

REG 2-1/1917

C.1

1150

COLORADO STATE PUBLICATIONS LIBRARY local

0007/5312/00-00-02
Snow Machine 2002 - Map Papers and documents



3 1799 00033 1934

Eleventh Annual Report

OF THE

State Bank Commissioner of Colorado

OK

From January 1, 1917, to January 1, 1918



TO THE GOVERNOR

By GRANT McPHERSON,
State Bank Commissioner

DENVER, COLORADO
DAVIS BROS. STATE PRINTERS
1917



Eleventh Annual Report

OF THE

State Bank Commissioner of Colorado

From January 1, 1917, to January 1, 1918



TO THE GOVERNOR

By GRANT McFERSON,
State Bank Commissioner

OFFICERS

State Bank Commissioner,

GRANT McFERNON Shirley Hotel, Denver

Chief Deputy State Bank Commissioner,

AXEL B. OLSON 1333 Lafayette Street, Denver

Deputy State Bank Commissioner,

SIDNEY W. CLARK 1560 Downing Street, Denver

Deputy State Bank Commissioner,

ROBERT W. JOSLYN 1443 Columbine Street, Denver

Deputy State Bank Commissioner,

FRANK STANSFIELD 1059 Columbine Street, Denver

Clerk,

ERRETT G. BOWLAND 825 East Dakota Street, Denver

Stenographer,

MRS. ROSE LAUNDON 738 East Tenth Avenue, Denver

Special Counsel to the Commissioner,

FRANCIS E. BOUCK Assistant Attorney General

Offices:

ROOMS 124 AND 125,

STATE CAPITOL BUILDING,

DENVER, COLORADO,

TELEPHONE MAIN 5480—BRANCH 58

INDEX

Location	Bank No.	Name of Bank	Page
Aguilar	208	First State Bank of Aguilar	47
Akron	3	Bank of Akron, The	47
Alamosa	286	Safety First State and Savings Bank	48
Alma	273	Bank of Alma, The	49
Amherst	326	American State Bank of Amherst	50
Antonito	218	Commercial State Bank, The	50
Arriba	4	Lincoln State Bank, The	51
Arvada	257	First State Bank of Arvada	52
Aspen	7	Aspen State Bank, The	53
Aurora	329	Aurora State and Savings Bank, The	53
Austin	199	State Bank of Austin	54
Bayfield	196	Farmers and Merchants Bank	55
Bennett	320	Bennett State Bank, The	56
Blanca	148	Blanca State Bank, The	56
Boulder	9	Mercantile Bank and Trust Company, The	57
Brandon	187	First State Bank of Brandon	58
Breckenridge	271	Engle Brothers Exchange Bank	59
Briggsdale	245	Briggsdale State Bank, The	60
Brighton	11	Farmers and Merchants State Bank of Brighton	60
Bristol	181	Bristol State Bank, The	61
Brush	284	Farmers State Bank of Brush	62
Buckingham	333	Buckingham State Bank, The	63
Burlington	109	Burlington State Bank, The	64
Burlington	12	Stock Growers State Bank	64
Byers	206	Byers State Bank, The	65
Calhan	13	First State Bank of Calhan	66
Castle Rock	336	Castle Rock State Bank, The	67
Cheraw	201	First State Bank of Cheraw	67
Cheyenne Wells	18	Cheyenne County State Bank	68
Clifton	276	First State Bank of Clifton	69
Collbran	297	Stockmen's Bank of Collbran	70
Coloflats	324	Citizens State Bank of Coloflats	70
Colorado Springs	266	City Loan Bank, The	71
Colorado Springs	20	Colorado Savings Bank, The	72
Colorado Springs	22	Colorado Title and Trust Company, The	73
Colorado Springs	265	Private Loan Bank, The	74
Colorado Springs	259	State Savings Bank	74
Crawford	194	Crawford State Bank, The	75
Creede	6	Tomkins Brothers, Bankers	76
Crested Butte	24	Bank of Crested Butte	77
Cripple Creek	21	Cripple Creek State Bank, The	78
Crook	301	First State Bank of Crook	78
DeBeque	192	Bank of DeBeque, The	79
Deer Trail	185	Deer Trail State Bank, The	80
Del Norte	25	Bank of Del Norte, The	81
Del Norte	28	Rio Grande State Bank, The	82
Delta	149	Colorado State Bank	82
Denver	36	American Bank and Trust Company, The	83
Denver	29	Broadway Bank, The	84
Denver	241	Capitol Hill State Bank	85
Denver	30	Central Savings Bank and Trust Company, The	86
Denver	239	Citizens Exchange Bank, The	87
Denver	173	City Bank and Trust Company, The	88
Denver	92	Colorado State and Savings Bank	89
Denver	280	Commerce State and Savings Bank	90
Denver	33	Denver Stock Yards Bank, The	91
Denver	317	Drovers State Bank, The	92
Denver	234	Guardian Trust Company, The	93
Denver	261	Healy Bank, E. C.	95
Denver	182	Hibernia Bank and Trust Company, The	94
Denver	202	Home Savings and Trust Company, The	95
Denver	258	Ideal Bank, The	96

Location	Bank No.	Name of Bank	Page
Denver	1	International Trust Company, The	97
Denver	250	Interstate Trust Company, The	98
Denver	160	Italian-American Bank, The	99
Denver	254	Liberty Bank, The	100
Denver	238	Merchants Bank, The	100
Denver	263	Miller Bank, The	101
Denver	314	Motor Bank, The	102
Denver	260	Mutual Bank, The	102
Denver	227	North Denver Bank, The	103
Denver	233	Pioneer State Bank, The	104
Denver	267	Queen City Bank, The	105
Denver	252	Reed Banking Company, J. R., The	105
Denver	264	Royal Bank, The	106
Denver	242	Silver State Bank, The	106
Denver	256	Standard Bank, The	107
Denver	34	State Mercantile Bank, The	108
Denver	253	Strauss Bank, The	109
Denver	268	Union State Bank of Denver	109
Denver	215	West Side State Bank, The	110
Dolores	41	J. J. Harris and Company, Bankers	111
Durango	165	Durango Trust Company, The	112
East Lake	278	East Lake State Bank, The	113
Eckley	283	Eckley State Bank, The	113
Elbert	43	Elbert County Bank	114
Elizabeth	282	Elizabeth State Bank, The	115
Erie	285	Erie Bank, The	116
Estes Park	37	Estes Park Bank, The	116
Evans	40	Farmers and Merchants Bank of Evans	117
Fairplay	274	Bank of Fairplay, The	118
Flagler	212	Farmers State Bank of Flagler	119
Flagler	132	Flagler State Bank, The	120
Fleming	339	Farmers Bank of Fleming	120
Fleming	272	Fleming State Bank, The	121
*Florence	48	Florence State Bank (In hands of Receiver)	.....
Fort Collins	310	Farmers Bank and Trust Company of Fort Collins, The	122
Fort Lupton	50	Fort Lupton State Bank, The	123
Fort Lupton	232	Platte Valley State Bank	123
Fort Morgan	291	Fort Morgan State Bank, The	124
Fowler	52	Fowler State Bank, The	125
Frederick	306	First State Bank of Frederick	126
Fruita	54	First Bank of Fruita	127
Genoa	167	Genoa State Bank, The	128
Georgetown	56	Bank of Clear Creek County	128
Georgetown	55	Bank of Georgetown, The	129
Gilcrest	229	Gilcrest State Bank, The	130
Goodrich	340	Goodrich State Bank, The	131
Golden	140	Golden Savings Bank, The	132
Granada	288	American State Bank	132
Grand Junction	281	Bank of Grand Junction, The	133
Grand Junction	58	United States Bank and Trust Company, The	134
Grand Valley	57	Garfield County State Bank	135
Greeley	59	Weld County Savings Bank	136
Grover	154	Grover State Bank, The	137
Gunnison	207	Gunnison Bank and Trust Company, The	138
Gypsum	213	Bank of Gypsum, The	138
Hartman	76	Hartman State Bank, The	139
Haswell	158	Colorado State Bank, Haswell	140
Haxtun	61	Bank of Haxtun, The	141
Haxtun	157	Farmers State Bank of Haxtun	142
Hayden	60	Yampa Valley Bank, The	142
Hillrose	62	First State Bank of Hillrose	143
Holly	63	Holly State Bank, The	144
Holyoke	65	Phillips County State Bank	145
Hooper	246	Hooper State Bank, The	146
Hotchkiss	66	Bank of North Fork, The	146
Hot Sulphur Springs	179	First State Bank of Sulphur Springs	147
Hudson	162	Hudson State Bank, The	148
Idaho Springs	67	Clear Creek and Gilpin Trust Company, The	149
Idalia	315	First State Bank of Idalia	150
Ignacio	198	Ignacio State Bank, The	150
Iliff	145	First Bank of Iliff	151
Johnstown	305	Johnstown State Bank, The	152

Location	Bank No.	Name of Bank	Page
Keota	292	Farmers State Bank of Keota.....	153
Keenesburg	338	Keene Valley Bank, The	153
Kersey	69	Kersey State Bank, The	154
Kiowa	136	Kiowa State Bank, The	155
Kirk	321	Kirk State Bank, The.....	156
Kit Carson	176	Kit Carson State Bank, The.....	156
Kremmling	70	Bank of Kremmling, The.....	157
Laird	177	Laird State Bank, The.....	158
La Jara	77	La Jara State Bank, The.....	159
La Junta	73	Colorado Savings and Trust Company, The	159
La Junta	72	La Junta State Bank, The.....	160
Lamar	102	Citizens State Bank of Lamar.....	161
La Salle	130	La Salle State Bank, The.....	162
Las Animas	78	Bent County Bank of Las Animas.....	163
Las Animas	197	Farmers State Bank of Las Animas.....	164
La Veta	79	La Veta State Bank, The.....	165
Limon	325	Farmers and Merchants Bank of Limon	166
Limon	80	Limon State Bank, The.....	166
Littleton	164	Littleton State Bank, The.....	167
Longmont	217	Emerson and Buckingham Bank and Trust Company, The.....	168
Louisville	284	First State Bank of Louisville.....	169
*Louisville	82	Louisville Bank, The (In hands of Special Deputy)	245
Loveland	204	Larimer County Bank and Trust Company, The	170
Lyons	84	State Bank of Lyons.....	171
Manassa	243	Colonial State Bank, The.....	172
Manitou	85	Bank of Manitou, The.....	172
Manzanola	337	J. N. Beaty and Company, Bankers	173
Marble	230	Marble City State Bank, The.....	174
Matheson	319	Matheson State Bank, The.....	175
Mead	303	Mead State Bank, The.....	175
Meeker	137	Bank of Meeker, The.....	176
Merino	75	Merino State Bank, The.....	177
Mesita	190	First State Bank of Mesita	178
Milliken	168	First State Bank of Milliken.....	179
Moffat	205	Bank of Moffat, The.....	180
Monte Vista	223	Wallace State Bank, The.....	180
Montrose	166	Home State Bank, The.....	181
Monument	335	Monument State Bank, The.....	182
*Morrison	90	Morrison State Bank (In hands of Receiver) ..	243
Nederland	296	First State Bank of Nederland	183
New Castle	159	New Castle State Bank, The.....	184
New Raymer	289	State Bank of Raymer.....	184
Ni Wot	161	Ni Wot State Bank, The.....	185
Norwood	298	Bank of Norwood, The.....	186
Norwood	311	Norwood State Bank, The.....	187
Nunn	139	First State Bank of Nunn.....	188
Oak Creek	189	Routt County Bank.....	188
Olathe	331	Olathe State Bank, The.....	189
Olney Springs	300	Olney Springs State Bank, The	190
Orchard	323	Orchard State Bank, The.....	191
Ordway	249	Citizens State Bank of Ordway.....	191
Otis	328	Farmers State Bank of Otis	192
Ouray	270	Citizens State Bank of Ouray.....	193
Ouray	94	Miners and Merchants Bank	194
Padroni	334	Padroni State Bank, The.....	195
Pagosa Springs	147	Citizens Bank of Pagosa Springs	195
Paoli	304	Paoli State Bank, The.....	196
Paonia	97	Fruit Exchange State Bank	197
Parker	221	Parker State Bank, The.....	198
Peeetz	290	Peeetz State Bank, The.....	199
Peyton	312	Farmers State Bank of Peyton.....	199
Pierce	251	Pierce Exchange Bank, The.....	200
Pitkin	95	Pitkin Bank, The.....	201
Platteville	332	Farmers State Bank of Platteville, The	202
Proctor	172	Proctor State Bank, The.....	202
Pueblo	299	Bank of Pueblo, The.....	203
*Pueblo	96	International Bank of Commerce (In hands of Special Deputy)	244
Pueblo	101	Minnequa Bank of Pueblo, The.....	204
Pueblo	174	Pueblo Savings and Trust Company, The.....	205
Pueblo	308	Wigton State Bank, The.....	206

ANNUAL REPORT

Location	Bank No.	Name of Bank	Page
Ramah	8	State Bank of Ramah	207
Red Cliff	293	Red Cliff State Bank, The	207
Ridgway	105	Bank of Ridgway, The	208
Rifle	184	Union State Bank of Rifle	209
Rocky Ford	146	Peoples Home Bank	210
Roggen	309	Roggen State Bank, The	211
Saguache	107	Saguache County Bank	211
San Acacio	195	Costilla County Bank	212
Seibert	128	Seibert State Bank	213
Severance	307	Farmers' Bank of Severance	214
Silt	225	First State Bank of Silt	215
Simla	279	State Bank of Simla	215
Springfield	327	Farmers State Bank of Springfield	216
Springfield	277	First State Bank of Springfield	217
Steamboat Springs	142	Bank of Steamboat Springs	218
Steamboat Springs	111	Milner Bank and Trust Company, The	219
Stoneham	316	Stoneham State Bank, The	220
Stonington	313	Colorado State Bank of Stonington	220
Strasburg	322	Strasburg State Bank, The	221
Stratton	228	Stratton State Bank, The	222
Sugar City	200	State Bank of Sugar City	223
Swink	236	First State Bank of Swink	223
Telluride	115	Bank of Telluride, The	224
Timnath	117	Farmers Bank of Timnath	225
Towner	144	Peoples State Bank of Towner	226
Trinidad	116	Commercial Savings Bank	227
Trinidad	220	International State Bank	228
Two Buttes	237	Bank of Baca County	229
Vernon	330	Vernon State Bank, The	229
Victor	119	Bank of Victor, The	230
Victor	275	Citizens Bank of Victor	231
Vona	295	Vona State Bank, The	232
Walden	121	North Park Bank, The	232
Walden	318	Stock Growers Bank, The	233
Walsenburg	156	Guaranty State Bank	234
Weldona	133	Weldon Valley State Bank	235
Westcliffe	122	Henry H. Tomkins and Company, Bankers	236
Wiggins	175	First State Bank of Wiggins	237
Wiley	123	State Bank of Wiley	237
Windsor	248	Farmers State Bank of Windsor	238
Wray	209	Peoples State Bank of Wray	239
Yampa	125	Bank of Yampa, The	240
Yampa	143	Stockman's Bank	241
Yuma	224	Farmers State Bank	241

Transmittal Letter

OF THE

State Bank Commissioner

January 1, 1918.

To His Excellency,
JULIUS C. GUNTER,
 Governor of Colorado.

Sir: In compliance with Section 68, Chapter 44, Session Laws of Colorado, 1913, the Eleventh Annual Report of the condition of incorporated banks, private banks and trust companies of this State is herewith respectfully submitted for the period from January 1, 1917, to and including December 31, 1917.

Bountiful crops, stock raising, mineral wealth and business interests have all generously contributed to the wealth of Colorado during the past year. This has occasioned the filing of numerous applications for new banks, regardless of the necessity of additional banking facilities. Thorough investigation and ample consideration is given all applications and decision rendered free from personal prejudice; and, providing it is demonstrated that the locality will support a new institution, there is granted permission to organize, if the business is to be conducted by experienced and financially responsible citizens.

There are at this date two hundred and thirty-two State banking institutions, an increase of one hundred since the organization of this department, the total resources of which amount to \$97,303,059.78 under date of November 20, 1917, being an increase of two hundred and twenty-nine per cent, which is a remarkable increase.

The following tabulation exhibits changes in various items and may be of interest:

	November 17, 1916.	November 20, 1917
Total Resources	\$78,615,680.50	\$97,303,059.78
Total Reserve	22,711,012.15	24,339,374.53
Total Deposits	64,843,165.69	84,851,785.70
Other Real Estate	884,213.19	759,747.01
Total U. S. Bonds	3,180.00	2,094,812.43
Total Other Bonds	12,541,813.97	11,650,362.56
Total Capital and Surplus	9,568,297.13	10,183,819.28

At the close of the fiscal year ending December 31, 1917, your Commissioner reports the following list of financial institutions under supervision:

Two hundred and one State Banks.
Eleven Private Banks.
Twenty Trust Companies.

During the year twenty certificates of authority have been issued for new banks; thirteen banks have liquidated, nine of which have requested cancellation of authority owing to the passage of the Dunklee Money Loaning Bill; and, it is my pleasure to state that it has not become necessary to assume control of any institution for the benefit of creditors during the past year, which may be credited to the prosperous condition of Colorado and disposition of State banks to conform with the banking law and to comply with requirements of this department.

The relation of the State Banking Department to the institutions under its jurisdiction has been one of co-operation, in what should be a common purpose, of how best to meet the needs of the people of the State for safe, sound and adequate banking. The department has candidly and very frankly discussed with bankers, under its authority, the presence of undesirable features and their elimination.

Circumstances at times require that suggestions be made relative to change in management, which in general have been acceptable and in particular cases wherein radical action was necessary, the resignation of officers or directors in some instances has been required and has proven extremely beneficial to the financial condition of the bank.

The department has sought to do a constructive work as well as to perform a duty of criticism, and I beg to report in behalf of that endeavor a significant success.

Reference was made in the last annual report to duties of officers and directors. This has been given consideration, resulting in an added interest and especial benefit to many institutions.

The reduction in real estate during the past year is satisfactory and eliminates an undesirable asset, which the sooner disposed of the better.

Regarding financial institutions which were reported in control of receivers and special deputies at the close of business 1916, I have to report that the Farmers and Drovers Bank of Strasburg, placed under the department December 18, 1916, paid all depositors in full March 21, 1917, this being the only bank closed in 1916. This was accomplished by recovery upon the bond of the cashier and collections of one hundred per cent. on stockholders' liability which provided funds for an early settlement with depositors with a probable recovery on remaining assets which were delivered to a trustee appointed by the stockholders.

A final dividend, completing full payment of all depositors of the Romeo State Bank, Romeo, Colorado, was distributed in June, 1917, without a stockholders' assessment, and regardless of conditions, as many legal complications required more or less time for adjustment.

Conditions have interfered with progress in the adjustment of affairs in connection with other suspended institutions which will require additional time.

The large increase in total resources of our banks has materially added to the work of examinations; however, with the quota of deputies granted by our banking law, a semi-annual examination of all banks has been completed, in addition to which considerable special work has been given attention.

STATEMENT OF RECEIPTS

First semi-annual period:		Fees	\$11,050.80
First semi-annual period:		Fine	25.00
First semi-annual period:		Witness fee	1.50
First semi-annual period:		Certified copy	1.00
Number of examinations:	241		\$11,078.30
Second semi-annual period:		Fees	10,993.95
Second semi-annual period:		Fines	50.00
Second semi-annual period:		Certified copies....	12.35
Number of examinations:	232		11,056.30
Total examinations.....	473		
Total receipts, 1917			\$22,134.60
Total receipts, 1916			15,414.79
Increase			\$ 6,719.81
Total examinations, 1917.....	473		
Total examinations, 1916.....	377		
Increase	96		

The department suffered a loss in the resignation of Mr. R. B. Brown who has been associated with the office for four years, and severed his connection to assume the cashiership of the First National Bank of Idaho Springs.

Under date of April 9th the appointment of Mr. Frank Stansfield, formerly with the department, completed the number of deputies permitted by law, and the vacancy occasioned by the resignation of Mr. Brown was filled by the appointment of Mr. R. W. Joslyn. These gentlemen are both duly qualified by years of banking and business experience and have demonstrated the appointments were merited; and, at this time an expression of my appreciation of so capable a force of field deputies is timely, which has enabled me, with the help of a capable office force, to more nearly perform the official duties of this office and to extend courtesies of the department to all who honor us by personal visit, or through the medium of correspondence.

Through the courtesy of the Board of Capitol Managers this department was granted a very satisfactory suite of rooms, Nos. 124 and 125, as permanent location, equipped with modern furnishings throughout, and I desire to express my appreciation.

Limited appropriation for expenses has seriously handicapped this office regarding special work, and only by strict economy have we been able to escape deficit, as the increased cost of traveling expenses is an item of serious consideration; while the fees have materially increased, the same are not available for the benefit of investigation work.

Colorado has not been represented for a number of years at any annual convention of the National Association of Supervisors of State Banks, nor able to pay the annual dues from lack of funds. This is an important organization, and sufficient funds should be appropriated by our legislature to enable the Commissioner to meet with the other supervisors of the various States.

The urgent appeal of the State War Council for added acreage in the spring made crop financing of first importance, and results were all that could be expected.

The two Liberty Bond Loans were purchased by the State banks as follows:

First Series	\$ 628,950.00
Second Series	1,244,700.00
	<hr/>
Total	\$1,873,650.00

Subscriptions through State banks:

First Series	\$3,174,650.00
Second Series	5,938,250.00
	<hr/>
Total	\$9,112,900.00

Total loaned by banks upon both issues:

\$1,388,260.21

The Red Cross, Y. M. C. A., and Saving Stamp campaigns for funds have been aided materially by practically all of our banks.

The recent appointment of your Commissioner as a member of the Central Supervisory Committee will place him in a position to especially recommend and urge the co-operation of every bank under supervision of this department, in supporting to the limit the disposition of Thrift Stamps and War Savings Certificates, and all future requirements of our Government for the prosecution of this relentless war.

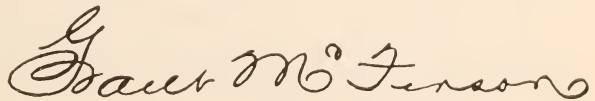
One institution, The International Trust Company, Denver, has become a member of the Federal Reserve System, the Federal Reserve Board accepted the examinations made by this department in lieu of examinations made by its own examiners.

There are at present date several State banks which have under consideration the advisability of becoming members of the Federal Reserve System, feeling that their patriotic duty is to extend their entire support to our President, both financially and morally, which is commendable.

The Farm Land Bank has been active in financing many of our farmers throughout the State, represented as District No. 9, located at Wichita, Kansas. From authentic sources it is stated that seven hundred and thirty loans have been granted in Colorado, totaling \$1,200,000 with many applications pending final adjustment.

The courtesies extended by your Excellency, in connection with important points under consideration, is duly appreciated; the generous support of all State officers, and the able counsel of the Attorney General have been of special benefit in the administration of this office.

Respectfully,

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.

FOR THE CONSIDERATION OF ALL DIRECTORS

Upon the directors of a bank rests the responsibility for the protection and care of the interests of depositors, stockholders, officers and employees. We refer you to Section 14 relative to your duties and qualification and the State Bank Commissioner will hold you responsible for neglect, providing necessity requires.

The monthly directors' meeting must be held, minutes signed by those present and be of record for the inspection by deputy commissioners.

Two semi-annual examinations of the bank shall be made, duly reported and placed on record, the report to be complete in detail or it will not be accepted by the department.

You should be thoroughly conversant with the banking law of Colorado relative to your duties, and your friends hold you morally responsible for funds on deposit with the bank.

All reports must be signed by three directors. However, if unable to obtain requisite signatures in time limit, mail report for office use requesting return for completion, thus saving penalty of Section 17.

Sell all real estate held for five years or sooner if you may realize the amount involved by foreclosure, considering only principal and the necessary foreclosure expenses.

Your files should contain all required papers of organization, accessible for inspection of the deputy examining year bank.

Nominal bonds for employes may result beneficially and all employes should have stated vacations during each year.

Maintain lawful reserves or report to Commissioner should your reserve show depletion for period of five days and explain the cause of the violation of Section 25.

Avoid excess loans of any nature, but should necessity require temporary excess, this fact should be of record in the minutes of the directors' meeting, signed, which will indicate responsibility.

Secure financial statements from borrowers whose liability exceeds five hundred dollars on unsecured paper.

Reporting transfer of capital stock in any considerable amount there should be attached the financial statement of the purchaser.

Before certifying to any report, fully advise yourself that the same is a true and correct statement of the condition of the bank, as the penalty of false statements is severe and will be reported to the District Attorney if occasion requires.

Section 42 is especially called to the attention of all officers and directors and there are some indications of violation, which if ascertained to prevail, in the future will be vigorously prosecuted, and a careful consideration of Section 85 may place this matter in the proper light and save trouble.

L A W S
IN RELATION TO
STATE BANKS AND BANKING

CHAPTER 44
BANKS AND BANKING

Senate Bill No. 24, by Senator Van Tilborg, Messrs. Weaver,
Daily and McDonald

A N A C T

RELATING TO BANKS AND BANKERS

Be It Enacted by the General Assembly of the State of Colorado:

Defining "Bank."

Section 1. The word "Bank," as used in this Act, shall include every person, co-partnership and corporation, except National Banks, engaged in the business of banking in the State of Colorado.

Individual or co-partnership same as incorporated bank.

Section 2. When by the provisions hereof anything is required to be done by any incorporated bank or its board of directors, or any officer, director or employe thereof, or their right or power to do a specified act is denied, the same act shall be done, or not, as the case may be, by individuals or co-partners engaged in the banking business.

Cash capital required.—Minimum capital according to population.

Section 3. No bank hereafter organized shall do business unless it shall have a bona fide minimum paid up cash capital as follows: Ten thousand dollars when located in a city or town having a population less than five hundred; fifteen thousand dollars when located in a city or town having a population of more than five hundred and less than twenty-five hundred; twenty thousand dollars in a city or town having a population of more than twenty-five hundred and less than fifteen thousand; thirty thousand dollars in a city or town having a population of more than fifteen thousand and less than fifty thousand, and fifty thousand dollars in a city or town having a population of more than fifty thousand. (See also page 21 herein.)

Banking capital set apart from other business.—Segregation of assets.—Application of assets.

Section 4. All persons, co-partnerships and corporations, except trust companies, engaged in business a portion only of which is banking, shall set apart and keep separate so much capital for banking as may be necessary for conducting a bank under Section 3 hereof, and shall also keep separate and apart from its other assets the assets of said banking department. The capital so set apart and the assets of said bank or banking department shall be first applicable to the payment of the credi-

tors thereof, as distinguished from the general creditors of the persons, co-partnerships or corporations conducting the same.

Organization.—Certificate shall set forth.

Section 5. Any number of persons, not less than three, may organize a corporation to engage in the business of banking. Such person shall make, sign and acknowledge before a notary public, a certificate in triplicate, specifying: (a) the name of such corporation; (b) the purposes for which such corporation is organized; (c) the city, town and county in which the business of such corporation is to be conducted; (d) the amount of the capital stock of such corporation, and the number of shares of the par value of one hundred dollars each into which the same shall be divided; (e) the names and residences of the persons who have in good faith agreed to subscribe for said capital stock, and the amount agreed to be subscribed by each; (f) the period during which such corporation is to exist; (g) the names and residences of the directors who shall serve until the second Tuesday in January following the date of said certificate and until their successors are elected and qualified.

Certificate filed.

Section 6. Said incorporators shall file one copy of said certificate in the office of the Secretary of State, and one copy in the office of the Clerk and Recorder of the County in which such corporation is to do business, and one copy in the office of the State Bank Commissioner.

Directors organize.

Section 7. When such certificates have been filed, the directors therein named shall meet, organize, adopt by-laws and elect and approve the bonds of the officers of the corporation, but until thereunto authorized by the State Bank Commissioner, said corporation shall transact no other or further business, except to receive payment for and issue the capital stock of the corporation.

File By-laws. Oath of Directors. Statement.—Individual, co-partnership.

Section 8. As soon as the capital stock of the corporation shall be fully paid in cash, a copy of the by-laws of said bank and the oaths of its directors, shall be filed in the office of the State Bank Commissioner, together with a statement executed on behalf of the corporation and sworn to by its president and cashier or secretary certifying: the population of the city or town in which such corporation will do business; the full payment of the entire capital stock of said corporation in cash; the names and residences of the officers, directors and stockholders of said corporation; the amount of stock owned by each, and the fact that such corporation is fully prepared to transact the business for which it was organized. Any individual or co-partnership desiring to conduct a banking business shall file in the office of the State Bank Commissioner a similar statement.

Certificate of authority.—May refuse certificate.—Appeal and Not use word "state."

Section 9. If the State Bank Commissioner shall be satisfied that a bank has been legally organized in full conformity with the provisions of this Act, and the capital thereof paid in cash, he shall issue, except as hereinafter provided, to such bank a certificate authorizing it to conduct the business proposed, and no bank shall advertise or hold itself out as engaged in banking nor shall it transact any business until so authorized. If the State Bank Commissioner, after an examination, believes for any reason that authority to begin business should not be granted, he may refuse to grant the same. In such case he shall file a written statement with a Board consisting of the Governor, Attorney General, and the State Treasurer, giving in detail his reasons. After notice to all concerned and after a hearing, said Board may order the State Bank Commissioner to

issue the authority or may approve his action in not granting authority. Individuals or co-partnerships engaged in banking shall not use the word "State" as a part of the bank or firm name.

Amendment to certificate.

Section 10. In the event of an amendment to the certificate of incorporation of any bank, certificates setting forth such amendment shall be executed in triplicate and be filed in the offices of the Secretary of State, the County Clerk and Recorder or Recorder of the County in which such bank is doing business, and the State Bank Commissioner, together with a statement similar to that required by Section 8 hereof. (See also page 21 herein.)

Approval of amendment.

Section 11. If the State Bank Commissioner shall be satisfied that such amendment has been legally made, and that it in no wise impairs the financial standing of said bank, he shall issue to said bank a certificate approving said amendment and authorizing said bank to conduct business pursuant thereto, and no such amendment shall be effective until so approved by the State Bank Commissioner.

Directors.—Own unpledged stock.—Co-partners.

Section 12. The business of every incorporated bank shall be under the supervision and control of a board of directors. Every director shall own not less than five shares in any bank with a capital stock of \$30,000.00 or less, and not less than ten shares in a bank with a capital stock of more than \$30,000.00, and said stock shall be in no wise pledged or incumbered. The number of directors shall be as fixed by the by-laws of the bank, but shall be not less than three or more than fifteen. Co-partners conducting a bank shall each own at least two per cent thereof in no wise pledged or incumbered.

Directors elected annually.—Vacancies.

Section 13. The directors of all incorporated banks shall be elected annually by the stockholders thereof at a meeting to be held on the second Tuesday in January, and shall hold office until their successors are elected and qualified. Vacancies existing in said board shall be filled as provided by the by-laws of the bank.

Take oath.

Section 14. Every director of an incorporated bank, and every owner of any portion of an unincorporated bank actually engaged in the management thereof, shall take and subscribe to an oath that he will, so far as the duty devolves upon him, diligently and honestly administer the affairs of the bank; that he will not knowingly violate, nor willingly permit to be violated, any provision of the law; that he is the owner in good faith of at least that part of the capital stock of said bank or that portion of the capital employed therein, specified by Section 12 hereof.

Officers.

Section 15. The executive officers of all incorporated banks shall be elected annually by the Board of Directors, at a meeting to be held on the second Tuesday in January, following the annual meeting of stockholders.

Bonds.

Section 16. Before assuming their duties, bonds shall be filed by all bank officers and employes having the care, custody or control of any of the funds or securities of the bank, indemnifying the bank against all loss which may be incurred by reason of any dishonest, fraudulent, or negligent act or omission of such officers or employes. Said bonds must be

executed by a surety company authorized to transact business in the State of Colorado or by at least five individual sureties or be secured by collateral, and shall be approved by said bank and the State Bank Commissioner, and shall be retained by said bank. If furnished by a surety company, the premium on or for said bond shall be paid by the bank.

Statement showing list of owners or stockholders.—Change.—Penalty.

Section 17. Every bank shall, within ten days after the second Tuesday in January of each year, upon a form to be furnished by the State Bank Commissioner, file with the State Bank Commissioner a statement, sworn to by its president or vice-president and cashier or secretary, disclosing the names and residences of all directors, stockholders, officers or owners thereof, together with the amount of stock or interest held by each. In the event of any change in the directors, officers, stockholders or owners of any bank, such changes shall forthwith be likewise certified to the State Bank Commissioner. Every bank which fails to comply with this Section shall pay to the State Bank Commissioner a penalty of \$25.00 for each day's delay.

Post statement and list.

Section 18. Every bank shall keep conspicuously posted in its place of business a copy of its last officially published statement, together with a notice signed by the president or vice-president and cashier or secretary, disclosing the names of the officers, directors, stockholders or owners of said bank as of the date said statement was made.

Directors' meetings.—Examinations.—Report.

Section 19. The board of directors or owners of every bank shall hold regular meetings at least once each month. At not less than two of such meetings during each year, which meetings shall be at least five months apart, they shall make a thorough examination of the books, records, funds, securities and other property held or owned by the bank, and shall enter upon their minutes the result of such examination. Such examination shall be made when practicable without the assistance of the managing officers of the bank and a report thereof shall be transmitted to the State Bank Commissioner on the forms and in the manner provided by him.

Call reports.—Publication.—Proof.—Special reports.—Penalty.

Section 20. Every incorporated bank shall make and file with the State Bank Commissioner five reports during each calendar year, according to the form which may be prescribed by him, verified by the oath of the president or vice-president and cashier, and (or) secretary, and attested by the signature of three or more of the directors. Each such report shall exhibit in detail, and as may be required by the State Bank Commissioner, the resources and liabilities of the bank at the close of business on a day past to be specified by said State Bank Commissioner in writing; such days past to be the days named by the Comptroller of the Currency of the United States in his official calls for reports from National Banks. Said reports shall be transmitted to the State Bank Commissioner within ten days after his request therefor, and the substance thereof shall be published within ten days by the bank, in such form as may be prescribed by the State Bank Commissioner, in a newspaper of general circulation printed in the city or town where such bank is located; or if there is no newspaper of general circulation printed in said city or town, then in the newspaper of general circulation published nearest thereto. Proof of such publication shall be filed with the State Bank Commissioner within ten days from the date of such publication, and in such form as he may prescribe. The State Bank Commissioner shall have power to call for special reports from any particular bank whenever, in his judgment, the same are necessary to a full and complete knowledge of its condition; but no such special report, nor any summary

thereof, shall be required to be published. The reports required by and filed pursuant to this Act shall be in lieu of all others required by law from banks. Every bank which fails to comply with this Section shall pay to the State Bank Commissioner a penalty of \$25.00 for each day's delay.

Information to be furnished commissioner.

Section 21. Banks, and all directors, officers and employes thereof, and all other persons in this State shall upon request of the State Bank Commissioner, furnish all information within their knowledge, and submit to him, all books, records, written instruments and documents in their possession or under their control, touching the business of such bank; the State Bank Commissioner shall have the power to administer oaths and affirmations and to examine on oath or affirmation, and to summon, and by attachment compel the attendance of any person or persons in this State to testify under oath before him, in relation to the affairs of any bank.

False statements.—Omissions.—Offenders.

Section 22. No officer, director, owner or employe of any bank shall subscribe to or make any false statement or report respecting the affairs of the bank, nor make any false entries nor omit to make any statement or entry which should be made or which should appear in the books or in any statement of such bank, with intent to deceive or injure any person.

Any person who shall be instrumental in the making or procuring to be made any false statement or report respecting the affairs of any bank, shall be deemed the principal offender.

Embezzlement.

Section 23. No officer, director, owner or employe of any bank shall, directly or by indirection, embezzle, abstract or misapply, or cause to be embezzled, abstracted or misapplied, any of the funds or securities or other property of or under the control of a bank, with intent to deceive, injure, cheat, wrong or defraud any person.

Ratio of capital and surplus to deposits.

Section 24. After January 1, 1914, the combined capital and surplus of every bank shall be equal to at least ten per cent of its average daily deposits during the last preceding calendar year.

Reserve.—Reserve banks.

Section 25. Except as in this Section provided, every bank, except savings banks, shall at all times keep a reserve equal to twenty per cent of its deposits. Every savings bank shall at all times keep a reserve equal to fifteen per cent of its savings deposits and in addition thereto shall keep a reserve equal to twenty per cent of its other deposits. All banks shall hold in cash not less than twenty per cent of their required reserve. That portion of the reserve not hereby required to be held in cash may be kept on deposit in national banks located in cities designated by federal law as reserve cities, or on deposit in banks or trust companies designated by the State Bank Commissioner as reserve banks. Every reserve bank in this State shall at all times keep a reserve equal to twenty-five per cent of its deposits. The State Bank Commissioner shall from time to time designate as reserve banks such banks and trust companies in other States as he may deem necessary.

Impaired capital or reserve.

Section 26. Whenever the capital or reserve of any bank shall be impaired, it shall make no new loans or discounts except upon sight bills of exchange drawn against actually existing values. When the capital

or reserve of any bank shall be impaired, it shall be fully restored within thirty days from such time as the State Bank Commissioner shall notify said bank of such impairment.

Impaired capital, assessment.

Section 27. When the capital of any incorporated bank is impaired, the Board of Directors of such bank shall make a pro rata assessment upon the stock of said bank to make good such deficiency. If any stockholder fails or neglects to pay the amount of such assessment against his stock on or before thirty days after notice thereof, an action may be commenced by said bank to recover the same.

Real estate.

Section 28. Banks may purchase and hold such real property as may be necessary for their immediate accommodation in the transaction of their business, but not otherwise unless necessarily acquired in the protection or satisfaction of previously existing loans made in good faith. Any real property so acquired shall be sold by the bank within five years, and sooner if it can be done without impairing the bank's investment in such property. No bank shall, directly or indirectly, engage in trade or commerce. (See also page 20 herein.)

Loans on bank stock.—Not own stock of corporations.

Section 29. No bank shall make any loan or discount upon the security of its own capital stock. No bank shall loan to or discount any paper of its stockholders upon the security of the capital stock of any other bank. No bank shall loan to or discount any paper of any person or persons upon the security of the capital stock of any other bank in excess, in the aggregate, of twenty-five per cent of the total shares of such bank. No bank shall purchase its own stock, nor the stock of any other corporation, except such as it may necessarily acquire in the protection or satisfaction of previously existing loans made in good faith. Any stock so acquired shall be sold by the bank within three years, and sooner if it can be done without impairing the bank's investment in the same.

Loans on real estate.

Section 30. No bank, except savings banks, shall make, or purchase loans secured by mortgage or trust deed on real estate in excess of twenty-five per cent of its total interest-bearing securities; nor, except in the case of savings banks, shall any such loan be for a longer period than three years. Banks may make, purchase and hold loans for not to exceed five years upon first trust deeds or first mortgages on real estate, worth at least double the amount of the loan, to the extent of fifty per cent of their savings deposits. No bank shall make or purchase loans on real estate unless such loans are secured by first trust deeds or first mortgages, except as additional security to loans previously made by such bank.

Savings deposits.—Investments.

Section 31. Except as permitted by Section 30 hereof, savings deposits shall not be loaned or invested except upon or in the following evidences of indebtedness, to-wit: Securities of the United States, of the several States of the United States, Counties, Cities, Towns, Irrigation Districts, School Districts, first class commercial paper, negotiable paper secured by collateral having an actual cash market value in excess of the loan so secured and first mortgage bonds of steam or street railway, water, light, gas and industrial corporations which have earned at least four per cent net per annum on their capital stock during the five years immediately preceding the date of such loan or loans and have not defaulted in the payment of the principal or interest of any debt during such period.

Savings deposits regulations.

Section 32. Savings deposits shall be repaid to the depositors under such regulations as the board of directors shall, from time to time, prescribe. Such regulations shall be printed in depositors' pass books and also conspicuously exposed in some place accessible and visible in the business office of the bank; and no alteration which may at any time be made in the rules and regulations shall in any manner affect the rights of a depositor within the contract period in respect to deposits made previous to such alteration.

Loans to officers and employes prohibited.—Loans to commissioner and deputies.—Loans to co-owners.—Loans to directors.—Stockholders' collective liability.

Section 33. No bank shall loan to any officer or employe thereof. No officer or employe of any bank shall become endorser for any person, firm or corporation borrowing money therefrom without the approval of the board of directors entered of record in the minutes of the board. No bank shall loan to the State Bank Commissioner, or any of his deputies, nor shall said State Bank Commissioner or any of his deputies become endorser for any person, firm or corporation borrowing money therefrom. No unincorporated bank shall loan to any person or co-partner owning an interest therein. No individual or co-partner owning an interest in an unincorporated bank shall become endorser for any person, firm or corporation borrowing money therefrom, nor shall any note or obligation of such individual or co-partner be considered an asset of such bank.

Loans to directors in excess of ten per cent of the capital stock and surplus of the bank shall be made only with the approval of a majority of the board of directors, exclusive of the borrower, entered of record in the minutes of the board. No bank shall become the creditor of its stockholders collectively in an amount exceeding forty per cent of its capital.

Loans limited to 20 per cent.—Bond provision.

Section 34. No bank shall become the creditor of any person, firm or corporation, including in the liabilities of the firm the liabilities of the members thereof, and including in the liabilities of any person the liabilities of any firm of which such person is a member, in an amount exceeding twenty per cent of its capital stock and surplus, but the discount of bills of exchange drawn against actually existing values, loans upon produce in transit and upon warehouse and elevator receipts as collateral security, and negotiable paper secured by collateral having an actual market value in excess of the paper secured, shall not be considered as money borrowed. And in ascertaining the amount due to the bank from its stockholders, such paper shall not be considered as money borrowed. No bank shall invest more than twenty per cent of its capital and surplus in the notes, bonds or other securities of any person, firm or corporation. Provided, however, that this section shall not operate to prevent any bank from purchasing for immediate resale all or any part of any issue of securities of the United States, of the several states of the United States, counties, cities, towns, irrigation districts and school districts, and first mortgage bonds of steam or street railways, water, light, gas and industrial corporations which have earned at least four per cent net per annum on their capital stock during the five years immediately preceding the date of such purchase, and have not defaulted in the payment of the principal or interest of any debt during such period.

Limitation on banks borrowing or rediscounting.

Section 35. No bank shall borrow money for a period exceeding thirty days, except it be evidenced by its promissory note. No bank shall borrow money or rediscount paper in excess of the amount of its capital stock and surplus, nor without the authority of the board of directors. If any bank shall hypothecate or pledge any of its securities or other assets as collateral for money borrowed, and said bank shall be taken

possession of by the State Bank Commissioner at any time before such pledge or hypothecation shall be foreclosed, a grace of thirty days after the date when the State Bank Commissioner so takes possession shall be allowed in which such bank or the State Bank Commissioner shall be permitted to redeem such securities or other assets by the payment of the amount due under the terms of the existing contract.

Limit of deposit with other banks.

