.70	17,794.62	20,176.36
Checks on other banks.....	300.00	-----	-----	-----	-----
Currency	1,758.00	1,247.00	4,147.00	3,108.00	1,193.00
Gold	1,295.00	1,295.00	1,255.00	1,230.00	1,125.00
Silver and fractional coin.....	90.75	416.57	825.11	142.87	286.83
Total	\$ 85,808.89	\$ 97,862.25	\$ 97,235.18	\$ 87,780.15	\$ 86,924.28

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	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	2,327.74	532.92	263.75	995.50	398.67
Individual deposits	29,374.43	42,468.06	39,868.51	30,033.39	31,944.91
Due to banks (not reserve banks).....	531.43	-----	781.01	-----	-----
Demand certificates of deposit.....	3,088.46	3,325.45	3,333.68	3,031.43	3,281.63
Time certificates of deposit.....	25,486.83	26,535.82	27,988.23	28,719.83	26,299.07
Total	\$ 85,808.89	\$ 97,862.25	\$ 97,235.18	\$ 87,780.15	\$ 86,924.28

Directors—J. Fred Singleton, Carrie F. Singleton, John C. Singleton.

STATE BANK COMMISSIONER

THE COMMERCIAL STATE BANK, ANTONITO, CONEJOS COUNTY

George Riedel, President; Henry F. Jordan, Vice-President; E. Rockhill, Vice-President; J. DeLongchamps, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 76,870.60	\$ 71,338.25	\$ 71,706.30	\$ 65,401.55	\$ 68,583.80
Loans and discounts (secured and collateral).....	89,590.62	107,264.25	104,410.50	106,445.20	99,786.60
Loans on real estate.....	13,427.33	13,075.00	13,075.00	7,075.00	7,075.00
Overdrafts (secured and unsecured).....	1,650.65	215.77	486.49	74.90	380.98
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	3,958.64	3,424.84	3,969.89	886.38	1,575.92
Furniture and fixtures.....	4,000.00	4,000.00	4,000.00	4,000.00	4,109.50
Other real estate.....	1,207.42	1,207.42	1,207.42	2,07.42	2,344.62
Cash items (not including checks on other banks)....	80.41	29.95	172.98	119.50	51.20
Due from reserve banks.....	74,664.64	47,294.21	42,078.01	65,327.77	35,311.62
Currency.....	9,145.00	6,789.00	5,694.00	7,209.00	5,054.00
Gold.....	865.00	1,020.00	1,365.00	1,575.00	1,932.50
Silver and fractional coin.....	1,351.79	1,132.60	1,220.98	948.80	1,000.69
Other resources.....	750.00	160.00	130.00	165.00	4,352.18
Total	\$ 277,962.10	\$ 257,951.29	\$ 250,516.57	\$ 261,435.52	\$ 232,558.61
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	6,382.95	4,346.07	5,446.97	6,715.09	7,962.63
Postal savings accounts.....	136.97	136.97	136.97	136.97	33.60
Individual deposits.....	145,339.85	124,505.99	103,641.07	105,534.71	97,859.50
Due to banks (not reserve banks).....	40,027.90	40,198.02	55,363.35	55,589.71	55,822.14
Demand certificates of deposit.....					5,000.00
Time certificates of deposit.....	55,338.87	55,827.55	55,782.11	51,257.52	34,864.92
Certified checks.....	19.38	9.80		11,817.32	100.10
Cashier's checks.....	716.18	2,926.89	146.10	384.20	915.72
Total	\$ 277,962.10	\$ 257,951.29	\$ 250,516.57	\$ 261,435.52	\$ 232,558.61
Directors—E. Rockhill, Henry F. Jordan, James, B. Neff, George Riedel, J. T. Allen.					

NO. 4, STATE BANK.

*LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY

J. D. Kennedy, President; G. T. Gourley, Vice-President; J. R. Cannon, Cashier; R. H. Calverly, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 13,516.31	\$ 13,100.40	\$ 13,127.64	\$ 16,092.85	\$ 16,387.43
Loans and discounts (secured by collateral).....	7,272.53	11,471.73	21,464.84	16,906.71	24,043.44
Loans on real estate.....	9,647.15	4,406.50	6,406.50	4,994.00	4,206.50

Overdrafts (secured and unsecured).....	\$ 1,968.15	\$ 132.36	\$ 61.44	\$ 128.67	\$ 207.13
Other bonds and securities.....	256.40	185.40	285.40	470.03	487.08
Furniture and fixtures.....	1,300.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	1,200.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	2,772.22	2,000.00	2,000.00	2,000.00	2,000.00
Cash items (not including checks on other banks)....	7.48	53.70	100.00	-----	-----
Due from reserve banks.....	3,461.53	17,369.74	9,092.20	11,744.24	3,066.86
Checks on other banks.....	3,461	-----	-----	-----	83.35
Currency.....	837.00	3,783.00	1,467.00	1,181.00	1,866.00
Gold.....	-----	15.00	5.00	25.00	25.00
Silver and fractional coin.....	194.71	372.77	145.13	194.04	538.15
Expense account.....	161.89	97.43	294.53	-----	-----
Total	\$ 42,595.37	\$ 54,988.03	\$ 56,449.68	\$ 55,736.54	\$ 54,910.94

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	-----	-----	-----	557.62	516.64
Bills payable.....	800.00	-----	3,708.00	3,708.00	4,705.00
Notes rediscounted.....	-----	1,955.00	1,555.00	-----	-----
Individual deposits.....	28,404.12	40,535.74	35,650.02	32,276.90	30,811.76
Demand certificates of deposit.....	1,837.85	-----	-----	-----	-----
Time certificates of deposit.....	1,553.40	1,683.00	4,713.50	6,122.84	7,760.94
Certified checks.....	-----	-----	11.50	-----	-----
Cashier's checks.....	-----	814.29	811.66	3,071.18	1,116.60
Total	\$ 42,595.37	\$ 54,988.03	\$ 56,449.68	\$ 55,736.54	\$ 54,910.94

Directors—Thomas Lawton, Frank Flindt, E. J. Kennedy.
 *Suspended from January 7 to January 29th, 1916.

NO. 257, STATE BANK.

FIRST STATE BANK OF ARVADA, ARVADA, JEFFERSON COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 20,839.55	\$ 24,498.85	\$ 24,405.03	\$ 34,058.49	\$ 30,853.03
Loans and discounts (secured by collateral).....	11,256.25	11,010.55	13,301.00	11,939.00	14,096.15
Loans on real estate.....	7,395.00	6,895.00	6,895.00	7,926.55	8,586.55
Other bonds and securities.....	-----	-----	-----	-----	5,850.00
Furniture and fixtures.....	1,098.95	1,098.95	1,098.95	1,098.95	1,098.95
Due from reserve banks.....	10,172.85	6,520.99	8,169.75	5,152.03	9,763.72
Checks on other banks.....	36.42	204.00	189.00	47.30	71.47
Currency.....	486.00	686.00	1,191.00	447.00	749.00
Gold.....	160.00	280.00	30.00	35.00	100.00
Silver and fractional coin.....	533.61	246.47	487.25	750.81	1,150.34
Total	\$ 51,978.63	\$ 51,440.81	\$ 55,766.98	\$ 61,455.13	\$ 72,319.21

FIRST STATE BANK OF ARVADA, ARVADA, JEFFERSON COUNTY—Continued

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	100.00	100.00	1,600.00	1,600.00	1,600.00
Undivided profits, net.....	966.41	32.39	-----	477.48	741.95
Bills payable	-----	2,500.00	-----	-----	-----
Savings accounts	3,183.83	2,785.78	2,861.76	3,157.17	3,917.86
Individual deposits	29,809.67	30,170.76	25,017.10	23,529.20	33,780.83
Due to reserve banks	2,500.00	-----	-----	-----	-----
Time certificates of deposit.....	5,518.72	5,836.88	6,226.28	12,691.28	12,278.57
Cashier's checks	-----	15.00	7.50	-----	-----
Other liabilities	-----	-----	54.34	-----	-----
Total	\$ 51,978.63	\$ 51,440.81	\$ 55,766.98	\$ 61,455.13	\$ 72,319.21

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

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY

NO. 7, STATE BANK.

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

RESOURCES.

	Des. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 48,839.42	\$ 49,993.62	\$ 49,816.70	\$ 43,277.70	\$ 46,630.85
Loans and discounts secured by collateral.....	97,137.69	106,084.10	91,203.10	116,750.20	116,100.20
Loans on real estate.....	43,730.00	40,762.43	52,762.43	58,486.11	56,846.73
Overdrafts (secured and unsecured).....	503.94	1,047.56	424.96	927.95	2,245.99
Other bonds and securities.....	79,023.02	79,023.02	87,437.91	83,826.89	80,826.89
Other real estate.....	-----	-----	-----	-----	1,500.00
Due from banks (not reserve banks).....	727.93	2,731.48	3,649.58	1,226.48	288.50
Cash items (not including checks on other banks).....	20.00	-----	-----	-----	-----
Due from reserve banks.....	64,120.52	93,348.95	101,632.42	-----	-----
Currency	13,011.00	14,341.00	16,237.00	85,971.30	140,800.92
Gold	16,905.00	14,395.00	13,490.00	17,544.00	18,612.00
Silver and fractional coin.....	2,437.80	2,186.50	2,686.76	13,910.00	6,180.00
Other resources	-----	-----	-----	3,239.95	1,377.50
Total	\$ 366,456.32	\$ 403,913.66	\$ 419,340.86	\$ 425,160.58	\$ 471,411.93

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	2,537.92	2,813.57	2,487.55	2,783.16	1,874.08
Individual deposits	209,680.78	236,434.55	244,610.55	239,076.55	272,871.24
Demand certificates of deposit.....	8,294.00	8,092.00	9,917.00	9,771.00	8,961.00
Time certificates of deposit.....	105,636.43	114,342.75	119,894.85	133,227.58	147,403.32
Certified checks	-----	250.00	2,000.00	-----	-----
Cashier's checks	307.19	1,979.45	425.84	302.29	302.29
Other liabilities	-----	1.34	5.07	-----	-----
Total	\$ 366,456.32	\$ 403,913.66	\$ 419,340.86	\$ 425,160.58	\$ 471,411.93

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

Total\$ 366,456.32 \$ 403,913.66 \$ 419,340.86 \$ 425,160.58 \$ 471,411.93
 Directors—David R. C. Brown, L. A. W. Brown, George R. Cole, G. B. Brown, C. E. Doolittle.

NO. 199, STATE BANK.

STATE BANK OF AUSTIN, AUSTIN, DELTA COUNTY

J. A. Whiting, President; Austin E. Miller, Vice-President; Edmund Stabler, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,308.81	\$ 18,938.13	\$ 18,513.83	\$ 19,536.67	\$ 19,053.74
Loans and discounts (secured by collateral).....	13,384.03	14,289.95	17,885.40	18,551.60	21,042.45
Loans on real estate.....	2,058.00	1,640.00	1,271.05	1,535.00	1,485.00
Other bonds and securities.....	3,883.15	4,656.16	3,311.87	4,032.08	3,437.37
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate.....	380.25	380.25	380.25	380.25	380.25
Due from banks (not reserve banks).....	5,384.24	5,029.37	607.88	289.13	1,039.38
Due from reserve banks.....	12,058.95	11,151.92	6,512.20	2,981.13	7,346.73
Checks on other banks.....	150.04	21.04	7.30	10.96	36.51
Currency.....	775.00	314.00	839.00	865.00	1,285.00
Gold.....	490.00	555.00	430.00	465.00	595.00
Silver and fractional coin.....	325.00	315.47	317.95	175.41	305.95
Total	\$ 59,997.47	\$ 61,091.29	\$ 53,876.73	\$ 52,622.23	\$ 59,807.38
LIABILITIES.					
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	2,576.46	2,741.51	2,699.26	2,830.99	2,907.37
Bills payable.....				3,000.00	1,000.00
Individual deposits.....	33,078.25	29,673.36	23,157.74	18,613.17	27,506.67
Time certificates of deposit.....	9,342.76	13,570.15	12,913.46	13,071.80	13,393.34
Other liabilities.....		106.27	106.27	106.27	
Total	\$ 59,997.47	\$ 61,091.29	\$ 53,876.73	\$ 52,622.23	\$ 59,807.38
Directors—J. A. Whiting, Austin E. Miller, W. E. Steele, E. R. Coffey, E. Stabler.					

STATE BANK COMMISSIONER

NO. 196, STATE BANK.

THE FARMERS AND MERCHANTS BANK, BAYFIELD, LA PLATA COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,296.04	\$ 13,181.87	\$ 17,070.23	\$ 16,536.30	\$ 16,837.10
Loans and discounts (secured by collateral).....	36,498.12	28,829.52	20,937.17	27,743.17	21,670.02
Loans on real estate.....	3,818.50	3,818.50	3,818.50	3,818.50	3,818.50
Overdrafts (secured and unsecured).....	2.83	43.03	1.14	23.34	14.36
Other bonds and securities.....	490.94	502.40	502.40	502.40	114.68
Furniture and fixtures.....	2,133.19	2,133.19	2,133.19	2,133.19	2,000.00

THE FARMERS AND MERCHANTS BANK, BAYFIELD, LA PLATA COUNTY—Continued

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ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Banking house	\$ 2,837.20	\$ 2,837.20	\$ 2,837.20	\$ 2,837.20	\$ 2,837.20
Other real estate.....	.....	.....	.....	.....	2,647.89
Cash items (not including checks on other banks) .....	.....	.....	.....	.....	40.00
Due from reserve banks.....	4,564.39	6,029.83	5,410.21	3,446.79	6,278.36
Checks on other banks.....	89.05	224.94	.....	286.70	117.80
Currency	1,435.00	1,238.00	1,209.00	636.00	1,144.00
Gold	162.50	232.50	22.50	322.50	95.00
Silver and fractional coin.....	546.39	626.45	910.95	634.73	725.12
Expense account .....	.....	.....	.....	.....	82.43
Total	\$ 61,874.15	\$ 59,697.44	\$ 54,852.49	\$ 58,920.82	\$ 58,422.46

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	1,541.44	1,211.08	660.82	128.57	.....
Bills payable	10,000.00	10,000.00	11,000.00	10,000.00	10,000.00
Individual deposits	28,645.51	26,435.39	23,470.35	25,818.57	25,629.76
Time certificates of deposit.....	3,415.35	3,715.35	1,315.35	4,491.10	4,161.10
Cashier's checks	271.85	335.62	405.97	482.58	631.60
Total	\$ 61,874.15	\$ 59,697.44	\$ 54,852.49	\$ 58,920.82	\$ 58,422.46

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

NO. 148, STATE BANK.

BLANCA STATE BANK, BLANCA, COSTILLA COUNTY

W. C. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier; E. M. Bean, Asst. Cashier.

RESOURCES—	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,696.26	\$ 13,319.49	\$ 12,135.21	\$ 11,556.29	\$ 10,490.73
Loans and discounts (secured by collateral).....	3,483.00	4,305.00	5,471.00	3,554.00	3,582.75
Loans on real estate.....	2,826.50	3,011.50	2,761.00	2,475.00	2,740.00
Overdrafts (secured and unsecured).....	.....	.....	249.73	206.38	19.31
Other bonds and securities.....	2,306.16	2,504.78	2,512.86	2,602.86	610.18
Furniture and fixtures.....	873.00	873.00	873.00	873.00	873.00
Other real estate.....	6,576.73	6,576.73	5,940.61	5,940.61	6,219.58
Due from banks (not reserve banks).....	.....	65.00	.....	.....	168.45
Cash items (not including checks on other banks).....	1,594.61	.....	.....	.....	851.77
Due from reserve banks.....	2,867.10	5,141.32	6,548.80	2,658.55	3,821.74
Checks on other banks	31.41	3.50	.....	.....	.....

Currency	\$ 1,526.00	\$ 1,564.00	\$ 813.00	\$ 1,192.00	\$ 983.00
Gold	92.50	107.50	10.00	197.50	32.50
Silver and fractional coin.....	289.28	391.48	446.50	349.45	280.71
Total	\$ 34,162.55	\$ 37,863.30	\$ 37,761.71	\$ 31,605.64	\$ 30,673.72

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,464.96	1,116.16	1,190.87	1,201.94	1,074.75
Individual deposits	21,060.07	24,585.95	22,629.60	17,408.75	17,556.53
Demand certificates of deposit.....			1,500.00	1,500.00	
Time certificates of deposit.....	1,298.20	1,198.20	2,203.20	1,040.20	1,858.80
Cashier's checks	339.32	962.99	238.04	454.75	183.64
Total	\$ 34,162.55	\$ 37,863.30	\$ 37,761.71	\$ 31,605.64	\$ 30,673.72

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

NO. 9, TRUST COMPANY.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, BOULDER COUNTY

J. T. Chenault, President; Charles L. Parsons, Vice-President; L. E. Chenault, Cashier; R. W. Joslyn, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 202,364.55	\$ 210,635.76	\$ 260,521.67	\$ 253,554.69	\$ 226,480.49
Loans and discounts (secured by collateral).....	154,910.82	177,219.26	199,449.04	197,503.44	186,454.69
Loans on real estate.....	49,282.56	52,040.75	51,571.14	69,830.42	71,880.00
Overdrafts (secured and unsecured).....	1,170.03	300.44	524.36	1,101.15	798.19
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	27,660.27	25,693.90	31,936.80	36,929.61	42,240.19
Premium on bonds.....	75.00	75.00	75.00	75.00	75.00
Furniture and fixtures.....	7,356.44	7,356.44	7,356.44	6,500.00	6,500.00
Banking house	43,000.00	40,000.00	38,500.00	38,500.00	38,500.00
Other real estate.....	2,925.26	2,925.26	2,767.76	2,767.76	2,767.76
Due from banks (not reserve banks).....	3,606.08	1,968.29	21,926.25	23,619.68	
Cash items (not including checks on other banks)....	645.81	632.56	295.01	997.22	440.23
Due from reserve banks.....	80,963.35	184,418.90	104,102.95	75,812.43	143,163.38
Checks on other banks.....	5,548.04	3,784.64	5,991.50	3,542.88	2,953.64
Currency	7,667.00	10,119.00	13,042.00	12,806.00	15,462.00
Gold	4,185.00	6,567.50	6,312.50	3,295.00	6,452.50
Silver and fractional coin.....	2,463.70	1,400.37	3,047.85	2,691.96	3,100.32
Other resources	251.88	57.42		212.50	40.03
Total	\$ 599,075.79	\$ 680,195.49	\$ 752,420.27	\$ 734,739.74	\$ 752,308.42

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, BOULDER COUNTY--Continued

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LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	5,274.36	4,489.03	3,795.74	2,952.19	8,500.74
Savings accounts	144,808.32	141,218.76	167,732.63	178,498.04	167,225.22
Postal savings accounts.....	1,051.84	1,065.10	1,065.10	1,078.34	1,078.34
Trust funds	230.37	74.15	1,438.26	31.12	40.72
Individual deposits	232,013.46	316,044.70	319,283.24	326,053.08	339,542.75
Due to banks (not reserve banks).....	20,684.98	12,557.32	51,805.96	25,737.16	43,050.41
Demand certificates of deposit.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	77,771.63	90,586.91	88,467.64	85,786.82	80,380.73
Certified checks	1,667.75	1,062.40	622.22	185.84	1,145.30
Cashier's checks	4,370.58	2,395.59	6,911.54	3,115.48	494.92
Reserved for interest.....		302.31	461.27		272.04
Reserved for taxes.....	1,202.50	399.22	836.67	1,301.67	577.25
Total	\$ 599,075.79	\$ 680,195.49	\$ 752,420.27	\$ 734,739.74	\$ 752,308.42

Directors—Foreman Sloan, J. T. Chenault, W. W. Adams, A. E. Collins,, W. L. Armstrong, W. W. Wolf, L. E. Chenault, Charles L. Parsons, S. A. Greenwood.

NO. 187, STATE BANK.

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 3,658.45	\$ 3,177.02	\$ 4,541.01	\$ 3,661.97	\$ 4,052.50
Loans and discounts (secured by collateral).....	14,868.84	20,493.33	23,327.89	27,368.33	28,611.45
Loans on real estate.....	2,226.40	1,435.00	1,435.00	1,435.00	1,435.00
Overdrafts (secured and unsecured).....	35.17	188.04	285.80	328.41	561.53
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....		3,000.33	3,008.28		
Due from reserve banks.....	5,899.82	81.58	2,367.58	4,317.03	9,840.48
Currency	2,850.00	1,597.00	1,210.00	1,715.00	1,118.00
Gold	20.00	30.00	40.00	80.00	40.00
Silver and fractional coin.....	613.03	319.45	399.61	371.97	356.13
Other resources	2,507.33	2,507.33	2,507.33	2,507.33	1,878.29
Total	\$ 33,679.04	\$ 33,829.08	\$ 40,122.50	\$ 42,785.04	\$ 48,893.38

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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.....	141.70	450.93	880.73	1,154.73	1,321.49
Individual deposits	19,885.46	19,606.27	24,469.89	27,014.63	29,851.67
Demand certificates of deposit.....					7,220.22
Time certificates of deposit.....	3,151.88	3,271.88	4,271.88	4,115.68	
Total	\$ 33,679.04	\$ 33,829.08	\$ 40,122.50	\$ 42,785.04	\$ 48,893.38

Directors—H. H. Maxey, J. A. Bishop, William Herrenknecht, Harold Hutchison.

NO. 271, STATE BANK.

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, SUMMIT COUNTY

George Engle, President; Gertrude Engle, Vice-President; W. H. Briggie, Cashier; C. W. Burnheimer, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 63,847.96	\$ 72,515.64	\$ 81,565.09	\$ 83,560.09	\$ 75,850.11
Loans and discounts (secured by collateral).....	9,159.43	9,891.68	9,891.68	10,541.68	18,525.00
Loans on real estate.....	11,892.29	11,492.29	11,492.29	10,692.29	15,192.29
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	21,849.42	15,753.11	19,653.11	20,148.90	22,676.59
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Cash items (not including checks on other banks)	9.47		86.85	115.25	
Due from reserve banks.....	45,963.62	63,728.26	56,836.42	71,202.03	85,685.87
Checks on other banks.....	97.42	129.23	148.42	84.75	1,302.56
Currency	7,698.00	6,962.00	6,190.00	6,912.00	4,563.00
Gold	2,660.00	3,655.00	4,180.00	4,220.00	4,492.50
Silver and fractional coin.....	1,034.62	994.11	843.54	823.77	568.04
Total	\$ 173,212.23	\$ 194,121.32	\$ 199,887.40	\$ 217,300.76	\$ 237,855.96

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	1,000.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	4,691.89	2,311.76	2,056.54	2,913.40	3,796.32
Postal savings accounts.....	1,644.42	1,665.14	1,665.14	1,668.68	2,504.42
Individual deposits	97,684.79	114,758.60	112,709.79	128,998.83	143,343.54
Demand certificates of deposit.....				5,000.00	5,000.00
Time certificates of deposit.....	39,829.30	45,442.92	52,970.78	48,533.42	53,745.88
Cashier's checks	8,361.83	8,442.90	8,985.15	8,386.43	7,965.80
Total	\$ 173,212.23	\$ 194,121.32	\$ 199,887.40	\$ 217,300.76	\$ 237,855.96

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

THE BRIGGSDALE STATE BANK, BRIGGSDALE, WELD COUNTY

NO. 245, STATE BANK.

W. E. Freeman, President; J. A. Brooks, Vice-President; E. B. Emerson, Cashier; A. B. Freeman, Asst. Cashier.

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 4,950.00	\$ 5,200.00	\$ 5,000.00	\$ 17,890.00	\$ 18,000.06
Loans and discounts (secured by collateral).....	24,704.56	25,688.97	29,255.66	19,006.69	20,871.00
Loans on real estate.....	1,445.00	3,005.00	2,980.00	1,820.00	2,820.00
Overdrafts (secured and unsecured).....	339.90	822.74	77.46	152.60	54.93
Other bonds and securities.....	1,124.64	2,125.95	662.50	1,210.00	500.00
Furniture and fixtures.....	665.00	800.00	800.00	800.00	800.00
Banking house.....	877.00	877.00	877.00	877.00	877.00
Due from reserve banks.....	2,997.28	4,810.04	7,819.32	8,954.22	11,975.87
Checks on other banks.....	26.15	592.69	187.46	672.64	271.12
Currency.....	490.00	814.00	980.00	503.00	1,037.00
Gold.....	935.00	870.00	1,060.00	980.00	940.00
Silver and fractional coin.....	297.94	456.82	379.65	195.59	646.89
Total	\$ 38,852.47	\$ 46,063.21	\$ 50,079.05	\$ 53,061.74	\$ 58,793.87
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.....	2,996.42	81.75	448.70	1,124.57	1,776.69
Individual deposits.....	18,804.12	27,561.82	28,486.70	32,336.04	37,314.77
Demand certificates of deposit.....	5,104.35	5,155.56	7,604.36	4,058.76	4,058.76
Time certificates of deposit.....	1,947.57	1,264.08	1,539.29	3,542.37	3,643.65
Total	\$ 38,852.47	\$ 46,063.21	\$ 50,079.05	\$ 53,061.74	\$ 58,793.87
Directors—W. E. Freeman, E. B. Emerson, A. B. Freeman.					

FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

NO. 11, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 58,952.68	\$ 59,632.00	\$ 70,099.55	\$ 70,876.71	\$ 71,741.52
Loans and discounts (secured by collateral).....	49,368.35	52,380.36	58,118.06	53,006.39	63,889.91
Loans on real estate.....	3,455.00	7,680.00	7,555.00	7,685.00	8,390.00
Overdrafts (secured and unsecured).....	1,058.50	1,274.75	2,487.62	2,254.53	1,258.54
Bonds to secure postal savings.....	1,500.00	1,500.00	1,500.00	1,500.00	500.00
Other bonds and securities.....	1,833.31	1,910.81	1,769.42	1,729.17	1,950.93
Furniture and fixtures.....	1,850.00	1,850.00	1,850.00	1,850.00	1,900.00
Due from banks (not reserve banks).....	.....	600.00	.....	.....	.....

Cash items (not including checks on other banks)	55.00	119.90	40.00	40.00	40.00
Due from reserve banks	55,002.14	84,404.02	25,331.95	15,457.74	57,462.88
Checks on other banks	504.12	51.29	99.50	109.82	183.27
Currency	5,745.00	7,935.00	4,545.00	4,765.00	5,370.00
Gold	1,440.00	1,430.00	1,505.00	1,500.00	1,535.00
Silver and fractional coin	874.70	1,475.81	1,085.21	1,806.76	1,021.58
Total	\$ 181,638.80	\$ 222,243.94	\$ 175,986.31	\$ 162,581.12	\$ 215,243.63

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net	565.32	561.08	104.23	622.92	1,142.07
Postal savings accounts	303.38	307.20	307.20	307.20	311.02
Dividends unpaid	1,800.00				
Individual deposits	104,344.49	145,445.55	89,863.57	75,819.11	120,922.08
Demand certificates of deposit	2,871.60	711.58	8,296.35	6,941.32	8,517.35
Time certificates of deposit	34,254.01	37,718.53	39,914.96	41,390.57	46,851.11
Total	\$ 181,638.80	\$ 222,243.94	\$ 175,986.31	\$ 162,581.12	\$ 215,243.63

Directors—W. H. Ball, William Jennerich, Herman J. Schloo, J. N. Counter, Joseph Homan, C. S. Stewart, Jacob Kramer, D. V. Miller, M. E. Baur.

NO. 181, STATE BANK.

THE BRISTOL STATE BANK, BRISTOL, PROWERS COUNTY

R. E. Meek, President; Alice Meek, Vice-President; W. D. Decker, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 24,775.31	\$ 19,649.72	\$ 19,922.70	\$ 23,956.46	\$ 26,786.31
Loans and discounts (secured by collateral)	11,828.05	17,668.04	16,017.44	17,112.77	16,231.04
Loans on real estate	500.00	500.00	1,680.00	1,280.00	1,280.00
Overdrafts (secured and unsecured)	527.44	716.94	797.61	987.61	1,023.08
Other bonds and securities	1,013.28	257.80	100.00	118.51	579.00
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks)					153.83
Cash items (not including checks on other banks)	210.52	38.85	42.33	34.35	58.60
Due from reserve banks	5,144.32	8,469.99	5,761.76	3,222.53	14,407.17
Checks on other banks	232.32		183.37	86.46	
Currency	1,000.00	1,715.00	1,616.00	996.00	1,367.00
Gold		5.00	45.00	15.00	15.00
Silver and fractional coin	281.82	309.87	475.19	274.83	260.85
Expense account		334.53	172.69		
Other resources					36.68
Total	\$ 46,713.06	\$ 50,865.74	\$ 48,014.09	\$ 49,284.52	\$ 63,398.56

THE BRISTOL STATE BANK, BRISTOL, PROWERS COUNTY—Continued

LIABILITIES.						
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,600.00	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Undivided profits, net.....	747.58			136.37		
Bills payable	2,500.00	6,500.00	3,750.00	3,750.00	5,500.00	5,500.00
Individual deposits	26,483.40	24,673.69	23,020.48	21,229.17	34,956.56	34,956.56
Demand certificates of deposit.....	150.00	150.00	150.00	2,650.00	2,650.00	2,650.00
Time certificates of deposit.....	4,529.09	5,591.09	9,385.21	9,544.43	8,585.10	8,585.10
Cashier's checks	532.99	2,244.06	1.50	267.65		
Reserved for taxes.....	170.00	6.90	6.90	6.90		6.90
Total	\$ 46,713.06	\$ 50,865.74	\$ 48,014.09	\$ 49,284.52	\$ 63,398.56	

Directors—R. B. Meek, Alice Meek, W. D. Decker.

NO. 294, STATE BANK.

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY

John M. Needham, President; John Christensen, Sr., Vice-President; Emery D. Hollowell, Cashier.

RESOURCES.						
	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916	
Loans and discounts (unsecured).....	\$ 15,714.83	\$ 21,817.61	\$ 18,742.03	\$ 31,178.05	\$ 41,709.38	\$ 41,709.38
Loans and discounts (secured by collateral).....	6,235.00	13,845.01	17,895.87	21,987.87	28,504.65	28,504.65
Loans on real estate.....		700.00	2,550.00	2,470.00	2,390.00	2,390.00
Overdrafts (secured and unsecured).....	80.33	56.99	92.42	448.65	1,070.03	1,070.03
Other bonds and securities.....	126.03	719.33	2,864.07	7,809.50	9,753.70	9,753.70
Furniture and fixtures.....	1,505.10	1,538.35	1,732.85	1,681.52	3,681.52	3,681.52
Banking house	18,000.00	21,438.03	25,744.23	26,945.23	28,996.23	28,996.23
Cash items (not including checks on other banks)....	1.10		977.35			
Due from reserve banks.....	49,264.40	61,069.87	59,441.06	32,764.38	51,030.84	51,030.84
Checks on other banks.....	503.75	343.39	364.32	175.18	219.98	219.98
Currency	2,890.00	2,231.00	4,902.00	3,213.00	5,955.00	5,955.00
Gold	2,285.00	2,052.50	2,195.00	2,180.00	2,320.00	2,320.00
Silver and fractional coin.....	700.67	1,164.74	1,460.05	1,229.21	1,856.32	1,856.32
Expense account	1,073.96	327.21	886.70	1,661.53		
Total	\$ 98,380.17	\$ 127,304.03	\$ 139,847.95	\$ 133,744.12	\$ 177,487.65	

LIABILITIES.						
Capital stock	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	3,500.00	2,426.04	2,426.04	2,426.04	2,264.51	2,264.51
Undivided profits, net.....					27.00	27.00
Savings accounts	48.16	276.35	425.91	581.80	822.46	822.46
Individual deposits	52,636.88	78,089.95	72,069.54	58,421.07	64,122.47	64,122.47
Demand certificates of deposit.....			8,945.70	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	6,195.13	11,510.69	20,979.26	32,205.21	55,204.71	55,204.71

Certified checks	\$	\$	\$	\$	\$	\$ 20.00
Cashier's checks	1,000.00	1.00	1.50	110.00		26.50
Total	\$ 98,380.17	\$ 127,304.03	\$ 139,847.95	\$ 133,744.12	\$ 177,487.65	

Directors—John M. Needham, John Christensen, Sr., Emery D. Hollowell, G. J. Doley, James Grady, William E. Echols, John Bolinger, H. W. Twombly, R. S. Joslin.

NO. 109, STATE BANK.

THE BURLINGTON STATE BANK, BURLINGTON, KIT CARSON COUNTY

F. D. Mann, President; Wyatt Boger, Vice-President; George O. Gates, Cashier; Emma E. Judy, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 37,344.57	\$ 35,141.84	\$ 29,576.67	\$ 27,621.24	\$ 34,564.66
Loans and discounts (secured by collateral).....	40,907.58	42,886.01	46,782.32	55,138.87	72,569.99
Loans on real estate.....	9,443.00	11,035.50	18,404.88	17,243.00	8,404.00
Overdrafts (secured and unsecured).....	264.47	697.80	1,570.55	843.03	670.55
Other bonds and securities.....	164.06	971.37	50.00	441.44	767.48
Furniture and fixtures.....	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Banking house				6,600.26	6,820.56
Other real estate.....	500.00	500.00	500.00	500.00	500.00
Due from reserve banks.....	10,295.45	56,787.38	24,597.48	13,427.02	29,816.88
Checks on other banks.....	452.29	770.63	1,460.91	309.72	92.06
Currency	1,081.00	4,911.00	4,856.00	5,166.00	5,188.00
Gold	300.00	507.50	612.50	552.50	615.00
Silver and fractional coin.....	709.43	646.93	1,160.09	1,062.49	877.43
Other resources		443.00	2,928.52		
Total	\$ 103,311.85	\$ 157,148.96	\$ 134,349.92	\$ 130,755.57	\$ 162,736.61
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,750.00	1,750.00	1,750.00	1,750.00	1,750.00
Undivided profits, net.....	1,725.04	1,977.72	3,100.66	3,719.08	3,451.81
Bills payable	10,000.00				5,000.00
Individual deposits	73,432.01	138,253.37	106,942.43	97,792.79	124,858.74
Due to reserve banks.....				678.28	
Demand certificates of deposit.....	58.00	62.00	170.00	200.00	316.52
Time certificates of deposit.....	5,922.34	4,784.25	7,167.11	11,045.70	12,139.82
Reserved for taxes.....	424.46	321.62	219.72	569.72	219.72
Total	\$ 103,311.85	\$ 157,148.96	\$ 134,349.92	\$ 130,755.57	\$ 162,736.61

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

STATE BANK COMMISSIONER

NO. 12, STATE BANK.
STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY

John F. Heston, President; Burt Ragan, Vice-President; Warren Shamburg, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 10,489.05	\$ 17,298.37	\$ 19,253.99	\$ 20,381.76	\$ 29,841.32
Loans and discounts (secured by collateral).....	65,852.41	67,445.97	69,945.34	70,617.02	65,606.29
Loans on real estate.....			800.00	800.00	800.00
Overdrafts (secured and unsecured).....	144.53	1,053.73	1,342.74	226.41	595.66
Other bonds and securities.....	402.05	228.32	31.97	483.60	367.70
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	325.00	325.00	325.00	325.00	325.00
Due from banks (not reserve banks).....	2,352.00	1,372.05	2,902.59		
Due from reserve banks.....	22,298.23	25,472.16	18,982.09	20,867.12	25,089.12
Checks on other banks.....	810.13	25.25	43.60	396.72	465.22
Currency.....	1,560.00	2,175.00	4,600.00	4,448.00	5,062.00
Gold.....	380.00	165.00	10.00	75.00	5.00
Silver and fractional coin.....	347.97	248.18	603.39	390.01	616.54
Other resources.....		667.80	32.50	197.93	422.69
Total	\$ 105,961.37	\$ 117,476.83	\$ 119,873.21	\$ 120,208.57	\$ 130,196.54
LIABILITIES.					
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	410.00	800.00	800.00	1,000.00	1,200.00
Undivided profits, net.....	5,748.84	2,625.09	2,783.73	1,000.00	791.87
Individual deposits.....	65,317.23	72,428.54	73,109.73	79,962.58	86,554.33
Due to banks (not reserve banks).....				2,297.42	3,603.24
Demand certificates of deposit.....	1,358.75	14,035.91	11,671.85	6,415.79	7,374.46
Time certificates of deposit.....	21,097.56	15,587.29	19,507.90	17,532.78	18,672.64
Certified checks.....	28.99				
Total	\$ 105,961.37	\$ 117,476.83	\$ 119,873.21	\$ 120,208.57	\$ 130,196.54
Directors—S. P. Shaw, John F. Heston, Burt Ragan, Warren Shamburg, A. D. Stewart.					

NO. 206, STATE BANK.
THE BYERS STATE BANK, BYERS, ARAPAHOE COUNTY

W. R. Burton, President; J. R. Stober, Vice-President; L. Minkner, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 16,670.22	\$ 14,835.17	\$ 8,445.17	\$ 8,028.21	\$ 13,317.23
Loans and discounts (secured by collateral).....	30,339.93	30,610.83	25,727.87	25,711.97	18,022.88
Loans on real estate.....	14,568.60	13,547.62	13,546.62	13,546.62	17,102.83
Overdrafts (secured and unsecured).....	2,604.22	1,467.24	757.84	365.79	337.48

Other bonds and securities.....	183.75	1,183.75	1,484.75	1,484.75	183.75
Furniture and fixtures.....	1,900.00	2,325.00	2,325.00	2,325.00	2,325.00
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	3,463.17	1,063.17	3,563.17	3,563.17	3,563.17
Due from banks (not reserve banks).....		1,401.13	401.13	401.13	1.13
Cash items (not including checks on other banks).....	10.00			270.00	
Due from reserve banks.....	4,421.82	14,140.16	6,607.26	3,087.43	12,899.87
Checks on other banks.....					66.00
Currency.....	1,275.00	2,044.00	2,282.00	2,651.00	1,381.00
Gold.....	80.00	90.00	265.00	265.00	217.50
Silver and fractional coin.....	84.36	490.84	216.79	279.65	245.64
Other resources.....					400.00
Total	\$ 78,301.07	\$ 85,898.91	\$ 68,322.60	\$ 64,679.72	\$ 72,763.48

LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	2,900.00	2,900.00	185.08	185.08	185.08
Undivided profits, net.....	1,388.48	1,451.22	92.47	254.05	34.35
Bills payable.....	10,570.00	8,570.00	8,640.00	8,640.00	9,734.66
Dividends unpaid.....	22.00	22.00	2.00	2.00	2.00
Individual deposits.....	38,963.90	47,860.63	30,639.16	25,844.29	33,285.74
Due to reserve banks.....				46.26	
Demand certificates of deposit.....	499.53	560.35	1,062.51	875.15	1,051.90
Time certificates of deposit.....	8,852.16	9,472.29	11,456.53	13,290.34	12,478.44
Certified checks.....	105.00	61.17	81.05	34.00	
Cashier's checks.....			1,161.55	508.55	991.31
Other liabilities.....		1.25	2.25		
Total	\$ 78,301.07	\$ 85,898.91	\$ 68,322.60	\$ 64,679.72	\$ 72,763.48
Directors—R. W. Burton, J. R. Stober, L. Minkner.					

NO. 13, STATE BANK.

FIRST STATE BANK OF CALHAN, CALHAN, EL PASO COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 66,778.64	\$ 71,593.72	\$ 71,996.49	\$ 84,346.39	\$ 85,610.41
Loans and discounts (secured by collateral).....	51,861.55	53,797.73	50,290.96	40,471.56	31,486.34
Loans on real estate.....	6,639.35	6,639.35	6,639.35	5,739.35	3,925.00
Overdrafts (secured and unsecured).....	658.25	1,449.41	1,517.47	1,296.03	695.03
Furniture and fixtures.....	3,100.00	3,000.00	3,000.00	3,000.00	2,500.00
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).....	171.54	108.50	70.53	104.15	42.75
Due from reserve banks.....	21,455.10	25,231.81	23,322.23	27,857.94	33,553.48
Currency.....	3,675.00	5,742.00	4,085.00	4,215.00	4,682.00

FIRST STATE BANK OF CALHAN, CALHAN, EL PASO COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Gold	2,320.00	1,605.00	745.00	532.50	822.50
Silver and fractional coin.....	646.91	768.60	938.39	817.71	951.61
Other resources	54.00	.....	21.20	10.50	.....
Total	\$ 161,860.34	\$ 174,436.12	\$ 167,126.62	\$ 172,891.13	\$ 168,769.12
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	7,000.00	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net.....	3,318.25	1,752.46	3,013.57	7,500.00	7,500.00
Individual deposits	98,462.43	110,578.92	110,578.92	4,281.67	1,529.60
Time certificates of deposit.....	30,520.27	31,111.47	105,333.75	101,690.02	104,159.87
Cashier's checks	7,559.39	8,493.27	31,282.98	36,391.96	35,317.40
	.....	.....	4,996.32	8,027.48	5,262.25
Total	\$ 161,860.34	\$ 174,436.12	\$ 167,126.62	\$ 172,891.13	\$ 168,769.12

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

FIRST STATE BANK OF CHERAW, CHERAW, OTERO COUNTY

NO. 201, STATE BANK.

Carter Wilder, President; Sherman Ball, Vice-President; I. W. Strickler, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 20,992.00	\$ 24,615.63	\$ 22,715.16	\$ 23,172.84	\$ 27,427.96
Loans and discounts (secured by collateral).....	8,108.16	8,941.58	8,872.31	10,616.67	12,153.43
Loans on real estate.....	1,388.92	1,368.92	1,348.92	1,348.92	1,315.30
Overdrafts (secured and unsecured).....	322.49	103.60	30.60	74.42	276.67
Other bonds and securities.....	.....	145.00	813.17	1,589.57	220.35
Furniture and fixtures.....	900.00	900.00	900.00	900.00	900.00
Banking house	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Cash items (not including checks on other banks)....	170.00	40.00	8.70	70.00	83.70
Due from reserve banks.....	2,945.64	5,384.80	3,476.52	4,651.83	4,646.44
Checks on other banks.....	166.35	173.53	116.13	82.61	226.23
Currency	1,102.00	605.00	705.00	521.00	560.00
Gold	5.00	5.00	5.00	.....	.....
Silver and fractional coin.....	633.45	518.14	632.41	325.35	206.00
Expense account .....	.....	118.02	201.97	.....	.....
Total	\$ 38,034.01	\$ 44,219.22	\$ 41,125.89	\$ 44,653.21	\$ 49,316.08
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,500.00	2,325.00	2,325.00	2,325.00	2,325.00
Undivided profits, net.....	831.55	.....	.....	132.10	56.91

Bills payable	5,000.00	3,000.00	.....	.....	6,000.00
Notes rediscounted	150.00	.....	.....	.....	2,021.29
Individual deposits	20,214.05	27,458.82	24,917.89	28,467.11	25,906.88
Demand certificates of deposit.....	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	338.41	1,435.40	1,383.00	1,229.00	506.00
Total	\$ 38,034.01	\$ 44,219.22	\$ 41,125.89	\$ 44,653.21	\$ 49,316.08

Directors—A. J. Grom, W. B. Moore, Sherman Ball, I. W. Strickler, Carter Wilder.

NO. 18, STATE BANK.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, CHEYENNE COUNTY

Paul Wupper, President; H. C. Homer, Vice-President; J. E. Hayes, Vice-President; J. R. Hayes, Cashier; Jennie Ross, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 23,235.36	\$ 25,533.63	\$ 23,976.51	\$ 22,626.59	\$ 30,512.85
Loans and discounts (secured by collateral).....	24,963.93	34,630.63	40,219.28	35,791.81	46,244.02
Loans on real estate	11,203.46	10,943.58	13,124.18	14,049.91	4,596.94
Overdrafts (secured and unsecured).....	763.17	506.22	208.69	319.39	470.94
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	3,022.79	6,189.00	1,207.91	515.03	3,871.41
Premium on bonds.....	50.45	50.45	50.45	50.45	.....
Furniture and fixtures.....	2,670.28	2,670.28	2,670.28	2,670.28	2,670.28
Banking house	4,800.00	4,800.00	4,800.00	4,800.00	4,800.00
Other real estate	4,675.00	4,675.00	4,675.00	4,675.00	4,675.00
Cash items (not including checks on other banks)....	109.08	334.70	58.89	4.50	.....
Due from reserve banks.....	14,061.11	26,512.67	16,118.12	14,112.23	17,196.08
Currency	1,366.00	1,766.00	1,407.00	1,101.00	2,607.00
Gold	55.00	7.50	107.50	147.50	17.50
Silver and fractional coin.....	789.52	421.97	581.23	719.69	640.54
Other resources	1,353.46	872.66	881.77	860.05	8,013.55
Total	\$ 95,118.61	\$ 121,914.29	\$ 112,086.81	\$ 104,443.42	\$ 128,316.11
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Undivided profits, net.....	2,449.94	1,680.05	3,214.44	3,876.26	3,155.13
Postal savings accounts	1,415.96	1,203.96	961.80	956.80	807.80
Individual deposits	55,566.35	81,557.14	71,721.95	64,972.45	86,427.56
Demand certificates of deposit	99.75	9.75	333.75	9.75	9.75
Time certificates of deposit	12,850.59	11,907.82	12,947.44	12,778.26	11,896.06
Certified checks	1,236.02	.....	.....	.....	.....
Cashier's checks .....	.....	4,055.57	1,407.43	349.90	4,519.81
Total	\$ 95,118.61	\$ 121,914.29	\$ 112,086.81	\$ 104,443.42	\$ 128,316.11

Directors—Paul Wupper, H. C. Homer, J. E. Hayes, J. R. Hayes, M. M. Lenihan, Mrs. H. S. Hamilton.

STATE BANK COMMISSIONER

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY

NO. 276, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,495.07	\$ 21,151.89	\$ 20,009.45	\$ 17,718.85	\$ 19,273.38
Loans and discounts (secured by collateral).....	6,608.70	4,038.66	4,937.60	8,647.16	8,580.08
Loans on real estate.....	4,000.00	3,500.00	3,907.96	3,907.96	3,907.96
Overdrafts (secured and unsecured).....	70.87	40.82	24.09	39.43	182.31
Other bonds and securities.....	501.80	2,511.25	2,509.45	243.99	11.95
Banking house	5,000.00	4,000.00	4,000.00	4,000.00	3,500.00
Due from reserve banks.....	11,249.02	6,655.91	2,899.62	5,033.41	40,675.32
Currency	1,500.00	2,000.00	2,900.00	3,500.00	2,500.00
Gold	2,100.00	2,000.00	2,000.00	.....	.....
Silver and fractional coin.....	504.34	793.12	736.16	502.44	573.95
Total	\$ 49,029.80	\$ 46,691.65	\$ 43,924.33	\$ 43,593.24	\$ 79,204.95
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,041.58	388.48	457.14	575.90	117.62
Bills payable .....	.....	.....	.....	2,000	.....
Individual deposits	32,091.51	29,778.43	26,772.57	25,176.93	64,003.40
Time certificates of deposit.....	5,896.71	6,524.74	6,694.62	5,840.41	5,083.93
Total	\$ 49,029.80	\$ 46,691.65	\$ 43,924.33	\$ 43,593.24	\$ 79,204.95

Directors—T. A. Butcher, W. S. Gardner, W. G. McDonald.

ANNUAL REPORT

PLATEAU VALLEY BANK, COLLBRAN, MESA COUNTY

NO. 19, PRIVATE BANK.

Frank P. Tanner, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 26,579.38	\$ 24,343.58	\$ 25,674.58	.....	.....
Loans and discounts (secured by collateral).....	11,867.44	11,120.05	9,004.40	.....	.....
Loans on real estate.....	5,463.58	7,490.18	7,387.98	.....	.....
Overdrafts (secured and unsecured).....	869.42	388.85	12.91	.....	.....
Other bonds and securities.....	3,141.66	2,745.88	2,400.19	.....	.....
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	.....	.....
Other real estate.....	1,782.97	1,774.97	1,750.97	.....	.....
Cash items (not including checks on other banks)	982.50	70.55	81.53	.....	.....
Due from reserve banks.....	18,926.16	17,673.87	13,699.66	.....	.....
Checks on other banks.....	.....	21.88	.....	.....	.....

Currency	2,003.00	1,975.00	2,770.00	.....	.....
Gold	1,510.00	10.00	20.00	.....	.....
Silver and fractional coin.....	683.23	556.69	511.12	.....	.....
Other resources	576.60	576.60	576.60	.....	.....
Total	\$ 75,385.94	\$ 69,748.10	\$ 64,889.94	.....	.....
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	.....	.....
Surplus fund	6,650.00	5,725.00	5,725.00	.....	.....
Undivided profits, net.....	.....	242.57	479.03	.....	.....
Individual deposits	46,118.49	43,039.80	38,599.70	.....	.....
Due to banks (not reserve banks).....	2,043.77	182.67	179.69	.....	.....
Demand certificates of deposit.....	3,234.92	3,478.07	2,795.32	.....	.....
Time certificates of deposit.....	7,338.76	7,079.99	7,111.20	.....	.....
Total	\$ 75,385.94	\$ 69,748.10	\$ 64,889.94	.....	.....
Owners—Samuel G. McMullin, Frank P. Tanner.					

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN, MESA COUNTY

J. J. Long, President; D. A. Randall, Vice-President; William Porter, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 32,041.26	\$ 30,470.09
Loans and discounts (secured by collateral).....	10,091.70	14,622.60
Loans on real estate.....	5,469.85	5,800.00
Overdrafts (secured and unsecured).....	30.99	35.61
Other bonds and securities.....	3,634.07	3,850.05
Furniture and fixtures.....	1,053.40	1,073.40
Banking house	1,300.00	1,828.00
Due from banks (not reserve banks).....	18,539.56	5,256.86
Cash items (not including checks on other banks)....	12.80	152.37
Due from reserve banks.....	4,273.07	18,115.42
Currency	2,722.00	2,076.00
Gold	305.00
Silver and fractional coin.....	577.00	638.62
Expense account	179.51
Other resources	1,134.90	565.98
Total	\$ 80,880.60	\$ 84,969.51
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,000.00	2,000.00

NO. 297.

STATE BANK COMMISSIONER

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN, MESA COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Undivided profits, net.....			\$	\$ 674.92	\$
Individual deposits.....				43,501.55	42,260.22
Demand certificates of deposit.....				495.39	545.44
Time certificates of deposit.....				9,208.74	15,163.85
Total				\$ 80,880.60	\$ 84,969.51

Directors—J. J. Long, D. A. Randall, William Porter, William Zinke, Tom McKelvie, P. A. Johnson, Olie Gunderson, E. F. Collins, Orville Dawson.

No. 266, PRIVATE BANK.

THE CITY LOAN BANK, COLORADO SPRINGS, EL PASO COUNTY

William A. Davis, Charles H. Barney, Owners.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 353.75	\$ 277.00	\$ 330.00	\$ 419.00	\$ 406.75
Loans and discounts (secured by collateral).....	5,873.35	5,577.05	5,453.90	5,670.25	5,367.40
Loans on real estate.....	4,528.65	4,528.65	4,523.65	4,523.65	4,523.65
Other real estate.....	2,079.40	2,079.40	2,000.00	2,000.00	2,000.00
Due from banks (not reserve banks).....	470.53	639.93	932.18	800.79	899.03
Due from reserve banks.....			236.40		
Checks on other banks.....	54.80	241.95	269.00	320.00	258.10
Currency	195.00	226.00	345.00	194.00	512.00
Gold	315.00	345.00		445.00	450.00
Silver and fractional coin.....	27.74	7.37	28.37	12.25	12.00
Total	\$ 13,898.22	\$ 13,922.35	\$ 14,118.50	\$ 14,384.94	\$ 14,428.93

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,965.61	2,004.24	2,157.68	2,344.98	2,519.23
Individual deposits	1,932.61	1,918.11	1,960.82	1,994.96	1,909.70
Reserved for interest.....				45.00	
Total	\$ 13,898.22	\$ 13,922.35	\$ 14,118.50	\$ 14,384.94	\$ 14,428.93

NO. 20, SAVINGS BANK.

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 157,457.33	\$ 124,657.21	\$ 141,033.51	\$ 141,244.68	\$ 151,040.20
Loans and discounts (secured by collateral).....	403,725.71	419,942.39	401,228.10	410,095.33	390,894.57
Loans on real estate.....	221,586.29	193,543.29	195,512.00	214,182.95	218,980.79
Overdrafts (secured and unsecured).....	9.08	136.19	95.56	374.26	63.89
Bonds to secure postal savings.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities.....	80,262.12	65,612.63	63,493.53	66,777.41	68,586.41
Due from banks (not reserve banks).....	191.50	252.71	240.38	331.93	21.56
Cash items (not including checks on other banks).....	372,014.50	494,393.72	441,213.50	415,662.57	523,021.25
Due from reserve banks.....	4,545.88	5,543.76	14,279.54	5,728.39	16,361.25
Checks on other banks.....	24,358.00	21,654.00	23,859.00	25,683.00	30,839.00
Currency.....	2,880.00	610.00	957.50	977.50	4,414.00
Gold.....	2,311.61	759.39	641.11	1,882.34	3,769.85
Silver and fractional coin.....	63.12	64.17	87.29	29.35	43.50
Other resources.....					
Total	\$ 1,277,405.14	\$ 1,335,793.46	\$ 1,291,592.22	\$ 1,290,969.71	\$ 1,416,258.30
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.....	10,189.02	16,835.83	31,786.00	19,541.64	25,369.22
Savings accounts.....	591,016.56	617,660.46	621,090.42	611,790.53	636,655.55
Postal savings accounts.....	5,800.28	5,873.38	5,873.38	5,873.38	5,946.40
Individual deposits.....	396,971.89	448,638.49	365,194.50	381,258.27	453,812.37
Due to banks (not reserve banks).....	37,834.39	24,001.32	36,647.98	37,656.84	63,525.23
Due to reserve banks.....	12,494.10	2,172.38	3,185.05	3,197.99	3,190.94
Demand certificates of deposit.....	61,163.55	58,234.99	58,577.89	63,348.81	64,043.15
Certified checks.....	17.31	14.31	14.31	514.22	1,086.57
Cashier's checks.....	11,918.04	12,362.30	19,222.69	17,788.03	12,628.87
Total	\$ 1,277,405.14	\$ 1,335,793.46	\$ 1,291,592.22	\$ 1,290,969.71	\$ 1,416,258.30

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

STATE BANK COMMISSIONER

THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, EL PASO COUNTY

NO. 22, TRUST COMPANY.

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; Leonard E. Curtis, Vice-President; Wilfrid M. Hager, Vice-President; George E. Nolte, Treasurer; W. R. Waterton, Trust Officer and Secretary.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 129,642.41	\$ 135,040.17	\$ 135,933.17	\$ 123,780.26	\$ 119,877.17
Loans and discounts (secured by collateral).....	635,698.53	677,564.51	750,784.40	705,382.91	804,403.25
Loans on real estate.....	135,520.67	166,245.67	153,265.67	128,375.67	129,595.67
Overdrafts (secured and unsecured).....	146.65	209.76	1,267.01	556.36	910.78
Bonds to secure postal savings.....	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities.....	221,113.29	237,130.43	261,934.50	288,099.00	295,642.66
Other real estate.....	42,860.38	42,860.38	42,860.38	42,860.38	42,860.38
Due from banks (not reserve banks).....	33,746.00	55,038.11	28,831.45	109,088.99	126,310.92
Cash items (not including checks on other banks).....	740.09	3,757.48	1,935.93	973.08	5,036.34
Due from reserve banks.....	371,013.11	412,458.06	266,593.53	358,100.27	416,647.04
Checks on other banks.....	19,166.93	18,559.12	6,879.23	12,770.31	9,987.56
Currency.....	36,530.00	40,077.00	42,248.00	39,452.00	44,013.00
Gold.....	11,765.00	12,262.50	11,250.00	11,465.00	11,745.00
Silver and fractional coin.....	2,266.05	3,943.95	3,674.49	3,752.23	2,860.16
Other resources.....				12,391.66	14,767.52
Total	\$ 1,653,080.61	\$ 1,818,018.64	\$ 1,720,329.26	\$ 1,849,919.62	\$ 2,037,528.95
LIABILITIES.					
Capital stock.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	57,500.00	57,500.00	58,000.00	58,800.00	58,800.00
Undivided profits, net.....	29,735.99	35,674.19	32,772.23	34,270.37	38,919.98
Savings accounts.....	447,018.92	428,877.25	423,008.06	437,274.03	453,052.53
Postal savings accounts.....	9,559.73	9,559.73	9,559.73	9,656.22	9,674.34
Trust funds.....	221,460.94	216,260.99	150,556.09	181,547.74	180,831.42
Dividends unpaid.....	2,238.50	406.00	587.50	4,868.50	398.50
Individual deposits.....	522,745.42	717,276.36	678,133.12	769,697.16	941,987.58
Due to banks (not reserve banks).....	38,093.82	25,096.98	35,083.32	26,782.84	31,058.32
Demand certificates of deposit.....	1,000.00	1,000.00	1,000.00	1,000.00	1,060.00
Time certificates of deposit.....	6,294.80	4,956.33	5,276.33	5,876.33	7,252.33
Certified checks.....	19.55	25.55	1,325.55	46.49	25.55
Cashier's checks.....	9,866.78	14,344.12	14,787.17	12,979.89	7,879.38
Reserved for interest.....	79.00	2,166.23	4,115.25	85.00	2,144.22
Reserved for taxes.....	7,467.16	4,874.91	6,074.91	7,035.95	4,444.80
Total	\$ 1,653,080.61	\$ 1,818,018.64	\$ 1,720,329.26	\$ 1,849,919.62	\$ 2,037,528.95

Directors—J. A. Connell, Horace C. Lunt, Eugene P. Shove, Leonard E. Curtis, George M. Irwin, George A. Fowler, Henry C. Hall, Wilfrid M. Hager, William A. Otis, W. M. Vance, Charles L. Tutt.

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

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

RESOURCES.	Dec 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....\$	18,790.54	\$ 21,320.53	\$ 26,090.56	\$ 27,306.68	\$ 30,236.65
Loans and discounts (secured by collateral).....	49,828.17	50,239.06	57,638.48	61,567.09	70,318.90
Loans on real estate.....	17,537.79	20,000.39	20,435.04	15,356.51	14,445.81
Overdrafts (secured and unsecured).....	133.46	174.42	588.98	174.85	721.50
Furniture and fixtures.....	4,188.00	3,579.00	3,555.00	3,542.00	3,520.00
Due from banks (not reserve banks).....	8,545.67	76.02	91.55	95.23	95.23
Cash items (not including checks on other banks)....	72.50	177.50	65.31	21.50	76.00
Due from reserve banks.....	24,669.29	20,707.50	17,531.73	18,548.80	23,866.22
Checks on other banks.....	920.33	8,005.10	5,136.13	8,336.95	4,913.66
Currency.....	1,404.00	1,951.00	1,688.00	1,744.00	3,250.00
Gold.....	1,140.00	1,322.50	1,367.50	1,910.00	970.00
Silver and fractional coin.....	1,530.24	1,060.09	1,165.59	584.06	1,199.35
Total	\$ 128,759.99	\$ 128,613.11	\$ 135,353.87	\$ 139,187.67	\$ 153,613.32
LIABILITIES.					
Capital stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	630.03	448.89	876.43	1,338.19	1,615.46
Savings accounts.....	41,564.47	42,204.72	40,769.63	46,320.16	57,010.37
Individual deposits.....	61,033.86	60,399.07	61,431.30	63,007.06	65,117.60
Demand certificates of deposit.....	188.00	165.00	1,292.20	863.00	40.00
Cashier's checks.....	343.63	395.43	5,984.31	2,659.26	4,829.89
Total	\$ 128,759.99	\$ 128,613.11	\$ 135,353.87	\$ 139,187.67	\$ 153,613.32
Directors—R. E. Johnson, R. S. Ellison, L. E. Burnett, W. E. Johnson, H. T. Lamey.					

THE PRIVATE LOAN BANK, COLORADO SPRINGS, EL PASO COUNTY

Charles W. Bohannan, Alexander Koehler, Owners.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....\$	606.00	\$ 607.00	\$ 247.00	\$ 342.50	\$ 146.00
Loans and discounts (secured by collateral).....	16,433.22	16,026.87	16,623.07	16,088.47	16,161.67
Loans on real estate.....	5,047.60	5,560.00	5,400.00	5,675.00	7,094.95
Due from reserve banks.....	2,579.33	2,703.01	3,575.34	5,196.71	4,971.92
Checks on other banks.....	-----	206.00	-----	-----	52.00
Currency.....	25.00	75.00	16.00	-----	32.00
Silver and fractional coin.....	7.25	35.23	13.95	17.64	37.85
Total	\$ 24,698.40	\$ 25,213.11	\$ 25,875.36	\$ 27,320.32	\$ 28,496.39

THE PRIVATE LOAN BANK, COLORADO SPRINGS, EL PASO COUNTY—Continued

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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.....	4,477.40	5,157.11	5,875.36	7,320.32	8,496.39
Individual deposits	221.00	56.00			
Total	\$ 24,698.40	\$ 25,213.11	\$ 25,875.36	\$ 27,320.32	\$ 28,496.39

THE CRAWFORD STATE BANK, CRAWFORD, DELTA COUNTY

NO. 194, STATE BANK.