Section 36. No bank shall carry on deposit with any other bank for more than sixty days in any calendar year an amount in excess of twenty per cent of the total of its own deposits.

Rate of interest on deposits limited.

Section 37. No bank shall pay, directly or indirectly, interest on savings or time deposits in excess of four per cent nor on deposits subject to call in excess of three per cent per annum; provided that upon the production of satisfactory evidence to the State Bank Commissioner that competing national banks in the vicinity or locality wherein State banks are operating are paying a higher rate of interest than is provided for in this section, the State Bank Commissioner may authorize such State banks affected to pay such rate as may in his judgment be deemed advisable, which shall in no event exceed the rate of interest paid by such competing national banks.

Transfer of stock.

Section 38. No sale of the stock of any bank shall be valid as against the bank or any creditor thereof so long as the holder is indebted to the bank, either as principal or surety, on any past-due obligations, nor in such case shall any dividend or interest be paid on such shares, but the same shall be retained by the bank and applied to the discharge of such liabilities.

Shareholders' responsibility.

Section 39. The shareholders of every banking corporation shall be held individually responsible, equally and ratably, and not one for another, for all contracts, debts and engagements of said corporation, to the extent of double the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. The term shareholder shall apply not only to such persons as appear on the books of the bank as shareholders, but also to every owner of stock, legal or equitable, although the same may stand on such books in the name of another person, but not to a person who holds the stock as collateral security for the payment of a debt.

Shall not receive deposit when insolvent.

Section 40. No bank shall receive any deposit when it is insolvent, nor shall any officer, director or employe of any bank knowingly permit the same. An action may be had to recover any deposits received in violation hereof, and the bank and all officers, directors and employes thereof knowingly permitting the same, and their personal representatives, may be joined as defendants, and joint and several judgment be recovered against them.

No officer, director or employe of any bank shall receive or assent to the reception of any deposit of money or other valuable thing by such bank or create or assent to the creation of any debt or liability by such bank after he shall have had knowledge of the fact that such bank is insolvent. Upon the trial of any person charged with an offense under this Section, evidence of the failure of such bank at any time within thirty days after the reception of such deposit or the creation of such indebtedness, shall be received as prima facie evidence of knowledge on the part of the person charged, that such bank was insolvent at the time of the reception of such deposit or the creation of such indebtedness.

Shall not sell, assign or transfer assets when insolvent.

Section 41. No bank shall sell, assign or transfer any of its assets when insolvent, or in contemplation of insolvency, with the intention of preferring any creditor or preventing the application of such assets to the satisfaction of its debts, nor shall any officer, director or employe of any bank knowingly authorize or permit the same to be done.

Commissions not received by officers or employes.

Section 42. No officer, director or employe of any bank shall take or receive for himself, directly or indirectly, any commission, compensation, remuneration, gift, speculative interest or other thing of value as an inducement to the making of any loan by or out of the funds of such bank, or the purchase or sale of any securities for or on account of such bank.

When deemed insolvent.

Section 43. A bank shall be deemed insolvent (a) when the actual cash market value of its assets is insufficient to pay its liabilities other than its own capital stock, surplus and undivided profits, or (b) when it is unable to meet the demands of its creditors in the usual course of business.

Surplus fund.

Section 44. Before any dividend shall be declared by any bank, it shall first set apart to a surplus fund at least ten per cent of the net profits of the bank for the period covered by the dividend, until such surplus fund shall equal fifty per cent of the capital of the bank.

Dividends.

Section 45. No bank shall pay, nor shall any director thereof authorize the payment of, any dividend except from the net profits of the bank actually collected, nor when the bank is insolvent, nor while the capital or reserve of the bank is impaired.

Savings department kept separate.

Section 46. Any person, co-partnership or corporation conducting a savings bank or savings department in connection with other banking or other business, shall keep the books, funds, securities and all other assets of such savings bank or savings department separate and apart, and such assets shall constitute a trust fund for the payment of savings depositors. No department of any bank shall receive deposits from another department, nor borrow from nor loan to the same.

Corporate rights.

Section 47. Except as herein limited, incorporated banks shall exercise and enjoy all the rights and privileges and be subject to all the liabilities provided by law for corporations in general. (See also page 28 herein.)

No branch.

Section 48. Every bank shall be conducted at a single place of business, and no branch thereof shall be maintained elsewhere.

Deposits of minors.

Section 49. Banks may receive deposits directly from minors, and pay the same to their order.

Publish list of unclaimed deposits.

Section 50. A list of all deposits and the names and last known address or addresses of the depositors thereof remaining with any bank

which have remained unchanged (except credits for interest) for a period of ten years or more, or which have for ten years remained unclaimed, shall be published in one issue of a newspaper of general circulation published in the city or town where the bank holding such deposit is located. Said list shall be sworn to by the Cashier of the bank making the same, and shall be published at any convenient day during the month of March in each year.

May liquidate.—Deposit funds.—Statement.—Cancellation of authority.—Unclaimed funds.

Section 51. Any bank, with the concurrence of the holders of at least two-thirds of its capital stock, expressed at a meeting of its stockholders, may voluntarily liquidate after all its debts have been fully paid or provided for by depositing with the State Bank Commissioner funds to meet the same when presented for payment. A statement disclosing such facts, verified by the president or vice-president and cashier or secretary of such bank, shall be filed with the State Bank Commissioner. If said State Bank Commissioner is satisfied with the truth of such statement, he shall issue a certificate cancelling the authority of said bank to do business, and it shall be no longer subject to the provisions of this Act. Any funds deposited with the State Bank Commissioner as herein provided and remaining unclaimed for a period of ten years shall be paid into the treasury of the county in which said bank is located to be held in trust for such depositors, their heirs, executors, administrators, personal representatives, conservators, successors or assigns.

May place bank in hands of Commissioner.

Section 52. Any bank may place its assets and affairs in the possession of the State Bank Commissioner by notifying said State Bank Commissioner and by placing a notice on the front door of its place of business as follows: "This bank is in the hands of the State Bank Commissioner." No business shall be transacted by such bank after such notification and the posting of such notice. The State Bank Commissioner shall immediately take possession and assume control of all the property and assets of such bank.

Governor appoint Commissioner.—Qualifications.—Salary.

Section 53. Upon the expiration of the term of office of the State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws of 1907, and every four years thereafter, the Governor shall, by and with the consent of the Senate, appoint a State Bank Commissioner. Such appointee shall have had at least five years' experience as a banker, and shall not be interested, directly or indirectly, in any bank in Colorado, except as a depositor, and shall be otherwise fully qualified to perform the duties of his office. The salary of such State Bank Commissioner shall be thirty-six hundred dollars per annum. The salary of the State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws of 1907, shall be three thousand six hundred dollars per annum.

Deputies.

Section 54. The State Bank Commissioner shall appoint a chief deputy, whose salary shall be at the rate of two thousand four hundred dollars per annum, and such other deputies as may be necessary to assist him in the performance of his duties, not exceeding one deputy for every sixty banks or major fraction thereof; the salary of each deputy, except the chief deputy, shall be at the rate of eighteen hundred dollars per annum. All deputies, including the chief deputy, shall serve during the pleasure of the State Bank Commissioner.

Oath of office.

Section 55. The State Bank Commissioner and his deputies shall, before entering upon the discharge of their duties, in addition to any oath required by the Constitution of the State, take and subscribe an oath to keep secret all information acquired by them in the discharge of their duties, except as may be otherwise required by law.

Bonds.

Section 56. The State Bank Commissioner and his deputies shall, before entering upon the discharge of their duties, each sign and furnish bonds, executed by some surety company, authorized to transact business in the State of Colorado, running to the people of the State of Colorado, in the penal sum of ten thousand dollars, conditioned upon the faithful and impartial discharge of their respective duties and the proper accounting for all funds which may come into their hands as such officers. Such bonds shall not cover duties connected with nor the accounting for moneys received in winding up the affairs of any bank. Said bonds shall be approved by the Governor. The cost of such bonds shall be charged as an expense of the State Bank Commissioner. Suits may be maintained on such bonds in the name of the people of the State of Colorado, for the use of any party injured by a breach of the conditions thereof.

Clerk, stenographer.

Section 57. The State Bank Commissioner may employ a clerk and a stenographer, at a salary not to exceed ten hundred and eighty dollars per annum.

Residents of the state.

Section 58. The State Bank Commissioner, his deputies and all his employes, except special deputies and assistants employed in liquidating failed banks, must have been for at least four years prior to their appointment bona fide residents of the State of Colorado. They shall devote their entire time and attention to the duties of their several positions and shall not during their term of service receive any salary or compensation whatsoever from any bank.

Seal.

Section 59. The State Bank Commissioner shall have a seal of office containing the words "State Bank Commissioner of Colorado" in the form of a circle and the word "Seal" within the circle.

Office at Capitol.

Section 60. The State Bank Commissioner shall maintain an office at the State Capitol Building. The State Bank Commissioner appointed pursuant to Chapter 111 of the Session Laws of 1907, and any State Bank Commissioner appointed pursuant hereto, shall have full power and authority, and it shall be his duty, to perform all the acts herein specified to be performed by the State Bank Commissioner. He may delegate to his deputies such of his powers and authority as he may see fit, and such deputies shall have and exercise only the powers and authority so delegated.

Not divulge information.

Section 61. Neither the State Bank Commissioner nor his deputies shall divulge any information acquired by them in the discharge of their duties, except insofar as the same may be rendered necessary by law; he may exchange information as to the condition of banks with the United States Comptroller of the Currency and banking departments of other States.

Examine at least twice a year.

Section 62. The State Bank Commissioner shall, at least twice each year, and as often as he deems advisable, carefully examine all the books, records, papers, assets and liabilities of every kind and character owned by or relating to every bank, and shall keep himself fully informed as to the financial condition and business methods thereof, and shall make and file in his office a correct report in detail disclosing the results of such examination.

Not to accept bribes.—Directors present at examination.

Section 63. The State Bank Commissioner shall not, nor shall any of his deputies, receive or accept any bribe, gratuity or reward from any person or corporation for any purpose whatever, or knowingly and willfully make any false or fraudulent report of the condition of any bank for any purpose whatsoever. One or more directors of any bank may be present at any examination of the affairs thereof as herein provided.

Fees for examination.

Section 64. Every bank examined by the State Bank Commissioner having total resources of one hundred thousand dollars or less shall pay to the State Bank Commissioner a fee of twenty-five dollars for each and every examination; every bank having total resources of more than one hundred thousand dollars and less than two hundred thousand dollars, shall pay a fee of thirty-five dollars for each and every examination; every bank having total resources of two hundred thousand dollars and less than three hundred thousand dollars, shall pay a fee of fifty dollars for each and every examination; every bank having total resources of three hundred thousand dollars and less than five hundred thousand dollars, shall pay a fee of sixty-five dollars for each and every examination; every bank having total resources of five hundred thousand dollars and less than one million dollars, shall pay a fee of ninety dollars for each and every examination; every bank having total resources of one million dollars and over, shall pay a fee of ninety dollars for each and every examination, and in addition thereto a fee of three cents for each one thousand dollars of such resources in excess of one million dollars. No bank shall be required to pay for more than four examinations each year, unless such examination be made at the request of said bank.

Record of fees.

Section 65. The State Bank Commissioner shall keep a record of all fees and penalties collected by him, and of all expenses of his office. At the end of each month, unless otherwise provided by law, he shall turn over to the State Treasurer all moneys collected during such month, together with a statement showing when and from what source the same were collected.

Copies of reports, etc.

Section 66. Copies of all reports and records filed in the office of the State Bank Commissioner, certified by him, shall be received in all actions with like effect as the originals thereof, and the State Bank Commissioner shall charge and collect such fees for said copies as are charged for similar papers by the Secretary of State.

Notify District Attorney.—Attorney General.

Section 67. The State Bank Commissioner shall notify the proper district attorney of any violation of the provisions of this Act which constitutes a felony or misdemeanor, and such district attorney shall forthwith prosecute the person or persons guilty of such offense. Upon failure or refusal of the district attorney to so prosecute, it shall be the duty of the attorney general to conduct such prosecution.

Annual report.

Section 68. The State Bank Commissioner shall make a report to the Governor on the first day of January in each year, disclosing the names of the officers and directors of all banks during the preceding year, a summary of the financial condition of such banks, and such other information concerning the same, and concerning the conduct and affairs of his office, as he may see fit. Such report shall be a public document, and there shall be printed not to exceed one thousand copies thereof.

Expenses.

Section 69. The State Bank Commissioner and his deputies shall be reimbursed for all necessary expenses of his office, including all traveling expenses necessarily incurred in the performance of their duties, upon vouchers therefor properly itemized and filed with the State Auditing Board.

When bank refuses to comply with law.

Section 70. When a bank is in an insolvent condition, or refuses for more than ten days to conduct its business in strict accordance with the provisions of this Act, the State Bank Commissioner may forthwith revoke the authority of said bank to do business and annul its charter and take possession thereof and of all its property and assets. In such event a notice, dated and signed by the State Bank Commissioner or his deputy, shall be placed on the front door of the place of business, as follows: "This Bank is in the hands of the State Bank Commissioner." No business shall be transacted by said bank after the posting of such notice.

Take possession.—Notice.—May permit bank to resume.

Section 71. If the State Bank Commissioner, upon taking charge of a bank, shall ascertain that it is only temporarily embarrassed, and that, in his opinion, the assets of the bank are sufficient to pay its liabilities other than its capital, surplus and undivided profits, and that it may safely resume business, he may permit it to do so, after its capital has been replenished; and in such case he shall issue a new certificate of authority to said bank for such purposes. He may likewise, at any time after taking possession and before final liquidation, permit the stockholders to voluntarily place the bank in a sound financial condition, and allow the bank to resume business, if, in his opinion, it can do so with safety and to the satisfaction of its creditors. But such bank shall pay all the expenses of the State Bank Commissioner and his deputies and employes in so taking possession of its property and assets.

Bank may appeal to court.

Section 72. Any bank which denies the right of the State Bank Commissioner to take possession thereof, may, at any time within twenty days after such possession is taken, and not afterwards, apply to any court of competent jurisdiction for an order restraining said Bank Commissioner from further retaining such possession.

Dishonest, reckless or incompetent officer.

Section 73. If the State Bank Commissioner shall find any officer of any bank to be dishonest, reckless or incompetent, he shall, in writing, report the facts regarding such officers to the board of directors or owners of said bank, and if the directors or owners of said bank fail or refuse to take action on such report within ten days, the Bank Commissioner may, if he thinks advisable, send a copy of such report to the surety or sureties on the bond of said officer.

No Receiver.

Section 74. No receiver shall be appointed for any bank. No bank shall make an assignment for the benefit of creditors. No writ of attachment or execution shall be levied upon the property or assets of any bank when in the possession of the State Bank Commissioner. No creditor shall maintain any action to recover upon a stockholder's liability while a bank is in the possession of the State Bank Commissioner, but during such time said Commissioner shall have the sole and exclusive right to maintain such action.

Commissioner act as Receiver under orders of Court.

Section 75. The State Bank Commissioner may retain possession of any bank for the purpose of liquidating its affairs. He shall, in such event, have power, and it shall be his duty, to collect all debts, dues and claims belonging to the bank, and, upon order of the district court of the district wherein such bank is located, based upon a petition of said Commissioner setting forth the material facts, and after such notice to at least two general officers of the bank as the court may require, to sell or compound all bad or doubtful debts, and, on like order, to sell all real estate and personal property of the bank, in such manner, for such price and upon such terms as the court shall direct.

Bond as Receiver.

Section 76. The State Bank Commissioner shall, before proceeding to liquidate the affairs of any bank, furnish a bond executed by some surety company authorized to do business in this State, running to the people of the State of Colorado, in a penal sum equal to the value of the assets of said bank, as nearly as may be determined, for the faithful discharge of his duties in connection with liquidating the affairs of said bank and the accounting for all moneys coming into his hands. Such bonds shall be approved by the Governor and be filed in the office of the Secretary of State. The cost of such bond shall be paid from the assets of the bank. Suit may be maintained on such bond by any person injured by a breach of the conditions thereof.

Appoint special deputy, etc.—Bonds.

Section 77. The State Bank Commissioner may appoint one special deputy to assist in liquidating the affairs of any bank, and may employ such other assistants and such legal counsel at such reasonable compensation as he shall fix and determine, as may be necessary therefor. All expenses incident to said liquidation shall be paid out of the assets of said bank before the distribution of the proceeds thereof. The State Bank Commissioner shall require from said special deputy and from said assistants such security for the faithful performance of their duties as he may deem proper, and the cost of any security furnished shall be likewise paid from the assets of the bank.

Notice to file claims.

Section 78. The State Bank Commissioner shall, when about to liquidate the affairs of any bank, cause notice to be given by advertisement in a newspaper of general circulation, published in the county in which such bank is located, as he may direct once each week, for five consecutive weeks, calling on all persons who may have claims against such bank to present the same to him and make proof thereof. Such proof may be made at any time prior to the distribution of a final dividend by said Commissioner, and claims not so proved shall be barred. He shall mail a copy of such notice to all persons whose names appear as creditors upon the books of the bank.

Deposits applied on indebtedness.

Section 79. Deposits of all persons indebted to any bank in the possession of the State Bank Commissioner, whether such indebtedness is due or to become due, shall be by him applied on account of such indebtedness.

Reject claims.

Section 80. If the State Bank Commissioner questions the justice or validity of any claim filed with him, he may reject the same and serve notice of such rejection upon the claimant, either personally or by mail. An action upon a claim so rejected may be brought within six months after such rejection, and not afterwards.

Object to claims.—Review by Court.

Section 81. Any party in interest may object to any claim presented to the State Bank Commissioner, who shall hear and decide the matter; but his decision upon the validity of the claim may be reviewed by the district court at the instance of the party aggrieved. Notice of review in the district court must be filed with said State Bank Commissioner within thirty days after his decision is announced, whereupon said State Bank Commissioner shall report the facts to said court with a petition that said court pass upon the validity of said claim. Said court shall, upon notice to the party presenting such objections, and to the claimant, approve or reject said claim.

Make and file inventory.

Section 82. Upon retaining possession of the property and assets of any bank for the purpose of liquidating its affairs, the State Bank Commissioner shall make an inventory of the assets and a schedule of liabilities thereof, as nearly as the same can be ascertained, in duplicate, and shall file the one copy of such inventory in his office and one in the office of the Clerk and Recorder of the County in which said bank is located.

Declare dividends.

Section 83. From time to time, and with the approval of the district court of the district wherein said bank is located, the State Bank Commissioner shall, out of the funds remaining in his hands after the payment of all expenses, declare one or more dividends. He shall, with the approval of said court, within one year from the date of first publication of notice to creditors, declare a final dividend, unless additional time is granted by the court for good cause shown.

Liquidated banks.—Meeting of stockholders, etc.

Section 84. Whenever the State Bank Commissioner shall have satisfied all claims against the bank, or shall have disbursed all funds in his possession, and shall have paid all expenses of liquidation, he shall call a meeting of the stockholders or owners of said bank, by giving notice thereof for thirty days in one or more newspapers published in the county in which such bank is located. At such meeting the State Bank Commissioner shall deliver to such stockholders or owners all the property and effects of said bank remaining in his possession, except its records, which shall be retained by him as a part of the records of his office, and upon such transfer and delivery he shall be discharged from any and all further liability to said bank or its creditors, and thereupon the bank shall be in the same position as though it had never been authorized to transact a banking business.

Penalties.

Section 85. Any person who shall wilfully or knowingly fail to perform any act required, and as required by Sections 22, 23, 40, 42, 58 and 63 hereof, or who shall commit any act in violation of said sections, shall

be guilty of a felony, and upon conviction shall be punished by a fine not to exceed two thousand dollars, or by imprisonment in the penitentiary for a term not to exceed twenty years, or by both such fine and imprisonment.

Misdemeanor.

Section 86. When no other punishment is provided herein, any person wilfully or knowingly violating any of the provisions of this Act that shall tend to deceive or injure any person shall be deemed guilty of a misdemeanor, and upon conviction, shall be punished by a fine of not to exceed three hundred dollars, or by imprisonment in the County Jail for not more than ninety days, or by both such fine and imprisonment.

Repealing clause.

Section 87. Except insofar as by this Act re-enacted, Sections 265 to 292, both inclusive, and Sections 315 to 352, both inclusive, of the Revised Statutes of Colorado, 1908, are hereby repealed. Provided, that such repeal shall not abate or affect any suit, action or proceeding, civil or criminal, commenced under any of the laws so repealed prior to the taking effect of this Act, but all such suits, actions or proceedings may be prosecuted to final determination under the laws so repealed; and Provided further, that such repeal shall not affect, deny, abridge, divest or impair any right or cause of action, civil or criminal, accruing or arising under the laws hereby repealed, but such right or cause of action so accruing or arising shall be brought and prosecuted to final determination under the laws so repealed.

Saving clause.

Section 88. If any section, sub-section, sentence, clause or phrase of this Act is for any reason held to be unconstitutional, such decision shall not affect the validity of the remaining portions of this Act. The Legislature hereby declares that it would have passed this Act, and each section, sub-section, sentence, clause and phrase thereof, irrespective of the fact that any one or more sections, sub-sections, sentences, clauses or phrases be declared unconstitutional.

Approved March 17—1913 5:35 o'clock—P. M.

BANKS

CHAPTER 48

BANKS—TRUST DEPARTMENT

(S. B. No. 383, by Senators Knauss and Eaton)

A N A C T

(S. B. No. 383, by Senators Knauss and Eaton)

RELATING TO BANKS AND BANKERS

Be It Enacted by the General Assembly of the State of Colorado:

What banks authorized to establish a trust department.

Section 1. Any bank now or hereafter incorporated under the laws of this State having a paid up cash capital of two hundred and fifty thousand dollars (\$250,000.00) when located in a city or town having a popu-

lation of one hundred and fifty thousand or more; one hundred thousand dollars (\$100,000.00) when located in any city or town having a population of less than one hundred and fifty thousand and more than one hundred thousand; fifty thousand dollars (\$50,000.00) when located in a city or town having a population less than one hundred thousand and more than fifty thousand; thirty thousand dollars (\$30,000.00) when located in a city or town having a population less than fifty thousand and more than fifteen thousand; twenty thousand dollars (\$20,000.00) when located in a city or town having a population less than fifteen thousand and more than twenty-five hundred; fifteen thousand dollars (\$15,000.00) when located in a city or town having a population less than twenty-five hundred and more than five hundred, or ten thousand dollars (\$10,000.00) when located in a city or town having a population less than five hundred, in addition to the rights, powers and privileges now enjoyed, shall possess, enjoy and exercise the following rights, powers and privileges and be authorized to act in the capacities of trustee, executor, administrator and registrar of stocks and bonds.

Amendment of articles of incorporation to authorize.

Section 2. Before any such state bank shall have and exercise the rights, powers and privileges, and be authorized to act in the capacities hereinbefore enumerated, such bank shall amend its certificate and articles of incorporation in accordance with the provisions of the general laws of this state and with the provisions of Sections 10 and 11 of the act entitled "An Act Relating to Banks and Bankers," approved March 17, 1913, and appearing as Chapter 44 of the Session Laws of 1913, and shall particularly specify and set forth in such amendment such of the foregoing powers as are intended to be exercised and enjoyed; Provided, That any such bank organized after the passage and approval of this act may make provision in its certificate and articles of incorporation for the exercise and enjoyment of any or all of the foregoing powers.

Separate trust department must be established.

Section 3. Every such state bank accepting the benefits of this act shall establish a separate trust department, and shall place such department under the management of an officer or officers, whose duties shall be prescribed by the trustees or board of directors of such bank.

Trust funds must be kept separate.

Section 4. Every such state bank shall hold and keep all funds, securities and investments held in each trust separate and distinct from the general funds and securities of the bank, and separate and distinct from each other; and the ledgers and other books wherein such trusts are entered and kept shall be entirely separate from the other books and records of said bank.

Investment of trust funds.

Section 5. The trustees or board of directors of every such state bank shall have a discretionary power of investing moneys received by them in trust in public stocks or bonds of the United States or of any individual state, or in the bonds or stock of any incorporated city or county of the state duly authorized to be issued, or in such real or personal securities as they may deem proper, but no such state bank shall invest such trust funds in the stock or bonds of any private incorporated company

Supervision by bank commissioner.

Section 6. The State Bank Commissioner shall have and exercise in relation to every such state bank accepting the benefits of this act each and all of the powers possessed by him in regard to trust companies, in addition to such powers as are now possessed by him in regard to banks.

National banks may establish trust departments.

Section 7. Every national bank, now or hereafter carrying on business in this state, when authorized by special permit granted by the Federal Reserve Board, in conformity with the provisions of an Act of Congress approved December 23, 1913, and known as the "Federal Reserve Act," shall possess, enjoy and exercise the following rights, privileges and powers and be authorized to act in the capacities of trustee, executor, administrator and registrar of stocks and bonds, and in such other fiduciary or trust capacities as may now or hereafter be permitted by the laws of the United States or by the rules or regulation of said Federal Reserve Board.

Repeal.

Section 8. All acts and parts of acts, insofar as they may be in conflict or inconsistent with the provisions of this act, are hereby repealed; Provided, however, That nothing in this act shall in any wise affect or abridge the powers of corporations now or hereafter organized under the laws of this state applicable to trust companies.

Safety clause.

Section 9. The immediate passage of this act is hereby determined and declared to be necessary for the preservation of the public peace, health and safety.

Approved: April 12, 1915.

CRIMES
CHAPTER 71

CRIMES—SHORT CHECK

(S. B. No. 49, by Senator Hamilton.)

A N A C T

TO PUNISH THE FRAUDULENT GIVING OF CHECKS OR DRAFTS UPON
ANY BANK OR BANKING ASSOCIATION AND TO REPEAL
ALL LAWS IN CONFLICT HEREWITH

Be It Enacted by the General Assembly of the State of Colorado:

Giving short check or draft, misdemeanor.—Penalty.—Evidence of intent.

Section 1. Any person who, with intent to defraud, shall make and deliver or draw and deliver or utter or give any check or draft upon any bank or banking association wherein such maker or drawer shall not have sufficient funds or credit for the payment of same, shall be guilty of a misdemeanor, and upon conviction thereof shall be fined not to exceed \$500.00 or imprisoned in the county jail not to exceed six months, or shall suffer both such fine and imprisonment; and the fact that payment of such check, when presented in the usual course of business, shall be refused by such bank or banking association for lack of sufficient funds to the credit of the drawer or maker with which to pay the same, shall be prima facie evidence of the fraudulent intent hereinabove mentioned.

Repeal.

Section 2. All acts and parts of acts in conflict herewith are hereby repealed.

Approved: March 24, 1915.

AN ACT

SENATE BILL NO. 8

BY SENATOR DUNKLEE

AN ACT CONCERNING THE LOANING OF MONEY IN SUMS NOT EXCEEDING FIVE HUNDRED DOLLARS, AT INTEREST NOT EXCEEDING ONE PER CENT. PER MONTH, AND CONCERNING THE ASSIGNMENT OF SALARIES AND WAGES DUE OR TO BE EARNED IN THE FUTURE; PROVIDING A PENALTY FOR THE VIOLATION THEREOF, AND REPEALING ALL ACTS AND PARTS OF ACTS IN CONFLICT HEREWITH.

Be It Enacted by the General Assembly of the State of Colorado:

Section 1. When any person, persons, partnership, corporation or corporations, or joint stock company, national bank, trust company, or any bank or banks operating under a State charter or under State supervision, or building and loan associations, or title and guaranty companies, shall lend any sum of money not exceeding five hundred dollars (\$500), and shall take as security therefor any mortgage, assignment or other instrument of writing, upon personal property, or on account of any salary or wages due or to become due, or to be earned in the future, and shall contract for, exact or receive, directly or indirectly, as interest or for the use of the money loaned, any sum of money or other thing of value, in excess of one per cent. (1%) per month on the amount actually loaned, provided, that an additional charge not to exceed \$1.00 may be made to cover expenses of filing or drawing of papers, or who shall accept or receive any note, bond, bill or other evidence of debt for or on account of such loan, or as an inducement thereto, which shall express on its face a sum to be due or payable in excess of the actual amount so loaned, such bond, bill, note or other evidence of debt, together with any mortgage, assignment or other instrument of writing to secure the same, upon chattels, salary or wages, shall be void and non-enforcible, and any payee or any other person with knowledge thereof who shall assign, transfer or deliver to any person, for a good and valuable consideration, any such bond, bill, note, or other evidence of debt, which shall express on its face a sum due or payable in excess of the sum actually loaned, or who shall transfer any mortgage, assignment, or other instrument of writing to secure the same, upon chattels, salary or wages, without stating to such vendee, assignee or transferee the true amount actually loaned, shall be liable to the purchaser thereof for double the amount named in any such bond, bill, note or other evidence of debt, to be recovered in an action at law; and in addition thereto he or they shall be deemed guilty of a misdemeanor and be punished as hereinafter provided.

Section 2. Any person, persons, partnership, corporation or corporations, or joint stock company, national bank, trust company, or any bank or banks operating under a State charter or under State supervision, or building and loan associations, or title and guaranty companies, who shall hereafter make to any employe an advance of money, or loan, on account of salary or wages due or to become due, or to be earned in the future by such individual, upon an assignment or note covering such loans or advances, shall not acquire any right to collect or attach the same while in the possession or control of the employer, unless within a period of seven days after the execution of such assignment or notes and the making of such loan or loans, the party making such loan and taking such assignment shall have filed with the employer or employers of the individual so assigning his present or prospective salary or wages, a duly authenticated copy of such agreement or assignment or notes under which the claim is made.

Section 3. No action shall be maintained in any of the courts of this State, brought by the holder of any such contract, assignment, or notes, or other instrument in writing, given by an employe for moneys loaned on account of salary or wages, in which it is sought to charge in any manner the employer or employers, unless it shall appear to the satisfaction of the court that a copy of such agreement, assignment or notes or other instrument in writing, together with a notice of lien, was duly filed with the employer or employers of the person or persons, corporation or company making said loan within seven days after the said loan was made and the said agreement, assignment or notes were given.

Section 4. Any person violating any provision of this Act shall be deemed guilty of a misdemeanor, and upon conviction be punished by confinement in the County Jail for not less than thirty (30) days nor more than one (1) year.

Section 5. All acts and parts of acts in conflict herewith are hereby repealed.

Section 6. The General Assembly hereby finds, determines and declares that this Act is necessary for the immediate preservation of public health, peace and safety.

Section 7. In the opinion of the General Assembly, an emergency exists, and therefore this Act shall take effect and be in force from and after its passage.

Approved: April 20, 1917.

Trust Company Law obtained from General Corporation Laws, Rev. Edition, 1917, Sec. 303-314, inclusive.

CERTIFICATES OF AUTHORITY ISSUED DURING 1917

The Matheson State Bank.....	Matheson
The Bennett State Bank.....	Bennett
The Kirk State Bank.....	Kirk
The Strasburg State Bank.....	Strasburg
The Orchard State Bank.....	Orchard
Citizens State Bank of Coloflats.....	Coloflats
Farmers and Merchants Bank of Limon.....	Limon
American State Bank of Amherst.....	Amherst
Farmers State Bank of Springfield.....	Springfield
Farmers State Bank of Otis.....	Otis
The Aurora State and Savings Bank.....	Aurora
The Vernon State Bank.....	Vernon
The Olathe State Bank.....	Olathe
Farmers State Bank of Platteville.....	Platteville
The Buckingham State Bank.....	Buckingham
The Padroni State Bank.....	Padroni
The Monument State Bank.....	Monument
The Castle Rock State Bank.....	Castle Rock
The Keene Valley Bank.....	Keenesburg
Farmers Bank of Fleming.....	Fleming
The Goodrich State Bank.....	Goodrich

PRIVATE BANKS INCORPORATED

J. J. Harris and Company, Bankers.....	Dolores
First Bank of Iliff.....	Iliff
Miners and Merchants Bank.....	Ouray
J. N. Beaty and Company, Bankers.....	Manzanola
The Bank of Ridgway.....	Ridgway
The Olathe Banking Company.....	Olathe

VOLUNTARY LIQUIDATIONS

The Pitkin Bank, (Private Bank), Pitkin.

Owing to the passage of the "Dunklee Act" the following, having done a money-lending business exclusively, surrendered their Certificates of Authority:

J. R. Reed Banking Company.....	Denver
The Strauss Bank.....	Denver
The Standard Bank.....	Denver
The Mutual Bank.....	Denver
The Miller Bank.....	Denver
The Private Loan Bank.....	Colorado Springs
The Queen City Bank.....	Denver
The E. C. Healy Bank.....	Denver
The City Loan Bank.....	Colorado Springs

INCREASES OF CAPITAL APPROVED

	Amount
The Home Savings and Trust Company. Denver	\$150,000
Citizens State Bank of Ordway..... Ordway	25,000
State Bank of Simla..... Simla	15,000
The Eckley State Bank..... Eckley	15,000
Fort Morgan State Bank..... Fort Morgan	25,000
The Olney Springs State Bank..... Olney Springs	25,000
The Fleming State Bank..... Fleming	20,000

TRUST COMPANY POWERS APPROVED

The Bank of DeBeque, DeBeque.

PURCHASED BY NATIONAL BANKS

The La Jara State Bank,

March 17, 1917, First National Bank, La Jara, Colorado

The Bank of Haxtun,

November 19, 1917, First National Bank, Haxtun, Colorado

CHANGES OF TITLE

The German American Trust Company, Denver, to "The American Bank and Trust Company."

The Olathe Banking Company, Olathe, to "The Olathe State Bank."

ABSTRACT OF STATE AND SAVINGS BANKS

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 8,420,988.56	\$ 8,421,797.46	\$ 9,359,788.70	\$10,385,053.11	\$12,377,990.46
Loans and discounts (secured by collateral).....	9,804,292.08	10,683,434.71	11,343,261.57	11,314,129.16	12,751,631.57
Loans on real estate.....	2,300,844.70	2,308,460.12	2,449,332.89	2,411,161.74	2,424,335.17
Overdrafts (secured and unsecured).....	186,452.26	97,440.25	84,836.09	101,540.27	289,835.73
United States bonds.....	100.00	100.00	100.00	103,248.00	737,250.33
Bonds to secure postal savings.....	161,245.37	166,056.00	192,292.47	191,050.00	198,990.00
Other bonds and securities.....	2,707,975.87	3,004,821.32	3,318,945.72	3,372,722.73	3,844,062.15
Premium on bonds.....	664.95	1,126.29	815.95	855.65	918.72
Furniture and fixtures.....	350,380.35	357,704.01	371,615.54	380,044.78	411,133.37
Banking house.....	479,920.65	485,898.64	498,399.25	507,383.10	538,061.45
Other real estate.....	368,080.04	409,033.66	312,383.16	302,283.23	301,687.30
Due from banks (not reserve banks).....	403,231.74	405,992.53	426,823.44	391,321.35	596,281.33
Cash items (not including checks on other banks).....	23,946.47	43,704.56	50,081.09	50,225.77	36,663.41
Due from reserve banks.....	8,300,148.11	9,255,126.81	8,662,695.61	6,980,695.35	10,880,041.05
Checks on other banks.....	188,290.54	243,698.94	226,567.62	155,424.05	244,321.83
Currency.....	868,043.00	844,009.00	954,545.00	972,772.00	1,127,655.00
Gold.....	310,302.50	328,580.50	385,328.00	362,097.50	373,418.00
Silver and fractional coin.....	183,226.42	202,842.25	202,329.31	206,880.74	236,382.83
Expense account.....	6,825.84	7,919.95	7,026.17	3,544.84	7,789.06
Other resources.....	40,182.60	21,470.16	51,542.86	22,980.58	64,010.88
Total.....	\$34,664,952.05	\$37,199,211.13	\$38,901,580.44	\$38,215,432.95	\$46,882,462.04
LIABILITIES					
Capital stock.....	\$ 3,808,000.00	\$ 3,963,000.00	\$ 4,053,000.00	\$ 4,125,000.00	\$ 4,345,000.00
Surplus fund.....	994,711.35	1,115,236.27	1,123,205.25	1,113,740.39	1,192,426.53
Undivided profits, net.....	874,151.31	482,751.97	554,527.12	676,976.50	851,190.51
Bills payable.....	202,503.76	193,478.85	197,759.40	251,641.50	281,331.39
Notes receivable.....	49,450.00	8,683.75	19,574.53	66,551.78	107,842.54
Savings accounts.....	4,084,810.80	4,357,643.28	4,441,355.55	4,571,187.15	4,712,426.01
Postal savings accounts.....	103,785.05	113,848.69	112,399.85	127,830.67	121,077.43
Trust funds.....	1,022.93	.....	.....	.....	20.00
Dividends unpaid.....	1,573.27	2,615.51	751.51	711.51	430.56
Individual deposits.....	17,503,661.85	19,055,576.65	19,901,395.68	18,313,342.50	25,882,263.88
Due to banks (not reserve banks).....	1,272,687.20	1,384,147.63	1,607,977.43	1,283,394.23	1,496,122.66
Due to reserve banks.....	70,609.46	91,609.62	64,371.86	80,631.12	50,323.56
Demand certificates of deposit.....	981,536.35	1,020,565.06	1,085,201.99	1,103,274.85	1,094,113.45
Time certificates of deposit.....	4,158,801.09	4,930,021.12	5,363,987.00	6,025,197.77	6,006,464.10
Certified checks.....	252,831.93	31,097.20	23,958.87	22,235.00	20,663.93
Cashier's checks.....	242,777.04	397,977.79	288,519.84	349,974.52	624,081.06
Reserved for interest.....	23,155.84	20,154.35	37,285.39	45,006.76	43,387.92
Reserved for taxes.....	8,637.30	12,309.97	12,595.99	14,878.22	14,473.69
Other liabilities.....	30,105.52	18,223.42	13,803.18	43,858.48	32,824.11
Total.....	\$34,664,952.05	\$37,199,211.13	\$38,901,580.44	\$38,215,432.95	\$46,882,462.04

ABSTRACT OF TRUST COMPANIES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 5,731,289.80	\$ 5,582,763.64	\$ 5,737,464.29	\$ 6,407,288.50	\$ 7,581,929.69
Loans and discounts (secured by collateral)	12,146,849.54	12,769,558.02	13,141,999.59	13,633,246.88	15,325,289.05
Loans on real estate	2,830,305.89	2,974,194.14	3,159,591.85	3,137,796.86	2,999,656.72
Overdrafts (secured and unsecured)	21,903.03	17,439.57	17,516.34	23,331.44	24,198.34
United States bonds	43,080.00	43,080.00	128,080.00	675,430.00	1,332,186.50
Bonds to secure postal savings	210,799.00	215,799.00	215,799.00	215,799.00	215,799.00
Other bonds and securities	8,264,491.62	8,552,593.37	7,916,674.86	8,019,763.55	8,337,279.98
Premium on bonds	32,383.43	20,190.29	20,848.90	29,681.35	31,756.41
Furniture and fixtures	245,322.88	242,793.11	243,407.65	243,340.36	243,328.23
Banking house	638,775.36	638,266.60	687,636.94	615,558.15	615,138.15
Other real estate	490,017.08	458,127.73	408,106.66	481,617.54	435,769.67
Due from banks (not reserve banks)	39,902.94	195,875.47	151,919.36	129,597.30	549,194.57
Cash items (not including checks on other banks)	9,498,324.73	70,787.30	62,458.92	32,746.03	55,229.02
Due from reserve banks	150,328.14	8,655,754.15	9,607,212.20	10,469,103.68	8,856,526.19
Checks on other banks	970,873.00	1,917,333.06	1,727,758.19	2,027,966.24	3,668,567.67
Currency	313,703.50	1,191,782.00	1,189,892.00	1,272,426.00	1,095,101.00
Gold	94,111.52	522,189.00	576,919.00	463,193.00	443,122.00
Silver and fractional coin	919.77	87,453.16	93,390.27	88,220.08	93,827.30
Expense account	85,266.29	110,322.30	92,877.60	120,040.40	104,520.62
Other resources					
Total	\$42,038,005.32	\$42,566,301.91	\$43,624,890.54	\$46,274,346.56	\$48,708,420.11
LIABILITIES					
Capital stock	\$ 3,090,000.00	\$ 3,140,000.00	\$ 3,140,000.00	\$ 3,140,000.00	\$ 3,140,000.00
Surplus fund	1,153,700.00	1,231,300.00	1,237,100.00	1,242,100.00	1,258,970.00
Undivided profits, net	594,821.84	339,775.02	432,200.37	524,205.02	566,587.43
Bills payable	14,000.00	40,000.00	20,000.00	27,500.00	35,000.00
Notes rediscounted					
Savings accounts	19,344,155.82	19,763,929.15	19,364,327.33	20,413,858.44	19,808,986.77
Postal savings accounts	137,956.35	142,871.82	143,628.08	143,628.08	145,303.72
Trust funds	994,835.62	775,407.42	714,946.42	796,320.91	776,884.10
Dividends unpaid	600.00	538.00	513.00	418.00	453.00
Individual deposits	11,437,380.40	11,533,863.60	11,859,755.91	12,577,106.80	15,524,014.19
Due to banks (not reserve banks)	994,579.36	1,125,140.71	1,075,327.83	889,503.66	1,446,798.50
Due to reserve banks					
Demand certificates of deposit	407,677.66	405,484.45	375,636.23	1,612,139.97	461,612.05
Time certificates of deposit	3,279,188.70	3,294,722.22	4,023,256.27	4,248,824.35	3,657,484.54
Certified checks	62,011.84	129,699.70	83,483.74	57,450.82	62,692.41
Cashier's checks	367,722.85	379,516.34	296,130.29	257,552.79	353,912.85
Reserved for interest	181,971.94	94,002.94	164,692.89	224,527.27	180,581.62
Reserved for taxes	44,875.24	57,302.18	41,115.65	43,325.97	48,343.34
Other liabilities	32,327.70	12,748.36	52,776.53	75,884.48	78,845.59
Total	\$42,038,005.32	\$42,566,301.91	\$43,624,890.54	\$46,274,346.56	\$48,708,420.11

ABSTRACT OF PRIVATE BANKS

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 770,781.63	\$ 853,348.49	\$ 718,018.36	\$ 735,304.60	\$ 499,477.82
Loans and discounts (secured by collateral)	596,053.11	569,053.11	451,337.96	430,849.15	302,080.52
Loans on real estate	215,335.43	207,753.28	170,137.70	169,691.88	131,747.71
Overdrafts (secured and unsecured)	11,542.79	9,125.52	9,814.98	7,063.12	11,203.44
United States bonds	.....	.....	.....	15,000.00	25,375.00
Bonds to secure postal savings	.....	.....	.....	.....	.....
Other bonds and securities	209,472.73	207,526.78	189,674.56	39,076.06	29,020.43
Premium on bonds	.....	.....	.....	.....	.....
Furniture and fixtures	18,948.16	19,200.81	16,062.85	16,064.35	15,340.82
Banking house	41,319.33	32,962.11	32,962.11	32,962.11	25,790.56
Other real estate	27,291.68	20,335.70	20,335.70	19,081.70	22,290.04
Due from banks (not reserve banks)	7,198.74	19,357.47	18,684.43	19,141.01	19,767.46
Cash items (not including checks on other banks)	2,225.13	2,883.12	365.68	180.00	3,668.97
Due from reserve banks	735,439.39	792,202.29	640,460.21	526,846.07	543,978.45
Checks on other banks	8,176.11	32,833.77	13,396.51	6,898.95	8,351.06
Currency	72,177.00	66,277.00	52,837.00	43,366.00	42,146.00
Gold	26,895.00	29,602.50	25,972.50	24,860.00	17,800.00
Silver and fractional coin	12,754.89	14,377.39	12,870.44	11,265.65	8,136.15
Expense account	132.83	.....	54.34	.....	1,033.80
Other resources	153.34	517.59	311.79	120.85	4,969.40
Total	\$ 2,756,600.83	\$ 2,888,156.93	\$ 2,373,197.12	\$ 2,097,771.50	\$ 1,712,177.63
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	420,100.00	430,000.00	300,000.00	275,000.00	190,000.00
Undivided profits, net	117,473.44	121,026.80	121,782.01	118,116.03	57,422.75
Bills payable	74,538.81	34,745.41	33,665.31	39,889.00	18,246.71
Notes rediscounted	9,470.73	19,485.38	14,016.50	14,016.50	.....
Savings accounts	2,257.26	1,257.26	1,257.26	1,257.26	.....
Postal savings accounts	27,738.09	33,128.37	14,981.43	14,790.05	13,625.82
Trust funds	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	.....	.....	.....
Individual deposits	1,600,633.47	1,664,549.81	1,365,844.70	1,184,205.90	1,086,739.09
Due to banks (not reserve banks)	10,481.31	4,250.52	5,618.92	3,233.19	34,895.83
Due to reserve banks	218.34	.....	.....	54.41	.....
Demand certificates of deposit	99,702.26	119,376.53	86,145.07	75,079.94	163.06
Time certificates of deposit	381,389.11	450,126.25	418,196.02	367,247.12	277,147.30
Certified checks	200.00	124.70	.....	.....	277,799.38
Cashier's checks	7,656.20	4,601.25	5,418.75	1,605.58	3,336.95
Reserved for interest	3,002.27	3,099.41	3,058.46	550.00	.....
Reserved for taxes	1,500.96	1,500.96	1,645.08	650.00	.....
Other liabilities	178.88	884.28	1,567.61	2,076.52	2,800.74
Total	\$ 2,756,600.83	\$ 2,888,156.93	\$ 2,373,197.12	\$ 2,097,771.50	\$ 1,712,177.63

ABSTRACT OF ALL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$14,533,059.99	\$14,857,909.59	\$15,815,271.35	\$17,527,646.21	\$20,459,997.97
Loans and discounts (secured by collateral).....	2,254,787.66	24,022,045.84	24,936,599.12	25,398,225.19	28,379,001.44
Loans on real estate.....	5,336,456.02	5,490,407.54	5,779,082.44	5,718,650.48	5,555,739.60
Overdrafts (secured and unsecured).....	219,898.08	124,005.34	112,167.41	131,934.83	133,237.51
United States bonds.....	43,180.00	381,849.00	128,180.00	793,678.00	2,094,812.43
Bonds to secure postal savings.....	372,044.37	381,849.00	408,001.47	406,849.00	414,789.00
Other bonds and securities.....	11,181,940.22	11,764,941.47	11,425,295.14	11,424,562.34	11,650,362.56
Premium on bonds.....	2,048.38	21,316.58	21,664.85	30,541.00	32,675.13
Furniture and fixtures.....	614,851.39	619,697.93	631,086.04	639,449.69	669,803.42
Banking house.....	1,160,035.84	1,167,927.35	1,218,998.30	1,155,903.36	1,178,990.16
Other real estate.....	885,388.80	797,497.09	740,725.52	802,994.47	759,747.01
Due from banks (not reserve banks).....	650,333.42	621,225.44	597,427.23	540,059.66	1,165,243.86
Cash items (not including checks on other banks).....	75,329.40	11,374.98	115,908.69	83,151.80	93,561.40
Due from reserve banks.....	18,533,912.14	18,703,083.25	18,910,308.02	17,976,348.10	20,280,345.69
Checks on other banks.....	296,734.79	493,865.77	417,222.32	365,289.24	621,340.56
Currency.....	1,911,093.00	2,102,068.00	2,197,774.00	2,288,764.00	2,624,302.00
Gold.....	650,901.25	880,372.00	988,219.50	850,150.50	834,340.00
Silver and fractional coin.....	290,092.58	304,672.80	308,590.02	306,366.47	338,346.28
Expense account.....	7,878.44	7,919.95	7,417.43	8,822.86	8,822.86
Other resources.....	125,602.43	132,310.05	144,732.25	143,111.33	173,300.90
Total.....	\$79,459,558.20	\$82,653,669.97	\$84,899,668.10	\$86,587,551.01	\$97,303,059.78
	32.2%	31.57%	31.12%	29.23%	28.68%
LIABILITIES					
Capital stock.....	\$ 7,318,100.00	\$ 7,533,000.00	\$ 7,493,000.00	\$ 7,540,000.00	\$ 7,675,000.00
Surplus fund.....	2,265,884.79	2,457,563.07	2,482,087.26	2,473,956.42	2,508,819.28
Undivided profits, net.....	1,543,511.96	907,272.40	1,020,392.80	1,241,070.52	1,436,024.65
Bills payable.....	225,974.49	252,964.23	231,775.90	293,158.00	316,331.39
Notes rediscounted.....	51,707.26	10,121.01	20,331.79	67,809.04	107,842.45
Savings accounts.....	23,456,704.71	24,154,700.80	24,420,664.31	24,999,825.64	24,535,038.60
Postal savings accounts.....	241,741.40	256,720.51	256,027.93	271,458.75	266,381.15
Trust funds.....	905,868.55	775,407.42	714,946.42	796,320.91	776,304.10
Dividends unpaid.....	2,173.27	3,153.51	1,264.51	1,129.51	883.56
Individual deposits.....	30,531,675.72	32,253,990.06	33,126,906.29	32,074,655.20	42,493,016.66
Due to banks (not reserve banks).....	2,277,747.87	2,513,338.86	2,688,924.18	2,176,431.08	2,977,816.99
Due to reserve banks.....	1,488,836.27	1,546,426.04	1,641,371.86	80,685.53	1,212,436.62
Demand certificates of deposit.....	7,819,378.90	8,674,869.59	9,805,439.29	2,790,494.76	1,582,872.80
Certified checks.....	315,093.77	160,421.60	107,442.61	10,641,269.24	9,941,748.02
Cashier's checks.....	18,156.09	782,095.38	590,068.88	79,685.82	83,356.34
Reserved for interest.....	208,130.05	117,256.70	205,936.74	609,132.89	981,330.86
Reserved for taxes.....	55,073.20	71,113.11	55,356.72	58,854.19	223,968.84
Other liabilities.....	62,812.10	91,856.06	68,147.32	121,819.48	68,817.03
Total.....	\$79,459,558.20	\$82,653,669.97	\$84,899,668.10	\$86,587,551.01	\$97,303,059.78

COMPARATIVE STATEMENT

February 14, 1908, Call No. 1—Total Resources.....	\$29,594,052.29
November 20, 1917, Call No. 41—Total Resources.....	97,303,059.78
Total Increase	<u>\$67,709,007.49</u>
Increase in Capital from Dec. 27, 1916, to Dec. 31, 1917.....	\$ 346,900.00
Increase in Individual Deposits, Dec. 27, 1916, to Dec. 31, 1917....	11,594,665.66
Increase in Savings Accounts, Dec. 27, 1916, to Dec. 31, 1917.....	1,876,975.21
Increase in Time Certificates of Deposit, Dec. 27, 1916, to Dec. 31, 1917	1,805,134.20
Increase in United States Bonds, Dec. 27, 1916, to Dec. 31, 1917....	2,135,097.51
Increase in Other Bonds and Securities, Dec. 27, 1916, to Dec. 31, 1917	280,513.80
Increase in Banking House, Dec. 27, 1916, to Dec. 31, 1917.....	11,988.79
Increase in Furniture and Fixtures, Dec. 27, 1916, to Dec. 31, 1917	42,969.93
Increase in Reserves for Taxes, Dec. 27, 1916, to Dec. 31, 1917....	50,228.32
Increase in Other Resources, Dec. 27, 1916, to Dec. 31, 1917.....	56,019.41
Decrease in Other Real Estate, Dec. 27, 1916, to Dec. 31, 1917....	164,246.55

GEOGRAPHICAL INDEX

COUNTY	NAME OF BANK	TOWN
ADAMS COUNTY 4 Banks	Aurora State and Savings Bank	Aurora
	Bennett State Bank, The	Bennett
	East Lake State Bank, The	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
	Littleton State Bank, The	Littleton
	Strasburg State Bank, The	Strasburg
ARCHULETA COUNTY 1 Bank	Citizens Bank of Pagosa Springs	Pagosa Springs
BACA COUNTY 4 Banks	Bank of Baca County	Two Buttes
	Colorado State Bank of Stonington	Stonington
	Farmers State Bank of Springfield	Springfield
	First State Bank of Springfield	Springfield
BIENT COUNTY 2 Banks	Rent County Bank of Las Animas	Las Animas
	Farmers State Bank of Las Animas	Las Animas
BOULDER COUNTY 6 Banks	Emerson and Buckingham Bank and Trust Company, The	Longmont
	First State Bank of Louisville	Louisville
	First State Bank of Nederland	Nederland
	Mercantile Bank and Trust Company, 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, The	Kit Carson
CLEAR CREEK COUNTY 3 Banks	Bank of Clear Creek County	Georgetown
	Bank of Georgetown, The	Georgetown
	Clear Creek and Gilpin Trust Company, The	Idaho Springs
CONEJOS COUNTY 2 Banks	Colonial State Bank, The	Manassa
	Commercial State Bank, The	Antonito
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 Orday.	Orday	
	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, The.	Hotchkiss	
	Colorado State Bank.	Delta	
	Crawford State Bank, The.	Crawford	
	Fruit Exchange State Bank, The.	Paonia	
	State Bank of Austin	Austin	
DENVER COUNTY			
27 Banks	American Bank and Trust Company, The.	Denver	
	Broadway Bank, The.	Denver	
	Capitol Hill State Bank, The.	Denver	
	Central Savings Bank and Trust Company, The.	Denver	
	Citizens Exchange Bank, The.	Denver	
	City Bank and Trust Company, 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	
	Guardian Trust Company, The.	Denver	
	Hibernia Bank and Trust Company, The.	Denver	
	Home Savings and Trust Company, The.	Denver	
	Ideal Bank, The.	Denver	
	International Trust Company, The.	Denver	
	Interstate Trust Company, The.	Denver	
	Italian American Bank, The.	Denver	
	Liberty Bank, The.	Denver	
	Merchants Bank, The.	Denver	
	Motor Bank, The.	Denver	
	North Denver Bank, The.	Denver	
	Pioneer State Bank, The.	Denver	
	Royal Bank.	Denver	
	Silver State Bank, The.	Denver	
	State Mercantile Bank, The.	Denver	
	Union State Bank of Denver.	Denver	
	West Side State Bank, The.	Denver	
DOUGLAS COUNTY			
2 Banks	Castle Rock State Bank, The.	Castle Rock	
	Parker State Bank, The.	Parker	
EAGLE COUNTY			
2 Banks	Bank of Gypsum, The.	Gypsum	
	Red Cliff State Bank, The.	Red Cliff	

GEOGRAPHICAL INDEX—Continued

COUNTY	NAME OF BANK	TOWN
ELBERT COUNTY 5 Banks	Elbert County Bank.....	Elbert
	Elizabeth State Bank, The.....	Elizabeth
	Kiowa State Bank, The.....	Kiowa
	Matheson State Bank, The.....	Matheson
	State Bank of Simla.....	Simla
EL PASO COUNTY 8 Banks	Bank of Manitou, The.....	Manitou
	Colorado Savings Bank, The.....	Colorado Springs
	Colorado Title and Trust Company, The.....	Colorado Springs
	Farmers State Bank of Peyton.....	Peyton
	First State Bank of Calhan.....	Calhan
	Monument State Bank, The.....	Monument
	State Bank of Ramah.....	Ramah
	State Savings Bank, The.....	Colorado Springs
	First State Bank of Silt.....	Silt
	Garfield County State Bank.....	Grand Valley
GARFIELD COUNTY 4 Banks	New Castle State Bank.....	New Castle
	Union State Bank of Rifle.....	Rifle
	Bank of Kremmling, The.....	Kremmling
	First State Bank of Sulphur Springs.....	Hot Sulphur Springs
GRAND COUNTY 2 Banks	Bank of Crested Butte.....	Crested Butte
	Gunnison Bank and Trust Company, The.....	Gunnison
	Marble City State Bank, The.....	Marble
	Guaranty State Bank.....	Walsenburg
HUERFANO COUNTY 2 Banks	La Veta State Bank, The.....	La Veta
	North Park Bank, The.....	Walden
	Stock Growers Bank, The.....	Walden
JACKSON COUNTY 2 Banks	First State Bank of Arvada.....	Arvada
	Golden Savings Bank, The.....	Golden
JEFFERSON COUNTY 2 Banks	Colorado State Bank, Haswell.....	Haswell
	First State Bank of Brandon.....	Brandon
	Peoples State Bank of Towner.....	Towner
KIOWA COUNTY 3 Banks		

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

GEOGRAPHICAL INDEX—Continued

COUNTY	NAME OF BANK	TOWN
MONTROSE COUNTY 2 Banks	Home State Bank, The	Montrose
	Olathe State Bank, The	Olathe
MORGAN COUNTY 7 Banks	Farmers State Bank of Brush	Brush
	First State Bank of Hillrose	Hillrose
	First State Bank of Wiggins	Wiggins
	Fort Morgan State Bank, The	Fort Morgan
	Goodrich State Bank, The	Goodrich
	Orchard State Bank, The	Orchard
	Weldon Valley State Bank	Weldona
OTERO COUNTY 8 Banks	Beaty, J. N., and Company, Bankers	Manzanola
	Colorado Savings and Trust Company, 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 State 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	American State Bank of Amherst	Amherst
	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 of Lamar	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 Company, 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.....Del Norte Rio Grande State Bank, The.....Del Norte Wallace State Bank, The.....Monte Vista
ROUTT COUNTY 6 Banks	Bank of Steamboat Springs, The.....Steamboat Springs Bank of Yampa, The.....Yampa Milner Bank and Trust Company, The.....Steamboat Springs Routt County Bank.....Oak Creek Stockman's Bank, The.....Yampa Yampa Valley Bank.....Hayden
SAGUACHE COUNTY 2 Banks	Bank of Moffat, The.....Moffat Saguache County Bank.....Saguache
SAN MIGUEL COUNTY 3 Banks	Bank of Norwood, The.....Norwood Bank of Telluride, The.....Telluride Norwood State Bank, The.....Norwood
SUMMIT COUNTY 1 Bank	Engle Brothers Exchange Bank.....Breckenridge
TELLER COUNTY 3 Banks	Bank of Victor, The.....Victor Citizens Bank of Victor, The.....Victor Cripple Creek State Bank, The.....Cripple Creek
WASHINGTON COUNTY 2 Banks	Bank of Akron, The.....Akron Farmers State Bank of Otis.....Otis
WELD COUNTY 26 Banks	Briggsdale State Bank, The.....Briggsdale Buckingham State Bank, The.....Buckingham Erie Bank, The.....Erie Farmers Bank of Severance.....Severance Farmers and Merchants Bank of Evans.....Evans Farmers State Bank of Keota.....Keota Farmers State Bank of Windsor.....Windsor Farmers State Bank of Platteville.....Platteville First State Bank of Frederick.....Frederick First State Bank of Milliken.....Milliken First State Bank of Nunn.....Nunn

GEOGRAPHICAL INDEX — Concluded

COUNTY	NAME OF BANK	TOWN	
WELD COUNTY—Cont'd	Fort Lupton State Bank, The	Fort Lupton	
	Gilcrest State Bank, The	Gilcrest	
	Grover State Bank, The	Grover	
	Hudson State Bank, The	Hudson	
	Johnstown State Bank, The	Johnstown	
	Keene Valley Bank, The	Keenesburg	
	Kersey State Bank, The	Kersey	
	La Salle State Bank, The	La Salle	
	Mead State Bank, The	Mead	
	Pierce State Bank, The	Pierce	
	Piatte 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 7 Banks	Eckley State Bank, The	Eckley
		Farmers State Bank of Yuma	Yuma
First State Bank of Idalia		Idalia	
Kirk State Bank, The		Kirk	
Laird State Bank, The		Laird	
Peoples State Bank of Wray		Wray	
Vernon State Bank, The		Vernon	
Counties Without State Banks:			
		Chaifee County	
		Dolores County	
	Fremont County		
	Gilpin County		
	Hinsdale County		
	Lake County		
	Moffat County		
	San Juan County		
	Sedgwick County		
Total Number of Counties, 63.			

NO. 208, STATE BANK.
FIRST STATE BANK OF AGUILAR, AGUILAR, LAS ANIMAS COUNTY

W. T. Emberton, President; D. B. Carson, Cashier; N. J. Valle, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 29,486.87	\$ 29,785.10	\$ 37,112.09	\$ 41,811.07	\$ 42,473.85
Loans and discounts (secured by collateral)	23,281.00	23,607.35	23,607.35	30,765.17	46,956.03
Loans on real estate.....	6,138.25	10,246.25	18,911.25	21,447.71	20,388.71
Overdrafts (secured and unsecured)	40.49	299.10	130.34	94.94	223.03
Other bonds and securities.....	906.95	1,013.20	51.00	502.12	1,000.00
Furniture and fixtures.....	2,000.00	1,900.00	1,900.00	1,900.00	1,800.00
Other real estate.....	5,550.00	4,650.00	4,650.00	4,650.00	4,550.00
Due from banks (not reserve banks)	57.00	386.04	386.04	575.14	3,930.84
Due from reserve banks.....	34,685.94	38,489.89	35,075.48	38,531.61	46,415.19
Checks on other banks.....	6,599.00	2,574.00	4,138.00	6,068.00	60.00
Gold.....	40.00	240.00	52.50	115.00	5,955.00
Silver and fractional coins.....	731.87	879.89	988.97	1,288.14	244.08
Total.....	\$ 109,517.37	\$ 113,684.78	\$ 133,147.77	\$ 147,748.90	\$ 173,996.73
LIABILITIES					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	300.00	550.00	550.00	550.00	800.00
Undivided profits, net.....	2,011.58	374.32	1,080.15	1,854.97	2,194.06
Individual deposits.....	57,959.05	60,995.88	73,959.25	85,791.24	103,296.91
Due to banks (not reserve banks)	1,738.03	1,914.40	41,686.32	43,859.88	48,143.89
Time certificates of deposit.....	30,332.67	32,826.74	50.00	50.00	.....
Certified checks.....	48.25	70.65	872.05	642.81	4,561.87
Cashier's checks.....	2,067.79	1,952.79	.....	.....	.....
Total.....	\$ 109,517.37	\$ 113,684.78	\$ 133,147.77	\$ 147,748.90	\$ 173,996.73

Directors—W. T. Emberton, A. I. Lindsey, Joe Machetta.

NO. 3, PRIVATE BANK.
THE BANK OF AKRON, AKRON, WASHINGTON COUNTY

George Murray, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 38,875.31	\$ 38,012.43	\$ 39,779.08	\$ 44,113.23	\$ 43,171.20
Loans and discounts (secured by collateral)	49,972.50	50,817.45	46,084.15	45,121.00	39,084.00
Loans on real estate.....	12,300.00	11,330.00	9,455.40	8,905.40	6,888.50
Overdrafts (secured and unsecured)	1,800.08	58.80	144.19	111.70	37.67
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.....	12,836.87	26,771.82	39,209.96	25,955.17	52,438.19

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Checks on other banks.....	171.94	294.69	131.45	198.21	482.25
Currency.....	7,185.00	5,631.00	4,199.00	6,316.00	3,092.00
Gold.....	5.00	40.00	1,100.00	1,290.00	23.00
Silver and fractional coin.....	548.61	599.96	642.04	532.66	414.06
Total.....	\$ 131,195.31	\$ 141,056.15	\$ 148,245.37	\$ 140,043.37	\$ 153,129.37
LIABILITIES					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net.....	3,412.00	.....	1,048.81	1,691.46	1,358.50
Bills payable.....	.....	10,000.00	10,000.00	10,000.00	.....
Individual deposits.....	62,825.30	64,921.32	68,307.51	61,834.97	85,117.19
Time certificates of deposit.....	34,099.19	34,638.95	37,638.95	35,316.94	36,653.68
Reserved for interest.....	400.00	785.61	650.00	550.00	.....
Reserved for taxes.....	458.82	650.00	600.00	650.00	.....
Total.....	\$ 131,195.31	\$ 141,056.15	\$ 148,245.37	\$ 140,043.37	\$ 153,129.37
George Murray, Owner.					

No. 286, STATE BANK.

SAFETY FIRST STATE AND SAVINGS BANK, ALAMOSA, ALAMOSA COUNTY

John Spriestersbach, President; Thomas J. Everett, Vice-President; A. J. West, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 15,847.00	\$ 20,083.94	\$ 20,492.80	\$ 20,968.60	\$ 24,112.01
Loans and discounts (secured by collateral).....	18,904.80	19,825.70	22,940.52	27,323.93	18,306.41
Loans on real estate.....	9,420.10	11,945.10	11,663.10	11,705.10	12,407.45
Overdrafts (secured and unsecured).....	231.04	.42	7.50	10.33	.53
United States bonds.....	.....	.....	.....	3,000.00	.....
Other bonds and securities.....	11,782.67	11,633.99	10,322.56	9,938.08	23,840.11
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,650.00	1,650.00
Banking house.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks).....	1,820.35	2,370.92	2,087.12	1,875.01	2,236.64
Due from reserve banks.....	16,540.15	23,731.89	23,254.49	21,442.17	29,709.05
Checks on other banks.....	2,222.96	2,881.09	354.57	92.50	296.56
Currency.....	3,283.00	3,733.00	4,640.00	6,573.00	3,760.00
Gold.....	753.00	827.50	957.50	987.50	947.50
Silver and fractional coin.....	925.20	1,370.44	1,109.15	1,062.38	1,182.07
Total.....	\$ 86,730.27	\$ 103,403.99	\$ 102,829.31	\$ 110,129.20	\$ 121,948.33

LIABILITIES

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	500.00	500.00	500.00	500.00
Undivided profits, net	3,340.56	886.71	1,262.54	1,877.94
Savings accounts	21,403.15	24,787.48	25,866.24	30,899.47
Individual deposits	24,295.29	38,468.86	36,499.65	44,556.50
Demand certificates of deposit	16,089.05	15,995.15	16,045.15	10,500.15
Time certificates of deposit		50.00	21.00	21.00
Certified checks		1,915.79	1,860.15	1,007.37
Cashier's checks	1,602.22		133.15	133.15
Reserved for interest		666.85	666.85	666.85
Reserved for taxes				
Total	\$ 86,730.27	\$ 103,403.99	\$ 102,829.31	\$ 110,129.20

Directors—John Spriestersbach, Thomas J. Everitt, A. J. West, Mathilda G. Spriestersbach.

THE BANK OF ALMA, ALMA, PARK COUNTY

No. 273, STATE BANK.

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 10,363.21	\$ 10,236.40	\$ 5,618.75	\$ 5,898.75	\$ 8,036.92
Loans and discounts (secured by collateral)	1,525.00	1,500.00	1,500.00	1,500.00	1,530.00
Loans on real estate	8,500.00	8,500.00	8,500.00	8,500.00	10,780.00
Overdrafts (secured and unsecured)	176.64	170.59		15.05	4.76
Other bonds and securities	38,000.00	38,000.00	42,972.50	42,972.50	44,972.50
Furniture and fixtures		825.00	825.00	825.00	825.00
Banking house		1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	58,644.94	78,928.41	51,964.75	47,343.24	40,754.76
Due from reserve banks			35.05	2,952.65	4,852.77
Checks on other banks	1,746.00	1,910.00	2,229.00	1,577.00	2,000.00
Currency	1,265.00	1,390.00	1,525.00	1,750.00	1,440.00
Gold	158.59	642.34	316.49	370.59	183.83
Silver and fractional coin					
Total	\$ 122,204.38	\$ 143,102.74	\$ 116,486.54	\$ 114,004.78	\$ 116,383.54

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	1,506.04	2,015.87	2,623.34	1,824.80	1,016.09
Individual deposits	57,379.45	71,164.57	44,532.28	38,029.17	51,167.48
Due to banks (not reserve banks)	427.11	2,367.74	1,623.70		
Demand certificates of deposit	5,240.48	3,206.88	3,206.88	6,723.98	4,869.47
Time certificates of deposit	32,651.30	37,748.23	41,861.34	42,426.83	34,330.50
Total	\$ 122,204.38	\$ 143,102.74	\$ 116,486.54	\$ 114,004.78	\$ 116,383.54

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

No. 326, STATE BANK.
AMERICAN STATE BANK OF AMHERST, AMHERST, PHILLIPS COUNTY.

B. F. Hastings, President; D. O. Stockton, Vice-President; A. F. Boehmer, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....				\$ 985.76	\$ 12,470.03
Loans and discounts (secured by collateral).....					4,150.00
Loans on real estate.....					2,900.00
Overdrafts (secured and unsecured).....					861.59
Furniture and fixtures.....				856.50	858.00
Due from banks (not reserve banks).....				7,951.59	8,533.50
Due from reserve banks.....				4,848.87	17,848.72
Currency.....				2,100.00	1,260.00
Silver and fractional coin.....				557.18	565.95
Total.....				\$ 17,299.90	\$ 49,447.79
LIABILITIES					
Capital stock.....					\$ 10,000.00
Undivided profits, net.....					819.35
Individual deposits.....					6,225.17
Time certificates of deposit.....					255.28
Total.....					\$ 17,299.90

Total.....

Directors—D. O. Stockton, B. F. Hastings, A. F. Boehmer, E. C. Schumaker, E. A. Schurmand.

No. 218, STATE BANK.
THE COMMERCIAL STATE BANK, ANTONITO, CONEJOS COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 64,905.05	\$ 68,953.55	\$ 83,869.00	\$ 82,571.61	\$ 75,476.57
Loans and discounts (secured by collateral).....		139,519.00	128,998.40	119,480.74	125,361.67
Loans on real estate.....		15,575.00	13,825.00	17,396.28	9,470.00
Overdrafts (secured and unsecured).....		1,074.23	727.21	1,191.58	707.32
United States bonds.....				455.90	
Bonds to secure postal savings.....	1,000.00	1,000.00		1,000.00	28,000.00
Other bonds and securities.....		2,115.82	3,183.83	2,701.39	3,599.55
Furniture and fixtures.....	4,070.50		4,184.50	4,281.25	4,281.25
Other real estate.....	2,109.74		6,058.55	6,153.44	8,641.31
Due from banks (not reserve banks).....	.90		529.33	216.82	12,032.39
Cash items (not including checks on other banks).....		35.10	212.38	243.31	634.41
Due from reserve banks.....	95,808.19	91,358.66	37,434.69	21,401.45	121,243.75
Currency.....	8,298.00		6,396.00	7,235.00	8,667.00

Gold	2,035.00	2,270.00	2,460.00	2,792.50	3,665.00
Silver and fractional coin.....	1,338.39	1,917.70	2,285.18	1,802.37	1,436.33
Other resources	1,972.89	530.40	3,465.40	7,880.16	7,478.08
Total.....	\$ 338,733.01	\$ 333,458.80	\$ 297,955.24	\$ 275,612.23	\$ 410,694.63
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	5,500.00	5,500.00
Undivided profits, net.....	14,024.36	2,338.34	4,336.19	6,814.96	10,436.79
Postal savings accounts.....	33.60	34.26	34.26	34.26	.....
Individual deposits	169,032.36	172,359.41	148,384.13	113,910.86	221,698.00
Due to banks (not reserve banks).....	56,260.31	56,617.08	56,842.20	56,958.98	55,483.68
Demand certificates of deposit.....	5,000.00	10,000.00	10,000.00	10,000.00	7,500.00
Time certificates of deposit.....	62,034.37	59,000.39	44,548.21	47,954.91	75,368.40
Certified checks	83.62	27.72	27.72	75.00	16.50
Cashier's checks	2,263.59	3,025.70	3,222.53	9,363.26	9,691.36
Total.....	\$ 338,733.01	\$ 333,458.80	\$ 297,955.24	\$ 275,612.23	\$ 410,694.63

Directors—George Riedel, Henry F. Jordan, E. Rockhill, James B. Neff, J. T. Allen, W. F. McClure.

No. 4. STATE BANK.

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY

Frank Flindt, President; E. S. Emerson, Vice-President; G. T. Gourley, Vice-President; J. R. Cannon, Cashier;
R. H. Calverley, Asst. Cashier.

RESOURCES

Loans and discounts (unsecured).....	17,619.53	19,812.17	19,905.72	19,712.49	24,256.42
Loans and discounts (secured by collateral)	32,127.03	16,595.16	29,085.25	25,685.12	46,471.55
Loans on real estate.....	3,006.50	3,671.50	3,097.50	1,147.00	347.00
Overdrafts (secured and unsecured)	414.94	476.49	1,176.16	1,039.25	1,149.04
United States bonds .....	.....	.....	.....	.....	400.00
Other bonds and securities.....	1,246.56	2,611.61	983.32	92.95	1,506.57
Furniture and fixtures.....	1,640.00	1,440.00	1,440.00	1,440.00	1,440.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	1,600.00	1,400.00	1,859.50	459.50	834.50
Due from reserve banks.....	4,809.10	15,833.57	4,208.23	10,237.79	16,687.46
Checks on other banks.....	112.73	187.11	158.21	320.83	61.50
Currency	1,138.00	2,776.00	1,751.00	1,575.00	3,692.00
Gold	505.00	25.00	75.00	112.50	112.50
Silver and fractional coin.....	545.44	695.78	815.66	743.81	472.70
Expense account	1,655.92	.....	.....	.....	.....
Other resources	810.55	.....	.....	.....	.....
Total.....	\$ 68,230.50	\$ 66,524.39	\$ 65,555.05	\$ 63,511.24	\$ 98,431.24

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,246.08	1,246.08	1,246.08	1,246.08	1,246.08
Undivided profits, net	557.62	429.91	111.83	1,022.99	1,728.94
Individual deposits	44,059.97	50,581.98	48,231.59	39,180.82	71,625.93
Time certificates of deposit	7,301.89	3,681.68	4,923.98	9,784.29	9,842.53
Cashier's checks	1,973.47	584.74	1,041.57	2,277.06	3,987.76
Other liabilities	4,337.55				
Total	\$ 68,230.50	\$ 66,524.39	\$ 65,555.05	\$ 63,511.24	\$ 98,431.24

Directors—S. M. Dumbauld, C. M. Seal, E. M. Cannon, Frank Flindt, R. H. Calverley, J. R. Cannon.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 28,251.38	\$ 20,443.44	\$ 26,450.00	\$ 48,956.34	\$ 26,231.59
Loans and discounts (secured by collateral)	13,200.00	32,352.15	32,706.83	14,741.19	17,487.70
Loans on real estate	10,315.55	9,815.55	9,815.55	8,966.00	19,941.72
Overdrafts (secured and unsecured)	3,750.00	750.00	500.00	500.00	13.20
Other bonds and securities	1,103.45	1,103.45	1,103.45	1,103.45	59.50
Furniture and fixtures					3,310.00
Other real estate	15,375.41	10,154.72	11,406.37	8,172.78	28,069.36
Checks on other banks	10,935	21.15	157.46	157.46	45.01
Due from reserve banks	762.00	870.00	881.00	1,031.00	1,415.00
Currency	30.00	55.00	290.00	265.00	1,150.00
Gold	732.40	440.10	456.65	627.08	703.76
Silver and fractional coin					
Total	\$ 73,599.54	\$ 75,994.71	\$ 83,630.81	\$ 84,520.30	\$ 99,536.29

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	1,600.00	1,800.00	1,800.00	1,800.00	1,800.00
Undivided profits, net	1,696.24	1,435.99	594.92	887.14	2,670.20
Savings accounts	3,759.10	4,346.25	4,400.00	4,320.33	4,084.22
Individual deposits	32,231.98	34,381.82	34,381.82	36,248.76	42,543.88
Time certificates of deposit	14,312.22	20,020.62	22,454.07	21,264.70	27,433.69
Cashier's checks					1,004.25
Total	\$ 73,599.54	\$ 75,994.71	\$ 83,630.81	\$ 84,520.30	\$ 99,536.29

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

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 49,917.11	\$ -	\$ 64,005.43	\$ 74,870.30	\$ 99,075.87
Loans and discounts (secured by collateral).....	86,323.82	86,979.40	80,311.46	76,244.09	83,146.54
Loans on real estate.....	60,246.73	62,345.10	47,345.10	50,645.10	49,974.30
Overdrafts (secured and unsecured).....	233.05	1,579.55	709.46	1,610.76	1,076.07
Other bonds and securities.....	94,064.74	113,064.74	126,052.74	136,464.89	177,464.89
Other real estate.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks).....	2,143.18	20,355.18	4,018.09	28,292.67	26,762.43
Cash items (not including checks on other banks).....	15.00	24.66	215,673.87	175,585.01	159,481.35
Due from reserve banks.....	196,423.81	278,985.70	29,982.00	25,423.00	22,404.00
Currency.....	18,259.00	9,724.00	29,982.00	25,423.00	22,404.00
Gold.....	12,725.00	13,705.00	12,570.00	8,465.00	6,470.00
Silver and fractional coin.....	2,800.51	2,595.80	2,858.32	1,422.58	2,754.00
Expense account.....	.....	.....	4.47	.....	.....
Other resources.....	.....	16.41	.....	.....	5.33
Total.....	\$ 524,651.95	\$ 633,528.65	\$ 585,030.94	\$ 580,525.40	\$ 630,634.42

LIABILITIES

Capital stock.....	25,000.00	\$	25,000.00	\$	25,000.00
Surplus fund.....	15,000.00	\$	15,000.00	\$	15,000.00
Undivided profits, net.....	3,307.82		3,465.06		3,864.84
Individual deposits.....	309,674.72		340,409.23		369,151.85
Demand certificates of deposit.....	10,805.31		3,929.89		3,539.89
Time certificates of deposit.....	160,835.23		195,081.99		187,672.04
Certified checks.....	25.00		25.00		25.00
Cashier's checks.....	.....		1,090.95		208,871.29
Other liabilities.....	3.87		1,053.82		200.00
Total.....	\$ 524,651.95	\$ 633,528.65	\$ 585,030.94	\$ 580,525.40	\$ 630,634.42

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

THE AURORA STATE & SAVINGS BANK, AURORA, ADAMS COUNTY

D. H. Staley, President; F. E. Bonfield, Vice-President; T. F. Gilligan, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 4,817.50
Loans and discounts (secured by collateral).....	34,097.27
Loans on real estate.....	2,500.00

THE AURORA STATE & SAVINGS BANK, AURORA, ADAMS COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Furniture and fixtures	2,303.35
Cash items (not including checks on other banks)	313.65
Due from reserve banks	8,584.19
Currency	1,867.00
Gold	5.00
Silver and fractional coin	730.18
Expense account	1,237.37
Total	\$ 56,455.51
LIABILITIES					
Capital stock	\$ 10,000.00
Surplus fund	1,000.00
Undivided profits, net	830.86
Savings accounts	13,743.28
Individual deposits	25,171.49
Time certificates of deposit	700.00
Certified checks	734.08
Cashier's checks	464.80
Other liabilities	3,811.00
Total	\$ 56,455.51

Directors—D. H. Staley, T. F. Gilligan, F. E. Bonifield, Jay T. Chapin, Walter N. Ickes.

STATE BANK OF AUSTIN, AUSTIN, DELTA COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 13,943.81	\$ 15,533.07	\$ 14,679.36	\$ 14,444.96	\$ 16,420.46
Loans and discounts (secured by collateral)	20,499.40	20,136.33	20,130.93	23,520.38	21,971.64
Loans on real estate	1,315.00	1,400.00	3,055.15	3,355.15	3,355.15
Other bonds and securities	3,433.35	2,326.20	1,607.92	1,638.22	1,602.72
Furniture and fixtures	1,500.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	2,300.00	2,200.00	2,200.00	2,200.00	2,200.00
Other real estate	380.25	380.25	380.25	380.25	390.75
Due from banks (not reserve banks)	6,079.43	7,609.82	6,040.98	2,701.59	22,594.35
Due from reserve banks	17,975.20	11,466.18	11,315.16	6,079.16	29,518.35
Checks on other banks	36.20	136.05	66.48	53.82	26.15
Currency	1,948.00	1,385.00	959.00	890.00	1,701.00
Gold	747.50	832.50	842.50	797.50	517.50
Silver and fractional coin	464.66	384.10	421.17	304.47	456.71
Total	\$ 70,622.80	\$ 65,189.55	\$ 63,098.00	\$ 57,765.50	\$ 102,154.78

No. 199, STATE BANK.

LIABILITIES

Capital stock	\$ 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
Undivided profits, net	4,329.54	3,871.08	3,790.42	3,860.72
Individual deposits	36,664.79	36,864.79	36,090.65	37,145.31
Time certificates of deposit	14,655.66	9,333.76	8,097.01	7,616.31
Reserved for taxes .....	.....	119.92	119.92	.....
Total	\$ 70,622.80	\$ 65,189.55	\$ 63,098.00	\$ 57,765.50

Directors—Dr. J. A. Whiting, Dr. Austin E. Miller, W. E. Steele, E. R. Coffey, Edmund Stabler.

THE FARMERS AND MERCHANTS BANK, BAYFIELD, LA PLATA COUNTY

No. 196, STATE BANK.

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

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 13,845.50	\$ 17,759.65	\$ 19,245.40	\$ 21,147.10	\$ 9,978.00
Loans on real estate	32,526.05	23,850.15	33,878.65	25,090.15	41,467.60
Overdrafts (secured and unsecured)	3,818.50	3,818.50	3,818.50	3,818.50	4,258.50
United States bonds	208.33	22.45	42.86	147.54	141.45
Other bonds and securities	51.44	.....	.....	.....	530.00
Furniture and fixtures	2,000.00	143.94	785.00	846.25	585.15
Banking house	2,837.20	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	2,647.89	2,837.20	2,837.20	2,837.20	2,837.20
Due from reserve banks	15,916.44	2,873.44	2,873.44	2,873.44	2,873.44
Checks on other banks	302.70	12,893.86	5,102.49	8,222.84	25,486.03
Currency	2,030.00	77.71	3,103.42	515.15	2,388.80
Gold	250.00	1,130.00	1,662.00	915.00	1,116.00
Silver and fractional coin	790.24	291.50	127.50	255.00	465.00
Total	\$ 77,224.29	\$ 68,424.53	\$ 76,222.98	\$ 69,232.94	\$ 95,047.85

LIABILITIES

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,000.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	3,014.92	294.54	556.51	105.39
Individual deposits	50,585.71	42,105.11	48,202.89	41,594.38
Time certificates of deposit	3,861.80	7,361.80	8,710.10	8,760.10
Cashier's checks	1,751.86	163.08	253.48	273.07
Total	\$ 77,224.29	\$ 68,424.53	\$ 76,222.98	\$ 69,232.94

Directors—Fred Catchpole, J. S. Hatcher, W. A. Bay, L. E. Jenkins.

No. 320, STATE BANK.

THE BENNETT STATE BANK, BENNETT, ADAMS COUNTY

C. R. Campbell, President; A. W. Hamilton, Vice-President; D. Campbell, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....		\$ 1,000.50	7,369.50	\$ 11,741.63	\$ 15,531.89
Loans and discounts (secured by collateral).....		5,061.00	15,208.68	14,845.43	22,366.10
Loans on real estate.....		200.00	1,175.00	2,675.00	1,000.00
Overdrafts (secured and unsecured).....		94.12	16.90	46.94	6.40
United States bonds.....		1,500.00	1,500.00	1,500.00	605.00
Furniture and fixtures.....		2,200.00	2,200.00	2,200.00	1,500.00
Banking house.....		16,205.97			2,200.00
Due from banks (not reserve banks).....			13,221.44	3,953.38	12,327.01
Due from reserve banks.....		5.00	192.52	564.58	185.55
Checks on other banks.....		91.00	1,265.00	929.00	3,338.00
Currency.....			385.00	892.50	515.00
Gold.....			481.01	706.16	770.95
Silver and fractional coin.....		528.65			
Total.....		\$ 26,886.24	\$ 43,015.05	\$ 40,054.62	\$ 60,345.90

LIABILITIES

Capital stock.....		\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....		316.11	367.05	443.48	464.98
Individual deposits.....		16,551.97	32,095.84	26,624.32	48,312.03
Time certificates of deposit.....		18.16	552.16	2,986.82	1,568.89
Total.....		\$ 26,886.24	\$ 43,015.05	\$ 40,054.62	\$ 60,345.90

Directors—C. R. Campbell, D. Campbell, A. W. Hamilton.

No. 148, STATE BANK.

BLANCA STATE BANK, BLANCA, COSTILLA COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 10,994.03	\$ 13,201.81	\$ 12,564.31	\$ 15,801.32	\$ 18,068.14
Loans and discounts (secured by collateral).....	7,272.54	6,813.50	6,813.50	8,475.50	8,267.19
Loans on real estate.....	2,445.00	2,021.60	2,321.60	2,221.60	2,086.60
Overdrafts (secured and unsecured).....	1,281.5	91.86	388.87	786.00	1,356.65
Other bonds and securities.....	1,459.70	1,538.20	1,563.45	1,607.38	2,117.17
Furniture and fixtures.....	873.00	873.00	873.00	873.00	873.00
Banking house.....					
Other real estate.....	6,219.58	6,219.58	6,219.58	5,792.92	1,350.00
Cash items (not including checks on other banks).....					1,359.61
Total.....					

Due from reserve banks.....	5,055.75	9,950.53	13,360.43	5,930.16	8,255.30
Checks on other banks.....	19.00	8.88	134.06		25.00
Currency.....	1,286.00	576.00	1,102.00	1,586.00	2,264.00
Gold.....	25.00	170.00		40.00	50.00
Silver and fractional coin.....	462.00	423.33	380.80	263.30	212.97
Total.....	\$ 36,139.75	\$ 41,093.29	\$ 45,727.60	\$ 51,001.78	\$ 45,064.63
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	1,734.78	1,762.61	1,827.88	3,984.85	1,834.18
Individual deposits.....	22,643.18	26,565.81	30,956.25	34,208.39	29,939.39
Time certificates of deposit.....	1,363.80	1,570.44	2,193.47	2,309.01	3,119.96
Cashier's checks.....	397.99	1,194.43	745.00	498.93	171.10
Total.....	\$ 36,139.75	\$ 41,093.29	\$ 45,727.60	\$ 51,001.78	\$ 45,064.63
Directors—J. M. Pinney, W. G. Bean, E. M. Bean, C. S. W. Smith, A. M. Weaver.					