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

ANNUAL REPORT

RESOURCES.					
	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 29,626.51	\$ 32,576.82	\$ 33,238.13	\$ 36,382.33	\$ 40,341.15
Loans and discounts (secured by collateral).....	13,106.05	14,883.97	13,497.85	18,517.70	20,164.00
Loans on real estate.....				3,000.00	3,000.00
Overdrafts (secured and unsecured).....	332.47	60.48		184.84	834.13
Other bonds and securities.....	2,000.03	1,018.93	1,030.08	1,040.47	870.94
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
Other real estate.....	3,500.00	3,500.00	3,500.00		113.28
Due from banks (not reserve banks).....	1,334.56	276.08	371.10	1,686.08	
Cash items (not including checks on other banks)....	657.02	8.00	719.44	534.05	205.11
Due from reserve banks.....	12,872.40	9,086.86	16,337.35	7,042.85	3,026.73
Checks on other banks.....	472.45	40.00	76.16	61.50	206.57
Currency.....	1,287.00	1,190.00	354.00	672.00	704.00
Gold.....	897.50	955.00	975.00	765.00	800.00
Silver and fractional coin.....	679.03	592.19	546.91	344.25	234.86
Other resources.....	916.00				
Total	\$ 70,431.02	\$ 66,938.33	\$ 73,620.15	\$ 72,981.07	\$ 73,250.77
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	3,500.00	3,700.00	3,700.00
Undivided profits, net.....	141.90	214.61	434.38	36.43	27.58
Bills payable.....		5,000.00			5,000.00
Notes rediscounted.....				8,977.75	8,221.92
Savings accounts.....	635.75	545.14	549.94	549.94	549.94
Individual deposits.....	46,970.40	35,222.93	47,901.93	38,975.44	33,486.94
Time certificates of deposit.....	8,590.68	10,411.34	10,496.33	10,147.79	12,001.52
Cashier's checks.....	592.29	2,044.31	737.57	593.72	262.87
Total	\$ 70,431.02	\$ 66,938.33	\$ 73,620.15	\$ 72,981.07	\$ 73,250.77
Directors—Sam B. Hartman, D. W. McIntyre, W. C. Browne, E. A. Browne, L. E. Browne.					

NO. 6, PRIVATE BANK.

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 23,463.11	\$ 25,107.56	\$ 29,157.01	\$ 29,078.74	\$ 31,554.90
Loans and discounts (secured by collateral).....	13,236.23	9,892.35	9,815.84	11,805.48	11,238.58
Loans on real estate.....	10,563.45	11,498.45	9,125.00	10,500.00	9,038.45
Overdrafts (secured and unsecured).....	2,425.14	1,155.63	7,157.85	2,833.28	.....
Other bonds and securities.....	584.58	603.58	598.83	674.83	736.83
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks).....	118.21	380.63	210.88	649.40	570.95
Cash items (not including checks on other banks)	636.71	310.04	277.91	273.32	.....
Due from reserve banks.....	9,621.57	17,470.46	6,527.18	10,326.28	22,288.61
Checks on other banks.....	124.33	.....	.....	.....	.....
Currency.....	4,500.00	2,500.00	5,200.00	3,250.00	4,250.00
Gold.....	700.00	700.00	550.00	540.00	540.00
Silver and fractional coin.....	589.09	675.86	303.42	670.67	398.97
Total	\$ 67,762.42	\$ 71,494.56	\$ 70,123.92	\$ 71,802.00	\$ 81,817.29
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,700.00	1,800.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	1,355.27	348.79	942.12	1,421.56	1,431.27
Individual deposits.....	43,936.82	48,887.14	47,168.07	47,922.21	57,082.99
Demand certificates of deposit.....	10,770.33	10,458.63	10,013.73	10,458.23	11,303.03
Total	\$ 67,762.42	\$ 71,494.56	\$ 70,123.92	\$ 71,802.00	\$ 81,817.29
Directors—H. H. Tomkins, L. H. Tomkins, Wallace I. Leary.					

STATE BANK COMMISSIONER

NO. 24, STATE BANK.

BANK OF CRESTED BUTTE, CRESTED BUTTE, GUNNISON COUNTY

J. W. Rockefeller, President; C. J. Diel, Vice-President; W. H. Whalen, Vice-President; C. L. Ross, Vice-President; G. V. Benson, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 30,117.00	\$ 25,347.00	\$ 28,286.00	\$ 32,288.40	\$ 32,978.82
Loans and discounts (secured by collateral).....	46,896.00	47,173.50	36,463.50	43,123.50	43,048.50
Loans on real estate.....	19,755.00	17,495.00	17,475.00	16,925.00	16,795.00
Overdrafts (secured and unsecured).....	.....	251.72	613.73	784.45	406.70
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	3,000.00	4,000.00
Other bonds and securities.....	4,061.52	4,011.77	4,176.68	4,865.87	5,954.82

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BANK OF CRESTED BUTTE, CRESTED BUTTE, GUNNISON COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Premium on bonds.....	\$ -----	\$ -----	\$ -----	\$ 43.15	\$ 75.32
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.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks).....	3,035.84	5,961.36	6,703.77	5,178.56	9,914.53
Cash items (not including checks on other banks)....	945.54	1,552.05	39.70	479.70	82.32
Due from reserve banks.....	13,669.05	25,996.44	29,446.05	22,003.21	19,704.65
Checks on other banks.....	1,206.60	2,014.00	515.80	31.35	72.41
Currency.....	2,472.00	898.00	1,490.00	1,239.00	702.00
Gold.....	3,700.00	10,530.00	11,455.00	6,650.00	6,757.50
Silver and fractional coin.....	674.45	509.26	629.89	225.30	303.53
Total	\$ 137,233.00	\$ 152,240.10	\$ 147,995.12	\$ 145,537.49	\$ 149,496.10

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.....	9,034.72	8,388.55	8,827.27	10,595.69	9,607.11
Savings accounts.....	-----	465.00	855.00	1,154.87	1,620.00
Postal savings accounts.....	1,406.81	1,424.58	1,424.58	1,604.58	2,248.53
Individual deposits.....	42,004.39	49,971.22	39,912.26	34,350.15	37,249.87
Demand certificates of deposit.....	1,334.93	1,548.10	1,712.31	2,474.12	3,223.17
Time certificates of deposit.....	53,452.15	60,442.65	65,263.70	65,358.08	65,547.42
Total	\$ 137,233.00	\$ 152,240.10	\$ 147,995.12	\$ 145,537.49	\$ 149,496.10

Directors—J. W. Rockefeller, C. J. Diel, C. L. Ross, W. H. Whalen, G. V. Benson.

CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY

NO. 21, STATE BANK.

A. W. Morrell, President; H. McGarry, Vice-President; H. D. MacDonald, Cashier; R. C. Wilson, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 55,039.85	\$ 49,561.66	\$ 46,749.05	\$ 51,806.95	\$ 63,944.19
Loans and discounts (secured by collateral).....	101,739.94	124,454.90	154,019.63	179,313.94	207,918.89
Loans on real estate.....	20,146.85	26,201.00	10,230.80	10,254.65	15,159.65
Other bonds and securities.....	54,673.56	35,100.43	28,230.43	37,307.43	33,478.63
Banking house.....	4,200.00	4,080.85	3,798.55	3,646.20	3,517.80
Other real estate.....	20,304.03	20,446.53	20,576.41	11,798.61	11,964.38
Due from banks (not reserve banks).....	7,183.50	7,727.23	13,731.24	3,350.58	-----
Cash items (not including checks on other banks).....	495.94	72.74	52.75	127.15	705.30
Due from reserve banks.....	39,959.18	64,081.75	53,172.78	27,546.96	42,876.14
Checks on other banks.....	2,887.26	1,980.06	3,756.59	1,259.37	1,681.45

Currency	6,113.00	6,288.00	5,730.00	6,387.00	9,272.00
Gold	4,557.50	1,417.50	4,177.50	5,477.50	9,792.50
Silver and fractional coin.....	1,415.00	2,525.91	2,120.28	2,204.40	2,083.75
Other resources		24.80	73.70	73.70	49.00
Total	\$ 318,715.61	\$ 343,963.36	\$ 347,019.71	\$ 340,554.44	\$ 402,443.68

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	211.34	1,676.93	6,962.81	1,528.53	8,188.52
Individual deposits	228,636.90	250,250.02	255,890.25	244,250.08	254,057.88
Due to banks (not reserve banks).....	4,735.77	7,907.51	4,033.61	8,278.59	53,691.79
Due to reserve banks.....					1,655.75
Demand certificates of deposit.....	67.15	67.15	67.15	67.15	67.15
Time certificates of deposit.....	54,637.65	53,338.25	46,481.59	55,554.74	51,637.75
Certified checks			3,310.00	1.00	350.50
Cashier's checks	426.80	723.50	274.30	874.35	2,794.34
Total	\$ 318,715.61	\$ 343,963.36	\$ 347,019.71	\$ 340,554.44	\$ 402,443.68

Directors—A. W. Morrell, H. McGarry, E. F. Smith, W. W. King, H. D. MacDonald.

NO. 301, STATE BANK.

FIRST STATE BANK OF CROOK, CROOK, LOGAN COUNTY

J. C. Burger, President; Fred P. Watts, V. A. Lewis.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....		\$ 181.00	\$ 3,893.11	\$ 6,152.46	\$ 6,754.90
Loans and discounts (secured by collateral).....		10,042.00	24,435.25	24,834.91	34,787.06
Other bonds and securities.....		281.82	82.60	917.73	
Furniture and fixtures.....		750.00	742.00	743.86	754.86
Other real estate			100.00	100.00	100.00
Due from reserve banks.....		11,422.59	4,847.62	10,688.40	9,785.71
Currency		2,129.00	258.00	1,013.00	1,404.00
Gold				20.00	
Silver and fractional coin.....		529.99	535.78	446.67	535.22
Expense account		360.60	409.43	312.88	164.25
Total		\$ 25,697.00	\$ 35,303.79	\$ 45,229.91	\$ 54,286.00

FIRST STATE BANK OF CROOK, CROOK, LOGAN COUNTY—Continued

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LIABILITIES.					
Capital stock		\$ 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
Individual deposits		18,658.70	18,270.29	26,360.12	26,960.81
Demand certificates of deposit			5,000.00	5,000.00	5,000.00
Time certificates of deposit		20.00	28.00	1,766.19	10,321.19
Certified checks		18.30			
Cashier's checks			5.50	103.60	4.00
Total		\$ 25,697.00	\$ 35,303.79	\$ 45,229.91	\$ 54,286.00

Directors—Fred P. Watts, Samuel F. Dutton, Frank A. Austin, Nellie G. Lewis, J. C. Burger, W. H. Gabbert.

NO. 192, STATE BANK.

THE BANK OF DEBEQUE, DEBEQUE, MESA COUNTY

George D. McKay, President; S. G. McMullin, Vice-President; H. A. Quigley, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 16,952.12	\$ 18,922.91	\$ 21,272.73	\$ 22,270.92	\$ 22,574.62
Loans and discounts (secured by collateral).....	8,055.61	6,504.82	8,851.65	9,248.37	11,159.30
Overdrafts (secured and unsecured).....	1,234.64	203.09	1,160.37	485.20	674.26
Other bonds and securities.....	1,409.22	1,023.37	1,093.91	2,090.34	1,270.93
Furniture and fixtures.....	800.00	800.00	800.00	800.00	750.00
Due from banks (not reserve banks).....	2,146.13	326.20	389.46	76.72	76.72
Due from reserve banks.....	13,366.15	14,422.38	8,567.76	6,410.73	4,506.20
Checks on other banks.....	261.15	578.70	514.68	698.20	189.95
Currency	1,068.00	852.00	1,255.00	1,080.00	785.00
Gold	40.00	102.50	167.50	240.00	482.50
Silver and fractional coin.....	403.53	544.42	212.86	642.31	574.48
Other resources	38.00	32.00	20.00	27.00	18.00
Total	\$ 45,774.55	\$ 44,312.39	\$ 44,305.92	\$ 44,069.79	\$ 43,061.96

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	400.00
Undivided profits, net.....	800.00	985.20	872.82	1,482.00	524.23
Dividends unpaid	500.00				
Individual deposits	31,863.11	30,650.00	30,625.51	29,338.71	29,276.67
Demand certificates of deposit.....	476.25	477.00	383.65	388.00	58.05
Time certificates of deposit.....	1,835.19	1,900.19	2,123.94	2,561.08	2,803.01
Total	\$ 45,774.55	\$ 44,312.39	\$ 44,305.92	\$ 44,069.79	\$ 43,061.96

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

ANNUAL REPORT

NO. 185, STATE BANK.

DEER TRAIL STATE BANK, DEER TRAIL, ARAPAHOE COUNTY

S. Guy Morrow, President; A. M. Sniff, Vice-President; Fred A. Beuck, Vice-President; R. C. Tilton, Cashier; Gerald H. Wood, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 16,833.18	\$ 16,602.67	\$ 22,995.90	\$ 33,054.62	\$ 41,463.23
Loans and discounts (secured by collateral).....	57,983.09	69,076.14	73,075.30	70,129.79	64,044.18
Loans on real estate.....	3,360.00	2,560.00	4,085.00	4,185.00	3,985.00
Overdrafts (secured and unsecured).....	402.79	685.64	708.52	87.97	1,469.31
Other bonds and securities.....	350.15	802.15	619.50	619.50	147.50
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	81.30	81.30	81.30	81.30	81.30
Cash items (not including checks on other banks).....	83.20	138.12	254.36	70.28	88.28
Due from reserve banks.....	22,807.39	16,339.78	25,480.78	28,979.46	23,773.34
Checks on other banks.....	336.35	-----	-----	-----	-----
Currency.....	585.00	1,572.00	4,170.00	3,098.00	3,227.00
Gold.....	275.00	312.50	645.00	817.50	1,222.50
Silver and fractional coin.....	1,159.28	767.04	576.28	1,132.55	668.79
Other resources.....	44.94	21.89	73.20	86.10	67.52
Total	\$ 109,301.67	\$ 113,959.23	\$ 137,765.14	\$ 147,342.07	\$ 145,237.95
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	2,500.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	3,254.82	1,379.98	1,989.30	2,702.61	2,338.05
Savings accounts.....	35.00	19,015.58	20,770.55	21,482.55	23,229.56
Individual deposits.....	73,640.25	68,094.84	83,504.21	85,417.22	84,373.84
Demand certificates of deposit.....	737.92	-----	3,502.25	5,074.79	2,750.00
Time certificates of deposit.....	14,058.68	5,393.83	7,923.83	12,589.90	12,546.50
Certified checks.....	75.00	75.00	75.00	75.00	-----
Total	\$ 109,301.67	\$ 113,959.23	\$ 137,765.14	\$ 147,342.07	\$ 145,237.95
Directors—Fred A. Beuck, S. Guy Morrow, A. M. Sniff, Henry O. Beuck, R. C. Tilton.					

STATE BANK COMMISSIONER

NO. 25, STATE BANK.

THE BANK OF DEL NORTE, DEL NORTE, RIO GRANDE COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 48,389.36	\$ 48,528.22	\$ 47,323.05	\$ 46,939.50	\$ 49,535.40
Loans and discounts (secured by collateral).....	10,232.29	12,040.45	14,951.11	11,532.88	12,079.36

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THE BANK OF DEL NORTE, DEL NORTE, RIO GRANDE COUNTY—Continued

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans on real estate.....	\$ 3,425.00	\$ 3,425.00	\$ 3,425.00	\$ 5,575.25	\$ 3,425.00
Overdrafts (secured and unsecured).....	525.03	816.59	1,158.09	784.00	733.83
Bonds to secure postal savings.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities.....	15,104.68	15,413.86	15,268.78	15,491.78	15,100.60
Furniture and fixtures.....	2,150.00	2,150.00	2,150.00	2,150.00	2,150.00
Due from banks (not reserve banks).....	50.76	339.48	315.00	4.90	2.50
Cash items (not including checks on other banks)	105.60	311.02	98.45	304.16	.....
Due from reserve banks.....	16,618.70	26,175.44	10,297.03	5,524.95	7,418.40
Currency.....	2,332.00	973.00	860.00	1,271.00	1,016.00
Gold.....	1,155.00	1,080.00	900.00	520.00	905.00
Silver and fractional coin.....	1,881.08	2,045.14	1,122.87	1,083.88	668.49
Total	\$ 105,969.50	\$ 117,298.20	\$ 101,869.38	\$ 95,182.30	\$ 97,034.58
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.....	2,161.97	1,995.13	815.09	1,395.93	1,283.20
Bills payable.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Postal savings accounts.....	1,378.06	1,395.43	1,395.42	1,428.62	2,286.05
Individual deposits.....	59,604.00	67,471.96	49,063.90	40,703.78	42,068.64
Due to banks (not reserve banks).....	690.00	.....	.....	.....	249.76
Time certificates of deposit.....	19,135.47	23,435.63	27,594.97	28,653.97	28,146.93
Total	\$ 105,969.50	\$ 117,298.20	\$ 101,869.38	\$ 95,182.30	\$ 97,034.58
Directors—John McFadzean, J. M. Stone, L. E. Stone.					

ANNUAL REPORT

NO. 23, STATE BANK.

THE RIO GRANDE STATE BANK, DEL NORTE, RIO GRANDE COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 45,585.18	\$ 37,615.10	\$ 34,459.34	\$ 32,486.61	\$ 41,371.10
Loans and discounts (secured by collateral).....	44,386.08	60,230.42	59,811.50	57,721.18	46,831.12
Loans on real estate.....	2,410.00	4,650.00	4,800.00	6,827.41	6,482.41
Overdrafts (secured and unsecured).....	365.70	1,082.11	1,492.81	891.25	489.63
Bonds to secure postal savings.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Furniture and fixtures.....	1,757.22	2,000.00	2,000.00	2,000.00	2,000.00
Banking house.....	3,642.75	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks (not reserve banks).....	1,829.11	1,335.70	2,513.42	3,052.65	4,204.37
Cash items (not including checks on other banks)....	13.50	157.34	14.24	1.38	563.03

Due from reserve banks.....	41,413.02	40,040.41	27,894.45	22,541.61	29,912.15
Checks on other banks.....	66.25	-----	750.00	83.00	-----
Currency	3,866.00	3,311.00	3,414.00	2,860.00	3,699.00
Gold	600.00	607.50	1,080.00	887.50	872.50
Silver and fractional coin.....	563.98	397.02	602.65	427.17	823.60
Total	\$ 154,498.79	\$ 163,426.60	\$ 150,832.41	\$ 141,779.76	\$ 149,248.91

LIABILITIES

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	5,000.00	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net.....	6,672.77	2,749.26	2,188.09	2,016.62	3,202.52
Postal savings accounts.....	5,515.48	5,584.99	5,584.99	5,601.39	6,000.00
Dividends unpaid	-----	10.00	-----	-----	-----
Individual deposits	88,714.06	88,138.44	86,184.37	76,857.32	81,682.61
Demand certificates of deposit.....	-----	-----	-----	25,961.95	-----
Time certificates of deposit.....	25,596.48	25,627.51	24,832.48	-----	27,843.78
Certified checks	-----	5.90	-----	-----	-----
Cashier's checks	-----	10,810.50	1,542.48	842.48	20.00
Other liabilities	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Total	\$ 154,498.79	\$ 163,426.60	\$ 150,832.41	\$ 141,779.76	\$ 149,248.91

Total \$ 154,498.79 \$ 163,426.60 \$ 150,832.41 \$ 141,779.76 \$ 149,248.91
 Directors—Adam J. Weiss, Marx Lorig, W. S. Johnson, John N. Moser, Albert J. August, Julius W. Weiss, David Hess.

NO. 149, STATE BANK.**THE COLORADO STATE BANK, DELTA, DELTA COUNTY**

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 39,026.72	\$ 36,951.06	\$ 40,726.41	\$ 47,043.80	\$ 47,136.15
Loans and discounts (secured by collateral).....	28,577.22	30,052.42	30,482.72	29,368.47	30,397.22
Loans on real estate.....	11,153.55	14,065.95	13,465.95	13,565.95	13,811.25
Overdrafts (secured and unsecured).....	182.20	58.94	232.41	255.03	143.36
Other bonds and securities.....	3,553.73	2,013.40	2,832.80	4,267.60	4,830.12
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	2,150.00	2,150.00	2,150.00	2,150.00	2,150.00
Cash items (not including checks on other banks)	164.95	-----	-----	178.85	-----
Due from reserve banks.....	18,399.99	17,161.12	20,732.40	11,715.79	19,625.14
Checks on other banks.....	1,355.10	718.38	624.10	167.39	1,845.45
Currency	2,498.00	974.00	1,710.00	1,208.00	1,882.00
Gold	1,790.00	1,730.00	1,850.00	1,305.00	1,995.00
Silver and fractional coin.....	744.58	750.70	401.24	494.73	527.66
Other resources	1,006.87	506.87	506.87	506.87	516
Total	\$ 113,102.91	\$ 109,632.84	\$ 118,214.90	\$ 114,727.48	\$ 126,848.51

THE COLORADO STATE BANK, DELTA, DELTA COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,788.04	2,136.86	1,723.60	1,931.07	2,330.03
Individual deposits	52,434.34	53,389.14	53,712.32	45,665.98	56,410.53
Due to banks (not reserve banks).....	4,652.82	3,707.42	51.88	222.63	558.13
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	19,206.12	17,128.26	28,516.67	33,294.17	34,278.22
Cashier's checks	2,521.59	771.16	1,710.43	1,113.63	721.60
Total	\$ 113,102.91	\$ 109,632.84	\$ 118,214.90	\$ 114,727.48	\$ 126,848.51

Directors—I. M. Conklin, A. E. Miller, R. S. Kelso, L. R. Wigram, Millard Fairlamb, W. R. Johnson, Charles E. Parker.

THE BROADWAY BANK, DENVER

NO. 29, STATE BANK.

Calvin Fleming, President; E. R. Tibbals, Vice-President; C. M. Hursh, Cashier; Barton C. Williams, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 141,181.88	\$ 148,836.70	\$ 152,484.03	\$ 145,210.40	\$ 150,772.63
Loans and discounts (secured by collateral).....	30,401.20	27,456.50	25,741.50	33,222.00	31,840.00
Loans on real estate.....	11,430.24	16,082.96	22,468.41	34,489.70	32,955.00
Overdrafts (secured and unsecured).....	21,577.77	8,997.32	15,660.10	1,053.04	7,652.49
Other bonds and securities.....	3,450.00	3,559.86	4,285.04	15,055.39	13,843.44
Furniture and fixtures.....	9,466.13	12,819.15	12,819.15	12,819.15	13,384.15
Banking house	90,000.00	90,000.00	90,000.00	76,484.21	63,500.00
Other real estate.....	2,402.64	2,402.64	2,402.64	3,687.64	6,386.49
Due from banks (not reserve banks).....	2,700.00	1,350.00	1,350.00	1,350.00	1,350.00
Cash items (not including checks on other banks)....	361.76	5.00	5.00	30.55	.....
Due from reserve banks.....	31,940.55	64,793.48	59,836.64	32,580.29	50,335.56
Checks on other banks.....	10,123.74	56.83	82.61	3,879.47	268.85
Currency	4,568.00	7,103.00	4,587.00	5,066.00	7,134.00
Gold	1,517.50	1,560.00	1,735.00	2,805.00	2,960.00
Silver and fractional coin.....	3,553.85	1,499.98	2,288.45	2,750.77	1,776.22
Expense account .....	.....	.....	844.20	.....	.....
Other resources .....	.....	.....	.....	.....	13,633.58
Total	\$ 364,675.26	\$ 386,523.42	\$ 396,589.77	\$ 370,483.61	\$ 397,792.41

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 80,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	7,320.00	1,036.99	1,036.99	536.99	886.99
Undivided profits, net.....	1,827.42	498.27	.....	1,503.72	877.73
Notes rediscounted .....	.....	4,000.00	4,000.00	.....	.....
Savings accounts	70,981.82	73,902.47	89,424.93	94,198.43	95,556.69
Individual deposits	140,458.59	143,958.85	139,845.81	130,583.24	157,602.98

Due to banks (not reserve banks).....			68.01		
Demand certificates of deposit.....	13,216.57	13,151.57	13,272.51	13,437.51	14,904.51
Time certificates of deposit.....	9,251.09	7,070.60	7,107.60	7,082.60	7,741.76
Certified checks.....	151.88	1,675.19	144.50	463.69	260.40
Cashier's checks.....	1,467.89	1,229.48	1,689.42	1,177.43	461.35
Other liabilities.....	40,000.00	40,000.00	40,000.00	21,500.00	19,500.00
Total	\$ 364,675.26	\$ 386,523.42	\$ 396,589.77	\$ 370,483.61	\$ 397,792.41
Directors—Calvin Fleming, John C. Skinner, Mary B. Skinner, J. R. Elliott, E. R. Tibbals, J. E. Young, C. C. King, O. H. Leach, A. A. Cunningham, Dr. P. D. Rothwell, Hugh McWhirter.					

NO. 241, STATE BANK.

THE CAPITOL HILL STATE BANK, DENVER

D. C. Bailey, President; C. A. Gebhard, Vice-President; F. W. Birney, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 36,195.90	\$ 33,073.80	\$ 30,681.00	\$ 33,769.50	\$ 29,690.45
Loans and discounts (secured by collateral).....	70,548.32	68,686.97	70,446.58	66,249.97	74,339.87
Loans on real estate.....	9,550.00	9,500.00	10,900.00	17,300.00	19,300.00
Overdrafts (secured and unsecured).....	82.09	317.04	791.86	504.27	572.67
Other bonds and securities.....	24,464.12	23,681.76	38,009.81	40,896.84	86,524.99
Furniture and fixtures.....	2,573.90	2,401.68	2,401.68	2,401.68	2,280.34
Other real estate.....	7,861.52	7,861.52	7,903.36	7,903.36	8,230.22
Due from banks (not reserve banks).....		4,012.33			
Due from reserve banks.....	5,524.26	14,326.35	5,425.20	41,409.23	31,614.74
Checks on other banks.....	9,127.22	2,654.59	4,503.04	2,673.63	1,540.66
Currency.....	1,164.00	1,943.00	1,728.00	2,244.00	2,724.00
Gold.....	27.50	145.00	145.00	155.00	90.00
Silver and fractional coin.....	1,256.41	673.76	732.58	2,254.49	1,083.04
Total	\$ 168,380.24	\$ 169,278.20	\$ 173,668.11	\$ 217,761.97	\$ 257,990.98
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	3,700.00	4,200.00	4,200.00	4,200.00	4,325.00
Undivided profits, net.....	1,577.22	646.64	1,521.72	1,146.34	301.45
Notes rediscounted.....		5,000.00			
Savings accounts.....	30,845.33	32,774.27	35,345.24	57,038.32	65,831.80
Individual deposits.....	86,437.60	80,937.95	84,579.15	106,146.75	138,244.07
Due to banks (not reserve banks).....	2,479.34	2,489.33	2,499.48	2,509.84	3,522.75
Demand certificates of deposit.....	5,025.00	5,130.00	7,500.00	7,896.00	7,896.00
Time certificates of deposit.....	6,040.91	6,600.91	7,156.90	7,596.90	7,126.99
Certified checks.....	67.00	324.00	377.00	491.00	313.70
Cashier's checks.....	2,207.84	1,175.10	488.62	736.82	429.22
Total	\$ 168,380.24	\$ 169,278.20	\$ 173,668.11	\$ 217,761.97	\$ 257,990.98
Directors—D. C. Bailey, F. W. Birney, C. E. Bruen, E. W. Hinchman, Charles A. Gebhard, F. C. Dreher, G. E. Hathaway.					

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER

W. M. Marshall, President; J. V. Cockins, Vice-President; Carle H. Smith, Cashier; C. W. Warner, Secretary; R. F. Marshall, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 2,569,436.22	\$ 2,464,820.69	\$ 2,622,905.85	\$ 2,810,178.76	\$ 2,840,615.15
Loans and discounts (secured by collateral).....	285,948.68	264,815.03	258,717.03	244,370.53	198,740.49
Loans on real estate.....	1,541.29	2,739.37	1,153.64	960.61	1,708.56
Overdrafts (secured and unsecured).....	3,080.00	3,080.00	3,080.00	3,080.00	3,080.00
Other bonds and securities.....	537,807.24	591,143.39	616,896.86	490,742.74	497,976.98
Furniture and fixtures.....	56,160.54	56,861.24	58,262.64	58,262.64	58,087.64
Other real estate.....	55,802.35	55,802.35	55,802.35	53,802.35	56,180.02
Due from banks (not reserve banks).....	34,030.77	14,115.09	45,577.92	21,519.64	18,324.27
Cash items (not including checks on other banks).....	16,321.25	1,501.19	7,447.37	3,494.60	1,343.65
Due from reserve banks.....	908,441.22	1,150,801.26	1,019,661.29	1,081,740.77	1,258,129.60
Checks on other banks.....	43,987.24	43,433.77	33,835.54	46,531.06	65,102.19
Currency.....	91,933.00	93,877.00	82,698.00	130,956.00	112,416.00
Gold.....	59,205.00	64,010.00	51,352.50	71,855.00	82,395.00
Silver and fractional coin.....	7,826.28	7,145.14	10,085.53	11,375.61	11,394.01
Total.....	\$ 4,671,521.08	\$ 4,814,145.52	\$ 4,867,476.52	\$ 5,028,870.31	\$ 5,205,493.56
LIABILITIES.					
Capital stock.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	60,000.00	65,000.00	70,000.00	70,000.00	75,000.00
Undivided profits, net.....	3,262.08	23,686.03	44,663.92	19,762.27	26,864.14
Savings accounts.....	3,147,301.89	3,121,660.59	3,165,964.74	3,323,815.71	3,329,420.22
Trust funds.....	800.47	54,572.70	26,309.77	28,403.18	9,482.80
Individual deposits.....	724,463.29	761,953.21	796,604.56	880,360.26	850,622.47
Due to banks (not reserve banks).....	235,363.03	345,423.03	292,937.55	266,588.92	456,818.47
Demand certificates of deposit.....	11,843.93	10,383.18	37,877.09	11,418.21	17,036.65
Time certificates of deposit.....	111,999.81	113,390.92	99,844.44	94,193.71	98,178.33
Certified checks.....	19,690.67	5,495.67	15,933.67	13,220.80	13,031.70
Cashier's checks.....	56,795.91	12,575.19	17,340.78	21,107.25	29,038.78
Total.....	\$ 4,671,521.08	\$ 4,814,145.52	\$ 4,867,476.52	\$ 5,028,870.31	\$ 5,205,493.56
Directors—W. M. Marshall, J. V. Cockins, R. A. Cockins, C. W. Warner, David Brothers, D. H. Staley, J. M. Collins, F. I. Newhouse, Carle H. Smith.					

THE CITIZENS EXCHANGE BANK, DENVER

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 33,430.58	\$ 34,500.44	\$ 35,519.71	\$ 36,777.03	\$ 43,694.73
Loans and discounts (secured by collateral).....	28,776.01	34,966.09	38,802.88	38,533.45	42,357.70
Loans on real estate.....	27,710.00	28,670.00	27,370.00	32,180.00	34,180.00
Overdrafts (secured and unsecured).....	64.38	34.29	102.73	50.47	81.82
Other bonds and securities.....	30,203.45	29,450.45	41,094.49	31,380.95	29,759.69
Premium on bonds.....			40.00	40.00	30.00
Furniture and fixtures.....	3,100.00	3,100.00	3,100.00	3,100.00	3,125.00
Due from banks (not reserve banks).....	4,000.00	4,000.00	7,507.04	7,521.62	7,536.36
Cash items (not including checks on other banks)	157.42	18.18	17.18	142.20	22.00
Due from reserve banks.....	26,869.04	31,405.98	20,805.92	25,527.44	36,756.41
Checks on other banks.....					2,007.98
Currency	1,240.00	1,971.00	1,486.00	3,578.00	2,731.00
Gold	630.00	1,510.00	1,665.00	1,747.50	1,085.00
Silver and fractional coin.....	553.06	315.14	308.79	623.91	815.25
Other resources	42.58			2,126.22	2,500.00
Total	\$ 156,776.52	\$ 169,941.57	\$ 177,819.74	\$ 183,328.79	\$ 206,682.94
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,500.00	2,000.00	2,000.00	2,000.00	2,500.00
Undivided profits, net	1,862.51	935.02	1,672.51	1,869.81	547.40
Savings accounts	31,832.66	31,376.81	26,303.73	29,002.28	28,217.12
Individual deposits	62,037.77	69,993.60	66,661.21	72,292.67	83,024.37
Due to banks (not reserve banks).....			6,500.00	6,500.00	11,500.00
Demand certificates of deposit.....	3,250.00	3,250.00	3,500.00	3,500.00	6,559.14
Time certificates of deposit.....	26,067.08	30,354.06	39,197.06	36,665.51	43,263.91
Certified checks		1,000.00	50.72	500.00	1,000.00
Cashier's checks	226.50	1,032.08	1,934.51	998.52	71.00
Total	\$ 156,776.52	\$ 169,941.57	\$ 177,819.74	\$ 183,328.79	\$ 206,682.94
Directors—W. E. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, Gabriel Jones, James H. Kyle, R. F. Lamberton, D. J. Meyerpeter, John S. Settle, Jr.					

THE CITY BANK AND TRUST COMPANY, DENVER

W. J. Galligan, President; George McLean, Vice-President; J. E. Osborne, Vice-President; R. E. Brown, Cashier; O. E. Kiene, Assistant Cashier.

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 105,019.81	\$ 121,964.49	\$ 131,248.73	\$ 130,213.43	\$ 121,039.07
Loans and discounts (secured by collateral).....	175,367.16	189,376.05	243,953.76	229,565.60	267,186.80
Loans on real estate.....	93,153.29	84,731.17	91,231.17	93,706.17	97,206.17
Overdrafts (secured and unsecured).....	802.94	170.12	1,001.14	2,163.32	1,122.39
Other bonds and securities.....	89,047.40	87,525.33	97,223.78	81,889.28	53,443.18
Furniture and fixtures.....	13,817.30	13,911.30	13,906.55	13,265.38	13,228.38
Other real estate.....	7,877.83	9,127.83	9,127.83	8,250.00	9,000.00
Due from banks (not reserve banks).....	1,112.88	243.15	294.83	-----	5.00
Cash items (not including checks on other banks)....	1,845.88	75.60	199.53	1,241.19	1,118.31
Due from reserve banks.....	132,996.17	202,422.20	77,181.24	84,473.14	167,590.64
Checks on other banks.....	4,981.79	2,356.25	8,472.44	5,044.63	2,986.05
Currency.....	13,230.00	18,685.00	10,438.00	14,310.00	17,067.00
Gold.....	2,872.00	1,892.00	1,579.50	1,482.00	797.00
Silver and fractional coin.....	1,459.31	3,633.75	1,956.20	2,490.95	2,030.70
Other resources.....	32.50	55.98	60.98	59.50	64.50
Total	\$ 643,616.26	\$ 736,170.22	\$ 687,875.68	\$ 668,154.59	\$ 753,885.19
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	5,000.00	5,000.00
Undivided profits, net.....	982.52	1,461.82	1,124.72	2,661.45	6,675.18
Savings accounts.....	216,551.74	236,439.33	230,631.14	222,479.30	240,664.49
Trust funds.....	2,086.49	11,339.09	3,945.23	45,014.33	64,520.11
Individual deposits.....	210,874.12	270,071.22	239,229.94	228,893.85	245,243.61
Due to banks (not reserve banks).....	22,212.47	22,215.23	16,867.05	21,520.92	44,946.91
Demand certificates of deposit.....	12,247.00	12,482.00	12,493.00	12,725.55	14,248.42
Time certificates of deposit.....	69,409.04	69,634.00	69,635.30	21,283.90	22,172.80
Certified checks.....	63.60	6,776.21	1,566.98	1,025.34	313.01
Cashier's checks.....	4,189.28	751.32	7,382.32	7,549.95	10,100.66
Total	\$ 643,616.26	\$ 736,170.22	\$ 687,875.68	\$ 668,154.59	\$ 753,885.19

Directors—W. J. Galligan, George McLean, J. E. Osborne, A. W. Gillette, F. N. Bancroft, H. F. Crocker, B. F. James.

THE COLORADO STATE AND SAVINGS BANK, DENVER NO. 92, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 45,207.23	\$ 45,294.95	\$ 28,424.84	\$ 31,955.85	\$ 41,168.51
Loans and discounts (secured by collateral).....	130,128.93	132,958.32	157,970.94	170,134.30	153,793.03
Loans on real estate.....	3,660.00	5,719.00	7,909.00	11,196.50	17,266.50
Overdrafts (secured and unsecured).....	39.60	122.57	113.24	537.53	242.33
Other bonds and securities.....	11,700.09	11,175.98	15,946.39	9,596.32	8,228.55
Furniture and fixtures.....	9,600.00	9,600.00	9,600.00	9,355.00	9,355.00
Other real estate.....	6,066.97	13,167.68	12,701.40	12,887.65	12,994.60
Due from banks (not reserve banks).....	25.00	300.00	326.45	35.00	623.32
Cash items (not including checks on other banks)	479.56	118.00	20.00	7.00	362.90
Due from reserve banks.....	66,887.49	75,385.96	62,913.98	62,358.55	107,250.86
Checks on other banks.....	2,062.58	989.68	848.01	1,011.39	421.15
Currency.....	6,000.00	6,894.00	5,828.00	7,219.00	8,159.00
Gold.....	1,492.50	1,412.50	1,895.00	2,080.00	1,815.00
Silver and fractional coin.....	1,189.50	1,595.58	1,353.05	2,799.82	1,815.71
Total	\$ 284,539.45	\$ 304,734.22	\$ 305,850.30	\$ 321,173.91	\$ 363,496.46
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	1,688.24	3,572.14	5,359.06	4,854.23	6,115.16
Savings accounts.....	52,598.60	55,450.22	55,948.14	59,724.18	71,199.66
Individual deposits.....	121,365.42	134,117.67	133,100.96	133,292.28	153,376.92
Due to banks (not reserve banks).....	.....	.....	17,903.01	.....	21,148.27
Due to reserve banks.....	19,752.75	15,410.71	.....	20,045.77	.....
Time certificates of deposit.....	37,162.18	41,273.50	40,997.60	49,683.90	60,079.76
Certified checks.....	150.00	1,119.65	1,645.35	955.09	115.00
Cashier's checks.....	1,822.26	3,790.33	896.18	2,618.46	1,461.69
Total	\$ 284,539.45	\$ 304,734.22	\$ 305,850.30	\$ 321,173.91	\$ 363,496.46
Examined—December 23, 1916.					
Directors—W. A. McCutchen, C. M. McCutchen, B. F. Clark, Ewell M. Clark, F. L. Barkley.					

STATE BANK COMMISSIONER

THE COMMERCIAL STATE AND SAVINGS BANK, DENVER

NO. 280, STATE BANK.

D. H. Staley, President; J. M. Collins, Vice-President; Wesley Staley, Vice-President and Cashier; E. M. Collins, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 13,791.20	\$ 26,728.00	\$ 28,560.67	\$ 54,280.53	\$ 40,422.95
Loans and discounts (secured by collateral).....	149,211.30	137,156.15	137,317.83	142,216.75	156,168.83
Overdrafts (secured and unsecured).....	245.68	124.96	831.56	10.07	132.30

THE COMMERCIAL STATE AND SAVINGS BANK, DENVER—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Other bonds and securities.....	\$ 7,307.50	\$ 6,362.50	\$ 3,917.50	\$ 3,917.50	\$ 3,917.50
Furniture and fixtures.....	31,096.60	31,096.60	31,096.60	31,096.60	31,096.60
Cash items (not including checks on other banks)....	.....	3.50	.....	600.00	169.63
Due from reserve banks.....	54,540.16	81,847.78	72,169.43	49,752.61	92,536.14
Checks on other banks.....	1,271.62	316.25	373.14	1,485.61	1,208.72
Currency.....	6,748.00	8,325.00	8,141.00	9,170.00	7,679.00
Gold.....	2,300.00	3,300.00	2,930.00	3,145.00	1,810.00
Silver and fractional coin.....	1,014.47	820.29	703.86	362.40	942.95
Other resources.....	.....	68.00	.....	.....	1,700.00
Total	\$ 267,526.53	\$ 296,149.03	\$ 286,041.59	\$ 296,037.07	\$ 337,784.62
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	500.00	500.00	500.00	1,000.00	1,000.00
Undivided profits, net.....	743.99	2,518.34	3,354.26	751.15	583.61
Savings accounts.....	51,164.33	52,622.77	53,669.48	57,732.31	50,101.61
Dividends unpaid.....	2,500.00	.....	.....	2,500.00	25.00
Individual deposits.....	83,154.79	91,523.17	84,015.08	85,925.50	117,301.70
Due to banks (not reserve banks).....	53,640.52	71,320.52	63,002.46	62,671.60	78,560.27
Demand certificates of deposit.....	7,137.02	7,279.28	7,250.98	7,946.56	6,936.98
Time certificates of deposit.....	17,834.28	19,601.28	23,709.28	24,529.28	31,664.28
Certified checks.....	365.00	.....	133.00	1,017.77	325.86
Cashier's checks.....	486.60	783.67	407.05	1,962.90	1,285.31
Total	\$ 267,526.53	\$ 296,149.03	\$ 286,041.59	\$ 296,037.07	\$ 337,784.62

Directors—J. M. Collins, Wesley Staley, S. S. Kendall, Dr. E. L. Foster, J. F. Church, August Loehwing.

NO. 33, STATE BANK.

THE DENVER STOCK YARDS BANK, DENVER

Frank J. Denison, President; Frank M. Butcher, Vice-President; Henry Gebhard, Vice-President; W. D. Clark, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 298,038.30	\$ 371,036.69	\$ 357,803.81	\$ 273,145.19	\$ 311,280.86
Loans and discounts (secured by collateral).....	634,301.45	768,103.06	675,517.74	941,242.10	1,021,764.63
Loans on real estate.....	.....	.....	.....	4,200.00	.....
Overdrafts (secured and unsecured).....	531.72	1,723.22	5,287.08	1,182.08	746.96
Other bonds and securities.....	250.00	250.00	250.00	250.00	250.00
Other real estate.....	.....	44,114.49	44,178.49	37,500.00	37,500.00
Due from banks (not reserve banks).....	.....	2,141.70	.....	482.13	.....
Cash items (not including checks on other banks).....	2,856.80	2,078.33	318.40	163.55	459.88
Due from reserve banks.....	189,032.94	212,753.88	456,658.57	320,242.03	348,256.52

Checks on other banks.....	\$	44,537.00	\$	52,146.00	\$	913.69	\$	39,664.00	\$	11,453.99
Currency		4,182.50		5,685.00		43,957.00		4,470.00		66,309.00
Gold		2,759.89		4,145.07		4,552.50		2,170.70		5,420.00
Silver and fractional coin.....		4,367.49				2,022.24				3,995.77
Other resources										
Total	\$	1,180,858.09	\$	1,464,178.44	\$	1,591,459.52	\$	1,624,711.78	\$	1,807,437.61
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		5,523.83		9,496.77		12,092.70		25,776.12		25,919.02
Savings accounts		194,050.27		193,382.18		180,760.61		186,465.09		181,883.81
Individual deposits		479,252.04		582,815.82		507,008.40		559,973.33		568,144.12
Due to banks (not reserve banks).....		203,389.07		347,448.48		512,668.07		461,445.02		594,819.07
Demand certificates of deposit.....		25,250.00		35,250.00		50,250.00		50,250.00		70,250.00
Time certificates of deposit.....		27,770.87		27,820.87		51,320.87		52,729.97		52,841.77
Certified checks		950.76		470.76		716.01		650.62		565.00
Cashier's checks		44,671.25		67,493.56		76,642.86		87,421.63		113,014.82
Total	\$	1,180,858.09	\$	1,464,178.44	\$	1,591,459.52	\$	1,624,711.78	\$	1,807,437.61
Directors—James Brennan, F. J. Denison, Charles Gebhard, Henry Gebhard, F. M. Butcher.										

NO. 317, STATE BANK.

THE DROVERS STATE BANK, DENVER

Frank J. Denison, President; Gordon Hollis, Vice-President; A. G. Horn, Cashier.

*(Certificate issued November 23, 1916. Opened for business January 1, 1917.)

Directors—Gordon Hollis, Frank J. Denison, Arthur S. Platt.

NO. 269, PRIVATE BANK.

THE FINANCE BANK OF DENVER, DENVER

Liquidated January 13, 1916.

J. Mignolet, Owner.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 10,490.33	\$	\$	\$	\$
Currency	5.00	.....	.....	.....	.....
Other resources	734.40	.....	.....	.....	.....
Total	\$ 11,229.73	\$	\$	\$	\$
LIABILITIES.					
Capital stock	\$ 10,000.00	\$	\$	\$	\$
Surplus fund	1,165.13	.....	.....	.....	.....
Undivided profits, net	64.60	.....	.....	.....	.....
Total	\$ 11,229.73	\$	\$	\$	\$

STATE BANK COMMISSIONER

THE GERMAN AMERICAN TRUST COMPANY, DENVER

Godfrey Schirmer, President; John A. Keefe, Vice-President; William F. Dieter, Secretary-Treasurer; Adolph Kuensemuller, Assistant Secretary; Emil Herzog, Assistant Secretary; Phil A. Zang, Trust Officer and Assistant Secretary.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 1,037,056.38	\$ 965,533.70	\$ 916,029.55	\$ 1,054,528.83	\$ 1,011,584.80
Loans and discounts (secured by collateral).....	583,972.37	597,484.45	623,878.07	620,360.58	786,417.25
Loans on real estate.....	763,233.47	688,934.79	617,810.39	559,892.68	592,834.01
Overdrafts (secured and unsecured).....	1,766.86	635.57	425.01	2,519.33	704.83
Bonds to secure postal savings.....	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Other bonds and securities.....	1,718,899.26	2,032,114.59	1,992,683.61	2,173,089.77	2,335,220.97
Premium on bonds.....	963.75	963.75	963.75	963.75	963.75
Furniture and fixtures.....	21,000.00	21,741.35	21,770.85	21,190.60	22,688.05
Banking house.....	48,000.00	48,000.00	48,000.00	47,580.00	47,580.00
Other real estate.....	27,935.09	27,964.49	27,899.67	28,844.32	22,328.62
Due from banks (not reserve banks).....	4,539.43	4,732.69	13,460.87	2,834.41	5,147.58
Cash items (not including checks on other banks).....	33,743.74	3,649.65	13,978.08	37,623.95	4,487.49
Due from reserve banks.....	1,095,386.21	931,601.53	1,030,818.09	879,033.82	820,294.28
Checks on other banks.....	32,126.34	34,553.69	54,860.31	27,576.70	44,988.39
Currency.....	97,228.00	84,879.00	85,429.00	130,806.00	108,268.00
Gold.....	70,422.50	59,512.50	60,290.00	60,705.00	58,695.00
Silver and fractional coin.....	15,711.01	7,623.20	10,637.82	17,079.35	15,210.78
Other resources.....	55,454.61	69,910.33	51,384.48	58,684.98	89,091.63
Total	\$ 5,647,439.02	\$ 5,619,835.28	\$ 5,610,319.55	\$ 5,763,314.07	\$ 6,006,505.43
LIABILITIES.					
Capital stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund.....	170,000.00	170,000.00	170,000.00	175,000.00	175,000.00
Undivided profits, net.....	8,588.47	28,101.37	50,605.85	4,909.10	11,627.13
Savings accounts.....	2,728,395.56	2,703,944.42	2,747,336.09	2,918,409.08	3,001,022.43
Postal savings accounts.....	32,058.09	32,058.09	32,058.09	32,456.63	32,456.63
Trust funds.....	39,755.43	25,844.38	19,976.85	41,229.48	22,905.56
Dividends unpaid.....	20,000.00	.....	.....	20,000.00	8.00
Individual deposits.....	1,419,183.97	1,368,631.05	1,355,946.15	1,423,104.23	1,564,947.52
Due to banks (not reserve banks).....	34,953.00	65,053.49	57,888.64	45,682.41	58,146.96
Demand certificates of deposit.....	11,139.00	11,053.74	8,796.35	7,292.00	10,197.00
Time certificates of deposit.....	509,878.46	551,658.44	493,919.52	450,738.75	454,903.37
Certified checks.....	5,334.73	5,002.29	3,928.76	3,500.86	1,374.56
Cashier's checks.....	124,580.11	87,251.04	122,060.32	94,178.38	93,100.75
Reserved for taxes.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other liabilities.....	35,572.20	63,236.97	39,802.93	38,813.15	72,815.52
Total	\$ 5,647,439.02	\$ 5,619,835.28	\$ 5,610,319.55	\$ 5,763,314.07	\$ 6,006,505.43
Directors—William J. Chamberlain, William F. Dieter, Jacob Fillius, John A. Keefe, Louis W. Mack, H. P. Nagel, Godfrey Schirmer, Fritz Thies, Fred G. Walsen, Philip A. Zang.					

THE GUARDIAN TRUST COMPANY, DENVER

Samuel M. Willner, President; Charles Willner, Vice-President; Hugh L. MacWhirter, Vice-President; David H. Coover, Vice-President; William L. Hahn, Secretary-Treasurer; Charles W. Jones, Assistant Secretary-Treasurer.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 14,675.08	\$ 14,025.08	\$ 13,614.52	\$ 13,700.08	\$ 18,571.80
Loans and discounts (secured by collateral).....	16,280.00	16,480.50	16,630.00	16,870.00	15,121.43
Loans on real estate.....	7,320.00	7,220.00	6,790.00	5,600.00	4,800.00
Overdrafts (secured and unsecured).....	.87	.....	20.25	70.69	21.57
Bonds to secure postal savings.....	5,162.50	5,162.50	5,977.50	5,977.50	5,977.50
Other bonds and securities.....	104,068.84	72,163.19	86,577.92	156,957.85	149,514.37
Furniture and fixtures.....	82,276.02	82,276.02	82,276.02	82,276.02	82,276.02
Banking house.....	151,398.15	151,398.15	151,398.15	151,398.15	151,398.15
Cash items (not including checks on other banks)	40.25	.....	61.00	6.30	73.00
Due from reserve banks.....	121,968.49	178,234.77	148,739.39	129,910.29	147,166.91
Checks on other banks.....	5,432.12	704.96	2,062.11	2,544.47	948.29
Currency.....	10,384.00	9,508.00	10,432.00	10,936.00	14,344.00
Gold.....	11,022.50	8,950.00	9,455.00	9,340.00	7,800.00
Silver and fractional coin.....	3,955.78	3,242.20	3,015.70	3,682.92	3,342.73
Other resources.....	238.50	14.00	455.81	1,718.75	690.85
Total.....	\$ 534,223.10	\$ 549,379.37	\$ 537,505.37	\$ 590,989.02	\$ 602,046.62
LIABILITIES.					
Capital stock.....	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	6,122.75	6,392.97	6,674.44	8,618.56	9,130.35
Savings accounts.....	106,960.40	100,721.97	101,442.21	98,376.91	99,821.27
Postal savings accounts.....	3,793.34	3,841.15	3,841.15	3,841.15	3,888.90
Trust funds.....	600.00	600.00	600.00	1,550.00	11,456.86
Individual deposits.....	149,579.11	168,849.30	156,701.27	198,086.30	198,721.16
Demand certificates of deposit.....	10,030.00	10,000.00	10,000.00	10,000.00	10,050.00
Time certificates of deposit.....	1,982.90	2,410.15	2,310.15	14,410.15	15,002.43
Certified checks.....	80.00	29.36	35.00	41.78	435.00
Cashier's checks.....	1,374.60	3,159.47	1,526.15	2,409.96	2,140.65
Reserved for interest.....	1,600.00	700.00	1,200.00	1,625.00	600.00
Reserved for taxes.....	2,100.00	2,675.00	3,175.00	2,029.21	800.00
Total.....	\$ 534,223.10	\$ 549,379.37	\$ 537,505.37	\$ 590,989.02	\$ 602,046.62

Directors—Samuel M. Willner, Hugh L. MacWhirter, George K. Olmsted, Charles Willner, Charles W. Jones, William L. Hahn, David H. Coover.

E. C. HEALY BANK, DENVER

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,226.45	\$ 10,860.80	\$ 10,311.95	\$ 10,864.25	\$ 10,850.45
Loans on real estate.....					1,001.21
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)		362.50	634.05	1,046.55	
Due from reserve banks.....	1,109.63	1,015.51	3,943.72	2,157.97	505.00
Checks on other banks.....	252.35		423.10	314.40	
Currency.....	200.00	350.00	350.00	100.00	120.00
Gold.....	310.00	120.00	400.00	50.00	
Silver and fractional coin.....	51.50	288.25	99.55	284.85	130.49
Total	\$ 14,149.93	\$ 13,997.06	\$ 17,162.37	\$ 15,818.02	\$ 13,607.15
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	931.25	931.25	931.25	931.75	931.25
Undivided profits, net.....		628.50	1,075.30	1,528.05	675.90
Bills payable	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Individual deposits	1,218.68	437.31	3,155.82	1,358.22	
Total	\$ 14,149.93	\$ 13,997.06	\$ 17,162.37	\$ 15,818.02	\$ 13,607.15
Owner—E. C. Healy.					

NO. 182, TRUST COMPANY.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER

William R. Leonard, President; William O. Reynolds, Vice-President; John O. Talbott, Vice-President; M. C. Harrington, Vice-President; S. J. Young, Secretary.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 83,305.94	\$ 85,376.02	\$ 76,086.18	\$ 76,535.36	\$ 83,138.04
Loans and discounts (secured by collateral).....	115,076.46	111,390.13	108,800.63	123,460.85	150,306.70
Loans on real estate.....	83,120.00	78,005.00	100,664.50	99,859.50	108,190.86
Overdrafts (secured and unsecured).....	423.53	1,189.33	437.50	814.47	362.94
Other bonds and securities.....	351,782.04	360,287.81	359,959.40	448,989.37	491,713.02
Premium on bonds.....	2,715.09	2,637.68	2,975.31	8,869.69	11,210.78
Other real estate.....	6,131.96	14,017.92	14,762.69	14,759.69	23,427.42
Due from banks (not reserve banks).....	204.00	343.20	1,125.96	873.29	105.00
Cash items (not including checks on other banks)....		81.66	7,211.95		
Due from reserve banks.....	193,330.31	148,900.27	159,088.67	205,524.49	215,928.60
Checks on other banks.....	10,525.72	8,007.47	4,271.67	8,301.18	5,302.40
Currency.....	20,125.00	20,369.00	15,918.00	14,722.00	14,010.00

Gold	10,657.50	9,692.50	12,912.50	11,802.50	17,687.50
Silver and fractional coin.....	6,618.66	6,037.01	4,339.99	2,601.63	2,969.90
Other resources					8,023.24
Total	\$ 884,016.21	\$ 846,335.00	\$ 868,554.95	\$ 1,017,114.02	\$ 1,132,376.40

LIABILITIES.					
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits, net	6,618.95	3,565.93	5,601.75	4,053.69	5,430.94
Savings accounts	260,272.43	251,522.20	261,829.07	301,021.41	334,447.11
Trust funds	4,860.46	5,655.31	7,221.45	7,635.67	2,552.40
Individual deposits	358,003.57	360,385.85	374,082.86	394,263.08	426,750.95
Due to banks (not reserve banks).....	10,787.47	11,511.15	12,806.81	54,111.56	48,817.18
Demand certificates of deposit.....	1,432.39	2,009.97	1,821.14	3,546.75	2,792.08
Time certificates of deposit.....	141,152.15	107,411.57	94,407.32	150,819.15	201,669.15
Certified checks	156.02	436.83	1,531.77	142.82	8,849.52
Cashier's checks	732.77	3,836.19	9,252.78	1,519.89	1,067.07
Total	\$ 884,016.21	\$ 846,335.00	\$ 868,554.95	\$ 1,017,114.02	\$ 1,132,376.40

Directors—William R. Leonard, William O. Reynolds, John O. Talbott, M. C. Harrington, C. H. Redmond, A. Schober, John McGregor, August Hahnewald, G. A. Kartack, R. A. Sullivan, S. J. Young.

NO. 202, TRUST COMPANY.
THE HOME SAVINGS BANK AND TRUST COMPANY, DENVER

F. L. Bishop, President; M. A. McLaughlin, Vice-President; J. E. Cronin, Secretary; W. F. Bishop, Treasurer.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 483,901.92	\$ 485,655.09	\$ 528,379.43	\$ 568,535.63	\$ 678,860.93
Loans and discounts (secured by collateral).....	238,129.73	258,056.47	278,753.63	295,745.33	306,907.48
Loans on real estate.....	160,328.83	199,421.58	227,389.63	241,469.98	266,973.78
Overdrafts (secured and unsecured).....	16,913.99	107.80	203.96	1,090.87	679.79
Other bonds and securities.....	31,930.64	28,078.64	30,799.09	20,040.23	18,224.45
Furniture and fixtures.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other real estate.....	37,750.00	51,130.00	51,130.00	62,863.40	62,035.70
Due from banks (not reserve banks).....	1,002.00	1,000.00	1,513.32	1,758.07	1,000.00
Cash items (not including checks on other banks).....	379.85				2,345.90
Due from reserve banks.....	159,572.90	143,834.15	150,411.03	156,355.91	272,676.96
Checks on other banks.....		246.08	681.37	721.11	1,840.38
Currency	21,924.00	28,672.00	33,045.00	29,651.00	28,431.00
Gold	13,750.00	25,700.00	20,682.50	18,522.50	25,105.00
Silver and fractional coin.....	5,132.08	4,197.59	3,963.93	4,685.08	6,641.91
Total	\$ 1,175,215.94	\$ 1,230,599.40	\$ 1,331,452.89	\$ 1,405,939.11	\$ 1,676,223.28

STATE BANK COMMISSIONER

THE HOME SAVINGS BANK AND TRUST COMPANY, DENVER—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	10,600.00	10,600.00	11,500.00	11,500.00	11,500.00
Undivided profits, net	6,028.59	5,439.48	2,645.47	2,169.63	7,848.31
Savings accounts	392,685.64	475,177.73	544,661.40	639,532.14	743,887.12
Individual deposits	586,752.21	565,742.53	571,758.84	559,144.96	683,276.06
Demand certificates of deposit.....	10,707.00	11,554.00	28,002.60	27,384.00	27,494.00
Time certificates of deposit.....	51,736.79	50,320.85	52,398.23	56,120.75	65,881.73
Certified checks	4,990.86	4,615.33	2,772.35	1,969.37	12,100.73
Cashier's checks	11,714.85	7,149.48	17,714.00	8,118.26	24,235.33
Total	\$ 1,175,215.94	\$ 1,230,599.40	\$ 1,331,452.89	\$ 1,405,939.11	\$ 1,676,223.28
Directors—F. W. Broad, F. L. Bishop, M. A. McLaughlin, F. E. Mulvihill, H. Brown Cannon, George W. Vallery, T. L. Meier.					

THE IDEAL BANK, DENVER

NO. 258, PRIVATE BANK.

F. L. Birney, Owner.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 10,293.85	\$ 10,268.75	\$ 9,780.40	\$ 11,102.05	\$ 10,686.40
Due from reserve banks.....	1,106.87	1,512.62	894.80	465.25	331.27
Currency	20.00	.....	300.00	10.00	40.00
Gold .....	.....	.....	70.00	.....	.....
Silver and fractional coin.....	1.14	.49	2.98	9.70	6.45
Total	\$ 11,421.86	\$ 11,781.86	\$ 11,048.18	\$ 11,587.00	\$ 11,064.12
LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	350.01	350.01	350.01	350.01	350.01
Undivided profits, net .....	.....	360.00	626.32	765.14	714.11
Individual deposits	1,071.85	1,071.85	71.85	471.85	.....
Total	\$ 11,421.86	\$ 11,781.86	\$ 11,048.18	\$ 11,587.00	\$ 11,064.12

THE INTERNATIONAL TRUST COMPANY, DENVER

NO. 1, TRUST COMPANY.