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, BOULDER COUNTY

No. 9, TRUST COMPANY.

J. T. Chenault, President; Charles L. Parsons, Vice-President; L. E. Chenault, Cashier; B. M. Werley, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 211,541.61	\$ 176,479.28	\$ 194,238.61	\$ 189,961.20	\$ 182,986.10
Loans and discounts (secured by collateral).....	194,347.42	196,933.06	159,422.44	185,725.11	225,165.61
Loans on real estate.....	71,855.24	101,476.14	99,679.75	105,032.75	93,212.74
Overdrafts (secured and unsecured).....	779.17	827.11	835.06	2,324.49	1,827.06
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	27,933.98	22,265.03	7,913.63	8,736.60	80,059.03
Premium on bonds.....	75.00	75.00	75.00	75.00	75.00
Furniture and fixtures.....	6,500.00	5,500.00	4,500.00	4,500.00	4,500.00
Banking house.....	38,500.00	38,500.00	37,000.00	37,000.00	37,000.00
Other real estate.....	2,767.76	2,767.76	33,322.17	33,322.17	2,671.80
Due from banks (not reserve banks).....	1,687.50	787.50	675.00	675.00	675.00
Cash items (not including checks on other banks).....	2,357.12	13,304.20	680.65	392.60	190.56
Due from reserve banks.....	154,480.68	145,004.04	164,676.71	75,298.31	162,438.34
Checks on other banks.....	2,851.20	5,229.97	3,037.32	2,175.09	4,245.21
Currency.....	22,447.00	16,624.00	24,685.00	23,006.00	26,335.00
Gold.....	7,230.00	14,845.00	14,630.00	20,825.00	10,825.00
Silver and fractional coin.....	2,261.79	2,086.23	2,437.25	2,106.70	2,386.69
Other resources.....	90.82				5,639.10
Total.....	\$ 752,736.29	\$ 747,704.32	\$ 752,908.59	\$ 677,961.02	\$ 844,567.24

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

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	13,104.99	8,583.59	8,013.47	10,911.16	14,985.49
Savings accounts	151,359.16	151,435.99	155,147.63	149,258.12	149,501.27
Postal savings accounts	1,078.34	1,091.89	1,091.89	1,091.89	1,105.42
Trust funds	1,141.52	55.50	1,453.01	1,453.01	1,235.01
Individual deposits	297,576.92	323,160.74	333,892.96	286,298.50	356,414.61
Due to banks (not reserve banks)	66,591.68	48,893.79	31,228.77	16,810.42	50,243.01
Demand certificates of deposit	10,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Time certificates of deposit	105,024.15	107,224.93	114,980.38	100,560.38	102,430.38
Certified checks	328.40	570.69	629.40	703.03	6,276.47
Cashier's checks	2,662.00	1,401.17	1,808.25	5,705.70	61,360.62
Reserved for interest	391.88	609.21	654.14	935.72	.....
Reserved for taxes	1,477.25	1,676.82	1,008.69	1,233.05	1,014.96
Total	\$ 752,736.29	\$ 747,704.32	\$ 752,908.59	\$ 677,961.02	\$ 844,567.24

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

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY

No. 187, STATE BANK.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 3,658.45	\$ 6,977.26	\$ 6,543.00	\$ 5,299.65	\$ 8,307.43
Loans and discounts (secured by collateral)	14,868.84	27,909.07	35,795.43	42,506.95	41,672.54
Loans on real estate	2,226.40	600.00	600.00	.....	.....
Overdrafts (secured and unsecured)	35.17	95.48	167.44	94.79	714.92
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	.....	.....	.....	.....	.....
Due from reserve banks	5,899.82	1,553.94	9,725.76	7,556.86	10,567.98
Currency	2,850.00	1,530.00	1,398.00	1,533.00	2,337.00
Gold	20.00	45.00	50.00	45.00	55.00
Silver and fractional coin	613.03	350.45	339.00	229.20	491.86
Other resources	2,507.32	500.00	500.00	500.00	250.00
Total	\$ 33,679.04	\$ 40,561.20	\$ 56,118.63	\$ 58,765.45	\$ 66,396.43

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	1,250.00
Undivided profits, net	141.70	327.50	1,133.85	1,536.82	1,084.68
Bills payable			5,000.00	5,000.00	3,960.00
Individual deposits	19,885.46	25,550.50	33,741.58	34,855.43	45,346.14
Time certificates of deposit	3,151.88	3,683.20	5,243.20	5,873.20	4,755.61
Cashier's checks				500.00	
Total	\$ 33,679.04	\$ 40,561.20	\$ 56,118.63	\$ 58,765.45	\$ 66,396.43

Directors—J. A. Bishop, J. Simmons, H. H. Maxey, Harold Hutchison, Clare 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, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 75,947.69	\$ 73,317.85	\$ 81,271.77	\$ 87,082.72	\$ 91,188.63
Loans and discounts (secured by collateral)		18,925.00	19,625.00	20,275.00	17,450.00
Loans on real estate	18,182.29	21,607.29	21,559.45	21,559.45	25,367.29
United States bonds					4,000.00
Bonds to secure postal savings	7,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Other bonds and securities	21,976.91	22,353.09	21,930.82	22,437.04	26,249.77
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house	223.25	3.89	33.55	71,152.09	586.74
Cash items (not including checks on other banks)	67,141.91	94,267.62	94,947.48	167.07	104,594.04
Due from reserve banks	68.03		2,472.34	4,966.00	81.88
Checks on other banks	6,641.00	7,003.00	2,086.00	4,320.00	6,121.00
Currency	4,877.50	4,817.50	2,365.00	4,320.00	4,752.50
Gold					277.58
Silver and fractional coin	1,053.13	646.50	864.07	697.80	
Total	\$ 225,136.71	\$ 255,941.74	\$ 260,155.48	\$ 245,657.17	\$ 293,669.43

LIABILITIES

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	1,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	5,946.26	2,621.04	3,426.34	3,975.03	6,062.68
Postal savings accounts	3,307.70	4,033.53	4,551.53	3,531.68	2,819.29
Individual deposits	128,168.47	160,975.51	162,352.85	150,999.76	200,969.66
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	51,246.27	50,312.92	51,177.44	47,611.75	44,317.75
Cashier's checks	9,968.01	10,498.74	11,147.32	12,038.95	12,000.05
Total	\$ 225,136.71	\$ 255,941.74	\$ 260,155.48	\$ 245,657.17	\$ 293,669.43

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

No. 245, STATE BANK.
THE BRIGGSDALE STATE BANK, BRIGGSDALE, WELD COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 19,780.30	\$ 20,045.79	\$ 12,500.00	\$ 20,003.34	\$ 18,508.00
Loans and discounts (secured by collateral).....	23,009.08	24,950.00	38,387.04	38,000.00	37,500.78
Loans on real estate.....	4,820.00	6,170.00	3,970.00	3,520.00	3,525.00
Overdrafts (secured and unsecured).....	301.22	127.50	334.51	326.33	2,079.40
United States bonds.....	1,009.60	1,312.10	1,045.85	1,220.85	1,500.00
Other bonds and securities.....	800.00	733.09	733.09	733.09	805.00
Furniture and fixtures.....	877.00	877.00	877.00	877.00	877.00
Banking house.....	17,104.58	19,689.80	11,987.45	1,561.86	13,294.99
Due from reserve banks.....	258.89	786.21	396.78	330.42	3,469.08
Checks on other banks.....	1,132.00	477.00	1,417.00	1,087.00	1,628.00
Currency.....	510.00	672.50	1,567.50	1,727.50	382.50
Gold.....	232.68	313.27	524.31	579.90	720.70
Silver and fractional coin.....	69,835.35	76,154.26	73,740.83	69,967.29	85,023.54
Total.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00

LIABILITIES

Capital stock.....	2,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Surplus fund.....	3,270.09	465.96	1,058.06	1,418.75	3,562.47
Undivided profits, net.....	45,370.44	56,167.56	51,392.03	46,171.10	57,664.81
Individual deposits.....	4,078.76	1,786.38	1,786.38	90.77	1,288.88
Due to reserve banks.....	5,116.06	3,734.36	5,504.36	6,500.29	8,232.38
Demand certificates of deposit.....	69,835.35	76,154.26	73,740.83	69,967.29	85,023.54
Time certificates of deposit.....	57,097.19	29,584.39	64,015.06	84,747.03	96,436.53
Cashier's checks.....	73,401.70	119,357.31	65,028.67	68,251.40	58,873.46
Total.....	\$ 57,097.19	\$ 29,584.39	\$ 64,015.06	\$ 84,747.03	\$ 96,436.53

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

No. 11, STATE BANK.
THE FARMERS AND MERCHANTS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

L. M. Beck, President; W. H. Ball, Vice-President; L. A. Beck, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 57,097.19	\$ 29,584.39	\$ 64,015.06	\$ 84,747.03	\$ 96,436.53
Loans and discounts (secured by collateral).....	73,401.70	119,357.31	65,028.67	68,251.40	58,873.46
Loans on real estate.....	6,685.00	9,935.00	9,953.36	13,053.36	26,085.00
Overdrafts (secured and unsecured).....	1,521.45	2,153.45	815.92	768.62	609.09
United States bonds.....	232.68	313.27	524.31	579.90	720.70
Total.....	\$ 69,835.35	\$ 76,154.26	\$ 73,740.83	\$ 69,967.29	\$ 85,023.54

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

Bonds to secure postal savings.....	500.00	500.00	500.00	500.00
Other bonds and securities.....	2,774.01	5,273.46	1,155.56	5,872.96
Furniture and fixtures.....	1,900.00	1,900.00	1,900.00	2,013.25
Other real estate.....	.....	9,000.00	8,800.00	12,310.80
Due from banks (not reserve banks).....	.....	35.12	.....	5,507.84
Cash items (not including checks on other banks).....	108,183.75	114,277.04	96,817.90	208,839.60
Due from reserve banks.....	51.57	1,324.85	338.00	5,922.78
Checks on other banks.....	4,220.00	6,113.00	10,136.00	8,784.00
Currency.....	1,495.00	1,635.00	50.00	25.00
Gold.....	1,307.49	1,254.39	329.44	1,544.19
Silver and fractional coin.....	.....	.....	.....	.....
Total.....	\$ 259,142.66	\$ 293,733.01	\$ 259,789.71	\$ 468,124.99

LIABILITIES

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	7,500.00	7,500.00	7,500.00	7,650.00
Undivided profits, net.....	2,271.74	1,032.47	873.57	1,745.31
Savings accounts.....	.....	.....	.....	2,269.86
Postal savings accounts.....	313.02	313.73	112.53	116.18
Individual deposits.....	144,921.53	195,558.37	155,533.56	357,552.88
Due to banks (not reserve banks).....	.....	.....	.....	1,509.33
Demand certificates of deposit.....	7,918.22	1,410.67	2,259.77	537.37
Time certificates of deposit.....	66,220.15	56,888.62	62,935.08	64,861.14
Certified checks.....	.....	.....	55.00	8.73
Cashier's checks.....	.....	1,029.15	375.00	1,874.19
Total.....	\$ 259,142.66	\$ 293,733.01	\$ 259,789.71	\$ 468,124.99

Directors—W. H. Ball, C. S. Stewart, L. D. Kramheck, Jacob Kramer, John Delacenthal, William Jennerich, H. J. Schloo, L. M. Beck, L. A. Beck.

No. 181, STATE BANK.

THE BRISTOL STATE BANK, BRISTOL, PROWERS COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 23,252.87	\$ 27,166.14	\$ 22,329.90	\$ 25,720.64	\$ 29,269.54
Loans and discounts (secured by collateral).....	18,301.74	18,971.05	18,481.15	17,077.07	16,945.97
Loans on real estate.....	1,780.00	1,780.00	2,680.00	2,980.00	2,530.00
Overdrafts (secured and unsecured).....	272.99	713.95	899.14	709.75	1,134.94
Other bonds and securities.....	700.15	2,061.11	1,313.88	772.58	1,485.96
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Cash items (not including checks on other banks).....	309.35	260.22	103.65	146.48	229.50
Due from reserve banks.....	18,141.72	11,796.59	5,517.98	3,558.77	8,876.59
Checks on other banks.....	193.60	.....	100.00	.....	196.71

THE BRISTOL STATE BANK, BRISTOL, PROVERS COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency	2,765.00	2,416.00	1,730.00	2,455.00	1,368.00
Gold	5.00	12.50	22.50	2.50	135.00
Silver and fractional coin	401.54	260.18	365.17	497.39	669.89
Other resources	.....	593.11	536.15	.....	763.61
Total	\$ 67,323.96	\$ 67,230.85	\$ 55,279.52	\$ 55,120.18	\$ 64,805.71
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Undivided profits, net	202.97	.....	.....	290.86	812.80
Bills payable	4,000.00	.....	3,700.00	.....	290.86
Individual deposits	42,293.62	49,606.64	32,985.45	8,700.00	4,650.00
Demand certificates of deposit	150.00	150.00	.....	27,658.16	41,522.69
Time certificates of deposit	8,113.47	5,461.61	5,597.97	6,741.71	6,120.22
Certified checks	402.00	.....	1,266.65	.....	.....
Cashier's checks	330.00	.....	.....	.....	.....
Reserved for taxes	131.90	29.45	29.45	29.45	.....
Total	\$ 67,323.96	\$ 67,230.85	\$ 55,279.52	\$ 55,120.18	\$ 64,805.71

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

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY
 No. 294, STATE BANK.

John M. Needham, President; John Christensen, Sr., Vice-President; H. W. Twombly, Vice-President; Emery D. Hollowell, Cashier;
 Rex E. Turner, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 32,079.54	\$ 56,898.53	\$ 51,589.94	\$ 68,904.87	\$ 106,134.87
Loans and discounts (secured by collateral)	46,307.92	48,471.63	63,773.93	76,545.23	93,052.33
Loans on real estate	2,270.00	1,910.00	4,680.00	4,680.00	3,400.00
Overdrafts (secured and unsecured)	666.93	872.13	623.78	1,472.74	3,128.13
Other bonds and securities	12,974.19	15,252.50	16,575.70	17,989.45	8,547.89
Furniture and fixtures	3,681.52	3,681.52	3,681.52	3,681.52	3,681.52
Banking house	28,883.94	28,883.94	28,883.94	28,883.94	28,883.94
Cash items (not including checks on other banks)	.....	1,397.67	677.00	106.74	127.87
Due from reserve banks	108,426.10	86,297.22	62,783.18	52,075.11	97,181.34
Checks on other banks	1,249.74	2,333.07	72.00	40.45	3,091.11
Currency	4,426.00	4,727.00	5,952.00	6,449.00	9,238.00
Gold	2,335.00	2,700.00	3,025.00	3,540.00	4,165.00

Silver and fractional coin.....	2,191.90	1,701.55	2,070.46	2,428.75	4,186.57
Expense account.....		1,054.02			
Total.....	\$ 245,492.78	\$ 256,180.78	\$ 244,388.45	\$ 266,797.80	\$ 364,819.57
LIABILITIES					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	2,264.51	3,417.23	3,417.23	3,417.23	5,038.45
Undivided profits, net.....	1,348.14	355.20	355.20	1,225.57	1,914.93
Savings accounts.....	343.44				
Individual deposits.....	137,561.00	146,927.07	118,409.09	107,632.21	213,626.23
Demand certificates of deposit.....	5,000.00		5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	48,975.69	54,828.73	67,197.63	99,331.01	88,072.51
Certified checks.....				64.00	
Cashier's checks.....		1,007.75	9.30	127.78	1,167.45
Total.....	\$ 245,492.78	\$ 256,180.78	\$ 244,388.45	\$ 266,797.80	\$ 364,819.57

NO. 333, STATE BANK.

THE BUCKINGHAM STATE BANK, BUCKINGHAM, WELD COUNTY

Joel Schad, President; H. A. Johnson, Vice-President; R. A. Nordell, Cashier.

RESOURCES					
Loans and discounts (unsecured).....					Nov. 20, 1917
Loans and discounts (secured by collateral).....					\$ 31,110.21
Overdrafts (secured and unsecured).....					201.00
Furniture and fixtures.....					1,492.07
Banking house.....					885.00
Due from reserve banks.....					175.00
Currency.....					1,393.30
Gold.....					448.00
Silver and fractional coin.....					5.00
Expense account.....					203.82
Total.....					676.22
LIABILITIES					
Capital stock.....					\$ 10,000.00
Surplus fund.....					1,000.00
Bills payable.....					8,000.00
Individual deposits.....					17,583.62
Time certificates of deposit.....					6.00
Total.....					\$ 36,589.62
Directors—Joel Schad, R. A. Nordell, H. A. Johnson.					

No. 109, STATE BANK.
THE BURLINGTON STATE BANK, BURLINGTON, KIT CARSON COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 50,235.22	\$ 58,258.17	\$ 72,984.44	\$ 59,796.29	\$ 42,007.77
Loans and discounts (secured by collateral).....	5,896.88	75,838.99	60,759.68	76,348.44	110,258.67
Loans on real estate.....	9,085.33	5,612.00	4,992.00	5,092.00	9,852.00
Overdrafts (secured and unsecured).....	4,302.71	1,262.93	1,097.35	1,998.93	2,830.36
United States bonds.....	1,395.52	1,408.52	1,240.08	1,389.66	1,750.00
Other bonds and securities.....	1,850.00	1,600.00	1,600.00	1,600.00	5,173.19
Furniture and fixtures.....	7,116.08	7,500.00	7,500.00	7,500.00	2,310.50
Banking house.....	1,000.00	1,000.00	1,000.00	850.00	7,500.00
Other real estate.....	358.61	358.61	358.61	850.00	850.00
Cash items (not including checks on other banks).....	49,047.38	62,424.64	28,460.45	11,520.00	31,659.89
Due from reserve banks.....	388.40	403.69	394.09	548.45	777.00
Checks on other banks.....	6,311.00	6,811.00	4,655.00	5,055.00	3,710.00
Currency.....	625.00	665.00	555.00	560.00	752.50
Gold.....	863.02	1,577.97	1,315.95	1,188.39	713.52
Silver and fractional coin.....	190,916.54	224,362.91	187,472.65	173,450.16	220,145.40
Total	\$ 190,916.54	\$ 224,362.91	\$ 187,472.65	\$ 173,450.16	\$ 220,145.40
LIABILITIES					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,750.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	5,880.58	298.06	1,043.48	1,487.20	3,598.65
Bills payable.....	156,004.25	193,152.79	156,150.19	10,000.00	10,000.00
Individual deposits.....	840.00	422.97	139.25	127,056.81	164,972.73
Demand certificates of deposit.....	10,421.99	11,969.37	12,387.23	1,161.47	1,567.22
Time certificates of deposit.....	1,019.72	1,019.72	1,325.50	15,339.72	22,506.80
Other liabilities.....	190,916.54	224,362.91	187,472.65	173,450.16	220,145.40
Total	\$ 190,916.54	\$ 224,362.91	\$ 187,472.65	\$ 173,450.16	\$ 220,145.40
Directors—W. W. Brinkly, Wyatt Boger, Frank D. Mann.					

No. 12, STATE BANK.
THE STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 35,533.42	\$ 33,268.67	\$ 32,615.42	\$ 38,221.74	\$ 48,583.08
Loans and discounts (secured by collateral).....	71,486.23	80,126.24	94,103.96	94,471.32	94,897.99
Loans on real estate.....	800.00	800.00	800.00	800.00	800.00
Overdrafts (secured and unsecured).....	3,161.28	350.98	723.39	939.52	3,174.25
United States bonds.....	190,916.54	224,362.91	187,472.65	173,450.16	220,145.40
Total	\$ 190,916.54	\$ 224,362.91	\$ 187,472.65	\$ 173,450.16	\$ 220,145.40
Directors—W. W. Brinkly, Wyatt Boger, Frank D. Mann.					

Other bonds and securities.....	1,195.37	1,594.01	650.69	2,777.71	3,428.24
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	325.00	325.00	325.00	325.00	325.00
Due from banks (not reserve banks).....	12,799.20	16,906.16	4,243.26		
Cash items (not including checks on other banks).....	62.05				
Due from reserve banks.....	33,841.84	47,203.01	34,560.54	14,139.37	26,332.47
Checks on other banks.....	6,489.00	367.09	284.43	1,819.09	78.53
Currency.....	2.50	5,641.00	7,467.00	6,170.00	7,030.00
Gold.....	870.32	65.00		375.00	
Silver and fractional coin.....	261.78	753.88	1,053.48	920.47	870.20
Other resources.....		507.94	1,010.59		160.48
Total.....	\$ 167,827.99	\$ 188,908.98	\$ 178,823.76	\$ 161,959.22	\$ 187,050.24

LIABILITIES					
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	1,200.00	1,500.00	1,500.00	1,500.00	1,800.00
Undivided profits, net.....	2,981.10	742.64	1,952.24	2,257.24	5,048.27
Individual deposits.....	117,428.28	139,707.32	123,147.29	100,661.73	124,644.29
Due to banks (not reserve banks).....	5,269.82	5,234.75	5,929.50	8,831.93	6,491.74
Demand certificates of deposit.....	6,855.73	11,735.25	8,921.76	7,914.05	11,031.17
Time certificates of deposit.....	22,093.06	17,989.02	25,372.97	28,794.27	26,034.77
Total.....	\$ 167,827.99	\$ 188,908.98	\$ 178,823.76	\$ 161,959.22	\$ 187,050.24

Directors—S. P. Shaw, Burt Ragan, John F. Heston, A. D. Stewart, Warren Shamburg.

THE BYERS STATE BANK, BYERS, ARAPAHOE COUNTY

No. 206, STATE BANK.

Robert W. Burton, President; J. R. Stober, Vice-President; L. Minkner, Cashier; W. A. Morgensen, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	9,042.65	10,429.16	13,198.55	15,678.46	14,666.17
Loans and discounts (secured by collateral).....	25,045.28	28,548.30	32,968.50	29,047.61	34,234.06
Loans on real estate.....	16,113.02	15,803.66	15,567.81	15,567.81	8,189.15
Overdrafts (secured and unsecured).....	672.98	339.93	333.48	962.39	939.42
Other bonds and securities.....	846.05	1,882.31	417.60	231.30	296.20
Furniture and fixtures.....	2,325.00	2,325.00	2,000.00	2,000.00	2,000.00
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	4,663.17	3,563.17	3,563.17	3,563.17	6,563.17
Due from banks (not reserve banks).....	1.13	7,234.60	5,372.14	4,703.92	26,371.55
Due from reserve banks.....	309.06	563.60	82.96	20.99	260.59
Checks on other banks.....	1,619.00	953.00	1,111.00	1,911.00	885.00
Currency.....	200.00	405.00	600.00	460.00	500.00
Gold.....	64.78	221.20	263.18	423.62	484.29
Silver and fractional coin.....					
Total.....	\$ 66,171.17	\$ 74,968.93	\$ 78,178.29	\$ 77,270.27	\$ 98,089.60

THE BYERS STATE BANK, BYERS, ARAPAHOE COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	185.08	185.08	185.08	185.08	3,000.00
Undivided profits, net	1,633.81	2,854.14	4,233.19	4,544.51	3,173.02
Bills payable	3,804.00	7,752.80	8,000.00	10,752.90	
Notes rediscounted		4,363.75	3,823.75	2.00	
Dividends unpaid	2.00	2.00	2.00	2.00	
Individual deposits	40,882.00	39,321.36	39,257.74	31,325.13	69,213.08
Demand certificates of deposit	1,158.55	376.10	1,602.95	722.95	957.10
Time certificates of deposit	2,398.01	3,311.24	3,279.94	5,295.71	4,022.38
Certified checks		67.08			
Cashier's checks	1,107.72	1,735.38	2,793.64	1,441.99	2,722.02
Total	\$ 66,171.17	\$ 74,968.93	\$ 78,178.29	\$ 77,270.27	\$ 98,089.60

Directors—Robert W. Burton, J. R. Stober, L. Minkner, W. A. Morgensen.

No. 13, STATE BANK.

FIRST STATE BANK OF CALHAN, CALHAN, EL PASO COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 94,638.99	\$ 99,557.35	\$ 104,106.97	\$ 101,344.20	\$ 128,893.87
Loans and discounts (secured by collateral)	52,043.10	60,155.04	63,754.36	57,718.62	52,821.30
Loans on real estate	3,925.00	2,325.00	2,325.00	2,325.00	2,325.00
Overdrafts (secured and unsecured)	594.33	630.20	1,147.72	1,382.57	1,368.44
United States bonds	2,500.00	2,500.00	2,500.00	2,500.00	1,200.00
Furniture and fixtures	4,500.00	4,500.00	4,500.00	4,500.00	2,500.00
Banking house	33.21	29.68	73.85	98.85	4,500.00
Cash items (not including checks on other banks)	32,247.00	34,251.80	31,699.59	34,137.01	29,792.12
Due from reserve banks	3,918.00	3,986.00	5,974.00	5,945.00	5,343.00
Currency	682.50	370.00	632.50	502.50	502.50
Gold	837.42	1,074.23	548.56	689.54	1,149.79
Silver and fractional coin		100.00	80.00	196.00	80.00
Other resources					
Total	\$ 195,919.55	\$ 209,479.30	\$ 217,341.65	\$ 211,339.29	\$ 230,491.85

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	10,000.00
Undivided profits, net	4,917.61	3,111.38	5,077.18	6,445.69	3,953.65
Individual deposits	126,629.61	140,879.36	145,595.12	128,985.15	141,752.87
Time certificates of deposit	36,889.16	36,842.88	39,688.62	49,941.66	51,042.56
Cashier's checks	4,883.17	6,143.68	4,480.73	3,466.79	8,742.77
Total	\$ 195,919.55	\$ 209,479.30	\$ 217,341.65	\$ 211,339.29	\$ 230,491.85

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

CASTLE ROCK STATE BANK, CASTLE ROCK, DOUGLAS COUNTY

No. 336, STATE BANK.

L. W. Cunningham, President; Addison J. Senter, Vice-President; Harold A. Senter, Cashier; W. L. Troutfetter, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....					\$ 3,155.00
Loans and discounts (secured by collateral).....					4,070.00
Loans on real estate.....					1,500.00
United States bonds.....					24.55
Other bonds and securities.....					3,500.00
Furniture and fixtures.....					11,186.65
Due from reserve banks.....					1,284.00
Currency.....					10.00
Gold.....					450.38
Silver and fractional coin.....					1,066.28
Expense account.....					
Total.....					\$ 26,446.86

LIABILITIES

Capital stock.....					\$ 10,000.00
Surplus fund.....					2,500.00
Individual deposits.....					9,035.21
Demand certificates of deposit.....					4,909.00
Cashier's checks.....					2.65
Total.....					\$ 26,446.86

Directors—L. W. Cunningham, Addison J. Senter, W. L. Troutfetter, Fred B. Hood, Harold A. Senter.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 28,407.64	\$ 28,767.06	\$ 27,423.95	\$ 27,974.14	\$ 45,057.61
Loans and discounts (secured by collateral).....	12,042.48	8,118.50	18,347.42	16,922.53	21,908.65
Overdrafts (secured and unsecured).....	1,545.30	1,445.30	2,185.30	385.30	885.17
Other bonds and securities.....	127.57	131.40	151.33	241.25	296.66
Furniture and fixtures.....			387.50	387.50	501.77
Banking house.....	900.00	900.00	900.00	900.00	1,076.00
Other real estate.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Cash items (not including checks on other banks).....	832.63	832.63	832.63	832.63	832.63
Due from reserve banks.....	21,187.99	13,240.66	22.38	7,736.48	491.95
Total.....					18,556.42

FIRST STATE BANK OF CHERAW, CHERAW, OTERO COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Checks on other banks	54.83	139.75	134.29	30.93	\$ 1,267.33
Currency	1,063.00	1,403.00	850.00	712.00	1,980.00
Gold	25.00	12.50	1,020.00	1,005.60	5.00
Silver and fractional coin	384.63	714.15	546.70	800.72	866.85
Expense account	505.57	48.24	192.85	49.84	
Other resources					
Total	\$ 68,376.64	\$ 57,060.39	\$ 69,160.49	\$ 60,416.65	\$ 95,028.34
LIABILITIES					
Capital stock	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund	2,325.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	820.11				511.45
Bills payable					5,000.00
Dividends unpaid		12.00	12.00		
Individual deposits	51,230.76	48,128.22	45,456.34	35,048.06	69,607.68
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	1,400.77	3,920.77	8,692.15	10,368.59	4,909.21
Total	\$ 68,376.64	\$ 67,060.39	\$ 69,160.49	\$ 60,416.65	\$ 95,028.34

Directors—Carter Wilder, Sherman Ball, I. W. Strickler, E. S. Strickler, W. B. Moore.

NO. 18, STATE BANK.
CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, CHEYENNE COUNTY

Paul Wupper, President; J. E. Hayes, Vice-President; Fred Keller, Cashier; Mrs. Jennie E. Ross, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 57,711.45	\$ 60,922.45	\$ 67,992.69	\$ 72,909.37	\$ 87,632.87
Loans and discounts (secured by collateral)	43,774.98	75,428.66	93,995.21	56,169.32	85,117.89
Loans on real estate	800.00	1,000.00	1,365.00	2,265.00	4,576.00
Overdrafts (secured and unsecured)	2,028.30	2,743.16	1,133.38	873.59	1,975.62
Bonds to secure postal savings	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	9,604.66	3,163.09	1,605.43	2,046.33	1,283.38
Furniture and fixtures	2,670.28	2,500.00	2,500.00	2,500.00	2,541.40
Banking house	4,800.00	4,500.00	4,500.00	4,500.00	4,500.00
Other real estate	9,154.94	8,529.94	8,529.94	8,529.94	960.94
Cash items (not including checks on other banks)	14,661.82	36,918.88	101.85	25,285.44	101,729.35
Due from reserve banks	4,518.00	5,055.00	23,492.32	6,097.00	7,313.00
Currency	207.50	400.00	6,253.00	17.50	167.50
Gold	712.53	345.67	669.63	1,150.94	953.73
Silver and fractional coin	14,518.66	700.89	700.89		
Other resources					
Total	\$ 167,163.12	\$ 202,506.85	\$ 213,788.84	\$ 183,344.43	\$ 299,752.28

LIABILITIES

Capital stock	\$ 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
Undivided profits, net	1,879.12	2,220.36	2,089.11	4,964.87
Bills payable	10,000.00	10,000.00	15,000.00	-----
Postal savings accounts	766.61	247.55	235.39	122.31
Individual deposits	113,792.40	143,615.70	107,596.77	224,785.73
Demand certificates of deposit	9.75	2,500.00	2,500.00	2,500.00
Time certificates of deposit	11,998.36	28,925.79	32,028.77	37,295.09
Cashier's checks	1,841.80	2,016.04	894.39	7,154.28
Total	\$ 167,163.12	\$ 202,506.85	\$ 213,788.84	\$ 299,752.28

Directors—J. E. Hayes, Mrs. H. S. Hamilton, H. C. Homer, Fred Keller, M. M. Lenihan, Mrs. Jennie Ross, Paul Wupper.

No. 276, STATE BANK.

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY

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

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 12,597.33	\$ 20,250.24	\$ 22,328.78	\$ 27,910.97	\$ 28,605.19
Loans on real estate	5,633.74	3,893.75	10,023.65	14,760.46	11,751.38
Overdrafts (secured and unsecured)	3,907.96	3,507.96	3,107.96	3,107.96	3,507.96
Other bonds and securities	426.67	219.23	88.11	43.44	506.61
Banking house	128.25	193.95	16.95	66.70	3,438.95
Due from reserve banks	3,500.00	2,500.00	2,500.00	2,500.00	2,000.00
Currency	110,217.15	68,151.56	51,815.54	31,636.16	72,924.54
Silver and fractional coin	5,100.00	3,950.00	5,000.00	4,750.00	4,350.00
Other resources	948.72	485.07	545.23	358.77	594.60
Total	\$ 142,459.82	\$ 105,174.53	\$ 95,426.22	\$ 85,134.46	\$ 127,679.23

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	576.55	84,134.47	202.01	290.80
Individual deposits	121,548.36	11,040.00	73,220.50	63,477.90
Time certificates of deposit	10,334.91	12,004.21	11,265.60	13,791.15
Total	\$ 142,459.82	\$ 105,174.53	\$ 95,426.22	\$ 127,679.23

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

No. 297, STATE BANK.
THE STOCKMEN'S BANK OF COLLEBRAN, COLLEBRAN, MESA COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 30,803.87	\$ 31,252.16	\$ 32,933.22	\$ 35,582.48	\$ 45,518.13
Loans and discounts (secured by collateral).....	30,413.56	41,237.03	43,431.92	48,015.38	49,444.54
Loans on real estate.....	7,753.00	9,243.00	13,364.25	11,220.68	8,096.67
Overdrafts (secured and unsecured).....	244.47	8.19	70.52	22.62	20.52
Other bonds and securities.....	2,562.96	2,852.12	2,178.11	3,433.94	2,461.87
Furniture and fixtures.....	1,073.40	1,073.40	1,073.40	1,103.40	1,000.00
Banking house.....	1,843.00	1,843.00	1,843.00	1,843.00	1,800.00
Due from banks (not reserve banks).....	9,649.48	2,638.26	2,504.93	4,119.66	4,119.66
Due from reserve banks.....	54,200.88	38,495.97	32,854.42	25,445.58	88,376.09
Currency.....	1,503.00	3,507.00	4,583.00	4,278.00	4,137.00
Gold.....	655.00	20.00	740.00	115.00	170.00
Silver and fractional coin.....	282.33	674.20	264.34	871.02	519.14
Other resources.....	158.10	.....	.....	.....	.....
Total	\$ 141,143.05	\$ 132,844.33	\$ 135,841.21	\$ 136,050.76	\$ 201,543.96
LIABILITIES					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00	3,500.00
Undivided profits, net.....	1,127.26	1,916.77	2,179.32	3,075.57	1,953.05
Individual deposits.....	95,774.25	83,886.72	85,369.39	73,452.28	132,907.53
Demand certificates of deposit.....	642.39	5,455.29	5,457.79	6,015.95	5,630.95
Time certificates of deposit.....	16,599.15	14,585.55	15,834.21	26,506.96	32,552.43
Total	\$ 141,143.05	\$ 132,844.33	\$ 135,841.21	\$ 136,050.76	\$ 201,543.96
Directors—J. J. Long, D. A. Randall, W. M. Porter, E. F. Collins, Olie Gunderson, William Zinke, P. A. Johnson, O. L. Dawson, Thomas McKelvie.					

No. 324, STATE BANK.
THE CITIZENS STATE BANK OF COLOFLATS, COLOFLATS, LAS ANIMAS COUNTY

R. E. Blackerby, President; Evelyn Green, Vice-President; Leonard Green, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 2,357.60
Loans and discounts (secured by collateral).....	18,811.23
Loans on real estate.....	4,014.54
Overdrafts (secured and unsecured).....	166.20
Furniture and fixtures.....	\$ 677.70	1,493.95

Banking house	1,237.50
Due from banks (not reserve banks)	9,046.33
Due from reserve banks	4,223.38
Checks on other banks	4,895.57
Currency	397.75
Gold	1,863.00
Silver and fractional coin	480.00
Expense account	444.50
Other resources	500.00
Total	\$ 42,377.72

LIABILITIES	
Capital stock	\$ 12,000.00
Surplus fund	1,200.00
Undivided profits, net	315.73
Individual deposits	28,105.65
Time certificates of deposit	756.34
Total	\$ 42,377.72

Directors—R. E. Blackerby, Leonard Green, Evelyn Green.

THE CITY LOAN BANK, COLORADO SPRINGS, EL PASO COUNTY

No. 266, PRIVATE BANK.

Owners—W. A. Davis, C. H. Barney.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 312.05	\$ 270.75	\$ 283.15	\$ 308.75	\$ 268.70
Loans and discounts (secured by collateral)	5,488.50	5,505.25	4,904.50	5,770.35	3,412.25
Loans on real estate	7,857.65	7,857.65	6,781.65	6,331.65	6,213.00
Due from banks (not reserve banks)	700.42	735.15	2,472.77	426.89	3,440.95
Checks on other banks	102.05	109.90	94.05	210.95	80.80
Currency	1,321.00	1,259.00	1,401.00	1,460.00	1,259.00
Gold	570.00	555.00	580.00	535.00	725.00
Silver and fractional coin	13.66	26.08	23.56	24.94	18.91
Total	\$ 16,365.33	\$ 16,318.78	\$ 16,540.68	\$ 15,128.53	\$ 15,418.61

LIABILITIES	
Capital stock	\$ 10,000.00
Undivided profits, net	3,413.81
Individual deposits	2,951.52
Total	\$ 16,365.33

Capital stock	\$ 10,000.00
Undivided profits, net	3,639.16
Individual deposits	2,901.52
Total	\$ 16,540.68

NO. 20, STATE BANK.

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 222,576.59	\$ 216,142.95	\$ 221,661.37	\$ 251,377.95	\$ 185,724.91
Loans and discounts (secured by collateral).....	360,689.06	360,686.33	364,047.62	429,553.55	513,089.88
Loans on real estate.....	217,128.39	220,852.85	240,590.74	244,348.07	263,110.89
Overdrafts (secured and unsecured).....	116.34	73.37	40.11	335.85	896.50
United States bonds.....	8,000.00	8,000.00	8,000.00	8,000.00	94,700.00
Bonds to secure postal savings.....	83,252.20	100,090.84	120,203.91	211,043.24	8,000.00
Other bonds and securities.....	211.00	1,000.00	1,000.00	1,000.00	113,874.16
Due from banks (not reserve banks).....	361.90	437.23	3,287.46	149.80	1,458.80
Due from reserve banks.....	587,372.84	705,972.21	560,908.58	393,563.34	534,978.11
Checks on other banks.....	3,607.15	8,411.95	17,723.95	5,691.38	7,948.58
Currency.....	34,278.00	30,784.00	27,466.00	53,974.00	45,644.00
Gold.....	1,812.00	1,340.00	1,310.00	1,987.50	10,818.50
Silver and fractional coin.....	1,346.72	1,895.90	2,702.63	1,500.77	979.43
Total.....	\$ 1,520,762.19	\$ 1,654,697.43	\$ 1,567,943.37	\$ 1,601,525.45	\$ 1,781,222.96
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.....	29,727.33	37,591.16	44,041.31	38,928.63	55,361.12
Savings accounts.....	653,617.96	676,779.07	699,462.56	676,578.11	731,169.92
Postal savings accounts.....	5,946.40	6,000.00	6,000.00	6,000.00	6,000.00
Individual deposits.....	531,164.07	630,009.69	538,416.98	594,995.34	723,362.78
Due to banks (not reserve banks).....	58,938.12	55,663.66	44,201.17	45,936.88	36,231.47
Due to reserve banks.....	11,903.74	12,190.14	12,289.03	12,289.03	3,465.57
Demand certificates of deposit.....	61,155.06	73,797.30	64,792.25	67,960.30	67,434.97
Certified checks.....	124.06	14.31	14.31	59.31	60.31
Cashier's checks.....	8,185.25	12,652.20	8,775.76	8,775.15	8,136.82
Total.....	\$ 1,520,762.19	\$ 1,654,697.43	\$ 1,567,943.37	\$ 1,601,525.45	\$ 1,781,222.96
Directors—O. H. Shoup, E. J. Eaton, F. P. Evans, John Curr, Thomas C. Strachan, Joseph G. Dern.					

No. 22, TRUST COMPANY.
THE COLORADO TITLE AND TRUST COMPANY, COLORADO SPRINGS, EL PASO COUNTY

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; Leonard E. Curtis, Vice-President; Wilfred M. Hager, Vice-President; W. R. Waterton, Secretary.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 118,740.86	\$ 92,029.78	\$ 84,447.91	\$ 85,932.26	\$ 248,247.93
Loans and discounts (secured by collateral)	765,539.44	689,855.57	738,187.51	751,418.50	759,586.92
Loans on real estate	143,033.67	146,733.67	149,255.01	151,450.01	141,705.01
Overdrafts (secured and unsecured)	437.29	337.11		1,042.42	1,540.64
United States bonds					900.00
Bonds to secure postal savings	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities	388,642.72	424,503.02	502,910.13	516,058.16	560,494.40
Other real estate	46,962.96	40,547.65	40,547.65	40,547.65	32,472.65
Due from banks (not reserve banks)	31,667.22	35,254.12	51,589.71	29,816.29	16,306.60
Cash items (not including checks on other banks)	1,416.83	972.18	356.63	1,294.43	227.80
Due from reserve banks	412,147.33	462,930.87	620,550.87	550,461.78	503,008.38
Checks on other banks	5,024.52	9,822.71	18,010.75	21,431.92	12,204.40
Currency	40,853.00	43,381.00	39,673.00	47,733.00	38,969.00
Gold	11,632.50	11,037.50	11,695.00	11,417.50	15,915.00
Silver and fractional coin	2,546.80	3,231.39	3,601.73	3,020.11	3,572.98
Other resources	12,143.83	11,639.85	11,334.23	10,943.59	10,709.65
Total	\$ 1,993,715.47	\$ 1,985,177.92	\$ 2,285,681.65	\$ 2,235,439.72	\$ 2,359,732.86
LIABILITIES					
Capital stock	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	59,250.00	60,250.00	61,050.00	61,050.00	62,770.00
Undivided profits, net	36,384.29	39,859.63	39,236.79	44,359.00	41,474.74
Savings accounts	463,016.99	448,534.91	455,291.52	450,952.32	431,056.25
Postal savings accounts	9,674.34	9,645.93	9,645.93	9,645.93	9,675.00
Trust funds	203,261.00	169,841.45	243,086.82	444,502.87	417,133.07
Dividends unpaid					403.00
Individual deposits	865,946.18	883,036.28	1,120,737.32	873,204.26	1,046,746.24
Due to banks (not reserve banks)	29,787.55	21,083.80	21,564.01	22,464.79	26,376.05
Demand certificates of deposit	1,050.00	2,500.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit	7,997.33	8,628.33	9,203.33	7,853.33	7,762.04
Certified checks	265.55	45.55	214.55	14.55	51.55
Cashier's checks	4,876.57	34,852.67	14,441.35	9,244.85	3,877.75
Reserved for interest	5,350.87	2,332.85	4,244.39	5,404.76	4,364.40
Reserved for taxes	6,844.80	4,905.57	5,736.57	5,732.67	7,005.45
Other liabilities			9.07	9.79	37.32
Total	\$ 1,993,715.47	\$ 1,985,177.92	\$ 2,285,681.65	\$ 2,235,439.72	\$ 2,359,732.86

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

THE PRIVATE LOAN BANK, COLORADO SPRINGS, EL PASO COUNTY
 (Liquidated July 27, 1917)

No. 265, PRIVATE BANK.

Owners—Charles W. Bohannon, Alexander Koehler.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 218.00	\$ 145.50	\$ 173.00	\$ 141.00	.....
Loans and discounts (secured by collateral).....	16,989.35	16,216.86	16,568.94	14,568.94	.....
Loans on real estate.....	9,162.82	10,057.00	10,207.00	10,057.00	.....
Due from banks (not reserve banks).....	1,964.71	2,744.20	2,936.70	5,361.42	.....
Checks on other banks.....	.....	.....	24.25	25.00	.....
Currency.....	55.00	5.00	46.00	53.00	.....
Silver and fractional coin.....	9.27	20.86	16.35	5.03	.....
Total	\$ 28,399.15	\$ 29,189.42	\$ 29,955.74	\$ 30,211.39	.....
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	.....
Surplus fund.....	10,000.00	15,000.00	15,000.00	15,000.00	.....
Undivided profits, net.....	8,375.40	4,180.22	4,813.64	5,211.39	.....
Individual deposits.....	23.75	9.20	142.10	.....	.....
Total	\$ 28,399.15	\$ 29,189.42	\$ 29,955.74	\$ 30,211.39	.....

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

No. 259, STATE BANK.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 21,709.62	\$ 27,904.88	\$ 33,069.25	\$ 37,521.99	\$ 39,815.56
Loans and discounts (secured by collateral).....	65,884.62	71,737.32	83,439.29	83,053.75	90,164.62
Loans on real estate.....	25,442.56	25,068.57	25,445.24	24,280.18	21,901.22
Overdrafts (secured and unsecured).....	426.79	592.53	671.53	1,656.43	1,766.58
United States bonds.....	.....	.....	.....	.....	15,712.00
Other bonds and securities.....	.....	.....	.....	.....	3,000.00
Furniture and fixtures.....	3,506.00	3,321.00	3,298.00	3,285.00	3,299.26
Due from banks (not reserve banks).....	61.69	1,101.50	10.37	10.37	.....
Due from reserve banks.....	22,174.05	32,174.49	100.96	74.56	1,059.40
Checks on other banks.....	1,983.41	7,959.33	32,613.02	24,123.02	54,768.53
Currency.....	1,401.00	3,295.00	7,070.06	1,959.47	1,572.71
Gold.....	1,487.50	857.50	3,285.00	2,658.00	4,594.00
Silver and fractional coin.....	1,117.76	1,494.48	1,029.15	3,912.50	4,302.50
Expense account.....	.....	76.21	.....	1,577.53	1,837.69

Other resources					270.00	
Total	\$ 145,194.00	\$ 175,593.48	\$ 193,756.42	\$ 184,382.80	\$ 243,814.07	
LIABILITIES						
Capital stock		\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	
Surplus fund		400.00	400.00	400.00	400.00	
Undivided profits, net	3,512.50					
Savings accounts	47,822.18	56,934.01	933.24	1,197.18	931.00	
Individual deposits	64,683.78	85,163.32	62,067.01	68,521.92	82,186.93	
Due to banks (not reserve banks)			92,159.87	80,523.37	118,512.84	
Demand certificates of deposit			3,538.27	2,443.83	4,270.81	
Certified checks	532.33	4,239.69	6,235.19	4,635.28	6,367.35	
Cashier's checks	3,637.21	3,851.46	3,322.84	75.00	6,145.14	
Total	\$ 145,194.00	\$ 175,593.48	\$ 193,756.42	\$ 184,382.80	\$ 243,814.07	
Directors—R. E. Johnson, R. S. Ellison, L. E. Burnett, George E. McCurdy, George E. McCurdy, W. E. Johnson.						

No. 194, STATE BANK.

THE CRAWFORD STATE BANK, CRAWFORD, DELTA COUNTY

Sam B. Hartman, President; E. A. Browne, Cashier; J. F. Taylor, Jr., Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 36,136.39	\$ 37,948.02	\$ 42,330.37	\$ 44,387.32	\$ 74,528.77
Loans and discounts (secured by collateral)	17,822.30	18,839.24	20,304.10	20,627.40	18,959.12
Loans on real estate	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Overdrafts (secured and unsecured)	484.46	1,224.85	840.98	889.54	719.33
Other bonds and securities	1,680.40	668.35	857.26	1,146.77	1,275.94
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
Due from banks (not reserve banks)	6,224.03	1,931.10	5,357.56	2,262.78	1,201.47
Cash items (not including checks on other banks)	770.90	584.47	458.82	535.90	388.00
Due from reserve banks	27,116.97	8,144.98	47,001.92	16,205.98	29,751.20
Checks on other banks	170.62	63.95	3.00	191.75	609.75
Currency	1,136.00	770.00	2,349.00	1,145.00	1,098.00
Gold	1,215.00	1,095.00	1,262.50	1,377.50	777.50
Silver and fractional coin	559.91	435.18	534.23	484.32	769.76
Other resources	4,120.00				2,360.00
Total	\$ 103,190.98	\$ 77,435.14	\$ 127,049.74	\$ 95,004.26	\$ 138,188.84

THE CRAWFORD STATE BANK, CRAWFORD, DELTA COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,700.00	4,200.00	4,200.00	4,200.00	4,500.00
Undivided profits, net	1,393.34	303.77	801.23	1,575.34	155.90
Bills payable	505.05	476.77	476.77	488.98	12,000.00
Savings accounts	74,061.02	53,146.59	102,277.93	63,267.93	98,144.98
Individual deposits	11,758.97	7,180.21	8,280.21	14,227.50	12,139.07
Time certificates of deposit	1,772.60	2,125.80	1,013.82	1,244.51	759.99
Cashier's checks					
Total	\$ 103,190.98	\$ 77,435.14	\$ 127,049.74	\$ 95,004.26	\$ 138,188.84
Directors—Sam B. Hartman, E. A. Browne, L. E. Browne, W. C. Browne.					

No. 6, PRIVATE BANK.

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY

Wallace I. Leary, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 32,789.53	\$ 28,364.69	\$ 40,754.94	\$ 53,612.80	\$ 41,543.20
Loans and discounts (secured by collateral)	14,173.38	11,973.38	12,574.38	12,480.66	22,158.05
Loans on real estate	6,565.00	1,185.00	1,200.00	1,200.00	3,042.83
Overdrafts (secured and unsecured)	2,294.75	4,095.92	1,000.35	1,183.21	9,813.83
Other bonds and securities	859.68	617.39	5,115.16	6,440.98	1,200.00
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,200.00	1,303.06
Other real estate		776.79	1,722.79	630.45	414.55
Due from banks (not reserve banks)	84.25				
Cash items (not including checks on other banks)	29,806.61	62,364.34	37,118.60	8,322.17	16,798.63
Due from reserve banks	4,000.00	2,750.00	4,000.00	4,000.00	4,000.00
Currency	500.00	400.00	800.00	850.00	
Gold	572.99	487.86	539.25	519.99	
Silver and fractional coin					651.28
Total	\$ 92,848.42	\$ 114,217.27	\$ 106,025.47	\$ 90,440.26	\$ 100,925.43

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,200.00	2,200.00	3,000.00	3,000.00	4,500.00
Undivided profits, net	675.51	470.98	30.30	43.35	481.25
Individual deposits	69,547.45	87,261.11	77,688.84	60,966.66	70,698.88
Demand certificates of deposit	10,425.46	14,285.18	15,306.33	16,430.25	15,245.30
Total	\$ 92,848.42	\$ 114,217.27	\$ 106,025.47	\$ 90,440.26	\$ 100,925.43
Owners—H. H. Tomkins, L. H. Tomkins, C. A. Webber, Wallace I. Leary.					

BANK OF CRESTED BUTTE, CRESTED BUTTE, GUNNISON COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 24,413.05	\$ 24,124.55	\$ 24,159.55	\$ 24,069.55	\$ 23,775.68
Loans and discounts (secured by collateral).....	52,408.50	50,743.50	51,957.50	47,097.50	49,455.00
Loans on real estate.....	22,415.00	21,245.00	20,980.00	20,985.00	18,990.00
Overdrafts (secured and unsecured).....	489.01	713.24	797.53	358.27	279.70
United States bonds.....	.....	.....	.....	.....	2,250.00
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	6,000.00	6,000.00
Other bonds and securities.....	5,684.72	4,767.62	4,380.77	4,361.77	5,156.24
Premium on bonds.....	111.94	111.94	111.94	168.64	168.64
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).....	9,958.32	7,855.09	12,131.77	11,073.97	10,491.85
Cash items (not including checks on other banks).....	.....	303.62	588.99	882.22	593.36
Due from reserve banks.....	20,016.66	23,638.80	20,433.07	25,327.56	29,664.83
Checks on other banks.....	916.53	3,526.18	304.64	1,514.35	4,142.91
Currency.....	1,980.00	2,367.00	3,707.00	3,940.00	2,106.00
Gold.....	4,530.00	3,895.00	5,960.00	6,705.00	4,512.50
Silver and fractional coin.....	228.50	111.34	301.10	1,032.61	287.37
Total.....	\$ 156,852.23	\$ 157,102.88	\$ 159,513.86	\$ 162,126.44	\$ 166,574.08

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.....	9,863.10	11,362.09	11,374.71	11,803.75	12,409.75
Savings accounts.....	598.32	790.00	1,125.00	1,470.00	2,225.00
Postal savings accounts.....	2,397.53	3,057.19	3,167.19	3,539.19	4,129.47
Individual deposits.....	39,538.76	36,675.76	38,162.40	37,859.73	51,997.68
Demand certificates of deposit.....	7,755.27	7,469.32	7,454.44	8,220.44	7,268.85
Time certificates of deposit.....	66,099.25	67,748.52	68,230.12	69,173.33	58,543.33
Total.....	\$ 156,852.23	\$ 157,102.88	\$ 159,513.86	\$ 162,126.44	\$ 166,574.08

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

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY
NO. 21, STATE BANK.

A. W. Morrell, President; H. D. MacDonald, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 86,899.00	\$ 64,964.00	\$ 75,532.39	\$ 80,354.40	\$ 99,771.74
Loans and discounts (secured by collateral)	128,613.78	129,559.18	136,268.41	161,464.82	215,794.62
Loans on real estate	16,625.80	20,802.14	15,384.36	22,123.71	34,492.44
United States bonds .....	.....	.....	.....	.....	8,182.00
Other bonds and securities	29,810.68	27,113.86	22,577.85	21,000.00	16,250.00
Banking house	3,165.60	2,681.83	2,681.83	2,561.68	2,060.71
Other real estate	11,354.10	9,846.11	9,796.11	9,716.11	9,587.93
Due from other banks (not reserve banks)	7,077.25	22,445.34	17,706.32	12,502.54	4,021.90
Cash items (not including checks on other banks)	116.20	2,231.25	9.80	391.50	111.66
Due from other banks	53,880.61	53,530.61	76,999.92	51,360.77	89,447.52
Checks on other banks	3,334.43	1,179.21	600.62	274.89	3,382.12
Currency	10,233.00	8,260.00	8,371.00	7,447.00	9,437.00
Gold	8,475.00	8,407.50	7,645.00	4,337.50	4,150.00
Silver and fractional coin	2,440.82	2,072.22	2,271.49	1,670.94	2,620.77
Other resources	40.65	40.65	38.21	38.21	.....
Total	\$ 362,072.34	\$ 349,473.90	\$ 375,883.31	\$ 375,199.07	\$ 499,310.41

LIABILITIES

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	7,956.63	623.17	1,676.35	2,861.89	7,217.70
Individual deposits	245,264.11	248,637.97	268,873.82	284,784.64	394,637.70
Due to banks (not reserve banks)	15,625.79	9,179.83	17,764.16	8,075.04	16,077.83
Due to reserve banks .....	.....	4,103.44	.....	.....	.....
Demand certificates of deposit	67.15	67.15	67.15	67.15	67.15
Time certificates of deposit	62,951.66	56,239.19	53,349.78	48,618.36	50,482.03
Certified checks .....	.....	.....	.....	.....	553.50
Cashier's checks	207.00	617.15	4,152.05	791.99	274.50
Total	\$ 362,072.34	\$ 349,473.90	\$ 375,883.31	\$ 375,199.07	\$ 499,310.41

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

FIRST STATE BANK OF CROOK, CROOK, LOGAN COUNTY
NO. 301, STATE BANK.

James C. Burger, President; Fred P. Watts, Vice-President; M. W. Trumble, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 9,965.20	\$ 14,750.81	\$ 14,541.31	\$ 13,619.97	\$ 23,472.30
Loans and discounts (secured by collateral)	33,153.14	52,995.56	39,884.46	40,206.84	34,387.81
Loans on real estate .....	.....	.....	1,050.00	1,050.00	3,600.00

Other bonds and securities.....	1,315.85	310.34	56.10	94.10	426.44
Furniture and fixtures.....	981.98	1,006.85	1,006.85	1,130.85	1,440.98
Banking house.....	1,142.89	1,792.19	1,850.54	1,726.54	1,925.48
Due from banks (not reserve banks).....	17,399.89	8,840.29	12,883.71	10,576.14	23,858.09
Checks on other banks.....	51.00	2,265.00	2,537.00	2,316.00	2,797.00
Currency.....	1,273.00	20.00	145.00	185.00	80.00
Gold.....	658.35	699.33	526.07	487.36	473.83
Silver and fractional coin.....	65,825.40	82,700.45	74,481.04	71,392.80	102,956.51
Total	\$ 65,825.40	\$ 82,700.45	\$ 74,481.04	\$ 71,392.80	\$ 102,956.51
LIABILITIES					
Capital stock.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund.....	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	1,871.37	292.71	961.69	1,791.33	1,910.07
Bills payable.....	36,879.98	56,704.55	48,861.20	34,403.24	7,000.00
Individual deposits.....	5,000.00	10,000.00	10,000.00	10,000.00	56,192.87
Demand certificates of deposit.....	8,953.90	2,194.85	2,094.85	12,583.38	5,000.00
Time certificates of deposit.....	1,120.15	1,008.34	63.30	114.85	14,821.49
Cashier's checks.....	65,825.40	82,700.45	74,481.04	71,392.80	5,532.11
Total	\$ 65,825.40	\$ 82,700.45	\$ 74,481.04	\$ 71,392.80	\$ 102,956.51

Directors—J. C. Burger, Fred P. Watts, Jeanette S. Watts.

THE BANK OF DEBEQUE, DEBEQUE, MESA COUNTY

S. G. McMullen, President; J. A. Wilcoxson, Vice-President; H. A. Quigley, Cashier.

No. 192. STATE BANK.

RESOURCES					
Loans and discounts (unsecured).....	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral).....	\$ 19,272.27	\$ 26,428.42	\$ 25,753.71	\$ 27,794.49	\$ 23,238.02
Loans on real estate.....	13,331.44	14,708.10	24,145.20	20,622.39	24,523.20
Overdrafts (secured and unsecured).....	1,350.00	200.00	200.00	2,300.00	600.00
Other bonds and securities.....	357.72	625.03	133.03	619.36	1,337.78
Furniture and fixtures.....	1,907.26	3,402.90	3,527.52	3,991.16	12,644.53
Due from banks (not reserve banks).....	925.00	750.00	750.00	750.00	750.00
Due from reserve banks.....	76.72	37.90	37.90	37.90	37.90
Checks on other banks.....	37,527.47	27,306.42	19,118.82	25,328.39	50,624.33
Currency.....	1,568.76	209.45	15.07	72.99	148.14
Gold.....	2,013.00	1,280.00	2,051.00	1,454.00	2,535.00
Silver and fractional coin.....	385.00	390.00	485.00	660.00	1,090.00
Other resources.....	653.47	771.92	437.29	543.98	473.22
	18.00	9.14	9.14	9.14	
Total	\$ 79,386.11	\$ 76,119.28	\$ 76,663.68	\$ 84,184.40	\$ 118,002.12

THE BANK OF DEBEQUE, DEBEQUE, MESA COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	600.00
Undivided profits, net	1,720.04	1,043.67	1,017.77	1,655.20	2,060.42
Individual deposits	64,987.31	59,142.79	57,873.92	61,873.21	98,375.71
Demand certificates of deposit	150.00	145.00	100.00	113.00	760.00
Time certificates of deposit	2,128.76	5,287.82	7,210.39	7,040.99	6,205.99
Total	\$ 79,386.11	\$ 76,119.28	\$ 76,663.68	\$ 84,184.40	\$ 118,002.12

Directors—S. G. McMullen, J. A. Wilcoxson, George D. McKay.

No. 185, STATE BANK.
THE DEER TRAIL STATE BANK, DEER TRAIL, ARAPAHOE COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 49,065.31	\$ 63,471.08	\$ 81,606.21	\$ 61,539.35	\$ 89,376.55
Loans and discounts (secured by collateral)	69,163.59	87,028.96	79,906.77	94,896.61	103,845.61
Loans on real estate	3,260.00	3,260.00	2,635.00	7,151.00	1,660.00
Overdrafts (secured and unsecured)	6,409.96	2,432.53	458.92	780.52	.....
United States bonds	.....	.....	.....	.....	2,100.00
Other bonds and securities	269.50	269.50	67.50	67.50	507.00
Premium on bonds	.....	.....	.....	.....	5.97
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	81.30	81.30	10.00	10.00	10.00
Other real estate	18.50	16.10	1,349.49	2,831.50	.....
Cash items (not including checks on other banks)	28,771.39	24,424.52	62,617.67	28,784.59	58,415.36
Checks on other banks	.....	75.00	.....	.....	18.25
Currency	3,337.00	4,207.00	5,984.00	7,825.00	5,681.00
Gold	1,655.00	1,782.50	1,760.00	1,187.50	2,737.50
Silver and fractional coin	777.85	1,196.66	885.31	390.68	1,506.94
Other resources	65.46	65.46	65.46	65.46	2,833.27
Total	\$ 167,874.86	\$ 193,310.61	\$ 242,346.33	\$ 210,829.79	\$ 273,696.75

LIABILITIES

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	12,500.00
Undivided profits, net	1,904.99	1,508.98	2,577.73	3,070.17	3,739.03
Savings accounts	25,795.71	29,270.06	29,360.28	31,246.54	35,692.14
Individual deposits	99,564.45	111,014.38	146,939.07	107,309.91	180,578.57

Demand certificates of deposit	3,463.55	11,918.50	2,800.00	2,641.90	12,861.32
Time certificates of deposit	12,146.16	14,598.69	35,442.12	41,544.30	13,325.69
Certified checks			237.13	19.97	
Total	\$ 167,874.86	\$ 193,310.61	\$ 242,346.33	\$ 210,829.79	\$ 273,696.75

Directors—A. M. Sniff, S. Guy Morrow, Fred A. Beuck, Henry O. Beuck, R. C. Tilton.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 65,310.69	\$ 71,194.92	\$ 65,854.47	\$ 64,175.30	\$ 67,297.31
Loans and discounts (secured by collateral)	22,243.46	17,036.55	23,115.40	27,142.67	35,063.00
Loans on real estate	2,825.00	4,625.00	3,376.25	5,661.50	3,522.25
Overdrafts (secured and unsecured)	2,877.14	1,927.30	1,174.25	3,306.22	1,909.29
Bonds to secure postal savings	5,000.00	5,000.00	4,500.00	4,500.00	4,500.00
Other bonds and securities	13,258.60	14,125.65	14,182.65	14,349.65	15,260.65
Furniture and fixtures	2,150.00	1,700.00	1,700.00	1,700.00	1,700.00
Due from banks (not reserve banks)	5.00	78.00	254.18		839.20
Cash items (not including checks on other banks)	742.50	288.25	317.40	334.55	71,883.08
Due from reserve banks	24,019.94	41,336.04	34,507.05	21,765.06	10.00
Checks on other banks			458.10		
Currency	4,410.00	5,115.00	3,608.00	2,028.00	4,947.00
Gold	850.00	865.00	840.00	840.00	790.00
Silver and fractional coin	752.73	486.72	579.81	918.83	1,510.62
Total	\$ 146,445.06	\$ 163,778.43	\$ 154,537.56	\$ 146,721.78	\$ 209,232.40

LIABILITIES

Capital stock					
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Postal savings accounts	2,712.39	183.25	498.34	859.13	1,701.62
Individual deposits	3,567.05	2,900.36	2,900.36	2,900.36	2,937.22
Time certificates of deposit	87,825.19	101,874.55	87,954.03	77,555.10	129,144.47
Total	\$ 146,445.06	\$ 163,778.43	\$ 154,537.56	\$ 146,721.78	\$ 209,232.40

Directors—John McFadzean, M. E. Wilson, J. M. Stone, Susie E. Stone, L. E. Stone.

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

No. 28, STATE BANK.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 44,243.53	\$ 58,041.15	\$ 63,544.55	\$ 57,918.79	\$ 76,240.43
Loans and discounts (secured by collateral).....	98,531.33	69,545.13	72,130.63	76,776.51	90,988.93
Loans on real estate.....	7,105.21	6,548.41	7,048.41	7,405.00	8,155.00
Overdrafts (secured and unsecured).....	2,153.48	1,926.76	1,791.24	1,763.37	3,968.17
Bonds to secure postal savings.....	9,000.00	9,000.00	9,000.00	12,500.00	9,000.00
Other bonds and securities.....		1,019.86		1,000.00	4,000.00
Furniture and fixtures.....	2,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Due from banks (not reserve banks).....	5,389.91	2,629.81	47.36	136.94	144.00
Due from banks (not including checks on other banks).....	960.00	65.39	40,519.83	53,037.07	61,197.35
Checks on other banks.....	32,709.17	55,482.67	200.00	600.00	750.39
Checks on other banks.....	55.55	450.00	6,105.00	6,623.00	10,880.00
Currenty.....	3,985.00	4,535.00	832.50	1,020.00	1,282.50
Gold.....	670.00	770.00	832.50	1,020.00	1,282.50
Silver and fractional.....	694.29	610.69	359.66	749.28	1,176.67
Total	\$ 211,497.47	\$ 215,624.87	\$ 206,579.18	\$ 223,529.96	\$ 272,783.41

LIABILITIES

Capital stock.....					
Surplus fund.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	7,500.00	10,000.00	10,000.00	10,000.00	10,000.00
Postal savings accounts.....	6,886.53	1,829.37	490.22	1,366.62	6,932.52
Dividends unpaid.....	5,947.56	5,631.85	6,551.00	5,175.00	6,245.30
Individual deposits.....	135,591.60	139,911.50	10.00	10.00	177,838.49
Time certificates of deposit.....	39,852.70	41,710.61	134,691.02	142,662.27	55,855.83
Certified checks.....	13.91			48,298.62	
Cashier's checks.....	705.17	1,531.54	301.30	1,017.45	911.30
Total	\$ 211,497.47	\$ 215,624.87	\$ 206,579.18	\$ 223,529.96	\$ 272,783.41

Directors—A. J. Weiss, Julius H. Weiss, Marx Lorig, David Hess, W. S. Johnson.

COLORADO STATE BANK, DELTA, DELTA COUNTY

No. 149, STATE BANK.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 34,556.68	\$ 33,117.90	\$ 51,390.53	\$ 54,308.78	\$ 64,694.93
Loans and discounts (secured by collateral).....	34,955.80	40,686.19	48,998.97	54,946.14	49,930.33

Loans on real estate	14,372.27	14,299.80	14,724.80	15,547.85
Overdrafts (secured and unsecured)	332.07	325.53	740.26	730.40
Other bonds and securities	3,249.24	1,648.03	2,202.35	6,897.20
Furniture and fixtures	2,300.00	2,300.00	2,300.00	2,150.00
Other real estate	2,150.00	3,571.85	3,571.85	3,571.85
Cash items (not including checks on other banks)	31.35	247.25	247.25	217.55
Due from reserve banks	82,793.36	48,200.07	31,447.84	68,337.73
Checks on other banks	1,344.97	1,506.65	4437.34	4,437.34
Currency	1,662.00	4,486.00	3,987.00	4,103.00
Gold	735.00	1,070.00	1,485.00	2,685.00
Silver and fractional coin	600.82	988.12	296.61	988.93
Other resources	5.16			

Total	\$ 183,375.17	\$ 178,785.61	\$ 170,803.43	\$ 224,292.11
LIABILITIES				
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net	5,381.81	1,739.83	1,794.75	4,074.66
Individual deposits	92,597.68	104,800.24	99,489.66	132,193.23
Due to banks (not reserve banks)	4,991.55	6,618.31	2,015.14	17,117.01
Demand certificates of deposit	2,500.00			
Time certificates of deposit	35,101.44	34,368.16	34,310.90	35,378.30
Cashier's checks	2,563.80	1,409.66	1,192.98	3,528.91
Total	\$ 173,242.64	\$ 183,375.17	\$ 170,803.43	\$ 224,292.11
Directors—L. M. Conklin, Austin E. Miller, Charles E. Parker, R. S. Kelso, L. R. Wigram, Millard Fairlamb, W. R. Johnson.				

No. 36, TRUST COMPANY.

THE AMERICAN BANK AND TRUST COMPANY, DENVER

Godfrey Schirmer, President; John A. Keefe, Vice-President; Jacob Fillius, Vice-President; Adolph Kuensemueller, Secretary-Treasurer; Emil Herzog, Asst. Secretary; Philip A. Zang, Asst. Secretary and Trust Officer.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 1,226,982.20	\$ 1,256,752.30	\$ 735,618.70	\$ 1,073,001.63	\$ 1,167,476.20
Loans and discounts (secured by collateral)	668,854.04	722,144.27	615,840.14	630,891.58	798,931.26
Loans on real estate	610,746.00	727,818.62	839,078.54	802,837.71	771,902.82
Overdrafts (secured and unsecured)	1,063.51	941.67	1,644.78	3,357.12	838.40
United States bonds	40,000.00	40,000.00	50,000.00	54,000.00	146,462.00
Bonds to secure postal savings	54,000.00	54,000.00	54,000.00	54,000.00	54,000.00
Other bonds and securities	2,371,031.38	2,402,704.09	1,982,531.46	2,074,546.91	1,917,544.59
Premium on bonds	2,320.25	2,320.25	1,356.50	1,356.50	1,356.50
Furniture on bonds	22,934.17	22,153.00	22,336.39	22,336.33	23,252.00
Banking house	47,580.00	47,160.00	47,160.00	46,740.00	46,740.00
Other real estate	26,997.74	25,570.29	25,261.46	42,187.16	40,977.68
Due from banks (not reserve banks)	9,053.77	9,887.06	4,117.69	6,434.37	5,588.98

THE AMERICAN BANK AND TRUST COMPANY, DENVER—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Cash items (not including checks on other banks).....	\$ 26,436.02	\$ 10,473.15	\$ 16,287.62	\$ 13,448.17	\$ 10,055.81
Due from reserve banks.....	1,346,346.16	789,329.79	1,211,710.04	927,736.24	935,906.91
Checks on other banks.....	31,408.14	45,062.31	24,423.86	22,781.69	31,510.19
Currency.....	107,479.00	66,163.00	64,449.00	80,499.00	80,571.00
Gold.....	57,980.00	211,055.00	266,800.00	157,197.50	99,427.50
Silver and fractional coin.....	15,387.21	12,393.98	15,712.83	17,313.35	10,298.47
Other resources.....	47,402.91	83,461.44	67,183.65	95,170.79	69,811.40
Total.....	\$ 6,714,002.50	\$ 6,529,390.22	\$ 6,045,512.66	\$ 6,122,316.05	\$ 6,212,651.71

LIABILITIES

Capital stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund.....	175,000.00	180,000.00	180,000.00	180,000.00	182,500.00
Undivided profits, net.....	87,319.19	20,564.35	45,268.71	66,369.38	40,173.69
Savings accounts.....	3,331,038.20	3,350,156.58	3,144,097.07	3,171,530.21	3,042,731.44
Postal savings accounts.....	32,456.63	32,864.55	32,864.55	32,864.55	33,271.98
Trust funds.....	41,473.29	58,066.21	74,312.22	104,004.04	66,491.28
Dividends unpaid.....	108.00	108.00	108.00	108.00	108.00
Individual deposits.....	1,735,718.33	1,608,285.71	1,487,108.40	1,503,573.00	1,772,168.22
Due to banks (not reserve banks).....	77,305.03	67,034.64	60,631.06	42,032.58	59,171.79
Demand certificates of deposit.....	12,244.00	8,541.75	4,455.00	4,498.00	6,881.00
Time certificates of deposit.....	510,286.17	487,123.70	374,065.09	362,032.49	364,954.63
Certified checks.....	19,286.91	5,058.44	8,617.31	3,374.59	1,772.14
Cashier's checks.....	152,807.67	133,253.72	81,367.17	69,083.28	89,445.16
Reserved for taxes.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other liabilities.....	31,027.08	70,332.57	44,618.08	74,845.93	45,084.45
Total.....	\$ 6,714,002.50	\$ 6,529,390.22	\$ 6,045,512.66	\$ 6,122,316.05	\$ 6,212,651.71

Directors.—T. E. Burbridge, William J. Chamberlain, William F. Dieter, Jacob Fillius, John A. Keefe, Louis W. Mack, H. P. Nagel, Godfrey Schimmer, Fritz Thies, Fred G. Walsen, Phillip A. Zang.

No. 29, STATE BANK.

THE BROADWAY BANK, DENVER, DENVER COUNTY

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 162,006.32	\$ 171,059.24	\$ 175,793.33	\$ 173,011.23	\$ 184,412.00
Loans and discounts (secured by collateral).....	30,716.00	36,245.00	25,922.20	30,311.20	43,908.20
Loans on real estate.....	28,925.00	25,710.00	23,475.00	29,736.00	31,552.50
Overdrafts (secured and unsecured).....	14,842.63	7,868.24	3,012.57	4,803.15	11,052.42
Other bonds and securities.....	1,816.03	1,929.94	1,429.95	810.00	5,310.00
Furniture and fixtures.....	12,884.15	12,884.15	12,884.15	12,884.15	13,079.36

Calvin Fleming, President; H. O. Gray, Vice-President; T. S. Jones, Vice-President; C. M. Hursh, Cashier; Frank J. Kruse, Asst. Cashier.

Banking house.....	88,484.21	89,484.21	89,574.08	89,574.08
Other real estate.....	10,000.82	10,083.82	10,032.07	5,136.87
Cash items (not including checks on other banks).....	56,335.37	48,302.88	39,432.22	62,977.01
Due from reserve banks.....	863.34	3,791.34	4,491.96	603.24
Checks on other banks.....	8,095.00	4,288.00	6,597.00	5,591.00
Currency.....	3,895.00	2,882.50	1,955.00	2,607.50
Gold.....	2,958.22	2,853.21	2,014.44	4,177.71
Silver and fractional coin.....			615.37	2,990.08
Expense account.....				279.98
Total	\$ 421,732.49	\$ 417,352.53	\$ 397,229.34	\$ 421,027.40
LIABILITIES				
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	886.99	1,720.00	1,720.00	1,720.00
Undivided profits, net.....	5,251.34	494.65		789.13
Notes rediscounted.....			5,000.00	
Savings accounts.....	98,903.10	98,377.81	91,211.61	94,592.65
Individual deposits.....	176,852.62	196,445.15	178,775.90	186,784.81
Due to reserve banks.....				199,147.70
Demand certificates of deposit.....	14,294.01	6,613.01	6,048.01	39,839.30
Time certificates of deposit.....	7,053.48	6,778.48	6,941.73	9,117.12
Certified checks.....	250.04	582.76	296.05	6,335.60
Cashier's checks.....	740.91	1,340.67	2,236.04	372.47
Other liabilities.....	17,500.00	5,000.00	5,000.00	1,198.22
Total	\$ 421,732.49	\$ 417,352.53	\$ 397,229.34	\$ 421,027.40

Directors—A. A. Cunningham, J. R. Elliott, Calvin Fleming, C. C. King, O. H. Leach, Hugh McWhirter, P. D. Rothwell, T. S. Jones, H. O. Gray, James E. Young.

THE CAPITOL HILL STATE BANK, DENVER

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

No. 241, STATE BANK.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	29,717.36	\$ 31,295.80	\$ 31,645.05	\$ 38,057.81	\$ 39,996.43
Loans and discounts (secured by collateral).....	89,095.24	97,484.77	109,712.24	112,712.96	102,692.67
Loans on real estate.....	20,075.00	19,075.00	19,775.00	19,775.00	20,175.00
Overdrafts (secured and unsecured).....	283.02	610.16	798.59	719.44	354.15
Other bonds and securities.....	80,141.40	82,165.30	75,684.00	40,782.50	63,328.75
Furniture and fixtures.....	2,280.34	2,054.68	2,054.68	1,911.90	1,911.90
Other real estate.....	9,630.22	9,630.22	9,630.22	9,630.22	9,630.22
Cash items (not including checks on other banks).....	52.50	630.00	630.00		1,550.00
Due from reserve banks.....	38,721.67	33,232.47	23,685.21	43,836.06	28,410.86
Checks on other banks.....	534.69	3,290.17	2,314.64	896.30	1,968.18

THE CAPITOL HILL STATE BANK, DENVER—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Currency	\$ 5,698.00	\$ 5,877.00	\$ 5,455.00	\$ 4,219.00	\$ 4,904.00
Gold	145.00	150.00	270.00	245.00	292.50
Silver and fractional coin	1,341.14	1,513.78	2,265.90	1,545.30	1,371.46
Total	\$ 277,715.58	\$ 286,379.35	\$ 283,920.53	\$ 274,486.27	\$ 276,586.12
LIABILITIES					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	4,325.00	6,000.00	6,000.00	6,000.00	7,300.00
Undivided profits, net	2,198.51	186.59	2,899.83	1,897.09	3,739.09
Bills payable	25,000.00	25,000.00	25,000.00	.....	.....
Savings accounts	45,832.07	47,833.82	47,833.81	52,332.90	47,843.50
Individual deposits	147,323.39	142,630.81	138,202.76	153,585.14	159,190.97
Due to banks (not reserve banks)	3,544.86	3,566.72	3,581.54	3,589.07	3,626.67
Demand certificates of deposit	7,500.00	15,000.00	15,000.00	15,500.00	7,500.00
Time certificates of deposit	11,467.22	13,350.22	15,230.22	11,193.00	15,927.56
Certified checks	181.15	475.63	416.00	58.26	459.44
Cashier's checks	343.38	2,232.56	366.37	330.81	998.89
Total	\$ 277,715.58	\$ 286,379.35	\$ 283,920.53	\$ 274,486.27	\$ 276,586.12

Directors—D. C. Bailey, F. W. Birney, C. E. Bruen, F. C. Dreher, C. A. Gebhard, G. E. Hathaway, E. W. Hinchman.

NO. 30, TEUST COMPANY.

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 3,239,830.02	\$ 9,800.00	\$ 1,500.00	.....	\$ 102,587.59
Loans and discounts (secured by collateral)	223,120.46	3,655,713.47	3,674,883.07	3,684,299.23	4,146,892.47
Loans on real estate	1,865.88	210,820.13	224,831.92	215,509.91	213,941.73
Overdrafts (secured and unsecured)	3,080.00	1,923.76	1,923.08	1,765.83	1,139.32
United States bonds	564,351.85	3,080.00	53,080.00	154,080.00	59,230.00
Other bonds and securities	57,562.64	463,620.72	457,093.47	444,876.97	433,596.62
Furniture and fixtures	57,980.02	57,037.64	56,862.64	56,862.64	56,337.64
Due from real estate	77,140.39	59,780.02	61,480.02	61,480.02	55,965.71
Due from banks (not reserve banks)	3,999.76	109,057.06	47,179.63	53,163.48	173,603.80
Cash items (not including checks on other banks)	1,266,110.42	6,976.64	11,759.58	723.28	2,003.86
Due from reserve banks	61,406.80	1,180,566.38	1,105,998.78	1,070,245.80	1,095,880.53
Checks on other banks	129,994.00	80,556.00	64,147.30	52,750.53	102,885.23
Currency .....	.....	125,349.00	132,137.00	144,549.00	152,200.00

Gold	85,983.50	85,871.00	76,965.00	96,220.00
Silver and fractional coin	8,292.99	13,111.89	16,234.27	13,733.68
Total	\$ 5,781,580.23	\$ 5,991,864.38	\$ 6,027,507.96	\$ 6,706,218.18
LIABILITIES				
Capital stock	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund	100,000.00	125,000.00	125,000.00	135,000.00
Undivided profits, net	57,470.12	16,385.92	36,321.60	76,433.93
Savings accounts	3,631,429.89	3,714,651.53	3,774,300.64	3,780,638.99
Trust funds	9,971.18	12,670.60	8,038.60	6,256.18
Individual deposits	936,507.70	1,036,241.12	1,055,776.86	1,210,974.96
Due to banks (not reserve banks)	560,331.47	572,672.44	505,214.26	971,914.96
Demand certificates of deposit	17,422.95	13,092.75	19,954.93	17,927.28
Time certificates of deposit	112,629.65	133,855.04	144,272.87	161,798.51
Certified checks	2,273.41	16,011.24	4,912.21	17,530.87
Cashier's checks	26,643.86	43,473.15	28,713.39	27,742.50
Reserved for interest	27,500.00	15,000.00	25,000.00	25,000.00
Reserved for taxes	3,019.37			
Total	\$ 5,781,580.23	\$ 5,991,864.38	\$ 6,027,507.96	\$ 6,706,218.18
Directors—W. M. Marshall, J. V. Cockins, Carle H. Smith, R. A. Cockins, David Brothers, C. W. Warner, D. H. Staley, J. M. Collins, J. M. Bordy.				

No. 239, STATE BANK.

THE CITIZENS EXCHANGE BANK, DENVER

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

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 47,187.59	\$ 45,438.00	\$ 54,140.77	\$ 59,065.34	\$ 56,275.25
Loans on real estate	48,590.52	42,676.00	51,290.25	47,916.51	68,240.10
Overdrafts (secured and unsecured)	44,365.00	53,120.00	49,402.00	49,962.00	58,122.00
United States bonds	26.29	181.80	89.68	757.59	357.74
Other bonds and securities					
Premium on bonds	31,928.55	33,904.97	34,624.97	42,285.08	16,813.00
Furniture and fixtures	30.00	140.00	140.00	152.00	152.00
Due from banks (not reserve banks)	3,165.00	3,150.00	3,325.00	3,484.00	3,515.00
Cash items (not including checks on other banks)	4,000.00	4,000.00	4,000.00	4,000.00	2,000.00
Due from reserve banks	647.68	552.00	438.32	24.45	88.03
Checks on other banks	58,465.88	68,417.40	66,712.55	58,131.34	53,922.57
Currency	1,829.71	4,302.82	2,811.48	1,332.26	2,767.33
Gold	3,469.00	4,393.00	4,518.00	5,559.00	6,543.00
Silver and fractional coin	632.50	1,205.00	1,350.00	895.00	282.50
	2,085.42	1,157.02	1,937.09	1,409.97	1,461.46
Total	\$ 246,423.14	\$ 263,238.01	\$ 273,710.11	\$ 274,974.51	\$ 315,611.31

THE CITIZENS EXCHANGE BANK, DENVER—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,500.00	3,000.00	3,000.00	3,000.00	3,500.00
Undivided profits, net	2,555.32	1,277.61	1,680.35	2,775.02	2,675.35
Savings accounts	36,194.52	39,579.35	42,960.63	47,478.60	57,521.85
Individual deposits	105,027.73	111,424.92	112,860.35	113,712.62	146,090.15
Due to banks (not reserve banks)	11,500.00	11,500.00	11,500.00	11,500.00	11,500.00
Demand certificates of deposit	6,567.60	9,116.88	5,481.40	5,481.40	8,893.65
Time certificates of deposit	52,073.91	53,928.62	62,091.90	60,526.90	54,930.31
Certified checks	4.00	375.90	500.00	500.00	500.00
Total	\$ 246,423.14	\$ 263,238.01	\$ 273,710.11	\$ 274,974.54	\$ 315,611.31

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

No. 173, TRUST COMPANY.

THE CITY BANK AND TRUST COMPANY, DENVER

W. J. Galligan, President; George McLean, Vice-President; John E. Osborne, Vice-President; Robert A. Brown, Secretary-Treasurer; Otto E. Kiene, Asst. Secretary.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 139,537.53	\$ 155,168.74	\$ 138,267.53	\$ 156,969.13	\$ 127,727.37
Loans and discounts (secured by collateral)	348,500.54	338,355.99	394,904.16	376,386.77	457,810.35
Loans on real estate	97,606.17	112,278.47	98,278.47	97,809.27	94,316.97
Overdrafts (secured and unsecured)	1,492.42	2,476.98	668.67	618.61	1,114.98
United States bonds	53,061.93	55,576.93	55,410.93	51,594.94	52,000.00
Other bonds and securities	12,562.45	12,790.30	12,785.30	12,785.30	54,372.36
Furniture and fixtures	9,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Other real estate	750.25	6,819.29	6,046.25	6,692.00	100.00
Due from banks (not reserve banks)	1,314.17	354.09	2,555.05	104.71	945.57
Cash items (not including checks on other banks)	105,891.64	218,476.10	145,524.42	41,435.16	104,423.56
Due from reserve banks	16,123.74	21,724.53	10,918.70	46,257.82	24,827.56
Checks on other banks	19,844.00	17,242.00	16,447.00	39,150.00	18,347.00
Currency	927.50	1,937.00	7,442.00	12,404.50	7,886.00
Gold	2,913.97	2,123.08	3,619.53	1,964.00	2,050.71
Silver and fractional coin	164.50	23.50	56.36	55.36	74.36
Other resources	809,690.81	957,349.00	904,924.37	856,227.57	924,034.09
Total	\$ 2,464,231.40	\$ 2,632,380.10	\$ 2,737,101.10	\$ 2,749,745.40	\$ 3,156,111.30

LIABILITIES

Capital stock	100,000.00	\$	100,000.00	\$	100,000.00	\$	100,000.00
Surplus fund	5,000.00		10,000.00		10,000.00		10,000.00
Undivided profits, net	7,274.65		3,469.81		5,474.92		5,964.22
Bills payable							
Savings accounts	260,954.94		298,248.22		281,113.78		273,372.58
Trust funds	63,974.14		65,803.82		9,355.01		3,350.71
Individual deposits	289,635.60		366,461.09		380,631.87		342,668.22
Due to banks (not reserve banks)	21,662.43		37,264.26		30,364.24		28,839.78
Demand certificates of deposit	20,344.70		33,677.20		33,677.50		34,243.99
Time certificates of deposit	22,710.45		35,355.17		48,395.17		51,665.82
Certified checks	3,702.03		2,070.37		2,909.31		2,750.92
Cashier's checks	14,431.87		4,919.06		2,982.57		3,372.55
Total	\$ 809,690.81	\$	957,349.00	\$	904,924.37	\$	856,227.57

Directors—W. J. Galligan, George McLean, H. F. Crocker, A. W. Gillette, Frank Bancroft, John E. Osborne, Robert A. Brown.