John Evans, President; Theo. G. Smith, Vice-President; H. H. Brooks, Secretary; Frank G. Harrington, Assistant Secretary; P. E. Cleland, Treasurer.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 880,374.50	\$ 560,414.50	\$ 881,472.00	\$ 753,932.00	\$ 788,067.00
Loans and discounts (secured by collateral).....	2,155,566.21	2,215,130.42	2,369,843.77	2,563,811.92	2,689,268.15

Loans on real estate.....	154,030.61	174,575.00	234,900.00	261,644.50	311,169.50
Overdrafts (secured and unsecured).....	2,054.02	1,147.50	461.44	1,015.85	624.19
Bonds to secure postal savings.....	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00
Other bonds and securities.....	3,653,301.36	3,734,112.28	4,536,491.17	4,883,994.38	4,430,784.21
Banking house					275,000.00
Other real estate.....	55,611.85	70,190.00	70,169.30	63,293.83	74,852.45
Due from banks (not reserve banks).....	6,334.66	16,384.37	13,856.77	13,916.60	63,986.42
Cash items (not including checks on other banks)	1,607.00	579.68	550.00	1,785.00	1,231.11
Due from reserve banks.....	3,409,567.41	3,432,217.99	3,675,478.84	4,422,497.65	3,630,829.28
Checks on other banks.....	9,562.08	866.35	2,955.75	9,705.68	2,765.80
Currency	180,336.00	247,342.00	284,674.00	345,294.00	324,512.00
Gold	155,008.50	55,996.00	55,853.50	57,726.00	57,066.00
Silver and fractional coin.....	1,592.77	1,443.54	1,349.71	2,716.60	1,951.09
Other resources	12,693.37	13,257.15	14,198.42	13,220.10	13,794.52
Total	\$10,747,640.34	\$10,593,656.78	\$12,212,254.67	\$13,464,554.11	\$12,735,901.72

LIABILITIES.

Capital stock	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 500,000.00
Surplus fund	650,000.00	650,000.00	650,000.00	650,000.00	500,000.00
Undivided profits, net	15,164.75	59,491.92	53,714.72	41,367.01	251,279.55
Savings accounts	5,730,276.37	5,904,305.52	6,201,229.82	6,392,527.34	6,180,903.71
Postal savings accounts	45,750.22	45,750.22	45,750.22	46,318.97	46,318.97
Trust funds	406,689.87	105,999.58	243,086.93	832,710.26	418,028.09
Dividends unpaid	18,270.00	855.00	580.00	17,800.00	370.00
Individual deposits	2,567,925.28	2,507,998.83	3,022,185.35	3,409,425.83	3,032,451.97
Due to banks (not reserve banks).....	49,514.43	67,297.87	57,073.98	91,341.10	96,065.12
Demand certificates of deposit.....	152,968.51	152,512.43	169,964.60	167,759.62	154,909.66
Time certificates of deposit.....	569,912.20	591,075.42	1,202,577.50	1,393,257.00	1,431,173.30
Certified checks	3,530.49	2,609.75	2,119.39	4,577.67	5,349.83
Cashier's checks	163,460.68	96,095.84	107,530.20	46,634.14	56,098.99
Reserved for interest.....	8,958.24	42,656.29	86,933.85	6,747.70	51,973.21
Reserved for taxes.....	15,219.30	17,008.11	19,508.11	14,087.47	10,979.32
Total	\$10,747,640.34	\$10,593,656.78	\$12,212,254.67	\$13,464,554.11	\$12,735,901.72

Directors—J. A. Hayes, H. M. Blackmer, Raymond C. Thatcher, Theo. G. Smith, John H. Porter, Gerald Hughes, H. J. Alexander, A. V. Hunter, Alva Adams, Julius C. Gunter, John W. Morey, John Evans.

THE INTERSTATE TRUST COMPANY, DENVER

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 299,101.40	\$ 322,374.48	\$ 343,026.07	\$ 394,015.21	\$ 362,008.12
Loans and discounts (secured by collateral).....	424,408.04	391,988.69	468,792.39	599,077.65	616,857.20
Loans on real estate.....	158,138.79	158,884.99	117,099.92	98,927.12	101,744.64
Overdrafts (secured and unsecured).....	1,597.38	1,415.17	2,839.17	2,676.41	2,605.88
Bonds to secure postal savings.....	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other bonds and securities.....	427,891.66	427,787.44	424,599.57	416,426.44	430,828.57
Premium on bonds.....	4,537.34	4,537.34	4,537.34	4,537.34	4,522.34
Furniture and fixtures.....	21,380.00	21,380.00	21,388.00	21,388.00	21,388.00
Other real estate.....	24,679.78	24,604.78	33,982.03	34,116.20	34,380.64
Due from banks (not reserve banks).....	19,040.86	21,841.25	9,018.53	28,109.44	37,124.39
Cash items (not including checks on other banks)	3,520.59	11,093.69	18,994.07	4,280.47	1,110.91
Due from reserve banks.....	450,623.42	502,617.31	401,576.93	284,995.40	379,489.63
Currency.....	80,409.00	74,513.00	76,961.00	103,701.00	85,121.00
Gold.....	7,020.00	3,362.50	10,180.00	6,892.50	5,280.00
Silver and fractional coin.....	9,811.46	16,287.55	12,226.24	19,444.96	15,898.66
Expense account.....	476.97	499.77	.....	828.52	.....
Other resources.....	2,705.80	854.10	694.70	879.85	430.99
Total	\$ 1,949,342.49	\$ 1,998,042.06	\$ 1,959,915.96	\$ 2,034,296.51	\$ 2,112,790.97
LIABILITIES.					
Capital stock.....	\$ 200,000.00	\$ 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	40,000.00
Undivided profits, net.....	.....	201.98	.....	.....	374.07
Savings accounts.....	873,548.50	906,274.42	923,524.88	990,638.43	971,910.11
Postal savings accounts.....	9,068.26	9,182.54	9,182.54	9,182.54	9,296.69
Trust funds.....	5,770.04	7,554.52	9,263.80	8,075.02	6,403.34
Individual deposits.....	574,315.98	601,182.89	571,742.00	561,428.60	658,210.04
Due to banks (not reserve banks).....	53,622.91	32,187.18	28,984.41	27,121.27	34,354.99
Demand certificates of deposit.....	3,118.94	2,813.75	1,933.00	2,453.00	2,772.87
Time certificates of deposit.....	127,230.25	135,999.86	137,785.96	137,211.95	133,030.19
Certified checks.....	26,493.37	19,751.74	24,678.57	37,023.21	25,040.02
Cashier's checks.....	30,639.24	42,679.12	9,206.44	21,039.37	31,050.20
Other liabilities.....	535.00	416.04	3,412.38	123.12	348.45
Total	\$ 1,949,342.49	\$ 1,998,042.06	\$ 1,959,915.96	\$ 2,034,296.51	\$ 2,112,790.97
Directors—F. N. Briggs, L. C. Greenlee, V. F. Wilson, Paul Hardy, O. D. Cass, A. W. Clark, Charles Jaeger, I. B. Perkins, J. Foster Symes.					

NO. 160, STATE BANK.

ITALIAN AMERICAN BANK, DENVER

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 64,863.32	\$ 65,088.10	\$ 67,875.55	\$ 68,152.02	\$ 84,521.07
Loans and discounts (secured by collateral).....	32,816.00	42,600.00	48,114.00	47,800.00	62,150.43
Loans on real estate.....	77,916.36	66,582.36	59,156.23	67,614.53	57,980.00
Overdrafts (secured and unsecured).....	338.19	59.81	380.02	408.04	433.56
Furniture and fixtures.....	1,834.60	1,834.60	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.....	18,346.72	18,346.72	18,346.72	4,573.33	4,076.26
Due from banks (not reserve banks).....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Due from reserve banks.....	18,488.68	23,966.01	29,539.49	19,550.48	23,343.97
Checks on other banks.....	12,216.81	11,681.90	13,916.61	9,681.60	8,640.50
Currency.....	7,911.00	6,750.00	6,780.00	5,100.00	4,100.00
Gold.....	750.00	1,217.50	3,000.00	1,500.00	.....
Silver and fractional coin.....	403.31	187.77	806.45	573.10	335.45
Total	\$ 255,884.99	\$ 258,314.77	\$ 269,749.67	\$ 246,787.70	\$ 267,415.84
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,385.00	10,385.00	10,385.00	10,385.00	10,385.00
Undivided profits, net.....	2,000.00	690.80	2,641.49	2,335.98	916.65
Individual deposits.....	62,065.10	55,091.30	53,279.36	38,496.15	44,972.13
Demand certificates of deposit.....	6,791.99	6,825.52	10,992.09	5,754.01	9,432.48
Time certificates of deposit.....	122,950.34	129,574.07	129,634.02	135,306.77	151,432.95
Certified checks.....	700.00	4,997.12	.....	.....	.....
Cashier's checks.....	241.60	.....	12,066.75	4,278.30	276.63
Reserved for interest.....	.....	750.96	750.96	231.49	.....
Reserved for taxes.....	750.96	.....	.....	.....	.....
Total	\$ 255,884.99	\$ 258,314.77	\$ 269,749.67	\$ 246,787.70	\$ 267,415.84

Directors—Prospero Frazzini, Cesare Frazzini, Felicito Frazzini.

NO. 254, PRIVATE BANK.

THE LIBERTY BANK, DENVER

Fred Immergluck, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$	\$ 1,021.00
Loans and discounts (secured by collateral).....	11,448.25	.....	2,160.00	6,296.00	6,481.50
Loans on real estate.....	.....	.....	.....	.....	150.00

STATE BANK COMMISSIONER

THE LIBERTY BANK, DENVER—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Overdrafts (secured and unsecured).....	\$	\$	\$	\$	\$
Furniture and fixtures.....		1,563.75	1,718.75	1,968.75	1,968.75
Due from reserve banks.....	54.93	12,892.41	13,515.88	7,349.52	2,960.99
Checks on other banks.....		60.00	45.70	74.75	85.65
Currency.....		1,436.00	650.00	285.00	266.00
Gold.....			45.00		15.00
Silver and fractional coin.....		688.98	608.25	1,214.40	651.60
Expense account.....		314.50	764.71	171.97	120.70
Total.....	\$ 11,503.18	\$ 16,955.64	\$ 19,508.29	\$ 17,362.39	\$ 13,721.19
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	316.44				
Undivided profits, net.....	1,186.74				
Savings accounts.....		7.23	59.23	524.23	839.02
Individual deposits.....		6,918.93	9,449.06	6,838.16	2,753.76
Certified checks.....					70.66
Cashier's checks.....					57.75
Other liabilities.....		29.48			
Total.....	\$ 11,503.18	\$ 16,955.64	\$ 19,508.29	\$ 17,362.39	\$ 13,721.19
Owner—Joseph Immergluck.					

NO. 288, STATE BANK.

THE MERCHANTS BANK, DENVER

S. J. Thomas, President; A. J. Beckwith, Vice-President; Allison Stocker, Vice-President; Edward L. Brown, Cashier; George F. Hudson, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 91,568.76	\$ 100,037.00	\$ 93,390.70	\$ 100,502.69	\$ 112,478.66
Loans and discounts (secured by collateral).....	94,524.57	93,077.13	103,123.70	106,646.83	113,415.78
Loans on real estate.....	10,000.00	2,600.00			4,500.00
Overdrafts (secured and unsecured).....	720.21	171.83	653.58	4,971.15	71.07
Other bonds and securities.....	545.00	250.00	11,268.35	17,343.05	17,343.05
Furniture and fixtures.....	6,209.53	6,209.53	6,209.53	6,209.53	6,209.53
Other real estate.....				8,990.00	
Due from banks (not reserve banks).....	11,833.78	11,953.45	12,032.15	12,071.67	12,424.05
Cash items (not including checks on other banks).....	1,114.15	292.24	400.50	178.87	343.70
Due from reserve banks.....	52,844.17	77,511.30	91,351.92	63,992.89	103,049.85
Checks on other banks.....	1,604.76	3,750.96	5,689.94	728.49	4,352.46
Currency.....	6,023.00	7,875.00	4,210.00	10,419.00	10,004.00

Gold	1,332.50	1,987.50	2,295.00	5,730.00	3,220.00
Silver and fractional coin.....	3,225.13	2,162.31	1,985.34	4,575.70	1,727.48
Expense account					125.75
Other resources	80.00	109.37	295.00	478.70	645.00
Total	\$ 281,625.56	\$ 307,987.62	\$ 335,505.71	\$ 342,838.57	\$ 389,910.38

LIABILITIES.

Capital stock	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Undivided profits, net	3,546.99	2,836.38	886.31	658.10	
Savings accounts	70,182.55	80,168.31	94,695.97	100,163.61	106,900.46
Individual deposits	112,231.43	130,257.04	142,915.69	140,558.18	176,879.77
Demand certificates of deposit.....	10,691.90	11,563.90	12,740.40	16,674.82	16,577.43
Time certificates of deposit.....	8,293.00	7,375.00	6,944.50	5,579.50	5,280.55
Certified checks	1,018.93	444.83	931.84	1,536.12	3,533.53
Cashier's checks	660.76	342.16	1,391.00	2,668.24	5,738.64
Total	\$ 281,625.56	\$ 307,987.62	\$ 335,505.71	\$ 342,838.57	\$ 389,910.38

Directors—A. J. Beckwith, Dr. F. L. Bartlett, Chris Irving, J. G. Noll, Allison Stocker, Carl P. Schwalb, S. J. Thomas.

NO. 263, PRIVATE BANK.

THE MILLER BANK, DENVER

Byron L. Miller, Manager.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 426.55	\$ 697.05	\$ 644.80	\$ 547.30	\$ 336.20
Loans and discounts (secured by collateral).....	5,997.70	5,720.30	5,854.05	5,139.90	5,419.20
Loans on real estate.....	193.00	1,169.00	1,197.30	1,312.36	934.49
Furniture and fixtures.....	50.00	50.00	50.00	50.00	50.00
Other real estate.....	2,269.42	2,269.42	2,269.42	2,269.42	2,269.42
Due from reserve banks.....	1,794.48	226.50	204.53	394.80	1,305.62
Currency	5.00	4.00	34.00	372.00	20.00
Gold			15.00	20.00	10.00
Silver and fractional coin.....	2.65	2.10	6.74	11.90	4.07
Total	\$ 10,738.80	\$ 10,138.37	\$ 10,275.84	\$ 10,167.68	\$ 10,349.00

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	738.80	138.37	275.84	167.68	349.00
Total	\$ 10,738.80	\$ 10,138.37	\$ 10,275.84	\$ 10,167.68	\$ 10,349.00

Owner—Lydia R. Miller.

THE MOTOR BANK, DENVER

Aaron Friedman, President; Alvin C. Friedman, Vice-President; Bernard M. Solomon, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$	\$ 63,104.79
Furniture and fixtures.....	275.00
Due from reserve banks.....	4,401.10
Checks on other banks.....	30.00
Currency.....	345.00
Silver and fractional coin.....	30.79
Total	\$	\$	\$	\$	\$ 68,186.68
LIABILITIES.					
Capital stock.....	\$	\$	\$	\$	\$ 50,000.00
Undivided profits, net.....	1,724.18
Bills payable.....	16,000.00
Other liabilities.....	462.50
Total	\$	\$	\$	\$	\$ 68,186.68
Directors—Aaron Friedman, Alvin Friedman, Carrie S. Friedman, Bernard M. Solomon.					

THE MUTUAL BANK, DENVER

Ben Solomon, Cashier.

NO. 260, PRIVATE BANK.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 2,650.00	\$ 1,650.00	\$ 1,650.00	\$ 2,265.00	\$ 2,265.00
Loans and discounts (secured by collateral).....	1,625.00	1,625.00	1,625.00	1,250.00	1,250.00
Due from reserve banks.....	6,056.26	7,154.82	7,166.40	6,899.54	7,014.50
Total	\$ 10,331.26	\$ 10,429.82	\$ 10,441.40	\$ 10,414.54	\$ 10,529.50
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	331.26	.....	.....	414.54	.....
Undivided profits, net.....	.....	429.82	441.40	.....	529.50
Total	\$ 10,331.26	\$ 10,429.82	\$ 10,441.40	\$ 10,414.54	\$ 10,529.50
Owners—Maurice Solomon, Ben L. Solomon, Leo Lowenheim.					

NORTH DENVER BANK, DENVER

NO. 227, PRIVATE BANK.

R. A. Handy, Cashier; Ray C. Kuehl, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 18,861.27	\$ 16,282.49	\$ 17,903.40	\$ 17,744.90	\$ 19,341.93
Loans and discounts (secured by collateral).....	6,938.50	11,952.00	10,256.30	17,300.82	17,137.82
Loans on real estate.....	6,464.30	6,664.30	2,732.40	750.00	1,825.00
Overdrafts (secured and unsecured).....	99.99	37.61	3.13	82.58	519.88
Other bonds and securities.....	3,694.50	4,305.00	4,035.00	4,035.00	4,035.00
Furniture and fixtures.....	1,883.85	1,883.85	1,883.85	2,036.66	2,265.32
Other real estate.....	2,045.62	2,278.31	8,619.20	8,680.60	8,922.09
Cash items (not including checks on other banks).....	254.50	254.50	254.50	254.50	254.50
Due from reserve banks.....	11,512.29	5,834.05	10,964.22	4,236.61	2,633.74
Checks on other banks.....	750.09	306.58	665.07	677.52	2,016.07
Currency.....	418.00	1,774.00	964.00	1,563.00	1,136.00
Gold.....	87.50	312.50	57.50	107.50	112.50
Silver and fractional coin.....	939.58	895.08	841.19	869.46	1,157.33
Expense account.....	-----	116.13	-----	-----	125.40
Other resources.....	-----	-----	-----	-----	-----
Total	\$ 53,695.49	\$ 52,946.40	\$ 58,925.26	\$ 58,084.65	\$ 61,228.08
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,008.97	1,017.62	-----	-----	-----
Undivided profits, net.....	39.86	-----	3,200.66	3,287.16	2,496.46
Savings accounts.....	2,210.45	2,820.93	2,738.75	2,571.30	3,738.88
Individual deposits.....	30,190.44	25,960.64	30,130.13	28,618.88	29,124.79
Time certificates of deposit.....	9,841.77	12,521.29	12,759.12	13,496.91	15,084.91
Cashier's checks.....	404.00	625.92	96.60	110.40	783.04
Total	\$ 53,695.49	\$ 52,946.40	\$ 58,925.26	\$ 58,084.65	\$ 61,228.08

Co-partners—R. J. Morris, Hattie Morris, C. F. Goss, Minnie Goss, John Q. Adams, John G. Reeve, R. M. Handy, R. A. Handy.

NO. 233, STATE BANK.

PIONEER STATE BANK, DENVER

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 32,795.00	\$ 30,762.50	\$ 30,657.50	\$ 7,962.50	\$ 26,144.58
Loans and discounts (secured by collateral).....	88,783.22	80,520.19	75,849.92	88,637.10	85,220.00
Loans on real estate.....	108,006.96	105,647.88	112,141.05	110,497.74	113,024.88
Overdrafts (secured and unsecured).....	3.98	186.50	164.01	221.41	175.06

STATE BANK COMMISSIONER

THE PIONEER STATE BANK, DENVER—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	121,098.21	131,307.47	138,662.10	166,373.74	164,769.37
Premium on bonds.....	182.00	171.00	76.00	76.00	74.00
Furniture and fixtures.....	8,852.85	8,852.85	8,852.85	8,852.85	8,852.85
Other real estate.....	4,588.68	4,588.68	4,588.68	4,588.68	4,588.68
Due from banks (not reserve banks).....	1,678.00	2,119.00	12.50	410.50	.....
Cash items (not including checks on other banks).....	247.00	258.70	240.50	157.40	141.35
Due from reserve banks.....	46,829.17	57,870.46	86,954.56	53,386.39	75,527.00
Checks on other banks.....	4,659.93	1,994.72	3,235.78	6,940.03	1,906.47
Currency.....	15,475.00	12,018.00	16,178.00	14,121.00	12,242.00
Gold.....	2,722.50	2,522.50	3,025.00	1,722.50	2,717.50
Silver and fractional coin.....	6,575.13	6,152.92	4,021.34	6,614.99	7,943.73
Expense account.....	.....	765.09	515.97	.....	.....
Total	\$ 447,497.63	\$ 450,736.46	\$ 490,175.76	\$ 475,562.83	\$ 508,327.47
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.....	237.61	.....	.....	1,073.71	130.60
Savings accounts.....	176,959.14	186,626.22	210,323.82	227,875.44	238,781.84
Postal savings accounts.....	1,599.51	1,619.66	1,619.66	1,619.66	1,639.79
Individual deposits.....	153,678.46	148,238.63	168,676.28	138,330.31	157,979.81
Due to banks (not reserve banks).....	11,113.34	10,900.96	6,092.39	2,122.48	767.67
Demand certificates of deposit.....	5,743.50	5,300.00	5,590.00	10,435.00	10,355.00
Time certificates of deposit.....	16,548.53	16,852.81	16,414.66	12,156.60	13,188.00
Certified checks.....	1,545.45	1,124.75	110.00	733.90	60.00
Cashier's checks.....	3,572.09	3,573.43	4,848.95	4,715.73	8,924.76
Total	\$ 447,497.63	\$ 450,736.46	\$ 490,175.76	\$ 475,562.83	\$ 508,327.47

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

THE QUEEN CITY BANK, DENVER

NO. 267, PRIVATE BANK.

George J. Arfsten, Owner.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 3,829.70	\$ 4,036.80	\$ 3,812.90	\$ 2,526.80	\$ 2,466.35
Loans and discounts (secured by collateral).....	14,384.85	9,808.35	9,790.10	9,140.85	7,782.95
Loans on real estate.....	1,649.25	978.75	978.75	595.00	652.60
Due from reserve banks.....	3,198.16	3,133.75	3,821.51	4,201.32	1,344.97
Checks on other banks.....	.....	.....	.....	.....	89.50

Currency	658.00	475.00	335.00	351.00	486.00
Gold					10.00
Silver and fractional coin.....	.04	.50	3.20	.13	34.96
Total	\$ 23,720.00	\$ 18,433.15	\$ 18,741.46	\$ 16,815.10	\$ 12,867.33
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	820.00	820.00	820.00	930.00	930.00
Undivided profits, net		913.15	1,279.40		223.83
Individual deposits	7,600.00	6,700.00	6,642.06	5,885.10	1,713.50
Demand certificates of deposit.....	5,300.00				
Total	\$ 23,720.00	\$ 18,433.15	\$ 18,741.46	\$ 16,815.10	\$ 12,867.33

NO. 252, PRIVATE BANK.

J. R. REED BANKING COMPANY, DENVER

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 332.50	\$ 122.00	\$ 392.50	\$ 432.00	\$ 91.50
Loans and discounts (secured by collateral).....	10,482.64	11,036.24	11,788.34	13,817.99	9,531.99
Loans on real estate.....		268.11			
Cash items (not including checks on other banks)	79.30	558.70	137.99	175.94	451.36
Due from reserve banks.....	436.38	251.08	251.08	401.08	479.48
Checks on other banks.....	328.65	162.60	37.88		43.73
Currency	270.00	283.00	355.00	431.00	397.00
Gold		30.00	5.00		35.00
Silver and fractional coin.....	24.55	15.40	16.85	6.10	35.20
Total	\$ 11,954.02	\$ 12,727.13	\$ 12,984.64	\$ 15,264.11	\$ 11,065.26
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund					16.88
Undivided profits, net	428.45	209.90	354.60	272.32	236.88
Individual deposits	1,525.57	2,517.23	2,630.04	4,991.79	811.50
Total	\$ 11,954.02	\$ 12,727.13	\$ 12,984.64	\$ 15,264.11	\$ 11,065.26
Owners—James R. Reed, Frankie E. Reed.					

THE ROHRER BANK, DENVER

William H. Rohrer, Elizabeth M. Rohrer, Owners.

NO. 262, PRIVATE BANK.

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 12,826.79	\$ 13,942.44	\$ 14,505.49	\$ 14,730.57	\$ 14,991.61
Furniture and fixtures.....	125.00	125.00	125.00	125.00	125.00
Due from reserve banks.....	318.11	76.62	65.02	65.02	59.02
Currency	680.00	105.00	20.00	500.00	450.00
Gold	50.00	50.00	-----	-----	50.00
Silver and fractional coin.....	18.15	22.05	9.94	8.20	26.71
Total	\$ 13,968.05	\$ 14,321.11	\$ 14,725.45	\$ 15,428.79	\$ 15,702.34
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	2,946.58	3,299.64	3,703.98	4,407.32	-----
Bills payable	-----	-----	-----	-----	4,680.87
Individual deposits	21.47	21.47	21.47	21.47	21.47
Total	\$ 13,968.05	\$ 14,321.11	\$ 14,725.45	\$ 15,428.79	\$ 15,702.34

THE ROYAL BANK, DENVER

Max Klein, Owner.

NO. 264, PRIVATE BANK.

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ -----	\$ -----	\$ 2,300.00	\$ 2,305.00	\$ 3,845.60
Loans and discounts (secured by collateral).....	3,134.70	2,792.70	3,674.00	4,714.00	2,932.50
Loans on real estate.....	8,255.52	6,955.82	4,064.00	4,264.00	4,591.50
Furniture and fixtures.....	200.00	200.00	200.00	200.00	200.00
Due from reserve banks.....	277.76	1,748.12	1,224.89	199.49	268.74
Currency	115.00	55.00	89.00	55.00	95.00
Gold	80.00	30.00	30.00	15.00	-----
Silver and fractional coin.....	2.45	4.15	41.76	11.66	11.80
Total	\$ 11,985.43	\$ 11,835.79	\$ 11,623.65	\$ 11,764.15	\$ 11,945.14
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,985.43	1,835.79	1,623.65	1,764.15	1,624.04
Individual deposits	-----	-----	-----	-----	321.10
Total	\$ 11,985.43	\$ 11,835.79	\$ 11,623.65	\$ 11,764.15	\$ 11,945.14

THE SILVER STATE BANK, DENVER

Fred Boos, President; M. T. Murray, Vice-President; John Q. Adams, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 94,237.21	\$ 92,414.75	\$ 100,960.36	\$ 105,441.39	\$ 118,745.83
Loans and discounts (secured by collateral).....	73,035.69	61,149.39	56,235.90	41,550.89	67,020.51
Loans on real estate.....	10,750.00	13,776.83	11,946.83	32,962.36	5,275.00
Overdrafts (secured and unsecured).....	385.29	57.69	20.02	981.52	1,284.11
Other bonds and securities.....	250.00	250.00	250.00	250.00	250.00
Furniture and fixtures.....	4,555.14	4,555.14	4,555.14	4,000.00	4,000.00
Banking house.....				275.50	7,340.00
Cash items (not including checks on other banks).....		40.50	17.50		
Due from reserve banks.....	40,523.51	66,087.52	56,162.38	46,264.75	63,776.88
Checks on other banks.....	246.08	250.81	146.09	308.02	58.97
Currency.....	3,018.00	3,094.00	3,510.00	4,609.00	6,465.00
Gold.....	110.00	50.00	5,035.00	3,445.00	1,070.00
Silver and fractional coin.....	672.71	1,327.08	1,801.58	1,679.96	906.42
Expense account.....				602.16	926.83
Other resources.....	743.61	648.36	602.16		602.16
Total	\$ 228,527.24	\$ 243,702.07	\$ 241,242.96	\$ 242,370.55	\$ 277,721.71
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.....	2,184.64	1,302.76	1,490.01	14.30	
Savings accounts.....	29,957.73	28,231.81	30,676.00	35,945.39	37,321.15
Individual deposits.....	107,187.51	127,029.65	120,886.51	118,193.33	141,079.25
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	15,000.00
Time certificates of deposit.....	27,524.79	25,996.81	25,171.81	25,786.81	27,169.54
Certified checks.....	82.84	39.48	1,185.98	1,223.02	1,041.48
Cashier's checks.....	1,589.73	1,101.56	1,832.65	1,207.70	1,110.29
Total	\$ 228,527.24	\$ 243,702.07	\$ 241,242.96	\$ 242,370.55	\$ 277,721.71
Directors—Thomas S. Cox, W. D. Steinmetz, M. T. Murray, William Small, Gus Reddish, Louis Zimmerman, John Q. Adams, George E. Hathaway, Fred Boos.					

THE STANDARD BANK, DENVER

F. G. Mitchell, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 191.00	\$ 238.00	\$ 173.00	\$ 771.00	\$ 701.00
Loans and discounts (secured by collateral).....	14,292.78	13,886.94	13,786.24	21,703.45	20,397.35
Loans on real estate.....				1,889.35	2,038.00
Overdrafts (secured and unsecured).....		9.25	1.95	4.44	
Due from reserve banks.....	1,363.24	1,493.78	2,759.20	3,715.95	5,282.88
Checks on other banks.....	30.85	18.00		72.50	510.70
Currency.....	332.00	449.00	214.00	669.00	177.00
Gold.....	200.00	200.00	30.00	260.00	210.00
Silver and fractional coin.....	143.77	152.68	117.39	98.78	68.33
Total.....	\$ 16,553.64	\$ 16,447.65	\$ 17,081.78	\$ 29,184.47	\$ 29,385.26
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....		78.82	33.25		214.81
Individual deposits.....	6,553.64	6,368.83	7,048.53	19,184.47	19,170.45
Total.....	\$ 16,553.64	\$ 16,447.65	\$ 17,081.78	\$ 29,184.47	\$ 29,385.26
Owners—W. F. Morrison, J. A. Huntington, J. E. Yerkes.					

ANNUAL REPORT

NO. 34, STATE BANK.

STATE MERCANTILE BANK, DENVER

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 54,571.56	\$ 52,340.00	\$ 54,296.35	\$ 49,793.10	\$ 55,475.80
Loans and discounts (secured by collateral).....	35,154.91	35,668.17	30,266.81	32,000.00	25,682.23
Loans on real estate.....	4,662.35	4,662.35	6,891.35	6,891.35	6,186.00
Overdrafts (secured and unsecured).....	34.64	183.57	208.62	184.43	210.01
Other bonds and securities.....	3,294.56	3,294.56	3,294.56	3,294.56	3,294.56
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	13,005.60	14,602.55	14,602.55	16,322.55	16,322.55
Cash items (not including checks on other banks)	35.00	583.75	38.64	80.20	180.44
Due from reserve banks.....	9,025.27	7,469.56	13,069.74	13,563.08	16,130.93
Checks on other banks.....		37.21			187.58

Currency	1,465.00	1,571.00	1,152.00	2,464.00	1,322.00
Gold	20.00	150.00	145.00	75.00	.....
Silver and fractional coin.....	515.20	788.40	926.09	862.35	581.70
Total	\$ 122,784.09	\$ 122,351.12	\$ 125,891.71	\$ 126,530.62	\$ 126,573.80
LIABILITIES.					
Capital stock	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00	\$ 70,000.00
Surplus fund	1,125.00	1,125.00	1,275.00	1,425.00	1,425.00
Undivided profits, net	229.38	1,042.60	1,044.72	705.79	1,729.93
Bills payable	3,000.00	3,000.00	6,000.00	.....	.....
Dividends unpaid	1,400.00	.....	40.00	1,440.00	40.00
Individual deposits	25,199.92	22,978.98	26,712.95	33,109.94	34,938.46
Demand certificates of deposit.....	25.00	25.00	90.00	90.00	115.00
Time certificates of deposit.....	18,693.88	22,118.08	19,569.23	17,907.46	17,581.48
Certified checks	81.12	865.07	208.12	645.08	48.62
Cashier's checks	2,524.33	621.43	176.73	846.23	576.61
Reserved for taxes.....	505.46	574.96	774.96	361.12	118.70
Total	\$ 122,784.09	\$ 122,351.12	\$ 125,891.71	\$ 126,530.62	\$ 126,573.80
Directors—E. W. Elwell, W. D. McGinnis, Howard Klugh.					

NO. 253, PRIVATE BANK.

THE STRAUSS BANK, DENVER

RESOURCES.	Dec, 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,153.00	\$ 11,402.50	\$ 10,638.50	\$ 10,889.00	\$ 10,664.00
Loans and discounts (secured by collateral).....	1,450.00	.....	1,450.00	1,400.00	1,350.00
Due from reserve banks.....	130.09	333.64	304.39	21.67	1,203.23
Silver and fractional coin.....	3.55	4.20	31.10	6.15	12.45
Total	\$ 12,736.64	\$ 11,740.34	\$ 12,423.99	\$ 12,316.82	\$ 13,229.68
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net .....	.....	47.80	61.25	.....	200.50
Bills payable .....	.....	.....	.....	.....	3,029.18
Individual deposits	2,736.64	1,692.54	2,362.74	2,316.82	.....
Total	\$ 12,736.64	\$ 11,740.34	\$ 12,423.99	\$ 12,316.82	\$ 13,229.68
Owners—Sigmund Strauss, Leo Strauss.					

UNION STATE BANK OF DENVER, DENVER

C. W. Bigelow, President; J. M. Greenblatt, Vice-President; Ben Grimes, Vice-President; Maurice C. Bigelow, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 45,562.33	\$ 47,520.62	\$ 49,114.58	\$ 65,580.53	\$ 71,409.38
Loans and discounts (secured by collateral).....	19,333.36	25,531.07	26,345.15	17,160.67	17,758.65
Loans on real estate	26,075.00	25,275.00	24,500.00	24,475.00	21,400.00
Overdrafts (secured and unsecured).....	.32	3.04	7.59	43.01	49.33
Other bonds and securities.....	12,554.38	22,025.63	28,875.63	22,219.98	32,721.51
Furniture and fixtures.....	3,100.00	3,100.00	3,100.00	2,600.00	2,600.00
Due from reserve banks.....	31,615.20	15,185.74	12,763.36	25,832.72	30,365.57
Checks on other banks.....	8,140.80	4,696.18	9,683.72	6,631.23	6,978.19
Currency	2,077.00	1,769.00	1,540.00	2,466.00	1,763.00
Gold	957.50	852.50	890.00	1,050.00	1,077.50
Silver and fractional coin.....	802.82	670.44	915.80	1,066.43	1,299.03
Total	\$ 150,218.71	\$ 146,629.22	\$ 157,735.83	\$ 169,125.57	\$ 187,422.16
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	4,149.86	5,903.00	7,773.89	7,852.47	9,158.83
Savings accounts				37,783.80	48,044.19
Individual deposits	104,064.08	97,724.01	105,260.22	76,770.85	78,111.91
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	5,000.00	5,000.00
Time certificates of deposit.....	5,327.51	8,022.28	9,891.43	9,641.23	15,145.07
Certified checks	336.10	125.00	333.90	229.53	.....
Cashier's checks	2,148.20	603.57	355.03	416.26	581.40
Reserced for taxes		578.40	578.40	288.47	20.88
Other liabilities	692.96	172.96	42.96	142.96	359.88
Total	\$ 150,218.71	\$ 146,629.22	\$ 157,735.83	\$ 169,125.57	\$ 187,422.16
Directors—C. W. Bigelow, Maurice C. Bigelow, J. M. Greenblatt, Ben Grimes, A. Judelovitz, Warren E. Knapp, Gustaf Pearson, P. Quiatkowski, M. H. Robinson.					

ANNUAL REPORT

NO. 215, STATE BANK.

THE WEST SIDE STATE BANK, DENVER

Francis P. Kelley, President; Emil Desserich, Vice-President; Albert E. Upton, Cashier; Inez B. King, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 58,652.99	\$ 53,288.08	\$ 57,815.46	\$ 47,797.01	\$ 64,326.49
Loans and discounts (secured by collateral).....	46,641.13	48,152.22	49,038.15	48,654.30	38,098.87
Loans on real estate	15,351.49	12,676.49	12,492.99	14,300.48	21,101.00

Overdrafts (secured and unsecured).....	138.00	145.47	282.65	174.43	259.36
Other bonds and securities.....	44,749.90	44,117.40	56,094.88	48,900.10	51,404.58
Premium on bonds.....	165.00	165.00	165.00	-----	-----
Furniture and fixtures.....	4,503.04	4,503.04	4,520.29	4,732.54	4,915.54
Banking house.....	12,600.00	13,362.00	15,360.70	16,362.52	16,535.52
Cash items (not including checks on other banks).....	2,414.38	540.40	236.00	33.05	3,355.84
Due from reserve banks.....	38,452.94	48,591.88	35,877.28	46,980.48	27,723.36
Checks on other banks.....	4,761.14	2,081.31	2,859.72	6,304.34	8,180.83
Currency.....	5,889.00	7,898.00	8,796.00	7,250.00	11,396.00
Gold.....	2,470.00	2,400.00	2,725.00	2,060.00	6,497.50
Silver and fractional coin.....	2,356.66	1,328.70	2,402.93	2,405.21	2,402.00

Total	\$ 239,145.67	\$ 239,249.99	\$ 248,667.05	\$ 246,014.46	\$ 256,196.89
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LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	300.00	300.00	300.00	700.00	700.00
Undivided profits, net	102.45	517.60	1,989.18	369.28	934.12
Savings accounts	88,429.24	92,116.40	93,028.80	100,030.15	104,132.20
Dividends unpaid	1,200.00	-----	-----	1,200.00	-----
Individual deposits	92,137.14	88,994.99	100,075.93	84,981.33	102,955.68
Due to banks (not reserve banks).....	12,873.60	11,448.26	8,350.98	11,242.71	1,662.67
Demand certificates of deposit.....	3,475.62	3,888.62	3,808.62	2,850.00	2,891.90
Time certificates of deposit.....	9,865.84	10,805.84	10,239.84	11,336.34	12,239.34
Certified checks	25.00	336.27	90.90	225.04	10.00
Cashier's checks	736.78	842.01	782.80	3,079.61	670.98

Total	\$ 239,145.67	\$ 239,249.99	\$ 248,667.05	\$ 246,014.46	\$ 256,196.89
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Directors—F. P. Kelley, Elroy N. Clark, Emil Desserich, Albert E. Upton, Clark W. Bond, John F. Enright, William B. Upton.

NO. 41, PRIVATE BANK.

J. J. HARRIS & COMPANY, BANKERS, DOLORES, MONTEZUMA COUNTY

Roy S. S. Fox, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 84,723.72	\$ 95,441.35	\$ 111,438.61	\$ 102,956.42	\$ 107,183.61
Loans and discounts (secured by collateral).....	80,305.50	84,645.50	92,550.50	96,042.60	96,217.60
Loans on real estate.....	42,397.33	42,359.28	44,859.28	37,666.23	36,841.23
Overdrafts (secured and unsecured).....	-----	2.84	-----	-----	-----
Other bonds and securities.....	7,273.38	7,191.11	7,203.52	7,439.11	6,970.74
Furniture and fixtures.....	667.50	707.50	707.50	1,389.96	1,500.96
Due from banks (not reserve banks).....	418.96	-----	187.47	-----	-----
Due from reserve banks.....	46,931.48	41,791.85	42,673.01	38,217.92	79,836.46
Checks on other banks.....	231.67	552.67	48.75	36.60	75.06
Currency.....	306.00	2,388.00	1,921.03	1,489.00	1,014.00

STATE BANK COMMISSIONER

J. J. HARRIS & COMPANY, BANKERS, DOLORES, MONTEZUMA COUNTY—Continued

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Gold	5,660.00	3,635.00	4,780.00	4,960.00	3,500.00
Silver and fractional coin.....	1,321.39	1,552.89	1,076.50	1,331.40	1,346.33
Expense account		77.09			
Total	\$ 270,236.93	\$ 280,345.08	\$ 307,446.14	\$ 291,529.30	\$ 334,485.99
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	3,400.00	3,400.00	3,400.00	4,000.00	4,000.00
Undivided profits, net			1,094.00	3,998.84	3,951.50
Savings accounts					3,335.98
Individual deposits	163,249.82	174,587.96	197,171.04	183,282.70	224,463.01
Due to banks (not reserve banks).....		550.54			
Demand certificates of deposit.....	5,358.08	5,292.18	7,846.18	6,829.18	6,754.18
Time certificates of deposit.....	48,229.03	46,514.40	47,934.92	43,418.58	41,981.32
Total	\$ 270,236.93	\$ 280,345.08	\$ 307,446.14	\$ 291,529.30	\$ 334,485.99

Owners—John W. Harris, A. F. Harris and Roy S. S. Fox.

NO. 165, TRUST COMPANY.

THE DURANGO TRUST COMPANY, DURANGO, LA PLATA COUNTY

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

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 47,649.39	\$ 38,709.48	\$ 39,453.56	\$ 46,199.51	\$ 67,094.97
Loans and discounts (secured by collateral).....	106,016.40	110,798.87	125,172.97	152,668.36	138,775.96
Loans on real estate.....	99,219.00	117,924.00	118,599.00	120,966.97	125,556.63
Overdrafts (secured and unsecured).....			257.18		3.36
Other bonds and securities.....	84,667.33	92,017.26	84,977.65	38,752.40	35,451.39
Premium on bonds.....		8.50			
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Banking house				30,000.00	30,000.00
Other real estate.....	6,080.94	812.31	812.31	700.09	700.09
Due from banks (not reserve banks).....	8,358.24	1,291.55	2,583.39	1,993.22	3,036.28
Cash items (not including checks on other banks)	1,169.29		39.02	240.99	127.02
Due from reserve banks.....	83,380.79	79,026.85	76,717.74	89,391.86	68,169.87
Checks on other banks.....	1,488.55		56.88	245.80	144.75
Currency	1,652.00	5,153.85	8,729.00	6,232.00	8,295.00
Gold	2,327.50	1,761.10	4,125.00	4,295.00	4,565.00

Silver and fractional coin.....	1,665.77	1,278.08	1,243.22	1,122.41	1,380.49
Other resources	181.17	262.35	290.44	204.53	183.31
Total	\$ 448,856.37	\$ 454,044.20	\$ 468,057.36	\$ 498,013.14	\$ 488,484.12

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	5,000.00	5,000.00
Undivided profits, net	3,437.69	1,811.59	3,657.06	2,098.04	2,183.87
Savings accounts	265,797.61	282,893.66	293,583.58	313,222.13	305,920.66
Trust funds	9,527.63	5,344.24	5,319.47	9,094.07	6,689.73
Individual deposits	84,771.44	76,164.47	72,445.48	79,328.50	77,521.50
Due to banks (not reserve banks).....	3,202.00	7,728.10	11,021.22	7,219.16	10,264.90
Demand certificates of deposit.....	11,137.38	10,623.05	10,556.50	10,131.50	10,186.50
Time certificates of deposit.....	12,768.68	14,162.60	14,241.76	15,761.87	16,590.11
Certified checks	13.75	13.75	13.75	13.75	13.75
Cashier's checks	697.83	700.54	1,018.54	502.28	2,311.90
Reserved for interest.....	4,496.57	1,600.00	3,200.00	5,290.64	1,800.00
Reserved for taxes.....				350.00	
Other liabilities	5.79	2.20		1.20	1.20

Total	\$ 448,856.37	\$ 454,044.20	\$ 468,057.36	\$ 498,013.14	\$ 488,484.12
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Directors—A. W. Ayres, O. F. Boyle, W. F. Weightman, J. L. McNeil, A. P. Camp.

NO. 278, STATE BANK.

THE EAST LAKE STATE BANK, EAST LAKE, ADAMS COUNTY

W. D. Bish, President; W. M. Hopkins, Vice-President; George O. Corley, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 21,004.94	\$ 21,453.69	\$ 25,043.11	\$ 24,863.73	\$ 28,464.21
Loans and discounts (secured by collateral).....	10,314.83	18,088.45	15,288.03	21,454.61	18,122.06
Overdrafts (secured and unsecured).....	49.05	88.39	1,962.49	115.25	531.32
Premium on bonds.....	1,209.37	1,209.37	1,209.37	1,209.37	1,209.37
Furniture and fixtures.....	3,449.38	3,449.38	3,449.38	3,449.38	3,449.38
Cash items (not including checks on other banks).....	157.74				
Due from reserve banks	16,052.44	11,261.69	7,170.09	6,867.50	36,125.90
Currency	747.00	1,099.00	1,061.00	991.00	1,008.00
Gold	40.00	95.00	335.00	30.00	200.00
Silver and fractional coin.....	917.45	616.83	777.45	190.83	451.59
Other resources					149.11
Total	\$ 53,942.20	\$ 57,361.80	\$ 56,295.92	\$ 59,171.67	\$ 89,710.94

STATE BANK COMMISSIONER

THE EAST LAKE STATE BANK, EAST LAKE, ADAMS COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,060.68	1,259.18	1,279.64	855.82	717.73
Savings accounts	291.69	721.86	724.37	731.30	729.75
Individual deposits	32,716.08	32,471.30	31,827.38	30,188.37	60,768.91
Demand certificates of deposit	110.00	256.50	409.00	444.00	715.48
Time certificates of deposit	9,669.40	12,323.89	11,816.33	16,091.50	15,229.00
Cashier's checks	94.35	329.07	239.20	860.74	1,550.07
Total	53,942.20	\$ 57,361.80	\$ 56,295.92	\$ 59,171.67	\$ 89,710.94

Directors—W. D. Bish, B. A. Johnson, George O. Corley, W. M. Hopkins, Bruce Smith, J. E. Whytal, William Wasson.

NO. 283, STATE BANK.

THE ECKLEY STATE BANK, ECKLEY, YUMA COUNTY

M. B. Holland, President; P. J. Sullivan, Vice-President; Bert L. McKenzie, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 6,725.10	\$ 11,719.29	\$ 13,255.46	\$ 15,728.23	\$ 18,174.97
Loans and discounts (secured by collateral).....	21,482.84	24,002.56	28,399.56	33,752.93	26,593.19
Loans on real estate			3,200.00	3,200.00	
Overdrafts (secured and unsecured).....	4.62	27.01	16.84	56.19	8.34
Furniture and fixtures	280.75	430.75	445.75	456.25	456.25
Banking house	723.30	723.30	723.30	723.30	738.30
Due from banks (not reserve banks).....	1,650.00				
Due from reserve banks.....	3,304.56	13,037.65	15,150.01	9,119.04	32,687.66
Checks on other banks	27.70	169.34	243.33	78.80	30.07
Currency	1,230.00	635.00	1,625.00	1,660.00	2,888.00
Gold			60.00	85.00	70.00
Silver and fractional coin.....	787.92	577.73	984.26	1,037.01	481.00
Total	\$ 36,216.79	\$ 51,322.63	\$ 64,103.51	\$ 65,896.75	\$ 82,127.78

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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
Undivided profits, net	2,941.83	1,377.71	4,055.86	5,198.29	5,762.93
Individual deposits	22,667.39	36,703.16	46,834.70	42,836.89	59,118.24
Due to banks (not reserve banks).....	607.57				
Time certificates of deposit		1,241.76	1,212.95	5,861.57	5,246.61
Total	\$ 36,216.79	\$ 51,322.63	\$ 64,103.51	\$ 65,896.75	\$ 82,127.78

Directors—P. J. Sullivan, M. B. Holland, Bert L. McKenzie.

NO. 43, STATE BANK.

ELBERT COUNTY BANK, ELBERT, ELBERT COUNTY

Gordon Jones, President; W. D. Reilly, Vice-President; J. E. Mayer, Cashier; A. H. Mayer, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 77,815.72	\$ 62,393.98	\$ 78,985.57	\$ 66,442.71	\$ 66,484.43
Loans and discounts (secured by collateral).....	37,516.26	47,919.62	50,037.75	44,726.30	53,159.78
Loans on real estate.....	2,550.00	2,605.00	3,350.00	3,350.00	3,400.00
Overdrafts (secured and unsecured).....	4.09	83.42	31.04	11.52	5.02
Other bonds and securities.....	1,070.65	1,761.45	1,871.45	425.00	425.00
Banking house.....	2,000.00	2,000.00	2,000.00	1,500.00	1,500.00
Cash items (not including checks on other banks)			420.00		
Due from reserve banks.....	34,515.55	50,332.83	26,829.17	49,388.48	49,434.83
Currency.....	2,332.00	4,014.00	2,422.00	2,830.00	4,834.00
Gold.....	250.00	325.00	445.00	427.50	425.00
Silver and fractional coin.....	498.27	755.61	266.63	516.01	527.20
Total	\$ 158,602.54	\$ 172,190.91	\$ 166,658.61	\$ 169,617.52	\$ 180,195.26
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.....	9,339.24	2,397.28	2,805.24	1,376.90	2,239.44
Dividends unpaid.....				2,000.00	
Individual deposits.....	81,797.03	106,002.16	97,601.89	96,856.18	103,711.27
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	48,988.15	45,191.24	46,298.53	48,833.04	53,161.69
Cashier's checks.....	978.12	1,100.23	2,452.95	3,051.40	3,582.86
Total	\$ 158,602.54	\$ 172,190.91	\$ 166,658.61	\$ 169,617.52	\$ 180,195.26
Directors—Gordon Jones, W. D. Reilly, B. U. Jamison, J. H. Jones, J. E. Mayer.					

STATE BANK COMMISSIONER

NO. 282, STATE BANK.

THE ELIZABETH STATE BANK, ELIZABETH, ELBERT COUNTY

Lee Ramsey, President; Gordon Jones, Vice-President; B. U. Jamison, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 51,906.76	\$ 49,757.67	\$ 56,193.36	\$ 64,940.51	\$ 54,962.06
Loans and discounts (secured by collateral).....	75,044.78	89,476.79	82,088.22	63,369.52	68,575.91
Loans on real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Overdrafts (secured and unsecured).....	.98	20.51	18.26	34.72	28.09
Other bonds and securities.....	8,407.25	9,009.61	1,058.49	1,563.49	2,799.70
Furniture and fixtures.....	1,090.00	1,090.00	1,090.00	1,090.00	

THE ELIZABETH STATE BANK, ELIZABETH, ELBERT COUNTY—Continued

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RESOURCES:	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Banking house	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00	\$ 3,500.00
Due from banks (not reserve banks) .....	.....	.....	1,049.53	808.70	151.20
Cash items (not including checks on other banks)	31.15	.....	.....	.....	.....
Due from reserve banks	27,868.63	25,799.31	26,958.56	33,443.68	50,464.41
Currency	2,323.00	3,498.00	4,066.00	3,063.00	3,084.00
Gold	2,410.00	2,475.00	2,555.00	2,820.00	2,940.00
Silver and fractional coin	530.07	255.32	570.45	849.83	535.49
Other resources	6.36	80.55	26.53	12.98	33.93
Total	\$ 175,618.98	\$ 187,462.76	\$ 181,674.40	\$ 177,996.43	\$ 189,574.79

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	4,095.29	2,323.93	2,593.21	4,629.49	1,948.70
Dividends unpaid .....	.....	40.00	.....	.....	.....
Individual deposits	96,840.22	118,473.67	109,327.88	108,262.57	122,186.59
Due to banks (not reserve banks)	4,801.95	624.79	.....	.....	.....
Demand certificates of deposit .....	.....	.....	.....	.....	2,500.00
Time certificates of deposit	54,222.31	50,055.69	52,923.31	48,900.05	47,097.83
Certified checks .....	.....	106.20	25.00	26.15	313.47
Cashier's checks	479.21	508.60	618.23	261.40	288.15
Reserved for taxes	180.00	89.28	76.77	116.77	.....
Other liabilities .....	.....	240.60	1,110.00	800.00	40.05
Total	\$ 175,618.98	\$ 187,462.76	\$ 181,674.40	\$ 177,996.43	\$ 189,574.79

Directors—Lee Ramsey, Gordon Jones, B. U. Jamison.

NO. 285, STATE BANK.

THE ERIE BANK, ERIE, WELD COUNTY

C. W. Bixler, President; William Whites, Vice-President; James Brennan, Jr., Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 16,521.32	\$ 17,153.35	\$ 19,146.24	\$ 21,397.68	\$ 23,940.85
Loans and discounts (secured by collateral)	38,246.28	40,117.92	38,176.23	50,861.25	51,163.74
Loans on real estate	7,418.50	7,287.85	5,891.92	4,248.23	8,787.20
Overdrafts (secured and unsecured)	161.42	44.52	56.42	16.02	30.51
Other bonds and securities	17,986.59	18,213.77	9,523.17	9,902.75	9,874.33
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	2,413.31	2,413.31	2,413.31	2,413.31	1,878.26
Due from reserve banks	86,777.47	30,919.26	18,849.02	9,121.09	21,189.82

ANNUAL REPORT

Currency	3,424.00	3,147.00	2,347.00	2,967.00	2,943.00
Gold	1,245.00	1,055.00	822.50	525.00	1,075.00
Silver and fractional coin.....	388.24	325.37	293.53	222.27	324.09
Total	\$ 128,782.13	\$ 124,877.35	\$ 101,719.34	\$ 105,874.60	\$ 125,406.80

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	450.00	450.00	450.00	450.00	450.00
Undivided profits, net	2,774.85	382.25	821.14	1,402.64	1,602.41
Bills payable	1,858.73	1,831.87	1,894.05	1,886.98	2,025.59
Savings accounts	70,888.34	63,147.42	45,127.74	45,603.12	55,347.22
Individual deposits	37,810.21	43,450.81	38,426.41	41,531.86	45,981.58
Time certificates of deposit.....		615.00			
Cashier's checks					
Total	\$ 128,782.13	\$ 124,877.35	\$ 101,719.34	\$ 105,874.60	\$ 125,406.80

Directors—William Nicholson, William Whiles, William Sutton, C. W. Bixler, J. E. Oakley, James Brennan, Jr., J. O. V. Wise.

ESTES PARK BANK, ESTES PARK, LARIMER COUNTY NO. 37, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 30,054.08	\$ 27,881.79	\$ 31,951.10	\$ 40,358.75	\$ 36,633.98
Loans and discounts (secured by collateral).....	5,400.00	4,298.35	2,700.00	14,275.00	2,000.00
Loans on real estate	13,075.00	11,375.00	11,375.00		10,075.00
Overdrafts (secured and unsecured).....	651.94	813.49	107.07	725.57	2,597.07
Other bonds and securities.....	10,000.00				75,973.74
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	4,600.00	4,600.00	4,600.00	4,600.00	4,600.00
Other real estate.....				5,075.00	5,825.75
Due from banks (not reserve banks).....	239.48	3,406.33	911.16	9,744.08	22,782.03
Cash items (not including checks on other banks)			24.60	423.00	
Due from reserve banks.....	12,277.87	7,966.79	9,927.35	15,663.51	60,600.62
Currency	721.00	550.00	3,455.00	2,677.00	3,376.00
Gold	30.00	120.00	105.00	467.50	215.00
Silver and fractional coin.....	1,051.08	1,103.97	1,176.27	1,499.45	941.03
Other resources	66.00	76.00	67.50	20.00	14.00
Total	\$ 79,366.45	\$ 63,391.72	\$ 67,600.05	\$ 96,728.86	\$ 226,834.22

LIABILITIES.

Capital stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	114.68	446.69	548.50	670.63	1,257.85

ESTES PARK BANK, ESTES PARK, LARIMER COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Dividends unpaid	\$ 960.00	\$ 112.00	\$	\$	\$
Individual deposits	57,675.86	43,237.84	46,926.91	76,438.69	203,885.71
Time certificates of deposit	5,613.41	4,592.69	4,577.69	4,291.94	5,547.66
Certified checks .....	.....	.....	.....	75.00	.....
Cashier's checks	2.50	2.50	546.95	252.60	1,143.00
Total	\$ 79,366.45	\$ 63,391.72	\$ 67,600.05	\$ 96,728.86	\$ 226,834.22

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

NO. 40, STATE BANK.

THE FARMERS AND MERCHANTS BANK OF EVANS, EVANS, WELD COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 23,112.42	\$ 25,588.30	\$ 25,831.27	\$ 26,503.65	\$ 25,576.47
Loans and discounts (secured by collateral).....	21,055.00	24,714.70	29,101.17	36,476.80	39,116.80
Loans on real estate.....	8,300.00	9,941.00	10,571.00	10,957.50	8,086.00
Overdrafts (secured and unsecured).....	68.87	27.93	10.23	27.50	44.15
Other bonds and securities.....	2,820.71	3,585.79	3,315.80	2,795.80	1,823.14
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
Cash items (not including checks on other banks)	20.23	9.75	.....	.....	.....
Due from reserve banks.....	52,394.36	33,440.76	19,663.14	6,183.81	12,679.90
Checks on other banks	31.20	.....	.....	.....	.....
Currency	2,377.00	2,228.00	2,191.00	3,549.00	3,434.00
Gold	1,110.00	530.00	440.00	560.00	675.00
Silver and fractional coin.....	1,574.14	1,253.03	1,751.18	1,170.27	1,347.41
Total	\$ 116,863.93	\$ 105,319.26	\$ 96,874.79	\$ 92,224.33	\$ 96,782.87
LIABILITIES.					
Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund	600.00	900.00	900.00	1,000.00	1,000.00
Undivided profits, net	3,004.22	315.18	708.97	94.92	880.76
Bills payable .....	.....	.....	.....	.....	10,000.00
Dividends unpaid	750.00	414.00	336.00	1,147.00	1,000.00
Individual deposits	77,445.69	67,748.59	59,104.50	51,752.21	47,794.68
Demand certificates of deposit.....	1,438.70	1,354.17	970.00	970.00	1,230.23
Time certificates of deposit.....	21,125.32	22,087.32	22,355.32	24,760.20	22,377.20
Total	\$ 116,863.93	\$ 105,319.26	\$ 96,874.79	\$ 92,224.33	\$ 96,782.87

Directors—E. H. Lucas, John H. Behrens, E. W. Balfour.

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY NO. 274, STATE BANK.

John C. Singleton, President; J. Fred Singleton, Vice-President; A. A. Dollison, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 13,109.72	\$ 11,297.27	\$ 12,292.27	\$ 14,161.77	\$ 16,393.12
Overdrafts (secured and unsecured).....	555.05	484.86	69.20	54.05	250.00
Other bonds and securities.....	99,167.98	101,484.39	96,795.39	98,268.30	99,980.56
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....	531.59	4,115.32	854.10	-----	-----
Cash items (not including checks on other banks).....	4.42	-----	11.14	-----	-----
Due from reserve banks.....	25,658.73	19,261.00	23,035.87	17,852.28	12,689.72
Checks on other banks.....	524.23	75.00	43.51	27.75	55.20
Currency.....	1,993.00	2,187.00	2,395.50	2,675.00	3,574.00
Gold.....	2,815.00	2,945.00	2,860.00	3,210.00	2,775.00
Silver and fractional coin.....	261.81	324.49	195.40	511.20	653.69
Total	\$ 145,621.53	\$ 143,174.33	\$ 139,552.33	\$ 137,760.35	\$ 137,371.29
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.....	1,262.93	817.00	1,085.12	892.42	727.61
Bills payable.....	10,000.00	-----	-----	-----	-----
Individual deposits.....	93,000.51	86,863.09	83,597.33	78,854.14	77,424.64
Due to banks (not reserve banks).....	-----	-----	-----	4,059.29	4,814.00
Demand certificates of deposit.....	3,858.60	18,042.84	17,274.23	16,712.31	16,462.76
Time certificates of deposit.....	17,499.49	17,451.40	17,595.20	17,242.19	17,942.28
Total	\$ 145,621.53	\$ 143,174.33	\$ 139,552.38	\$ 137,760.35	\$ 137,371.29

Directors—John C. Singleton, J. Fred Singleton, A. A. Dollison.

NO. 212, STATE BANK.

FARMERS STATE BANK OF FLAGLER, FLAGLER, KIT CARSON COUNTY

H. C. Jones, President; A. J. Lockwood, Vice-President; Isaac N. Moberly, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 16,657.87	\$ 23,465.19	\$ 15,509.36	\$ 16,008.25	\$ 21,245.55
Loans and discounts (secured by collateral).....	25,644.93	13,770.82	18,286.01	16,780.94	19,621.07
Loans on real estate.....	1,010.00	3,711.62	2,755.70	2,991.62	2,941.62
Overdrafts (secured and unsecured).....	1,252.46	1,331.63	1,303.20	2,172.58	2,746.01
Other bonds and securities.....	562.50	562.50	562.50	562.50	562.50
Furniture and fixtures.....	1,914.48	1,914.48	1,914.48	1,914.48	1,914.48
Other real estate.....	3,500.00	3,500.00	4,300.00	4,300.00	4,300.00
Cash items (not including checks on other banks).....	272.03	-----	220.20	-----	-----
Due from reserve banks.....	5,581.00	2,820.56	4,355.41	15,767.19	6,503.97

FARMERS STATE BANK OF FLAGLER, FLAGLER, KIT CARSON COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Checks on other banks.....	\$ 9.00	\$ 272.50	\$	\$ 105.95	\$ 1,200.00
Currency	1,417.00	2,672.00	2,576.00	1,229.00	2,021.00
Gold .....	.....	100.00	145.00	222.50	337.50
Silver and fractional coin.....	585.51	618.16	735.68	710.77	731.75
Other resources	27.44	27.44	27.44	27.44	118.44
Total	\$ 58,434.22	\$ 54,766.90	\$ 52,690.98	\$ 62,793.22	\$ 64,243.89
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	222.36	268.80	480.85	598.99	394.17
Bills payable	7,995.00	7,639.72	3,379.39	5,000.00	8,222.50
Individual deposits	32,888.82	28,780.29	29,712.98	38,744.71	34,820.71
Demand certificates of deposit.....	3,000.00	.....	.....	.....	.....
Time certificates of deposit.....	4,182.64	7,118.09	7,687.76	8,449.52	10,401.51
Certified checks .....	.....	.....	.....	.....	400.00
Cashier's checks	145.40	30.00	.....	.....	.....
Reserved for taxes.....	.....	.....	1,430.00	.....	5.00
Other liabilities .....	.....	930.00	.....	.....	.....
Total	\$ 58,434.22	\$ 54,766.90	\$ 52,690.98	\$ 62,793.22	\$ 64,243.89
Directors—D. O. Moberly, H. C. Jones, A. J. Lockwood, H. L. Williams, I. N. Moberly.					