No. 92, STATE BANK

THE COLORADO STATE AND SAVINGS BANK, DENVER

E. F. Clark, President; E. C. Helmley, Vice-President; F. L. Barkley, Cashier; E. M. Clark, Asst. Cashier.

RESOURCES

Loans and discounts (unsecured)	61,072.90	\$	69,985.03	\$	74,184.13	\$	78,737.10	\$	81,486.94
Loans and discounts (secured by collateral)	187,039.65		213,154.39		227,348.81		241,062.49		265,203.16
Loans on real estate	14,494.00		17,155.50		16,015.50		16,015.50		15,925.50
Overdrafts (secured and unsecured)			691.88		991.42		279.32		1,404.30
United States bonds							220.00		15,150.00
Other bonds and securities	12,479.34		8,629.97		7,256.70		8,610.15		7,586.75
Furniture and fixtures	9,355.00		9,010.40		9,213.75		9,213.75		8,920.00
Other real estate	7,617.26		6,899.26		7,399.26		7,399.26		3,587.00
Due from banks (not reserve banks)	514.60				713.75		144.35		1,641.12
Due from banks (not including checks on other banks)	350.30				5.00		134.86		108.50
Due from reserve banks	84,641.00		101,905.05		96,893.79		76,720.59		190,697.62
Checks on other banks	973.13		1,086.54		801.15		2,015.11		698.44
Currency	10,392.00		9,437.00		13,762.00		15,176.00		14,158.00
Gold	1,455.00		1,470.00		2,877.50		4,560.00		4,280.00
Silver and fractional coin	1,643.13		2,337.38		2,378.06		3,390.52		3,250.19
Other resources			391.70						
Total	\$ 392,719.19	\$	441,966.68	\$	459,340.82	\$	463,644.50	\$	594,097.22

THE COLORADO STATE AND SAVINGS BANK, DENVER—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	10,123.24	11,008.70	14,683.06	17,025.29	15,440.11
Undivided profits, net	78,006.66	82,019.49	85,408.54	78,440.81	109,293.75
Savings accounts	166,873.75	198,347.70	190,823.97	194,964.14	244,632.86
Individual deposits	37,796.13	36,474.58	50,929.36	51,638.92	110,582.10
Due from banks (not reserve banks)	46,451.35	66,578.38	67,783.50	67,783.50	54,454.38
Time certificates of deposit	200.00	1,202.42	318.67	200.00	1,071.51
Certified checks	3,268.06	1,482.49	598.84	3,591.84	3,622.51
Cashier's checks					
Total	\$ 392,719.19	\$ 441,966.68	\$ 459,340.82	\$ 463,644.50	\$ 594,097.22

Directors—B. F. Clark, Earl C. Heinly, C. M. Deppen, F. L. Barkley, R. L. Willoughby, W. A. McCutchen, F. R. Lilyard, E. M. Clark, C. M.

THE COMMERCE STATE AND SAVINGS BANK, DENVER No. 280, STATE BANK.

D. H. Staley, President; J. M. Collins, Vice-President; Wesley Staley, Vice-President; Walter N. Ickes, Cashier; E. M. Collins, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 42,943.70	\$ 51,311.65	\$ 54,600.75	\$ 53,565.50	\$ 52,875.00
Loans and discounts (secured by collateral)	173,008.39	175,522.02	183,517.00	181,975.70	235,735.44
Overdrafts (secured and unsecured)	188.49	234.37	146.34	228.08	431.03
Other bonds and securities	8,840.47	1,604.17	2,165.00	28,938.35	4,544.00
Furniture and fixtures	30,869.78	30,869.78	30,869.78	31,573.63	31,603.13
Due from banks (not reserve banks)	49.12	95.34	23.88	29.40	5,000.00
Cash items (not including checks on other banks)	60,612.53	78,936.91	81,797.37	139,804.00	85,899.41
Due from reserve banks	1,132.89	1,359.84	182.60	37.42	4,106.75
Checks on other banks	11,038.00	13,568.00	13,707.00	11,529.00	19,628.00
Currency	3,560.00	2,915.00	3,000.00	5,477.50	1,380.00
Gold	991.85	1,366.41	911.90	2,371.34	2,075.95
Silver and fractional coin	250.00	240.00	4,459.14	1,117.96	12,580.13
Other resources					
Total	\$ 333,485.22	\$ 358,023.49	\$ 375,380.76	\$ 456,647.88	\$ 455,883.84

LIABILITIES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	1,000.00	5,000.00	5,000.00	5,000.00	5,500.00
Undivided profits, net	5,079.03	1,717.15	3,277.25	5,748.66	5,504.30
Savings accounts	60,231.87	53,526.51	50,724.76	57,006.20	62,526.79
Individual deposits	101,112.72	130,701.12	141,726.99	207,576.33	204,758.15
Due to banks (not reserve banks)	72,964.78	67,099.31	73,718.34	81,518.53	64,259.61
Demand certificates of deposit	8,060.00	11,335.00	10,250.00	10,275.00	15,555.00

Time certificates of deposit.....	32,607.28	29,028.28	28,714.28	29,474.28
Certified checks.....	177.30	2,982.30	3,240.26	5,894.33
Cashier's checks.....	5,559.82	8,672.84	7,568.62	12,411.38
Total.....	\$ 358,023.49	\$ 375,380.76	\$ 456,647.88	\$ 455,883.84

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

NO. 33, STATE BANK.

THE DENVER STOCK YARDS BANK, DENVER

F. M. Butcher, President; Ira B. Casteel, Vice-President; Henry Gebhard, Vice-President; W. D. Clark, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 300,040.64	\$ 327,491.60	\$ 319,021.84	\$ 455,292.73	\$ 672,634.77
Loans and discounts (secured by collateral).....	1,202,334.64	1,118,438.88	1,325,960.31	1,023,598.56	989,741.59
Loans on real estate.....	.....	.....	.....	9,000.00	11,362.75
Overdrafts (secured and unsecured).....	84,543.54	6,749.51	14,319.18	259.88	167,084.87
United States bonds.....	250.00	250.00	100,250.00	17,104.00	24,050.00
Other bonds and securities.....	37,500.00	5,000.00	6,500.00	250.00	250.00
Furniture and fixtures.....	3,098.54	3,097.35	37,500.00	8,878.00	10,119.70
Due from banks (not reserve banks).....	566.51	986.07	7,286.31	37,500.00	37,500.00
Due from banks (not including checks on other banks).....	370,082.83	449,819.55	661,281.92	30,006.52	26,559.31
Cash items (not including checks on other banks).....	104,872.00	95,093.00	116,921.00	5,084.92	8,764.25
Currency.....	8,672.50	2,325.00	6,600.00	425,596.41	380,170.41
Gold.....	4,602.02	1,919.93	4,191.10	107,875.00	132,263.00
Silver and fractional coin.....	.....	.....	.....	6,840.00	16,840.00
Total.....	\$ 2,116,564.22	\$ 2,048,670.89	\$ 2,600,067.01	\$ 2,130,736.24	\$ 2,481,445.56

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.....	49,815.77	16,178.46	23,271.25	26,026.47	22,565.74
Savings accounts.....	220,061.69	213,648.98	197,456.58	200,734.01	220,487.30
Individual deposits.....	638,201.92	421,510.69	427,222.31	609,987.03	900,671.52
Due to banks (not reserve banks).....	749,740.82	857,694.85	1,020,778.52	742,671.22	748,318.78
Due to reserve banks.....	50,068.49	50,384.17	50,587.58	50,691.34	6,164.80
Demand certificates of deposit.....	100,250.00	100,250.00	100,250.00	100,250.00	76,000.00
Time certificates of deposit.....	36,106.77	35,606.77	72,881.58	71,903.58	54,195.47
Certified checks.....	1,552.45	542.45	1,071.37	1,071.37	1,027.95
Cashier's checks.....	70,766.31	150,478.93	84,701.15	107,750.21	246,529.99
Reserved for taxes.....	.....	.....	.....	2,101.01	354.01
Other liabilities.....	.....	.....	.....	17,550.00	5,130.00
Total.....	\$ 2,116,564.22	\$ 2,048,670.89	\$ 2,600,067.01	\$ 2,130,736.24	\$ 2,481,445.56

Directors—Henry Gebhard, James Brennan, Charles A. Gebhard, F. M. Butcher, Ira B. Casteel.

No. 317, STATE BANK.

THE DROVERS STATE BANK, DENVER

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....		250.00	250.00	250.00	250.00
Loans and discounts (secured by collateral)		7,794.44	8,787.97	9,187.97	9,577.17
Loans on real estate.....	\$ 112,476.00			\$ 288,156.99	\$ 139,724.83
Overdrafts (secured and unsecured).....	167,957.63			140,062.58	192,430.67
United States bonds.....					21,000.00
Other bonds and securities.....				26.85	1,332.14
Furniture and fixtures.....					5,304.00
Due from banks (not reserve banks).....					250.00
Checks on other banks.....		54,463.46	128,326.48	8,078.12	18,410.74
Currency.....		784.48	599.00	76,688.66	152,167.73
Gold.....		12,942.00	13,500.00	14,907.00	6,348.33
Silver and fractional coin.....		115.00	45.00	1,250.00	20,166.00
		2,334.12	6,620.68	2,247.91	1,603.00
Total	\$ 359,116.53	\$ 498,490.57	\$ 547,951.66	\$ 570,470.78	\$ 570,470.78
LIABILITIES					
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	958.12	972.21	972.21	1,167.57	1,138.20
Savings accounts.....	10,183.86	8,571.60	10,114.34	10,114.34	5,158.20
Individual deposits.....	149,607.91	238,748.57	238,748.57	236,632.79	277,201.36
Due to banks (not reserve banks).....	20,222.66	78,734.47	64,769.59	64,769.59	99,677.07
Due to reserve banks.....	5,000.00				30,000.00
Demand certificates of deposit.....	54,500.00	51,500.00	51,500.00	51,500.00	1,207.78
Time certificates of deposit.....	2,236.74				
Certified checks.....	5,407.24	9,963.72	64,997.37	64,997.37	28,158.59
Cashier's checks.....					1,000.00
Reserved for interest.....					500.00
Reserved for taxes.....					
Other liabilities.....			8,670.00		
Total	\$ 359,116.53	\$ 498,490.57	\$ 547,951.66	\$ 570,470.78	\$ 570,470.78
Directors—Frank J. Denison, Gordon Hollis, Andrew G. Horn, F. W. Boot, Arthur S. Platt, Joseph P. Murphy, Henry C. Van Schaack.					

THE GUARDIAN TRUST COMPANY, DENVER

Samuel M. Willmer, President (Deceased December 16, 1917); Charles Willmer, Vice-President; Hugh L. MacWhirter, Vice-President; David H. Coover, Vice-President; William L. Hahn, Secretary-Treasurer; Charles W. Jones, Asst. Secretary-Treasurer.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 18,450.00	\$ 18,600.00	\$ 17,640.00	\$ 19,415.00	\$ 13,753.00
Loans and discounts (secured by collateral).....	14,155.00	16,510.00	29,090.00	28,372.95	22,005.00
Loans on real estate.....	4,600.00	6,100.00	6,100.00	6,100.00	5,500.00
Overdrafts (secured and unsecured).....	69.76	13.45	4.33		
United States bonds.....	5,977.50	5,977.50	5,977.50	700.00	15,000.00
Bonds to secure postal savings.....	162,822.38	186,096.95	201,157.47	5,977.50	5,977.50
Other bonds and securities.....				184,057.10	234,889.88
Furniture and fixtures.....	82,276.02	82,276.02	82,276.02	9,089.41	10,531.94
Banking house.....	151,398.15	151,398.15	151,398.15	82,276.02	82,276.02
Cash items (not including checks on other banks).....	1.50		94.85	1,551	151,398.15
Due from reserve banks.....	136,362.64	86,666.19	72,160.43	100,654.04	89,598.12
Checks on other banks.....	1,174.91	1,451.86	1,317.70	3,008.66	16,834.58
Currency.....	16,317.00	17,260.00	19,478.00	20,423.00	8,783.00
Gold.....	8,387.50	43,480.00	43,277.50	43,822.50	12,532.50
Silver and fractional coin.....	2,973.95	2,606.50	2,962.18	2,704.11	2,803.05
Other resources.....	1,478.85	886.26	1,234.66	759.78	224.87
Total.....	\$ 606,445.16	\$ 619,325.88	\$ 634,468.79	\$ 658,759.77	\$ 672,107.61

LIABILITIES

Capital stock.....	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00
Surplus fund.....	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Undivided profits, net.....	5,395.12	4,155.15	3,962.99	2,781.64	2,134.25
Savings accounts.....	198,168.98	120,641.41	127,492.41	130,682.48	120,063.24
Postal savings accounts.....	3,888.90	3,937.78	3,937.78	3,937.78	3,986.60
Trust funds.....	1,810.00	600.00	1,900.00	600.00	600.00
Individual deposits.....	292,312.70	211,537.37	218,790.15	251,340.18	283,856.97
Demand certificates of deposit.....	10,400.00	10,000.00	11,000.00	10,000.00	5,000.00
Time certificates of deposit.....	15,035.93	11,806.40	11,506.40	2,231.40	1,150.00
Certified checks.....	40.78	35.00	35.00	367.50	1,197.05
Cashier's checks.....	4,592.75	2,703.69	2,544.06	3,518.79	819.50
Reserved for interest.....	1,200.00	300.00	500.00	500.00	500.00
Reserved for taxes.....	1,600.00	526.70	800.00	800.00	650.00
Total.....	\$ 606,445.16	\$ 619,325.88	\$ 634,468.79	\$ 658,759.77	\$ 672,107.61

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

No. 182, TRUST COMPANY.
THE HIBERNIA BANK AND TRUST COMPANY, DENVER

William R. Leonard, President; William P. Horan, Vice-President; Ramon Solis, Vice-President; M. C. Harrington, Vice-President;
S. J. Young, Secretary.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 76,614.71	\$ 81,998.25	\$ 93,979.73	\$ 107,948.33	\$ 134,421.79
Loans and discounts (secured by collateral)	139,062.98	209,276.57	228,698.48	233,252.23	232,265.79
Loans on real estate	101,390.86	105,775.86	113,575.86	114,005.86	108,890.00
Overdrafts (secured and unsecured)	511.64	934.90	470.64	850.23	2,595.09
Other bonds and securities	590,669.91	537,197.58	599,471.37	599,409.37	672,572.87
Premium on bonds	14,203.68	11,948.04	13,570.40	13,313.44	13,938.71
Other real estate	23,629.57	23,622.57	21,638.07	21,687.92	26,519.00
Due from banks (not reserve banks)	522.18	302.83	2,000.75	1,072.78	6,007.50
Cash items (not including checks on other banks)	24.80			388.50	48.30
Due from reserve banks	249,741.19	229,359.21	190,917.62	219,716.50	136,616.21
Checks on other banks	2,610.33	20,179.01	4,671.70	11,850.97	2,317.34
Currency	15,770.00	16,833.00	13,934.00	12,535.00	12,069.00
Gold	15,325.00	18,265.00	17,715.00	20,615.00	40,760.00
Silver and fractional coin	2,324.32	4,432.84	5,419.26	3,675.97	4,750.00
Other resources	8,023.24	7,007.09			
Total	\$ 1,240,424.41	\$ 1,267,132.75	\$ 1,306,062.88	\$ 1,360,322.10	\$ 1,393,771.66
LIABILITIES					
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits, net	12,474.00	6,218.79	2,360.25	3,402.89	8,178.05
Savings accounts	379,425.98	381,697.22	376,039.40	434,453.33	436,426.45
Trust funds	5,423.03	3,202.63	876.63	1,785.63	4,032.63
Individual deposits	455,003.45	464,450.06	520,557.60	495,291.08	508,100.00
Due to banks (not reserve banks)	34,947.75	54,938.75	52,055.49	53,909.61	56,273.91
Demand certificates of deposit	3,926.68	4,260.66	2,778.66	4,797.16	3,618.36
Time certificates of deposit	244,911.15	230,027.76	242,868.02	257,624.75	269,939.56
Certified checks	673.77	1,089.73	848.12	502.84	2,353.63
Cashier's checks		19,247.15	4,678.71	4,054.81	8,007.67
Reserved for interest	3,638.60	2,000.00	3,000.00	4,500.00	4,000.00
Other liabilities					41.34
Total	\$ 1,240,424.41	\$ 1,267,132.75	\$ 1,306,062.88	\$ 1,360,322.10	\$ 1,393,771.66
Directors —William R. Leonard, M. C. Harrington, G. A. Kartack, August Hanawald, John H. Reddin, Ramon Solis, S. J. Young, Robert A. Sullivan, William P. Horan, E. A. Hanifan.					

No. 261, PRIVATE BANK.

E. C. HEALY BANK, DENVER

Owner, E. C. Healy.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (secured by collateral)	\$ 10,363.65	\$ 10,261.50	\$ 9,859.95	\$ 9,762.45	\$ 9,196.65
Overdrafts (secured and unsecured)	45.23	515.63	1,200.29	1,387.52	1,000.00
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)	195.70	648.72	99.66	1,005.19	1,626.91
Due from reserve banks	950.22	122.20	223.75	98.60	61.80
Checks on other banks	91.11	305.00	360.00	100.00	100.00
Currency	60.00	100.00	200.00	15.00	15.00
Gold	100.00	18.45	150.25	32.19	15.70
Silver and fractional coin	14.68	18.45	150.25	32.19	15.70
Total	\$ 12,820.69	\$ 12,971.50	\$ 13,123.90	\$ 13,385.95	\$ 12,016.06
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	348.00	500.00	500.00	500.00	500.00
Undivided profits, net	472.69	471.50	623.90	885.95	682.55
Bills payable	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Individual deposits					833.51
Total	\$ 12,820.69	\$ 12,971.50	\$ 13,123.90	\$ 13,385.95	\$ 12,016.06

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

Frank L. Bishop, President; M. A. McLaughlin, Vice-President; John E. Cronin, Secretary; Will F. Bishop, Treasurer.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 794,143.22	\$ 939,861.91	\$ 1,031,015.42	\$ 1,099,825.58	\$ 1,156,019.83
Loans and discounts (secured by collateral)	305,576.53	349,000.40	395,068.55	419,951.00	589,690.54
Loans on real estate	242,725.88	219,711.50	250,769.18	261,256.03	250,780.78
Overdrafts (secured and unsecured)	5,651.30	524.78	794.42	2,671.87	5,404.82
United States bonds				3,500.00	171,050.00
Other bonds and securities	28,577.87	25,777.87	19,775.42	41,137.92	85,138.40
Furniture and fixtures	4,500.00	4,500.00	6,088.40	6,088.40	6,240.40
Other real estate	64,288.14	50,237.51	50,876.47	51,561.14	62,260.28
Due from banks (not reserve banks)	1,750.00	10,004.93	10,004.93	10,004.93	11,959.37
Cash items (not including checks on other banks)	140,780.02	3,691.33	6,175.85	9,247.52	355,402.19
Due from reserve banks	193.39	238,188.29	377,832.36	304,330.66	2,000.15
Checks on other banks		5,110.00	1,479.15	16,751.95	77,101.00
Currency	38,542.00	49,446.00	43,714.00	44,242.00	

THE HOME SAVINGS BANK AND TRUST COMPANY, DENVER—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Gold	\$ 28,092.50	\$ 37,185.00	\$ 31,560.00	\$ 32,077.50	\$ 13,700.00
Silver and fractional coin	9,386.60	6,939.60	7,507.02	6,522.17	10,281.06
Total	\$ 1,664,210.45	\$ 1,940,179.09	\$ 2,223,316.24	\$ 2,302,163.74	\$ 2,797,031.82
LIABILITIES					
Capital stock	\$ 100,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus fund	11,500.00	37,500.00	37,500.00	37,500.00	37,500.00
Undivided profits, net	7,647.05	3,865.88	10,776.53	15,681.03	30,318.04
Savings accounts	597,944.86	677,497.81	842,895.64	886,398.37	945,668.51
Individual deposits	735,137.84	869,079.66	988,164.81	1,028,615.72	1,446,245.64
Due to banks (not reserve banks)	25,000.00	18,000.00	18,000.00	18,000.00	3,000.00
Demand certificates of deposit	33,787.00	70,900.52	77,206.00	73,699.50	60,717.00
Time certificates of deposit	67,990.88	74,564.14	73,401.72	77,353.79	86,750.91
Certified checks	7,102.81	7,793.88	4,247.00	1,794.68	9,623.76
Cashier's checks	75,600.01	30,977.20	29,124.54	37,620.65	20,957.96
Reserved for interest	.....	.....	.....	.....	.....
Reserved for taxes	2,500.00	.....	2,000.00	.....	.....
Total	\$ 1,664,210.45	\$ 1,940,179.09	\$ 2,223,316.24	\$ 2,302,163.74	\$ 2,797,031.82

Directors—Ben Kemper, Theodore L. Meier, M. A. McLaughlin, Frank E. Mulvihill, George W. Vallery, H. Brown Cannon, Frank L. Bishop, Frank W. Broad.

No. 258, PRIVATE BANK.

THE IDEAL BANK, DENVER

L. D. Eyselboom, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 13,641.43	\$ 13,380.19	\$ 15,444.34	\$ 16,290.34	\$ 1,958.20
Loans and discounts (secured by collateral)	.....	.....	.....	.....	9,972.12
United States bonds	.....	.....	.....	.....	375.00
Furniture and fixtures	400.13	904.28	.....	206.23	875.00
Due from reserve banks	60.00	30.00	.....	.....	11,764.46
Currency	.....	.....	120.00	.....	835.00
Gold	8.15	3.75	1.01	.....	115.00
Silver and fractional coin	28.14	28.14	1.01	9.80	282.61
Expense account	.....	.....	.....	.....	1,033.80
Total	\$ 14,137.85	\$ 14,346.36	\$ 15,565.35	\$ 16,506.37	\$ 27,211.19
LIABILITIES					
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	1,000.00
Undivided profits, net	1,337.84	382.24	789.24	992.25	.....

Savings accounts.....	2,450.00	4,364.11	171.00
Individual deposits.....	.....	61.97	16,040.19
Due to banks (not reserve banks).....	3,614.11	.....	5,164.11
Total.....	\$ 14,137.85	\$ 15,565.35	\$ 27,211.19

Owners—H. L. Holenbrink and L. D. Eyselboom.

NO. 1, TRUST COMPANY.

THE INTERNATIONAL TRUST COMPANY, DENVER

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 1,320,003.59	\$ 974,501.15	\$ 1,520,282.40	\$ 1,596,769.90	\$ 2,194,401.75
Loans and discounts (secured by collateral).....	4,225,047.94	4,286,458.11	4,671,324.89	4,841,942.46	5,561,179.32
Loans on real estate.....	524,754.50	537,769.50	533,353.50	555,839.96	523,573.61
Overdrafts (secured and unsecured).....	2,814.12	369.28	253.65	1,100.80	554.97
United States bonds.....	.....	.....	.....	436,200.00	713,469.50
Bonds to secure postal savings.....	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00
Other bonds and securities.....	2,868,860.12	3,122,840.23	2,837,507.81	2,786,176.61	2,959,364.65
Banking house.....	275,000.00	275,000.00	275,000.00	275,000.00	275,000.00
Other real estate.....	79,804.19	73,365.22	53,512.48	.....	.....
Due from banks (not reserve banks).....	63,809.58	.....	.....	53,255.80	52,871.95
Cash items (not including checks on other banks).....	1,808.79	902.36	550.00	.....	306,967.39
Due from reserve banks.....	3,779,761.72	3,338,105.17	3,539,909.07	253.74	1,052.07
Checks on other banks.....	176.04	2,779.20	10,941.20	5,235,603.26	3,229,832.42
Currency.....	341,257.00	617,250.00	603,244.00	611,293.00	94,580.60
Gold.....	57,248.50	56,766.00	55,626.00	61,906.00	463,824.00
Silver and fractional coin.....	1,641.19	1,970.78	1,127.15	1,463.58	54,466.00
Other resources.....	13,237.12	4,353.28	9,927.05	9,635.89	2,075.97
Total.....	\$13,625,224.41	\$13,362,430.28	\$14,183,220.20	\$16,637,343.16	\$16,516,206.86
LIABILITIES					
Capital stock.....	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Surplus fund.....	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
Undivided profits, net.....	273,521.90	244,877.10	238,694.78	263,894.79	259,738.41
Savings accounts.....	6,653,937.02	6,753,374.57	6,866,471.50	7,105,920.33	6,574,020.70
Postal savings accounts.....	46,318.97	46,901.12	46,901.12	46,901.12	47,482.56
Trust fund.....	534,938.57	418,065.62	301,815.65	201,793.94	211,010.23
Dividends unpaid.....	300.00	380.00	405.00	60.00	50.00
Individual deposits.....	3,261,331.65	3,099,090.18	2,975,353.83	3,915,188.30	4,959,870.10
Due to banks (not reserve banks).....	78,012.78	113,492.70	164,642.25	96,303.66	1,101,128.02
Due to reserve banks.....	.....	.....	.....	.....	.....
Demand certificates of deposit.....	153,522.49	58,583.59	59,019.49	1,286,772.50	166,124.53
Time certificates of deposit.....	1,451,958.41	1,490,150.81	2,312,769.71	2,505,928.50	1,831,501.61
Certified checks.....	4,897.98	5,088.96	2,745.06	5,982.52	1,874.50

THE INTERNATIONAL TRUST COMPANY, DENVER—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Cashier's checks	\$ 27,904.86	\$ 42,688.30	\$ 85,289.09	\$ 42,086.36	\$ 38,011.41
Reserved for interest	116,600.46	59,737.10	103,576.90	144,958.47	115,301.39
Reserved for taxes	18,979.32	30,000.23	18,218.74	21,552.07	26,663.35
Other liabilities			7,307.28		21,479.92
Total	\$13,625,224.41	\$13,362,430.28	\$14,183,220.20	\$16,637,343.16	\$16,516,206.86
Directors—Alva Adams, H. J. Alexander, H. M. Blackmer, John Evans, Julius C. Gunter, J. A. Hunter, John W. Morey, John N. Porter, Theo. G. Smith, M. D. Thatcher, R. C. C. Thatcher.				Haves, Gerald Hughes, A. V.	

No. 250, TRUST COMPANY.

THE INTERSTATE TRUST COMPANY, DENVER

F. N. BRIGGS, President; L. C. Greenlee, Vice-President; V. F. Wilson, Vice-President; Paul Hardey, Vice-President; O. J. Clark, Vice-President; W. L. Bush, Cashier; O. J. Clark, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 361,885.11	\$ 387,350.58	\$ 428,050.18	\$ 396,617.53	\$ 394,439.58
Loans and discounts (secured by collateral)	813,706.55	826,637.81	840,062.73	836,571.94	877,643.30
Loans on real estate	101,952.03	90,737.51	98,067.25	100,322.19	107,057.73
Overdrafts (secured and unsecured)	1,644.37	1,293.09	2,302.03	1,821.88	1,179.00
United States bonds	14,000.00	14,000.00	25,000.00	50,000.00	110,000.00
Bonds to secure postal savings	455,068.63	459,420.08	461,924.05	455,753.55	466,558.10
Other bonds and securities	4,477.00	4,477.00	4,477.00	4,477.00	4,477.00
Premium on bonds	21,388.00	21,388.00	21,388.00	21,388.00	21,388.00
Furniture and fixtures	57,485.36	57,746.94	56,160.27	55,322.30	44,846.65
Other real estate	36,529.32	8,970.98	23,096.85	23,573.50	23,108.50
Due from banks (not reserve banks)	4,668.59	23,497.35	15,641.17	2,649.41	24,417.26
Cash items (not including checks on other banks)	278,337.16	377,602.45	407,287.95	372,579.21	324,340.85
Due from reserve banks	86,456.00	88,271.00	88,005.00	107,444.00	117,304.00
Currency	13,132.50	11,487.50	7,145.00	8,220.00	8,220.00
Gold	22,029.11	14,245.84	16,724.18	14,353.68	14,182.63
Silver and fractional coin	981.81	1,265.42	1,929.23	2,490.11	3,220.77
Other resources					
Total	\$ 2,273,734.54	\$ 2,388,451.55	\$ 2,511,270.99	\$ 2,529,190.30	\$ 2,560,683.37
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	6,182.43	3,820.63	9,525.71	11,548.46	12,518.45
Savings accounts	1,062,388.47	1,062,388.47	1,093,720.95	1,139,385.63	1,182,996.61
Postal savings accounts	9,296.69	9,413.48	9,413.48	9,413.48	9,530.18
Trust funds	1,528.94	1,091.07	1,091.07	1,086.07	1,082.58
Individual deposits	714,062.93	769,634.20	843,896.97	855,695.46	893,317.47

Due to banks (not reserve banks).....	52,773.47	71,391.69	55,284.61	52,773.47	49,932.68
Demand certificates of deposit.....	2,155.44	2,648.00	3,603.99	2,155.44	3,452.20
Time certificates of deposit.....	155,173.41	173,288.31	182,698.03	155,173.41	109,719.22
Certified checks.....	26,047.91	44,307.04	26,119.25	26,047.91	15,857.24
Cashier's checks.....	18,286.67	21,987.77	33,533.17	18,286.67	41,876.74
Other liabilities.....	650.32	862.65	862.65	650.32	400.00
Total	\$ 2,273,734.54	\$ 2,511,270.99	\$ 2,388,451.55	\$ 2,529,190.30	\$ 2,560,683.37

Directors—F. N. Briggs, V. F. Wilson, O. J. Clark, A. W. Clark, I. B. Perkins, W. L. Bush, O. D. Cass, J. Foster Symes, L. C. Greenlee.

THE ITALIAN-AMERICAN BANK, DENVER

No. 169, STATE BANK.

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 95,560.82	\$ 96,280.51	\$ 97,000.72	\$ 95,542.56	\$ 84,090.38
Loans and discounts (secured by collateral).....	151,285.65	51,906.65	48,620.32	46,540.00	56,650.00
Loans on real estate.....	71,779.08	57,672.26	55,282.64	51,822.45	54,110.62
Overdrafts (secured and unsecured).....	648.63	1,499.19	256.13	634.01	4,212.74
United States bonds.....					12,000.00
Other bonds and securities.....				3,400.00	19,731.00
Furniture and fixtures.....	1,834.60	1,762.77	1,762.77	1,762.77	1,762.77
Banking house.....	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Due from real estate.....	4,126.26	4,126.26	4,126.26	4,126.26	1,974.46
Due from banks (not reserve banks).....	10,003.38	6,000.00	38,188.00	27,188.00	25,243.00
Cash items (not including checks on other banks).....					
Due from reserve banks.....	46,387.81	35,177.06	13,722.65	22,269.84	46,111.51
Checks on other banks.....	6,108.19	12,561.10	14,670.91	4,611.73	9,716.70
Checks on other banks.....	2,647.00	7,600.00	9,311.00	8,619.00	5,545.00
Currency.....	720.00	2,600.00	4,875.00	4,000.00	300.00
Silver and fractional coin.....	534.79	217.87	470.78	791.04	312.46
Total	\$ 305,636.27	\$ 304,861.17	\$ 302,287.18	\$ 285,307.66	\$ 335,760.64
LIABILITIES					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,385.00	10,887.00	10,887.00	10,887.00	10,887.00
Undivided profits, net.....	1,419.58	687.71	1,417.13	1,538.46	2,291.52
Individual deposits.....	59,808.20	67,470.87	55,924.09	38,697.58	67,808.16
Demand certificates of deposit.....	8,574.00	6,925.15	6,346.15	6,047.45	7,432.40
Time certificates of deposit.....	175,263.12	168,851.91	177,712.51	177,347.02	196,205.41
Cashier's checks.....	186.37	38.53		256.10	1,136.15
Reserved for taxes.....				544.05	
Total	\$ 305,636.27	\$ 304,861.17	\$ 302,287.18	\$ 285,307.66	\$ 335,760.64

Directors—Prospero Frazzini, Cesare Frazzini, Felcito Frazzini.

No. 254, PRIVATE BANK.

THE LIBERTY BANK, DENVER

Fred Immergluck, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 883.50	\$ 900.00	\$ 630.00	\$ 612.10	\$ 796.17
Loans and discounts (secured by collateral)	7,121.64	7,424.58	7,815.67	7,281.77	7,903.27
Loans on real estate	150.00	150.00	150.00	150.00	250.00
Other bonds and securities	1,968.75	1,968.75	1,968.75	1,968.75	1,968.75
Furniture and fixtures	6,625.47	10,403.59	3,283.23	3,756.40	5,040.05
Cash items (not including checks on other banks)	20.00	47.50	397.00	131.00	449.65
Checks on other banks	523.00	340.00	32.50	221.00	64.00
Currency	10.00	452.87	773.45	20.00	25.00
Gold	731.47			846.97	651.05
Silver and fractional coin					2,800.74
Other reserves					
Total	\$ 18,033.83	\$ 21,937.29	\$ 15,430.65	\$ 15,087.99	\$ 19,948.68
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	350.85	594.11	623.60	549.55	541.82
Savings accounts	292.60	305.97	306.40	114.90	20.73
Individual deposits	7,390.38	10,787.21	4,250.65	4,148.54	6,335.39
Time certificates of deposit		250.00	250.00	275.00	250.00
Other liabilities					2,800.74
Total	\$ 18,033.83	\$ 21,937.29	\$ 15,430.65	\$ 15,087.99	\$ 19,948.68

Owner—Joseph Immergluck.

No. 238, STATE BANK.

THE MERCHANTS BANK, DENVER

S. J. Thomas, President; A. J. Beckwith, Vice-President; Allison Stocker, Vice-President; Dr. F. L. Bartlett, Vice-President; C. O. Cotton, Cashier; George F. Hudson, Asst. Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 97,122.80	\$ 98,549.47	\$ 93,667.67	\$ 94,721.51	\$ 80,854.87
Loans and discounts (secured by collateral)	172,499.72	169,572.83	143,456.32	218,780.57	238,708.81
Loans on real estate	8,975.00	11,500.00	29,342.50	10,225.00	9,860.00
Overdrafts (secured and unsecured)	261.46	8,280.69	73.53	57.33	88.96
United States bonds					37,150.00
Other bonds and securities	17,343.05	17,343.05	17,343.05	22,793.55	5,472.30
Furniture and fixtures	8,209.53	8,209.53	8,209.53	8,209.53	8,209.53
Due from banks (not reserve banks)	12,549.67	12,676.63	19,204.11	19,267.23	4,697.50

Cash items (not including checks on other banks)	245.70	819.43	431.60	2,999.55
Due from reserve banks	84,333.05	156,391.07	100,183.83	92,261.05
Checks on other banks	7,741.84	7,343.33	9,820.38	5,992.50
Currency	10,359.00	8,520.00	15,717.00	11,067.00
Gold	1,555.00	445.00	2,990.00	3,785.00
Silver and fractional coin	2,163.63	1,937.30	1,587.88	1,844.31
Other resources	45.00	5,336.13	3,039.67	.....
Total	\$ 423,404.45	\$ 502,256.55	\$ 507,274.51	\$ 502,991.38
LIABILITIES				
Capital stock	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Undivided profits, net	2,875.51	1,198.80	4,122.60	3,926.32
Bills payable	.....	.....	.....	.....
Savings accounts	119,755.22	141,339.24	156,908.14	163,675.58
Individual deposits	198,890.68	220,739.53	220,546.07	230,582.31
Demand certificates of deposit	17,442.30	26,720.25	29,955.13	16,564.67
Time certificates of deposit	5,086.05	8,022.55	7,922.55	10,340.22
Certified checks	2,454.76	6,744.43	5,837.30	379.83
Cashier's checks	1,939.93	3,748.63	1,351.84	2,522.45
Total	\$ 423,404.45	\$ 459,247.83	\$ 507,274.51	\$ 502,991.38

Directors—E. M. Ammons, Dr. F. L. Bartlett, S. J. Thomas, Allison Stocker, James G. Noll, A. J. Beckwith, Chris Irving.

No. 263, PRIVATE BANK.

THE MILLER BANK, DENVER

(Liquidated September 26, 1917.)

Owners—Lydia R. Miller and Eyron L. Miller.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	646.47	\$ 702.22	\$ 745.88	\$ 845.85	.....
Loans and discounts (secured by collateral)	6,092.50	6,831.45	6,950.20	7,016.33	.....
Loans on real estate	750.00	.....	.....	.....	.....
Furniture and fixtures	50.00	50.00	50.00	50.00	.....
Other real estate	2,269.42	2,269.42	2,269.42	2,269.42	.....
Due from reserve banks	132.02	70.37	100.10	126.37	.....
Currency	100.00	106.00	201.00	15.00	.....
Gold	15.00	45.00	10.00	5.00	.....
Silver and fractional coin	6.30	9.65	9.15	6.05	.....
Total	\$ 10,121.71	\$ 10,084.11	\$ 10,335.75	\$ 10,334.02	.....
LIABILITIES					
Capital stock	.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	.....
Undivided profits, net	121.71	84.11	335.75	334.02	.....
Total	\$ 10,121.71	\$ 10,084.11	\$ 10,335.75	\$ 10,334.02	.....

No. 314, STATE BANK.

THE MOTOR BANK, DENVER

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 52.75	\$ 530.00	\$ 745.59	\$ 745.59	\$ 1,365.00
Loans and discounts (secured by collateral)	122,048.89	92,563.33	82,385.57	92,869.87	110,016.11
Loans on real estate	110.00	110.00	110.00	110.00	800.00
Overdrafts (secured and unsecured)	1.00	1.00			
United States bonds					108.55
Other bonds and securities			250.00	250.00	250.00
Furniture and fixtures	523.76	526.26	712.66	712.66	723.66
Due from banks (not reserve banks)	3,500.00				
Due from reserve banks	3,837.67	3,517.97	977.66	1,351.84	4,858.21
Checks on other banks	967.17	27.50	367.20	820.65	228.21
Currency	164.00	242.00	56.00	102.00	98.00
Gold	55.00	45.00	125.00	95.00	30.00
Silver and fractional coin	103.91	108.47	106.80	123.07	137.23
Other resources		5,623.00	14,200.26	7,053.35	2,446.64
Total	\$ 131,363.15	\$ 103,294.53	\$ 100,036.74	\$ 104,234.03	\$ 121,061.64

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	5,814.76	6,562.29	2,261.06	1,582.41	9,838.06
Bills payable	71,300.00	43,300.00	44,800.00	50,000.00	53,500.00
Individual deposits	3,660.89	2,369.74	1,328.18	1,154.12	6,088.58
Demand certificates of deposit		250.00	250.00	250.00	250.00
Time certificates of deposit		450.00	535.00	335.00	335.00
Reserved for taxes	362.50	362.50	600.00	675.00	1,050.00
Other liabilities			262.50	237.50	
Total	\$ 131,363.15	\$ 103,294.53	\$ 100,036.74	\$ 104,234.03	\$ 121,061.64

Directors—Aaron Friedman, Alvin C. Friedman, Carrie Friedman, B. M. Solomon.

THE MUTUAL BANK, DENVER

(Liquidated April 18, 1917.)

Owners— Maurice Solomon, Ben Solomon, Leo Lowenbeim.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 1,964.00	\$ 499.00			
Loans and discounts (secured by collateral)	1,250.00	1,250.00			
Due from reserve banks	7,395.95	8,784.87			
Total	\$ 10,609.95	\$ 10,533.87			

No. 260, PRIVATE BANK.

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	609.95	533.87
Total	\$ 10,609.95	\$ 10,533.87

No. 227, PRIVATE BANK.

THE NORTH DENVER BANK, DENVER

R. A. Handy, Cashier; Roy C. Kuehl, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 16,805.00	\$ 17,379.92	\$ 21,701.16	\$ 18,964.53	\$ 16,129.50
Loans and discounts (secured by collateral)	13,347.24	15,154.33	18,653.27	18,567.15	21,678.63
Loans on real estate	4,960.00	10,380.65	12,644.80	16,927.65	17,845.20
Overdrafts (secured and unsecured)	96.69	194.80	134.61	394.32	618.24
Other bonds and securities	3,700.00	3,700.00	1,000.00	900.00	900.00
Furniture and fixtures	2,276.82	2,288.47	2,288.47	2,289.97	2,139.97
Other real estate	8,922.09	2,279.93	2,329.93	2,329.93	2,329.93
Due from banks (not reserve banks)	14,706.30	3,000.00	5,017.66	5,029.78	14,177.19
Checks on other banks	417.67	20,189.15	2,802.79	5,716.08	943.87
Checks on other banks	1,821.00	1,527.21	1,993.91	1,026.71	3,752.00
Currency	222.50	2,312.00	1,873.00	1,856.00	210.00
Gold	481.80	470.00	12.50	220.00	210.00
Silver and fractional coin	125.40	866.45	628.48	1,383.08	915.22
Other resources		125.40	121.85	120.85	120.85
Total	\$ 67,882.51	\$ 79,868.31	\$ 71,202.43	\$ 75,726.05	\$ 82,060.60

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	2,812.19	2,400.12	588.85	338.81	569.32
Savings accounts	5,175.38	7,254.21	10,154.31	10,683.23	11,058.10
Individual deposits	34,456.51	46,475.12	38,680.95	41,906.82	45,485.08
Time certificates of deposit	15,311.68	13,464.32	12,188.22	12,711.55	14,380.46
Cashier's checks	125.75	274.51	90.50	85.64	567.64
Total	\$ 67,882.51	\$ 79,868.31	\$ 71,202.43	\$ 75,726.05	\$ 82,060.60

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

No. 233, STATE BANK.

THE PIONEER STATE BANK, DENVER

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 16,405.00	\$ 17,427.00	\$ 28,647.00	\$ 32,490.40	\$ 46,267.00
Loans and discounts (secured by collateral).....	87,417.26	85,762.42	110,810.91	112,853.25	141,755.53
Loans on real estate.....	112,228.43	113,448.88	137,668.00	136,482.20	129,517.87
Overdrafts (secured and unsecured).....	173.49	145.05	413.63	58.75	1,358.70
United States bonds.....	5,000.00	5,000.00	5,000.00	5,000.00	61,350.00
Bonds to secure postal savings.....	185,124.60	207,786.72	213,397.10	211,731.37	228,662.10
Other bonds and securities.....	79.00	79.00	79.00	79.00	79.00
Furniture and fixtures.....	8,852.85	8,886.95	8,886.95	8,886.95	8,945.15
Due from banks (not reserve banks).....	2,008.83	2,008.83	2,008.83	2,008.83	2,008.83
Cash items (not including checks on other banks).....	1,975.00	65.80	1,395.00	2,660.67	4,951.57
Due from reserve banks.....	14.00	13.60	15.80	15.80	110.30
Checks on other banks.....	109,208.63	192,766.86	136,841.86	180,950.34	172,499.25
Due from other banks.....	6,136.73	2,721.54	5,727.01	6,295.15	7,821.83
Currency.....	17,520.00	10,995.00	16,249.00	11,320.00	8,010.00
Gold.....	2,787.50	2,380.00	3,757.50	3,360.00	3,345.00
Silver and fractional coin.....	8,439.41	7,410.06	9,421.59	7,206.35	10,299.04
Total.....	\$ 563,370.73	\$ 656,897.71	\$ 680,319.18	\$ 721,399.06	\$ 831,981.17

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.....	3,376.59	37.08	388.21	318.83	3,330.24
Savings accounts.....	267,688.07	309,152.65	330,332.93	359,046.35	366,419.44
Postal savings accounts.....	1,639.79	1,660.40	1,660.40	1,660.40	1,680.98
Individual deposits.....	167,314.57	228,990.22	228,607.57	225,731.85	317,523.39
Due to banks (not reserve banks).....	16,649.49	11,608.40	8,361.83	16,631.37	26,590.85
Demand certificates of deposit.....	10,985.00	10,250.00	10,710.00	10,590.00	5,916.10
Time certificates of deposit.....	12,774.61	13,306.19	16,344.59	21,173.00	21,923.50
Certified checks.....	1,170.00	890.29	1,140.77	2,923.56	334.25
Cashier's checks.....	5,272.61	4,502.48	6,272.88	6,823.70	11,762.42
Total.....	\$ 563,370.73	\$ 656,897.71	\$ 680,319.18	\$ 721,399.06	\$ 831,981.17

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

No. 267, PRIVATE BANK.