FLAGLER STATE BANK, FLAGLER, KIT CARSON COUNTY NO. 132, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 12,355.53	\$ 6,340.99	\$ 6,111.22	\$ 6,253.17	\$ 5,932.47
Loans and discounts (secured by collateral).....	60,129.50	66,844.10	64,866.70	61,705.85	58,877.02
Loans on real estate.....	6,002.95	8,029.25	7,528.25	7,623.25	5,373.25
Overdrafts (secured and unsecured).....	123.68	211.68	469.06	377.25	109.09
Other bonds and securities.....	1,178.26	1,919.70	2,280.47	2,896.74	1,739.58
Furniture and Fixtures.....	900.00	900.00	1,400.00	1,400.00	1,400.00
Banking house	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Cash items (not including checks on other banks).....	194.97	419.93	61.97	.....	.....
Due from reserve banks.....	30,634.28	28,234.60	24,118.83	28,689.39	44,747.59
Checks on other banks.....	.....	41.29	237.43	306.99	228.50
Currency	4,119.00	3,917.00	4,022.00	5,685.00	3,835.00
Gold	280.00	127.50	90.00	217.50	417.50
Silver and fractional coin.....	586.95	362.51	137.10	704.78	854.54
Total	\$ 118,305.12	\$ 119,148.55	\$ 113,123.03	\$ 117,659.92	\$ 125,314.54

LIABILITIES.					
Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund	925.00	1,200.00	1,200.00	1,200.00	1,275.00
Undivided profits, net.....	6,460.00	5,054.74	5,669.84	5,800.00	5,537.80
Individual deposits	69,119.91	71,775.53	66,477.06	67,431.57	75,437.74
Time certificates of deposit.....	29,300.21	28,618.28	27,276.13	30,728.35	30,562.00
Total	\$ 118,305.12	\$ 119,148.55	\$ 113,123.03	\$ 117,659.92	\$ 125,314.54

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

NO. 272, STATE BANK.

FLEMING STATE BANK; FLEMING, LOGAN COUNTY

A. E. Dodds, President; T. C. Sanders, Vice-President; J. N. Sanders, Cashier; C. L. Lippett, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 28,871.43	\$ 37,229.27	\$ 31,845.68	\$ 44,248.45	\$ 45,862.67
Loans and discounts (secured by collateral).....	11,045.00	6,028.75	13,992.05	13,207.75	12,509.55
Loans on real estate.....	-----	-----	800.00	800.00	800.00
Overdrafts (secured and unsecured).....	-----	1,682.60	1.00	10.35	13.62
Other bonds and securities.....	3,932.35	4,073.00	2,562.83	3,419.38	4,301.08
Furniture and fixtures.....	1,821.50	1,805.00	1,803.50	1,750.00	1,748.50
Banking house	2,929.49	2,931.49	2,931.49	2,820.00	2,820.00
Due from reserve banks.....	15,691.87	9,942.44	18,319.06	10,688.12	18,284.48
Checks on other banks.....	11.75	69.75	-----	10.00	638.00
Currency	2,785.00	2,096.00	1,300.00	2,658.00	1,886.00
Gold	10.00	5.00	-----	-----	-----
Silver and fractional coin.....	632.59	319.56	333.70	505.73	451.73
Total	\$ 67,730.98	\$ 66,182.86	\$ 73,889.31	\$ 80,117.78	\$ 89,315.63
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	3,000.00	3,000.00
Undivided profits, net.....	1,794.67	2,906.97	3,784.35	2,237.35	2,734.33
Bills payable	-----	-----	-----	4,000.00	6,225.20
Dividends unpaid	2,000.00	-----	-----	1,000.00	-----
Individual deposits	44,839.03	44,272.19	51,208.26	46,287.41	52,152.14
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,800.00	2,500.00
Time certificates of deposit.....	4,597.28	4,503.70	4,396.70	10,793.02	12,703.96
Total	\$ 67,730.98	\$ 66,182.86	\$ 73,889.31	\$ 80,117.78	\$ 89,315.63

Directors—A. E. Dodds, Frank Revere, T. C. Sanders, J. N. Sanders.

NO. 310, TRUST COMPANY.

THE FARMERS BANK AND TRUST COMPANY OF FORT COLLINS, FORT COLLINS, LARIMER COUNTY

A. A. Buschow, President; R. M. Buschow, Vice-President; W. L. Woods, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$ 9,500.00	\$ 42,680.55
Loans and discounts (secured by collateral).....	1,235.00
Loans on real estate.....	4,600.00
Other bonds and securities.....	445.56
Furniture and fixtures.....	1,841.12
Banking house.....	1,000.00	12,000.00
Due from reserve banks.....	39,500.00	79,901.71
Checks on other banks.....	857.46
Currency.....	3,755.00
Gold.....	1,005.00
Silver and fractional coin.....	576.67
Expense account.....	1,037.02
Other resources.....	100.00
Total	\$	\$	\$	\$ 50,000.00	\$ 150,035.09
LIABILITIES.					
Capital stock.....	\$	\$	\$	\$ 50,000.00	\$ 50,000.00
Savings accounts.....	1,177.26
Individual deposits.....	69,912.55
Time certificates of deposit.....	27,000.00
Cashier's checks.....	1,945.28
Total	\$	\$	\$	\$ 50,000.00	\$ 150,035.09

Directors—W. Ed. Wright, A. A. Buschow, W. L. Woods.

NO. 50, STATE BANK.

FORT LUPTON STATE BANK, FORT LUPTON, WELD COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 52,001.07	\$ 65,235.03	\$ 66,105.03	\$ 70,350.70	\$ 70,383.00
Loans and discounts (secured by collateral).....	44,100.00	54,750.10	65,045.70	83,108.00	101,021.08
Loans on real estate.....	10,737.00	9,737.00	9,737.00	9,737.00	8,237.00
Other bonds and securities.....	1,136.00	1,368.15	1,706.02	1,081.20	1,081.20
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)	.....	114.20	33.45	.....	59.24
Due from reserve banks.....	102,796.35	43,846.67	30,928.09	64,181.15	40,841.84

Checks on other banks.....		432.87		113.95		1,362.88
Currency	3,815.00	4,495.00		3,233.00		2,919.00
Gold	555.00	1,115.00		747.50		1,220.00
Silver and fractional coin.....	874.83	744.13		787.76		1,370.27
Total	\$ 217,015.25	\$ 182,838.15		\$ 178,807.50		\$ 229,495.51

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00		\$ 25,000.00		\$ 25,000.00
Surplus fund	1,200.00	1,700.00		1,700.00		1,700.00
Undivided profits, net	5,194.14	221.66		856.98		1,389.32
Individual deposits	157,360.86	121,895.60		113,278.73		139,847.82
Demand certificates of deposit.....	4,424.46	3,574.46		6,528.47		6,678.52
Time certificates of deposit.....	23,273.30	27,490.68		29,541.72		54,243.71
Certified checks	212.92					200.00
Cashier's checks	346.85	2,374.52		1,394.11		405.60
Reserved for interest.....	2.72					419.65
Reserved for taxes.....		581.23		507.49		
Total	\$ 217,015.25	\$ 182,838.15		\$ 178,807.50		\$ 229,495.51

Directors—G. S. Allbrook, W. T. Burge, H. H. Ewing, G. S. Landell, B. F. Twombly, M. B. Rhode, S. J. Rhode.
NO. 232, STATE BANK.

PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY

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

RESOURCES.

	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 24,160.41	\$ 24,330.33	\$ 22,431.35	\$ 30,327.09	\$ 31,182.96
Loans and discounts (secured by collateral).....	29,654.06	28,148.66	27,596.33	41,753.70	42,756.23
Loans on real estate.....	7,800.00	2,600.00	2,600.00	2,400.00	2,400.00
Overdrafts (secured and unsecured).....	10.24			202.84	612.89
Other bonds and securities.....	764.97	1,217.66	1,113.34	1,113.34	380.28
Furniture and fixtures.....	2,122.60	2,133.60	2,183.60	2,183.60	2,226.10
Cash items (not including checks on other banks)....	2.00	215.94	193.11	14.21	94.57
Due from reserve banks.....	18,205.50	10,751.81	6,591.00	14,256.21	21,085.22
Checks on other banks.....		15.85	7.38	50.90	73.04
Currency	4,635.00	3,261.00	4,611.00	3,565.00	2,818.00
Gold	45.00	112.50	690.00	975.00	170.00
Silver and fractional coin.....	579.84	1,088.74	990.71	757.15	944.96
Total	\$ 87,889.62	\$ 73,876.09	\$ 69,007.82	\$ 97,593.04	\$ 104,744.25

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	400.00	400.00		400.00	400.00
Undivided profits, net.....	193.76	284.01	347.43	662.40	442.47

PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Bills payable	\$	\$	\$	\$ 8,000.00	\$
Dividends unpaid	510.00				
Individual deposits	59,514.89	42,195.34	45,402.86	42,600.49	60,499.07
Demand certificates of deposit	2,405.00	2,051.00	2,050.00	4,610.00	4,768.00
Time certificates of deposit	14,865.97	12,629.28	9,801.53	28,433.25	28,396.71
Certified checks			87.00		
Cashier's checks		6,316.46	919.00	2,892.90	238.00
Total	\$ 87,889.62	\$ 73,876.09	\$ 69,007.82	\$ 97,599.04	\$ 104,744.25
Directors—Herman Funk, W. B. Mayfield, Jacob Rosenbrock, W. F. Bolton, H. M. Siemann, J. C. Allan.					

THE FORT MORGAN STATE BANK, FORT MORGAN, MORGAN COUNTY

NO. 291, STATE BANK.

E. W. Power, President; Carle H. Smith, Vice-President; John H. Shepherd, Cashier; M. M. Majewski, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 765.80	\$ 1,859.14	\$ 3,268.29	\$ 9,462.84	\$ 7,350.89
Loans and discounts (secured by collateral)	16,241.66	36,324.64	41,252.14	52,829.35	51,043.39
Loans on real estate	100.00	800.00	550.00		754.00
Overdrafts (secured and unsecured)		72.15	1.39	222.57	37.16
Other bonds and securities	154.15	13,517.99	8,051.46	483.25	622.25
Furniture and fixtures	2,235.32	2,235.32	2,235.32	2,500.00	2,500.00
Cash items (not including checks on other banks)					503.23
Due from reserve banks	22,228.58	11,614.61	9,686.03	1,929.59	11,729.46
Checks on other banks	335.11	138.71	707.73	697.92	1,001.13
Currency	4,393.00	1,012.00	3,280.00	3,720.00	3,698.00
Gold	245.00	100.00	120.00	130.00	225.00
Silver and fractional coin	234.42	432.06	666.93	815.94	944.31
Expense account	576.82	542.54		165.32	
Other resources			451.10		39.50
Total	\$ 47,509.86	\$ 68,649.16	\$ 70,270.39	\$ 72,956.78	\$ 80,448.32
LIABILITIES.					
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net					11.70
Savings accounts	114.74	792.20	1,422.31	2,042.76	3,010.14
Individual deposits	25,145.83	40,822.29	41,746.05	36,293.86	40,242.46
Time certificates of deposit	2,249.29	2,500.00	2,605.00	2,500.00	4,902.75
Certified checks		4,534.67	4,497.03	12,120.16	11,951.27
Reserved for interest					330.00
Total	\$ 47,509.86	\$ 68,649.16	\$ 70,270.39	\$ 72,956.78	\$ 80,448.32
Directors—E. W. Power, Carle H. Smith, John H. Shepherd.					

FOWLER STATE BANK, FOWLER, OTERO COUNTY

R. B. Spruill, President; W. M. Berry, Vice-President; Virgil Davis, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 54,080.45	\$ 57,474.88	\$ 55,368.94	\$ 58,647.93	\$ 63,878.76
Loans and discounts (secured by collateral).....	34,128.64	35,299.42	37,113.36	35,897.25	24,976.35
Loans on real estate.....	6,200.00	5,700.00	5,700.00	6,300.00	9,045.00
Overdrafts (secured and unsecured).....	257.63	6.30	60.57	101.87	46.48
Other bonds and securities.....	4,477.11	4,358.06	2,706.95	4,077.69	3,130.61
Furniture and fixtures.....	2,500.00	2,300.00	2,300.00	2,300.00	2,300.00
Banking house.....	6,100.00	6,000.00	6,000.00	6,000.00	6,000.00
Due from reserve banks.....	28,210.10	26,699.50	22,911.44	14,977.36	20,534.17
Checks on other banks.....	109.19	5.00	-----	99.50	113.68
Currency.....	842.00	2,996.00	2,140.00	3,802.00	3,544.00
Currency.....	842.00	3,307.50	3,567.50	1,835.00	982.50
Silver and fractional coin.....	326.47	1,556.74	1,082.24	997.93	458.68
Total	\$ 140,606.59	\$ 145,703.40	\$ 138,951.00	\$ 135,036.53	\$ 135,010.23
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,750.00	3,250.00	3,250.00	3,250.00	3,250.00
Undivided profits, net.....	5,647.24	1,151.10	862.36	2,168.37	2,336.22
Individual deposits.....	81,768.13	87,711.68	81,113.29	76,262.70	71,257.63
Demand certificates of deposit.....	2,500.00	-----	-----	-----	-----
Time certificates of deposit.....	22,559.39	27,886.74	27,700.53	28,177.00	31,907.89
Certified checks.....	-----	703.88	-----	-----	500.00
Cashier's checks.....	381.33	-----	1,024.82	178.46	758.49
Total	\$ 140,606.59	\$ 145,703.40	\$ 138,951.00	\$ 135,036.53	\$ 135,010.23
Directors—D. L. McPhillimy, W. M. Berry, G. A. Thornton, J. M. Boring, R. B. Spruill.					

STATE BANK COMMISSIONER

FIRST STATE BANK OF FREDERICK, FREDERICK, WELD COUNTY

Paul L. Leyda, President; W. L. Armstrong, Vice-President; E. H. Bennewitz, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ -----	\$ -----	\$ -----	\$ 7,548.33	\$ 9,461.18
Loans and discounts (secured by collateral).....	-----	-----	-----	2,100.00	1,952.00
Overdrafts (secured and unsecured).....	-----	-----	-----	90.23	30.96
Other bonds and securities.....	-----	-----	-----	1,996.31	3,108.97
Furniture and fixtures.....	-----	-----	-----	436.15	437.15
Banking house.....	-----	-----	-----	750.00	765.25

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FIRST STATE BANK OF FREDERICK, FREDERICK, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from reserve banks.....				5,890.35	3,250.52
Checks on other banks.....				3.00	5.00
Currency.....				1,056.00	372.00
Gold.....				512.50	1,000.00
Silver and fractional coin.....				541.04	602.59
Expense account.....				554.49	478.13
Total	\$	\$	\$	\$ 21,578.40	\$ 21,463.75
LIABILITIES.					
Capital stock.....	\$	\$	\$	\$ 10,000.00	\$ 10,000.00
Surplus fund.....				1,000.00	1,000.00
Savings accounts.....				29.62	147.44
Individual deposits.....				8,421.70	8,948.23
Time certificates of deposit.....				1,255.08	1,328.08
Cashier's checks.....				872.00	40.00
Total	\$	\$	\$	\$ 21,578.40	\$ 21,463.75

Directors—William L. Armstrong, L. E. Chenault, E. P. Klein, Louis J. Beynon, Paul Leyda, W. J. Wood, Ira D. Scott.

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY NO. 54, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 44,908.47	\$ 44,092.56	\$ 39,065.94	\$ 47,900.24	\$ 51,277.74
Loans and discounts (secured by collateral).....	18,576.85	16,711.35	31,140.01	28,465.96	20,240.67
Loans on real estate.....	6,711.22	20,295.80	12,916.88	15,060.23	11,226.82
Overdrafts (secured and unsecured).....	110.96	118.00	362.23	203.70	94.35
Bonds to secure postal savings.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities.....	3,434.69	3,024.12	2,368.11	2,044.43	2,154.68
Furniture and fixtures.....	2,494.00	2,494.00	2,494.00	2,494.00	2,677.60
Other real estate.....	5,284.79	5,284.79	5,284.79	5,284.79	7,784.79
Due from banks (not reserve banks).....					3,531.28
Cash items (not including checks on other banks).....		64.50	167.66	181.20	486.94
Due from reserve banks.....	44,093.60	17,245.23	22,030.68	19,517.37	19,685.01
Checks on other banks.....	180.10	177.33	246.57	82.18	758.44
Currency.....	2,651.00	2,115.00	2,835.00	1,129.00	3,429.00
Gold.....	1,260.00	1,595.00	1,855.00	1,327.50	1,455.00
Silver and fractional coin.....	929.26	819.88	698.39	668.87	1,369.15
Other resources.....		155.11			150.00
Total	\$ 134,634.94	\$ 118,192.67	\$ 125,465.26	\$ 126,359.47	\$ 130,321.47

LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Undivided profits, net	1,269.75	1,354.02	727.80	1,262.00	983.77
Bills payable .....	.....	.....	10,000.00	14,000.00	.....
Postal savings accounts	3,900.00	3,900.00	3,900.00	3,900.00	3,900.00
Individual deposits	81,931.16	66,766.87	62,938.86	61,590.79	82,267.36
Demand certificates of deposit	5,000.24	4,338.55	4,536.08	4,442.67	4,410.67
Time certificates of deposit	14,456.02	13,912.95	15,212.50	13,183.34	10,764.32
Cashier's checks	377.77	220.28	447.99	280.67	295.35
Other liabilities .....	.....	.....	2.03	.....	.....
Total	\$ 134,634.94	\$ 118,192.67	\$ 125,465.26	\$ 126,359.47	\$ 130,321.47

Directors—S. P. Green, Katie F. Skelly, H. W. White, J. D. Turner, H. G. McElfresh, F. C. Merriell, W. A. Merriell.

NO. 167, STATE BANK.

THE GENOA STATE BANK, GENOA, LINCOLN COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 5,673.61	\$ 7,090.29	\$ 3,331.30	\$ 3,629.29	\$ 3,985.38
Loans and discounts (secured by collateral).....	11,464.02	10,983.41	9,764.71	9,807.35	10,840.60
Loans on real estate.....	1,515.40	1,438.40	1,307.65	707.90	676.05
Overdrafts (secured and unsecured).....	204.19	151.13	224.45	145.14	271.78
Other bonds and securities.....	1,718.67	2,240.69	854.78	1,041.68	592.25
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Due from banks (not reserve banks).....	.....	210.00	.....	.....	.....
Due from reserve banks.....	10,184.28	6,038.13	12,812.00	10,122.89	10,418.09
Checks on other banks.....	451.67	532.19	3.00	.....	97.04
Currency	1,414.00	1,467.00	2,145.00	825.00	1,900.00
Gold	250.00	200.00	245.00	190.00	190.00
Silver and fractional coin.....	1,110.38	697.05	1,177.66	884.37	1,269.19
Total	\$ 36,536.22	\$ 33,598.29	\$ 34,415.55	\$ 29,903.62	\$ 32,788.38

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	1,206.20	1,440.60	469.24	1,163.86	880.06
Individual deposits	24,505.36	21,497.75	21,128.18	18,315.21	21,360.02
Cashier's checks	724.66	559.94	2,718.13	324.55	448.30
Total	\$ 36,536.22	\$ 33,598.29	\$ 34,415.55	\$ 29,903.62	\$ 32,788.38

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

STATE BANK COMMISSIONER

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, CLEAR CREEK COUNTY

NO. 56, STATE BANK.

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

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 24,054.46	\$ 25,126.29	\$ 25,156.10	\$ 23,301.85	\$ 11,301.68
Loans and discounts (secured by collateral).....	17,442.04	16,671.14	17,324.63	17,389.40	21,417.00
Loans on real estate.....	10,661.40	10,071.40	9,371.40	12,660.00	17,193.40
Overdrafts (secured and unsecured).....	5,669.07	1,400.70	2,260.56	2,641.14	41.98
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	275,381.14	280,434.06	291,096.56	288,114.58	289,199.38
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
Cash items (not including checks on other banks).....	655.85	190.47	1.25	324.52	285.40
Due from reserve banks.....	57,979.15	73,651.23	51,520.92	56,230.56	59,801.39
Checks on other banks.....	113.92	2.75	109.70	1.00	-----
Currency.....	5,477.00	7,289.00	8,438.00	8,678.00	5,034.00
Gold.....	1,910.00	1,107.50	1,007.50	1,752.50	1,290.00
Silver and fractional coin.....	575.70	741.40	1,150.90	476.85	877.10
Other resources.....	103.80	75.20	51.05	47.17	27.60
Total	\$ 424,634.58	\$ 441,372.19	\$ 432,099.62	\$ 436,228.62	\$ 431,079.98
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.....	109,846.32	110,272.89	111,771.11	117,609.59	99,209.65
Postal savings accounts.....	560.86	567.93	567.93	567.93	658.01
Individual deposits.....	61,330.29	78,442.03	76,605.45	86,560.96	85,885.90
Demand certificates of deposit.....	395.15	415.15	615.15	425.15	995.95
Time certificates of deposit.....	152,501.96	150,885.16	142,539.98	131,039.59	144,330.47
Certified checks.....	-----	789.03	-----	25.40	-----
Total	\$ 424,634.58	\$ 441,372.19	\$ 432,099.62	\$ 436,228.62	\$ 431,079.98

Directors—C. J. Nicholas, Fred S. Dewey, F. A. Maxwell, Fred R. Pneman, J. M. Copeland.

BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY

NO. 55, STATE BANK.

C. J. Seifried, President; J. B. Foley, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 13,087.45	\$ 16,967.73	\$ 16,810.11	\$ 16,331.15	\$ 16,939.75
Loans and discounts (secured by collateral).....	50,062.55	55,555.50	55,891.23	52,426.23	53,142.73

Loans on real estate.....	23,548.87	14,718.50	17,687.00	17,659.00	17,209.00
Overdrafts (secured and unsecured).....	779.42	643.95	14.87	1,274.40	686.52
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	56,635.99	53,553.42	53,788.96	53,255.21	48,155.77
Furniture and fixtures.....	958.00	958.00	958.00	958.00	958.00
Other real estate.....	6,134.71	6,134.71	-----	-----	-----
Due from banks (not reserve banks).....	122.91	582.07	47.64	-----	162.35
Cash items (not including checks on other banks)....	12.00	38.30	252.13	157.57	115.52
Due from reserve banks.....	16,422.66	18,003.54	17,370.49	16,357.08	34,343.61
Checks on other banks.....	17.50	3,555.00	3,882.00	3,708.00	4,021.00
Currency.....	3,682.00	-----	89.90	81.40	5.00
Gold.....	1,400.00	810.00	882.50	770.00	1,062.50
Silver and fractional coin.....	1,115.05	1,580.80	1,623.95	591.35	566.30
Total.....	\$ 174,979.11	\$ 174,101.52	\$ 170,298.78	\$ 164,569.39	\$ 178,368.05

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.....	11,622.41	9,118.68	6,833.90	6,090.66	7,244.59
Postal savings accounts.....	150.97	152.87	152.87	152.87	179.77
Individual deposits.....	46,881.56	48,049.61	44,805.39	41,954.05	53,035.58
Due to banks (not reserve banks).....	-----	-----	-----	20.78	-----
Demand certificates of deposit.....	459.45	328.21	2,953.20	1,861.21	2,161.20
Time certificates of deposit.....	65,864.72	66,452.15	65,553.42	64,469.82	65,746.91
Other liabilities.....	-----	-----	-----	20.00	-----
Total.....	\$ 174,979.11	\$ 174,101.52	\$ 170,298.78	\$ 164,569.39	\$ 178,368.05

Directors—C. J. Seifried, M. J. Seifried, J. B. Foley.

GILCREST STATE BANK, GILCREST, WELD COUNTY

NO. 229, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 2,724.22	\$ 2,679.66	\$ 5,694.66	\$ 8,098.58	\$ 8,744.47
Loans and discounts (secured by collateral).....	1,694.39	3,119.39	5,170.55	6,899.39	7,977.12
Overdrafts (secured and unsecured).....	864.78	-----	8.04	72.80	31.82
Furniture and fixtures.....	732.67	732.67	732.67	757.67	757.67
Banking house.....	2,143.80	2,143.80	2,143.80	2,143.80	2,143.80
Other real estate.....	1,814.45	1,867.50	1,852.00	1,812.00	1,792.90
Cash items (not including checks on other banks)....	43.60	163.76	10.00	51.86	145.47
Due from reserve banks.....	9,600.17	10,047.61	6,085.89	2,239.73	515.54
Currency.....	355.00	356.00	567.00	155.00	350.00
Gold.....	10.00	7.50	72.50	7.50	2.50

GILCREST STATE BANK, GILCREST, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Silver and fractional coin.....	\$ 176.82	\$ 330.88	\$ 355.37	\$ 104.70	\$ 150.60
Expense account	2,096.62	1,981.38	2,059.02	2,071.91	1,996.46
Total	\$ 22,256.52	\$ 23,430.15	\$ 24,751.50	\$ 24,414.94	\$ 24,608.35
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Notes rediscounted .....	.....	.....	.....	4,000.00	5,050.00
Individual deposits	11,218.02	12,430.15	13,601.50	9,114.94	7,058.35
Demand certificates of deposit.....	.....	.....	.....	.....	1,000.00
Time certificates of deposit.....	1,038.50	1,000.00	1,150.00	1,300.00	1,500.00
Total	\$ 22,256.52	\$ 23,430.15	\$ 24,751.50	\$ 24,414.94	\$ 24,608.35
Directors—W. K. Gilcrest, P. W. Allen, W. E. Kinsella, Fred Johnson, M. H. Hartung.					

THE GOLDEN SAVINGS BANK, GOLDEN, JEFFERSON COUNTY

NO. 140, STATE BANK.

R. Broad, Jr., President; H. M. Rubey, Vice-President; R. Broad, Jr., Cashier; George R. Broad, Assistant Cashier; Paul Ficht, Secretary.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 4,176.57	\$ 4,537.40	\$ 4,238.80	\$ 7,969.00	\$ 14,703.81
Loans and discounts (secured by collateral).....	980.00	1,430.00	2,030.00	1,480.00	1,230.00
Loans on real estate.....	19,497.00	19,447.00	18,947.00	19,847.00	20,253.00
Overdrafts (secured and unsecured).....	1.41	1.00	18.71	3.65	.....
Other bonds and securities.....	60,150.00	65,085.94	67,329.37	65,103.31	61,663.64
Premium on bonds.....	340.06	.....	.....	.....	.....
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Due from banks (not reserve banks).....	15,000.00	10,000.00	5,000.00	10,000.00	15,000.00
Cash items (not including checks on other banks).....	.....	16.15	.....	.....	61.20
Due from reserve banks.....	27,684.29	27,989.21	30,456.91	27,586.95	37,324.84
Checks on other banks.....	140.35	578.30	267.93	307.88	133.11
Currency	1,922.00	1,383.00	1,145.00	1,784.00	2,586.00
Gold	2,420.00	2,147.50	2,220.00	2,330.00	2,160.00
Silver and fractional coin.....	258.79	271.09	216.96	355.72	283.35
Total	\$ 141,570.47	\$ 141,886.59	\$ 140,870.68	\$ 145,767.51	\$ 164,398.95
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,500.00	10,500.00
Undivided profits, net	5,911.05	2,431.10	2,579.92	335.32	1,293.54

Dividends unpaid				2,000.00	
Individual deposits	44,852.48	49,699.56	48,002.56	50,253.05	61,217.29
Demand certificates of deposit	5,480.00	3,540.00	3,367.50	3,497.90	5,148.90
Time certificates of deposit	50,326.94	51,215.93	51,920.70	54,181.24	61,239.22
Total	\$ 141,570.47	\$ 141,886.59	\$ 140,870.68	\$ 145,767.51	\$ 164,398.95

Directors—R. Broad, Jr., H. M. Rubey, Paul Ficht, George R. Broad, W. H. Bratt.

NO. 288, STATE BANK.

THE AMERICAN STATE BANK, GRANADA, PROWERS COUNTY

W. C. Young, President; H. F. Decker, Vice-President; E. A. Wines, Cashier; J. L. Zink, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 19,916.73	\$ 23,509.35	\$ 20,827.27	\$ 23,222.25	\$ 22,630.39
Loans and discounts (secured by collateral).....	35,195.16	28,395.50	30,640.11	40,267.25	41,468.98
Loans on real estate.....	3,579.50	6,910.00	5,560.00	3,580.00	3,819.42
Overdrafts (secured and unsecured).....	1,311.65	1,163.22	3,063.52	1,548.17	2,371.66
Other bonds and securities.....	122.85	875.17	806.15	92.86	47.90
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,450.00	1,450.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks).....			1,450.00		
Cash items (not including checks on other banks).....	58.60	55.00	151.47	230.52	146.91
Due from reserve banks.....	1,403.56	12,971.87	11,825.18	12,702.99	16,082.06
Checks on other banks.....	196.38	82.10	33.52	88.75	240.80
Currency	1,262.00	2,245.00	1,797.00	1,801.00	2,837.00
Gold	145.00	165.00	185.00	170.00	50.00
Silver and fractional coin.....	433.94	405.92	367.33	432.34	650.57
Total	\$ 68,625.37	\$ 81,778.13	\$ 81,706.55	\$ 89,086.13	\$ 95,306.09
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	200.00
Undivided profits, net	168.45	227.88	245.78	161.85	468.77
Bills payable	7,500.00	5,000.00	5,000.00	7,500.00	7,500.00
Dividends unpaid	80.00			400.00	
Individual deposits	44,542.65	49,794.47	42,171.94	42,026.86	45,935.20
Due to banks (not reserve banks).....				447.09	
Due to reserve banks.....	56.42	602.72	1,378.50		
Time certificates of deposit.....	4,936.76	11,729.74	19,335.88	26,228.15	28,289.49
Cashier's checks	1,241.09	4,323.32	2,474.45	2,122.18	2,912.63
Total	\$ 68,625.37	\$ 81,778.13	\$ 80,706.55	\$ 89,086.13	\$ 95,306.09

Directors—W. C. Young, E. A. Wines, J. L. Zink, H. F. Decker.

THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, MESA COUNTY

D. T. Stone, President; C. D. Smith, Vice-President; R. A. Orr, Vice-President; Reuel Morgan, Cashier; E. W. Dinwiddie, Assistant Cashier; G. H. McCurdy, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1917	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 223,407.28	\$ 230,488.45	\$ 244,576.90	\$ 206,545.41	\$ 227,300.48
Loans and discounts (secured by collateral).....	194,438.01	195,640.15	159,516.55	186,852.55	183,897.90
Loans on real estate.....	39,149.29	41,567.39	42,182.39	37,874.39	37,748.06
Overdrafts (secured and unsecured).....	872.57	109.61	268.84	1,593.01	1,067.70
Bonds to secure postal savings.....	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other bonds and securities.....	3,598.02	5,944.80	2,539.80	4,089.75	4,398.96
Premium on bonds.....	1,190.00	1,190.00	1,190.00	1,190.00	1,190.00
Furniture and fixtures.....	13,000.00	13,000.00	13,000.00	13,000.00	13,000.00
Other real estate.....	8,200.00	8,200.00	8,200.00	7,900.00	9,400.00
Due from banks (not reserve banks).....	11,087.46	5,095.79	6,696.32	5,852.06	7,145.38
Cash items (not including checks on other banks)		1.25	4,653.25		
Due from reserve banks.....	97,061.05	61,363.30	84,288.55	105,122.69	146,897.55
Checks on other banks.....	7,453.24	3,628.91	4,706.30	5,528.47	1,504.11
Currency.....	13,002.00	14,247.00	15,591.00	13,436.00	19,045.00
Gold.....	10,907.50	10,052.50	7,670.00	5,897.50	6,482.50
Silver and fractional coin.....	4,114.83	4,340.46	1,283.21	2,834.43	3,476.28
Total	\$ 644,481.25	\$ 611,869.61	\$ 613,363.11	\$ 614,716.26	\$ 679,553.92
LIABILITIES.					
Capital stock.....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus fund.....	5,300.00	5,300.00	5,300.00	5,850.00	5,850.00
Undivided profits, net.....	3,873.94	5,496.26	8,624.95	3,780.40	4,863.30
Bills payable.....			20,000.00	20,000.00	10,000.00
Savings accounts.....	52,272.69	52,260.83	53,839.99	53,795.30	52,615.00
Postal savings accounts.....	16,760.05	16,760.05	16,760.05	16,968.40	16,968.40
Trust funds.....	2,573.94	2,561.45	2,567.45	2,466.42	14.95
Dividends unpaid.....	3,750.00	315.00		5,000.00	
Individual deposits.....	330,565.71	314,426.82	291,974.91	284,891.14	368,497.21
Due to banks (not reserve banks).....	22,360.69	10,591.77	9,285.76	3,837.04	3,595.19
Demand certificates of deposit.....	23,590.53	16,874.02	16,902.41	17,193.62	4,617.30
Time certificates of deposit.....	56,418.27	60,463.92	62,851.43	73,072.57	87,604.91
Certified checks.....				1,077.50	
Reserved for taxes.....	2,015.43	1,819.49	256.16	1,656.16	27.66
Other liabilities.....				127.71	
Total	\$ 644,481.25	\$ 611,869.61	\$ 613,363.11	\$ 614,716.26	\$ 679,553.92

Directors—E. W. Dinwiddie, Benj. Griffith, Reuel Morgan, R. A. Orr, C. D. Smith, D. T. Stone, William Ternahan.

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY

A. M. Schmidt, President; William E. Dudley, Vice-President; A. C. Milner, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 34,622.25	\$ 26,789.39	\$ 32,177.30	\$ 46,781.66	\$ 31,882.83
Loans and discounts (secured by collateral).....	52,836.67	65,249.94	74,150.46	63,411.76	74,043.54
Loans on real estate.....	8,440.50	8,645.50	8,286.50	8,277.50	9,482.50
Overdrafts (secured and unsecured).....	-----	98.76	132.39	43.34	25.19
Other bonds and securities.....	2,445.47	1,321.75	536.05	3,225.10	334.25
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks).....	-----	3,004.92	3,006.25	3,006.25	8,167.90
Due from reserve banks.....	70,644.57	56,726.53	49,202.53	20,400.69	99,961.09
Checks on other banks.....	1,616.57	1,589.97	5,355.31	3,765.39	1,087.54
Currency.....	4,615.00	4,892.00	5,795.00	2,768.00	3,988.00
Gold.....	1,497.50	1,562.50	1,445.00	1,170.00	1,060.00
Silver and fractional coin.....	1,009.95	2,041.63	1,935.41	1,151.06	1,434.97
Total	\$ 180,728.48	\$ 174,922.89	\$ 185,022.20	\$ 157,000.75	\$ 234,467.81
LIABILITIES.					
Capital stock.....	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net.....	211.02	708.67	1,622.01	211.02	852.60
Individual deposits.....	86,734.08	82,962.04	86,929.32	81,715.85	153,418.24
Due to banks (not reserve banks).....	30,000.00	30,000.00	30,000.00	9,842.00	9,000.77
Demand certificates of deposit.....	-----	-----	-----	-----	5,000.00
Time certificates of deposit.....	20,187.36	17,034.96	22,362.41	20,433.27	22,293.47
Cashier's checks.....	70.13	691.33	726.01	948.10	551.42
Reserved for interest.....	250.00	250.00	525.00	-----	-----
Reserved for taxes.....	949.60	949.60	531.16	1,024.22	525.02
Other liabilities.....	1,326.29	1,326.29	1,326.29	1,326.29	1,326.29
Total	\$ 180,728.48	\$ 174,922.89	\$ 185,022.20	\$ 157,000.75	\$ 234,467.81

Directors—A. M. Schmidt, William E. Dudley, Fred W. Halbouer, Fred Mantey, James H. Rankin, D. A. Randall, William Ricks, Henry Frank, A. C. Milne.

GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY

George E. Clarkson, President; J. B. Wallace, Vice-President; J. J. Connell, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 23,788.87	\$ 19,341.35	\$ 22,705.59	\$ 21,527.68	\$ 22,718.28
Loans and discounts (secured by collateral).....	10,846.41	9,377.20	5,696.73	4,260.19	7,728.12

GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans on real estate.....	\$ 1,750.00	\$ 1,750.00	\$ 1,350.00	\$ 4,486.00	\$ 5,236.00
Overdrafts (secured and unsecured).....	238.85	67.07	211.90	198.90	544.17
Other bonds and securities.....	629.43	629.43	653.38	626.63	658.04
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	2,603.75	2,603.75	3,639.60	3,639.60	3,639.60
Cash items (not including checks on other banks)	118.94	9.00	-----	-----	13.00
Due from reserve banks.....	2,528.93	3,956.20	4,265.60	3,509.55	6,064.24
Currency.....	1,536.00	1,695.00	1,884.00	802.00	765.00
Gold.....	1,607.50	677.50	792.00	922.00	1,045.00
Silver and fractional coin.....	594.81	533.31	518.72	541.96	624.38
Total	\$ 50,243.49	\$ 44,639.81	\$ 45,717.52	\$ 44,514.51	\$ 53,035.83
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	1,200.00	1,200.00
Undivided profits, net.....	930.59	735.73	594.24	558.29	348.47
Dividends unpaid.....	600.00	-----	-----	400.00	-----
Individual deposits.....	23,869.60	26,397.30	25,592.30	26,291.74	33,525.70
Due to reserve banks.....	7,714.28	710.75	-----	-----	-----
Demand certificates of deposit.....	275.00	50.00	50.00	25.000	25.00
Time certificates of deposit.....	5,754.02	5,646.03	8,019.48	6,039.48	7,936.66
Certified checks.....	-----	-----	361.50	-----	-----
Total	\$ 50,243.49	\$ 44,639.81	\$ 45,717.52	\$ 44,514.51	\$ 53,035.83
Directors—George E. Clarkson, J. B. Wallace, J. J. Connell.					

WELD COUNTY SAVINGS BANK, GREELEY, WELD COUNTY

NO. 59, SAVINGS BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 143,348.63	\$ 170,261.38	\$ 117,653.11	\$ 111,425.30	\$ 140,499.99
Loans and discounts (secured by collateral).....	89,189.38	83,765.46	74,479.52	91,885.52	105,960.78
Loans on real estate.....	102,007.30	101,207.30	84,507.30	54,457.30	34,782.30
Overdrafts (secured and unsecured).....	201.82	20.85	224.13	292.30	131.45
Other bonds and securities.....	55,778.05	54,318.94	29,434.98	45,082.78	50,815.18
Furniture and fixtures.....	1.00	1.00	1.00	1.00	1.00
Due from banks (not reserve banks).....	100.00	-----	-----	-----	148.75

Due from reserve banks.....	77,931.83	48,014.93	165,704.92	177,089.04	117,093.47
Checks on other banks.....	1,318.42	833.66	2,936.36	939.94	2,194.77
Currency	9,898.00	7,656.00	8,656.00	12,687.00	8,262.00
Gold	327.50	480.00	615.00	985.00	1,315.00
Silver and fractional coin.....	1,118.52	2,033.37	2,525.33	2,355.92	2,337.75
Other resources	251.00	327.00	218.00	197.00	135.00
Total	\$ 481,471.45	\$ 468,919.89	\$ 486,955.65	\$ 497,398.10	\$ 463,677.44
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	25,208.18	23,606.95	27,617.92	24,349.49	26,582.74
Savings accounts	164,459.12	165,368.46	179,348.38	195,107.28	174,950.52
Dividends unpaid	594.21	36.15	36.15	5,036.15	66.27
Individual deposits	197,828.68	166,374.33	172,454.67	169,094.56	129,523.41
Demand certificates of deposit.....	45.00	6,090.00	6,100.00	6,100.00	6,010.00
Time certificates of deposit.....	16,338.71	23,760.64	24,446.44	20,723.90	50,676.55
Cashier's checks	1,997.55	2,683.36	1,952.12	1,986.72	867.95
Total	\$ 481,471.45	\$ 468,919.89	\$ 486,955.68	\$ 497,398.10	\$ 463,677.44

Directors—J. S. Gale, R. F. Graham, C. N. Jackson, A. W. Ferguson, C. F. Bell, W. B. Starr, Wm. Mayher.

NO. 154, STATE BANK.

THE GROVER STATE BANK, GROVER, WELD COUNTY

George S. Adams, President; E. C. Abbey, Jr., Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,063.60	\$ 18,988.69	\$ 20,719.44	\$ 27,464.78	\$ 28,285.92
Loans and discounts (secured by collateral).....	947.14	2,602.19	6,096.38	5,682.16	4,999.71
Loans on real estate.....	3,374.20	3,874.00	6,934.20	7,275.00	4,765.00
Overdrafts (secured and unsecured).....	35.94	35.94	26.10	465.26	838.99
Furniture and fixtures.....	1,883.47	1,883.47	1,883.47	1,883.47	1,913.47
Banking house	2,302.94	2,302.94	2,302.94	2,302.94	2,302.94
Other real estate.....	8,672.98	6,210.85	6,210.85	6,210.85	6,210.85
Cash items (not including checks on other banks).....	281.80	17.50	41.00	28.00	285.18
Due from reserve banks.....	4,209.10	10,290.40	5,282.36	8,224.89	19,377.92
Currency	3,265.00	2,598.00	612.00	1,230.00	1,524.00
Gold	345.00	20.00	.....	25.00	.....
Silver and fractional coin.....	836.87	273.61	426.83	451.58	746.49
Other resources .....	.....	.....	.08	.....	.....
Total	\$ 43,182.10	\$ 49,097.79	\$ 50,535.65	\$ 61,243.93	\$ 71,250.47

THE GROVER STATE BANK, GROVER, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net	508.80	705.42	841.18	1,136.32	1,370.54
Bills payable					5,000.00
Individual deposits	27,677.06	34,602.64	36,355.64	35,015.81	38,975.36
Time certificates of deposit	2,995.91	2,213.50	2,335.50	14,091.47	14,870.26
Cashier's checks .....	.33	576.23	.33	.33	34.31
Total	\$ 43,182.10	\$ 49,097.79	\$ 50,535.65	\$ 61,243.93	\$ 71,250.47
Directors—George S. Adams, C. A. Black, E. C. Abbey, Jr.					

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, GUNNISON COUNTY

NO. 207, TRUST COMPANY.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 39,681.78	\$ 45,748.50	\$ 49,621.00	\$ 57,238.21	\$ 63,674.87
Loans and discounts (secured by collateral).....	61,503.28	77,481.47	75,800.12	72,026.07	74,233.09
Loans on real estate.....	19,114.08	18,989.08	23,164.08	21,914.08	18,549.08
Overdrafts (secured and unsecured).....	1,001.21	636.84	859.91	1,058.15	868.02
Other bonds and securities.....	7,128.94	12,565.34	7,730.41	8,586.73	9,177.08
Furniture and fixtures.....	3,378.05	3,200.00	3,212.50	3,829.75	3,829.75
Other real estate.....	1,536.54	1,536.54	1,536.54	1,675.54	1,675.54
Due from banks (not reserve banks).....	164.50	183.50	12.25	113.35	191.90
Cash items (not including checks on other banks).....	418.01	207.07	1,247.30	130.26	135.73
Due from reserve banks.....	78,112.16	35,379.91	42,110.39	47,294.87	44,455.05
Checks on other banks.....	1,313.21	200.00	201.20	217.17	254.50
Currency	2,824.00	5,715.00	5,245.00	8,774.00	9,289.00
Gold	3,220.00	3,300.00	270.00	170.00	817.50
Silver and fractional coin.....	1,099.65	1,052.45	657.10	1,103.25	1,095.85
Other resources	337.05				
Total	\$ 220,832.46	\$ 206,195.70	\$ 211,667.80	\$ 224,131.43	\$ 228,246.96
LIABILITIES.					
Capital stock	\$ 50,000.00	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	5,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	7,647.24	1,838.24	1,698.41	1,759.05	1,066.80
Individual deposits	119,599.88	110,553.06	100,756.45	113,456.05	116,503.90
Due to banks (not reserve banks).....	4,859.95	3,658.52	6,397.89	6,669.20	7,669.48

Demand certificates of deposit.....	852.74	911.58	820.25	597.07	242.08
Time certificates of deposit.....	32,872.65	32,834.30	45,994.80	45,650.06	46,764.70
Total	\$ 220,832.46	\$ 206,195.70	\$ 211,667.80	\$ 224,131.43	\$ 228,246.96

Directors—C. W. Winslow, W. W. McKee, T. W. Gray, A. E. Hyzen, Henry C. Bartlett.

NO. 213, STATE BANK.

THE BANK OF GYPSUM, GYPSUM, EAGLE COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 44,270.66	\$ 39,427.63	\$ 40,310.00	\$ 31,647.79	\$ 38,789.91
Loans and discounts (secured by collateral).....	5,739.50	9,340.00	10,222.69	14,967.48	10,788.20
Loans on real estate.....	10,500.00	10,500.00	10,500.00	12,800.00	13,400.00
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00	500.00
Other bonds and securities.....	2,971.10	2,881.81	2,909.21	3,225.41	2,683.81
Due from banks (not reserve banks).....	102.00	638.70	-----	-----	-----
Cash items (not including checks on other banks)....	717.00	-----	-----	-----	-----
Due from reserve banks.....	10,254.23	6,581.87	9,633.68	16,148.96	22,476.38
Checks on other banks.....	32.50	614.90	182.98	487.94	162.90
Currency	3,335.00	2,685.00	1,140.00	2,575.00	2,940.00
Gold	40.00	85.00	730.00	80.00	165.00
Silver and fractional coin.....	637.34	802.73	568.24	459.72	491.31
Total	\$ 79,099.33	\$ 74,057.64	\$ 76,696.80	\$ 82,892.30	\$ 92,397.51
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	3,000.00	3,350.00	3,350.00	3,350.00	3,350.00
Undivided profits, net.....	2,356.91	69.84	808.77	849.63	760.19
Bills payable	19,500.00	20,000.00	20,000.00	20,000.00	20,000.00
Individual deposits	29,242.42	24,436.83	27,538.03	33,692.67	43,287.32
Due to banks (not reserve banks).....	-----	1,200.97	-----	-----	-----
Total	\$ 79,099.33	\$ 74,057.64	\$ 76,696.80	\$ 82,892.30	\$ 92,397.51

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

NO. 76, STATE BANK.

HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY

J. S. McMurtry, President; I. A. Mock, Vice-President; F. H. Punttenney, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 18,578.40	\$ 20,078.43	\$ 16,795.69	\$ 25,291.93	\$ 25,864.90
Loans and discounts (secured by collateral).....	13,809.02	12,802.85	14,276.49	16,320.80	20,509.75
Loans on real estate	2,425.30	2,425.30	2,263.00	2,183.00	2,983.00

STATE BANK COMMISSIONER

HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY—Continued

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Overdrafts (secured and unsecured).....	\$ 1,123.65	\$ 468.58	\$ 385.71	\$ 855.79	\$ 388.97
Other bonds and securities.....	540.57	708.34	3.75	75.00	94.30
Furniture and fixtures.....	1,500.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house.....	1,200.00	1,100.00	1,100.00	1,100.00	1,100.00
Other real estate.....	1,356.21	2,575.88	2,575.88	2,575.88	2,575.88
Cash items (not including checks on other banks)	65.56	25.66	145.96	12.74	11.49
Due from reserve banks.....	3,521.05	15,703.69	6,168.18	2,813.04	11,750.53
Checks on other banks.....	60.03	-----	-----	-----	-----
Currency.....	767.00	366.00	1,809.00	998.00	1,585.00
Gold.....	-----	-----	5.00	20.00	25.00
Silver and fractional coin.....	789.91	866.14	748.59	1,162.17	589.97
Expense account.....	-----	693.68	664.56	239.71	-----
Total	\$ 45,736.70	\$ 59,214.55	\$ 48,341.81	\$ 55,048.06	\$ 68,878.79
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,600.00	2,800.00	2,800.00	2,800.00	2,800.00
Undivided profits, net.....	1,601.27	-----	-----	-----	144.83
Savings accounts.....	-----	-----	-----	9,474.54	8,304.54
Individual deposits.....	27,311.10	37,598.99	29,973.72	22,247.68	34,611.40
Demand certificates of deposit.....	-----	-----	-----	-----	2,500.00
Time certificates of deposit.....	3,380.69	3,351.16	4,234.66	8,916.55	8,868.73
Cashier's checks.....	843.64	4,164.40	33.43	309.29	349.29
Reserved for taxes.....	-----	100.00	100.00	100.00	100.00
Other liabilities.....	-----	1,200.00	1,200.00	1,200.00	1,200.00
Total	\$ 45,736.70	\$ 59,214.55	\$ 48,341.81	\$ 55,048.06	\$ 68,878.79

Directors—J. S. McMurtry, I. A. Mock, F. H. Puntenny, G. W. Sherman, Etta H. Brown.

THE COLORADO STATE BANK HASWELL, HASWELL, KIOWA COUNTY

NO. 158, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 53,661.57	\$ 53,673.48	\$ 52,869.02	\$ 56,875.84	\$ 53,539.35
Loans and discounts (secured by collateral).....	31,855.35	40,858.13	33,735.65	23,548.29	30,913.69
Loans on real estate.....	13,863.44	11,217.76	13,684.76	12,589.76	13,064.76
Overdrafts (secured and unsecured).....	409.86	436.19	671.44	125.27	614.00
Other bonds and securities.....	6,975.16	9,881.31	7,515.93	8,362.92	5,942.54
Premium on bonds.....	175.00	175.00	175.00	175.00	150.00
Furniture and fixtures.....	760.00	760.00	760.00	760.00	760.00

Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Other real estate.....		4,114.67	4,114.67	4,114.67	4,114.67
Cash items (not including checks on other banks).....					7.64
Due from reserve banks.....	14,808.97	14,659.74	35,301.74	28,902.49	34,005.96
Checks on other banks.....	2.69	40.75	98.85	65.80	
Currency	1,749.00	2,403.00	2,247.00	3,836.00	4,758.00
Gold	430.00	445.00	540.00	670.00	300.00
Silver and fractional coin.....	951.16	747.37	914.89	946.48	965.95
Total	\$ 126,892.20	\$ 140,662.40	\$ 153,878.95	\$ 142,222.52	\$ 150,386.56

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	11,500.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	4,108.16	1,285.67	1,982.31	2,459.07	721.10
Bills payable	2,500.00				
Individual deposits	70,449.46	64,702.97	73,509.10	81,747.62	72,144.12
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	25,077.99	46,832.51	50,631.86	30,258.85	49,941.34
Certified checks			175.38		
Cashier's checks	606.59	260.95		256.98	80.00
Reserved for interest.....	150.00	80.30	80.30		
Total	\$ 126,892.20	\$ 140,662.40	\$ 153,878.95	\$ 142,222.52	\$ 150,386.56

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

NO. 61, PRIVATE BANK.

THE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY

Ellen V. Benson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 41,569.92	\$ 48,996.80	\$ 54,613.86	\$ 52,311.31	\$ 59,867.46
Loans and discounts (secured by collateral).....	1,587.90	3,016.73	4,111.87	6,350.02	6,422.35
Loans on real estate.....	1,676.08	1,676.08	1,676.08	600.00	
Overdrafts (secured and unsecured).....	4.62	315.09	.33	64.70	247.64
Other bonds and securities.....		431.61	20.16	50.99	50.99
Furniture and fixtures.....	700.00	700.00	700.00	650.00	650.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	
Due from reserve banks.....	10,804.67	11,366.11	13,847.16	9,040.66	15,091.93
Checks on other banks.....	165.24	260.46	427.75	295.93	503.40
Currency	835.00	1,645.00	1,082.00	636.00	1,880.00
Gold	875.00	885.00	1,010.00	1,060.00	1,055.00
Silver and fractional coin.....	245.74	200.65	140.36	154.00	254.56
Total	\$ 60,464.17	\$ 71,493.53	\$ 79,629.57	\$ 73,213.61	\$ 86,023.33

THE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY—Continued

LIABILITIES.						
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	450.00	700.00	700.00	700.00	700.00	900.00
Undivided profits, net	2,266.88	667.60	1,101.62	1,926.53	570.47	570.47
Individual deposits	36,433.98	46,306.20	48,305.56	33,573.37	50,164.76	50,164.76
Due to reserve banks	80.62					
Demand certificates of deposit	6,692.68	5,797.68	8,263.17	8,033.18	7,768.48	7,768.48
Time certificates of deposit	4,162.93	7,036.19	10,495.28	15,082.01	13,988.33	13,988.33
Cashier's checks	377.08	985.86	763.94	3,898.52	2,631.29	2,631.29
Total	\$ 60,464.17	\$ 71,493.53	\$ 79,629.57	\$ 73,213.61	\$ 86,023.33	\$ 86,023.33
Owner—G. W. Gordon.						

THE FARMERS STATE BANK, HAXTUN, PHILLIPS COUNTY

NO. 157, STATE BANK.

D. W. Scott, President; J. A. Swedlund, Vice-President; Emil Larson, Cashier; R. H. Groff, Asst. Cashier.

RESOURCES.						
	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916	
Loans and discounts (unsecured).....	\$ 81,920.94	\$ 96,050.50	\$ 76,547.45	\$ 98,366.93	\$ 103,846.68	
Loans and discounts (secured by collateral).....	49,030.85	50,278.44	53,135.16	44,348.70	44,574.40	
Loans on real-estate.....	5,126.25	7,036.00	7,361.67	7,362.62	8,874.52	
Overdrafts (secured and unsecured).....	31.45	593.06	299.00	697.60	5,812.20	
Other bonds and securities.....	568.44	658.71	972.18	437.94	791.46	
Furniture and fixtures.....	4,209.70	4,104.70	4,119.70	4,119.70	4,168.95	
Banking house	10,769.00	10,500.00	10,500.00	10,500.00	10,500.00	
Due from reserve banks.....	20,493.83	23,445.21	31,522.48	26,933.22	29,518.90	
Checks on other banks.....	1,567.58	5,081.94	4,529.10	342.67	292.17	
Currency	3,012.00	2,176.00	2,396.00	2,361.00	2,520.00	
Gold	1,730.00	1,830.00	1,730.00	1,835.00	2,070.00	
Silver and fractional coin.....	880.50	486.09	268.80	384.74	538.56	
Total	\$ 179,340.54	\$ 202,240.65	\$ 193,366.54	\$ 197,690.12	\$ 213,507.84	
LIABILITIES.						
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Surplus fund	3,600.00	4,100.00	4,100.00	4,100.00	5,000.00	
Undivided profits, net	5,223.79	1,119.28	4,381.37	8,569.79	3,481.70	
Bills payable	10,000.00	10,000.00	5,000.00	5,000.00	5,000.00	
Notes rediscounted	11,147.04	9,000.00	9,000.00	5,000.00	5,000.00	
Individual deposits	69,704.53	95,288.53	100,008.10	87,807.39	111,359.89	
Demand certificates of deposit.....	793.56	1,008.06	1,729.85	15,737.20	16,226.00	

Time certificates of deposit.....	52,366.73	50,946.37	41,111.52	44,718.87	46,523.45
Cashier's checks	1,504.89	5,778.41	3,035.70	1,756.87	916.80
Total	\$ 179,340.54	\$ 202,240.65	\$ 193,366.54	\$ 197,690.12	\$ 213,507.84

Directors—D. W. Scott, J. A. Swedlund, E. E. Intermill, W. H. Perry, W. A. Trowbridge, D. D. Finch, Edwin Finch, M. Anderson, Emil Larson.

NO. 60, STATE BANK.

YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 46,272.91	\$ 48,608.78	\$ 50,983.03	\$ 46,880.13	\$ 56,356.93
Loans and discounts (secured by collateral).....	46,752.12	43,253.96	43,329.43	41,403.61	37,974.84
Loans on real estate.....	1,725.00	1,007.73	364.15	67.00	241.95
Overdrafts (secured and unsecured).....	197.64	86.87	167.10	140.55	303.25
Other bonds and securities.....	1,305.23	1,007.13	364.15	67.00	241.95
Furniture and fixtures.....	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Banking house	2,925.00	2,925.00	2,925.00	2,925.00	2,925.00
Other real estate.....	13,267.12	13,267.12	13,297.64	13,097.64	13,376.38
Due from banks (not reserve banks).....					310.69
Cash items (not including checks on other banks)	313.58	239.10	260.00	1,622.23	209.16
Due from reserve banks.....	11,290.71	11,778.29	9,902.82	13,569.52	13,117.95
Checks on other banks.....	408.37	9.08	12.00	163.79	219.40
Currency	1,700.00	2,399.00	2,610.00	2,214.00	2,875.00
Gold	345.00	350.00	447.50	525.00	575.00
Silver and fractional coin.....	504.60	753.02	544.00	590.83	1,002.05
Expense account		58.58			
Total	\$ 129,207.28	\$ 128,661.53	\$ 128,767.67	\$ 126,999.30	\$ 133,287.60

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	500.00	750.00	750.00	750.00	750.00
Undivided profits, net	2,390.29		175.17	169.21	856.49
Bills payable	10,000.00	10,000.00	10,000.00	20,000.00	20,000.00
Notes rediscounted	9,500.00	15,700.00	15,700.00	7,500.00	7,500.00
Individual deposits	51,350.92	46,271.34	45,981.94	42,619.51	49,978.86
Due to banks (not reserve banks).....	969.12	669.92	386.58	66.45	
Tim certificates of deposit.....	24,496.95	25,161.27	25,711.23	25,588.51	23,362.75
Cashier's checks		109.00	52.75	305.62	839.50
Total	\$ 129,207.28	\$ 128,661.53	\$ 128,767.67	\$ 126,999.30	\$ 133,287.60

Directors—L. Emrich, B. T. Shelton, M. M. Burch, D. L. Sellers, S. A. Adair, Alva Jones, John V. Solandt.

STATE BANK COMMISSIONER

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THE FIRST STATE BANK OF HILLROSE, HILLROSE, MORGAN COUNTY

R. A. Towne, President; E. A. Wiggenhorn, Jr., Vice-President; T. E. Miller, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 29,204.35	\$ 31,385.49	\$ 28,972.11	\$ 24,712.16	\$ 30,243.77
Loans and discounts (secured by collateral).....	22,311.98	17,934.50	15,972.02	24,021.61	27,189.92
Loans on real estate.....	1,869.33	1,444.83	2,852.63	3,210.64	3,210.64
Overdrafts (secured and unsecured).....	401.76	253.02	164.29	349.66	207.24
Other bonds and securities.....	969.96	1,103.90	56.00	-----	498.68
Furniture and fixtures.....	1,333.54	1,418.54	1,418.54	1,418.54	1,418.54
Banking house.....	1,779.64	1,779.64	1,779.64	1,779.64	1,779.64
Other real estate.....	2,800.00	2,800.00	500.00	500.00	500.00
Due from reserve banks.....	24,939.05	4,973.88	5,152.21	9,347.68	10,968.65
Checks on other banks.....	-----	-----	-----	-----	18.58
Currency.....	1,080.00	945.00	365.00	790.00	429.00
Gold.....	45.00	92.50	180.00	377.50	15.00
Silver and fractional coin.....	917.55	556.42	622.62	462.38	431.02
Total	\$ 87,652.16	\$ 64,687.72	\$ 58,035.06	\$ 66,969.81	\$ 76,910.68
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	8,000.00	8,000.00	8,000.00
Undivided profits, net.....	1,901.15	1,603.43	1,327.70	1,860.27	1,144.12
Bills payable.....	10,000.00	7,000.00	10,000.00	13,000.00	19,000.00
Individual deposits.....	44,039.16	28,038.66	20,525.88	20,033.67	22,670.91
Time certificates of deposit.....	6,711.85	3,045.63	3,180.48	9,075.87	11,095.65
Total	\$ 87,652.16	\$ 64,687.72	\$ 58,035.06	\$ 66,969.81	\$ 76,910.68

Directors—E. A. Wiggenhorn, Jr., A. Petteys, T. E. Miller, R. A. Towne.