THE QUEEN CITY BANK, DENVER

(Liquidated September 5, 1917.)

Owner—Geo. J. Arfsten.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 6,022.70	\$ 6,209.35	\$ 27.50	\$ 35.50	.....
Loans and discounts (secured by collateral)	5,838.85	4,649.00	10,073.25	9,264.35	.....
Loans on real estate	652.60	652.60	650.00	650.00	.....
Due from reserve banks	1,678.72	6,356.04	3,372.46	4,769.60	.....
Currency	700.00	738.00	265.00	394.00	.....
Gold	40.00	440.00	.....	25.00	.....
Silver and fractional coin	6.36	8.15	31.85	17.80	.....
Expense account	.....	.....	54.34	.....	.....
Total	\$ 14,939.23	\$ 19,053.14	\$ 14,475.00	\$ 15,156.85	.....
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	.....
Undivided profits, net	930.00	970.00	970.00	970.00	.....
Individual deposits	702.79	214.12	.....	273.75	.....
Time certificates of deposit	1,306.44	5,869.02	3,505.00	3,913.10	.....
.....	2,000.00	2,000.00	.....	.....	.....
Total	\$ 14,939.23	\$ 19,053.14	\$ 14,475.00	\$ 15,156.85	.....

No. 252, PRIVATE BANK.

THE J. R. REED BANKING COMPANY, DENVER

(Liquidated May 2, 1917.)

Owners—James R. Reed and Frankie E. Reed.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 19.00	\$ 11.00	.....	.....	.....
Loans and discounts (secured by collateral)	11,150.74	11,542.85	.....	.....	.....
Loans on real estate	100.00	.....	.....	.....	.....
Cash items (not including checks on other banks)	594.88	119.58	.....	.....	.....
Due from reserve banks	306.04	56.04	.....	.....	.....
Checks on other banks	26.75	38.05	.....	.....	.....
Currency	455.00	112.00	.....	.....	.....
Gold	.....	5.00	.....	.....	.....
Silver and fractional coin	64.70	31.90	.....	.....	.....
Total	\$ 12,697.11	\$ 11,916.42	.....	.....	.....

THE J. R. REED BANKING COMPANY, DENVER—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00			
Surplus fund	16.88	44.79			
Undivided profits, net	609.47	39.80			
Individual deposits	2,070.76	1,831.83			
Total	\$ 12,697.11	\$ 11,916.42			

No. 264, PRIVATE BANK.

THE ROYAL BANK, DENVER

Owner—Max Klehn.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 3,740.00	\$ 3,740.00	\$ 3,740.00	\$ 3,740.00	\$ 1,244.65
Loans and discounts (secured by collateral)	2,887.10	3,242.75	3,174.25	3,024.25	5,459.70
Loans on real estate	4,456.50	4,456.50	4,456.50	4,456.50	2,950.00
Furniture and fixtures	200.00	200.00	200.00	200.00	200.00
Due from reserve banks	238.61	278.50	383.25	264.60	744.55
Currency	250.00	54.00	30.00	127.00	55.00
Gold	110.00				10.00
Silver and fractional coin	12.45	14.60	4.16	3.15	4.60
Total	\$ 11,894.69	\$ 11,986.35	\$ 11,988.16	\$ 11,825.50	\$ 10,668.50

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,864.69	1,986.35	1,988.16	1,825.50	141.31
Individual deposits	30.00				527.19
Total	\$ 11,894.69	\$ 11,986.35	\$ 11,988.16	\$ 11,825.50	\$ 10,668.50

No. 242, STATE BANK.

THE SILVER STATE BANK, DENVER

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 134,334.24	\$ 136,912.02	\$ 138,912.02	\$ 139,007.22	\$ 134,226.66
Loans and discounts (secured by collateral)	63,941.91	66,609.96	62,862.90	51,684.22	66,374.57
Loans on real estate	13,966.17	4,575.00	2,175.00	8,999.35	6,504.27
Overdrafts (secured and unsecured)	794.80	1,673.54	722.45	2,177.63	420.07

United States bonds	250.00	360.00	1,360.00	23,350.00
Other bonds and securities	4,000.00	4,000.00	4,000.00	5,822.50
Furniture and fixtures	7,340.00	7,000.00	7,250.00	3,750.00
Other real estate	2.55	2.55		7,000.00
Cash items (not including checks on other banks)	64,404.72	47,570.70	53,768.53	85,466.82
Due from reserve banks	247.69	555.31	168.40	3,198.75
Checks on other banks	9,665.00	12,288.00	6,752.00	6,005.00
Currency	2,010.00	2,037.50	5,940.00	5,725.00
Gold	1,777.65	1,160.34	1,996.04	1,039.42
Silver and fractional coin	602.16			
Other resources				
Total	\$ 303,336.89	\$ 284,664.32	\$ 285,907.49	\$ 348,943.07

LIABILITIES				
Capital stock	50,000.00	\$	50,000.00	\$
Surplus fund	5,000.00	\$	5,000.00	\$
Undivided profits, net	1,080.98		3,228.88	
Savings accounts	47,236.81		46,432.33	
Individual deposits	154,961.54		150,112.81	
Demand certificates of deposit	15,000.00		23,369.19	
Time certificates of deposit	26,554.54		620.33	
Certified checks	192.43		33.48	
Cashier's checks	3,310.59		5,900.76	
Total	\$ 303,336.89	\$	281,661.32	\$ 285,907.49

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

THE STANDARD BANK, DENVER

(Liquidated May 10, 1917.)

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 657.30				
Loans and discounts (secured by collateral)	21,427.55				
Loans on real estate	1,270.00				
Due from reserve banks	4,217.50				
Checks on other banks	505.00				
Currency	344.00				
Gold	45.00				
Silver and fractional coin	151.90				
Total	\$ 28,618.25				

No. 256, PRIVATE BANK.

THE STANDARD BANK, DENVER—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock					
Undivided profits, net	\$ 10,000.00				
Individual deposits	475.04				
	18,143.21				
Total	28,618.25				

NO. 34, STATE BANK

THE STATE MERCANTILE BANK, DENVER, DENVER COUNTY

H. Klugh, President; A. E. Shultz, Vice-President; M. F. Niles, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 51,090.70	\$ 43,515.87	\$ 25,286.75	\$ 22,849.99	\$ 17,415.70
Loans and discounts (secured by collateral)	21,827.77	20,856.79	16,581.13	15,479.06	12,392.00
Loans on real estate	6,231.00	5,731.00	2,894.00	2,894.00	7,349.00
Overdrafts (secured and unsecured)	38.61	33.66	7.18	3.88	
Other bonds and securities	3,114.56	3,114.56	3,114.56	3,114.56	3,009.56
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	897.50
Other real estate	16,497.55	16,497.55	16,497.55	16,497.55	8,181.95
Cash items (not including checks on other banks)	139.94	139.94	13,031.79	5.00	
Due from reserve banks	10,310.39	15,227.03	14.54	7,157.23	269.42
Checks on other banks		5.00	2,327.00	260.30	
Currency	2,630.00	2,406.00	285.00	1,340.00	95.00
Gold	10.00	50.00	400.00	10.00	
Silver and fractional coin	985.70	584.00	83.49	399.36	30.36
Expense account		59.48			2,385.98
Other resources		32.77		478.80	
Total	\$ 113,876.22	\$ 109,113.71	\$ 81,523.04	\$ 71,489.73	\$ 52,026.47
LIABILITIES					
Capital stock					
Surplus fund	\$ 70,000.00	\$ 70,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	285.91				
Bills payable	418.11		91.61	176.69	
Individual deposits					2,000.00
Demand certificates of deposit	29,029.31	29,115.77	23,391.07	16,351.05	
Time certificates of deposit	115.00				
Certified checks	12,769.34	9,676.23	7,283.73	4,230.00	
Cashier's checks	149.62	83.23	77.92	43.62	
Reserved for taxes	765.67	209.43	649.66	659.32	26.47
	343.26	29.05	29.05	29.05	
Total	\$ 113,876.22	\$ 109,113.71	\$ 81,523.04	\$ 71,489.73	\$ 52,026.47

Directors—H. Klugh, A. E. Shultz, M. F. Niles.

No. 253, PRIVATE BANK.

THE STRAUSS STATE BANK, DENVER

(Liquidated May 1, 1917.)

Owners—Sigmund Strauss and Leo Strauss.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 11,504.50	\$ 13,175.00			
Loans on real estate	1,300.00	1,250.00			
Due from reserve banks	373.03	5.63			
Currency	90.00				
Silver and fractional coin	3.20	6.35			
Total	\$ 13,270.73	\$ 14,436.98			
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00			
Undivided profits, net		151.60			
Bills payable	3,270.73	4,285.38			
Total	\$ 13,270.73	\$ 14,436.98			

No. 268, STATE BANK

UNION STATE BANK OF DENVER, DENVER

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 93,835.52	\$ 91,638.95	\$ 108,573.83	\$ 118,974.86	\$ 137,006.30
Loans and discounts (secured by collateral)	16,722.88	40,333.57	51,193.60	56,491.70	57,281.95
Loans on real estate	23,222.91	22,333.45	22,333.45	22,300.40	18,937.00
Overdrafts (secured and unsecured)		518.70	236.04	468.80	297.46
Other bonds and securities	32,914.41	51,054.16	42,337.36	26,752.08	56,902.69
Furniture and fixtures	2,600.00	2,600.00	2,600.00	2,600.00	2,920.00
Other real estate	38,167.35	29,202.21	21,727.15	30,166.30	600.00
Due from reserve banks	11,209.74	17,533.37	15,216.06	11,453.62	52,882.85
Checks on other banks	1,313.00	2,620.00	4,959.00	5,679.00	18,075.03
Currency	672.00	1,212.50	2,630.00	2,210.00	8,614.00
Gold	878.66	1,318.15	1,018.24	1,593.86	3,115.00
Silver and fractional coin					1,550.26
Total	\$ 222,008.19	\$ 260,365.06	\$ 272,854.73	\$ 278,690.62	\$ 358,182.54

UNION STATE BANK OF DENVER, DENVER—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital Stock	\$ 30,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	1,000.00	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net	11,275.75	1,625.30	3,243.00	4,543.65	4,148.45
Savings accounts	55,460.40	69,942.64	69,386.88	76,516.33	102,365.30
Individual deposits	101,700.60	108,134.76	120,228.91	120,766.52	180,561.01
Demand certificates of deposit	5,000.00	10,000.00	10,000.00	10,000.00	5,000.00
Time certificates of deposit	15,184.39	14,448.11	13,438.11	8,342.11	13,251.45
Certified checks	690.59	149.69	130.00	548.00	193.87
Cashier's checks	1,675.67	4,184.21	4,583.41	6,129.59	1,131.69
Reserved for taxes	20.88	380.35	344.42	344.42	30.77
Total	\$ 222,008.19	\$ 260,365.06	\$ 272,854.73	\$ 278,690.62	\$ 358,182.54

Directors—C. W. Bigelow, Maurice C. Bigelow, J. M. Greenblatt, Ben Grimes, Warren E. Knapp, Gustaf Pearson, P. Quiatkowsky, M. H. Robinson, I. Rude, N. Striker.

THE WEST SIDE STATE BANK, DENVER

No. 215, STATE BANK.

Emil Desserich, President; John F. Enright, Vice-President; Albert E. Upton, Cashier; Inez B. King, Assistant Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 62,401.61	\$ 58,301.16	\$ 66,176.78	\$ 67,609.43	\$ 62,014.52
Loans and discounts (secured by collateral)	44,327.80	58,732.43	63,541.19	58,482.20	87,984.19
Loans on real estate	16,783.50	17,918.76	20,834.50	22,644.50	24,217.81
Overdrafts (secured and unsecured)	372.89	669.01	685.95	655.32	436.03
Other bonds and securities	50,703.18	59,766.38	70,643.38	69,231.33	85,632.23
Premium on bonds	41.00	41.00	41.00	41.00	41.00
Furniture and fixtures	4,915.54	4,915.54	4,915.54	5,050.54	5,336.25
Banking house	16,535.52	16,521.30	16,521.30	16,521.30	16,539.50
Cash items (not including checks on other banks)	207.41	209.63	489.90	3,795.29	6,003.35
Due from reserve banks	102,871.92	74,008.32	65,167.31	54,802.05	84,312.81
Checks on other banks	5,797.50	21,871.60	8,661.36	6,753.66	6,448.87
Currency	10,536.00	7,997.00	6,686.00	8,060.00	6,819.00
Gold	3,750.00	3,912.50	3,430.00	3,820.00	4,092.50
Silver and fractional coin	2,918.46	2,923.60	2,479.06	2,749.36	2,301.79
Total	\$ 322,121.33	\$ 327,788.23	\$ 330,273.27	\$ 320,215.98	\$ 386,735.85

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	700.00	1,000.00	1,000.00	1,000.00	1,300.00
Undivided profits, net	3,569.79	321.94	184.12	1,103.40	961.94
Savings accounts	120,934.32	124,342.40	126,011.97	131,145.97	154,656.89
Postal savings accounts	14.25	14.25	14.25	14.25	14.25
Individual deposits	118,373.83	117,686.15	115,516.32	108,699.71	125,892.47

Due to banks (not reserve banks).....	26,893.18	25,437.55	36,141.53	22,450.76	45,872.08
Demand certificates of deposit.....	4,499.12	2,771.50	1,503.00	1,505.90	1,322.47
Time certificates of deposit.....	16,608.34	17,258.84	15,779.84	16,168.84	16,979.00
Certified checks.....	33.00	494.76	8.00	4.80	117.43
Cashier's checks.....	509.75	7,796.24	2,882.69	2,045.80	1,317.19
Reserved for interest.....	.....	624.60	1,245.80	1,547.80	1,649.00
Other liabilities.....	.....	.....	.....	4,543.00	6,674.38
Total	\$ 322,121.33	\$ 327,788.23	\$ 330,273.27	\$ 320,215.98	\$ 386,735.85

Directors—Elroy N. Clark, Emil Desserlich, John F. Enright, Albert E. Upton, Theo M. Stuart, Ralph G. Lindstrom, Ernest B. Upton.

J. J. HARRIS AND COMPANY, BANKERS, DOLORES, MONTEZUMA COUNTY
No. 41, STATE BANK.

J. J. Harris, President; A. F. Harris, Vice-President; R. S. S. Fox, Cashier.

RESOURCES

Loans and discounts (unsecured).....	89,010.05	107,110.59	121,485.33	122,595.17	96,544.06
Loans and discounts (secured by collateral).....	81,071.48	78,317.53	104,757.83	98,754.18	91,438.95
Loans on real estate.....	34,673.28	35,981.19	32,966.19	37,591.19	34,678.94
Overdrafts (secured and unsecured).....	.....	.....	.....	.....	12.84
Other bonds and securities.....	7,374.88	7,206.12	7,031.29	6,943.00	6,525.05
Furniture and fixtures.....	1,500.96	1,500.96	1,500.96	1,500.96	1,500.96
Due from reserve banks.....	172,115.37	137,433.20	73,946.30	65,804.19	168,678.55
Checks on other banks.....	62.28	640.56	211.71	45.84	1,016.16
Currency.....	10,319.00	7,369.00	10,443.00	8,122.00	8,379.00
Gold.....	3,712.50	4,250.00	4,235.00	4,032.50	4,000.00
Silver and fractional coin.....	1,039.08	1,105.44	1,291.48	1,306.04	959.86
Expense account.....	.....	823.87	.....	.....	.....
Total	\$ 400,878.88	\$ 380,014.59	\$ 358,692.96	\$ 346,695.07	\$ 413,728.37

LIABILITIES

Capital stock.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Surplus fund.....	4,000.00	.....	.....	.....	.....
Undivided profits, net.....	12,624.81	425.24	21,824.68	1,639.74	4,830.74
Savings accounts.....	17,428.55	20,775.21	217,257.93	26,753.23	32,012.41
Individual deposits.....	277,029.97	238,570.89	217,257.93	200,614.37	268,747.29
Demand certificates of deposit.....	5,312.29	5,402.29	6,113.29	5,031.14	5,201.14
Time certificates of deposit.....	34,833.96	64,840.96	62,397.06	62,656.59	52,136.79
Certified checks.....	.....	.....	1,100.00	.....	800.00
Total	\$ 400,878.88	\$ 380,014.59	\$ 358,692.96	\$ 346,695.07	\$ 413,728.37

Directors—J. J. Harris, A. F. Harris, R. S. S. Fox.

No. 165, TRUST COMPANY.

THE DURANGO TRUST COMPANY, DURANGO, LA PLATA COUNTY

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

RESOURCES	Dec. 27, 1916.	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 50,750.75	\$ 46,674.53	\$ 63,959.49	\$ 73,900.39	\$ 114,752.09
Loans and discounts (secured by collateral)	159,736.25	184,959.75	171,504.53	197,975.77	219,372.03
Loans on real estate	146,166.11	188,351.20	170,558.19	155,012.71	142,580.66
Overdrafts (secured and unsecured)	238.83	107.02	526.47	245.41	219.38
United States bonds	38,828.22	39,316.97	36,845.79	14,800.00	40,100.00
Other bonds and securities	5,000.00	5,000.00	5,000.00	39,069.57	38,781.05
Furniture and fixtures	30,000.00	30,000.00	30,000.00	5,000.00	4,750.00
Banking house	711.89	585.93	588.68	30,000.00	30,000.00
Other real estate	218.28	1,471.82	7,351.39	2,137.62	3,050.00
Due from banks (not reserve banks)	1,744.75	431.10	50.00	175	94.15
Cash items (not including checks on other banks)	100,147.29	111,284.78	112,506.21	101,948.02	80,219.85
Checks on other banks	39.00	570.40	3,870.17	93.98	410.85
Currency	14,825.00	13,633.00	14,398.00	13,017.00	9,849.00
Gold	6,775.00	8,405.00	8,905.00	10,932.50	8,707.50
Silver and fractional coin	2,300.99	2,823.13	2,928.01	1,879.30	1,128.49
Other resources	215.09	347.43	67.20	71.46	195.88
Total	\$ 557,697.45	\$ 603,962.07	\$ 629,059.13	\$ 646,086.48	\$ 694,210.93
LIABILITIES					
Capital stock					
Surplus fund	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	6,250.55	6,997.8	1,405.81	5,604.60	10,000.00
Bills payable	337,809.34	358,318.21	372,098.05	397,532.53	10,000.00
Savings accounts	5,439.69	9,318.15	34,476.52	5,103.97	375,493.46
Trust funds	108,632.82	118,043.15	101,447.81	107,459.75	7,139.98
Individual deposits	2,818.54	3,275.24	1,386.80	4,813.08	142,777.36
Due to banks (not reserve banks)	13,714.00	20,231.50	20,286.17	20,496.50	9,457.57
Demand certificates of deposit	26,353.86	30,481.20	28,153.46	30,029.38	10,181.50
Time certificates of deposit	13.75	63.75	113.75	113.75	38,389.53
Certified checks	6,660.30	1,531.09	5,690.76	8,932.92	163.75
Cashier's checks	5,000.00	2,000.00	4,000.00	6,000.00	30,051.89
Reserved for interest					4,800.00
Other liabilities	4.60				
Total	\$ 557,697.45	\$ 603,962.07	\$ 629,059.13	\$ 646,086.48	\$ 694,210.93

Directors—J. L. McNeil, A. W. Ayers, O. G. Boyle, A. P. Camp, W. F. Weightman.

No. 278, STATE BANK.

THE EAST LAKE STATE BANK, EAST LAKE, ADAMS COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 23,123.80	\$ 29,484.20	\$ 29,350.40	\$ 36,668.50	\$ 37,747.99
Loans and discounts (secured by collateral)	11,899.35	15,492.20	25,087.96	18,105.00	36,324.50
Overdrafts (secured and unsecured)	450.07	2,018.32	1,640.57	1,772.10	1,066.27
Other bonds and securities	.....	.....	74.06	974.76	255.85
Furniture and fixtures	1,209.37	1,209.37	1,209.37	1,209.37	1,209.37
Banking house	3,449.38	3,449.38	3,449.38	3,449.38	3,449.38
Due from reserve banks	50,302.15	25,220.55	4,424.17	9,947.41	72,856.26
Checks on other banks	.....	1,545.00	.....	2,200.00	301.10
Currency	.....	.....	2,450.00	350.00	5,194.00
Gold	.....	.....	2,000.00	751.99	757.50
Silver	1,133.77	722.87	499.54	.....	526.24
Other resources	.....	.....	525.00	.....	.....
Total	\$ 93,217.89	\$ 79,141.89	\$ 68,909.55	\$ 74,728.51	\$ 159,688.46
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	2,007.38	500.00	10,000.00	10,000.00	10,000.00
Savings accounts	827.75	273.23	500.00	500.00	500.00
Individual deposits	71,101.83	456.51	45.52	577.92	2,298.76
Demand certificates of deposit	489.48	61,960.31	404.14	394.14	.....
Time certificates of deposit	8,517.00	.....	51,229.00	47,277.00	138,489.43
Cashier's checks	229.45	5,949.84	53.80	53.80	.....
Total	\$ 93,217.89	\$ 79,141.89	\$ 68,909.55	\$ 74,728.51	\$ 159,688.46
Directors—W. D. Bish, George O. Corley, W. M. Hopkins, William Wasson, J. Bruce Smith, J. E. Whytal.					

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 27,932.02	\$ 22,957.43	\$ 31,051.71	\$ 31,984.51	\$ 42,273.51
Loans and discounts (secured by collateral)	31,308.09	37,138.91	35,815.12	35,720.41	40,043.37
Overdrafts (secured and unsecured)	.....	.....	.....	.....	.....
Other bonds and securities	16.47	18.51	54.60	13.86	9.71
Furniture and fixtures	463.25	463.25	463.25	463.25	465.07
Total	\$ 60,740.83	\$ 61,377.19	\$ 67,384.68	\$ 67,781.97	\$ 83,851.66
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Savings accounts	.....	.....	.....	.....	.....
Individual deposits	.....	.....	.....	.....	.....
Demand certificates of deposit	.....	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....	.....
Cashier's checks	.....	.....	.....	.....	.....
Total	\$ 60,740.83	\$ 61,377.19	\$ 67,384.68	\$ 67,781.97	\$ 83,851.66
Directors—W. D. Bish, George O. Corley, W. M. Hopkins, William Wasson, J. Bruce Smith, J. E. Whytal.					

THE ECKLEY STATE BANK, ECKLEY, YUMA COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Banking house	\$ 738.30	\$ 738.30	\$ 1,138.30	\$ 3,023.80	\$ 4,289.54
Cash items (not including checks on other banks)	.....	81.23	.....	.....	.....
Due from reserve banks	14,334.87	29,701.82	24,769.09	14,180.43	24,883.31
Checks on other banks	182.62	.....	129.93	395.47	62.26
Currency	3,281.00	3,867.00	3,936.00	2,331.00	3,735.00
Gold	90.00	170.00	40.00	95.00	10.00
Silver and fractional coin	704.18	813.85	504.05	904.05	749.52
Total	\$ 79,050.80	\$ 95,950.30	\$ 97,902.05	\$ 89,111.78	\$ 118,056.18
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net	2,000.00	2,000.00	2,000.00	2,000.00	3,000.00
Individual deposits	8,469.37	2,615.59	4,289.14	4,998.22	4,618.89
Demand certificates of deposit	54,452.59	72,390.68	73,530.13	61,333.33	88,895.08
Time certificates of deposit	4,128.84	8,944.03	3,082.78	5,780.23	6,542.21
Total	\$ 79,050.80	\$ 95,950.30	\$ 97,902.05	\$ 89,111.78	\$ 118,056.18
Directors—M. B. Holland, P. J. Sullivan, Bert L. McKenzie.					

No. 43, STATE BANK.

THE ELBERT COUNTY BANK, ELBERT, ELBERT COUNTY

Jos. E. Mayer, President; James Ringold, Vice-President; Mrs. A. H. Mayer, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 68,569.60	\$ 81,027.41	\$ 76,846.95	\$ 78,677.58	\$ 93,233.81
Loans and discounts (secured by collateral)	62,331.27	66,143.65	71,154.77	61,391.77	57,287.83
Loans on real estate	7,560.00	10,500.00	10,650.00	14,400.00	17,500.00
Overdrafts (secured and unsecured)	12.70	.34	27.08	49.75	49.29
Other bonds and securities	252.45	388.15	628.15	738.15	283.25
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	62,068.05	70,682.54	54,080.32	47,054.32	83,220.76
Currency	4,214.00	3,457.00	4,860.00	6,586.00	9,016.00
Gold	565.00	320.00	135.00	172.50	70.00
Silver and fractional coin	552.45	721.90	511.72	568.84	683.13
Total	\$ 207,625.52	\$ 234,740.99	\$ 220,393.99	\$ 211,329.91	\$ 262,841.07

LIABILITIES

Capital stock.....	\$ 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
Undivided profits, net.....	4,795.83	3,681.98	3,107.65	3,820.01
Individual deposits.....	122,836.13	141,353.37	124,329.78	162,452.17
Demand certificates of deposit.....	2,500.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	62,303.13	69,678.77	72,950.59	76,571.89
Cashier's checks.....	190.43	24.87	5.97	.....
Total.....	\$ 207,625.52	\$ 234,740.99	\$ 220,393.99	\$ 262,844.07

Directors—Jos. E. Mayer, John H. Jones, W. D. Reilly, B. U. Jamison, James Ringold.

No. 282, STATE BANK.

THE ELIZABETH STATE BANK, ELIZABETH, ELBERT COUNTY

Lee Ramsey, President; James Ringold, Vice-President; B. U. Jamison, Cashier.

RESOURCES

Loans and discounts (unsecured).....	\$ 34,340.16	\$ 37,271.24	\$ 32,664.83	\$ 40,814.02
Loans and discounts (secured by collateral).....	92,654.35	119,100.73	127,651.66	116,714.76
Loans on real estate.....	2,500.00	3,700.00	2,500.00	3,700.00
Overdrafts (secured and unsecured).....	228.24	8.10	37.03	79.11
Other bonds and securities.....	10,627.88	11,722.08	12,036.73	10,904.45
Banking house.....	3,500.00	3,500.00	3,500.00	3,500.00
Due from reserve banks.....	52,755.53	43,113.55	40,711.11	52,174.15
Currency.....	3,646.00	2,808.00	3,842.00	3,740.00
Gold.....	2,967.50	2,995.00	3,150.00	3,395.00
Silver and fractional coin.....	497.15	798.77	785.15	690.65
Other resources.....	252.32	157.82	181.82	14.00
Total.....	\$ 203,969.13	\$ 225,175.29	\$ 227,060.33	\$ 221,405.29

LIABILITIES

Capital stock.....	\$ 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
Undivided profits, net.....	4,835.03	4,234.97	4,334.97	4,908.36
Individual deposits.....	134,456.92	150,993.38	150,951.02	183,450.30
Demand certificates of deposit.....	2,500.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	46,273.88	48,723.72	50,363.51	46,678.96
Certified checks.....	5.00	103.80	150.00	15.00
Cashier's checks.....	232.25	1,058.50	257.40	1,406.15
Reserved for taxes.....	115.05	62.20	161.00	267.10
Other liabilities.....	550.00	842.43	842.43	473.00
Total.....	\$ 203,969.13	\$ 225,175.29	\$ 227,060.33	\$ 257,200.87

Directors—Lee Ramsey, James Ringold, B. U. Jamison.

THE ERIE BANK, ERIE, WELD COUNTY

No. 285, STATE BANK.

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 18,438.33	\$ 22,227.18	\$ 21,878.62	\$ 26,167.18	\$ 33,009.91
Loans and discounts (secured by collateral)	54,241.62	57,397.68	71,503.27	84,268.43	78,047.26
Loans on real estate	10,122.20	8,333.82	8,333.82	9,603.16	9,876.43
Overdrafts (secured and unsecured)	9.70	.....	23.35	36.87	51.38
Other bonds and securities	10,126.08	10,076.88	10,138.49	9,907.72	9,605.20
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	1,878.26	1,878.26	1,878.26	1,878.26	1,878.26
Due from reserve banks	65,411.93	47,922.59	28,956.93	20,648.33	96,162.59
Currency	1,477.00	3,102.00	3,382.00	3,862.00	2,559.00
Gold	435.00	2,757.50	2,005.00	2,245.00	1,455.00
Silver and fractional coin	191.88	507.20	319.48	481.05	449.64
Total	\$ 166,532.00	\$ 158,924.11	\$ 152,619.22	\$ 163,298.00	\$ 236,794.67

LIABILITIES

Capital stock		\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund		450.00	1,000.00	1,000.00	1,000.00
Undivided profits, net		3,985.34	1,346.75	1,992.58	4,417.83
Savings accounts		2,458.05	2,764.25	2,247.75	2,249.60
Individual deposits		97,366.65	98,435.04	91,544.82	156,424.80
Time certificates of deposit		45,638.40	40,126.57	40,834.07	54,624.01
Cashier's checks		1,633.56	251.50	.....	792.00
Total		\$ 166,532.00	\$ 158,924.11	\$ 152,619.22	\$ 163,298.00

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

THE ESTES PARK BANK, ESTES PARK, LARIMER COUNTY

No. 37, STATE BANK.

F. O. Stanley, President; Albert Hayden, Vice-President; A. D. Lewis, Cashier; Charles F. Hicks, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 42,987.10	\$ 42,497.00	\$ 41,132.75	\$ 58,825.91	\$ 48,220.99
Loans and discounts (secured by collateral)	.....	2,626.50	5,151.50	5,315.50	4,213.09
Loans on real estate	11,489.00	6,800.00	7,675.00	7,700.00	8,850.00
Overdrafts (secured and unsecured)	481.19	358.02	1,100.83	2,173.16	363.90
Other bonds and securities	54,800.00	29,800.00	29,800.00	14,900.00	91,985.38
Furniture and fixtures	1,200.00	1,000.00	1,700.00	2,472.00	2,469.60

Banking house.....	4,600.00	4,600.00	4,600.00	4,600.00
Other real estate.....	5,825.75			
Due from banks (not reserve banks).....	3,809.62	1,406.59	1,409.61	354.43
Cash items (not including checks on other banks).....	3.29		4,043.42	.85
Due from reserve banks.....	3,123.60	17,033.21	18,066.17	14,109.55
Checks on other banks.....				303.25
Currency.....	2,159.00	2,235.00	2,267.00	4,747.00
Gold.....	960.06	162.50	200.00	600.00
Silver and fractional coin.....	14.00	1,071.66	1,009.90	1,556.74
Other resources.....				
Total.....	\$ 130,552.61	\$ 109,590.48	\$ 118,156.18	\$ 117,758.39
LIABILITIES				
Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	3,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	2,464.64	815.06	1,190.94	1,857.22
Bills payable.....				10,000.00
Individual deposits.....	99,863.33	81,411.78	89,914.65	80,092.03
Time certificates of deposit.....	12,474.86	11,163.86	10,508.86	9,559.86
Cashier's checks.....	749.78	199.78	541.73	249.28
Total.....	\$ 130,552.61	\$ 109,590.48	\$ 118,156.18	\$ 117,758.39
Directors—F. O. Stanley, J. D. Stead, Albert Hayden, 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.				
		Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES						
Loans and discounts (unsecured).....	\$ 23,289.37	\$ 28,698.37	\$ 41,437.68	\$ 25,283.07	\$ 31,511.37	\$ 49,312.00
Loans on real estate (secured by collateral).....	35,188.17	40,223.17	26,179.87	54,709.00	49,312.00	4,773.50
Loans on real estate.....	9,077.50	8,807.50	9,817.50	9,125.00	9,125.00	1,285.52
Overdrafts (secured and unsecured).....	34.15	39.11	30.66	51.08	51.08	1,285.52
Other bonds and securities.....	3,194.00	3,183.07	2,476.64	3,658.63	3,658.63	2,347.13
Furniture and fixtures.....	1,000.00	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	3,000.00
Cash items (not including checks on other banks).....	46,701.35	50,874.98	24,874.71	1,529.06	48,901.05	303.00
Due from reserve banks.....	2,268.15	69.20	28.50	28.50	1,798.81	3,191.00
Checks on other banks.....	2,569.00	4,379.00	3,549.00	2,778.00	3,191.00	1,142.50
Currency.....	710.00	695.00	875.00	920.00	920.00	1,425.00
Gold.....	1,409.52	875.94	1,715.76	1,417.59	1,417.59	972.81
Silver and fractional coin.....						
Total.....	\$ 128,446.11	\$ 141,845.34	\$ 114,956.82	\$ 103,499.93	\$ 148,381.69	\$ 148,381.69

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

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund	1,000.00	1,000.00	844.90	924.10	2,395.54
Undivided profits, net	2,252.83	3,123.70	28.00	68,902.81	110,238.18
Dividends unpaid	1,000.00	1,000.00	81,032.42	400.48	223.00
Individual deposits	90,046.51	101,070.36	1,601.18	20,272.54	23,024.97
Demand certificates of deposit	1,225.74	1,670.96	18,950.32	500.00	.....
Time certificates of deposit	20,145.82	21,478.32	.....	.....	.....
Certified checks	275.21	.....	.....	.....	.....
Total	\$ 128,446.11	\$ 141,845.34	\$ 114,956.82	\$ 103,499.93	\$ 148,381.69

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

No. 274, STATE BANK.

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 11,614.93	\$ 13,629.85	\$ 17,232.77	\$ 17,033.50	\$ 18,089.91
Loans and discounts (secured by collateral)	1,321.45	107.89	1,483.68	756.60	225.00
Overdrafts (secured and unsecured)	99,519.77	101,231.07	96,715.81	98,127.62	621.43
Other bonds and securities	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Furniture and fixtures	1,146.25	1,386.94	1,619.15	.....	.....
Due from banks (not reserve banks)	24,026.25	135.80	5.00	2,698.00	.....
Cash items (not including checks on other banks)	.....	51,406.83	16,727.08	8,631.24	57,114.95
Due from reserve banks	.....	161.89	41.35	6,256.38	1,713.85
Checks on other banks	3,008.00	2,384.00	2,770.00	1,475.00	3,812.00
Currency	2,575.00	2,700.00	2,785.00	3,070.00	2,600.00
Gold	305.21	207.43	186.26	569.20	298.72
Silver and fractional coin	.....	.....	.....	.....	.....
Total	\$ 144,516.86	\$ 174,351.70	\$ 140,566.10	\$ 139,617.54	\$ 191,464.30

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	1,494.32	2,612.07	764.93	1,066.97	1,105.71
Bills payable	20,000.00	20,000.00	.....	.....	.....
Individual deposits	81,525.57	108,523.03	83,523.79	80,182.14	116,425.45
Due to banks (not reserve banks)	.....	.....	.....	2,207.45	4,545.91

Due to reserve banks	2,514.61						
Demand certificates of deposit	18,982.36						
Time certificates of deposit	20,824.74	2,391.86	11,818.86	7,358.96			
		20,824.74	24,458.52	24,242.12			42,029.17
Total	\$ 144,516.86	\$ 174,351.70	\$ 140,566.10	\$ 139,617.54	\$ 191,464.30		

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

FARMERS STATE BANK OF FLAGLER, FLAGLER, KIT CARSON COUNTY
No. 212, STATE BANK.

H. C. Jones, President; A. J. Lockwood, Vice-President; I. N. Moberly, Cashier; L. Moberly, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 23,732.27	\$ 22,248.43	\$ 22,571.37	\$ 35,970.02	\$ 49,982.41
Loans and discounts (secured by collateral)	30,136.42	34,814.20	34,704.87	19,511.63	56,043.72
Loans on real estate	1,300.00	1,700.00	3,700.00	4,840.00	2,900.00
Overdrafts (secured and unsecured)	2,257.66	2,337.51	1,222.30	1,112.19	2,248.49
Other bonds and securities	634.70	684.40	684.40	562.50	1,131.45
Furniture and fixtures	1,914.48	1,914.48	1,900.00	1,900.00	1,900.00
Other real estate	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Cash items (not including checks on other banks)	3,164.49	12,323.40	6,760.61	4,589.47	21,467.01
Due from reserve banks	182.81	236.97	1,090.51	851.00	2,852.00
Checks on other banks	2,034.00	1,143.00	1,569.00	1,541.00	3,543.00
Currency	400.00	22.50	165.00	322.50	440.00
Gold	492.58	1,275.01	1,137.24	916.44	428.98
Silver and fractional coin				568.50	568.50
Other resources					
Total	\$ 70,098.11	\$ 80,669.90	\$ 77,405.29	\$ 74,585.25	\$ 145,405.56

LIABILITIES

Capital stock					
Undivided profits, net	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable	1,046.00	1,211.46	522.69	1,031.12	1,680.53
Individual deposits	5,157.50	7,881.05	5,709.40	5,709.40	5,709.40
Due to reserve banks	46,307.95	52,835.48	52,609.32	48,209.34	123,444.67
Time certificates of deposit			101.72	266.67	
Certified checks		8,491.91	8,432.06	9,368.72	10,280.36
Total	\$ 70,098.11	\$ 80,669.90	\$ 77,405.29	\$ 74,585.25	\$ 145,405.56

Directors—H. C. Jones, A. J. Lockwood, H. L. Williams, A. A. Williams, I. N. Moberly.

No. 132, STATE BANK.

THE FLAGLER STATE BANK, FLAGLER, KIT CARSON COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 7,660.57	\$ 7,999.87	\$ 8,496.44	\$ 11,306.70	\$ 7,453.53
Loans and discounts (secured by collateral)	50,999.56	65,068.31	67,098.13	86,605.48	100,999.52
Loans on real estate	14,513.25	16,111.02	15,456.25	21,386.01	12,571.52
Overdrafts (secured and unsecured)	240.46	279.52	287.36	247.43	176.16
Other bonds and securities	3,931.01	5,152.32	7,256.27	6,265.79	6,156.99
Furniture and fixtures	1,400.00	1,400.00	1,800.00	1,400.00	1,900.00
Banking house	6,165.54	.....	.....	1,800.00	1,800.00
Cash items (not including checks on other banks)	52,553.07	40,442.85	42,592.06	498.46	148.28
Due from reserve banks	145.80	937.98	221.29	20,009.43	61,100.92
Checks on other banks	5,397.00	4,998.00	5,771.00	7,437.00	476.50
Currency	692.50	507.50	92.50	.....	5,954.00
Gold	889.70	315.42	826.58	608.38	372.50
Silver and fractional coin	.....	.....	.....	.....	1,154.52
Total	\$ 140,839.46	\$ 145,012.79	\$ 171,297.88	\$ 157,724.68	\$ 200,264.44

LIABILITIES

Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund	1,275.00	1,600.00	1,600.00	1,600.00	1,675.00
Undivided profits, net	8,011.23	8,420.14	6,962.26	7,239.52	8,803.60
Individual deposits	83,276.21	88,565.28	100,125.95	83,788.68	127,332.11
Time certificates of deposit	35,777.02	35,927.37	50,109.67	52,596.48	49,953.73
Total	\$ 140,839.46	\$ 145,012.79	\$ 171,297.88	\$ 157,724.68	\$ 200,264.44

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

No. 339, STATE BANK.

FARMERS BANK OF FLEMING, FLEMING, LOGAN COUNTY

E. M. Gillett, President; X. A. Lambert, Vice-President; W. S. Bellman, Cashier; J. L. Morris, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)
Overdrafts (secured and unsecured)
Furniture and fixtures	900.00
Banking house	1,825.00
Due from reserve banks	37,191.25
Currency	2,297.00
Total	\$ 10,929.90	\$ 10,929.90	\$ 10,929.90	\$ 10,929.90	\$ 10,929.90

Gold	20.00
Silver and fractional coin	517.65
Total	\$ 53,681.59
LIABILITIES	
Capital stock	\$ 30,000.00
Undivided profits, net	5,518.23
Due to banks (not reserve banks)	18,163.36
Total	\$ 53,681.59

Directors—J. L. Morris, Norman R. Morrison, E. M. Gillett, J. W. Holmes, W. A. Brown, Phillip Held, X. A. Lambert.

No. 272, STATE BANK.

THE FLEMING STATE BANK, FLEMING, LOGAN COUNTY

Charles A. Patterson, President; J. A. Jameson, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 44,112.17	\$ 39,568.45	\$ 56,977.50	\$ 77,487.09	\$ 84,052.86
Loans and discounts (secured by collateral)	12,082.05	12,941.35	9,904.70	6,809.00	21,764.62
Loans on real estate	800.00	4,800.00	3,200.00	7.00	5,700.00
Overdrafts (secured and unsecured)	536.48	1,387.45	92.71	7.00	1,184.05
Other bonds and securities	5,171.81	6,204.75	3,410.55	3,888.75	2,733.94
Furniture and fixtures	1,890.02	1,855.52	1,942.84	2,013.17	2,483.17
Banking house	2,839.00	2,855.00	2,855.00	2,855.00	2,855.00
Due from reserve banks	10,025.57	30,581.43	28,044.85	15,806.61	34,259.12
Checks on other banks				11.50	137.27
Currency	3,598.00	2,653.00	3,533.90	3,179.00	3,703.00
Gold					150.00
Silver and fractional coin	477.37	491.46	789.40	587.70	842.73
Total	\$ 81,532.47	\$ 103,338.41	\$ 110,750.05	\$ 112,644.82	\$ 159,865.76

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,000.00	5,000.00	5,000.00	5,000.00	8,000.00
Undivided profits, net	4,928.42	2,325.15	2,953.76	4,447.34	4,188.11
Individual deposits	52,419.85	71,708.89	78,555.63	69,188.93	120,558.61
Demand certificates of deposit	2,575.00	5,075.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	8,609.50	9,229.37	9,240.66	19,008.55	12,002.57
Cashier's checks					116.47
Total	\$ 81,532.47	\$ 103,338.41	\$ 110,750.05	\$ 112,644.82	\$ 159,865.76

Directors—T. C. Sanders, J. N. Sanders, Charles A. Patterson.