ANNUAL REPORT

HOLLY STATE BANK, HOLLY, PROWERS COUNTY

G. W. Stevens, President; J. A. Pierce, Vice-President; Earnest D. Shirley, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 28,802.32	\$ 33,817.62	\$ 35,241.54	\$ 29,997.66	\$ 29,857.93
Loans and discounts (secured by collateral).....	24,919.03	27,576.83	26,472.65	27,209.77	27,061.27
Loans on real estate.....	15,161.50	14,118.50	9,276.03	5,993.56	5,918.56
Other bonds and securities.....	385.75	385.75	2,566.30	2,566.30	2,500.00
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00

Banking house	8,100.00	8,089.00	8,089.00	8,082.81	8,045.91
Other real estate	1,989.82	1,989.75	4,484.50	4,510.90	4,514.90
Due from banks (not reserve banks)	499.43	521.55	1,241.68	428.28	813.30
Cash items (not including checks on other banks)	60.00	140.00	-----	-----	8.65
Due from reserve banks	15,812.53	11,776.90	6,876.61	9,190.71	8,616.84
Checks on other banks	566.23	163.55	375.97	939.09	40.22
Currency	2,734.00	4,456.00	2,565.00	3,239.00	4,052.00
Gold	600.00	690.00	700.00	740.00	850.00
Silver and fractional coin	416.72	623.28	329.23	647.02	377.76
Other resources	609.18	609.18	-----	43.55	-----
Total	\$ 103,656.51	\$ 107,957.91	\$ 101,218.51	\$ 96,588.65	\$ 95,657.34

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,800.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	1,831.54	498.37	600.54	1,181.73	961.93
Bills payable	7,500.00	15,000.00	15,000.00	10,000.00	5,000.00
Individual deposits	50,782.60	47,479.30	40,458.75	40,067.05	43,775.84
Due to banks (not reserve banks)	-----	-----	313.90	-----	-----
Time certificates of deposit	11,568.63	12,453.93	12,790.56	13,316.07	13,835.27
Certified checks	-----	1.05	-----	-----	52.35
Cashier's checks	134.41	485.93	29.29	23.80	31.95
Other liabilities	39.33	39.33	25.47	-----	-----
Total	\$ 103,656.51	\$ 107,957.91	\$ 101,218.51	\$ 96,588.65	\$ 95,657.34

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

No. 65, STATE BANK.

PHILLIPS COUNTY STATE BANK, HOLYOKE, PHILLIPS COUNTY

J. H. Painter, President; Geo. A. Henderson, Vice-President; R. L. Johnson, Cashier, W. W. Johnson, Asst. Cashier;
C. N. Richardson, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 74,733.50	\$ 74,360.49	\$ 76,726.34	\$ 85,796.80	\$ 101,476.71
Loans and discounts (secured by collateral)	49,867.63	63,209.88	64,228.84	30,108.78	46,960.00
Loans on real estate	1,800.00	6,200.00	-----	5,350.00	350.00
Overdrafts (secured and unsecured)	1,356.23	2,592.55	2,974.14	1,700.16	1,634.62
Other bonds and securities	616.73	-----	-----	-----	86.50
Furniture and fixtures	2,500.00	2,500.00	2,500.00	3,170.00	3,170.00
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate	3,600.00	850.00	-----	-----	-----
Due from banks (not reserve banks)	-----	209.55	1,007.60	54.00	374.27
Cash items (not including checks on other banks) ..	1.05	33.24	19.10	17.00	19.70

PHILLIPS COUNTY STATE BANK, HOLYOKE, PHILLIPS COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from reserve banks.....	\$ 10,760.70	\$ 25,359.00	\$ 6,801.78	\$ 22,404.25	\$ 32,997.10
Checks on other banks.....	1,915.38	325.60	567.56	119.38	1,140.41
Currency.....	4,363.00	1,865.00	2,435.00	3,137.00	2,529.00
Gold.....	1,090.00	890.00	870.00	890.00	927.50
Silver and fractional coin.....	729.32	1,036.04	443.25	343.12	1,726.76
Total	\$ 165,333.54	\$ 191,431.35	\$ 170,573.61	\$ 165,090.49	\$ 205,392.57
LIABILITIES.					
Capital stock.....	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	2,021.20	2,286.58	601.52	4,738.43	5,326.47
Bills payable.....	12,601.00				
Notes rediscounted.....		10,451.00	9,651.00		
Individual deposits.....	63,918.06	91,785.04	72,760.33	61,199.92	99,557.54
Due to banks (not reserve banks).....	23.30				
Demand certificates of deposit.....	8,421.74	6,835.24	6,977.74	5,938.09	5,367.25
Time certificates of deposit.....	41,749.82	43,540.45	45,506.02	57,712.05	57,078.34
Certified checks.....			77.00	502.00	142.60
Cashier's checks.....	1,598.42	1,533.04			2,920.37
Total	\$ 165,333.54	\$ 191,431.35	\$ 170,573.61	\$ 165,090.49	\$ 205,392.57

Directors—E. S. Burns, H. C. Hargreaves, Geo. A. Henderson, R. L. Johnson, J. H. Painter, J. G. Richardson, A. Schuenemann,

No. 246, STATE BANK.

THE HOOPER STATE BANK, HOOPER, COSTILLA COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 18,771.33	\$ 22,701.30	\$ 16,405.30	\$ 16,164.45	\$ 15,899.61
Loans and discounts (secured by collateral).....	18,845.70	10,903.45	17,047.15	17,307.45	17,485.00
Other bonds and securities.....				226.30	179.25
Furniture and fixtures.....	1,111.21	1,111.21	1,111.21	1,111.21	1,111.21
Banking house.....	1,682.75	2,500.00	2,500.00	1,682.75	1,682.75
Due from banks (not reserve banks).....	5,059.63	4,326.41	4,814.50	1,221.23	3,959.54
Cash items (not including checks on other banks).....		35.00	31.20	33.11	110.00
Due from reserve banks.....	3,292.59	4,335.28	2,917.05	3,273.38	9,967.54
Checks on other banks.....		16.07			
Currency.....	1,312.00	1,430.00	842.00	1,595.00	1,675.00

Gold	105.00	115.00	105.00	105.00	122.50
Silver and fractional coin.....	177.89	85.20	216.24	53.65	268.19
Total	\$ 50,358.10	\$ 47,558.92	\$ 45,989.65	\$ 42,773.53	\$ 52,460.59
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.....	1,079.20	250.52	505.69	307.76	202.79
Individual deposits	28,274.62	31,212.52	29,293.28	26,108.34	35,224.05
Time certificates of deposit.....	10,904.28	5,995.88	6,090.68	6,257.43	6,933.75
Total	\$ 50,358.10	\$ 47,558.92	\$ 45,989.65	\$ 42,773.53	\$ 52,460.59

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

No. 66, PRIVATE BANK.

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY

George H. Duke, Cashier

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 36,867.56	\$ 21,571.93	\$ 20,014.40	\$ 19,556.00	\$ 20,584.50
Loans and discounts (secured by collateral).....	19,317.64	17,422.13	16,553.17	15,898.07	15,459.27
Loans on real estate.....	15,777.99	14,343.10	12,136.99	12,136.99	12,136.99
Overdrafts (secured and unsecured).....	1,757.71	2,199.10	2,507.87	447.32	1,275.58
Other bonds and securities.....	3,268.02	3,126.65	3,228.37	3,236.92	3,161.10
Furniture and fixtures.....	975.00	1,000.38	1,000.38	1,077.63	1,077.63
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate			1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks).....		136.34			36.30
Cash items (not including checks on other banks).....	370.31			36.05	
Due from reserve banks.....	1,949.36	8,212.14	7,481.97	5,814.70	5,991.92
Checks on other banks.....	184.33	55.38	9.22	121.80	.95
Currency	2,400.00	2,485.00	4,280.00	2,916.00	4,320.00
Gold	940.00	1,100.00	1,115.00	1,177.50	1,307.50
Silver and fractional coin.....	1,003.86	877.36	553.16	975.71	732.14
Total	\$ 88,311.78	\$ 76,029.51	\$ 74,160.53	\$ 68,694.69	\$ 71,383.88
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	2,520.00	3,500.00	3,500.00
Undivided profits, net.....	724.56	1,561.07	998.95	562.64	306.07
Bills payable	13,700.00	8,200.00	8,200.00	6,700.00	6,700.00
Notes rediscounted	2,257.26	2,257.26	2,257.26	2,257.26	2,257.26

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Savings accounts	\$ 2,474.51	\$ 2,496.23	\$ 2,510.68	\$ 2,505.03	\$ 2,509.90
Individual deposits	46,472.59	39,521.31	38,471.30	34,135.01	35,975.07
Due to banks (not reserve banks).....	70.14	-----	40.94	64.67	-----
Due to reserve banks.....	781.39	-----	-----	-----	-----
Time certificates on deposit.....	6,823.93	6,631.00	9,031.00	8,934.43	10,107.38
Cashier's checks	7.40	362.64	130.40	35.65	28.20
Total	\$ 88,311.78	\$ 76,029.51	\$ 74,160.53	\$ 68,694.69	\$ 71,383.88

Owners—Sam B. Hartman, George H. Duke, E. M. Duke, Ray E. Blair.

No. 179, STATE BANK.

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, GRAND COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,317.75	\$ 20,146.09	\$ 26,623.90	\$ 31,470.99	\$ 31,889.77
Loans and discounts (secured by collateral).....	16,818.65	18,411.65	23,099.73	18,125.39	22,522.63
Loans on real estate.....	11,913.24	11,713.24	11,978.24	13,243.24	10,943.24
Overdrafts (secured and unsecured).....	619.85	60.60	64.16	494.93	404.49
Other bonds and securities.....	2,023.10	1,717.10	1,189.01	1,861.83	2,795.45
Furniture and fixtures.....	800.00	800.00	800.00	600.00	1,196.25
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from banks (not reserve banks).....	10,208.73	-----	92.06	1,755.41	278.05
Cash items (not including checks on other banks).....	888.50	1,941.70	278.04	911.68	2,161.73
Due from reserve banks.....	23,823.33	20,032.16	14,839.99	9,414.51	37,740.14
Currency	3,713.00	1,640.00	2,661.00	2,960.00	5,527.00
Gold	-----	340.00	445.00	737.50	747.50
Silver and fractional coin.....	567.10	840.03	801.09	709.89	345.83
Other resources	490.72	352.36	260.30	260.30	215.30
Total	\$ 93,683.97	\$ 82,494.93	\$ 87,632.52	\$ 87,045.67	\$ 121,267.38

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	3,500.00	4,000.00	4,000.00
Undivided profits, net.....	466.19	658.70	813.59	523.40	453.91
Bills payable	-----	-----	-----	5,000.00	5,000.00
Dividends unpaid	360.00	60.00	60.00	520.00	120.00
Individual deposits	62,356.02	51,834.20	51,322.26	50,911.29	86,022.49

Due to banks (not reserve banks).....	250.01	1,053.05	1,642.73	-----	-----
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of deposit.....	11,751.75	10,356.87	15,293.14	11,067.58	10,670.98
Other liabilities	-----	32.11	.80	23.40	-----
Total	\$ 93,683.97	\$ 82,494.93	\$ 87,632.52	\$ 87,045.67	\$ 121,267.38

Directors—Edmund Becker, L. W. Kennedy, E. A. Morgan, L. R. Harrison, W. H. Harrison.

No. 162, STATE BANK.

THE HUDSON STATE BANK, HUDSON, WELD COUNTY

B. E. Timbers, President; J. B. Cuykendall, Vice-President; A. C. Honska, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,678.97	\$ 8,705.70	\$ 10,183.66	\$ 18,974.06	\$ 17,640.64
Loans and discounts (secured by collateral).....	33,018.45	29,809.66	36,700.22	44,150.34	46,738.74
Loans on real estate.....	314.84	100.00	100.00	100.00	100.00
Overdrafts (secured and unsecured).....	184.10	66.66	82.59	224.26	266.17
Other bonds and securities.....	1,874.60	1,252.11	1,475.05	258.41	180.30
Furniture and fixtures.....	1,100.00	1,050.00	1,050.00	1,050.00	1,050.00
Due from reserve banks.....	9,750.15	15,579.11	14,415.54	7,976.23	14,790.60
Checks on other banks.....	40.90	628.79	48.50	-----	-----
Currency	3,575.00	2,070.00	1,680.00	2,613.00	3,795.00
Gold	165.00	10.00	67.50	10.00	2.50
Silver and fractional coin.....	602.34	786.19	588.91	681.46	783.59
Total	\$ 60,304.35	\$ 60,058.22	\$ 66,391.97	\$ 76,037.76	\$ 85,347.54
LIABILITIES.					
Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	1,985.45	692.86	843.45	1,067.41	966.94
Dividends unpaid	40.00	-----	-----	-----	-----
Individual deposits	33,780.02	36,852.29	42,148.44	39,343.93	48,629.52
Demand certificates of deposit.....	1,822.04	2,472.12	1,664.12	1,634.12	1,939.12
Time certificates of deposit.....	12,216.84	9,000.95	10,735.96	22,992.30	22,768.56
Certified checks	-----	-----	-----	-----	43.40
Total	\$ 60,304.35	\$ 60,058.22	\$ 66,391.97	\$ 76,037.76	\$ 85,347.54

Directors—B. E. Timbers, Lillian M. Timbers, A. C. Honska, C. M. Ireland, J. B. Cuykendall.

STATE BANK COMMISSIONER

*THE STOCK GROWERS STATE BANK OF HUGO, HUGO, LINCOLN COUNTY 287 STATE BANK.

Charley C. Bogue, President; Henry Swan, Vice-President; Martin T. Nelson, Vice-President; Henry C. White, Cashier.

Directors—Charley C. Bogue, Henry Swan, Martin T. Nelson, Henry C. White, Lee R. Wagner.

*Merged with the First National Bank of Hugo, February 26, 1916.

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No. 67, TRUST COMPANY.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, CLEAR CREEK COUNTY

John Owen, President and Treasurer; John A. Wilkins, Vice-President; H. F. Swanson, Vice-President;
C. I. Spessard, Secretary and Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,907.48	\$ 10,728.28	\$ 11,350.58	\$ 10,778.03	\$ 9,711.58
Loans and discounts (secured by collateral).....	6,064.50	6,164.50	5,225.00	6,073.50	5,045.00
Loans on real estate.....	14,896.40	14,836.20	15,917.95	14,867.45	14,797.00
Overdrafts (secured and unsecured).....	.....	.....	.68	8.09	.....
Other bonds and securities.....	23,991.81	23,345.16	23,333.80	23,530.72	22,223.47
Premium on bonds.....	.....	.....	.....	.....	67.50
Furniture and fixtures.....	3,400.00	3,400.00	3,400.00	3,400.00	3,400.00
Banking house.....	14,500.00	14,500.00	14,500.00	14,500.00	14,500.00
Other real estate.....	12,812.00	12,812.00	12,812.00	12,812.00	12,812.00
Cash items (not including checks on other banks).....	120.00	.....	.....	.....	.....
Due from reserve banks.....	10,406.94	8,052.09	13,567.69	10,578.32	15,809.67
Checks on other banks.....	85.58	128.85	16.50	70.10	224.16
Currency.....	1,458.00	1,731.00	978.00	1,855.00	1,628.00
Gold.....	245.00	277.50	347.50	155.00	290.00
Silver and fractional coin.....	144.07	283.32	353.11	231.48	181.28
Total	\$ 98,031.78	\$ 96,258.90	\$ 101,802.81	\$ 98,859.69	\$ 100,689.66
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	500.00	750.00	750.00	750.00	750.00
Undivided profits, net.....	2,270.32	121.58	289.59	140.34	440.88
Savings accounts.....	25,299.17	24,079.56	25,061.71	24,625.77	24,312.02
Individual deposits.....	11,689.30	13,077.76	17,581.51	14,978.58	17,741.76
Demand certificates of deposit.....	1,752.75	1,280.00	1,270.00	1,515.00	470.00
Time certificates of deposit.....	6,500.00	6,950.00	6,850.00	6,850.00	6,975.00
Cashier's checks.....	20.24	.....	.....	.....	.....
Total	\$ 98,031.78	\$ 96,258.90	\$ 101,802.81	\$ 98,859.69	\$ 100,689.66

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

ANNUAL REPORT

No. 315, STATE BANK.

FIRST STATE BANK OF IDALIA, IDALIA, YUMA COUNTY

George F. Conrad, President; Burt Ragan, Vice-President; W. H. Justice, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Furniture and fixtures.....	\$ 355.25
Due from reserve banks.....	13,304.14
Currency.....	2,041.00
Gold.....	15.00
Silver and fractional coin.....	336.95
Expense account.....	293.12
Total	\$ 16,345.46
LIABILITIES.					
Capital Stock.....	\$ 10,000.00
Surplus fund.....	1,000.00
Individual deposits.....	5,325.46
Time certificates of deposit.....	20.00
Total	\$ 16,345.46

Directors—John D. Richards, George F. Conrad, W. H. Justice, John F. Heston, Burt Ragan.

No. 198, STATE BANK.

IGNACIO STATE BANK, IGNACIO, LA PLATA COUNTY

Rex M. Shultz, President; Emmet Wirt, Vice-President; M. E. Turner, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 30,305.92	\$ 26,460.05	\$ 29,101.43	\$ 27,789.53	\$ 32,912.74
Loans and discounts (secured by collateral).....	24,213.80	27,955.34	27,984.35	29,124.96	28,265.43
Loans on real estate.....	125.00	3,395.90	3,695.90	3,130.00	.....
Overdrafts (secured and unsecured).....	.....	127.63	41.16	32.05	47.42
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
Cash items (not including checks on other banks).....	.....	.....	.....	25.52	.....
Due from reserve banks.....	7,869.83	9,698.94	8,851.50	7,394.71	9,651.39
Checks on other banks.....	214.56	69.65	.....	.....	118.17
Currency.....	615.00	558.00	466.00	1,872.00	1,244.00
Gold.....	80.00	150.00	95.00	65.00	190.00
Silver and fractional coin.....	474.57	505.83	412.98	102.06	103.20
Total	\$ 67,748.68	\$ 72,771.34	\$ 74,498.32	\$ 74,195.83	\$ 76,382.35

STATE BANK COMMISSIONER

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IGNACIO STATE BANK, IGNACIO, LA PLATA COUNTY—Continued

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	1,363.47	535.52	538.32	536.40	333.11
Bills payable	4,000.00	9,000.00	9,000.00	9,000.00	8,000.00
Individual deposits	45,227.66	49,666.42	51,179.27	50,994.94	54,184.03
Time certificates of deposit	3,602.55	715.30	544.15	711.90	692.24
Cashier's checks	1,055.00	354.10	736.58	452.59	672.97
Total	\$ 67,748.68	\$ 72,771.34	\$ 74,498.32	\$ 74,195.83	\$ 76,382.35
Directors—Rex M. Shultz, Lillian D. Shultz, Emmet Wirt.					

No. 145, PRIVATE BANK.

FIRST BANK OF ILIFF, ILIFF, LOGAN COUNTY

W. F. Alexander, Cashier; Louise D. Sanders, Asst. Cashier.

RESOURCES.

	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 22,868.07	\$ 25,673.68	\$ 31,772.32	\$ 39,175.81	\$ 42,945.25
Loans and discounts (secured by collateral).....	15,541.29	19,527.95	18,916.30	23,200.10	28,923.39
Loans on real estate.....	925.00	925.00	925.00	925.00	925.00
Overdrafts (secured and unsecured).....	8.99	1.81	15.33	60.05	38.44
Other bonds and securities.....	3,463.56	4,106.87	1,126.74	.....	976.99
Furniture and fixtures.....	2,196.75	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	6,958.62	6,958.62	6,958.62	6,958.62	6,958.62
Due from reserve banks.....	21,333.13	6,151.58	9,636.52	4,243.34	14,541.23
Checks on other banks.....	1,053.92	.....	.....	2,753.73	708.83
Currency	1,087.00	1,628.00	702.00	1,564.00	1,380.00
Gold .....	.....	.....	.....	.....	50.00
Silver and fractional coin.....	424.49	580.43	846.56	403.49	734.02
Total	\$ 75,860.82	\$ 67,553.94	\$ 72,899.39	\$ 81,284.14	\$ 100,181.77

LIABILITIES.

Capital stock	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00	\$ 10,100.00
Surplus fund	4,900.00	6,900.00	6,900.00	6,900.00	6,900.00
Undivided profits, net	2,570.10	409.16	574.59	1,153.08	1,442.28
Bills payable .....	.....	.....	.....	8,000.00	16,000.00
Individual deposits	51,049.75	40,516.71	40,166.43	35,485.70	31,271.87
Demand certificates of deposit .....	.....	.....	.....	2,140.40	2,140.00
Time certificates of deposit	7,240.97	9,628.07	15,148.77	17,497.26	24,493.63
Cashier's checks .....	.....	.....	9.80	7.70	7,833.59
Total	\$ 75,860.82	\$ 67,553.94	\$ 72,899.39	\$ 81,284.14	\$ 100,181.77
Co-partners—E. M. Gillett, J. P. Dillon, S. V. Cheairs, C. F. Lutin, Louise D. Sanders.					

NO. 305, STATE BANK.

THE JOHNSTON STATE BANK, JOHNSTON, WELD COUNTY

J. R. Hamilton, President; F. R. Brunner, Vice-President; T. V. Grantham, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$ 3,503.93	\$ 2,816.29
Loans and discounts (secured by collateral).....	3,340.00	.....	.....	3,340.00	10,885.00
Furniture and fixtures.....	.....	.....	.....	688.50	752.52
Banking house.....	.....	.....	.....	75.00	3,279.45
Other real estate.....	.....	.....	.....	1,000.00	1,000.00
Due from reserve banks.....	.....	.....	.....	14,556.43	14,213.12
Checks on other banks.....	.....	.....	.....	415.19	59.97
Currency.....	.....	.....	.....	1,385.00	2,697.00
Gold.....	.....	.....	.....	50.00	20.00
Silver and fractional coin.....	.....	.....	.....	345.44	916.58
Total	\$	\$	\$	\$ 25,359.49	\$ 36,639.93
LIABILITIES.					
Capital stock.....	\$	\$	\$	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	.....	.....	.....	78.87	45.51
Individual deposits.....	.....	.....	.....	7,847.15	18,507.01
Time certificates of deposit.....	.....	.....	.....	2,290.83	2,944.77
Cashier's checks.....	.....	.....	.....	142.64	142.64
Total	\$	\$	\$	\$ 25,359.49	\$ 36,639.93

Directors—T. V. Grantham, J. R. Hamilton, O. A. Grantham, W. T. Porter, F. R. Brunner.

NO. 292, STATE BANK.

FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY

J. A. Rumsey, President; R. A. Martinson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,444.61	\$ 17,772.92	\$ 20,150.44	\$ 20,183.92	\$ 24,884.65
Loans and discounts (secured by collateral).....	16,816.53	21,879.53	24,774.19	25,462.32	29,685.64
Overdrafts (secured and unsecured).....	635.88	297.98	337.43	1,169.62	189.06
Other bonds and securities.....	.....	1,809.57	.....	.....	.....
Furniture and fixtures.....	1,009.58	1,029.58	1,179.58	1,150.00	1,150.00
Banking house.....	941.50	1,402.61	1,402.61	1,375.00	1,398.00
Due from banks (not reserve banks).....	351.36	7.71	98.26	98.26	.....
Cash items (not including checks on other banks).....	12.95	.....	49.61	13.00	187.35
Due from reserve banks.....	3,410.11	2,401.93	2,567.12	5,984.15	11,145.74
Currency.....	415.00	1,015.00	1,147.00	471.00	927.00

STATE BANK COMMISSIONER

FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Gold	\$ 170.00	\$ 25.00	\$ 80.00	\$ 355.00	\$ 245.00
Silver and fractional coin.....	280.26	384.53	200.42	325.85	276.75
Total	\$ 35,487.78	\$ 48,026.36	\$ 51,986.66	\$ 56,588.12	\$ 70,089.19
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund .....	.....	100.00	100.00	175.00	175.00
Undivided profits, net	760.32	451.31	723.90	210.92	375.96
Bills payable	3,000.00	9,597.50	9,597.50	9,560.00	9,620.00
Dividends unpaid .....	.....	10.00	.....	500.00	.....
Individual deposits	21,213.59	23,984.27	23,293.19	24,473.60	33,172.10
Demand certificates of deposit.....	.....	2,000.00	4,500.00	4,500.00	4,500.00
Time certificates of deposit.....	478.00	1,706.35	3,658.07	7,017.86	12,054.49
Certified checks	35.87	176.93	114.00	150.74	191.64
Total	\$ 35,487.78	\$ 48,026.36	\$ 51,986.66	\$ 56,588.12	\$ 70,089.19
Directors—J. A. Rumsey, D. G. Ollson, John Wyckoff, A. Petteys, R. A. Martinson.					

NO. 69, STATE BANK.

KERSEY STATE BANK, KERSEY, WELD COUNTY

W. R. Williams, President; F. J. Edgar, Vice-President; Nellie E. Tucker, Vice-President; L. B. Tucker; V. M. Sheeley, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 16,375.81	\$ 18,931.70	\$ 22,123.53	\$ 25,743.07	\$ 31,114.33
Loans and discounts (secured by collateral).....	20,907.36	24,634.35	16,805.00	30,576.75	24,207.75
Loans on real estate.....	1,920.00	1,390.00	1,965.00	1,290.00	357.13
Overdrafts (secured and unsecured).....	2.50	14.57	3.44	5.99	3.08
Other bonds and securities.....	2,674.05	2,696.67	2,674.05	2,674.05	2,674.05
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	2,300.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	1,200.00
Due from reserve banks.....	14,152.05	5,639.00	8,722.66	11,997.40	11,607.98
Currency	1,780.00	1,300.00	1,799.00	1,579.00	2,067.00
Gold	90.00	135.00	125.00	145.00	40.00
Silver and fractional coin.....	565.91	319.33	511.82	693.12	382.87
Total	\$ 61,967.68	\$ 58,560.62	\$ 58,229.50	\$ 78,204.38	\$ 75,954.19

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	1,531.42	1,422.66	1,517.83	1,797.14	1,818.93
Individual deposits	39,173.31	35,669.44	33,586.86	34,799.23	32,335.90
Time certificates of deposit	8,443.71	7,944.37	10,589.57	28,841.01	29,029.99
Certified checks	-----	250.00	-----	250.00	250.00
Cashier's checks	319.24	774.15	35.24	17.00	19.37
Total	\$ 61,967.68	\$ 58,560.62	\$ 58,229.50	\$ 78,204.38	\$ 75,954.19

Directors—W. R. Williams, F. J. Edgar, Nellie E. Tucker, L. B. Tucker, Cashier; V. M. Sheeley.

NO. 136, STATE BANK.

KIOWA STATE BANK, KIOWA, ELBERT COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 35,992.29	\$ 40,663.47	\$ 30,442.91	\$ 27,934.00	\$ 30,002.11
Loans and discounts (secured by collateral).....	45,686.22	34,502.42	46,253.80	46,097.58	43,888.49
Loans on real estate.....	5,300.00	9,556.00	2,300.00	2,300.00	8,456.00
Overdrafts (secured and unsecured).....	207.90	1,203.85	46.58	40.24	98.62
Other bonds and securities.....	-----	2,456.32	1,131.90	2,050.80	1,893.97
Banking house	2,500.00	2,500.00	2,500.00	2,000.00	2,000.00
Due from banks (not reserve banks).....	-----	624.85	-----	-----	-----
Cash items (not including checks on other banks).....	-----	2,209.30	-----	-----	-----
Due from reserve banks.....	9,224.93	13,220.06	22,149.17	26,079.60	26,722.14
Checks on other banks.....	453.19	-----	420.92	644.31	95.47
Currency	1,154.00	324.00	3,894.00	3,134.00	595.00
Gold	20.00	115.00	95.00	10.00	95.00
Silver and fractional coin.....	397.15	495.00	498.51	632.39	556.79
Other resources	398.36	-----	-----	1,062.06	-----
Total	\$ 101,334.04	\$ 107,870.27	\$ 109,732.79	\$ 111,984.98	\$ 116,403.59

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	-----	4.37	501.36	739.23	260.73
Dividends unpaid	3,000.00	60.00	-----	1,000.00	-----
Individual deposits	73,314.08	84,636.16	85,856.69	83,814.16	87,513.60
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	-----
Time certificates of deposit.....	7,319.96	5,544.74	5,709.74	8,726.59	13,511.78
Reserved for taxes.....	200.00	-----	165.00	205.00	117.48
Other liabilities	-----	125.00	-----	-----	-----
Total	\$ 101,334.04	\$ 107,870.27	\$ 109,732.79	\$ 111,984.98	\$ 116,403.59

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

KIT CARSON STATE BANK, KIT CARSON, CHEYENNE COUNTY

Charles E. Collins, President; Charles Scott, Vice-President; J. G. McComish, Cashier; Nellie A. Cahill, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,762.18	\$ 13,427.22	\$ 12,188.01	\$ 15,463.33	\$ 19,898.04
Loans and discounts (secured by collateral).....	54,314.41	55,320.45	53,002.82	49,067.98	43,515.82
Loans on real estate.....	5,198.45	5,561.00	5,661.00	6,811.00	6,661.00
Overdrafts (secured and unsecured).....	248.70	156.82	130.56	240.45	207.39
Other bonds and securities.....	2,788.23	6,094.86	4,450.85	1,541.03	6,339.16
Furniture and fixtures.....	1,100.00	1,515.00	1,515.00	1,515.00	1,515.00
Other real estate.....	2,960.00	2,960.00	2,960.00	2,960.00	2,960.00
Due from reserve banks.....	8,056.48	24,588.32	13,760.00	18,656.97	13,540.57
Currency.....	710.00	1,978.00	554.00	130.00	1,900.00
Gold.....	535.00	595.00	370.00	20.00	215.00
Silver and fractional coin.....	560.30	596.34	333.02	692.67	657.26
Expense account.....	.....	470.24	77.80	.....	.....
Other resources.....	285.44	33.06	23.06	29.26	18.56
Total	\$ 88,519.19	\$ 113,296.31	\$ 95,026.12	\$ 97,127.69	\$ 97,427.80
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	5,258.07	.....	.....	768.02	781.07
Bills payable.....	5,000.00	5,000.00	.....	.....	5,000.00
Individual deposits.....	53,346.38	78,296.44	63,108.51	60,616.01	59,291.84
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,725.00	2,500.00
Time certificates of deposit.....	7,414.74	6,778.42	8,955.06	9,199.42	8,497.19
Cashier's checks.....	.....	721.45	462.55	3,819.24	1,357.70
Total	\$ 88,519.19	\$ 113,296.31	\$ 95,026.12	\$ 97,129.69	\$ 97,427.80
Directors—Charles E. Collins, Charles Scott, J. G. McComish.					

BANK OF KREMMLING, KREMMLING, GRAND COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 37,263.43	\$ 22,664.03	\$ 28,245.86	\$ 27,065.25	\$ 30,995.91
Loans and discounts (secured by collateral).....	25,682.53	29,069.31	27,513.89	30,899.61	29,711.32
Loans on real estate.....	8,793.59	14,763.59	11,006.29	10,129.57	10,373.27
Overdrafts (secured and unsecured).....	65.43	125.16	106.89	282.88	331.34

Loans on real estate.....	65.43	125.16	106.89	282.88	331.91
Overdrafts (secured and unsecured).....					
Other bonds and securities.....	402.65	435.98	9,350.00	9,350.00	350.00
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	1,675.52	1,675.52	1,673.52	271.52	271.52
Due from banks (not reserve banks).....	2,087.29	2,337.97	2,336.25	495.46	765.46
Cash items (not including checks on other banks).....	293.10	319.74			
Due from reserve banks.....	20,546.39	15,058.73	13,923.71	8,635.83	14,515.73
Checks on other banks.....			134.57	147.25	939.52
Currency.....	2,829.00	4,028.00	4,154.00	1,806.00	2,824.00
Gold.....	15.00	45.00	20.00	260.00	430.00
Silver and fractional coin.....	1,793.96	416.70	756.69	667.02	713.26
Total.....	\$ 104,447.89	\$ 93,939.73	\$ 102,221.67	\$ 93,010.44	\$ 95,221.33

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.....	808.81	834.93	1,547.18	61.74	119.95
Bills payable.....				5,000.00	10,000.00
Dividends unpaid.....	1,000.00			1,000.00	
Individual deposits.....	71,843.97	61,667.51	69,145.49	50,564.89	50,463.27
Due to banks (not reserve banks).....				1,756.31	
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	10,566.91	11,236.49	11,529.00	14,343.11	14,543.11
Cashier's checks.....	215.50	195.80		42.00	95.00
Other liabilities.....	12.70	5.00		242.39	
Total.....	\$ 104,447.89	\$ 93,939.73	\$ 102,221.67	\$ 93,010.44	\$ 95,221.33

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

NO. 177, STATE BANK.

THE LAIRD STATE BANK, LAIRD, YUMA COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 20,128.15	\$ 20,439.45	\$ 20,861.40	\$ 21,650.10	\$ 22,838.50
Loans and discounts (secured by collateral).....	17,520.00	18,636.70	20,019.30	19,863.65	20,404.00
Furniture and fixtures.....	1,102.70	2,302.70	2,302.70	2,302.70	2,302.70
Banking house.....		3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks).....	9.54	25.70	11.33		
Due from reserve banks.....	9,947.03	19,367.75	16,622.46	16,290.25	24,330.56
Currency.....	21,015.00	690.00	961.00	315.00	720.00

STATE BANK COMMISSIONER

THE LAIRD STATE BANK, LAIRD, YUMA COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Gold	\$ 550.00	\$ 500.00	\$ 550.00	\$ 490.00	\$ 500.00
Silver and fractional coin.....	630.10	407.59	286.19	572.26	290.34
Total	\$ 50,902.52	\$ 65,369.89	\$ 64,614.43	\$ 64,483.96	\$ 74,386.10
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,700.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	2,125.12	1,188.43	1,564.78	1,696.63	1,683.02
Individual deposits	29,794.39	41,410.14	38,022.98	37,250.97	46,994.00
Demand certificates of deposit.....	7,283.01	5,771.32	8,026.67	8,536.36	8,709.08
Total	\$ 50,902.52	\$ 65,369.89	\$ 64,614.43	\$ 64,483.96	\$ 74,386.10
Directors.....John Brown, Thomas Ashton, R. F. Roberts.					

NO. 77, STATE BANK.

THE LA JARA STATE BANK, LA JARA, CONEJOS COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 72,153.41	\$ 68,168.13	\$ 62,121.89	\$ 58,224.57	\$ 66,207.43
Loans and discounts (secured by collateral).....	39,128.38	39,049.75	35,430.65	23,629.40	29,492.90
Loans on real estate	17,503.65	12,498.65	16,598.65	16,798.65	13,273.65
Overdrafts (secured and unsecured).....	912.67	608.80	623.02	604.05	607.67
Other bonds and securities.....	-----	-----	-----	1,084.80	1,744.62
Furniture and fixtures.....	2,702.12	2,702.12	2,702.12	2,500.00	2,500.00
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks).....	58.40	980.25	1,504.06	359.25	77.76
Cash items (not including checks on other banks)	84.62	33.05	114.51	55.74	-----
Due from reserve banks.....	26,429.32	38,252.01	30,127.13	34,853.80	27,574.59
Checks on other banks.....	793.86	3,114.26	1,346.81	2,838.71	1,009.41
Currency	4,946.00	7,000.00	6,324.00	5,655.00	4,725.00
Gold	5.00	20.00	10.00	10.00	5.00
Silver and fractional coin.....	1,483.90	1,313.63	1,394.92	1,595.17	947.92
Total	\$ 169,201.33	\$ 176,740.65	\$ 161,297.76	\$ 151,209.14	\$ 151,165.95
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	430.42	3,196.94	3,379.73	2,857.84	185.35
Individual deposits	83,504.56	85,308.67	72,711.26	65,352.53	69,943.19

Time certificates of deposit.....	35,247.35	36,022.46	32,893.46	30,706.46	28,811.10
Certified checks		2,168.31	2,168.31	2,168.31	2,168.31
Cashier's checks	19.00	44.27	145.00	124.00	58.00
Total	\$ 169,201.33	\$ 176,740.65	\$ 161,297.76	\$ 151,209.14	\$ 151,165.95

Directors—B. L. Van Vechten, L. A. Norland, J. W. Shawcroft, Peter Peterson, H. C. Hall, Christen Jensen, Samuel Jackson.

NO. 73, TRUST COMPANY.

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, OTERO COUNTY

Eugene Rouke, President; B. M. Spalding, Vice-President; Frank Finney, Vice-President; J. L. Gilliland, Cashier; George T. Babcock, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 48,009.11	\$ 57,926.37	\$ 62,136.70	\$ 67,241.28	\$ 72,572.51
Loans and discounts (secured by collateral).....	82,399.96	71,375.76	66,506.83	87,361.94	100,826.76
Loans on real estate.....	19,861.69	22,014.19	22,220.23	21,947.29	22,318.72
Overdrafts (secured and unsecured).....	122.38	121.42	48.73	318.66	29.10
Other bonds and securities.....	34,942.96	30,632.23	39,420.80	44,273.64	42,962.00
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	5,170.84	5,286.88	5,150.59	5,150.59	5,150.59
Due from banks (not reserve banks).....					2.00
Cash items (not including checks on other banks)	97.05	74.75	135.60	266.80	650.58
Due from reserve banks.....	70,835.32	81,710.19	72,148.23	46,202.60	45,937.46
Checks on other banks.....	193.11	120.84	480.73	790.75	749.20
Currency	15,125.00	15,003.00	12,812.00	10,446.00	9,695.00
Gold	1,697.50	1,525.00	1,302.50	1,170.00	1,185.00
Silver and fractional coin.....	983.02	2,336.01	2,530.57	2,451.87	2,881.59
Other resources	57.00	110.00	65.00	70.59	56.25
Total	\$ 298,494.94	\$ 307,236.64	\$ 303,958.51	\$ 306,692.01	\$ 324,016.76
LIABILITIES.					
Capital stock	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund	12,750.00	12,750.00	12,750.00	12,750.00	12,750.00
Undivided profits, net	2,000.52	2,553.10	3,731.66	4,190.91	5,737.92
Savings accounts	71,202.97	71,947.92	79,526.17	88,528.93	86,493.68
Trust funds	1,559.46	2,457.80	1,421.42	1,282.79	1,238.84
Individual deposits	81,049.28	87,847.44	73,477.34	68,964.95	88,519.09
Demand certificates of deposit.....	41.00	167.77	330.00	110.00	107.40
Time certificates of deposit.....	50,730.98	51,237.31	52,766.96	50,990.94	49,561.45
Certified checks	215.50		915.75	1,138.00	1,085.95
Cashier's checks	509.69	100.00		214.73	14.87

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, OTERO COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Reserved for interest.....	\$ 575.00	\$ 964.33	\$ 1,451.71	\$ 523.22	\$ 1,122.93
Reserved for taxes.....	2,164.92	1,482.46	1,882.46	2,282.46	1,502.12
Other liabilities	695.62	628.51	706.04	715.08	882.51
Total	\$ 298,494.94	\$ 307,236.64	\$ 303,959.51	\$ 306,692.01	\$ 324,016.76

Directors—Eugene Rouke, B. M. Spalding, George F. Trotter, Dr. Frank Finney, Fred A. Sabin, J. N. Beaty, J. L. Gilliland.

NO. 72, STATE BANK.

THE LA JUNTA STATE BANK, LA JUNTA, OTERO COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 93,473.70	\$ 95,463.15	\$ 94,502.41	\$ 93,721.97	\$ 93,622.65
Loans and discounts (secured by collateral).....	49,290.50	42,843.09	30,546.61	46,200.46	56,173.80
Loans on real estate.....	28,001.03	33,185.46	32,330.97	24,600.27	22,588.27
Overdrafts (secured and unsecured).....	7.32	140.30	11.12	17.29	183.70
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	15,068.99	12,464.28	12,831.62	17,015.25	16,472.27
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	3,260.00	3,580.00	3,540.00	10,310.00	10,310.00
Cash items (not including checks on other banks)....	2,028.76	173.72	542.07	169.08	.....
Due from reserve banks.....	98,565.25	92,838.74	103,469.22	68,875.18	60,988.08
Checks on other banks.....	1,550.70	910.40	1,509.59	1,303.34	800.26
Currency	21,164.00	13,448.00	13,977.00	14,354.00	18,971.00
Gold	6,382.50	8,185.00	9,537.50	10,842.50	12,840.00
Silver and fractional coin.....	2,896.92	3,538.79	4,142.72	5,214.20	2,436.84
Total	\$ 326,549.67	\$ 311,270.93	\$ 311,440.83	\$ 297,126.54	\$ 299,886.87
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	3,500.00	4,300.00	4,300.00	4,300.00	5,600.00
Undivided profits, net.....	5,411.66	2,421.91	1,919.65	4,921.91	1,150.60
Postal savings accounts	1,310.17	1,326.68	1,326.68	1,326.68	1,343.18
Dividends unpaid .....	.....	.....	.....	.....	3.00
Individual deposits	183,506.89	170,007.47	173,952.44	132,847.19	159,002.72
Demand certificates of deposit.....	5,793.02	6,180.52	6,292.65	6,763.97	6,701.06
Time certificates of deposit.....	76,023.69	6,180.52	73,299.07	94,291.92	75,462.81
Certified checks .....	.....	76,334.01	150.00	2,474.53	623.50

Cashier's checks	500.00	-----	-----	-----	-----
Reserved for taxes	1,004.24	200.34	200.34	200.34	-----
Total	\$ 326,549.67	\$ 311,270.93	\$ 311,440.83	\$ 297,126.54	\$ 299,886.87

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

NO. 102, STATE BANK.

THE CITIZENS STATE BANK, LAMAR, PROWERS COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 66,184.17	\$ 90,063.33	\$ 107,617.78	\$ 100,704.63	\$ 104,315.89
Loans and discounts (secured by collateral).....	68,490.75	74,103.00	82,717.07	73,492.73	62,182.22
Loans on real estate.....	28,880.85	24,149.57	15,758.55	15,570.85	14,150.00
Overdrafts (secured and unsecured).....	723.32	386.52	1,124.38	356.20	331.83
Other bonds and securities.....	9,716.66	10,999.85	11,064.87	12,064.10	10,890.51
Furniture and fixtures.....	2,175.00	2,175.00	2,175.00	2,175.00	2,175.00
Banking house.....	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Other real estate.....	1,900.00	4,400.00	4,050.00	6,542.27	6,542.27
Due from banks (not reserve banks).....	465.40	-----	-----	-----	-----
Due from reserve banks.....	41,379.31	45,888.06	42,171.29	39,935.60	43,809.32
Checks on other banks.....	1,568.76	2,686.20	4,606.42	3,793.97	4,952.78
Currency.....	6,963.00	7,296.00	6,131.00	4,875.00	8,355.00
Gold.....	5,145.00	5,420.00	5,480.00	5,737.50	5,427.50
Silver and fractional coin.....	1,580.03	1,162.84	1,497.77	1,198.11	1,483.62
Total	\$ 246,172.25	\$ 279,730.37	\$ 295,394.13	\$ 277,445.96	\$ 275,615.94
LIABILITIES.					
Capital stock	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus Fund.....	17,500.00	17,500.00	17,500.00	17,500.00	17,500.00
Undivided profits, net.....	6,326.99	2,934.23	4,768.37	7,940.48	8,889.40
Savings accounts.....	-----	-----	2,371.75	7,733.26	8,364.14
Dividends unpaid.....	-----	50.00	50.00	50.00	50.00
Individual deposits.....	159,360.73	190,977.18	201,451.27	170,188.52	167,427.00
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	22,454.98	26,500.71	26,908.24	33,087.16	33,029.63
Certified checks.....	-----	500.00	-----	-----	-----
Cashier's checks.....	29.50	638.25	2,119.77	521.81	255.77
Reserved for taxes.....	500.00	700.00	224.73	424.73	100.00
Total	\$ 246,172.25	\$ 279,730.37	\$ 295,394.13	\$ 277,445.96	\$ 275,615.94

Directors—J. M. Williams, Charles Maxwell, I. L. Maxwell, George A. Everett, L. J. Boring.

STATE BANK COMMISSIONER

THE LA SALLE STATE BANK, LA SALLE, WELD COUNTY

J. C. Hubbard, President; J. A. Behrens, Vice-President; T. F. Dobbs, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 20,988.11	\$ 17,441.20	\$ 17,685.87	\$ 20,128.34	\$ 24,505.06
Loans and discounts (secured by collateral).....	19,295.59	17,344.50	13,431.95	21,638.10	22,979.30
Loans on real estate.....	200.00	2,210.00	2,610.00	2,610.00	300.00
Overdrafts (secured and unsecured).....	42.69	265.93	141.31	12.23	203.71
Other bonds and securities.....	54.35	46.43	46.43	46.43	46.43
Furniture and fixtures.....	1,520.00	1,520.00	1,520.00	1,520.00	1,520.00
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	3,237.70	3,237.70			
Due from banks (not reserve banks).....	431.48				
Due from reserve banks.....	5,000.35	7,625.78	10,432.20	4,843.59	9,912.43
Currency.....	1,964.00	3,158.00	2,640.00	2,603.00	1,516.00
Gold.....		65.00	50.00	107.50	537.50
Silver and fractional coin.....	435.05	725.19	454.88	486.52	820.31
Total.....	\$ 55,169.32	\$ 55,639.73	\$ 51,012.64	\$ 55,995.71	\$ 64,341.74
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....					
Undivided profits, net.....	539.91	1,243.08	1,382.15	1,621.50	1,203.59
Bills payable.....		5,000.00		2,500.00	5,000.00
Savings accounts.....	492.60	1,117.63	962.32	1,056.00	1,089.43
Individual deposits.....	37,310.95	33,286.84	34,553.08	25,244.87	29,189.60
Due to reserve banks.....		2,520.93			
Time certificates of deposit.....	5,475.02	2,289.51	3,893.35	15,551.60	17,836.88
Cashier's checks.....	1,350.84	181.74	221.74	21.74	21.74
Total.....	\$ 55,169.32	\$ 55,639.73	\$ 51,012.64	\$ 55,995.71	\$ 64,341.74

Directors—J. C. Hubbard, J. A. Behrens, T. F. Dobbs.

BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY

P. G. Scott, President; A. S. Booth, Vice-President; William J. A. Scott, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 167,789.43	\$ 174,838.72	\$ 170,868.96	\$ 179,417.56	\$ 211,244.90
Loans and discounts (secured by collateral).....	65,270.06	61,779.09	68,904.61	70,950.16	99,671.10
Loans on real estate.....	22,842.56	27,464.29	26,151.37	26,866.14	12,709.14

Overdrafts (secured and unsecured).....	343.99	217.26	478.73	341.32	79.97
Other bonds and securities.....	1,426.31	1,664.00	1,019.10	1,146.63	1,270.95
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Other real estate.....	11,086.88	11,051.78	19,494.78	23,078.73	23,078.73
Due from banks (not reserve banks).....	945.22	.....	275.14	.....	.....
Due from reserve banks.....	112,738.87	96,025.62	132,742.85	112,359.39	108,040.24
Checks on other banks.....	603.79	518.89	2,149.13	442.66	262.58
Currency.....	13,157.00	13,911.00	14,068.00	12,516.00	8,992.00
Gold.....	11,667.00	3,260.00	7,207.50	5,682.50	8,397.50
Silver and fractional coin.....	3,703.49	2,973.48	3,610.15	1,977.73	2,172.91
Other resources.....	65.00	115.00	120.00	70.00	105.00
Total	\$ 412,139.60	\$ 394,319.13	\$ 447,590.32	\$ 435,348.82	\$ 476,525.02

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	6,191.42	8,408.73	9,353.43	608.14	4,340.49
Individual deposits	248,281.23	223,417.81	254,898.23	245,757.94	275,955.01
Due to banks (not reserve banks).....	.....	19.51	.....	224.32	1,278.46
Demand certificates of deposit.....	1,034.71	1,269.71	1,329.18	966.29	971.44
Time certificates of deposit.....	109,635.57	113,950.82	134,944.92	140,273.68	146,826.32
Reserved for interest	47.41	3.29	186.23	340.12	567.30
Reserved for taxes	1,949.26	2,249.26	1,878.33	2,178.33	1,586.00
Total	\$ 412,139.60	\$ 394,319.13	\$ 447,590.32	\$ 435,348.82	\$ 476,525.02

Directors—P. G. Scott, A. S. Booth, Wm. J. A. Scott, G. P. Trotter.

NO. 197, STATE BANK.

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 40,957.70	\$ 37,566.51	\$ 28,602.11	\$ 27,774.04	\$ 35,523.63
Loans and discounts (secured by collateral).....	34,015.86	47,361.55	55,553.13	73,860.57	77,013.12
Loans on real estate.....	10,869.75	10,569.75	10,056.80	9,838.45	9,338.45
Overdrafts (secured and unsecured).....	733.53	1,038.33	926.93	1,429.37	1,323.76
Other bonds and securities.....	1,368.16	1,489.01	1,582.86	1,928.16	1,928.16
Furniture and fixtures.....	4,500.00	4,500.00	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	3,535.00	3,535.00	3,535.00	3,535.00	3,535.00
Due from banks (not reserve banks).....	2,087.58	2,087.58	10,000.00	10,000.00	.....
Cash items (not including checks on other banks).....	93.72	273.45	5,000.00	200.00	185.57
Due from reserve banks.....	20,794.85	24,313.79	25,969.86	12,681.09	22,296.48

FARMERS STATE BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Checks on other banks.....	\$ 100.00	\$ 600.00	\$ 487.82	\$ 174.00	\$ 300.00
Currency	6,007.00	2,866.00	3,425.00	2,325.00	4,242.00
Gold	1,430.00	1,890.00	1,290.00	1,640.00	1,800.00
Silver and fractional coin.....	790.46	559.85	536.75	734.53	719.83
Other resources	27.65	220.65	1,505.63	17,274.40	28.65
Total	\$ 137,361.31	\$ 148,871.97	\$ 162,971.89	\$ 177,894.61	\$ 173,234.65

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	9,301.03	11,329.36	8,687.66	9,558.48	10,282.11
Bills payable				10,000.00	
Individual deposits	65,213.64	73,601.36	79,776.65	79,052.61	81,428.88
Demand certificates of deposit.....	3,000.00	3,000.00	8,000.00	8,000.00	8,000.00
Time certificates of deposit.....	9,846.64	10,941.25	16,507.58	21,283.52	23,523.66
Total	\$ 137,361.31	\$ 148,871.97	\$ 162,971.89	\$ 177,894.61	\$ 173,234.65

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

NO. 79, STATE BANK.

LA VETA STATE BANK, LA VETA, HUERFANO COUNTY

H. M. Stockwell, President; C. L. Martin, Vice-President; W. L. Warner, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 37,555.84	\$ 26,951.97	\$ 20,941.50	\$ 32,142.73	\$ 34,933.85
Loans and discounts (secured by collateral).....	33,656.52	44,910.02	39,187.66	40,780.01	43,786.67
Loans on real estate.....	7,893.50	10,317.20	11,945.00	11,253.84	7,202.00
Overdrafts (secured and unsecured).....	252.74	378.02	244.81	261.14	653.81
Bonds to secure postal savings.....	1,000.00				
Other bonds and securities.....	3,194.04	4,798.02	1,767.96	1,883.91	1,447.01
Furniture and fixtures.....	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
Banking house	3,700.00	3,700.00	3,700.00	3,700.00	3,700.00
Other real estate.....	14,638.23	6,385.56	6,666.83	6,916.53	6,971.93
Due from banks (not reserve banks).....				579.07	7,297.53
Due from reserve banks.....	16,222.24	14,540.00	27,376.99	12,307.44	15,097.58
Currency	2,494.00	4,270.00	4,526.00	3,297.00	2,982.00
Gold	820.00	225.00	325.00	465.00	740.00
Silver and fractional coin.....	2,364.00	1,370.84	959.70	1,421.30	1,227.92
Other resources	2,330.95	1,845.45	2,492.95	1,652.47	1,141.14
Total	\$ 128,522.06	\$ 122,092.08	\$ 122,534.40	\$ 119,060.44	\$ 129,581.44

LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,750.00	3,750.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	1,228.73	1,452.62	2,160.04	96.35	202.99
Bills payable	7,000.00	-----	-----	6,000.00	11,000.00
Notes rediscounted	963.55	-----	-----	-----	5,352.45
Postal savings accounts.....	104.18	-----	-----	-----	-----
Individual deposits	61,754.67	61,733.68	61,331.66	53,423.69	50,491.67
Due to banks (not reserve banks).....	1,568.71	2,500.56	3,347.84	217.21	5,351.86
Due to reserve banks	172.89	-----	-----	-----	30.22
Demand certificates of deposit.....	405.00	405.00	2,500.00	2,500.00	-----
Time certificates of deposit.....	36,446.43	37,117.22	36,609.01	40,238.05	40,558.26
Certified checks	43.95	1.55	1.55	1.55	1.55
Cashier's checks	83.95	131.45	84.30	83.59	92.44
Total	\$ 128,522.06	\$ 122,092.08	\$ 122,534.40	\$ 119,060.44	\$ 129,581.44

Directors—C. M. Mack, H. M. Stockwell, C. L. Martin, M. J. Stockwell.

LIMON STATE BANK, LIMON, LINCOLN COUNTY

NO. 80, STATE BANK.

J. M. Baily, President; W. H. Wells, Vice-President; J. M. McClure, Cashier; F. R. Gill, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 28,708.41	\$ 52,160.22	\$ 41,513.49	\$ 55,161.23	\$ 59,210.00
Loans and discounts (secured by collateral).....	99,404.48	85,690.41	100,671.00	111,636.90	120,635.28
Loans on real estate.....	12,971.35	14,602.17	13,707.01	12,332.01	12,618.39
Overdrafts (secured and unsecured).....	1,369.15	1,975.29	1,694.45	1,505.51	375.72
Other bonds and securities.....	-----	3,267.10	2,178.75	1,043.00	797.35
Furniture and fixtures.....	2,095.00	2,610.00	2,610.00	2,610.00	2,610.00
Banking house	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00
Other real estate.....	1,489.99	1,921.49	1,921.49	1,721.49	2,239.74
Due from banks (not reserve banks).....	5,364.96	9,782.87	-----	-----	-----
Due from reserve banks.....	27,075.53	78,532.69	71,199.61	45,004.85	43,350.41
Currency	4,385.00	4,935.00	2,899.00	4,291.00	5,932.00
Gold	80.00	547.50	160.00	200.00	227.50
Silver and fractional coin.....	1,140.42	1,151.52	872.42	1,141.26	2,628.99
Other resources	1,256.39	-----	-----	-----	-----
Total	\$ 188,640.68	\$ 260,476.26	\$ 242,727.22	\$ 239,952.25	\$ 253,925.38

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	16,339.09	16,339.09	16,339.09	16,339.09	16,339.09
Undivided profits, net.....	8,883.42	8,676.19	9,908.99	11,667.32	12,566.26

LIMON STATE BANK, LIMON, LINCOLN COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Dividends unpaid		\$ 70.00	\$ 50.00	\$ 50.00	\$ 50.00
Individual deposits	109,280.64	174,586.60	155,401.19	149,840.72	162,163.35
Demanu certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	21,558.33	27,506.87	27,857.94	28,989.49	28,999.36
Certified checks		518.00	373.00		10.00
Cashier's checks	79.20	279.51	297.01	565.63	1,297.32
Total	\$ 188,640.68	\$ 260,476.26	\$ 242,727.22	\$ 239,952.25	\$ 253,925.38

Directors—J. M. Bailey, W. H. Wells, J. M. McClure, Porter A. Thompson, Charles J. Schraeder, Smith Harper, J. D. Kes-senger.

No. 164, STATE BANK.

THE LITTLETON STATE BANK, LITTLETON, ARAPAHOE COUNTY

D. H. Staley, President; J. A. Graham, Vice-President; D. M. DeCamp, Vice-President; August Loehwing, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 26,880.00	\$ 28,102.64	\$ 41,791.41	\$ 42,643.26	\$ 39,588.51
Loans and discounts (secured by collateral).....	46,336.50	45,976.39	39,191.03	43,743.30	41,438.36
Loans on real estate.....	1,400.00	1,325.00	5,236.62	6,631.12	8,291.40
Overdrafts (secured and unsecured).....	681.32	184.25	1,291.23	396.48	1,013.83
Other bonds and securities.....	6,512.84	7,084.24	9,714.07	10,659.50	9,784.08
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00	1,829.40
Due from banks (not reserve banks).....			1,000.00		
Cash items (not including checks on other banks).....	15.50		205.85	217.80	
Due from reserve banks.....	24,803.34	49,985.25	30,196.44	20,922.92	23,240.94
Checks on other banks.....	658.39	524.02	980.93	305.25	916.99
Currency	2,080.00	2,568.00	2,639.00	3,730.00	3,417.00
Gold	117.50	65.00	20.00	347.50	185.00
Silver and fractional coin.....	649.20	462.72	566.42	1,020.39	943.37
Other resources	1,212.81	727.25	727.25	727.25	682.18
Total	\$ 113,147.40	\$ 138,804.76	\$ 135,360.25	\$ 133,144.77	\$ 131,331.06

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	512.38	600.00	600.00	600.00	800.00
Undivided profits, net.....	1,012.75	242.26	178.22	1,523.46	351.89
Savings accounts	4,267.54	4,270.93	4,793.39	5,332.92	6,681.99
Individual deposits	68,870.45	96,167.66	87,923.56	77,483.33	76,643.32
Due to banks (not reserve banks).....			3,500.00	3,500.00	3,500.00

Demand certificates of deposit.....			15.00	5,400.00	250.00
Time certificates of deposit.....	23,484.28	22,194.91	21,340.49	24,243.06	27,693.46
Certified checks				62.00	
Cashier's checks		329.00	1,987.06		410.40
Reserved for interest.....			22.53		

Total \$ 113,147.40 \$ 138,804.76 \$ 135,360.25 \$ 133,144.77 \$ 131,331.06

Directors—D. H. Staley, J. A. Graham, D. M. DeCamp, A. Loehwing, C. A. Bryant, Emmaline J. Caley, G. J. Saar.

NO. 217, TRUST COMPANY.

THE EMERSON AND BUCKINGHAM BANK & TRUST COMPANY, LONGMONT, BOULDER COUNTY

D. C. Donovan, President; T. M. Callahan, Vice-President; W. L. McCaslin, Vice-President; Rae H. Kiteley, Cashier;
R. K. Pierson, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	sept. 12, 1916
Loans and discounts (unsecured).....	\$ 166,981.82	\$ 152,466.72	\$ 160,041.12	\$ 132,983.56	\$ 145,174.32
Loans and discounts (secured by collateral).....	47,053.70	53,439.95	61,661.97	68,945.24	67,010.22
Loans on real estate.....	29,150.00	39,445.15	26,345.15	25,417.00	26,047.00
Overdrafts (secured and unsecured).....	51.19	418.08	357.72	540.58	937.37
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities.....	19,108.31	16,863.50	25,160.00	38,160.00	36,660.00
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,250.00	2,250.00
Banking house			12,139.86	11,861.25	11,397.78
Other real estate.....	1,670.71	1,714.20	324.20	324.20	324.20
Cash items (not including checks on others bonds).....		138.50	178.95	115.25	102.32
Due from reserve banks.....	63,870.74	59,582.69	35,500.95	33,213.01	86,653.96
Checks on other banks.....	2,455.94	2,040.76	2,524.51	1,178.50	2,389.04
Currency	6,280.00	4,427.00	7,837.00	4,380.00	10,547.00
Gold	1,875.00	600.00	555.00	220.00	1,000.00
Silver and fractional coin.....	2,056.98	2,913.23	3,208.14	3,309.05	3,335.05
Other resources	182.00	182.00	553.58	546.42	780.02
Total	\$ 345,236.39	\$ 338,721.78	\$ 340,888.15	\$ 325,444.06	\$ 396,608.28

LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	35,000.00	35,000.00
Undivided profits, net.....	3,350.79	4,086.50	7,221.27	490.11	1,013.82
Savings accounts	10,072.49	12,058.88	10,014.41	12,455.47	12,375.04
Postal savings accounts	698.88	707.87	707.87	707.87	716.67
Trust funds	2,080.10	6,253.93	14,426.68	10,326.89	3,926.52
Dividends unpaid	550.00	250.00	250.00	250.00	
Individual deposits	186,624.29	176,177.22	162,291.66	156,103.83	202,036.27
Demand of certificates of deposit.....	2,854.56	628.12	548.12	2,008.12	2,059.72
Time certificates of deposit.....	58,024.58	54,572.13	63,579.72	57,021.72	88,924.57
Cashier's checks	480.70	3,987.13	1,002.95	208.55	33.40

STATE BANK COMMISSIONER

THE EMERSON AND BUCKINGHAM BANK & TRUST CO., LONGMONT, BOULDER COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Reserved in taxes.....	\$ 500.00	\$	\$ 250.00	\$ 383.50	\$
Other liabilities .....	.....	.....	595.47	413.00	522.27
Total	\$ 345,236.39	\$ 338,721.78	\$ 340,888.15	\$ 325,444.06	\$ 396,608.28

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

No. 284, STATE BANK.

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE, BOULDER COUNTY

L. E. Chenault, President; J. R. Thirlaway, Vice-President; J. E. Park, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 12,113.71	\$ 21,210.95	\$ 21,895.75	\$ 16,314.95	\$ 22,005.10
Loans and discounts (secured by collateral).....	8,445.00	6,240.00	7,015.00	10,520.00	10,470.00
Loans on real estate.....	10,450.00	18,450.00	14,550.00	16,325.00	14,435.00
Overdrafts (secured and unsecured).....	8.45	.....	.....	11.18	.....
Other bonds and securities.....	1,000.00	1,000.00	1,000.00	4,000.00	7,000.00
Premium on bonds.....	15.00	15.00	15.00	15.00	15.00
Furniture and fixtures.....	1,265.51	1,265.51	1,265.51	1,265.51	1,265.51
Cash items (not including checks on other banks).....	.....	34.12	.....	48.75	.....
Due from reserve banks.....	9,759.66	13,155.41	6,008.35	6,865.56	20,780.58
Checks on other banks.....	130.00	.....	90.75	.....	10.00
Currency	1,878.00	1,300.00	1,510.00	1,096.00	1,466.00
Gold	800.00	1,145.00	152.50	1,137.50	1,462.50
Silver and fractional coin.....	767.54	396.71	853.08	435.36	298.49
Total	\$ 46,632.87	\$ 64,212.70	\$ 54,355.94	\$ 58,034.81	\$ 79,208.18

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	51.34	258.86	439.69	488.48	874.84
Savings accounts	2,170.35	3,649.43	6,102.85	6,392.74	3,936.88
Individual deposits	27,911.18	42,804.41	29,663.40	32,590.59	54,321.46
Demand certificates of deposit.....	.....	1,000.00	150.00	.....	.....
Time certificates of deposit.....	.....	.....	1,500.00	2,050.00	3,575.00
Other liabilities .....	.....	.....	.....	13.00	.....
Total	\$ 46,632.87	\$ 64,212.70	\$ 54,355.94	\$ 58,034.81	\$ 79,208.18

Directors—L. E. Chenault, W. L. Armstrong, S. A. Greenwood, A. E. Collins, Martin Reinert, J. R. Thirlaway, C. F. Wolfer.

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

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 233,670.99	\$ 234,149.99	\$ 230,672.72	\$ 214,711.68	\$ 222,479.92
Loans and discounts (secured by collateral).....	80,629.20	102,191.32	112,611.24	124,531.04	143,958.97
Loans on real estate.....	52,194.50	40,204.00	38,765.40	38,877.83	39,218.40
Overdrafts (secured and unsecured).....	491.57	418.20	431.46	1,730.46	4,281.01
Other bonds and securities.....	8,669.02	9,292.92	9,100.92	10,360.92	9,746.45
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.....	75,406.47	58,606.47	58,606.47	62,824.47	57,150.47
Due from banks (not reserve banks).....	2,017.87	840.96	2,529.58	.....	1,300.96
Cash items (not including checks on other banks).....	969.10	1,525.34	46.40	867.99	3,651.88
Due from reserve banks.....	111,981.76	39,021.61	47,620.13	60,604.69	142,335.69
Checks on other banks.....	941.91	2,885.62	1,105.18	1,204.00	10,119.94
Currency.....	11,195.00	6,867.00	8,530.00	12,998.00	12,165.00
Gold.....	4,507.50	5,180.00	5,702.50	5,687.50	6,840.00
Silver and fractional coin.....	2,735.17	2,113.77	2,258.26	2,347.06	5,585.47
Total.....	\$ 607,910.06	\$ 525,797.20	\$ 540,480.26	\$ 559,245.64	\$ 681,334.16
LIABILITIES.					
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	25,500.00	30,000.00	30,000.00	30,600.00	30,600.00
Undivided profits, net.....	8,719.11	1,944.20	1,670.23	5,406.99	2,268.88
Bills payable.....	30,000.00	20,000.00	20,000.00	10,000.00	.....
Savings accounts.....	40,383.87	46,396.91	43,170.70	42,583.38	44,587.82
Individual deposits.....	239,698.71	169,205.65	172,510.06	146,306.19	205,907.48
Due to banks (not reserve banks).....	3,243.08	2,406.33	913.44	4,744.08	22,782.03
Demand certificates of deposit.....	13,497.15	13,839.43	11,196.68	11,060.58	11,480.08
Time certificates of deposit.....	142,382.56	141,158.12	149,968.73	208,068.64	261,721.26
Certified checks.....	3,500.00	10.00	.....	.....	53.15
Cashier's checks.....	985.58	836.56	1,060.42	475.78	1,933.46
Total.....	\$ 607,910.06	\$ 525,797.20	\$ 540,480.26	\$ 559,245.64	\$ 681,334.16
Directors—W. T. Bransom, L. J. Mack, George W. Foote, A. A. Ferguson, J. Wesley Jones, J. M. Cunningham, L. B. Blair, H. E. Kelly, E. K. C. Evans.					

STATE BANK OF LYONS, LYONS, BOULDER COUNTY

No. 84, STATE BANK.

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U. G. Gilger, President; M. W. Turner, Vice-President and Cashier.

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 21,822.90	\$ 21,893.14	\$ 22,624.45	\$ 22,630.29	\$ 21,505.71
Loans and discounts (secured by collateral).....	12,103.29	10,332.63	10,961.58	11,571.79	11,298.50
Loans on real estate.....	4,071.58	3,676.75	3,646.75	3,616.75	3,616.75
Overdrafts (secured and unsecured).....	327.74	404.01	170.36	333.95	664.65
United States bonds.....	-----	-----	100.00	100.00	100.00
Other bonds and securities.....	2,213.88	2,498.88	410.00	1,016.79	45.00
Furniture and fixtures.....	684.50	650.00	650.00	793.00	793.00
Other real estate.....	2,788.81	2,804.81	2,659.81	2,659.81	2,696.01
Cash items (not including checks on other banks).....	5.93	98.55	65.63	56.04	126.20
Due from reserve banks.....	3,585.62	3,067.60	4,222.04	5,203.15	13,822.39
Checks on other banks.....	46.00	150.00	-----	-----	-----
Currency.....	1,794.00	1,569.00	1,922.00	2,379.00	2,139.00
Gold.....	310.00	197.50	180.00	415.00	367.50
Silver and fractional coin.....	598.96	582.26	473.72	600.35	809.61
Other resources.....	262.74	417.24	427.29	89.84	77.97
Total	\$ 50,615.95	\$ 48,342.37	\$ 48,513.63	\$ 51,465.76	\$ 58,062.29
LIABILITIES.					
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Undivided profits, net.....	852.09	495.34	460.76	523.16	626.09
Bills payable.....	2,000.00	3,000.00	2,000.00	2,000.00	-----
Individual deposits.....	20,735.56	17,172.95	16,001.82	17,494.53	25,882.91
Time certificates of deposit.....	15,028.30	15,674.08	18,041.05	19,448.07	19,553.29
Total	\$ 50,615.95	\$ 48,342.37	\$ 48,513.63	\$ 51,465.76	\$ 58,062.29

Directors—M. W. Turner, U. G. Gilger, E. J. Carver.

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY

NO. 243, STATE BANK.

Christen Jensen, President; Samuel Jackson, Vice-President; G. A. Van Fradenburg, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,958.35	\$ 17,501.85	\$ 16,024.95	\$ 16,983.15	\$ 20,022.00
Loans and discounts (secured by collateral).....	3,207.40	4,240.50	4,430.45	3,219.00	4,969.00
Loans on real estate.....	1,715.00	1,765.00	2,465.00	2,755.00	1,655.00
Other bonds and securities.....	224.60	304.80	160.05	190.60	228.10

Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,100.00	1,100.00
Cash items (not including checks on other banks).....	50.00				
Due from reserve banks.....	12,954.33	12,322.53	11,772.23	10,786.02	9,503.70
Currency.....	1,186.00	851.00	1,260.00	1,242.00	1,375.00
Gold.....	5.00	5.00		15.00	
Silver and fractional coin.....	612.25	712.15	721.80	490.05	445.65
Total	\$ 39,112.98	\$ 38,902.83	\$ 38,034.48	\$ 36,780.82	\$ 39,298.45

LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,156.00	1,240.00	1,240.00	1,240.00	1,300.00
Undivided profits, net.....	1,012.00	685.07	809.11	1,023.00	443.62
Individual deposits.....	23,842.88	24,137.76	22,634.53	21,526.22	24,569.83
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	445.00	340.00	645.00	450.00	460.00
Cashier's checks.....	157.10		205.84	41.60	25.00
Total	\$ 39,112.98	\$ 38,902.83	\$ 38,034.48	\$ 36,780.82	\$ 39,298.45

Directors—Christen Jensen, Samuel Jackson, G. A. Van Fradenburg, J. C. Cantu, A. E. Upton.

NO. 85, STATE BANK.

BANK OF MANITOU, MANITOU, EL PASO COUNTY

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

RESOURCES.					
	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 31,708.63	\$ 33,925.69	\$ 48,398.95	\$ 61,998.40	\$ 100,768.62
Loans and discounts (secured by collateral).....	17,487.39	15,951.92	25,050.05	24,444.52	23,746.61
Loans on real estate.....	33,961.58	36,462.05	29,291.65	36,683.82	30,658.07
Overdrafts (secured and unsecured).....	10.46	10.59	54.02	147.82	18.15
Other bonds and securities.....	4,661.40	4,640.50	5,658.45	8,422.00	4,763.45
Furniture and fixtures.....	1,575.55	1,575.55	1,575.55	1,620.55	1,620.55
Due from banks (not reserve banks).....	11,937.54	6,997.12	1,842.21	1,845.17	19,621.82
Due from reserve banks.....	44,586.54	28,098.30	32,005.51	24,680.51	81,817.70
Checks on other banks.....	20.00	30.00		660.00	222.76
Currency.....	2,712.00	3,298.00	3,324.00	5,818.00	7,831.00
Gold.....	282.50	697.50	1,322.50	2,735.00	2,905.00
Silver and fractional coin.....	1,577.34	1,254.07	1,474.79	4,602.70	3,044.62
Total	\$ 150,520.93	\$ 132,941.29	\$ 149,997.68	\$ 173,658.49	\$ 277,018.35

LIABILITIES.					
Capital stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	1,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	3,953.25	715.69	914.46	1,720.55	2,717.49

BANK OF MANITOU, MANITOU, EL PASO COUNTY—Continued.

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Dividends unpaid	\$	\$ 72.00	\$	\$	\$
Individual deposits	110,876.74	94,374.55	112,234.49	124,605.31	222,786.16
Time certificates of deposit		1,500.00	2,020.00	13,831.11	13,260.97
Certified checks				28.65	
Cashier's checks	14,690.94	13,279.05	11,828.73	10,472.87	15,253.73
Total	\$ 150,520.93	\$ 132,941.29	\$ 149,997.68	\$ 173,658.49	\$ 277,018.35

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

J. N. BEATY & COMPANY, BANKERS, MANZANOLA, OTERO COUNTY

No. 87, PRIVATE BANK.

W. S. Beaty, Cashier; W. H. Glasken, Jr., Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 66,341.36	\$ 63,146.38	\$ 64,246.31	\$ 62,146.40	\$ 67,210.36
Loans and discounts (secured by collateral)	47,411.37	56,021.09	40,998.63	65,377.95	69,462.60
Loans on real estate	4,800.00	3,400.00	4,000.00		2,500.00
Overdrafts (secured and unsecured)	253.79	134.06	41.60		
Other bonds and securities	39,087.20	25,780.84	25,683.79	394.60	136.56
Due from reserve banks	50,859.67	40,876.08	101,876.44	27,594.34	19,749.44
Checks on other banks		134.75		39,953.15	21,317.20
Currency	6,200.00	4,348.00	5,860.00	88.25	113.40
Gold	2,915.00	2,912.50	2,912.50	3,958.00	5,815.00
Silver and fractional coin	1,252.57	896.90	1,024.61	3,000.00	3,150.00
Total	\$ 219,120.96	\$ 197,650.60	\$ 246,643.88	\$ 203,367.92	\$ 190,760.82

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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	6,364.05	1,236.55	1,730.23	4,515.40	519.22
Bills payable					15,000.00
Individual deposits	146,985.65	130,315.19	184,333.99	129,879.16	110,445.50
Time certificates of deposit	35,771.26	36,098.86	30,869.66	38,973.36	34,796.10
Total	\$ 219,120.96	\$ 197,650.60	\$ 246,643.88	\$ 203,367.92	\$ 190,760.82

Owners—J. N. Beaty, W. S. Beaty, Fannie B. Beaty, Gladys Beaty, John W. Beaty, Ella Dye.

No. 230, STATE BANK.

THE MARBLE CITY STATE BANK, MARBLE, GUNNISON COUNTY

W. M. Dinkel, President; W. D. Parry, Vice-President; W. L. Girdner, Cashier; L. C. Summers, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 6,726.26	3,775.42	\$ 2,387.12	\$ 1,550.07	\$ 5,756.42
Loans and discounts (secured by collateral).....	16,332.47	17,068.94	15,364.39	15,461.37	12,065.13
Loans on real estate.....	6,862.41	8,383.13	7,383.13	8,383.13	9,433.13
Overdrafts (secured and unsecured).....	.....	.....	.....	.....	.....
Other bonds and securities.....	1,533.48	2,657.22	3,141.43	4,122.57	4,139.04
Furniture and fixtures.....	1,406.10	1,406.10	1,406.10	1,406.10	1,406.10
Banking house.....	2,784.45	2,784.45	2,784.45	2,784.45	2,784.45
Due from banks (not reserve banks).....	11,915.67	13,146.27	16,881.67	10,743.24	14,844.38
Cash items (not including checks on other banks)	1.95	25.00	10.19	.....	.....
Due from reserve banks.....	27,285.12	15,244.37	22,393.56	20,390.10	12,721.40
Currency.....	2,186.00	3,833.00	509.00	5,797.00	67.00
Gold.....	4,350.00	2,145.75	1,880.00	2,195.50	2,635.00
Silver and fractional coin.....	1,612.31	1,543.63	1,150.55	1,631.55	1,317.32
Total	\$ 82,996.22	\$ 72,015.28	\$ 75,292.22	\$ 74,465.08	\$ 67,169.37
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	3,565.78	3,466.11	3,923.23	4,125.36	3,877.22
Individual deposits.....	45,439.85	36,973.51	39,631.44	36,697.18	30,198.93
Demand certificates of deposit.....	18,868.59	16,377.40	16,638.15	18,370.29	17,906.22
Certified checks.....	.....	.....	.....	252.25	.....
Cashier's checks.....	122.00	198.26	99.40	20.00	187.00
Total	\$ 82,996.22	\$ 72,015.28	\$ 75,292.22	\$ 74,465.08	\$ 67,169.37

Directors—W. M. Dinkel, W. D. Parry, Oscar Holland, W. L. Girdner.

No. 303, STATE BANK.

THE MEAD STATE BANK, MEAD, WELD COUNTY

A. F. Peters, President; Charles Kistler, Vice-President; J. E. Kitts, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 3,387.50	\$ 13,195.30	\$ 20,881.22
Loans and discounts (secured by collateral).....	17,637.25	8,426.25	11,800.00
Overdrafts (secured and unsecured).....	4.44
Furniture and fixtures.....	500.00	500.00	500.00
Banking house.....	1,500.00	1,500.00	1,500.00

STATE BANK COMMISSIONER

THE MEAD STATE BANK, MEAD, WELD COUNTY—Continued.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from banks (not reserve banks).....	\$	\$	\$ 6,589.85	\$ 3,611.40	\$ 32,113.70
Due from reserve banks.....	1,451.49	3,180.46	11,831.12
Currency.....	118.00	450.00	112.00
Gold.....	15.00	350.00	130.00
Silver and fractional coin.....	209.71	421.78	853.46
Expense account.....	466.51	.....	.....
Total	\$ 31,875.31	\$ 31,635.19	\$ 79,725.94
LIABILITIES.					
Capital stock.....	\$	\$	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	418.79	283.74	283.74
Individual deposits.....	19,375.31	18,715.90	65,726.20
Time certificates of deposit.....	2,500.00	2,500.00	3,715.00
Cashier's checks.....50	1.00
Total	\$ 31,875.31	\$ 31,635.19	\$ 79,725.94
Directors—Charles Kistler, A. F. Peters, Louis Roma, J. E. Kitts, John Reese.					

THE BANK OF MEEKER, MEEKER, RIO BLANCO COUNTY

NO. 137, PRIVATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 108,453.81	\$ 134,297.53	\$ 137,767.85	\$ 134,256.90	\$ 128,061.07
Loans and discounts (secured by collateral).....	60,363.41	57,023.07	61,836.76	59,873.97	47,963.94
Loans or real estate.....	17,502.08	17,968.29	17,968.29	19,968.29	20,868.29
Overdrafts (secured and unsecured).....	188.24	2,148.65	1,179.16	1,964.62	1,107.44
Other bonds and securities.....	3,808.42	3,566.07	4,417.27	3,813.22	3,235.04
Furniture and fixtures.....	1,343.00	1,343.00	1,343.00	1,330.25	1,330.25
Other real estate.....	2,013.82	2,013.82	2,013.82	2,013.82	2,013.82
Due from banks (not reserve banks).....	2,257.71	1,204.82	1,520.61	2,759.32	.....
Cash items (not including checks on other banks).....	.....	14.01	26.42	.....	5.20
Due from reserve banks.....	72,398.90	38,788.78	39,627.59	26,196.48	49,406.71
Checks from other banks.....	.....	.....	.....	.....	15.00
Currency.....	5,591.00	2,841.00	4,992.00	3,558.00	6,707.00
Gold.....	2,567.50	2,545.00	2,532.50	2,502.50	2,567.50
Silver and fractional coin.....	350.86	937.72	515.24	1,332.66	711.28
Expense accounts.....	.....	.....	393.22	.....	.....
Other resources.....	2,500.00	.....	.....	.....	.....
Total	\$ 279,338.75	\$ 264,691.76	\$ 276,133.73	\$ 259,570.03	\$ 263,992.54

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net	5,758.84	1,819.44	1,972.49	1,972.49	1,147.15
Individual deposits	123,075.65	118,905.95	139,252.77	114,378.06	122,351.00
Due to banks (not reserve banks)		176.11	200.52		2,251.99
Time certificates of deposit	126,135.55	119,404.50	111,953.39	118,479.65	114,731.96
Cashier's checks	1,368.71	1,385.76	1,727.05	1,739.83	510.44
Total	\$ 279,338.75	\$ 264,691.76	\$ 276,133.73	\$ 259,570.03	\$ 263,992.54

Co-partners—C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. N. H. Caldwell, Louise B. Hugus, Annetta O. H. Carroll, R. H. Davis, Ethel May Davis, Edith E. Davis, Victor B. Caldwell, Jr., Arthur Seymour, James A. Rendle, C. A. Booth, Fannie L. Rush, J. C. Davis, Jr., Mrs. E. S. Beall, Mrs. E. M. Davis, J. H. Brodt, Mrs. C. W. Brodt, B. W. Brodt, A. F. Brodt, Mrs. Blanche B. Hugus, V. B. Caldwell, Mrs. E. A. Davis, G. W. Dow, Harry H. Wood, L. Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, Mrs. A. C. Moulton, Ward C. Barker, J. V. Barnes, L. C. Bostwick, Mrs. Robert Murray, R. R. Horth, Herbert Gordon, J. A. Rendle, James Wadge, John B. Caldwell, S. S. Caldwell, Ella V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, John D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, William Simms, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, A. Barber, Anna A. Rendle, M. Rendle, J. A. Rendle, Jr., Elizabeth R. Rendle, Albert E. Carroll, William Daley, Victor Moulton, H. W. Hansen.

MERINO STATE BANK, MERINO, LOGAN COUNTY

No. 75, STATE BANK.

T. K. Propst, President; L. V. Propst, Vice-President; C. R. Johnson, Cashier; L. B. Propst, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 15,318.47	\$ 14,980.49	\$ 13,845.49	\$ 21,960.54	\$ 29,352.15
Loans and discounts (secured by collateral)	26,559.53	36,952.94	39,308.52	42,431.43	40,537.33
Loans on real estate	5,350.00	4,350.00	4,350.00	4,200.00	4,200.00
Overdrafts (secured and unsecured)	29.52	584.42	651.48	280.86	390.43
Other bonds and securities	1,153.16	1,647.56	940.21	1,026.99	408.84
Furniture and fixtures	1,750.00	1,700.00	1,700.00	1,700.00	1,600.00
Banking house	1,650.00	1,600.00	1,600.00	1,600.00	1,700.00
Other real estate	672.68	672.68	672.68	704.78	704.78
Cash items (not including checks on other banks)					17.30
Due from reserve banks	9,315.76	9,081.09	6,688.91	3,497.35	16,507.71
Checks on other banks	178.50	2.06	111.66		
Currency	1,100.00	4,210.00	5,007.00	1,420.00	2,224.00
Gold	160.00	100.00	110.00	225.00	295.00
Silver and fractional coin	526.09	511.24	575.10	325.09	1,059.16
Other resources	49.99	19.95	28.67	437.64	426.61
Total	\$ 63,813.70	\$ 76,412.43	\$ 75,589.72	\$ 79,809.68	\$ 99,423.31

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,400.00	2,600.00	2,600.00	2,600.00	2,800.00

MERINO STATE BANK, MERINO, LOGAN COUNTY—Continued.

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Undivided profits, net	\$ 2,027.09	\$ 137.34	\$ 673.87	\$ 1,638.23	\$ 504.89
Bills payable .....	.....	.....	5,000.00	10,000.00	10,000.00
Individual deposits	42,670.82	54,937.49	47,882.60	37,769.00	53,364.89
Demand certificates of deposit .....	.....	75.00	.....	.....	.....
Time certificates of deposit	6,421.79	7,759.29	8,344.43	3,299.61	5,839.61
Certified checks	285.00	903.31	.....	.....	.....
Cashier's checks .....	.....	.....	1,088.82	489.24	924.14
Total	\$ 63,813.70	\$ 76,412.43	\$ 75,589.72	\$ 79,809.68	\$ 99,423.31

Directors—T. K. Propst, C. R. Johnson, L. B. Propst.

No. 190, STATE BANK.

FIRST STATE BANK OF MESITA, MESITA, COSTILLA COUNTY

W. Guy Johnson, President; W. L. McCaslin, Vice-President; H. G. Wetherell, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 32,001.71	\$ 30,137.99	36,081.26	\$ 30,227.60	\$ 30,258.50
Loans and discounts (secured by collateral).....	24,849.67	26,043.76	24,347.69	25,255.82	24,633.40
Loans on real estate .....	.....	.....	5,694.40	5,843.58	5,634.40
Overdrafts (secured and unsecured).....	482.36	54.61	568.88	612.73	387.06
Furniture and fixtures	1,767.00	1,767.00	1,767.00	1,767.00	1,767.00
Due from reserve banks	4,100.66	17,675.97	11,550.17	5,005.71	6,982.94
Currency	1,300.00	1,400.00	1,125.00	1,726.00	1,986.00
Gold	25.00	40.00	40.00	65.00	75.00
Silver and fractional coin.....	306.65	312.94	394.62	298.99	454.59
Total	\$ 64,833.05	\$ 77,432.27	\$ 81,569.02	\$ 70,802.43	\$ 72,178.89

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
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
Undivided profits, net.....	4,669.47	4,822.26	5,242.10	953.78	1,340.27
Notes rediscounted	9,255.00	2,000.00	.....	.....	8,300.00
Individual deposits	32,446.44	52,535.37	56,973.07	45,588.05	39,744.17
Demand certificates of deposit .....	.....	.....	2,500.00	2,500.00	2,500.00
Time certificates of deposit	8,387.14	8,067.74	6,846.95	6,746.95	5,294.45
Reserved for taxes.....	75.00	6.90	6.90	13.65	.....
Total	\$ 64,833.05	\$ 77,432.27	\$ 81,569.02	\$ 70,802.43	\$ 72,178.89

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

NO. 168, STATE BANK.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, WELD COUNTY

D. T. Wilson, President; Thomas Berge, Vice-President; J. H. Wilson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 8,179.27	\$ 14,256.80	\$ 14,212.66	\$ 18,153.09	\$ 19,584.05
Loans and discounts (secured by collateral).....	11,089.48	11,868.68	8,655.49	10,977.20	7,328.15
Loans on real estate.....	1,929.00	1,829.00	1,829.00	1,829.00	1,814.00
Overdrafts (secured and unsecured).....	.10	19.98	16.91	-----	35.70
Other bonds and securities.....	599.32	764.52	350.87	449.83	358.24
Furniture and fixtures.....	2,140.00	2,140.00	2,140.00	2,140.00	2,000.00
Due from reserve banks.....	21,303.77	12,338.74	10,223.14	2,298.87	8,173.94
Currency.....	1,747.00	1,250.00	400.00	895.00	1,092.00
Gold.....	25.00	160.00	75.00	145.00	65.00
Silver and fractional coin.....	880.18	900.68	559.31	231.85	577.31
Total	\$ 47,893.12	\$ 45,528.40	\$ 38,462.38	\$ 37,119.84	\$ 41,028.39
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,342.23	1,835.70	656.32	1,059.36	921.51
Individual deposits.....	31,511.92	24,320.17	18,848.71	14,944.86	18,346.71
Demand certificates of deposit.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit.....	2,828.24	7,198.24	6,843.24	9,491.76	9,791.76
Cashier's checks.....	710.73	674.29	614.11	123.86	468.41
Total	\$ 47,893.12	\$ 45,528.40	\$ 38,462.38	\$ 37,119.84	\$ 41,028.39

Directors—S. T. Wilson, J. H. Wilson, C. E. Wilson.

NO. 205, STATE BANK.

THE BANK OF MOFFAT, MOFFAT, SAGUACHE COUNTY

Thomas Saffell, President; W. D. Chiles, Vice-President; G. E. Shearer, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and Discounts (unsecured).....	\$ 11,270.68	\$ 10,028.15	\$ 9,525.36	\$ 10,562.40	\$ 10,409.92
Loans and discounts (secured by collateral).....	14,101.44	11,146.21	11,206.63	13,837.29	13,337.28
Loans on real estate.....	-----	-----	689.05	140.00	-----
Overdrafts (secured and unsecured).....	260.94	379.25	296.55	191.05	261.67
Other bonds and securities.....	1,382.17	1,878.02	617.23	1,130.45	910.49
Furniture and fixtures.....	1,235.33	1,235.33	1,235.33	1,235.33	1,212.83
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).....	1,862.29	1,866.99	1,866.99	1,890.40	1,899.87

THE BANK OF MOFFAT, MOFFAT, SAGUACHE COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from reserve banks.....	\$ 1,765.46	\$ 6,920.10	\$ 7,103.09	\$ 2,841.77	\$ 3,767.71
Currency	941.00	1,002.00	545.00	1,002.00	867.00
Gold	370.00	412.50	420.00	435.00	475.00
Silver and fractional coin.....	155.21	326.82	414.44	339.19	381.68
Other resources				221.66	221.66
Total	\$ 36,034.20	\$ 37,885.05	\$ 36,618.35	\$ 36,616.22	\$ 36,434.79
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	1,648.33	683.96	512.00	863.02	1,150.15
Bills Payable	7,000.00	3,304.70		4,000.00	2,000.00
Individual deposits	13,844.18	19,205.32	20,572.74	15,957.23	17,596.50
Demand certificates of deposit.....	1,825.00	1,825.00	1,800.00	1,800.00	1,800.00
Time certificates of deposit.....	741.80	1,237.30	2,471.32	2,571.32	2,576.92
Cashier's checks	474.89	628.77	262.29	424.65	311.22
Total	\$ 36,034.20	\$ 37,885.05	\$ 36,618.35	\$ 36,616.22	\$ 36,434.79

Directors—William G. Gugler, Edwin Tabler, W. D. Chiles, G. E. Shearer, Thomas Saffell.

NO. 223, STATE BANK.

THE WALLACE STATE BANK, MONTE VISTA, RIO GRANDE COUNTY

John T. Wallace, President; R. L. Stitt, Vice-President; R. J. Kavalec, Cashier; Westel Wallace, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 137,754.97	\$ 146,657.12	\$ 128,935.19	\$ 154,807.63	\$ 180,519.00
Loans and discounts (secured by collateral).....	94,893.77	93,605.87	90,822.48	57,033.32	48,957.63
Loans on real estate.....	87,751.00	82,713.06	42,221.09	77,580.60	69,793.83
Overdrafts (secured and unsecured).....	238.92	316.32	1,411.75	906.30	171.48
Bonds to secure postal savings.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities.....	5,084.85	7,171.25		65.00	100.50
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.....	20,444.09	20,444.09	63,391.02	45,444.09	45,444.09
Due from banks (not reserve banks).....	3,645.80	4,573.34	6,326.52	6,058.27	12,733.10
Cash items (not including checks on other banks)	172.36	114.65		267.10	
Due from reserve banks.....	33,796.67	75,027.34	84,926.31	58,865.08	45,911.41
Checks on other banks.....	76.52	1,181.50	2,902.66	5,523.63	993.09
Currency	7,976.00	5,349.00	9,520.00	5,290.00	8,014.00
Gold	4,592.50	4,540.00	4,935.00	4,962.50	5,435.00
Silver and fractional coin.....	3,795.42	3,228.17	4,054.92	3,598.39	5,078.76
Other resources			3,783.67	4,385.83	4,630.31
Total	\$ 423,456.74	\$ 468,155.58	\$ 466,464.48	\$ 448,021.61	\$ 451,016.07

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	3,200.00	3,200.00	3,200.00	3,200.00	3,200.00
Undivided profits, net.....	6,312.36	1,618.82	2,673.90	8,767.34	8,748.25
Postal savings accounts.....	2,288.42	2,317.25	2,317.25	2,317.25	2,346.14
Individual deposits	202,871.38	255,556.17	251,740.47	249,838.20	252,214.20
Due to banks (not reserve banks).....	5,288.30	3,894.22	2,119.10	1,518.28	3,394.27
Demand certificates of deposit.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit.....	88,876.14	82,446.83	85,535.16	71,843.61	70,246.13
Certified checks	32.50	—	46.70	46.70	96.70
Cashier's checks	4,587.64	9,122.29	8,831.90	490.23	770.28
Total	\$ 423,456.74	\$ 468,155.58	\$ 466,464.48	\$ 448,021.61	\$ 451,016.07

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

No. 166, STATE BANK.

HOME STATE BANK, MONTROSE, MONTROSE COUNTY

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

RESOURCES.

	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 38,165.20	\$ 37,380.27	\$ 33,652.41	\$ 37,367.61	\$ 34,602.50
Loans and discounts (secured by collateral).....	33,124.40	27,413.28	41,562.20	44,127.40	46,322.66
Loans on real estate.....	4,930.00	4,730.00	4,730.00	4,730.00	4,730.00
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	5,625.45	6,967.54	5,117.67	6,329.15	4,613.82
Premium on bonds	35.41	35.41	35.41	35.41	35.41
Furniture and fixtures.....	4,000.00	4,000.00	3,980.00	3,980.00	3,980.00
Due from reserve banks.....	31,551.87	41,174.65	21,137.81	27,982.82	27,513.88
Checks on other banks.....	1,811.88	903.07	2,162.48	5,030.69	2,783.63
Currency	3,809.00	2,371.00	1,538.00	2,200.00	2,162.00
Gold	140.00	190.00	90.00	—	—
Silver and fractional coin.....	1,277.87	962.99	498.61	1,430.45	1,084.71
Total	\$ 125,471.08	\$ 127,128.21	\$ 115,504.59	\$ 134,233.53	\$ 128,828.61

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	—	—	—	—	500.00
Undivided profits, net.....	2,729.03	2,412.30	3,285.84	3,231.14	641.31
Bills payable	—	—	—	4,925.00	—
Savings accounts	3,085.26	4,448.05	4,595.23	4,522.02	4,144.75
Postal savings accounts	999.91	1,000.28	1,000.28	1,012.78	1,000.00
Dividends unpaid	—	—	—	—	60.00
Individual deposits	61,767.10	63,113.97	50,271.44	62,028.27	61,080.05
Time certificates of deposit.....	25,611.88	25,450.12	25,250.06	27,790.93	30,509.45

HOME STATE BANK, MONTROSE, MONTROSE COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Cashier's checks	\$ 748.90	\$ 174.49	\$ 637.74	\$ 709.39	\$ 879.05
Other liabilities	529.00	529.00	464.00	14.00	14.00
Total	125,471.08	\$ 127,128.21	\$ 115,504.59	\$ 134,233.53	\$ 128,828.61

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

NO. 296, STATE BANK.

FIRST STATE BANK OF NEDERLAND, NEDERLAND, BOULDER COUNTY

W. L. Armstrong, President; J. G. Clarke, Vice-President; H. B. Persons, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 5,425.25	\$ 20,110.75	\$ 42,835.19	\$ 63,966.11	\$ 42,738.67
Loans and discounts (secured by collateral).....	5,000.00	5,031.50	9,402.50	4,497.20	5,780.75
Loans on real estate.....		13,450.00	28,400.00	16,722.75	8,959.30
Overdrafts (secured and unsecured).....	60.84	658.00	258.34	1,917.57	144.07
Other bonds and securities.....			15,000.00	23,497.30	13,000.00
Premium on bonds				367.12	
Furniture and fixtures.....	431.80	571.50	1,050.53	1,657.73	2,347.73
Banking house			1,000.00	1,500.00	1,516.30
Due from banks (not reserve banks).....	19,090.04	14,084.69	58,306.00	34,963.65	10,000.00
Due from reserve banks.....	3,919.48	2,598.78	17,170.26	7,410.37	70,156.54
Checks on other banks.....	106.85			182.40	18.92
Currency	1,197.00	2,585.00	8,643.00	2,185.00	3,402.00
Gold	295.00	1,417.50	875.00	27.50	210.00
Silver and fractional coin	168.30	447.32	686.35	243.23	519.24
Expense account	335.52	649.11	595.51	233.86	
Total	\$ 36,030.08	\$ 71,604.15	\$ 184,222.68	\$ 159,371.79	\$ 158,793.52
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.....					281.04
Savings accounts	35.20	733.85	1,554.37	1,570.98	810.06
Trust funds				155.60	186.10
Individual deposits	24,010.13	57,906.30	169,690.31	140,022.12	129,317.34
Time certificates of deposit.....	200.00	841.00	1,086.00	3,602.53	15,607.53
Certified checks		600.00	12.00	997.93	
Cashier's checks	784.75	523.00	880.00	2,022.63	1,591.45
Total	\$ 36,030.08	\$ 71,604.15	\$ 184,222.68	\$ 159,371.79	\$ 158,793.52

Directors—W. T. Tedd, W. E. Binder, W. L. Tanner, W. L. Armstrong, S. A. Greenwood, J. G. Clarke, H. K. Frontz, Otto Hinman, L. E. Chenault.

NO. 159, STATE BANK.

NEW CASTLE STATE BANK, NEW CASTLE, GARFIELD COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 26,731.63	\$ 27,852.18	\$ 32,282.56	\$ 25,890.63	\$ 28,702.29
Loans and discounts (secured by collateral).....	15,119.30	27,217.30	16,841.87	13,158.90	13,535.20
Loans on real estate.....	4,265.00	4,715.00	4,715.00	4,715.00	4,715.00
Overdrafts (secured and unsecured).....	313.16	549.47	547.87	431.20	887.00
Other bonds and securities.....	4,397.84	5,025.84	4,322.57	2,941.46	2,819.47
Banking house.....	1,675.40	1,675.40	1,667.40	1,734.17	1,718.17
Due from reserve banks.....	31,263.59	21,387.41	4,619.88	3,639.90	13,642.64
Checks on other banks.....	57.60	306.30	7.48	24.98	14.15
Currency.....	1,295.00	850.00	416.00	257.00	864.00
Gold.....	637.00	730.00	2,245.00	2,380.00	1,075.00
Silver and fractional coin.....	76.70	328.90	171.20	421.30	278.00
Total	\$ 85,832.22	\$ 80,637.80	\$ 67,836.83	\$ 55,594.54	\$ 68,250.92
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	4,500.00	4,500.00	4,500.00	5,000.00	5,000.00
Undivided profits, net.....	193.05	788.16	1,003.14	163.58	388.97
Dividends unpaid.....	500.00			500.00	
Individual deposits.....	62,898.85	56,739.62	43,800.72	32,871.52	45,645.40
Demand certificates of deposit.....	7,740.32		8,532.97	7,059.44	7,216.55
Time certificates of deposit.....		8,610.02			
Total	\$ 85,832.22	\$ 80,637.80	\$ 67,836.83	\$ 55,594.54	\$ 68,250.92

Directors—C. C. Parks, J. W. Ritter, Joseph Yule, J. A. Macrae, Edward Ewing.

NO. 289, STATE BANK.

STATE BANK OF RAYMER, NEW RAYMER, WELD COUNTY

J. W. Hobbs, President; Claude Lacock, Vice-President; J. N. Quinn, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,711.82	\$ 8,384.45	\$ 13,180.51	\$ 20,156.27	\$ 22,184.85
Loans and discounts (secured by collateral).....	14,873.93	14,697.93	23,550.86	18,197.66	27,048.25
Overdrafts (secured and unsecured).....	38.05	24.22	56.92	26.08	147.24
Other bonds and securities.....	110.00	1,942.80	1,019.51	1,855.93	282.51
Furniture and fixtures.....	991.31	1,023.81	1,023.81	1,023.81	1,035.31
Banking house.....	1,150.00	1,150.00	1,150.00	1,150.00	1,150.00
Cash items (not including checks on other banks)....	2,750.00	35.00	28.90	3.75	1,059.16

STATE BANK OF RAYMER, NEW RAYMER, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from reserve banks.....	\$ 4,445.65	\$ 16,494.64	\$ 6,994.64	\$ 7,653.17	\$ 15,198.16
Currency	631.00	1,846.00	817.00	1,678.00	2,040.00
Gold	5.00	55.00	95.00	130.00	360.00
Silver and fractional coin.....	213.80	415.40	301.13	343.49	309.76
Other resources		150.39			
Total	\$ 34,920.56	\$ 46,219.64	\$ 48,218.28	\$ 52,218.16	\$ 70,816.24
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1.73		261.06	247.93	367.67
Notes rediscounted	2,727.28		2,299.00		
Individual deposits	17,648.92	27,109.19	25,826.62	27,002.06	41,684.92
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	1,812.46	5,968.47	7,162.80	12,219.45	14,178.69
Certified checks			168.80		584.96
Cashier's checks	230.17	641.98		248.72	
Total	\$ 34,920.56	\$ 46,219.64	\$ 48,218.28	\$ 52,218.16	\$ 70,816.24
Directors—J. W. Hobbs, Jess H. Beson, J. N. Quinn, C. L. Snyder, Fred L. Knapp, J. K. Norwood, Charles E. Carlson.					

NO. 161, STATE BANK.

THE NI WOT STATE BANK, NI WOT, BOULDER COUNTY

N. M. Henry, President; A. M. Dodd, Vice-President; Guy Dodd, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 19,003.61	\$ 12,332.38	\$ 13,294.67	\$ 14,778.81	\$ 16,757.87
Loans and discounts (secured by collateral).....	8,402.60	12,024.35	12,047.10	12,879.85	14,795.75
Loans on real estate.....	3,300.00	3,300.00	3,300.00	3,300.00	1,200.00
Overdrafts (secured and unsecured).....	33.17	191.13	156.43	399.49	134.69
Other bonds and securities.....	4,000.00	6,008.64	9,379.36	4,590.00	8,000.00
Furniture and fixtures.....	1,100.00	1,050.00	1,050.00	1,050.00	1,050.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks).....	1,070.00	1,722.00	10.00		
Cash items (not including checks on other banks).....	101.02	40.61	36.15	3.01	48.32
Due from reserve banks.....	5,675.95	10,026.85	6,937.66	8,048.08	9,346.65
Checks on other banks.....			163.88	42.20	33.35
Currency	1,770.00	775.00	1,150.00	1,100.00	1,683.00
Gold	75.00		70.00		
Silver and fractional coin.....	406.74	256.53	371.80	383.83	650.76

Expense account		72.27				
Other resources		316.50		1,342.92		
Total	\$ 47,238.09	\$ 50,416.26	\$ 51,609.97	\$ 48,575.27	\$ 56,000.39	
LIABILITIES.						
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	
Surplus fund	2,000.00	2,250.00	2,250.00	2,250.00	2,250.00	
Undivided profits, net	1,132.75		231.17	411.91	530.33	
Individual deposits	26,659.79	29,074.17	31,121.96	27,071.52	36,334.22	
Demand certificates of deposit			8,006.84			
Time certificates of deposit	7,445.55	9,092.09		8,841.84	6,885.84	
Total	\$ 47,238.09	\$ 50,416.26	\$ 51,609.97	\$ 48,575.27	\$ 56,000.39	

Directors—Guy Dodd, Daniel Knaus, A. M. Dodd, S. E. Johnson, Thomas H. Jones, H. M. Henry, W. H. Poppe.

NO. 298, PRIVATE BANK.

THE BANK OF NORWOOD, NORWOOD, SAN MIGUEL COUNTY
(Formerly Galloway Bros. & Anderson, Bankers)

John R. Galloway, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....		\$ 41,142.10	\$ 41,693.16	\$ 46,089.34	\$ 48,765.07
Loans and discounts (secured by collateral).....		28,601.91	26,682.80	26,930.34	25,993.33
Loans on real estate.....		24,975.40	25,605.23	22,587.28	23,099.66
Overdrafts (secured and unsecured).....		507.23	141.89	746.31	419.87
Other bonds and securities.....		1,884.54	1,884.54	1,884.54	1,884.54
Furniture and fixtures.....		688.45	688.45	688.45	688.45
Banking house		2,010.00	2,020.00	2,096.00	2,117.00
Other real estate.....		8,387.35	9,107.35	9,107.35	9,182.35
Due from banks (not reserve banks).....			858.45	251.97	561.89
Cash items (not including checks on other banks).....		72.00	43.50	21.00	64.85
Due from reserve banks.....		13,278.34	13,524.81	7,662.29	8,988.03
Checks on other banks.....		1,015.04	2,085.33	518.67	617.22
Currency		1,977.00	71.00	2,601.00	2,323.00
Gold		2,925.00	3,200.00	2,035.00	2,220.00
Silver and fractional coin.....		452.88	476.74	727.41	236.72
Total		\$ 127,917.24	\$ 128,083.25	\$ 123,946.95	\$ 127,161.98
LIABILITIES.					
Capital stock		\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....		241.59	493.16	1,748.42	2,218.39
Bills payable				8,000.00	8,000.00
Individual deposits		68,473.65	71,007.74	57,037.57	59,231.17

THE BANK OF NORWOOD, NORWOOD, SAN MIGUEL COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due to banks (not reserve banks).....	\$	\$ 1,043.97	\$	\$	\$
Due to reserve banks.....	76.62	.....	.....	.....
Time certificates of deposit.....	7,879.61	5,930.55	7,159.16	7,710.62
Certified checks	200.00	650.00	.....	.....
Cashier's checks	1.80	1.80	1.80	1.80
Total	\$ 127,917.24	\$ 128,083.25	\$ 123,946.95	\$ 127,161.98

Co-partners—Gordon G. Galloway, Fred Anderson, Alexander Calhoun, John R. Galloway, Harold Rodney Anderson.

NO. 311, STATE BANK.

THE NORWOOD STATE BANK, NORWOOD, SAN MIGUEL COUNTY

W. E. Wheeler, President; Asa B. Perry, Vice-President; D. Lee Staley, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$	\$ 1,520.00
Loans and discounts (secured by collateral).....	2,070.00
Other bonds and securities.....	248.00
Furniture and fixtures.....	2,877.91
Banking house	4,268.54
Due from banks (not reserve banks).....	9,629.85
Due from reserve banks.....	4,176.47
Checks on other banks.....	2.00
Currency	3,493.00
Gold	1,627.50
Silver and fractional coin.....	348.63
Expense account	1,201.85
Other resources	55.15
Total	\$	\$	\$	\$	\$ 31,518.90

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$	\$	\$	\$	\$ 25,000.00
Individual deposits	5,731.58
Demand certificates of deposit.....	767.00
Reserved for interest.....	20.32
Total	\$	\$	\$	\$	\$ 31,518.90

Directors—W. E. Wheeler, Asa B. Perry, Alvin Herndon, Alfred Dunham, James Nix.

NO. 139, STATE BANK.

FIRST STATE BANK OF NUNN, NUNN, WELD COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,440.30	\$ 11,353.01	\$ 10,934.94	\$ 13,852.96	\$ 15,637.98
Loans and discounts (secured by collateral).....	8,885.50	11,242.13	12,886.00	16,221.36	12,941.15
Loans on real estate.....	1,394.85	1,394.85	1,394.85	1,394.85	1,344.85
Overdrafts (secured and unsecured).....	118.89	46.27	26.60	15.75	20.01
Other bonds and securities.....	1,469.32	1,295.91	576.94	-----	75.00
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	950.00	970.00
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	300.00	300.00	300.00	275.00	275.00
Cash items (not including checks on other banks)	25.00	-----	-----	3.50	5.52
Due from reserve banks.....	3,773.83	768.63	4,188.32	2,127.75	9,345.36
Currency.....	1,365.00	1,834.00	1,612.00	1,051.00	1,774.00
Gold.....	190.00	60.00	120.50	60.00	70.00
Silver and fractional coin.....	964.39	818.59	799.83	596.83	708.43
Total	\$ 32,927.08	\$ 32,113.39	\$ 34,999.98	\$ 38,549.00	\$ 45,167.30
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	3,050.00	3,050.00
Undivided profits, net	202.04	429.47	423.39	215.84	422.01
Dividends unpaid	15,723.49	14,852.37	18,486.59	19,894.58	25,849.81
Due to reserve banks.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Demand certificates of deposit.....	2,001.55	1,831.55	1,090.00	3,388.58	3,845.48
Total	\$ 32,927.08	\$ 32,113.39	\$ 34,999.98	\$ 38,549.00	\$ 45,167.30

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

NO. 189, STATE BANK.

ROUTT COUNTY BANK, OAK CREEK, ROUTT COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 19,998.97	\$ 18,024.61	\$ 19,424.49	\$ 21,214.99	\$ 20,573.24
Loans and discounts (secured by collateral).....	23,235.31	22,757.25	22,865.77	24,097.25	23,246.07
Loans on real estate.....	13,347.94	11,577.64	13,036.19	12,830.10	11,246.61
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities.....	3,602.25	4,133.88	4,059.43	4,441.61	3,961.44
Premium on bonds.....	228.60	228.60	228.60	228.60	228.60

ROUTT COUNTY BANK, OAK CREEK, ROUTT COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Furniture and fixtures.....	\$ 3,027.56	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00	\$ 3,000.00
Other real estate.....	895.61	883.51	883.51	873.51	951.59
Due from banks (not reserve banks).....	405.02	65.23	689.09	155.01	271.29
Due from reserve banks.....	40,818.40	35,118.71	23,064.19	21,113.41	10,155.17
Currency.....	15,531.00	12,699.00	8,710.00	10,210.00	8,111.00
Gold.....	50.00	65.00	147.50	70.00	82.50
Silver and fractional coin.....	2,211.39	1,373.23	1,765.99	1,469.34	1,741.41
Expense account.....	.....	317.74	.....	.....	.....
Total	\$ 129,352.05	\$ 116,244.40	\$ 103,874.76	\$ 105,703.82	\$ 89,568.92
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,225.00	1,325.00	1,325.00	1,325.00	1,325.00
Undivided profits, net.....	1,042.67	.....	260.06	574.13	1.00
Postal savings accounts.....	4,490.89	4,500.57	4,500.57	4,500.57	4,500.57
Individual deposits.....	77,130.89	66,729.23	56,005.79	60,004.37	48,315.53
Demand certificates of deposit.....	7,379.36	5,979.51	4,971.92	3,579.05	2,142.80
Time certificates of deposit.....	28,083.24	27,710.09	26,808.42	25,720.70	23,284.02
Total	\$ 129,352.05	\$ 116,244.40	\$ 103,874.76	\$ 105,703.82	\$ 89,568.92
Directors—E. L. Prentiss, L. Ogilvy, Allen Cliff.					

NO. 93, PRIVATE BANK.

THE OLATHE BANKING COMPANY, OLATHE, MONTROSE COUNTY

E. L. Osborn, Cashier; E. G. Dennis, Assistant Cashier; C. C. Wortman, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 33,677.16	\$ 46,022.39	\$ 47,928.18	\$ 39,340.06	\$ 58,705.36
Loans and discounts (secured by collateral).....	46,944.50	44,990.50	38,725.26	39,026.25	35,929.78
Loans on real estate.....	18,292.17	17,811.81	11,654.64	13,984.64	12,544.64
Overdrafts (secured and unsecured).....	328.32	265.98	187.25	265.17	1,358.81
Other bonds and securities.....	134.65	.....	.....	.....	.....
Furniture and fixtures.....	1,065.25	1,065.25	1,065.25	1,065.25	1,065.25
Banking house.....	5,171.55	5,171.55	5,171.55	5,171.55	5,171.55
Other real estate.....	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Cash items (not including checks on other banks).....	.....	439.19	8.35	.....	1,000.00
Due from reserve banks.....	4,389.45	8,274.85	15,908.98	1,196.30	31,029.31
Checks on other banks.....	89.00	2,301.66	.....	10.00	71.15
Currency.....	4,053.00	2,674.00	2,300.00	2,080.00	1,609.00
Gold.....	1,425.00	1,090.00	1,355.00	1,975.00	2,135.00
Silver and fractional coin.....	532.79	437.63	650.81	597.02	266.48
Total	\$ 118,202.84	\$ 132,644.81	\$ 127,055.27	\$ 106,811.24	\$ 152,986.33

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	2,215.32	3,755.71	920.89	2,026.82	2,488.99
Savings accounts	2,523.88	2,602.39	2,623.59	2,481.27	2,529.96
Individual deposits	42,576.27	53,084.29	51,179.87	29,419.57	75,401.80
Demand certificates of deposit.....	5,054.05	7,398.60	5,080.07	5,073.69	5,451.04
Time certificates of deposit.....	15,833.32	15,803.82	16,580.54	17,139.58	17,114.54
Reserved for taxes			670.31	670.31	
Total	\$ 118,202.84	\$ 132,644.81	\$ 127,055.27	\$ 106,811.24	\$ 152,986.33

Co-partners—C. B. Akard, E. G. Dennis, Joel Dickerson, Gus A. Frost, E. R. Furstenfeld, A. T. Hawkyard, I. N. Loper, O. H. Maas, George McKnight, Azel D. Moore, Jacob Moser, E. L. Osborn, E. L. Osborn, Jr., Selig Investment Company, T. N. Townsend, T. B. Townsend, Jr.

NO. 300, STATE BANK.

THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS, CROWLEY COUNTY

O. F. Comstock, President; John H. Cowden, Vice-President; P. C. Goethe, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....		\$ 1,150.50	\$ 5,512.04	\$ 8,692.12	\$ 5,794.50
Loans and discounts (secured by collateral).....		2,948.00	5,487.00	6,965.44	14,644.32
Loans on real estate		665.00		425.00	425.00
Overdrafts (secured and unsecured).....				1.75	
Other bonds and securities.....		481.74	1,852.14	3,614.44	3,564.18
Furniture and fixtures		568.00	588.00	656.75	781.75
Cash items (not including checks on other banks).....		193.10	158.90	58.60	
Due from reserve banks		12,750.32	12,510.84	4,711.47	3,031.91
Checks on other banks				2.30	410.20
Currency		1,289.00	1,611.00	125.00	911.00
Gold					185.00
Silver and fractional coin.....		149.40	297.76	276.44	299.58
Expense account		198.98	642.05		532.07
Other resources				515.40	
Total		\$ 20,394.04	\$ 28,659.73	\$ 26,044.71	\$ 30,579.51

LIABILITIES.

Capital stock		\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....			227.94	7.46	
Notes rediscounted					2,000.00
Individual deposits		10,343.04	18,089.72	15,282.25	18,313.51
Demand certificates of deposit.....			287.07		
Time certificates of deposit.....		50.00	55.00	755.00	266.00
Total		\$ 20,393.04	\$ 28,659.73	\$ 26,044.71	\$ 30,579.51

Directors—O. F. Comstock, J. H. Cowden, Leroy Maucher, W. P. Sterling, P. C. Goethe.

CITIZENS STATE BANK OF ORDWAY, ORDWAY, CROWLEY COUNTY NO. 249, STATE BANK.

M. T. Nelson, President; W. C. Walker, Vice-President; Everett Nelson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 38,968.25	\$ 33,739.80	\$ 33,274.75	\$ 39,739.49	\$ 46,888.05
Loans and discounts (secured by collateral).....	28,314.24	20,279.63	22,437.70	25,105.04	26,773.06
Overdrafts (secured and unsecured).....	279.27	175.90	135.96	830.53	515.96
Other bonds and securities.....	2,387.97	1,618.48	-----	-----	386.17
Furniture and fixtures.....	1,700.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks).....	-----	-----	-----	-----	700.00
Cash items (not including checks on other banks)	235.76	960.84	-----	-----	-----
Due from reserve banks.....	13,770.86	10,176.90	13,954.32	14,270.53	10,497.86
Checks on other banks.....	3,698.53	-----	589.96	928.93	1,412.51
Currency.....	1,892.00	1,929.00	3,363.00	2,904.00	2,173.00
Gold.....	1,810.00	1,815.00	2,012.50	2,245.00	1,700.00
Silver and fractional coin.....	645.38	616.91	383.28	395.07	506.64
Other resources.....	3,915.57	3,982.80	4,053.80	1,974.75	206.80
Total	\$ 97,617.83	\$ 77,095.26	\$ 82,005.27	\$ 90,193.34	\$ 93,560.05
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,200.00	1,200.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	2,216.55	3,055.74	1,450.62	23.93	456.72
Bills payable.....	-----	-----	-----	10,000.00	10,000.00
Savings accounts.....	-----	-----	-----	-----	135.45
Individual deposits.....	73,590.09	53,125.74	55,071.22	53,966.67	56,863.16
Demand certificates of deposit.....	50.15	-----	-----	-----	-----
Time certificates of deposit.....	5,561.03	4,713.78	8,983.43	9,702.74	9,104.57
Cashier's checks.....	-----	-----	-----	-----	500.15
Total	\$ 97,617.83	\$ 77,095.26	\$ 82,005.27	\$ 90,193.34	\$ 93,560.05

Directors—M. T. Nelson, Everett Nelson, A. R. Widick, Peter Kaiser, W. C. Walker.

***THE OTIS STATE BANK, OTIS, WASHINGTON COUNTY NO. 186, STATE BANK.**

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 31,361.25	\$ 35,129.78	\$ 28,071.01	-----	-----
Loans and discounts (secured by collateral).....	48,543.92	48,114.08	59,142.04	-----	-----
Overdrafts (secured and unsecured).....	259.56	294.08	216.60	-----	-----
Other bonds and securities.....	4,724.07	3,970.63	882.70	-----	-----
Furniture and fixtures.....	1,038.60	1,038.60	1,038.60	-----	-----

*Nationalized July 7, 1916.

Banking house	1,302.15	1,302.15	1,302.15		
Cash items (not including checks on other banks)			332.78		
Due from reserve banks	12,383.99	16,276.68	28,853.89		
Checks on other banks		90.00	61.45		
Currency	685.00	2,105.00	1,885.00		
Gold	35.00	70.00	27.50		
Silver and fractional coin	92.60	544.19	615.43		
Total	\$ 100,426.14	\$ 108,935.19	\$ 122,429.15		
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00		
Surplus fund	3,000.00	7,000.00	7,000.00		
Undivided profits, net	8,346.35	2,538.82	4,137.84		
Individual deposits	71,076.08	80,573.84	88,177.24		
Time certificates of deposit	8,003.71	8,822.53	13,114.07		
Total	\$ 100,426.14	\$ 108,935.19	\$ 122,429.15		
Directors—M. B. Holland, P. J. Sullivan, F. S. Huston.					

NO. 270, STATE BANK.

THE CITIZENS STATE BANK OF OURAY, OURAY COUNTY

T. A. Mostyn, President; B. H. DuPraw, Vice-President; D. S. Boyd, Cashier; R. E. Kullerstrand, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 35,033.48	\$ 33,778.22	\$ 40,121.07	\$ 37,243.79	\$ 43,410.53
Loans and discounts (secured by collateral).....	28,689.35	35,332.06	39,407.26	46,039.94	47,584.40
Loans on real estate.....	6,768.55	7,940.15	8,968.80	9,922.15	9,197.00
Overdrafts (secured and unsecured).....	10.72	131.18	58.98	79.86	89.52
Other bonds and securities.....	17,955.75	113.00	60.00	3,610.00	4,781.50
Premium on bonds					40.00
Furniture and fixtures.....	1,495.63	1,495.63	1,495.63	1,495.63	1,495.63
Due from banks (not reserve banks).....	9.00	98.86	440.44	19.05	
Cash items (not including checks on other banks)		28.00	74.83	9.76	940.20
Due from reserve banks.....	44,816.20	40,809.33	45,713.35	37,069.28	39,557.84
Checks on other banks	2,236.18	211.47	548.63	1,556.36	967.98
Currency	3,363.00	5,089.00	5,234.00	5,919.00	3,803.00
Gold	302.50	782.50	900.00	1,257.50	2,057.50
Silver and fractional coin.....	285.70	403.00	569.40	1,270.40	516.00
Total	\$ 140,966.06	\$ 126,212.40	\$ 143,592.39	\$ 145,492.72	\$ 154,441.10
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	2,500.00	2,500.00

STATE BANK COMMISSIONER

THE CITIZENS STATE BANK OF OURAY, OURAY COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Undivided profits, net	\$ 230.40	\$ 142.66	\$ 741.90	\$ 73.50	\$ 709.68
Savings accounts .....	.....	628.90	900.35	1,161.20	1,522.80
Dividends unpaid	750.00	.....	.....	750.00	.....
Individual deposits	83,514.11	59,885.70	73,332.32	78,635.06	74,863.40
Due to banks (not reserve banks).....	386.05	.....	.....	.....	181.45
Demand certificates of deposit.....	2,500.00	2,500.00	7,500.00	2,500.00	2,500.00
Time certificates of deposit.....	36,547.83	46,031.39	44,097.45	44,814.88	55,528.46
Certified checks	32.55	.....	3.60	.....	2.15
Cashier's checks	5.12	23.75	16.77	58.08	1,633.16
Total	\$ 140,966.06	\$ 126,212.40	\$ 143,592.39	\$ 145,492.72	\$ 154,441.10

Directors—T. A. Mostyn, B. H. DuPraw, A. A. Maule, M. Orendorf, Fred Carroll, C. G. Bennett, R. E. Israel.

NO. 94, PRIVATE BANK.

THE MINERS AND MERCHANTS BANK, OURAY, OURAY COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 32,131.30	\$ 33,133.55	\$ 36,625.00	\$ 38,345.00	\$ 37,420.00
Loans and discounts (secured by collateral).....	3,856.00	1,320.00	3,805.00	4,045.00	1,209.00
Overdrafts (secured and unsecured).....	19.85	23.78	12.28	.....	5.26
Other bonds and securities.....	184,715.00	185,122.11	193,993.75	169,412.27	169,095.00
Other real estate.....	1,100.00	1,100.00	1,100.00	1,103.00	1,104.00
Due from banks (not reserve banks).....	4,572.75	1,454	.....	4.30	3,041.78
Due from reserve banks.....	8,946.65	35,107.00	22,263.87	20,901.51	64,317.54
Checks on other banks.....	842.28	497.55	308.82	457.69	781.86
Currency	14,640.00	8,123.00	9,522.00	5,299.00	6,105.00
Gold	4,328.50	3,823.50	3,232.50	4,230.00	2,265.00
Silver and fractional coin.....	1,470.85	2,286.30	2,223.00	1,030.28	1,013.71
Expense account .....	.....	.....	.....	52.13	.....
Other resources	8.50	22.00	8.00	3.00	23.00
Total	\$ 256,631.68	\$ 270,663.33	\$ 271,093.52	\$ 244,883.18	\$ 236,381.15

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	211.39	215.22	420.92	.....	987.34
Individual deposits	118,305.78	144,706.31	148,983.17	121,890.29	165,505.98
Due to banks (not reserve banks).....	1,475.52	1,071.38	79.84	.....	731.17
Due to reserve banks.....	.....	.....	2,307.25	1,602.05	.....

Demand certificates of deposit.....	12,908.74	7,924.25	6,529.26	6,377.87	7,809.24
Time certificates of deposit.....	92,555.13	85,266.49	81,579.22	83,270.57	79,801.19
Reserved for interest.....	2,664.85	2,333.61	2,439.82	2,749.19	2,794.39
Reserved for taxes.....	1,010.27	1,146.07	754.04	993.21	751.84
Total	\$ 256,631.68	\$ 270,663.33	\$ 271,093.52	\$ 244,883.18	\$ 286,381.15

Owners—The Thatcher Brothers Investment Company, Pueblo, Colorado.

NO. 147, STATE BANK.
THE BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, ARCHULETA COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 77,657.87	\$ 60,499.59	\$ 84,919.74	\$ 77,801.09	\$ 122,912.23
Loans and discounts (secured by collateral).....	91,387.95	90,767.95	87,104.81	80,527.93	55,041.56
Loans on real estate.....	33,273.57	32,469.31	28,254.54	21,966.50	32,012.21
Overdrafts (secured and unsecured).....	11.21	-----	764.67	131.57	125.33
Bonds to secure postal savings.....	1,000.00	1,000.00	-----	1,000.00	1,000.00
Other bonds and securities.....	6,538.22	5,739.76	3,433.91	5,066.85	5,083.84
Furniture and fixtures.....	1,800.00	2,500.70	2,517.20	2,000.00	2,000.00
Banking house.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate.....	1,978.59	1,978.59	650.00	650.00	650.00
Due from banks (not reserve banks).....	5,013.90	-----	-----	-----	-----
Cash items (not including checks on other banks)	-----	-----	50.15	33.31	-----
Due from reserve banks.....	52,126.92	62,017.75	43,050.17	40,554.60	24,597.42
Currency.....	7,941.00	6,900.00	6,785.00	9,315.00	5,175.00
Gold.....	2,780.00	3,107.50	3,352.50	3,557.50	3,617.50
Silver and fractional coin.....	1,832.66	1,862.59	1,499.05	1,678.07	1,227.50
Total	\$ 288,341.89	\$ 273,843.74	\$ 268,381.74	\$ 249,287.42	\$ 258,442.59
LIABILITIES.					
Capital stock.....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	20,000.00	24,000.00	24,000.00	-----	-----
Undivided profits, net.....	13,826.99	628.76	320.65	530.19	1,383.17
Postal savings accounts.....	941.69	941.43	941.43	953.34	992.63
Individual deposits.....	183,565.40	193,330.75	177,694.19	143,140.44	150,260.47
Due to banks (not reserve banks).....	20.96	247.43	12,705.43	17,203.01	19,011.05
Demand certificates of deposit.....	298.00	123.00	13.00	13.00	13.00
Time certificates of deposit.....	50,839.13	38,340.47	36,697.04	37,113.95	36,782.27
Cashier's checks.....	2,849.72	231.90	10.00	333.49	-----
Total	\$ 288,341.89	\$ 273,843.74	\$ 268,381.74	\$ 249,287.42	\$ 258,442.59

Directors—J. L. Dowell, J. S. Hatcher, David Hersch, Fred Catchpole.

STATE BANK COMMISSIONER

NO. 97, STATE BANK.

FRUIT EXCHANGE STATE BANK, PAONIA, DELTA COUNTY

Weldon Hammond, President; T. T. Duffield, Vice-President; W. T. Baetjer, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 44,922.63	\$ 53,554.76	\$ 55,411.45	\$ 45,762.85	\$ 44,762.17
Loans and discounts (secured by collateral).....	35,083.73	24,114.28	26,248.20	36,979.30	38,321.48
Loans on real estate.....	14,120.65	13,398.85	13,738.85	7,388.85	4,496.79
Overdrafts (secured and unsecured).....	536.02	133.15	347.06	83.51	413.62
Other bonds and securities.....	26,272.24	23,051.23	22,070.54	22,310.90	22,578.05
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	14,006.37	14,006.37	14,006.37	20,006.37	20,006.37
Due from banks (not reserve banks).....	943.71	3,528.63	1,764.71	1,338.11	1,692.54
Due from reserve banks.....	39,448.46	32,894.17	25,554.83	19,070.55	24,272.05
Checks on other banks.....	327.71	176.00	105.15	248.40	268.64
Currency.....	3,015.00	4,713.00	3,756.00	3,609.00	3,931.00
Gold.....	3,500.00	1,675.00	2,147.50	2,747.50	1,382.50
Silver and fractional coin.....	2,759.80	3,263.16	2,558.45	2,316.99	2,186.05
Expense account.....					56.52
Other resources.....		2,000.00	2,000.00	2,000.00	2,000.00
Total	\$ 187,436.32	\$ 179,008.60	\$ 172,209.11	\$ 166,362.33	\$ 168,867.78
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	1,536.98	1,931.96	1,829.57	1,119.18	.....
Individual deposits.....	75,039.66	68,939.54	62,182.49	62,050.71	65,678.66
Demand certificates of deposit.....	2,500.00	.....	.....	.....	2,500.00
Time certificates of deposit.....	78,359.68	75,637.10	75,697.05	73,192.44	70,689.12
Total	\$ 187,436.32	\$ 179,008.60	\$ 172,209.11	\$ 166,362.33	\$ 168,867.78

Directors—Weldon Hammond, T. T. Duffield, W. T. Baetjer, H. L. Curtiss, W. J. Hollands.

NO. 304, STATE BANK.

THE PAOLI STATE BANK, PAOLI, PHILLIPS COUNTY

George A. Henderson, President; R. L. Johnson, Vice-President; C. N. Richardson, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$	\$ 6,790.09
Loans and discounts (secured by collateral).....	60.00	940.00
Overdrafts (secured and unsecured).....	5.50	19.12
Furniture and fixtures.....	200.00	487.75
Banking house.....	200.00

Due from reserve banks.....					7,416.11	7,311.75
Checks on other banks.....						58.73
Currency					966.00	1,950.00
Gold						30.00
Silver and fractional coin.....					440.34	325.45
Total	\$	\$	\$	\$	13,846.60	18,112.89
LIABILITIES.						
Capital stock	\$	\$	\$	\$	10,000.00	10,000.00
Undivided profits, net.....					13.52	31.05
Individual deposits					1,843.40	4,899.34
Time certificates of deposit.....					1,890.68	2,264.43
Certified checks					99.00	
Cashier's checks						918.07
Total	\$	\$	\$	\$	13,846.60	18,112.89
Directors—S. D. Goddard, R. L. Johnson, J. G. Richardson, H. C. Hargreaves, J. H. Painter.						

NO. 221, STATE BANK.

THE PARKER STATE BANK, PARKER, DOUGLAS COUNTY

C. B. Ames, President; Harold A. Senter, Vice-President; Fred B. Hood, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 25,351.54	\$ 31,953.90	\$ 28,828.96	\$ 28,342.23	\$ 23,554.94
Loans and discounts (secured by collateral).....	17,217.20	15,375.49	17,769.88	23,718.51	24,920.84
Loans on real estate.....	6,600.00	6,600.00	6,450.00	6,700.00	5,960.00
Overdrafts (secured and unsecured).....		101.79	53.75		15.85
Other bonds and securities.....	137.15	137.15	4,087.15	2,010.00	
Furniture and fixtures.....	1,590.00	1,590.00	1,590.00	1,575.00	1,704.75
Banking house	1,020.00	1,020.00	1,020.00	1,020.00	1,511.85
Due from reserve banks.....	8,830.24	11,600.78	7,046.12	14,131.53	26,346.51
Checks on other banks.....	525.54	48.45	104.64	17.00	624.99
Currency	1,439.00	1,041.00	1,107.00	792.00	2,013.00
Gold	505.00	575.00	695.00	820.00	815.00
Silver and fractional coin.....	452.69	590.20	497.44	531.33	802.52
Total	\$ 63,668.36	\$ 70,633.76	\$ 69,249.94	\$ 79,657.60	\$ 88,270.25
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	600.00	700.00	700.00	700.00	1,500.00
Undivided profits, net.....	1,503.05	599.35	673.48	1,410.10	85.76
Bills payable	4,000.00	4,000.00	4,000.00	4,000.00	
Dividends unpaid		20.00			

THE PARKER STATE BANK, PARKER, DOUGLAS COUNTY—Continued

LIABILITIES.	Dec. 31, 1915.	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Individual deposits	\$ 37,487.99	\$ 45,497.51	\$ 41,007.42	\$ 50,430.62	\$ 57,583.74
Time certificates of deposit.....	10,077.32	9,816.90	12,869.04	13,116.88	19,100.75
Total	\$ 63,668.36	\$ 70,633.76	\$ 69,249.94	\$ 79,657.60	\$ 88,270.25

Directors—Fred B. Hood, C. B. Ames, Harold A. Senter.

NO. 290, STATE BANK.

THE PEETZ STATE BANK, PEETZ, LOGAN COUNTY

J. W. Rogers, President; A. E. Kraxberger, Vice-President; George S. Jewett, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 11,950.68	\$ 12,213.14	\$ 17,815.48	\$ 28,789.91	\$ 29,847.06
Loans and discounts (secured by collateral).....	30,342.15	25,212.10	20,142.20	13,612.24	20,609.67
Overdrafts (secured and unsecured).....	487.87	3,087.40	3,909.40	372.49	1,780.06
Other bonds and securities.....	.....	89.53	89.53	89.53	89.53
Furniture and fixtures	900.00	900.00	900.00	900.00	900.00
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from banks (not reserve banks).....	502.18	.....	50.00	20.40	1,025.77
Cash items (not including checks on other banks) .....	.....	.....	.....	.....	29.25
Due from reserve banks.....	2,400.95	8,967.99	7,304.19	1,783.23	23,417.89
Checks on other banks.....	.....	20.00	.....	.....	.....
Currency	1,600.00	842.00	654.00	1,107.00	768.00
Gold	40.00	100.00	120.00	95.00	92.50
Silver and fractional coin.....	488.72	545.65	448.08	641.48	899.53
Total	\$ 49,812.55	\$ 53,077.81	\$ 52,532.88	\$ 48,511.28	\$ 80,559.26

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	879.66	550.44	902.98	1,210.42	1,103.38
Notes rediscounted .....	.....	.....	.....	4,300.00	4,300.00
Individual deposits	37,076.39	39,193.12	38,599.15	27,700.15	58,210.69
Time certificates of deposit.....	1,856.50	3,334.25	3,030.75	5,085.71	6,730.19
Other liabilities .....	.....	.....	.....	215.00	215.00
Total	\$ 49,812.55	\$ 53,077.81	\$ 52,532.88	\$ 48,511.28	\$ 80,559.26

Directors—L. S. Pierce, B. J. Bates, J. W. Rogers, A. E. Kraxberger, George S. Jewett.

NO. 312, STATE BANK.

FARMERS STATE BANK OF PEYTON, PEYTON, EL PASO COUNTY

J. J. Eubank, President; John H. Howitt, Vice-President; Karl Herzberger, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$	\$ 3,689.40
Loans and discounts (secured by collateral).....	1,799.57
Furniture and fixtures.....	881.82
Banking house	1,459.24
Due from reserve banks.....	15,589.97
Currency	973.00
Gold	110.00
Silver and fractional coin.....	276.42
Total	\$	\$	\$	\$	\$ 24,779.42
LIABILITIES.					
Capital stock	\$	\$	\$	\$	\$ 10,000.00
Surplus fund	254.57
Savings accounts	116.50
Individual deposits	14,408.35
Total	\$	\$	\$	\$	\$ 24,779.42

Directors—Correy Gates, Karl Herzberger, J. J. Eubank, Herman Hage, J. W. Dickinson, John W. Howitt.

NO. 251, STATE BANK.

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY

John E. Shafer, President; W. F. Lindemann, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 4,408.50	\$ 4,929.50	\$ 5,038.00	\$ 6,525.78	\$ 8,312.65
Loans and discounts (secured by collateral).....	5,110.10	5,608.72	5,235.37	4,580.97	4,792.41
Other bonds and securities.....	717.42	140.13	76.53	68.90	72.75
Furniture and fixtures.....	1,278.10	1,278.10	1,278.10	1,278.10	1,284.75
Other real estate.....	56.00	56.00	56.00	56.00	56.00
Cash items (not including checks on other banks)....	107.52	21.93	10.00	63.73	37.83
Due from reserve banks.....	7,848.62	2,600.53	5,074.72	6,965.92	6,792.02
Checks on other banks.....	63.70	.....	.....	30.30	4.95
Currency	882.00	1,254.00	721.00	779.00	828.00
Gold .....	.....	60.00	5.00	.....	.....
Silver and fractional coin.....	299.68	164.34	451.94	455.60	187.81
Expense account	26.84	154.96	72.57	.....	.....
Total	\$ 20,798.48	\$ 16,268.21	\$ 18,019.23	\$ 20,804.30	\$ 22,369.17

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net				95.59	68.02
Individual deposits	3,992.33	5,662.11	7,238.13	8,960.08	10,554.52
Time certificates of deposit	806.10	606.10	781.10	1,748.63	1,746.63
Total	\$ 20,798.48	\$ 16,268.21	\$ 18,019.23	\$ 20,804.30	\$ 22,369.17
Directors—John E. Shafer, E. M. Cashman, W. F. Lindemann.					

THE PITKIN BANK, PITKIN, GUNNISON COUNTY

E. R. Williams, Cashier.

NO. 95, PRIVATE BANK.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 120.00	\$ 80.46	\$ 305.46	\$ 305.46	\$ 330.46
Loans and discounts (secured by collateral)	235.00	225.00			150.00
Overdrafts (secured and unsecured)	4.08	18.38	5.92		9.12
Other bonds and securities	10,000.00	10,000.00	10,000.00	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)	280.34	400.06	598.78	223.72	764.14
Due from reserve banks	130.07	14,815.19	13,888.55	18,018.67	19,297.09
Checks on other banks	130.07	5.00	50.00	122.84	68.58
Currency	1,635.00	1,626.00	1,230.00	1,716.00	1,367.00
Gold	20.00	10.00	20.00	100.00	40.00
Silver and fractional coin	72.30	235.07	303.45	213.39	129.76
Total	\$ 28,994.34	\$ 31,415.16	\$ 30,402.16	\$ 34,700.08	\$ 36,156.15
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund				206.63	
Undivided profits, net	280.30	75.55	128.41		246.14
Individual deposits	18,369.04	20,934.61	19,868.75	23,793.45	24,531.01
Demand certificates of deposit	345.00	405.00	405.00	700.00	1,379.00
Total	\$ 28,994.34	\$ 31,415.16	\$ 30,402.16	\$ 34,700.08	\$ 36,156.15
Owners—R. R. Williams, E. R. Williams.					

NO. 172, STATE BANK.

THE PROCTOR STATE BANK, PROCTOR, LOGAN COUNTY

George A. Henderson, President; J. D. Blue, Jr., Vice-President; W. L. Strickland, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 6,722.44	\$ 5,367.15	\$ 6,006.03	\$ 9,817.78	\$ 10,870.74
Loans and discounts (secured by collateral).....	12,322.12	14,511.72	14,578.69	16,973.46	15,555.80
Loans on real estate.....	1,700.00	1,700.00	2,200.00	2,200.00	2,200.00
Overdrafts (secured and unsecured).....	.92	16.62	66.24	9.20	1.97
Other bonds and securities.....	2,616.99	2,499.94	2,120.17	2,206.32	2,707.38
Furniture and fixtures.....	1,162.50	1,162.50	1,162.50	1,162.50	1,162.50
Banking house.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Cash items (not including checks on other banks).....	2,657.03	7,488.87	4,199.83	3,097.80	5,417.58
Due from reserve banks.....		83.16	186.24		
Checks on other banks.....	415.00	470.00	1,015.00	131.00	770.00
Currency.....		10.00	55.00	40.50	45.00
Gold.....	153.93	179.82	114.49	81.05	220.97
Silver and fractional coin.....	102.36	102.75	102.00	103.25	1.75
Other resources.....					
Total	\$ 29,253.29	\$ 34,994.78	\$ 33,209.44	\$ 37,272.86	\$ 40,379.89
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,190.62	1,190.62	1,190.62	1,190.62	1,190.62
Undivided profits, net.....	364.80	174.60	389.82	493.49	544.33
Bills payable.....			18,199.07	5,000.00	
Individual deposits.....	13,949.10	19,803.84		13,130.12	16,709.17
Due to reserve banks.....		518.99	103.20		
Demand certificates of deposit.....				2,500.00	2,500.00
Time certificates of deposit.....	3,748.77	3,306.73	3,326.73	4,958.63	9,335.77
Cashier's checks.....					100.00
Total	\$ 29,253.29	\$ 34,994.78	\$ 33,209.44	\$ 37,272.86	\$ 40,379.89

Directors—George A. Henderson, J. D. Blue, Jr., W. L. Strickland, G. E. Crawford, J. N. Hamil.

STATE BANK COMMISSIONER

NO. 299, STATE BANK.

THE BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

H. W. Hart, President; D. A. Randall, Vice-President; N. B. Cook, Cashier; R. L. Phillips, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....		\$ 18,422.67	\$ 28,326.71	\$ 40,048.35	\$ 65,605.91
Loans and discounts (secured by collateral).....		22,158.23	30,257.19	28,878.99	21,205.39
Loans on real estate.....			1,365.00	6,850.00	6,950.00

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THE BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Overdrafts (secured and unsecured).....	\$	\$ 3.69	\$ 48.49	\$ 103.87	\$ 158.16
Other bonds and securities.....		956.42	956.42	695.75	612.50
Furniture and fixtures.....		2,000.00	2,010.00	2,015.00	2,015.00
Due from reserve banks.....		37,767.30	32,437.69	43,773.21	19,672.21
Checks on other banks.....		1,595.28	3,207.90	3,076.81	18,383.60
Currency.....		3,695.00	3,576.00	5,805.00	2,750.00
Gold.....		800.00	700.00	500.00	
Silver and fractional coin.....		1,334.42	1,061.01	1,155.55	919.80
Other resources.....		3.00	4,010.82	5.00	93.00
Total		\$ 88,736.01	\$ 107,957.23	\$ 132,907.53	\$ 138,365.57
LIABILITIES.					
Capital stock.....		\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....		134.72	40.80	223.25	281.91
Individual deposits.....		35,448.79	49,730.60	63,205.20	72,263.60
Due to banks (not reserve banks).....		3,000.00	3,000.00	13,495.10	5,330.61
Due to reserve banks.....					3,025.00
Demand certificates of deposit.....		150.00			
Time certificates of deposit.....			3,577.58	5,759.73	6,370.77
Cashier's checks.....			1,608.25	221.25	1,093.68
Other liabilities.....		2.50		3.00	
Total		\$ 88,736.01	\$ 107,957.23	\$ 132,907.53	\$ 138,365.57
Directors—D. A. Randall, H. W. Hart, W. D. Keen, F. E. Olin, N. B. Cook.					

THE MINNEQUA BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

NO. 101, STATE BANK.

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 182,644.90	\$ 172,533.68	\$ 167,895.03	\$ 174,988.40	\$ 166,511.36
Loans and discounts (secured by collateral).....	210,330.74	180,919.09	201,693.96	224,522.61	192,683.80
Loans on real estate.....	84,041.13	62,322.63	67,511.22	72,571.77	91,500.16
Overdrafts (secured and unsecured).....	331.14	600.73	312.47	541.12	350.29
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	159,217.50	192,243.34	255,646.48	241,135.32	255,201.30
Furniture and fixtures.....	4,210.00	4,434.91	4,562.86	4,400.00	4,400.00
Other real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....			112.00	117.36	519.00
Due from reserve banks.....	185,238.68	248,846.08	164,837.19	190,291.72	276,065.87
Checks on other banks.....	5,932.92	4,278.38	9,537.42	5,441.50	7,442.74

Currency	19,773.00	17,666.00	24,173.00	27,497.00	28,329.00
Gold	20,987.50	10,875.00	27,415.00	21,482.50	14,425.00
Silver and fractional coin	2,607.26	13,350.82	6,862.48	8,641.27	5,186.25
Total	\$ 884,814.77	\$ 917,571.26	\$ 940,059.11	\$ 981,130.57	\$ 1,052,114.77

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	3,209.10	4,442.73	5,322.53	5,275.84	9,183.62
Savings accounts	392,620.64	400,668.03	405,667.18	425,714.97	452,808.01
Postal savings accounts	3,456.49	3,500.05	3,500.05	3,500.05	3,543.68
Individual deposits	350,150.76	367,064.29	370,648.13	364,058.46	422,434.53
Due to banks (not reserve banks)	44,410.15	45,327.17	55,973.67	49,123.69	23,409.35
Demand certificates of deposit	27,442.15	27,735.83	29,911.22	69,186.00	69,870.47
Certified checks	200.00	18.20	247.50	23.00	3.00
Cashier's checks	2,368.07	6,231.50	3,488.66	3,369.86	7,963.66
Reserved for interest	-----	2,245.74	4,652.45	-----	2,544.93
Reserved for taxes	957.41	337.72	647.72	878.70	353.52
Total	\$ 884,814.77	\$ 917,571.26	\$ 940,059.11	\$ 981,130.57	\$ 1,052,114.77

Directors—M. D. Thatcher, Fred O. Roof, H. E. Wheeler.

NO. 174, TRUST COMPANY.

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, PUEBLO COUNTY

Alva Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley, Cashier; Dwight C. Meigs, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 403,363.60	\$ 456,282.20	\$ 488,132.18	\$ 510,159.28	\$ 545,882.54
Loans and discounts (secured by collateral)	459,090.91	469,976.03	460,436.23	435,459.44	469,318.18
Loans on real estate	304,613.57	305,394.11	327,163.61	330,904.11	331,868.82
Overdrafts (secured and unsecured)	307.40	14.62	2,143.28	303.30	513.69
Bonds to secure postal savings	19,950.00	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds and securities	493,506.47	504,991.01	482,933.67	565,661.84	515,656.30
Other real estate	23,813.10	23,813.10	23,735.51	23,735.51	32,232.24
Due from banks (not reserve banks)	-----	150.00	150.00	150.00	150.00
Cash items (not including checks on other banks)	17,169.03	1,754.00	1,486.09	11,525.94	285.87
Due from reserve banks	803,641.92	641,812.33	668,549.76	631,413.57	720,778.80
Checks on other banks	18,948.10	8,244.61	15,734.97	7,069.65	6,561.21
Currency	49,068.00	54,169.00	50,710.00	56,572.00	55,566.00
Gold	1,022.50	3,475.00	2,377.50	760.00	2,175.00
Silver and fractional coin	4,763.60	3,740.55	2,628.20	4,406.35	2,932.05
Other resources	150.00	187.00	160.00	199.00	155.85
Total	\$ 2,599,408.20	\$ 2,493,953.56	\$ 2,546,291.00	\$ 2,598,269.99	\$ 2,704,026.55

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, PUEBLO COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	90,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net	20,130.21	10,190.93	20,694.17	11,520.39	16,869.95
Savings accounts	1,969,024.91	1,729,506.35	1,776,237.33	1,862,553.55	1,902,910.86
Postal savings accounts	9,213.55	9,213.55	9,213.55	9,328.09	9,328.09
Trust funds	5,850.99	1,583.03	1,627.42	1,742.66	1,796.42
Individual deposits	392,014.13	400,153.21	383,805.05	383,214.07	442,970.95
Due to banks (not reserve banks)	1,200.00	21,130.84	24,274.01	20,539.80	4,872.95
Demand certificates of deposit	52.00	100,052.00	100,052.00	100,174.00	100,052.00
Time certificates of deposit	30.00	1,030.00	1,030.00	30.00	930.00
Certified checks	51.24	122.47	208.24	35.74	785.74
Cashier's checks	8,233.98	6,856.39	6,947.62	6,052.85	12,874.99
Reserved for interest	-----	9,907.61	19,902.77	-----	9,694.45
Reserved for taxes	3,607.18	4,207.18	2,298.84	3,098.84	940.15
Other liabilities .....	.01	-----	-----	-----	-----
Total	\$ 2,599,408.20	\$ 2,493,953.56	\$ 2,546,291.00	\$ 2,598,269.99	\$ 2,704,026.55

Directors—Alva Adams, Alva B. Adams, M. D. Thatcher, W. K. Dudley, W. L. Graham, Chris Wilson, George J. Dunbaugh.

NO. 308, STATE BANK.

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY

W. I. Wigton, President; A. M. Gaynor, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ -----	\$ -----	\$ -----	\$ 802.24	\$ 21,881.07
Loans and discounts (secured by collateral)	-----	-----	-----	42,390.90	47,197.80
Loans on real estate	-----	-----	-----	26,386.78	19,776.99
Furniture and fixtures	-----	-----	-----	-----	310.75
Due from reserve banks	-----	-----	-----	5,701.63	3,106.10
Currency	-----	-----	-----	535.00	400.00
Gold	-----	-----	-----	85.00	-----
Silver and fractional coin	-----	-----	-----	9.26	5.41
Total	\$ -----	\$ -----	\$ -----	\$ 75,910.81	\$ 92,678.12

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ -----	\$ -----	\$ -----	\$ 30,000.00	\$ 30,000.00
Surplus fund	-----	-----	-----	30,000.00	30,000.00
Undivided profits, net	-----	-----	-----	42,795.21	31,042.12
Individual deposits	-----	-----	-----	3,115.60	1,636.00
Total	\$ -----	\$ -----	\$ -----	\$ 75,910.81	\$ 92,678.12

Directors—W. I. Wigton, Ralph R. McKerrihan, John H. Voorhees.

NO. 8, STATE BANK.

STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY

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

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 29,689.72	\$ 31,384.67	\$ 31,019.77	\$ 31,992.27	\$ 40,616.25
Loans and discounts (secured by collateral).....	5,566.32	10,697.81	11,938.73	11,773.73	10,880.09
Loans on real estate.....	1,400.00	1,400.00	200.00	-----	-----
Overdrafts (secured and unsecured).....	178.72	172.91	753.90	2,203.49	593.62
Other bonds and securities.....	766.85	2,056.30	-----	-----	-----
Furniture and fixtures.....	1,721.85	1,700.00	1,700.00	1,700.00	1,700.00
Banking house.....	3,729.28	3,600.00	3,600.00	3,600.00	3,600.00
Cash items (not including checks on other banks).....	1.25	79.00	45.27	.50	36.54
Due from reserve banks.....	6,873.74	4,659.89	6,581.97	4,928.93	11,834.26
Checks on other banks.....	-----	-----	27.50	62.75	10.00
Currency.....	775.00	1,807.00	742.00	2,195.00	1,095.00
Gold.....	895.00	910.00	967.50	975.00	1,072.50
Silver and fractional coin.....	436.67	672.30	543.07	335.37	510.52
Total	\$ 52,034.40	\$ 59,139.88	\$ 58,119.71	\$ 59,767.04	\$ 71,948.78
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,350.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	2,457.20	1,902.83	2,034.25	2,376.34	2,158.68
Dividends unpaid.....	-----	10.00	-----	-----	-----
Individual deposits.....	26,397.64	35,299.13	31,670.69	28,643.52	38,293.59
Demand certificates of deposit.....	658.30	58.30	58.30	58.30	148.30
Time certificates of deposit.....	10,345.85	9,980.05	12,363.60	12,963.76	15,539.62
Cashier's checks.....	825.41	389.57	482.87	225.12	308.59
Total	\$ 52,034.40	\$ 59,139.88	\$ 58,119.71	\$ 59,767.04	\$ 71,948.78

Directors—Lem Gammon, Mate Gammon, Hector Matheson, A. T. Thorn, A. J. Elsner.

NO. 293, STATE BANK.

RED CLIFF STATE BANK, RED CLIFF, EAGLE COUNTY

Louis Schwarz, President; Frank Doll, Vice-President; Harry E. Tandy, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 17,872.33	\$ 22,467.00	\$ 34,041.95	\$ 35,600.30	\$ 38,575.92
Loans and discounts (secured by collateral).....	1,950.00	6,164.30	5,820.00	4,870.00	4,945.00
Loans on real estate.....	1,500.00	1,300.00	1,300.00	2,250.00	2,275.00
Overdrafts (secured and unsecured).....	-----	-----	-----	78.35	9.34
Other bonds and securities.....	5,282.68	7,021.96	6,014.98	6,494.33	3,841.51

STATE BANK COMMISSIONER

RED CLIFF STATE BANK, RED CLIFF, EAGLE COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Furniture and fixtures.....	510.00	797.45	1,263.46	1,000.00	1,000.00
Banking house	1,346.35	1,534.10	1,738.30	2,000.00	2,000.00
Due from banks (not reserve banks).....	8,890.81	.....	.....	.....	.....
Cash items (not including checks on other banks).....	228.72	.....	7.00	.....	73.50
Due from reserve banks.....	8,736.03	21,796.15	21,724.73	44,758.36	44,290.64
Currency	2,687.00	940.00	7,760.00	346.00	3,115.00
Gold	1,275.00	7,415.00	1,580.00	2,175.00	925.00
Silver and fractional coin.....	701.20	388.00	370.70	791.35	285.25
Total	\$ 50,980.12	\$ 69,823.96	\$ 81,621.12	\$ 100,363.69	\$ 101,336.16
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
Undivided profits, net.....	366.02	926.50	1,520.75	298.53	66.00
Individual deposits	32,896.30	45,160.90	52,098.86	68,711.26	65,711.21
Demand certificates of deposit.....	7,717.80	13,736.56	18,001.51	20,353.90	23,558.95
Total	\$ 50,980.12	\$ 69,823.96	\$ 81,621.12	\$ 100,363.69	\$ 101,336.16

Directors—Louis Schwarz, Frank Doll, C. C. Parks, C. R. McCarthy, Arthur A. Tandy, Harry E. Tandy.

NO. 146, STATE BANK.

PEOPLE'S HOME BANK, ROCKY FORD, OTERO COUNTY

W. L. Schafer, President; A. D. Isherwood, Vice-President; A. S. Kitch, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 42,145.82	\$ 47,136.17	\$ 40,600.31	\$ 47,520.43	\$ 52,690.14
Loans and discounts (secured by collateral).....	18,861.61	18,774.26	18,153.70	15,763.32	18,545.17
Loans on real estate.....	13,999.67	13,349.67	13,008.91	13,008.91	13,008.91
Overdrafts (secured and unsecured).....	120.22	153.76	46.15	39.39	16.94
Other bonds and securities.....	.....	.....	1,550.00	1,550.00	1,550.00
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate.....	7,430.35	7,430.35	8,091.11	8,316.11	8,316.11
Due from reserve banks.....	28,527.00	25,386.02	30,195.77	19,345.19	18,515.41
Checks on other banks.....	686.61	563.04	430.07	305.65	176.54
Currency	7,478.00	4,941.00	6,440.00	7,402.00	9,443.00
Gold	3,900.00	3,970.00	3,960.00	4,087.50	4,080.00
Silver and fractional coin.....	1,786.98	2,079.75	1,779.82	2,122.55	1,771.18
Total	\$ 126,936.26	\$ 125,784.02	\$ 136,255.84	\$ 121,461.05	\$ 130,113.40

LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	3,500.00
Undivided profits, net	3,047.84	1,954.07	1,869.87	90.29	447.82
Savings accounts	979.64	998.21	1,020.90	1,032.49	1,139.15
Individual deposits	77,836.54	78,736.34	89,354.03	72,315.50	79,540.01
Time certificates of deposit	8,122.24	8,973.15	8,761.04	12,870.37	15,116.27
Certified checks	1,950.00	122.25	250.00	152.40	240.15
Cashier's checks					130.00
Total	\$ 126,936.26	\$ 125,784.02	\$ 136,255.84	\$ 121,461.05	\$ 130,113.40

Directors—E. R. Boggs, A. D. Isherwood, J. B. Hunt, J. C. Fleming, W. L. Schafer.

NO. 309, STATE BANK.

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY

John E. Painter, President; Christ Wahl, Vice-President; Alfred A. Storey, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$ 2,344.93	\$ 3,541.56
Loans and discounts (secured by collateral).....	1,145.00	8,268.61
Loans on real estate	500.00	1,280.00
Overdrafts (secured and unsecured).....	17.58
Furniture and fixtures.....	732.05	1,260.18
Banking house	75.75	575.75
Due from banks (not reserve banks).....	500.00	500.00
Due from reserve banks.....	19,616.66	21,451.95
Currency	319.00	1,501.00
Gold	45.00	15.00
Silver and fractional coin.....	229.04	377.46
Expense account	272.44	405.60
Total	\$	\$	\$	\$ 25,779.87	\$ 39,272.19

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$	\$	\$	\$ 10,000.00	\$ 10,000.00
Individual deposits	12,226.55	20,872.24
Demand certificates of deposit.....	3,500.00
Time certificates of deposit.....	3,553.32	4,431.95
Cashier's checks	468.00
Total	\$	\$	\$	\$ 25,779.87	\$ 39,272.19

Directors—John E. Painter, C. L. Waite, Christ Wahl, Frank Cuykendall, A. V. Knox, Karl Wahl, Alfred Storey.

STATE BANK COMMISSIONER

THE BANK OF RIDGWAY, RIDGWAY, OURAY COUNTY

A. E. Walther, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 21,543.50	\$ 21,072.61	\$ 25,112.11	\$ 23,907.61	\$ 22,797.61
Loans and discounts (secured by collateral).....	11,360.00	11,605.00	10,680.00	8,420.00	14,445.00
Loans on real estate.....	13,220.00	13,456.00	13,591.00	15,533.00	11,145.00
Overdrafts (secured and unsecured).....	19.15	458.82	819.31	617.24	793.18
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Banking house.....	9,641.39	9,641.39	9,641.39	9,641.39	9,641.39
Due from banks (not reserve banks).....	2,092.28	2,521.36	239.45	233.74	1,594.72
Cash items (not including checks on other banks).....	50.00	5.55	6.00	32.90	.....
Due from reserve banks.....	30,283.66	31,603.91	17,598.63	9,111.23	13,985.67
Currency.....	1,474.00	884.00	3,010.00	1,751.00	704.00
Gold.....	2,235.00	1,075.00	1,895.00	1,372.50	1,772.50
Silver and fractional coin.....	210.25	317.15	297.45	279.60	348.40
Total	\$ 92,629.23	\$ 93,140.79	\$ 83,440.34	\$ 71,450.21	\$ 77,727.47
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	662.35	662.35	662.35	753.55	753.55
Undivided profits, net.....	.....	346.67	560.70	.....	299.69
Individual deposits.....	75,786.88	67,353.91	62,026.02	50,800.66	57,776.23
Due to banks (not reserve banks).....	.....	88.86	378.27	.....	.....
Demand certificates of deposit.....	3,030.00	3,489.00	5,613.00	5,696.00	5,493.00
Time certificates of deposit.....	3,150.00	11,200.00	4,200.00	4,200.00	3,400.00
Total	\$ 92,629.23	\$ 93,140.79	\$ 83,440.34	\$ 71,450.21	\$ 77,727.47

Owner—A. E. Walther.

NO. 184, STATE BANK.

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY

Eph Prefountain, President; Bert Ellis, Vice-President; Lynn Kennedy, Cashier; Glenn B. Helm, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 27,515.75	\$ 28,197.72	\$ 32,584.80	\$ 32,603.04	\$ 44,059.46
Loans and discounts (secured by collateral).....	13,720.20	12,780.20	15,882.56	18,327.50	18,037.50
Loans on real estate.....	3,100.00	2,100.00	2,100.00	2,100.00	2,000.00
Overdrafts (secured and unsecured).....	7.80	17.08	.70	.63	3.83
Other bonds and securities.....	1,489.03	2,653.39	1,859.59	1,527.83	1,245.37

Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	14,500.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00
Due from banks (not reserve banks).....	619.21	619.21	619.21	619.21	619.21
Due from reserve banks.....	17,209.32	20,041.59	16,113.32	9,997.00	10,348.54
Checks on other banks.....	503.00	201.90	82.70	15.55	199.26
Currency	2,198.00	1,755.00	2,026.00	2,272.00	2,006.00
Gold	105.00	90.00	100.00	170.00	180.00
Silver and fractional coin.....	642.93	321.64	414.78	414.37	1,153.05
Other resources	95.00	95.00	185.00	185.00	1,915.79
Total	\$ 85,886.03	\$ 85,582.73	\$ 88,149.45	\$ 84,227.92	\$ 97,948.80

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	1,026.43	1,084.19	1,319.47	1,458.44	1,106.39
Bills payable	45,257.92	44,990.51	46,786.50	41,613.08	5,000.00
Individual deposits	45,257.92	44,990.51	46,786.50	41,613.08	50,859.64
Due to banks (not reserve banks).....	619.21	619.21	619.21	619.21	619.21
Due to reserve banks.....	17,209.32	20,041.59	16,113.32	9,997.00	771.51
Demand certificates of deposit.....	2,502.00	2,502.00	2,500.00	2,500.00	2,582.12
Time certificates of deposit.....	11,868.78	11,962.65	12,494.59	13,345.33	11,558.15
Cashier's checks	230.90	43.38	18.00	36.00	1,070.99
Total	\$ 85,886.03	\$ 85,582.73	\$ 88,149.45	\$ 84,227.92	\$ 97,948.80

Directors—Eph Prefountain, Bert Ellis, John F. Hickman, J. S. Porter, William Crann, William Crigor, C. B. Coffin.

No. 107, STATE BANK.

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY

L. Mayer, President; F. M. Gotthelf, Vice-President; Charles Tarbell, Vice-President; W. F. Boyd, Cashier; A. U. Ritter, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 60,197.03	\$ 49,199.25	\$ 76,095.95	\$ 75,532.05	\$ 73,500.57
Loans and discounts (secured by collateral).....	104,324.65	102,989.45	101,491.60	99,029.50	104,717.82
Loans on real estate.....	54,147.30	51,322.30	52,823.05	51,206.05	53,292.50
Overdrafts (secured and unsecured).....	63.47	239.13	264.17	348.46	33.86
Other bonds and securities.....	219.43	479.40	397.99	1,761.39	520.26
Furniture and fixtures.....	4,700.00	4,700.00	4,700.00	4,700.00	4,700.00
Banking house	5,800.00	5,800.00	5,800.00	5,800.00	5,800.00
Due from banks (not reserve banks).....	830.64	288.21	601.85	126.25	28.25
Cash items (not including checks on other banks).....	214.59	83.00	110.20	108.24	212.56
Due from reserve banks.....	35,857.27	82,382.71	43,951.80	34,969.88	35,004.61
Currency	3,588.00	3,781.00	6,157.00	4,097.00	3,482.00

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Gold	\$ 4,085.00	\$ 4,155.00	\$ 4,220.00	\$ 4,270.00	\$ 4,365.00
Silver and fractional coin.....	1,357.00	1,081.75	792.50	958.15	1,065.05
Total	\$ 275,384.38	\$ 306,501.20	\$ 297,406.11	\$ 282,906.97	\$ 286,722.48
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.....	1,819.86	1,787.17	1,827.71	2,135.70	3,889.92
Individual deposits	107,893.93	138,466.66	128,091.13	113,505.70	115,577.41
Demand certificates of deposit.....	5,201.60	5,495.15	5,218.10	5,262.10	5,181.10
Time certificates of deposit.....	80,468.99	80,752.22	82,269.17	82,003.47	82,074.05
Total	\$ 275,384.38	\$ 306,501.20	\$ 297,406.11	\$ 282,906.97	\$ 286,722.48
Directors—L. Mayer, Charles Tarbell, E. G. Gotthelf, W. F. Boyd, F. M. Gotthelf.					

NO. 195, STATE BANK.

THE COSTILLA COUNTY BANK, SAN ACACIO, COSTILLA COUNTY

W. H. Meyer, President; A. A. Salazar, Vice-President; C. A. Rockafellow, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 42,503.76	\$ 29,760.52	\$ 36,569.00	\$ 38,872.11	\$ 37,594.81
Loans and discounts (secured by collateral).....	19,931.82	18,620.40	14,080.56	14,297.52	29,929.04
Loans on real estate.....	1,835.00	2,300.00	1,835.00	1,268.50	2,250.00
Overdrafts (secured and unsecured).....	224.76	1,009.93	1,734.37	1,770.92	682.55
Other bonds and securities.....	1,957.13	526.54	909.29	815.44	615.16
Furniture and fixtures.....	1,080.00	1,600.00	1,634.00	1,684.00	1,692.10
Banking house	1,620.00	1,620.00	1,620.00	1,620.00	1,620.00
Other real estate	180.00	180.00	180.00	180.00	180.00
Cash items (not including checks on other banks)	.....	145.10	41.28	.....	15.00
Due from reserve banks.....	6,395.17	17,810.15	10,273.98	11,440.96	3,813.75
Checks on other banks.....	33.15	855.35	.85	.....	295.81
Currency	1,550.00	1,476.00	1,425.00	1,508.00	2,533.00
Gold	15.00	370.00	150.00	.....	.....
Silver and fractional coin.....	231.86	382.34	373.94	262.21	453.53
Other resources	7.75	.....	.....	57.05	.....
Total	\$ 77,565.40	\$ 76,656.33	\$ 70,827.27	\$ 73,776.71	\$ 81,674.75

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.....	517.58	1,038.51	1,229.89	1,602.59	2,131.20
Bills payable	-----	-----	-----	-----	5,000.00
Notes rediscounted	9,997.30	1,000.00	-----	-----	-----
Dividends unpaid	185.00	-----	-----	-----	-----
Individual deposits	39,686.92	45,267.25	40,986.62	43,273.70	43,071.39
Due to reserve banks.....	-----	-----	-----	-----	2,424.00
Time certificates of deposit.....	12,178.60	14,350.57	13,610.76	13,900.42	14,048.16
Total	\$ 77,565.40	\$ 76,656.33	\$ 70,827.27	\$ 73,776.71	\$ 81,674.75

Directors—W. H. Meyer, A. A. Salazar, S. N. Smith, P. B. Albright, H. R. Hobson, C. C. Rockafellow.

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY

No. 123, STATE BANK.

W. C. Caley, President; G. W. Klockenteger, Vice-President; E. L. Johnston, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 12,762.11	\$ 13,741.21	\$ 18,999.76	\$ 15,326.72	\$ 14,266.66
Loans and discounts (secured by collateral).....	25,379.26	32,231.55	25,557.11	29,727.77	34,729.88
Loans on real estate.....	9,514.51	17,092.08	13,354.24	13,482.93	8,112.35
Overdrafts (secured and unsecured).....	3,442.52	1,419.56	1,235.91	882.62	1,639.96
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
Other real estate.....	500.00	500.00	500.00	500.00	500.00
Due from banks (not reserve banks).....	600.00	-----	-----	-----	500.00
Due from reserve banks.....	1,747.96	11,399.66	9,271.12	6,577.07	11,308.05
Checks on other banks.....	96.59	560.51	186.07	140.91	226.11
Currency	1,718.00	1,700.00	3,274.00	2,545.00	2,012.00
Gold	20.00	25.00	-----	75.00	65.00
Silver and fractional coin.....	573.03	1,065.30	1,084.55	660.54	708.22
Expense account	-----	-----	-----	429.24	-----
Other resources	-----	-----	-----	-----	430.27
Total	\$ 58,703.98	\$ 82,084.87	\$ 75,812.76	\$ 72,697.80	\$ 76,348.50

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	250.00	250.00	-----	-----	-----
Undivided profits, net.....	180.41	+91.81	90.26	-----	-----
Bills payable	-----	-----	5,000.00	5,000.00	4,575.00
Savings accounts	198.50	215.39	210.39	207.23	239.98

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Individual deposits	\$ 47,127.96	68,864.64	59,701.41	55,335.15	59,961.00
Cashier's checks	947.11	2,263.03	810.70	2,155.42	1,572.52
Total	\$ 58,703.98	\$ 82,084.87	\$ 75,812.76	\$ 72,697.80	\$ 76,348.50

Directors—W. C. Caley, E. L. Johnston, G. W. Klockenteger, M. T. Caley.

NO. 307, STATE BANK.

THE FARMERS BANK OF SEVERANCE, SEVERANCE, WELD COUNTY

R. Irl Mawson, President; E. G. Holden, Vice-President; H. G. Gaines, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$	\$	\$	\$ 9,246.26	\$ 15,974.30
Loans and discounts (secured by collateral).....	1,450.00	4,730.98
Other bonds and securities.....	8.60	8.60
Furniture and fixtures.....	1,365.00	1,365.00
Due from banks (not reserve banks).....	5,545.70	6,845.56
Due from reserve banks.....	1,056.00
Checks on other banks.....	134.00	150.00
Currency	120.00	333.59
Gold	280.54	817.48
Silver and fractional coin.....	702.03	.....
Expense account
Total	\$	\$	\$	\$ 18,852.13	\$ 31,281.51
LIABILITIES.					
Capital stock	\$	\$	\$ 10,000.00	\$ 10,000.00
Due to banks (not reserve banks).....	6,168.10	10,642.52
Time certificates of deposit.....	3,500.00
Certified checks	2,675.03	4,070.67
Cashier's checks	9.00	3,068.32
Total	\$	\$	\$	\$ 18,852.13	\$ 31,281.51

Directors—R. Irl Mawson, E. G. Holden, H. G. Gaines, A. H. Myers, C. J. Stockfleth.

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY

Walter James, President; C. C. McMurphy, Vice-President; H. J. Thode, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 3,859.78	\$ 5,444.27	\$ 5,108.88	\$ 5,323.30	\$ 5,098.29
Loans and discounts (secured by collateral).....	4,025.25	3,544.05	2,957.06	3,335.47	4,988.29
Loans on real estate.....	1,903.00	1,903.00	2,153.00	2,153.00	2,403.00
Overdrafts (secured and unsecured).....	7.50	1.19	18.36	45.50	9.45
Other bonds and securities.....	2,066.70	3,004.30	1,808.59	2,758.68	2,397.21
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).....	32.86	32.86	32.86	32.86	.....
Cash items (not including checks on other banks).....	245.59	143.98	162.53	94.46	28.95
Due from reserve banks.....	2,645.53	1,014.70	833.21	1,065.28	2,358.52
Checks on other banks.....	79.50	.....	.....	.....	39.75
Currency.....	828.00	520.00	716.00	765.00	391.00
Gold.....	275.00	.....	190.00	145.00	80.00
Silver and fractional coin.....	198.41	48.45	74.48	203.28	143.60
Total.....	\$ 20,067.12	\$ 19,556.80	\$ 17,954.97	\$ 19,821.83	\$ 21,829.06
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	455.19	663.05	754.88	781.85	659.55
Individual deposits.....	9,585.93	8,857.75	7,200.09	8,894.98	10,772.17
Demand certificates of deposit.....	.....	30.00	.....	.....	.....
Time certificates of deposit.....	.....	.....	.....	145.00	364.03
Cashier's checks.....	26.00	6.00	.....	.....	33.31
Total.....	\$ 20,067.12	\$ 19,556.80	\$ 17,954.97	\$ 19,821.83	\$ 21,829.06

Directors—Walter James, H. J. Thode, Dr. H. H. Hepler, C. C. McMurphy.

THE STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY

G. C. Isely, President; M. Altman, Vice-President; M. R. Dubach, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 9,030.55	\$ 12,037.52	\$ 12,089.95	\$ 13,965.26	\$ 17,992.26
Loans and discounts (secured by collateral).....	20,067.32	16,305.70	20,461.30	20,851.73	18,689.10
Overdrafts (secured and unsecured).....	105.98	122.50	121.21	152.93	79.23
Other bonds and securities.....	1,107.77	3,376.92	1,249.65	55.00	.....
Furniture and fixtures.....	1,350.02	1,350.00	1,350.00	1,350.00	1,350.00
Banking house.....	2,641.52	2,640.00	2,640.00	2,640.00	2,640.00

THE STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Due from reserve banks.....	\$ 3,433.97	\$ 13,423.27	\$ 4,604.00	\$ 11,750.28	\$ 8,563.22
Checks on other banks.....	2,029.18	2,919.38	1,871.71	536.50	1,307.50
Currency.....	1,955.00	1,225.00	2,115.00	1,315.00	3,975.00
Gold.....	250.00	.....	.....	.....	15.00
Silver and fractional coin.....	817.23	1,087.64	389.63	631.14	856.61
Expense account.....	.....	158.70	112.29	.....	105.31
Total	\$ 42,563.54	\$ 54,646.63	\$ 47,004.74	\$ 53,247.84	\$ 55,573.23
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,150.00	1,150.00	1,150.00	1,150.00
Undivided profits, net.....	699.77	.....	.....	194.43	.....
Individual deposits.....	29,294.45	41,866.20	33,386.90	38,986.72	39,006.54
Time certificates of deposit.....	1,569.32	1,630.43	2,467.84	2,916.69	5,416.69
Total	\$ 42,563.54	\$ 54,646.63	\$ 47,004.74	\$ 53,247.84	\$ 55,573.23
Directors—C. C. Isely, M. J. Pease, M. Altman, E. E. Gray, M. R. Dubach.					

No. 277, STATE BANK.

FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

C. G. Eckles, President; Laura Holt, Vice-President; Sam Holt, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 13,821.15	\$ 14,120.65	\$ 16,999.61	\$ 22,615.14	\$ 27,206.89
Loans and discounts (secured by collateral).....	37,535.76	38,565.22	43,947.61	59,940.25	61,191.79
Loans on real estate.....	1,052.00	2,050.50	4,828.15	2,935.50	3,924.50
Overdrafts (secured and unsecured).....	131.64	129.88	58.58	119.07	152.39
Other bonds and securities.....	.....	.....	.....	105.00	596.02
Furniture and fixtures.....	1,072.55	1,500.00	1,500.00	2,100.00	2,100.00
Banking house.....	1,246.28	1,534.55	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks).....	5,770.77	11,383.61	14,532.43	7,579.72	3,260.35
Cash items (not including checks on other banks).....	50.00	.....	117.85	.....	.....
Due from reserve banks.....	18,875.20	44,064.72	57,616.79	24,447.40	31,285.38
Currency.....	1,850.00	843.00	3,471.00	1,512.00	2,122.00
Gold.....	650.00	700.00	730.00	1,005.00	1,065.00
Silver and fractional coin.....	802.45	1,576.85	1,165.82	802.28	1,417.76
Other resources.....	.....	.....	257.47	.....	.....
Total	\$ 82,857.80	\$ 116,468.98	\$ 146,725.31	\$ 124,661.36	\$ 135,822.08

LIABILITIES.						
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net.....	824.67	1,589.06	2,686.28	1,001.19	1,350.32	1,350.32
Individual deposits	68,497.28	102,289.41	131,495.52	110,455.28	120,140.35	120,140.35
Due to banks (not reserve banks).....	1,062.44	204.52	254.52	254.52	254.52	254.52
Time certificates of deposit.....	1,473.41	1,385.99	1,288.99	1,950.37	2,576.89	2,576.89
Total	\$ 82,857.80	\$ 116,468.98	\$ 146,725.31	\$ 124,661.36	\$ 135,822.08	
Directors—C. G. Eckles, Laura Holt, Sam Holt.						

NO. 142, PRIVATE BANK.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, ROUTT COUNTY

R. H. Davis, Cashier; J. A. Bareuther, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 40,084.26	\$ 41,573.34	\$ 45,931.59	\$ 40,282.70	\$ 41,258.54
Loans and discounts (secured by collateral).....	19,410.12	22,122.87	21,103.12	17,570.12	19,914.12
Loans on real estate.....	8,840.00	8,045.00	8,045.00	8,045.00	7,645.00
Overdrafts (secured and unsecured).....	2,442.01	1,207.10	2,109.58	894.81	266.81
Other bonds and securities.....	4,659.40	5,417.23	2,813.37	3,124.35	4,091.79
Furniture and fixtures.....	1,085.00	1,085.00	1,035.00	1,035.00	1,035.00
Due from banks (not reserve banks).....	983.46	3,499.96	4,510.02	6,970.88	24.51
Cash items (not including checks on other banks)	33.00	89.31	-----	-----	-----
Due from reserve banks.....	8,960.00	6,914.16	4,192.66	17,738.75	18,225.82
Checks on other banks.....	229.75	279.59	4,192.66	927.56	678.12
Currency	3,086.00	2,535.00	2,035.00	2,122.00	2,759.00
Gold	-----	-----	-----	-----	60.00
Silver and fractional coin.....	1,181.56	1,361.76	1,210.88	1,104.56	1,691.31
Expense account	-----	756.53	530.04	-----	905.98
Total	\$ 90,994.56	\$ 94,836.85	\$ 93,641.84	\$ 99,815.73	\$ 98,556.00
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	422.00	520.00	520.00	520.00	575.00
Undivided profits, net.....	950.61	-----	-----	518.33	-----
Savings accounts	270.02	209.72	297.88	435.14	474.00
Individual deposits	46,703.07	45,768.31	44,180.28	49,101.75	55,310.23
Due to banks (not reserve banks).....	731.27	1,513.50	90.46	-----	621.42
Time certificates of deposit.....	31,917.13	36,760.12	38,542.76	39,240.05	31,514.67
Cashier's checks .....	.46	65.20	10.46	.46	60.68
Total	\$ 90,994.56	\$ 94,836.85	\$ 93,641.84	\$ 99,815.73	\$ 98,556.00

STATE BANK COMMISSIONER

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, ROUTT COUNTY—Continued

Co-partners—C. A. Seymour, Charles Jackson, J. H. Caldwell, Mrs. N. H. Caldwell, Louise B. Hugus, Annetta O. H. Carrol, R. H. Davis, Ethel May Davis, Edith E. Davis, Victor B. Caldwell, Jr., Arthur Seymour, James A. Rendle, C. A. Booth, Fannie L. Rush, J. C. Davis, Jr., Mrs. E. S. Beall, Mrs. E. M. Davis, J. H. Brodt, Mrs. C. W. Brodt, B. W. Brodt, A. F. Brodt, Mrs. Blanche B. Hugus, V. E. Caldwell, Mrs. E. A. Davis, G. W. Dow, Harry H. Wood, L. Kimsey, C. F. Brown, G. E. Archer, L. L. Offerle, A. C. Moulton, Ward C. Barker, J. V. Barnes, L. C. Bostwick, Mrs. Robert Murray, R. R. Horth, Herbert Gordon, J. A. Rendle, James Wadge John B. Caldwell, S. S. Caldwell, Ella V. Brobeck, Alvin N. Seymour, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, John D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, William Simms, G. Likes, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, Clay Shaw, W. W. Daley, Mrs. W. Greenfield, A. Barber, Anna A. Rendle, M. Rendle, J. A. Rendle, Jr., Elizabeth R. Rendle, Albert E. Carroll, William Daley, Victor Moulton, H. W. Hansen.

No. 111, TRUST COMPANY.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY

F. E. Milner, President; J. H. Burroughs, Vice-President; J. E. Milner, Cashier; V. C. Earll, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 56,850.10	\$ 84,278.76	\$ 83,120.42	\$ 80,069.72	\$ 82,922.16
Loans and discounts (secured by collateral).....	36,176.26	26,049.25	29,042.94	37,628.42	33,952.28
Loans on real estate.....	39,122.48	37,855.00	38,135.00	38,135.00	37,530.00
Overdrafts (secured and unsecured).....	2,340.56	1,041.26	510.37	93.26	1,744.08
Other bonds and securities.....	45,180.42	44,714.66	38,219.13	38,102.04	37,772.89
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house.....	11,500.00	11,500.00	11,500.00	11,500.00	11,500.00
Other real estate.....	6,021.29	6,021.29	6,044.09	6,194.09	6,218.34
Due from banks (not reserve banks).....	62.75	45.46	554.00	1,585.00	641.76
Due from reserve banks.....	18,167.27	19,365.97	3,827.56	16,819.47	12,464.74
Checks on other banks.....	2,221.39	2,945.85	150.00	1,246.82	202.49
Currency.....	3,299.00	2,945.00	3,064.00	3,408.00	5,402.00
Gold.....	555.00	545.00	580.00	510.00	655.00
Silver and fractional coin.....	869.83	900.68	730.74	775.33	539.21
Other resources.....	139.00	90.00	140.00	158.76	85.00
Total	\$ 225,505.35	\$ 241,298.18	\$ 218,618.25	\$ 239,225.91	\$ 234,629.95
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	4,000.00	4,000.00	4,500.00	4,500.00	5,000.00
Undivided profits, net.....	1,693.89	4,183.15	1,247.97	2,123.93	565.16
Bills payable.....	10,000.00	10,000.00	10,000.00	24,000.00	24,000.00
Savings accounts.....	1,377.26	1,446.74	2,478.85	1,591.65	1,959.09
Individual deposits.....	107,081.22	110,428.68	88,816.84	93,008.07	93,481.76
Due to banks (not reserve banks).....	2,202.50	4,964.25	1,087.47	864.89	533.15

Due to reserve banks.....			633.82	826.13	
Time certificates of deposit.....	51,697.54	52,525.50	56,500.25	54,177.98	51,771.95
Certified checks			1,000.00		80.78
Cashier's checks	7,452.94	3,749.86	2,353.05	8,133.26	7,238.06
Total	\$ 225,505.35	\$ 241,298.18	\$ 218,618.25	\$ 239,225.91	\$ 234,629.95

Directors—W. S. Kemmer, Daniel Stukey, J. H. Burroughs, O. I. Cheney, F. E. Milner, F. E. Palmer, F. E. Milner.

No. 316, STATE BANK.

THE STONEHAM STATE BANK, STONEHAM, WELD COUNTY

(Certificate issued October 27, 1916.)

John O. Peterson, President; Albert Huse, Vice-President; R. K. Niederjohn, Cashier.

Directors—John O. Peterson, Albert Huse, Jacob Weisel, H. A. Shirley, R. K. Niederjohn.

No. 313, STATE BANK.

COLORADO STATE BANK, OF STONINGTON, STONINGTON, BACA COUNTY

C. G. Eckles, President; Sam Holt, Vice-President; R. B. Holt, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Banking house	\$	\$	\$	\$	\$ 450.00
Due from banks (not reserve banks).....	9,580.30
Total	\$	\$	\$	\$	\$ 10,030.30
LIABILITIES.					
Capital stock	\$	\$	\$	\$	\$ 10,000.00
Individual deposits	30.30
Total	\$	\$	\$	\$	\$ 10,030.30

Directors—C. G. Eckles, J. B. Morris, Sam Holt, R. B. Holt, B. E. Roy.

No. 302, STATE BANK.

FARMERS AND DROVERS BANK, STRASBURG, ARAPAHOE COUNTY

(Taken Possession by State Bank Commissioner, Dec. 18, 1917)

D. W. Lee, President; H. H. Kruse, Vice-President; M. L. Cozad, Vice-President; J. P. Hardin, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....		\$ 450.00	\$ 9,915.60	\$ 12,135.00	\$ 31,202.45
Loans and discounts (secured by collateral).....		2,560.00	16,359.28	39,212.28	22,319.04
Loans on real estate.....		1,100.00	5,200.00	.....	1,100.00

FARMERS AND DROVERS BANK, STRASBURG, ARAPAHOE COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Overdrafts (secured and unsecured).....		10.00	351.40	856.47	402.27
Other bonds and securities.....		2.50	731.50	709.52	764.02
Furniture and fixtures.....		1,971.00	2,018.91	2,065.00	2,116.10
Banking house.....		2,000.00	2,395.44	3,053.15	3,379.65
Due from banks (not reserve banks).....		1,968.01	68.01		
Cash items (not including checks on other banks).....					82.79
Due from reserve banks.....		11,635.42	4,875.86	2,267.89	9,107.01
Checks on other banks.....			139.57		532.07
Currency.....		2,286.00	1,731.00	3,052.00	2,527.00
Gold.....		5.00	90.00	50.00	145.00
Silver and fractional coin.....		531.00	365.21	524.93	1,340.85
Expense account.....		366.44	917.79	1,190.84	1,283.40
Other resources.....		55.00			
Total		\$ 24,940.37	\$ 45,159.57	\$ 65,117.08	\$ 76,301.65
LIABILITIES.					
Capital stock.....		\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Bills payable.....				8,850.00	8,850.00
Individual deposits.....		9,935.37	26,307.10	32,950.00	41,735.85
Demand certificates of deposit.....					208.00
Time certificates of deposit.....			3,257.47	7,413.30	10,019.80
Cashier's checks.....		2.50	595.00	903.78	488.00
Other liabilities.....		2.00			
Total		\$ 24,940.37	\$ 45,159.57	\$ 65,117.08	\$ 76,301.65
Directors—D. W. Lee, H. H. Kruse, M. L. Cozad, K. M. Luke, J. P. Hardin.					

NO. 228, STATE BANK.

STRATTON STATE BANK, STRATTON, KIT CARSON COUNTY

W. M. Mason, President; J. E. Holtz, Vice-President; E. W. Tarrant, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 57,505.59	\$ 62,381.33	\$ 65,145.43	\$ 76,051.60	\$ 86,801.45
Loans and discounts (secured by collateral).....	38,489.39	37,292.88	44,714.10	33,830.27	42,017.12
Loans on real estate.....	6,156.42	10,290.00	5,433.00	3,283.00	5,280.00
Overdrafts (secured and unsecured).....	723.20	372.46	98.42	762.51	406.85
Other bonds and securities.....	331.00	1,113.21	363.88	268.22	708.43
Furniture and fixtures.....	1,400.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	2,400.00	2,200.00	2,200.00	2,200.00	2,200.00
Other real estate.....	4,272.78	2,568.96	1,492.81		
Due from reserve banks.....	5,594.71	9,389.72	8,098.94	24,430.63	12,122.71

Currency	3,005.00	2,658.00	2,956.00	2,179.00	3,344.00
Gold	420.00	390.00	90.00	30.00	40.00
Silver and fractional coin	608.22	368.10	2,272.55	405.76	1,278.04
Other resources					1,108.63
Total	\$ 120,906.31	\$ 130,224.66	\$ 134,065.13	\$ 144,640.99	\$ 156,507.28

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,325.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	10,076.92	1,261.39	3,302.63	4,346.35	1,538.44
Bills payable	13,000.00		10,000.00	10,000.00	
Individual deposits	75,481.23	96,857.43	88,633.13	88,525.93	117,676.58
Demand certificates of deposit	11,023.16	17,105.84	17,129.37	26,768.71	22,292.26
Total	\$ 120,906.31	\$ 130,224.66	\$ 134,065.13	\$ 144,640.99	\$ 156,507.28

Directors—W. M. Mason, J. E. Holtz, E. W. Tarrant, Ethelyn K. Holtz, Bessie L. Tarrant.

No. 200, STATE BANK.

STATE BANK OF SUGAR CITY, SUGAR CITY, CROWLEY COUNTY

F. S. Howard, President; J. M. Cravens, Vice-President; P. V. Barth, Cashier; John O'Connell, Jr., Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 23,022.08	\$ 28,586.38	\$ 33,520.00	\$ 28,572.39	\$ 27,541.48
Loans and discounts (secured by collateral)	28,224.43	29,826.39	29,521.85	36,674.58	47,524.49
Loans on real estate	8,519.58	10,869.87	12,991.78	12,971.02	7,803.77
Overdrafts (secured and unsecured)	293.14	490.01	554.54	762.32	914.44
Other bonds and securities	8,713.93	9,205.95	8,703.45	5,630.19	7,327.02
Furniture and fixtures	2,139.15	2,139.15	2,139.15	2,139.15	2,265.99
Banking house	2,459.00	2,459.00	2,459.00	2,459.00	2,459.00
Other real estate	708.43	706.43	697.43	686.08	633.70
Due from reserve banks	37,310.15	25,135.07	16,471.46	31,235.17	11,677.31
Checks on other banks	264.94	1,028.35	367.31	149.08	495.40
Currency	3,965.00	1,510.00	2,997.00	354.00	2,612.00
Gold	525.00	677.50	1,227.50	1,552.50	1,260.00
Silver and fractional coin	2,905.72	2,083.15	1,146.27	992.08	736.92
Other resources	140.34	132.84	132.84	131.34	
Total	\$ 119,190.89	\$ 114,850.09	\$ 112,929.58	\$ 124,308.90	\$ 113,251.52

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	2,500.00	6,174.15	6,174.15	6,174.15	6,174.15
Undivided profits, net	5,924.15	979.56	1,778.39	2,761.43	3,393.54
Bills payable				7,000.00	13,500.00

STATE BANK COMMISSIONER

STATE BANK OF SUGAR CITY, SUGAR CITY, CROWLEY COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Individual deposits	71,548.70	64,821.75	63,779.20	66,200.69	51,665.54
Due to reserve banks.....		36.31			
Time certificates of deposit.....	24,216.33	27,836.61	26,196.13	27,172.63	23,258.80
Cashier's checks	1.71	1.71	1.71		
Other liabilities					259.51
Total	\$ 119,190.89	\$ 114,850.09	\$ 112,929.58	\$ 124,308.90	\$ 113,251.52

Directors—P. V. Barth, O. C. Berger, J. M. Cravens, R. A. Hamilton, F. S. Howard.

No. 236, STATE BANK.

FIRST STATE BANK OF SWINK, SWINK, OTERO COUNTY

Charles A. Reynolds, President; J. N. Beaty, Vice-President; O. W. Bundy, Cashier; C. L. Swanson, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 10,246.50	\$ 7,854.45	\$ 13,764.98	\$ 20,322.46	\$ 20,316.27
Loans and discounts (secured by collateral).....	22,945.75	30,891.34	30,953.99	38,444.01	39,443.72
Loans on real estate.....				900.00	1,497.20
Overdrafts (secured and unsecured).....			7.88	21.33	45.73
Other bonds and securities.....	11,000.00	10,000.00			
Furniture and fixtures.....	150.00	150.00	150.00	150.00	150.00
Cash items (not including checks on other banks).....				6.50	158.25
Due from reserve banks.....	49,324.32	30,385.16	22,969.84	15,187.05	32,110.84
Currency	6,525.00	2,715.00	2,455.00	2,390.00	673.00
Gold	500.00	500.00	535.00	600.00	922.50
Silver and fractional coin.....	1,211.49	562.15	773.27	379.50	360.33
Other resources					301.02
Total	\$ 101,903.06	\$ 83,058.10	\$ 71,609.96	\$ 78,400.90	\$ 95,983.86

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,400.00	1,400.00	1,500.00	1,500.00	1,500.00
Undivided profits, net.....	990.13	116.21	296.70	54.58	51.76
Individual deposits	67,426.63	51,630.44	43,816.74	47,243.23	60,780.04
Demand certificates of deposit.....	22,036.30	19,911.45	15,996.52	19,603.09	23,602.06
Cashier's checks					50.00
Total	\$ 101,903.06	\$ 83,058.10	\$ 71,609.96	\$ 78,400.90	\$ 95,983.86

Directors—Charles A. Reynolds, J. N. Beaty, O. W. Bundy.

THE BANK OF TELLURIDE, TELLURIDE, SAN MIGUEL COUNTY

William E. Wheeler, President; E. B. Adams, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 135,913.00	\$ 145,280.00	\$ 158,877.00	\$ 211,300.19	\$ 185,961.86
Loans and discounts (secured by collateral).....	46,751.00	54,511.00	77,172.07	89,050.07	82,919.33
Loans on real estate.....	48,055.00	42,570.00	58,595.00	53,245.00	64,050.00
Overdrafts (secured and unsecured).....	55.07	347.38	130.71	1,089.36	153.66
Bonds to secure postal savings.....	26,550.00	22,550.00	22,550.00	22,550.00	27,550.00
Other bonds and securities.....	40,340.06	12,781.05	12,796.65	16,495.78	22,428.33
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate.....	8,455.09	8,525.09	8,525.09	8,570.00	8,360.40
Due from banks (not reserve banks).....	-----	2,275.99	176.00	689.21	-----
Cash items (not including checks on other banks).....	902.38	178.81	47.39	486.20	151.35
Due from reserve banks.....	409,823.57	407,153.46	315,847.36	276,883.31	235,277.53
Checks on other banks.....	4,647.72	1,541.37	961.76	359.91	2,047.46
Currency.....	22,760.00	25,985.00	26,955.00	24,040.00	34,805.00
Gold.....	37,165.00	44,805.00	40,185.00	37,325.00	61,010.00
Silver and fractional coin.....	3,314.65	3,409.60	2,906.45	2,840.60	2,672.72
Other resources.....	432.00	496.00	490.00	638.00	488.00
Total	\$ 789,664.54	\$ 776,909.75	\$ 730,715.48	\$ 750,062.63	\$ 732,375.64
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.....	35,442.00	27,667.07	29,459.27	33,603.76	28,901.23
Postal savings accounts.....	16,182.26	16,386.20	16,386.20	16,783.80	21,896.00
Dividends unpaid.....	-----	-----	-----	-----	120.00
Individual deposits.....	409,616.16	402,332.29	350,257.20	379,901.28	342,000.69
Due to banks (not reserve banks).....	1,832.82	-----	133.49	-----	8,417.29
Demand certificates of deposit.....	251,588.90	255,484.19	259,470.65	244,771.39	255,172.16
Certified checks.....	2.40	40.00	8.67	2.40	868.27
Total	\$ 789,664.54	\$ 776,909.75	\$ 730,715.48	\$ 750,062.63	\$ 732,375.64

Directors—W. E. Wheeler, C. D. Waggoner, W. B. Adams, Charles A. Chase, Alfred Durham.

THE FARMERS BANK, TIMNATH, LARIMER COUNTY No. 117, STATE BANK.

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

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RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 44,581.58	\$ 53,304.74	\$ 70,516.02	\$ 46,834.21	\$ 64,621.00
Loans and discounts (secured by collateral).....	37,720.84	35,743.20	40,278.98	79,912.14	63,735.82
Overdrafts (secured and unsecured).....	228.86	38.97	169.10	276.01	506.04
Furniture and fixtures.....	500.00	400.00	400.00	400.00	400.00
Banking house.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Due from banks (not reserve banks).....	-----	-----	5,000.00	5,000.00	-----
Cash items (not including checks on other banks).....	105.00	-----	-----	-----	-----
Due from reserve banks.....	26,012.53	13,034.97	41,086.69	16,755.25	23,981.83
Checks on other banks.....	74.60	-----	-----	-----	-----
Currency.....	2,013.00	2,348.00	3,126.00	3,422.00	3,333.00
Silver and fractional coin.....	666.33	1,084.04	547.29	1,252.30	888.01
Other resources.....	-----	90.00	80.00	65.00	50.00
Total	\$ 113,302.74	\$ 107,443.92	\$ 162,604.08	\$ 155,316.91	\$ 158,915.70
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	12,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	4,584.37	125.19	303.27	2,674.96	1,586.96
Savings accounts.....	1,748.39	1,813.60	1,645.24	1,709.18	1,797.43
Individual deposits.....	46,778.06	41,434.44	72,790.28	40,309.49	46,045.33
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	28,080.18	23,014.91	52,117.48	78,004.35	76,591.85
Cashier's checks.....	2,611.74	8,555.78	3,247.81	118.93	394.13
Total	\$ 113,302.74	\$ 107,443.92	\$ 162,604.08	\$ 155,316.91	\$ 158,915.70

Directors—B. F. Clark, J. M. Edwards, H. Strauss, H. G. Springer, E. D. Pearson, H. H. Thayer, E. W. Thayer.

PEOPLE'S STATE BANK OF TOWNER, TOWNER, KIOWA COUNTY NO. 144, STATE BANK.

R. B. Christy, President; J. J. Kella, Vice-President; Arthur J. Heaney, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 8.00	\$ 47.50	\$ 10.00	\$ 625.50	\$ 376.20
Loans and discounts (secured by collateral).....	14,520.21	16,289.87	18,015.91	15,915.88	17,481.27
Loans on real estate.....	3,432.15	2,320.00	2,320.00	2,320.00	2,320.00
Overdrafts (secured and unsecured).....	.64	7.76	.43	7.94	46.32

Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00
Banking house	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	2,220.00	2,220.00	2,220.00	2,220.00	2,220.00
Due from banks (not reserve banks).....	674.42	2,451.57	4,369.65	719.65	1,874.28
Cash items (not including checks on other banks).....	50.00	-----	-----	-----	-----
Due from reserve banks.....	4,094.34	5,809.27	3,161.96	3,412.83	3,840.79
Checks on other banks.....	-----	-----	123.56	-----	-----
Currency	722.00	950.00	1,000.00	2,147.00	2,100.00
Gold	130.00	150.00	170.00	170.00	200.00
Silver and fractional coin.....	222.74	609.48	329.81	277.59	289.84
Total	\$ 29,447.50	\$ 34,155.45	\$ 35,071.32	\$ 31,116.39	\$ 34,048.70

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	505.06	697.55	911.77	383.90	826.25
Individual deposits	16,864.72	20,080.69	21,432.32	17,708.04	18,618.84
Demand certificates of deposit.....	188.51	157.64	157.64	208.05	259.15
Time certificates of deposit.....	-----	833.41	833.41	835.09	835.09
Cashier's checks	1,389.21	1,886.16	1,236.18	1,481.31	3,009.37
Total	\$ 29,447.50	\$ 34,155.45	\$ 35,071.32	\$ 31,116.39	\$ 34,048.70

Directors—R. B. Christy, J. J. Kella, Arthur J. Heaney, C. E. Heaney.

NO. 116, STATE BANK.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY

F. R. Weed, President; J. H. Drury, Vice-President; O. C. Samuel, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 299,985.51	\$ 211,434.69	\$ 184,851.28	\$ 243,617.47	\$ 272,897.69
Loans and discounts (secured by collateral).....	209,448.03	239,026.39	247,820.94	233,532.30	201,501.63
Loans on real estate.....	113,372.69	103,164.69	109,970.94	103,735.25	96,701.92
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	114,046.52	185,263.51	228,508.00	242,599.88	211,740.97
Other real estate.....	1,621.38	1,639.41	1,626.41	1,612.11	1,610.59
Cash items (not including checks on other banks).....	1,539.21	401.55	2,684.82	1,458.51	886.39
Due from reserve banks.....	9,678.54	104,057.46	101,265.19	85,734.40	127,102.85
Checks on other banks.....	6,009.83	3,073.97	2,914.10	3,686.70	10,163.28
Currency	10,353.00	13,216.00	10,746.00	5,319.99	9,229.00
Gold	23,602.50	27,005.00	26,805.00	27,955.00	26,690.00
Silver and fractional coin.....	1,850.00	2,380.90	1,766.14	2,570.03	3,985.79
Total	\$ 885,617.21	\$ 897,663.57	\$ 925,958.82	\$ 958,820.65	\$ 969,510.11

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,200.00	20,200.00
Undivided profits, net	3,908.67	4,983.85	1,427.66	1,540.35	4,531.82
Savings accounts	485,220.12	492,261.70	509,290.46	534,385.22	530,806.56
Postal savings accounts	1,688.99	1,710.27	1,710.27	1,710.27	1,731.53
Individual deposits	119,023.79	115,375.66	125,484.62	128,307.07	119,932.90
Demand certificates of deposit	5,268.52	1,180.66	1,743.66	2,291.24	1,043.15
Time certificates of deposit	195,557.35	206,190.14	205,716.39	215,242.17	232,040.01
Reserved for interest	4,949.77	5,561.29	9,785.76	4,344.33	7,624.14
Reserved for taxes .....	.....	400.00	800.00	800.00	1,600.00
Total	\$ 885,617.21	\$ 897,663.57	\$ 925,958.82	\$ 958,820.65	\$ 969,510.11

Directors—F. R. Weed, D. P. Jones, J. C. Hudelson, O. C. Samuel, J. H. Drury.

NO. 220, STATE BANK.

THE INTERNATIONAL STATE BANK, TRINIDAD, LAS ANIMAS COUNTY

John Aiello, President; J. J. Hendrick, Vice-President; William G. Plested, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured)	\$ 260,721.38	\$ 225,536.98	\$ 228,544.12	\$ 226,319.19	\$ 257,122.61
Loans and discounts (secured by collateral)	129,296.56	138,098.63	143,289.23	148,317.08	142,432.33
Loans on real estate	92,179.27	93,585.65	86,595.65	82,608.91	94,806.91
Overdrafts (secured and unsecured)	922.81	175.24	422.74	532.46	473.23
Bonds to secure postal savings	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities	25,351.79	26,294.79	28,539.64	19,743.88	17,902.34
Furniture and fixtures	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate .....	.....	.....	.....	2,000.00	2,000.00
Due from banks (not reserve banks)	14,799.53	10,545.15	6,373.25	15,076.05	9,315.69
Cash items (not including checks on other banks)	727.95	231.09	4,333.02	342.65	1,212.38
Due from reserve banks	55,965.67	111,043.67	62,293.75	77,695.91	103,356.72
Checks on other banks	1,326.46	810.78	1,471.80	2,977.26	3,643.91
Currency	18,445.00	21,096.00	15,245.00	13,188.00	10,499.00
Gold	1,302.50	6,142.50	15,540.00	12,392.50	13,820.00
Silver and fractional coin	3,510.56	5,402.35	3,101.30	3,758.70	5,978.70
Total	\$ 615,549.48	\$ 649,962.83	\$ 618,749.50	\$ 614,952.59	\$ 673,563.82

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net .....	.....	530.35	351.15	908.73	3,706.12

Savings accounts	38,247.05	43,205.25	44,409.06	46,162.72	48,317.60
Postal savings accounts	2,170.67	2,170.67	2,170.67	2,197.73	2,197.66
Individual deposits	265,782.41	302,793.78	249,181.34	246,830.21	269,837.82
Due to reserve banks	960.43	-----	-----	-----	-----
Demand certificates of deposit.....	1,087.81	356.30	501.30	400.00	340.00
Time certificates of deposit	174,604.25	177,035.90	192,447.21	195,657.65	224,538.94
Certified checks	2,667.77	7.35	160.00	500.00	55.00
Cashier's checks	9,029.09	965.88	681.40	503.20	1,942.12
Reserved for taxes	1,000.00	-----	2,792.35	1,792.35	1,875.13
Other liabilities	-----	2,897.35	55.02	-----	753.43
Total	\$ 615,549.48	\$ 649,962.83	\$ 612,749.50	\$ 614,952.59	\$ 673,563.82
Directors—Jesse C. Northcutt, John Aiello, J. J. Hendrick, A. E. McGlashan, A. W. McHendrie, Charles Niccoli, William G. Pledst.					

NO. 237, STATE BANK.

THE BANK OF BACA COUNTY, TWO BUTTES, BACA COUNTY

F. L. Harris, President; Onda Young, Vice-President; J. V. Sayler, Cashier.

RESOURCES	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 14,550.00	\$ 14,660.42	\$ 14,670.00	\$ 15,993.60	\$ 18,249.15
Loans and discounts (secured by collateral).....	14,213.00	14,019.50	17,079.15	16,713.50	14,585.62
Overdrafts (secured and unsecured).....	6.29	.50	193.80	73.75	9.09
Other bonds and securities.....	246.13	350.00	350.00	150.00	190.00
Furniture and fixtures.....	888.90	1,146.40	1,146.40	1,146.40	1,146.40
Cash items (not including checks on other banks)....	188.70	470.00	888.40	94.61	109.25
Due from reserve banks.....	11,598.77	19,997.34	14,073.27	10,076.31	20,569.61
Currency	615.00	875.00	1,771.00	615.00	2,097.00
Gold	20.00	-----	-----	10.00	10.00
Silver and fractional coin.....	165.09	312.55	207.17	134.95	294.81
Total	\$ 42,491.88	\$ 51,831.71	\$ 50,379.19	\$ 45,008.12	\$ 57,260.93
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	200.00	200.00	200.00	200.00	200.00
Undivided profits, net.....	79.52	290.08	373.70	514.64	874.37
Dividends unpaid	1,000.00	-----	-----	-----	-----
Individual deposits	30,519.40	40,148.00	39,679.99	34,224.98	45,871.06
Time certificates of deposit.....	682.95	63.50	63.50	13.50	13.50
Certified checks	10.01	-----	-----	-----	-----
Cashier's checks	-----	1,130.13	62.00	55.00	302.00
Total	\$ 42,491.88	\$ 51,831.71	\$ 50,379.19	\$ 45,008.12	\$ 57,260.93
Directors—F. L. Harris, Onda Young, J. V. Sayler, W. C. Gould, T. J. Saylor, St. George Creaghe.					

THE BANK OF VICTOR, VICTOR, TELLER COUNTY

A. E. Carlton, President; J. N. Simmons, Vice-President; W. E. Dabbs, Cashier.

ANNUAL REPORT

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 107,897.24	\$ 90,248.52	\$ 97,411.21	\$ 100,556.46	\$ 98,518.21
Loans and discounts (secured by collateral).....	597,900.95	454,877.08	401,311.28	279,681.36	317,335.64
Loans on real estate.....	81,549.85	86,750.65	98,899.75	90,583.40	92,227.60
Overdrafts (secured and unsecured).....				1,697.88	1,797.50
Bonds to secure postal savings.....	27,900.00	27,900.00	27,900.00	27,900.00	27,900.00
Other bonds and securities.....	24,180.17	16,022.18	307,650.95	356,457.55	378,850.80
Other real estate.....				6,000.00	6,242.45
Due from banks (not reserve banks).....	3,008.56	37,990.65	52,332.45	52,149.82	94,446.65
Cash items (not including checks on other banks)....	22.17	279.45	275.38	49.72	241.51
Due from reserve banks.....	161,683.77	299,661.15	187,264.07	182,698.75	217,974.53
Checks on other banks.....	4,366.10	1,418.58	994.18	413.21	1,516.26
Currency.....	31,928.00	33,511.00	14,593.00	21,163.00	9,773.00
Gold.....	17,295.00	16,087.50	19,387.50	18,262.50	33,980.00
Silver and fractional coin.....	6,047.15	5,198.05	6,803.15	9,375.50	6,756.35
Other resources.....	56.31	79.79	293.40	1,082.18	274.14
Total	\$ 1,063,835.27	\$ 1,070,024.60	\$ 1,215,116.32	\$ 1,148,071.33	\$ 1,287,834.64
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	1,200.00	1,200.00	1,200.00	1,800.00	1,800.00
Undivided profits, net.....	2,605.53	1,540.25	2,016.99	1,958.32	2,819.16
Savings accounts.....	476,438.23	462,665.65	498,880.48	535,601.46	524,029.26
Postal savings accounts.....	24,783.74	25,096.08	25,096.08	24,081.20	25,233.01
Dividends unpaid.....	5,400.00	100.00		6,000.00	200.00
Individual deposits.....	484,071.73	491,132.90	594,483.88	502,305.85	623,328.97
Due to banks (not reserve banks).....	7,778.11	26,247.65	25,168.46	16,712.62	48,925.05
Demand certificates of deposit.....	10,985.74	10,275.74	10,225.74	10,221.59	10,171.69
Time certificates of deposit.....	12,179.32	11,582.50	11,490.71	15,120.27	11,534.62
Certified checks.....	159.76	225.20	219.00	326.40	202.00
Cashier's checks.....	8,233.11	9,958.63	16,334.98	3,943.62	9,590.98
Total	\$ 1,063,835.27	\$ 1,070,024.60	\$ 1,215,116.32	\$ 1,148,071.33	\$ 1,287,834.64
Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.					

NO. 275, STATE BANK.

THE CITIZENS BANK OF VICTOR, VICTOR, TELLER COUNTY

J. R. Gardner, President; P. H. Argall, Vice-President; M. E. Dukes, Cashier; L. B. Dukes, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 67,908.25	\$ 76,522.97	\$ 90,934.58	\$ 103,426.73	\$ 100,973.55
Loans and discounts (secured by collateral).....	93,734.99	99,661.14	93,301.55	88,922.15	75,365.20
Loans on real estate.....	13,873.55	19,515.20	20,024.85	15,942.65	24,224.35
Overdrafts (secured and unsecured).....	105.67	139.32	506.01	317.74	303.16
Other bonds and securities.....	9,300.88	10,196.08	10,011.70	5,947.87	8,122.19
Furniture and fixtures.....	2,725.00	2,725.00	2,725.00	2,725.00	2,725.00
Other real estate.....					1,109.25
Due from reserve banks.....	41,857.88	40,443.61	40,260.47	38,577.68	77,195.56
Checks on other banks.....	685.66	906.82	620.25	1,074.55	2,274.47
Currency.....	15,498.00	9,113.00	5,642.00	14,348.00	13,819.00
Gold.....	4,552.50	705.00	2,300.00	3,282.50	6,335.00
Silver and fractional coin.....	3,306.25	2,830.75	3,502.84	2,833.60	2,065.30
Total.....	\$ 253,548.63	\$ 262,758.89	\$ 269,829.25	\$ 277,398.47	\$ 314,512.03
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net.....	471.98	1,269.75	1,335.78	635.59	1,548.08
Savings accounts.....	92,309.83	110,292.76	111,667.90	121,062.24	131,059.02
Individual deposits.....	115,184.07	110,818.94	114,993.57	111,915.14	138,684.93
Demand certificates of deposit.....	5,265.00	5,107.00	5,145.00	5,105.00	5,000.00
Time certificates of deposit.....	6,199.10	5,125.00	6,467.00	6,970.00	7,996.00
Cashier's checks.....	4,118.65	145.44	220.00	1,710.50	224.00
Total.....	\$ 253,548.63	\$ 262,758.89	\$ 269,829.25	\$ 277,398.47	\$ 314,512.03
Directors—W. J. Galligan, J. R. Gardner, P. H. Argall, C. S. Anderson, C. G. Gorman, H. C. Nelson, M. E. Dukes.					

STATE BANK COMMISSIONER

NO. 295, STATE BANK.

THE VONA STATE BANK, VONA, KIT CARSON COUNTY

J. J. Delaney, President; Ella M. Delaney, Vice-President; R. S. Schnebly, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 5,978.43	\$ 5,668.12	\$ 6,398.75	\$ 8,221.25	\$ 12,507.65
Loans and discounts (secured by collateral).....	22,115.99	24,815.78	26,937.96	32,812.06	31,459.59
Loans on real estate.....	800.00	300.00	300.00	300.00	1,580.00
Overdrafts (secured and unsecured).....	18.45	3.13	36.86	88.06	94.85

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THE VONA STATE BANK, VONA, KIT CARSON COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Furniture and fixtures.....	773.90	791.55	950.85	1,194.52	1,159.20
Other real estate.....	.....	51.00	51.00	51.00	51.00
Cash items (not including checks on other banks).....	.....	53.75	25.25	27.87	.....
Due from reserve banks.....	5,733.26	9,707.08	19,200.97	7,583.75	5,586.98
Currency.....	1,150.00	1,348.00	1,492.00	1,695.00	1,780.00
Gold.....	35.00	.....	22.50	32.50	50.00
Silver and fractional coin.....	697.14	739.18	424.94	629.21	700.37
Total.....	\$ 37,302.17	\$ 43,477.59	\$ 55,841.08	\$ 52,635.22	\$ 54,969.64
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.....	645.63	486.23	551.40	935.71	1,032.07
Notes rediscounted.....	5,078.33	.....	.....	.....	.....
Individual deposits.....	18,276.07	26,399.05	35,632.87	30,466.98	31,998.85
Demand certificates of deposit.....	.....	.....	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	17.30	1,233.55	1,445.30	3,572.84	3,502.08
Cashier's checks.....	784.84	2,858.76	711.51	159.69	936.64
Total.....	\$ 37,302.17	\$ 43,477.59	\$ 55,841.08	\$ 52,635.22	\$ 54,969.64
Directors—J. J. Delaney, Ella M. Delaney, R. S. Schnebly.					

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY NO. 121, STATE BANK.

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 82,127.69	\$ 78,087.32	\$ 91,585.80	\$ 87,246.11	\$ 101,106.25
Loans and discounts (secured by collateral).....	64,981.00	72,495.70	69,710.65	78,901.55	82,362.42
Loans on real estate.....	22,708.67	24,393.67	22,703.67	22,303.67	15,503.67
Overdrafts (secured and unsecured).....	1,319.88	2,172.27	2,447.35	489.94	4,050.66
Other bonds and securities.....	416.53	.....	.....	.....	.....
Furniture and fixtures.....	1,170.00	1,170.00	1,170.00	1,170.00	1,170.00
Other real estate.....	8,750.00	8,750.00	8,750.00	8,750.00	8,750.00
Due from banks (not reserve banks).....	164.67	92.85	85.74	425.79	.....
Cash items (not including checks on other banks).....	158.49	139.68	594.59	23.06	62.00
Due from reserve banks.....	59,316.62	35,422.18	47,391.94	48,557.53	57,292.60
Checks on other banks.....	.....	.....	.....	.....	141.75
Currency.....	5,509.00	7,051.00	8,155.00	9,809.00	5,084.00
Gold.....	995.00	800.00	905.00	895.00	810.00
Silver and fractional coin.....	941.25	1,292.28	781.55	798.24	1,071.30
Other resources.....	.....	268.20	.....	.....	.....
Total.....	\$ 248,558.80	\$ 232,135.15	\$ 254,281.29	\$ 259,369.89	\$ 277,404.65

LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	8,500.00	9,000.00	9,000.00	9,000.00	9,500.00
Undivided profits, net	9,058.25	5,719.04	5,255.72	9,224.25	6,546.62
Bills payable			5,000.00	5,000.00	5,000.00
Individual deposits	145,018.74	128,596.19	147,438.74	146,040.84	163,698.75
Due to banks (not reserve banks)					58.01
Time certificates of deposit	55,981.81	58,803.35	57,570.26	60,088.23	2,500.00
Certified checks					60,088.76
Reserved for taxes		16.57	16.57	16.57	12.51
Total	\$ 248,558.80	\$ 232,135.15	\$ 254,281.29	\$ 259,369.89	\$ 277,404.65

Directors—Fletcher Campbell, A. J. Monroe, Owen S. Case, K. J. MacCallum, F. L. Baker, Andrew Peterson, Grace Peterson.

NO. 318.

THE STOCKGROWERS BANK, WALDEN, JACKSON COUNTY
(Certificate issued December 4, 1916)

A. H. Marble, President; C. N. Jackson, Vice-President; H. H. Hurd, Cashier.

Directors—J. A. Johnston, C. N. Jackson, H. H. Hurd, W. H. Slee, A. H. Marble.

NO. 156, STATE BANK.

GUARANTY STATE BANK, WALSENBURG, WALSENBURG, HUERFANO COUNTY

Ralph Stanley, President; T. M. Hudson, Vice-President; A. D. McGarraugh, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 78,830.50	\$ 82,159.47	\$ 74,549.87	\$ 79,260.35	\$ 75,107.12
Loans and discounts (secured by collateral).....	18,409.60	17,642.60	28,120.10	26,185.00	27,410.60
Loans on real estate	29,149.90	31,133.15	31,008.15	32,194.15	36,293.80
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	1,538.71	2,174.96	1,968.66	1,961.16	1,359.80
Furniture and fixtures	5,580.00	5,510.00	5,440.00	5,370.00	5,300.00
Other real estate	7,521.98	7,389.49	7,382.44	7,346.44	7,400.63
Due from banks (not reserve banks).....	11,931.96	8,000.00	11,062.49	6,397.37	8,044.62
Cash items (not including checks on other banks)		95.00			355.83
Due from reserve banks	15,340.25	10,808.92	8,981.06	22,247.29	10,468.22
Checks on other banks	272.48	220.07	764.88	139.90	261.65
Currency	9,173.00	9,375.00	8,131.00	5,583.00	7,770.00
Gold	2,770.00	1,605.00	3,965.00	6,360.00	3,860.00
Silver and fractional coin	1,713.86	2,401.29	1,996.63	1,825.80	1,609.53
Total	\$ 183,232.24	\$ 179,514.95	\$ 184,370.28	\$ 195,870.46	\$ 186,241.80

GUARANTY STATE BANK, WALSENBURG, WALSENBURG, HUERFANO COUNTY—Continued

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,000.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	3,757.59	1,107.71	397.85	1,057.36	1,476.04
Notes rediscounted	12,000.00	10,500.00	17,000.00	20,000.00	13,000.00
Savings accounts	61,941.66	59,678.43	68,646.50	68,626.00	69,622.85
Postal savings accounts	419.05	424.33	424.33	424.33	429.60
Dividends unpaid	14.00	14.00	14.00	14.00	14.00
Individual deposits	66,989.59	69,415.58	58,957.79	60,104.35	63,571.89
Demand certificates of deposit.....	4,982.00	4,364.90	4,064.90	3,530.90	3,530.90
Cashier's checks	142.35	110.00	564.91	8,173.10	710.52
Reserved for interest.....		400.00	800.00		400.00
Reserved for taxes.....				454.42	
Total	\$ 183,232.24	\$ 179,514.95	\$ 184,370.28	\$ 195,870.46	\$ 186,241.80

Directors—Ralph Stanley, T. M. Hudson, Charles Agnes, P. Krier, Damaso Vigil, W. B. Wayt, G. R. Moore.

NO. 133, STATE BANK.

THE WELDON VALLEY STATE BANK, WELDONA, MORGAN COUNTY

John Wyckoff, President; A. Petteys, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 38,524.73	\$ 37,091.08	\$ 45,225.31	\$ 44,898.02	\$ 41,811.27
Loans and discounts (secured by collateral).....	22,733.70	23,485.83	29,598.53	29,138.36	29,869.85
Loans on real estate.....	2,525.00	2,525.00	1,425.00	950.00	1,050.00
Overdrafts (secured and unsecured).....	492.08	1,265.46	1,116.96	670.92	1,130.97
Other bonds and securities.....		1,297.13	1,186.19	502.61	520.51
Furniture and fixtures.....	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Cash items (not including checks on other banks).....	798.14	147.35		18.58	28.80
Due from reserve banks.....	11,549.79	13,541.97	5,964.84	14,531.96	12,852.52
Checks on other banks.....		75.00	258.97	30.00	163.00
Currency	1,484.00	1,398.00	1,900.00	1,929.00	1,390.00
Gold	5.00	672.50	695.00	775.00	985.00
Silver and fractional coin.....	676.91	530.47	525.35	703.75	934.90
Total	\$ 82,189.35	\$ 85,429.79	\$ 91,296.15	\$ 97,548.20	\$ 94,136.82

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	820.00	1,000.00	1,000.00	1,000.00	1,200.00
Undivided profits, net	1,640.36	545.81	978.00	1,364.78	281.69

Bills payable		7,000.00	11,000.00		5,000.00
Individual deposits	57,061.01	56,544.62	55,462.09	52,735.79	44,203.44
Due to banks (not reserve banks)		10.18	72.43	50.73	18.62
Demand certificates of deposit				2,500.00	2,500.00
Time certificates of deposit	12,667.98	10,329.18	12,783.63	29,796.90	30,658.07
Certified checks				100.00	
Cashier's checks					275.00
Total	\$ 82,189.35	\$ 85,429.79	\$ 91,296.15	\$ 97,548.20	\$ 94,136.82

Directors—John Wyckoff, William Keal, W. A. Petteys, A. Petteys.

NO. 122, PRIVATE BANK.

HENRY H. TOMKINS & COMPANY, BANKERS, WESTCLIFFE, CUSTER COUNTY

G. B. Beardsley, Cashier.

STATE BANK COMMISSIONER

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 63,922.25	\$ 51,653.55	\$ 56,358.45	\$ 55,708.95	\$ 66,398.00
Loans and discounts (secured by collateral).....	25,674.00	22,186.00	20,786.00	25,846.00	22,774.00
Loans on real estate.....	31,975.00	35,975.00	40,775.00	42,675.00	41,720.00
Overdrafts (secured and unsecured).....	49.29	450.77	14.14	22.03	91.36
Other bonds and securities.....	2,924.40	2,948.09	1,703.99	2,432.04	1,553.49
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)	360.72	227.94	321.05		93.30
Due from reserve banks.....	110,720.95	122,703.54	107,799.97	71,785.76	94,678.59
Checks on other banks.....	304.80	756.83	307.87	141.61	287.69
Currency	2,927.00	2,577.00	3,636.00	3,591.00	4,450.00
Gold	5,935.00	6,515.00	6,610.00	7,265.00	7,790.00
Silver and fractional coin.....	423.95	1,042.70	760.65	308.94	765.20
Total	\$ 249,417.36	\$ 251,236.42	\$ 243,273.12	\$ 213,976.33	\$ 244,801.63

LIABILITIES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net.....	8,076.28	5,283.12	6,411.42	7,261.70	7,729.38
Individual deposits	172,980.96	173,372.71	167,437.65	137,462.28	168,927.40
Demand certificates of deposit	33,360.12	37,580.59	34,424.05	34,252.35	33,144.85
Total	\$ 249,417.36	\$ 251,236.42	\$ 243,273.12	\$ 213,976.33	\$ 244,801.63

Co-partners—Henry H. Tomkins, Lewis H. Tomkins, G. B. Beardsley.

FIRST STATE BANK OF WIGGINS, WIGGINS, MORGAN COUNTY

J. E. Brown, Cashier; G. L. Shaw, Vice-President; Saul Epsteen, Cashier; E. W. Epsteen, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 8,408.72	8,411.81	\$ 8,487.28	\$ 11,357.96	\$ 10,093.70
Loans and discounts (secured by collateral).....	21,492.58	21,520.25	20,655.75	19,405.52	18,683.46
Loans on real estate.....	2,500.00	3,250.00	3,898.75	4,042.75	6,674.75
Overdrafts (secured and unsecured).....	3.42	3.00	10.54	6.11	36.95
Other bonds and securities.....	888.08	662.04	409.15	367.97	5.00
Premium on bonds.....					1,300.00
Furniture and fixtures.....	750.00	750.00	750.00	1,300.00	500.00
Banking house.....	500.00	500.00	500.00	500.00	
Other real estate.....					10,000.00
Due from banks (not reserve banks).....		5,000.00	5,000.00	4,237.90	33,550.98
Cash items (not including checks on other banks)					
Due from reserve banks.....		14,412.88	13,685.50	7,597.09	2,735.00
Checks on other banks.....					165.00
Currency.....	1,772.00	2,598.00	1,274.00	1,215.00	652.71
Gold.....		140.00	232.50	167.50	
Silver and fractional coin.....	296.90	497.10	720.17	642.23	
Total	\$ 50,465.46	\$ 57,745.08	\$ 55,623.64	\$ 50,840.03	\$ 84,397.55
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.....	757.43	916.56	1,016.70	1,354.58	1,805.56
Individual deposits.....	31,885.71	38,248.06	35,482.83	33,692.46	66,441.21
Time certificates of deposit.....	7,522.32	7,638.70	7,022.11	5,194.74	5,482.21
Cashier's checks.....		641.76	1,802.00	298.25	368.57
Total	\$ 50,465.46	\$ 57,745.08	\$ 55,623.64	\$ 50,840.03	\$ 84,397.55

Directors—J. E. Brown, G. L. Shaw, Saul Epsteen, E. W. Epsteen.

No. 123, STATE BANK.

THE STATE BANK OF WILEY, WILEY, PROWERS COUNTY

Charles Carver, President; J. B. Esgar, Vice-President; Charles E. Spencer, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 51,456.57	\$ 61,974.98	\$ 57,082.13	\$ 61,576.79	\$ 41,884.27
Loans and discounts (secured by collateral).....	26,855.04	24,707.44	27,421.16	28,681.51	27,181.45

Loans on real estate.....	3,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Overdrafts (secured and unsecured).....	5.40				

Loans on real estate.....	3,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Overdrafts (secured and unsecured).....	5.40	304.11	179.85	637.54	284.68
Other bonds and securities.....	2,098.52	2,392.37	1,974.17	342.81	754.89
Furniture and fixtures.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house.....	4,000.00	3,750.00	3,750.00	3,750.00	3,750.00
Other real estate.....	5,500.00	5,500.00	5,500.00	5,500.00	5,500.00
Cash items (not including checks on other banks).....		225.25		186.04	61.10
Due from reserve banks.....	9,415.99	6,122.21	18,855.34	11,631.76	23,672.69
Checks on other banks.....	887.10	404.44	369.45		
Currency.....	1,572.00	3,171.00	2,276.00	1,585.00	1,555.00
Gold.....	20.00	10.00	20.00	7.50	37.50
Silver and fractional coin.....	1,417.27	431.18	532.49	511.64	520.54
Total	\$ 107,827.89	\$ 111,592.98	\$ 120,560.59	\$ 117,010.59	\$ 107,802.12
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	3,500.00	3,750.00	3,750.00	3,750.00	3,750.00
Undivided profits, net.....	2,691.40	87.35	185.50	3.07	217.14
Notes rediscounted.....	9,000.00	10,210.00	22,385.00	18,838.90	5,950.00
Individual deposits.....	49,851.19	55,283.86	58,383.96	58,200.88	58,205.03
Time certificates of deposit.....	17,785.30	17,181.51	10,410.06	11,217.74	14,679.95
Cashier's checks.....		80.26	446.07		
Total	\$ 107,827.89	\$ 111,592.98	\$ 120,560.59	\$ 117,010.59	\$ 107,802.12

Directors—Charles Carver, J. B. Esgar, P. N. Schroeder, Allen C. Davis, Charles E. Spencer.

No. 248, STATE BANK.

THE FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akcy, Cashier; W. A. Besel, Assistant Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 59,014.48	\$ 71,369.22	\$ 63,789.25	\$ 72,676.82	\$ 70,380.53
Loans and discounts (secured by collateral).....	23,655.00	20,132.00	19,830.46	28,084.35	30,055.00
Loans on real estate.....	4,505.00	5,045.00	11,100.00	5,045.00	4,345.00
Overdrafts (secured and unsecured).....	743.33	991.52	1,011.97	569.25	821.79
Other bonds and securities.....	200.00	200.00	2,950.00	200.00	194.00
Furniture and fixtures.....	2,700.00	2,675.00	2,675.00	2,675.00	2,675.00
Cash items (not including checks on other banks).....	45.68			439.42	
Due from reserve banks.....	44,860.74	16,164.40	15,146.12	30,501.83	28,748.56
Checks on other banks.....	604.73	746.50	421.88	408.15	1,189.21
Currency.....	13,972.00	5,589.00	6,753.00	4,077.00	4,871.00
Gold.....	1,275.00	1,325.00	1,317.50	1,387.50	1,597.50

THE FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Silver and fractional coin.....	1,131.06	662.99	509.53	1,031.60	881.05
Other resources					301.25
Total	\$ 152,707.02	\$ 124,900.63	\$ 125,504.71	\$ 147,095.92	\$ 146,059.89
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	2,750.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	2,025.00	117.02	4,097.93	800.00	853.00
Savings accounts		1,054.58	1,806.62	1,512.65	1,827.00
Individual deposits	77,886.23	50,529.71	49,705.87	47,684.38	53,675.14
Demand certificates of deposit.....	3,356.23	2,849.27	3,758.07	4,125.51	5,303.66
Time certificates of deposit.....	46,518.87	48,000.68	50,208.94	66,943.58	64,470.30
Cashier's checks	5,170.69	4,349.37	1,615.28	8,029.80	1,930.70
Total	\$ 152,707.02	\$ 124,900.63	\$ 125,504.71	\$ 147,095.92	\$ 146,059.89
Directors—J. M. Allam, J. S. Cable, J. M. Cobbs.					

NO. 209, STATE BANK.

PEOPLE'S STATE BANK OF WRAY, WRAY, YUMA COUNTY

John Whyte, President; G. E. Hiser, Vice-President; W. T. Fair, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 24,895.48	\$ 33,569.63	\$ 24,441.37	\$ 25,603.62	\$ 31,481.64
Loans and discounts (secured by collateral).....	17,222.32	15,763.90	19,300.90	21,313.19	21,795.64
Loans on real estate	7,594.50	8,366.50	5,394.50	5,194.50	6,944.50
Overdrafts (secured and unsecured).....					150.61
Furniture and fixtures	2,092.25	2,000.00	2,000.00	1,900.00	1,900.00
Due from banks (not reserve banks).....			2,000.00		
Due from reserve banks	16,197.25	28,620.08	37,977.82	34,756.16	26,082.17
Checks on other banks	539.43	1,159.45	715.70	206.10	88.91
Currency	1,816.00	3,353.00	2,735.00	3,213.00	2,553.00
Gold	705.00	770.00	765.00	777.50	770.00
Silver and fractional coin.....	503.22	403.41	380.40	398.63	651.41
Total	\$ 71,565.45	\$ 94,005.97	\$ 95,710.69	\$ 93,362.70	\$ 92,417.88
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	1,760.28	654.84	1,313.11	1,734.25	2,012.71

Individual deposits

44,270.27

Time certificates of deposit.....

6,534.00

67,425.17

67,307.51

61,082.10

Individual deposits	44,270.27	67,425.17	67,307.51	61,083.10	59,311.70
Time certificates of deposit.....	6,534.90	5,925.96	7,090.07	10,545.35	11,093.47
Total	\$ 71,565.45	\$ 94,005.97	\$ 95,710.69	\$ 93,362.70	\$ 92,417.88

Directors—John Whyte, G. E. Hiser, W. A. Scheible, C. M. Webster, G. S. Akey.

NO. 125, STATE BANK.

THE BANK OF YAMPA, YAMPA, ROUTT COUNTY

Arnold Powell, President; Charles J. Wheeler, Vice-President; Melvin S. Wheeler, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 11,272.51	\$ 18,749.81	\$ 17,023.89	\$ 17,487.23	\$ 23,592.24
Loans and discounts (secured by collateral).....	58,379.47	46,838.72	39,046.76	42,063.53	45,657.74
Loans on real estate.....	3,111.15	3,111.15	3,111.15	2,000.00	.....
Overdrafts (secured and unsecured).....	425.38	138.72	300.00	154.17	320.60
Other bonds and securities.....	2,040.64	1,928.40	195.57	195.57	195.57
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Due from banks (not reserve banks).....	1,669.06	1,345.68	4,757.73	778.64	4,099.06
Cash items (not including checks on other banks)....	26.02	95.00	1,000.00	.....	.....
Due from reserve banks.....	16,357.36	8,417.55	13,280.83	14,134.55	16,042.11
Checks on other banks.....	138.35	202.36	478.38	57.63	18.50
Currency	3,575.00	1,606.00	3,352.00	3,453.00	2,637.00
Gold	285.00	500.00	195.00	120.00	40.00
Silver and fractional coin	939.66	592.15	771.99	642.61	703.63
Other resources	5.00	83.35	.55	.....	.....
Total	\$ 100,774.60	\$ 86,158.89	\$ 86,063.85	\$ 83,636.93	\$ 95,856.45
LIABILITIES					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net.....	877.10	267.38	398.64	1,194.13	1,411.22
Bills payable.....	.....	.....	.....	3,000.00	3,000.00
Dividends unpaid	2,250.00	.....	.....	.....	.....
Individual deposits	63,412.93	54,054.77	51,339.59	48,382.44	58,096.31
Due to banks (not reserve banks).....	276.14	.....	.....	.....	.....
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	8,943.51	6,821.82	5,360.28	6,031.60	8,335.57
Cashier's checks	14.92	14.92	.....	28.76	13.35
Other liabilities .....	.....	.....	3,965.34	.....	.....
Total	\$ 100,774.60	\$ 86,158.89	\$ 86,063.85	\$ 83,636.93	\$ 95,856.45

Directors—Arnold Powell, Charles J. Wheeler, Melvin S. Wheeler, Jessie M. Wheeler, D. M. Chapman.

NO. 143, STATE BANK.

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY

Joseph B. Male, President; George C. Crossan, Vice-President; E. W. Weing, Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 18,202.25	\$ 17,099.13	\$ 17,691.48	\$ 18,158.43	\$ 18,982.30
Loans and discounts (secured by collateral).....	7,294.15	7,889.85	6,972.60	7,246.60	6,861.62
Loans on real estate.....	3,990.77	3,790.77	4,190.77	3,965.77	3,660.80
Overdrafts (secured and unsecured).....	353.29	148.96	101.95	198.10	122.37
Other bonds and securities.....	401.42	178.87	317.51	493.56	748.34
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks).....	186.07	527.44	107.44	215.48	184.08
Cash items (not including checks on other banks)	25.00	16.65	3.75	14.07	25.00
Due from reserve banks.....	5,530.22	3,535.56	8,452.62	3,708.79	3,482.86
Checks on other banks.....	723.65	317.97	87.79	201.17	369.99
Currency.....	4,731.00	4,555.00	1,715.00	1,774.00	1,970.00
Gold.....	130.00	245.00	405.00	540.00	415.00
Silver and fractional coin.....	70.72	88.44	340.50	242.14	144.31
Total	\$ 43,838.54	\$ 40,593.64	\$ 42,586.41	\$ 38,958.11	\$ 39,166.67
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.....	4,699.50	2,557.07	2,475.70	2,835.24	2,710.25
Individual deposits.....	15,932.31	18,383.84	19,546.21	16,436.12	17,169.67
Time certificates of deposit.....	8,206.73	4,602.73	5,514.50	4,686.75	4,286.75
Cashier's checks.....		50.00	50.00		
Total	\$ 43,838.54	\$ 40,593.64	\$ 42,586.41	\$ 38,958.11	\$ 39,166.67

Directors—Joseph B. Male, George C. Crossan, W. C. T. Male, Margaret J. Gibbs.

NO. 224, STATE BANK.

THE FARMERS STATE BANK OF YUMA, YUMA, YUMA COUNTY

George A. Dodd, President; J. F. Heisermann, Vice-President; Roy Shepherd, Cashier; I. L. Rising, Asst. Cashier.

RESOURCES.	Dec. 31, 1915	March 7, 1916	May 1, 1916	June 30, 1916	Sept. 12, 1916
Loans and discounts (unsecured).....	\$ 50,757.28	\$ 41,934.29	\$ 36,787.39	\$ 66,926.29	\$ 70,355.44
Loans and discounts (secured by collateral).....	86,971.03	91,716.57	98,511.77	100,400.02	103,976.89
Loans on real estate.....	1,000.00	886.42			
Overdrafts (secured and unsecured).....	1,400.63	779.76	957.83	1,851.54	2,604.50
Bonds to secure postal savings.....				1,426.86	
Other bonds and securities.....	1,335.52	1,658.05	1,098.26		912.46

Furniture and fixtures.....	1,800.00	1,450.00	1,450.00	1,450.00	1,450.00
Banking house	3,900.00	3,900.00	3,900.00	3,900.00	3,900.00
Due from reserve banks.....	9,021.25	52,940.53	54,540.47	15,392.46	49,389.04
Checks on other banks.....	1,375.93	453.81	438.69	249.71	1,356.58
Currency	261.00	1,115.00	2,116.00	1,973.00	1,455.00
Gold	4,465.00	3,920.00	3,965.00	3,945.00	3,955.00
Silver and fractional coin.....	178.39	498.50	362.32	246.89	298.18
Total	\$ 162,466.03	\$ 201,252.93	\$ 204,127.73	\$ 197,761.77	\$ 239,653.09
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	7,361.47	6,351.35	7,534.72	8,050.95	8,327.27
Bills payable	15,000.00	25,000.00	25,000.00	20,000.00	29,075.00
Individual deposits	95,983.47	118,541.84	117,574.78	98,422.86	134,105.62
Demand certificates of deposit.....	225.00	-----	-----	200.00	250.00
Time certificates of deposit.....	14,896.09	21,359.74	24,018.23	41,087.96	37,889.29
Certified checks	-----	-----	-----	-----	5.91
Total	\$ 162,466.03	\$ 201,252.93	\$ 204,127.73	\$ 197,761.77	\$ 239,653.09
Directors—C. C. Chrismer, W. H. Gerds, B. Gardner, J. F. Heiserman, George A. Dodd.					

REPORT OF THE CONDITION OF THE LOUISVILLE BANK, LOUISVILLE, COLORADO.

For the period ending December 31, 1916. In the hands of Special Deputy Everett Owens.

ASSETS ON HAND AT DATE OF THIS REPORT.

Bills receivable:	Good	Doubtful	Worthless
In hands of special deputy.....	\$ 32,605.67	\$ 48,309.40	\$ 93,999.39
Held by City Bank and Trust Co. as collateral.....	13,717.22	750.70	908.60
Held by National Surety Co. as collateral.....	28,983.80	.....	2,961.77
National Surety Co., collections.....	7,773.40	.....	.....
Miller Farms Co., guarantee.....	839.06	53,500.00	.....
Totals	\$ 83,919.15	\$102,560.10	\$ 97,869.76
Overdrafts	855.46	73.35	2,177.55
Securities in hands of special deputy.....	7,578.77	104,247.00	40,648.25
Securities as collateral with City Bank and Trust Co.....	5,703.85	10,500.00	5,582.40
Real estate	19,915.00	.....	.....
Banking house	13,000.00	.....	.....
Furniture and fixtures.....	1,885.00	.....	.....
Cash from State Bank Commissioner	4,047.05	.....	.....
Totals	\$136,904.28	\$217,380.45	\$146,277.96

COLLECTIONS.

Amounts collected by special deputy:	Good	Doubtful	Worthless
Loans and discounts.....	\$ 22,651.11	\$ 2,772.65	\$ 1,233.49
Interest	3,210.64	.....	.....
Overdrafts	855.46	.....	.....
From banks	3,417.29	.....	.....
Chattels	138.65	.....	.....
Miscellaneous	2,253.33	.....	.....
Rents	4,347.66	.....	.....
Cash from State Bank Commissioner	4,072.87	.....	.....
Real estate	3,067.31	.....	.....
Totals	\$ 44,014.32	\$ 2,772.65	\$ 1,233.49
Total collections	48,020.46	.....	.....

LIABILITIES.

Claims proved and allowed.....	\$123,962.85
Claims not proved—	
United Mine Workers of America.....	\$95,131.85
All others	47,248.85
Claims cancelled by offset and otherwise.....	142,380.70
Total	7,331.82
Total	\$273,675.37

DISPOSITION OF COLLECTIONS.

Secured loans paid	\$ 13,271.96
Preferred claims paid.....	9,152.31
Salaries	4,649.80
Insurance and bonds.....	1,236.30
Postage	96.00
Court costs	425.43
Taxes paid	2,657.35
Printing and stationery.....	83.78
Telephone and telegraph.....	38.44
Property repairs	1,018.92
Secured loans cancelled by court order.....	1,300.00
General expenses	760.20
Dividends paid to date.....	9,938.95
Cash on hand.....	3,391.02
Total	\$ 48,020.46
Total disbursements and cash on hand.....	\$ 48,020.46

REPORT OF THE CONDITION OF THE INTERNATIONAL BANK OF COMMERCE, PUEBLO COLORADO

In the hands of Special Deputy George H. Sweeney.
For the period ending October 31, 1916.

ASSETS ON HAND AT DATE OF THIS REPORT.

Notes:	Good	Doubtful	Worthless
With G. H. Sweeney.....	\$ 5,549.25	\$ 29,765.04	\$ 33,308.34
Overdrafts		97.37	243.46
Stocks, bonds, etc.		2,079.24	
Real estate		14,427.06	
Furniture and fixtures.....		700.00	
Cash	1,387.50		
Total	\$ 6,936.75	\$ 47,068.71	\$ 33,551.80

COLLECTIONS.

Amount collected by special deputy:	
Assessments	\$ 4,000.00
From good assets	13,358.30
From doubtful assets.....	23,691.79
From worthless assets.....	10,003.47
Cash on hand at date of suspension.....	1,516.28
Miscellaneous collections	10,339.39
Interest collected	1,311.23
Total	\$ 64,220.46

LIABILITIES.

Claims proved, for liabilities shown by books..	\$ 63,153.12
Liabilities not proved as shown by books.....	17,783.41
Liabilities cancelled by offset and otherwise..	5,456.18
Rediscounts Interstate Trust Co., Denver.....	525.00
Total	\$ 86,917.71

DISPOSITION OF COLLECTIONS.

Interest paid	\$ 998.74
Preferred claims paid.....	1,543.87
Legal expenses paid.....	2,714.63
Special deputy paid to date.....	450.00
All other expenses.....	3,745.65
Paid W. K. Dudley on bills payable.....	32,619.75
Depositors paid by offsets, etc.	5,456.18
Rediscounts	2,324.00
Charged to profit and loss.....	12,980.14
Cash on hand Oct. 31, 1916.....	1,387.50
Total	\$ 64,220.46

STATE BANK COMMISSIONER

STATEMENT

THE INTERNATIONAL BANK OF COMMERCE

George H. Sweeney, Special Deputy State Bank Commissioner.

	October 31st, 1916.	
Good loans and discounts.....	\$ 5,549.25	
Doubtful loans and discounts.....	29,765.04	
Bad loans and discounts.....	33,308.34	
Real estate.....	14,427.06	
Furniture and fixtures.....	700.00	
Warrants.....	2,079.24	
Expense.....	2,987.86	
Overdrafts.....	340.83	
Interest paid.....	998.74	
Profit and loss.....	14,254.97	
Cash.....	1,387.50	
Interstate Trust Co., Denver, Colorado.....	10.61	
Gate City National Bank, Kansas City.....	58.14	
National Bank Rep., Chicago.....	195.60	
Mercantile Nat. Bank, Pueblo.....	559.72	
Legal expense.....	2,714.63	
Preferred claims.....	1,543.87	
Taxes.....	1,098.89	
Capital stock.....		\$ 30,000.00
Individual deposits.....		36,065.31
Savings deposits.....		21,458.43
Certificates of deposit.....		17,338.70
Cashier's checks.....		888.15
Rediscounts.....		525.00
Commerce Tr. Co., Kansas City.....		64.42
Interest and discount.....		1,311.43
Rent.....		11.00
Bond interest.....		140.00
Offsets to liabilities.....		158.74
Assessments.....		4,000.00
Insurance.....		19.11
Totals.....	\$111,980.29	\$111,980.29

REPORT OF THE CONDITION OF THE ROMEO STATE BANK, ROMEO, COLORADO

In the hands of Special Deputy State Bank Commissioner Homer Neel.

For the period ending December 31, 1916.

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable (part in judgment).....	\$ 2,025.74	\$ 4,414.53	\$ 20,840.43
Overdrafts		5.18	
Stocks, bonds, etc.		100.00	
Furniture and fixtures.....	1,000.00	550.00	
Cash in safe.....	268.25		
Hamilton National Bank, Denver....	2,463.74		
Commercial State Bank, Antonito....	2,873.97		
Certified check, La Jara State Bank, La Jara	2,168.31		
Totals	\$ 10,800.01	\$ 5,069.71	\$ 20,840.43
Claims filed against surety companies, unclassified.....			\$19,805.43

COLLECTIONS.

Balance on hand, per last report.....	\$ 7,475.38
Special account (Hamilton).....	23.96
From good assets	480.80
From doubtful assets	505.42
From worthless assets	50.60
From judgments	1,160.63
Total collections	\$ 9,696.79

LIABILITIES.

Due depositors	\$ 2,825.74
Due on time certificates.....	852.00
Balance due on claims established, not on bank books (Interstate Trust Co.).....	206.25
Outstanding drafts	1,337.58
Outstanding draft, subject to litigation in Ehrke case	2,009.72
Total	\$ 7,231.29
Time certificates, subject to offset from surety company	5,000.00
Total	\$ 12,231.29
Other claims filed, in dispute and not allowed (not including interest).....	\$ 3,515.28

OTHER SECURITIES.

Other collateral and real estate securities, in litigation as to part and value undetermined.

DISPOSITION OF COLLECTIONS.

Expenses during year, including prosecuting and defending suits and all other expenses..	\$ 1,847.52
Dividend paid	75.00
Balance on hand.....	7,774.27
Total	\$ 9,696.79

SUITS DISPOSED OF DURING YEAR.

Judgments obtained	\$ 3,631.66
Fictitious claims, successfully defended.....	21,645.28

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

In the hands of Receiver Malcolm MacLean.
For period ending December 31, 1916.

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ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable	\$ 1,943.87	\$ 408.02	\$ 749.89
Overdrafts	15.08		
Stocks, bonds, etc.		300.00	
Real estate	11,602.86		
Furniture and fixtures.....	865.00		
Cash	35.23		
Total	\$ 14,462.04	\$ 708.02	\$ 749.89

COLLECTIONS.

Amount collected by Receiver:	
From good assets.....	\$ 13,962.54
From doubtful assets.....	71.74
Cash on hand at date of suspension.....	908.00
Total collections	\$ 14,942.28

LIABILITIES.

Claims proved, for liabilities, shown by books..	\$ 2,321.04
Liabilities cancelled by offset and otherwise..	727.81
Total	\$ 3,048.85

DISPOSITION OF COLLECTIONS.

Secured loans paid.....	\$ 1,991.31
Preferred claims paid.....	824.85
Legal expenses paid.....	112.76
All other expenses.....	444.41
Dividends paid.....	11,533.72
Balance on hand.....	35.23
Total disbursements and balance	\$ 14,942.28

REPORT OF THE CONDITION OF THE FLORENCE STATE BANK, FLORENCE, COLORADO

In the hands of Receiver George Wilson.
For period ending December 31, 1916.

ANNUAL REPORT

ASSETS ON HAND AT DATE OF THIS REPORT.

	Good	Doubtful	Worthless
Bills receivable	\$ 29,439.15	\$ 5,671.19	\$ 35,289.99
Overdrafts	183.44	228.10	512.55
Warrants	712.70		405.82
Real estate	6,159.75		
Furniture and fixtures.....	1,287.00		1,145.00
Cash	11,019.66		
Totals	\$ 48,901.70	\$ 5,899.29	\$ 37,353.36

LIABILITIES.

Claims proved, for liabilities, shown by books	\$152,058.02
Liabilities not proved, as shown by books.....	10,762.46
Liabilities cancelled by offset and otherwise	8,568.02
Total	\$171,388.50
Claims proved as above.....	\$152,058.02
Claims established not on bank books.....	2,482.83
Total claims proved	\$154,540.85

COLLECTIONS.

Amount collected by receiver:	
From good assets	\$ 60,996.07
From doubtful assets	8,213.99
From worthless assets	5,492.23
Cash on hand at date of suspension.....	34,064.82
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Total collections	\$108,767.11

DISPOSITION OF COLLECTIONS.

Preferred claims paid.....	\$ 2,586.66
Legal expenses paid	7,085.62
Receiver paid to date	3,000.00
All other expenses	4,601.42
Dividends paid	76,417.44
Real estate taken to offset notes.....	4,056.31
Balance on hand.....	11,019.66
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Total disbursements and balance.....	\$108,767.11