No. 310, TRUST COMPANY.
THE FARMERS BANK AND TRUST COMPANY OF FORT COLLINS,
FORT COLLINS, LARIMER COUNTY

A. H. Rohling, President; L. B. Howey, Vice-President; J. I. Moore, Cashier; C. S. Ickes, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 72,358.20	\$ 74,740.34	\$ 86,197.75	\$ 86,959.94	\$ 107,198.61
Loans and discounts (secured by collateral)	39,185.00	46,276.84	33,098.87	49,935.86	65,960.71
Loans on real estate	2,159.00	3,559.00	12,075.00	12,075.00	12,075.00
Overdrafts (secured and unsecured)	.....	11.33	16.90	.....	.....
United States bonds	.....	.....	.....	.....	4,302.00
Other bonds and securities	6,397.30	4,409.55	.....	539.48	702.65
Furniture and fixtures	3,069.85	3,109.85	3,132.60	3,369.40	3,369.40
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Cash items (not including checks on other banks)	.....	10.00	.....	.....	.....
Due from reserve banks	61,525.94	74,545.63	26,996.04	64,993.87	45,588.57
Checks on other banks	668.68	620.44	991.57	749.94	15,784.19
Currency	8,257.00	8,842.00	9,414.00	4,970.00	8,191.00
Gold	977.50	1,100.00	1,045.00	1,012.50	2,682.50
Silver and fractional coin	834.42	948.29	670.64	1,876.09	1,893.93
Expense account	919.77	.....	93.82	.....	.....
Other resources	100.00	.....	91.42	91.42	40.00
Total	\$ 208,452.66	\$ 230,173.27	\$ 185,823.61	\$ 238,603.50	\$ 269,935.62
LIABILITIES					
Capital stock	.....	.....	.....	.....	50,000.00
Undivided profits, net	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Savings accounts	219.08	219.08	.....	40.87	1,604.32
Individual deposits	9,353.89	39,360.11	16,358.68	15,530.85	17,013.77
Demand certificates of deposit	103,453.26	74,075.29	64,904.71	120,981.21	136,376.53
Time certificates of deposit	7,000.00	12,000.00	12,000.00	10,000.00	5,000.00
Certified checks	38,496.01	54,239.59	41,814.59	41,325.54	58,824.00
Cashier's checks	.....	279.20	745.63	720.03	1,117.00
Total	\$ 208,452.66	\$ 230,173.27	\$ 185,823.61	\$ 238,603.50	\$ 269,935.62

Directors—A. L. Rohling, C. S. Ickes, E. L. Morrill, D. N. Salyers, N. G. Halley, J. I. Moore, L. J. Dunn, L. B. Howey, F. H. Howey.

No. 50, STATE BANK

THE FORT LUPTON STATE BANK, FORT LUPTON, WELD COUNTY

M. B. Rhode, President; B. F. Twombly, Vice-President; S. J. Rhode, Cashier; H. C. Trezise, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 49,681.45	\$ 35,050.42	\$ 89,273.94	\$ 94,777.44	\$ 57,560.43
Loans and discounts (secured by collateral)	80,501.36	95,873.96	66,477.20	84,660.69	91,548.60
Loans on real estate	15,350.00	11,700.00	11,625.00	9,625.00	11,595.00
United States bonds					23,150.00
Other bonds and securities	31,319.20	31,676.20	31,213.20	21,438.20	21,205.00
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)	185.99	32.55	13.00	90.15	749.85
Due from reserve banks	101,888.39	66,138.30	53,139.71	29,826.65	156,790.27
Checks on other banks	234.95	413.90	60.04	63.20	909.43
Currency	5,337.00	3,925.00	5,143.00	4,992.00	6,353.00
Gold	142.50	1,030.00	1,185.00	1,180.00	1,280.00
Silver and fractional coin	777.89	1,154.38	1,222.34	873.30	1,525.90
Total	\$ 286,418.73	\$ 247,994.71	\$ 260,352.43	\$ 248,526.63	\$ 373,667.48

LIABILITIES

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	1,700.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net	4,867.58	3,032.19	3,724.69	4,520.69	6,557.71
Individual deposits	190,467.69	149,756.62	157,380.32	142,517.11	278,168.85
Demand certificates of deposit	2,512.96	2,313.46	726.96	10,947.34	6,660.20
Time certificates of deposit	54,062.43	60,826.82	60,528.87	60,732.67	51,674.35
Certified checks		1,474.86	1,390.48		
Cashier's checks	7,519.28	2,666.96	8,712.02	1,994.83	2,153.07
Reserved for interest	288.79	423.80	389.09	313.99	953.30
Total	\$ 286,418.73	\$ 247,994.71	\$ 260,352.43	\$ 248,526.63	\$ 373,667.48

Directors—S. A. McEvers, W. T. Burge, H. H. Ewing, G. L. Landell, B. F. Twombly, S. J. Rhode, M. B. Rhode.

No. 232, STATE BANK

THE PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 26,154.78	\$ 30,479.44	\$ 36,479.33	\$ 46,774.62	\$ 42,469.94
Loans and discounts (secured by collateral)	47,738.80	53,009.16	40,014.24	44,228.44	67,777.33
Loans on real estate	3,050.00	3,000.00	2,900.00	3,150.00	4,140.00
Overdrafts (secured and unsecured)	.66	38.78	63.55	46.10	224.70

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
United States bonds	1,200.77	2,268.95	2,284.00	10.00	6,150.00
Other bonds and securities	2,226.10	2,114.80	2,114.80	2,860.25	5,060.08
Furniture and fixtures	109.99	34,072.52	18,495.47	2,114.80	2,114.80
Cash items (not including checks on other banks)	32,245.90	197.05	90.00	176.65	79,340.60
Due from reserve banks	24.13	4,177.00	3,358.00	22,818.90	95.37
Checks on other banks	5,620.00	4,177.00	3,358.00	38.05	6,792.00
Currency	110.00	725.00	1,632.50	4,392.00	392.50
Gold	1,028.57	1,355.98	1,341.34	1,910.32	983.69
Silver and fractional coin					
Total	\$ 119,509.70	\$ 131,456.68	\$ 108,773.23	\$ 130,862.63	\$ 215,541.01

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	400.00	600.00	600.00	600.00	600.00
Undivided profits, net	1,546.41	503.53	940.81	1,108.19	1,680.25
Dividends unpaid		40.00			
Individual deposits	85,085.93	88,103.92	63,639.29	65,589.02	146,738.83
Demand certificates of deposit	4,000.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	15,827.97	30,574.23	32,061.68	52,053.42	53,003.25
Certified checks	2,649.39				
Cashier's checks		135.00	31.45	12.00	2,018.68
Total	\$ 119,509.70	\$ 131,456.68	\$ 108,773.23	\$ 130,862.63	\$ 215,541.01

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

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.

RESOURCES

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 8,212.90	\$ 13,036.26	\$ 10,091.04	\$ 11,579.50	\$ 26,898.60
Loans and discounts (secured by collateral)	54,622.12	63,926.58	68,342.46	80,997.77	95,003.00
Loans on real estate	2,453.00	8,235.00	12,325.00	18,930.00	9,450.00
Overdrafts (secured and unsecured)	89.98	144.08	219.64	285.10	50.83
United States bonds					1,710.00
Other bonds and securities	1,206.64	1,674.83	879.92	1,244.92	1,053.41
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks)	2,009.33	2,258.95			
Due from reserve banks	30,946.82	36,733.54	30,687.24	28,301.72	61,740.88
Checks on other banks	86.61	456.81	490.05	1,451.61	1,451.61
Currency	3,029.00	2,081.00	4,490.00	2,805.00	4,520.00

Gold	655.00	890.00	1,020.00	1,055.00	2,330.00
Silver and fractional coin	492.23	571.52	492.61	1,452.77	1,072.30
Total	\$ 106,303.63	\$ 132,508.57	\$ 131,537.96	\$ 150,249.82	\$ 207,780.63
LIABILITIES					
Capital stock					
Surplus fund					
Undivided profits, net	1,826.49	2,000.00	20,000.00	20,000.00	25,000.00
Savings accounts	3,068.32	228.80	1,000.00	1,000.00	2,500.00
Individual deposits	64,541.21	3,724.55	3,544.78	1,809.06	1,918.64
Due to banks (not reserve banks)	3,000.00	90,451.69	84,603.80	7,715.21	5,466.68
Demand certificates of deposit	6,096.01	5,000.00	500.00	128,449.86	10,916.89
Time certificates of deposit	7,182.38	8,280.00	8,280.00	8,164.00	5,690.00
Cashier's checks	589.22	7,101.98	11,306.31	32,199.17	27,455.03
Total	\$ 106,303.63	\$ 132,508.57	\$ 131,537.96	\$ 150,249.82	\$ 207,780.63

Directors—E. W. Power, Carle H. Smith, John H. Shepherd, George S. Law, H. H. Knox.

No. 52, STATE BANK.

THE FOWLER STATE BANK, FOWLER, OTERO COUNTY

C. E. Daniel, President; W. M. Berry, Vice-President; Virgil Davis, Cashier; C. F. Bachmann, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	50,797.51	45,304.83	54,210.79	62,140.97	69,937.29
Loans and discounts (secured by collateral)	39,851.70	65,808.88	60,508.12	58,574.11	85,497.25
Loans on real estate	2,575.00	4,850.00	7,350.00	10,090.25	9,875.00
Overdrafts (secured and unsecured)	256.62	131.17	915.16	274.77	142.14
Other bonds and securities	4,404.70	6,504.73	4,468.99	5,570.94	10,870.20
Furniture and fixtures	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Banking house	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Cash items (not including checks on other banks)	23.00				
Due from reserve banks	74,372.60	63,882.91	63,618.10	36,838.40	84,296.22
Checks on other banks	940.64	197.96	140.93	269.55	170.05
Gold	5,856.00	6,069.00	4,864.00	5,003.00	7,070.00
Silver and fractional coin	625.00	695.00	435.00	510.00	275.00
Other resources	800.89	1,270.07	1,323.13	1,041.71	813.77
Total	\$ 188,803.66	\$ 202,944.55	\$ 206,140.22	\$ 188,613.70	\$ 282,696.92

LIABILITIES

Capital stock					
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	3,250.00	3,750.00	3,750.00	3,750.00	3,750.00
	4,868.98	1,162.28	1,264.39	3,161.32	6,477.82

THE FOWLER STATE BANK, FOWLER, OTERO COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Individual deposits	\$ 121,557.54	\$ 136,086.24	\$ 131,088.59	\$ 109,045.16	\$ 199,033.13
Time certificates of deposit	33,453.24	35,900.61	42,571.68	46,427.42	47,677.22
Certified checks	500.00			500.00	
Cashier's checks	173.90	1,045.42	2,465.56	729.80	758.75
Total	\$ 188,803.66	\$ 202,944.55	\$ 206,140.22	\$ 188,613.70	\$ 282,696.92

Directors—W. M. Berry, George A. Thornton, D. L. McPhillymy, James M. Boring, C. E. Daniel.

No. 306, STATE BANK.

FIRST STATE BANK OF FREDERICK, FREDERICK, WELD COUNTY

Paul L. Leyda, President; W. L. Armstrong, Vice-President; A. P. Stone, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 5,137.93	\$ 8,460.64	\$ 6,740.39	\$ 5,867.89	\$ 7,121.50
Loans and discounts (secured by collateral)	3,702.00	3,837.00	6,185.00	6,185.00	10,339.60
Loans on real estate	2,100.00	2,100.00	400.00	400.00	556.00
Overdrafts (secured and unsecured)	1.58	196.76	4.01		24.32
Other bonds and securities			1,092.02	3,077.31	
Furniture and fixtures	479.53	1,065.19	1,065.19	1,070.19	1,070.19
Banking house	805.08	805.08	805.08	805.08	805.08
Due from reserve banks	10,659.13	10,239.78	4,343.54	4,604.33	12,494.61
Checks on other banks				14.00	19.46
Currency	2,483.00	1,595.00	1,505.00	1,749.00	2,268.00
Gold	982.50	780.00	320.00	1,430.00	2,370.00
Silver and fractional coin	456.24	498.07	316.74	536.83	527.54
Expense account	84.97	142.26			
Other resources					4.05
Total	\$ 26,891.96	\$ 29,719.78	\$ 22,776.97	\$ 25,739.63	\$ 37,600.35

LIABILITIES

Capital stock					
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,000.00	1,000.00	41.74	1,000.00	1,000.00
Savings accounts		1,245.13	881.10	199.88	328.02
Individual deposits	695.72	15,809.20	9,173.68	11,888.84	1,698.59
Time certificates of deposit	13,711.79	1,289.45	1,289.45	1,529.47	23,134.29
Cashier's checks	1,389.45	376.00	391.00	290.00	1,339.45
	95.00				100.00
Total	\$ 26,891.96	\$ 29,719.78	\$ 22,776.97	\$ 25,739.63	\$ 37,600.35

Directors—L. E. Chenault, W. L. Armstrong, C. A. Miller, W. C. Seltzer, H. A. Anderson, Paul L. Leyda, Ira P. Scott.

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 31,882.63	\$ 43,390.72	\$ 48,963.53	\$ 56,741.97	\$ 62,299.81
Loans and discounts (secured by collateral)	29,964.83	29,823.60	44,663.60	54,343.65	48,794.00
Loans on real estate	10,038.07	7,032.50	7,606.17	8,439.00	6,752.83
Overdrafts (secured and unsecured)	415.37	727.21	220.43	393.65	274.80
United States bonds	.....	.....	.....	150.00	7,237.71
Bonds to secure postal savings	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities	1,380.00	1,651.12	178.15	303.32	1,263.64
Furniture and fixtures	2,677.60	2,677.60	2,677.60	2,677.60	2,677.60
Other real estate	7,784.79	7,784.79	7,784.79	7,784.79	10,432.07
Cash items (not including checks on other banks)	110.45	11,086.50	81.80	.....	55.00
Due from reserve banks	90,911.61	53,424.28	87,078.36	76,546.33	51,849.54
Checks on other banks	251.79	307.76	3,512.84	286.30	648.00
Currency	2,534.00	3,310.00	3,189.00	2,947.00	4,251.00
Gold	965.00	660.00	1,125.00	1,395.00	2,650.00
Silver and fractional coin	1,216.47	1,917.11	1,198.40	1,082.71	1,151.20
Other resources	150.00	150.00	.....	.....	.....
Total	\$ 184,282.61	\$ 167,943.19	\$ 212,279.67	\$ 217,091.32	\$ 204,337.20

LIABILITIES

Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Postal savings accounts	2,700.00	3,000.00	3,000.00	3,000.00	3,000.00
Individual deposits	3,115.44	818.25	182.95	771.77	1,621.91
Demand certificates of deposit	3,900.00	3,900.00	3,900.00	3,900.00	3,898.41
Time certificates of deposit	134,063.51	111,047.94	142,041.03	157,625.85	142,566.55
Certified checks	4,413.56	4,580.32	4,500.32	4,457.32	4,245.90
Cashier's checks	9,623.15	18,104.89	33,403.34	22,137.36	23,916.51
	800.00	.....	8.06	100.00	.....
	666.95	1,491.79	244.97	99.02	87.92
Total	\$ 184,282.61	\$ 167,943.19	\$ 212,279.67	\$ 217,091.32	\$ 204,337.20

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

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 6,390.54	\$ 5,279.73	\$ 6,716.07	\$ 6,893.50	\$ 7,336.30
Loans and discounts (secured by collateral)	9,318.98	8,648.52	7,661.98	9,442.12	11,262.51
Loans on real estate	676.05				
Overdrafts (secured and unsecured)	622.60	149.24	289.55	413.08	104.73
Other bonds and securities	1,145.55	1,826.12	781.14	1,137.14	1,793.35
Furniture and fixtures	1,200.00	900.00	900.00	900.00	900.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Due from banks (not reserve banks)				50.00	
Due from reserve banks	14,404.79	15,205.19	24,106.65	8,739.45	15,041.57
Checks on other banks	25.00		106.33	45.00	200.00
Currency	1,317.00	2,125.00	1,781.00	2,521.00	1,673.00
Gold	180.00	175.00	185.00	105.00	175.00
Silver and fractional coin	1,107.84	1,023.53	805.09	1,639.82	1,775.51
Total	\$ 37,738.35	\$ 36,682.33	\$ 44,682.81	\$ 33,236.11	\$ 41,586.97

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	100.00	200.00	200.00	200.00	200.00
Undivided profits, net	1,487.50	230.00	350.51	742.86	1,551.13
Individual deposits	25,286.12	24,962.71	31,899.58	21,036.23	27,430.47
Cashier's checks	864.73	1,289.62	2,232.72	1,257.02	2,405.37
Total	\$ 37,738.35	\$ 36,682.33	\$ 44,682.81	\$ 33,236.11	\$ 41,586.97

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

No. 56, STATE BANK.

THE BANK OF CLEAR CREEK COUNTY, GEORGETOWN, CLEAR CREEK COUNTY

J. M. Copeland, President; C. J. Nichols, Vice-President; F. P. Dewey, Cashier; J. T. Garrett, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 10,836.67	\$ 17,087.90	\$ 19,788.53	\$ 16,829.70	\$ 14,900.50
Loans and discounts (secured by collateral)	26,779.00	16,936.40	19,867.00	21,857.00	15,138.00
Loans on real estate	20,786.83	24,112.00	16,311.40	16,186.40	19,011.40
Overdrafts (secured and unsecured)	10.04	44.31	113.19	145.95	59.42
United States bonds				1,050.00	
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	300,021.43	286,945.49	291,450.42	291,522.29	291,593.88

Furniture and fixtures	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
Cash items (not including checks on other banks)	58.00	135.00	381.18	312.80
Due from reserve banks	56,389.56	43,943.32	50,073.66	42,579.37
Checks on other banks	.....	25.85	.....	3,584.00
Currency	7,876.00	8,707.00	9,054.00	9,020.00
Gold	1,700.00	2,057.50	1,635.00	3,916.00
Silver and fractional coin	233.55	409.19	573.40	4,590.00
Other resources	20.35	20.35	20.35	387.20
Total	\$ 449,322.48	\$ 425,035.86	\$ 433,878.98	\$ 426,151.63
LIABILITIES				
Capital stock	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
Undivided profits, net	99,040.88	74,218.93	74,034.04	74,405.30
Postal savings accounts	1,030.93	850.89	1,060.89	75,395.33
Individual deposits	101,164.77	98,018.90	102,126.69	924.42
Due to reserve banks	.....	408.02	.....	94,291.74
Demand certificates of deposit	637.50	7,473.10	8,383.10	8,433.10
Time certificates of deposit	147,448.40	144,474.04	147,866.24	148,050.60
Total	\$ 449,322.48	\$ 425,035.86	\$ 433,878.98	\$ 426,151.63

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

THE BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY

No. 55, STATE BANK.

M. Seiffried McFarland, President; Ruth Seiffried Patterson, Vice-President; Fred P. Johnson, Vice-President; J. B. Foley, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 14,098.40	\$ 14,069.65	\$ 13,736.15	\$ 16,658.55	\$ 14,685.05
Loans and discounts (secured by collateral)	51,436.40	53,991.45	42,118.48	44,170.00	51,805.00
Loans on real estate	16,275.00	16,151.50	11,399.00	7,586.00	7,422.00
Overdrafts (secured and unsecured)	1,941.12	1,855.76	2,462.19	2,136.87	76.39
United States bonds	.....	.....	.....	5,000.00	10,250.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	48,302.11	48,778.38	47,778.14	48,312.19	47,922.88
Furniture and fixtures	998.00	948.00	928.00	928.00	928.00
Due from banks (not reserve banks)	1.60	931.89	294.84	.....	223.15
Cash items (not including checks on other banks)	15.75	278.25	132.80	24.06	29.96
Due from reserve banks	19,033.90	25,205.18	31,761.08	19,753.95	29,958.30
Checks on other banks	376.92	54.18	.....	4.45	.....
Currency	8,807.00	6,109.00	5,899.00	6,361.00	5,521.00
Gold	1,072.50	950.00	430.00	15.00	17.50

THE BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Silver and fractional coin	\$ 666.46	\$ 1,016.01	\$ 585.13	\$ 669.47	\$ 793.88
Other resources					350.00
Total	\$ 164,025.16	\$ 171,294.85	\$ 158,524.81	\$ 152,619.54	\$ 170,983.11
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	6,915.63	7,223.71	7,215.93	5,951.34	1,214.89
Postal savings accounts	379.77	422.79	427.79	427.79	433.01
Individual deposits	40,774.80	52,014.11	43,251.47	36,476.58	51,704.24
Due to banks (not reserve banks)				898.06	
Due to reserve banks	19.95				8,122.65
Demand certificates of deposit	915.72	890.73	531.90	1,026.00	59,290.39
Time certificates of deposit	64,202.17	60,669.24	57,074.36	57,714.77	217.93
Cashier's checks	817.12	74.27	24.26	125.00	
Total	\$ 164,025.16	\$ 171,294.85	\$ 158,524.81	\$ 152,619.54	\$ 170,983.11

Directors—M. Seifried McFarland, Ruth Seifried Patterson, J. B. Foley, Fred P. Johnson.

No. 229, STATE BANK.

THE GILCREST STATE BANK, GILCREST, WELD COUNTY

W. K. Gilcrest, President; P. W. Allen, Vice-President; R. H. P. Keller, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 10,379.11	\$ 7,869.06	\$ 8,649.32	\$ 10,824.85	\$ 14,816.76
Loans and discounts (secured by collateral)	5,695.28	5,899.47	8,555.58	10,299.48	12,096.14
Loans on real estate			700.00	785.00	700.00
Overdrafts (secured and unsecured)	53.98	29.30	38.95	41.85	72.65
Furniture and fixtures	757.67	757.67	771.17	350.00	350.00
Banking house	2,143.80	2,143.80	2,143.80	1,295.00	1,295.00
Other real estate	1,618.90	1,753.90	1,564.15	1,739.00	1,739.00
Cash items (not including checks on other banks)	111.46	122.41	6.00	58.70	224.47
Due from reserve banks	9,581.85	10,496.25	7,721.54	14,638.34	25,705.60
Currency	784.00	280.00	810.00	1,335.00	1,360.00
Gold	55.00	17.50	140.00	185.00	5.00
Silver and fractional coin	261.67	235.45	396.46	505.80	
Expense account	1,793.79	1,748.10	1,667.44		
Total	\$ 33,236.51	\$ 31,352.91	\$ 33,164.41	\$ 42,058.02	\$ 58,899.95

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	300.00	300.00	300.00	300.00
Undivided profits, net	80.78	80.78	80.78	80.78
Bills payable	.....	.....	.....	.....
Individual deposits	21,486.51	19,602.91	17,573.58	29,098.15
Demand certificates of deposit	1,000.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit	750.00	750.00	750.00	1,579.09
Other liabilities	.....	.....	3,840.83	.....
Total	\$ 33,236.51	\$ 31,352.91	\$ 33,164.41	\$ 42,058.02

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

No. 340, STATE BANK.

THE GOODRICH STATE BANK, GOODRICH, MORGAN COUNTY

A. Petteys, President; John Wyckoff, Vice-President; Uhl Hansen, Cashier.

RESOURCES

Loans and discounts (unsecured)	.....	.....	.....	.....
Loans and discounts (secured by collateral)	.....	.....	.....	.....
Furniture and fixtures	.....	.....	.....	.....
Banking house	.....	.....	.....	.....
Cash items (not including checks on other banks)	.....	.....	.....	.....
Due from reserve banks	.....	.....	.....	.....
Currency	.....	.....	.....	.....
Gold	.....	.....	.....	.....
Silver and fractional coin	.....	.....	.....	.....
Expense account	.....	.....	.....	.....
Total	\$ 25,598.73	\$ 25,598.73	\$ 25,598.73	\$ 25,598.73

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	.....	.....	.....	.....
Individual deposits	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....
Cashier's checks	.....	.....	.....	.....
Total	\$ 25,598.73	\$ 25,598.73	\$ 25,598.73	\$ 25,598.73

Directors—Uhl Hansen, John Wyckoff, A. Petteys.

No. 140, STATE BANK.

THE GOLDEN SAVINGS BANK, GOLDEN, JEFFERSON COUNTY

R. Broad, Jr., President; H. M. Rubey, Vice-President; R. Broad, Jr., Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 11,704.25	\$ 14,178.75	\$ 18,856.30	\$ 17,346.30	\$ 27,660.30
Loans and discounts (secured by collateral)	2,275.00	1,609.00	4,959.00	2,144.00	980.00
Loans on real estate	23,903.00	19,398.00	18,723.00	18,623.00	16,348.00
Overdrafts (secured and unsecured)	1.28				31
Other bonds and securities	68,289.05	66,321.40	65,909.76	60,747.92	70,090.00
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Due from banks (not reserve banks)	10,000.00				980.00
Other real estate					40.00
Cash items (not including checks on other banks)	75.05	45.19	187.91	38,343.74	42,283.50
Due from reserve banks	28,790.74	40,023.37	38,730.71		40.99
Checks on other banks	110.05	149.55	325.20		2,879.00
Currency	1,275.00	1,566.00	1,685.00	2,900.00	2,879.00
Gold	2,220.00	2,267.50	2,067.50	2,337.50	2,160.00
Silver and fractional coin	324.95	177.15	238.17	131.48	630.90
Total	\$ 157,968.37	\$ 154,935.91	\$ 160,672.55	\$ 151,663.94	\$ 173,093.00
LIABILITIES					
Capital stock					
Surplus fund	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net	10,500.00	10,700.00	10,700.00	10,700.00	11,000.00
Individual deposits	1,979.95	1,882.73	2,547.84	2,612.87	2,648.01
Demand certificates of deposit	49,297.65	49,224.27	53,446.98	47,474.13	66,802.92
Time certificates of deposit	3,429.06	3,014.06	3,162.95	3,504.06	3,884.35
	67,661.71	65,814.85	65,814.78	62,372.88	63,957.72
Total	\$ 157,968.37	\$ 154,935.91	\$ 160,672.55	\$ 151,663.94	\$ 173,093.00

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

No. 288, STATE BANK.

THE AMERICAN STATE BANK, GRANADA, PROWERS COUNTY

E. A. Wines, President; H. F. Decker, Vice-President; E. C. Gee, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 25,314.48	\$ 22,594.06	\$ 28,693.24	\$ 35,280.60	\$ 46,246.15
Loans and discounts (secured by collateral)	48,222.77	53,451.97	60,506.94	56,532.92	55,255.58
Loans on real estate	5,014.90	3,862.35	4,458.65	3,074.28	5,292.70
Overdrafts (secured and unsecured)	1,003.22	1,846.25	925.14	1,475.12	1,493.60
Other bonds and securities	204.86	1,810.22	12.50	761.23	3,793.50
Furniture and fixtures	1,450.00	1,400.00	1,400.00	1,400.00	1,350.00

Banking house	3,500.00	3,500.00	3,500.00	3,500.00
Due from banks (not reserve banks)	3,737.84	5,090.73	6,675.49	1,596.34
Cash items (not including checks on other banks)	37.18			69.90
Due from reserve banks	12,542.77	22,382.34	30,748.82	19,153.17
Checks on other banks	94.25	1,013.10	683.30	830.88
Currency	1,631.00	2,427.00	3,113.00	2,130.00
Gold	330.00	45.00	435.00	400.00
Silver and fractional coin	388.45	842.36	702.81	622.87
Other resources				433.10
Total	\$ 103,571.72	\$ 120,265.38	\$ 141,854.89	\$ 126,827.31
LIABILITIES				
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	200.00	400.00	400.00	400.00
Undivided profits, net	1,615.03	233.70	1,004.16	1,059.44
Bills payable	7,500.00	7,500.00	7,500.00	7,500.00
Individual deposits	58,548.19	75,770.15	103,906.68	78,484.80
Due to banks (not reserve banks)				57.99
Time certificates of deposit	19,185.41	18,805.33	20,103.33	26,029.61
Cashier's checks	6,523.09	7,156.20	6,176.01	3,088.75
Reserved for interest		200.00	200.00	200.00
Reserved for taxes		200.00	64.71	64.71
Total	\$ 103,571.72	\$ 120,265.38	\$ 141,854.89	\$ 126,827.31
Directors—E. A. Wines, H. F. Decker, E. C. Gee.				\$ 164,735.41

No. 281, STATE BANK.

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 20,080.20	\$ 20,197.82	\$ 30,931.15	\$ 26,771.94	\$ 38,770.02
Loans and discounts (secured by collateral)	77,974.38	81,289.24	116,815.66	99,759.48	103,681.28
Loans on real estate	6,314.50	3,569.50	3,810.50	4,301.50	5,579.00
Overdrafts (secured and unsecured)	507.81	335.95	84.59	84.83	49.74
United States bonds			5,000.00		20,850.00
Bonds to secure postal savings	2,648.05	6,079.59	9,533.31	13,385.76	5,000.00
Other bonds and securities	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Furniture and fixtures					1,400.00
Other real estate	6,131.83	13,478.43	10,310.92		18,231.02
Due from banks (not reserve banks)			42.51		136.71
Cash items (not including checks on other banks)	120,591.92	86,955.95	111,205.48	89,718.52	77,966.78
Due from reserve banks	817.40	1,850.80	7,166.58	605.69	2,030.75
Checks on other banks					

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency	\$ 7,877.00	\$ 8,054.00	\$ 6,375.00	\$ 6,841.00	\$ 7,852.00
Gold	1,070.00	1,035.00	1,072.50	1,280.00	2,682.50
Silver and fractional coin	1,162.56	2,327.80	2,474.41	1,827.01	1,194.65
Total	\$ 248,175.65	\$ 228,174.08	\$ 307,822.61	\$ 261,585.58	\$ 298,953.62
LIABILITIES					
Capital stock	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00	\$ 40,000.00
Surplus fund	1,500.00	2,000.00	2,000.00	2,000.00	2,500.00
Undivided profits, net	3,309.55	1,217.17	2,352.43	3,559.32	3,897.10
Individual deposits	142,898.25	123,385.20	202,068.61	135,055.22	168,077.03
Due to banks (not reserve banks)	14,829.85	14,713.71	10,530.57	10,022.23	14,950.26
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	38,247.08	38,526.16	43,242.26	63,263.07	55,939.28
Certified checks	156.06	500.00	593.00	650.00	5,958.90
Cashier's checks	383.55	327.15	535.74	535.74	631.05
Reserved for taxes	525.02	1,004.69	1,500.00	1,500.00	2,000.00
Other liabilities	1,326.29	1,500.00	1,500.00	1,500.00	2,000.00
Total	\$ 248,175.65	\$ 228,174.08	\$ 307,822.61	\$ 261,585.58	\$ 298,953.62

Directors—E. D. Blodgett, William E. Dudley, Henry Frank, Fred W. Halbourer, Fred Mantev, A. C. Milne, J. H. Rankin, William Ricks, A. M. Schmidt.

No. 58, TRUST COMPANY.
 THE UNITED STATES BANK AND TRUST COMPANY, GRAND JUNCTION, MESA COUNTY

D. T. Stone, President; C. D. Smith, Vice-President; E. M. Dinwiddie, Cashier; G. H. McCurdy, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 208,055.80	\$ 208,458.74	\$ 203,293.96	\$ 231,123.69	\$ 211,111.84
Loans and discounts (secured by collateral)	257,544.53	270,208.28	282,630.92	286,089.93	348,799.19
Loans on real estate	56,338.56	40,586.06	40,141.06	36,081.06	25,671.21
Overdrafts (secured and unsecured)	580.26	206.63	356.12	545.23	242.54
United States bonds	.....	.....	.....	.....	3,300.00
Bonds to secure postal savings	27,000.00	32,000.00	32,000.00	32,000.00	32,000.00
Other bonds and securities	7,683.36	8,368.60	7,282.42	7,928.41	31,732.66
Premium on bonds	1,240.00	1,302.50	1,302.50	1,302.50	1,302.50
Furniture and fixtures	13,000.00	12,500.00	12,500.00	12,500.00	12,000.00
Other real estate	9,400.00	9,400.00	9,400.00	9,400.00	9,400.00
Due from banks (not reserve banks)	15,520.14	11,089.64	7,326.46	6,238.09	16,807.69
Cash items (not including checks on other banks)	.....	35.00	.....	54.34	198.33
Due from reserve banks	149,088.71	132,270.94	148,529.29	157,062.21	231,451.40
Checks on other banks	7,508.87	5,147.67	4,939.26	3,889.73	5,600.96

Currency	13,112.00									6,299.00
Gold	11,420.00									22,787.50
Silver and fractional coin	4,131.37									4,432.21
Total	\$ 781,032.63	\$	\$ 813,083.56	\$	\$ 963,137.03					
LIABILITIES										
Capital stock	125,000.00									125,000.00
Surplus fund	6,600.00									7,200.00
Undivided profits, net	14,751.91									14,432.32
Savings accounts	67,453.63									82,961.23
Postal savings accounts	29,602.30									29,954.86
Trust funds	1,948.29									11,515.32
Individual deposits	404,531.91									543,273.79
Due to banks (not reserve banks)	25,376.52									29,689.39
Demand certificates of deposit	28,931.37									27,875.43
Time certificates of deposit	79,977.10									87,977.93
Certified checks	8,500.84									3,455.40
Reserved for taxes	2,213.61									703.90
Total	\$ 796,117.70	\$	\$ 781,032.63	\$	\$ 813,083.56	\$	\$ 963,137.03			
Directors—C. D. Smith, John B. Cosgriff, R. A. Orr, William Ternahan, D. T. Stone, E. M. Dinwiddie.										

NO. 57, STATE BANK.

THE GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 22,142.33	\$ 23,780.24	\$ 32,350.01	\$ 33,458.94	\$ 45,592.72
Loans and discounts (secured by collateral)	12,598.51	10,753.80	5,193.25	6,365.75	23,051.77
Loans on real estate	4,836.00	6,736.00	6,900.00	5,700.00	4,900.00
Overdrafts (secured and unsecured)	986.74	1,137.84	357.52	981.93	770.43
United States bonds	1,833.27	1,863.48	607.38	1,000.00	3,000.00
Other bonds and securities	1,300.00	1,300.00	1,300.00	1,005.59	607.38
Furniture and fixtures	2,700.00	2,700.00	1,300.00	1,300.00	1,300.00
Banking house	3,639.60	3,639.60	2,700.00	2,700.00	2,700.00
Other real estate	35.00	3,639.60	3,639.60	3,639.60	3,085.85
Cash items (not including checks on other banks)	9,619.06	35.00	404.12	1.50	13,135.19
Due from reserve banks	1,775.00	10,930.68	10,913.22	11,267.99	1,351.00
Currency	1,185.00	1,809.00	891.00	1,139.00	1,705.00
Gold	1,322.50	1,322.50	1,435.00	1,540.00	1,705.00
Silver and fractional coin	439.12	461.40	403.18	629.53	484.22
Other resources					
Total	\$ 63,054.63	\$ 66,469.54	\$ 69,400.28	\$ 70,729.83	\$ 101,683.56

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

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund	1,200.00	1,500.00	1,500.00	1,500.00	2,000.00
Undivided profits, net	1,320.98	230.14	611.41	1,740.56	1,255.43
Individual deposits	37,940.59	44,729.23	44,967.53	41,004.95	66,190.58
Due to reserve banks	.....	.....	843.95	229.53	.....
Demand certificates of deposit	25.00	2,525.00	2,542.00	2,556.00	2,559.25
Time certificates of deposit	12,568.06	7,481.02	8,785.39	13,698.79	18,348.30
Certified checks	.....	4.15	150.00	.....	1,000.00
Total	\$ 63,054.63	\$ 66,469.54	\$ 69,400.28	\$ 70,729.83	\$ 101,683.56

Directors—George E. Clarkson, J. B. Wallace, J. J. Connell.

No. 59, STATE BANK

WELD COUNTY SAVINGS BANK, GREELEY, WELD COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	205,087.83	191,666.04	113,797.04	144,217.45	206,565.30
Loans and discounts (secured by collateral)	103,977.03	82,818.09	102,202.41	87,727.25	143,179.63
Loans on real estate	59,682.30	108,957.30	155,132.30	73,382.30	37,402.30
Overdrafts (secured and unsecured)	94.42	74.18	8.35	51.84	580.41
United States bonds	.....	.....	.....	25,000.00	67,050.00
Other bonds and securities	70,243.19	184,341.81	261,185.92	299,120.31	151,812.77
Furniture and fixtures	1.00	1.00	1.00	1.00	1.00
Due from banks (not reserve banks)	728.96	4,140.00	4,140.00	1,200.00	25,013.68
Due from other banks	108,883.01	159,759.70	125,834.95	117,785.88	130,728.98
Checks on other banks	10,779.26	6,496.65	11,204.33	1,217.33	5,928.08
Currency	6,224.00	8,986.00	9,300.00	11,335.00	4,421.00
Gold	1,852.50	1,587.50	1,920.00	2,295.00	3,650.00
Silver and fractional coin	2,189.03	5,063.34	4,619.15	2,429.07	2,875.43
Other resources	124.28	124.28	124.28	124.28	.....
Total	\$ 569,866.81	\$ 749,875.89	\$ 789,469.73	\$ 766,286.71	\$ 779,208.58

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	32,318.43	17,629.92	20,251.80	24,885.23	26,674.75
Savings accounts	185,329.66	218,945.16	244,121.08	259,401.95	263,881.54
Dividends unpaid	66.27	126.51	126.51	126.51	178.56

Individual deposits	242,350.54	287,217.40	290,581.69	251,859.84	358,768.55
Due to banks (not reserve banks)	30,297.21	144,386.73	148,688.91	147,613.34	14,596.68
Time certificates of deposit	4,504.70	1,570.17	5,699.74	3,000.00	31,105.70
Cashier's checks .....	.....	3,000.00	3,000.00	2,000.00	4,002.80
Reserved for interest .....	.....	2,000.00	2,000.00	2,000.00	3,000.00
Reserved for taxes .....	.....	.....	.....	.....	2,000.00
Total	\$ 569,866.81	\$ 749,875.89	\$ 789,469.73	\$ 766,286.71	\$ 779,208.58

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

No. 154, STATE BANK

THE GROVER STATE BANK, GROVER, WELD COUNTY

George S. Adams, President; C. L. Beatty, Vice-President; E. C. Abbey, Jr., Cashier;
William Douglas, Assistant Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 28,009.54	\$ 32,946.74	\$ 35,521.03	\$ 38,239.87	\$ 39,919.71
Loans and discounts (secured by collateral)	18,395.60	17,296.97	18,840.10	14,554.54	21,491.68
Loans on real estate	5,315.00	3,277.20	2,577.20	1,750.00	1,950.00
Overdrafts (secured and unsecured)	139.58	430.21	419.14	258.11	838.77
United States bonds .....	.....	.....	.....	414.67	1,000.00
Other bonds and securities	2,015.37	1,384.03	1,500.00	1,500.00	1,095.82
Furniture and fixtures	2,681.62	2,500.00	2,500.00	2,500.00	1,500.00
Banking house	6,210.85	5,913.47	5,913.47	5,913.47	5,828.47
Other real estate	70.00	75.00	332.71	10.00	200.00
Cash items (not including checks on other banks)	12,477.60	14,676.67	15,933.08	7,766.36	33,453.94
Due from reserve banks	2,961.00	2,559.00	1,389.00	2,521.00	2,050.00
Currency	286.00	155.00	142.50	100.00	190.00
Gold .....	.....	.....	.....	.....	.....
Silver and fractional coin	251.32	551.32	413.24	467.09	586.36
Total	\$ 78,808.58	\$ 81,765.51	\$ 85,481.47	\$ 75,995.11	\$ 112,604.75
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,200.00	1,200.00	1,200.00	1,200.00
Individual deposits	1,780.37	10.79	738.94	509.83	1,808.36
Demand certificates of deposit	62,958.12	61,624.89	62,786.15	52,449.41	80,153.67
Time certificates of deposit .....	.....	.....	1,500.00	1,500.00	3,500.00
Certified checks	3,069.76	8,829.50	8,677.05	10,210.48	13,748.85
Cashier's checks .....	.....	100.33	579.00	50.00	295.91
Total	\$ 78,808.58	\$ 81,765.51	\$ 85,481.47	\$ 75,995.11	\$ 112,604.75

Directors—E. C. Abbey, Jr., George S. Adams, C. L. Beatty, C. A. Black.

No. 207, TRUST COMPANY.
THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, GUNNISON COUNTY

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

RESOURCES	Dec. 27, 1917	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 51,998.07	\$ 54,829.42	\$ 66,478.70	\$ 65,225.50	\$ 62,184.27
Loans and discounts (secured by collateral)	76,549.26	88,970.71	80,810.40	84,329.39	90,796.82
Loans on real estate	33,792.30	28,742.30	28,562.30	18,357.30	20,972.30
Overdrafts (secured and unsecured)	1,193.11	2,209.52	1,046.61	896.57	1,888.82
United States bonds	11,117.68	13,542.71	9,833.65	14,828.74	31,300.00
Other bonds and securities	3,829.75	3,638.30	3,638.30	3,274.47	8,928.55
Premium on bonds	1,675.54	80.34	95.00	137.89	65.60
Furniture and fixtures	80.34	773.06	224.54	216.95	177.56
Due from banks (not reserve banks)	86,211.60	59,578.45	97,387.21	76,122.73	154,402.66
Cash items (not including checks on other banks)	1,706.00	242.50	85.40	1,395.81	3,538.08
Due from reserve banks	4,035.00	4,419.00	4,095.00	7,865.00	5,185.00
Checks on other banks	1,027.50	1,75.00	642.50	1,05.00	4,275.00
Currency	849.35	1,040.10	981.20	1,147.75	1,139.50
Gold	274,838.56	258,265.25	293,880.81	274,503.10	388,338.89
Silver and fractional coin	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Total	\$ 50,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
LIABILITIES	7,720.55	1,844.07	1,775.48	1,675.12	3,299.93
Capital stock	150,517.07	138,280.46	178,667.72	152,496.24	1,685.22
Surplus fund	6,000.00	7,161.38	5,343.49	7,077.92	246,537.07
Undivided profits, net	387.18	344.00	1,457.06	4,063.51	8,672.02
Savings accounts	52,660.45	50,635.34	46,637.06	49,190.31	20,520.17
Individual deposits	274,838.56	258,265.25	293,880.81	274,503.10	47,624.48
Due to banks (not reserve banks)	\$ 274,838.56	\$ 258,265.25	\$ 293,880.81	\$ 274,503.10	\$ 388,338.89
Demand certificates of deposit	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Time certificates of deposit	7,720.55	1,844.07	1,775.48	1,675.12	3,299.93
Total	\$ 274,838.56	\$ 258,265.25	\$ 293,880.81	\$ 274,503.10	\$ 388,338.89

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

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 26,230.62	\$ 12,045.00	\$ 16,037.50	\$ 17,737.50	\$ 17,301.70
Loans and discounts (secured by collateral)	26,185.00	26,920.00	35,180.00	33,450.00	31,579.95
Loans on real estate	14,700.00	13,860.70	13,860.70	13,860.70	18,860.70

Bonds to secure postal savings.....	500.00	500.00	500.00	500.00
Other bonds and securities.....	2,871.81	2,333.00	1,890.00	1,437.20
Due from reserve banks.....	35,912.45	31,436.83	14,649.68	16,035.56
Checks on other banks.....	1,330.25	3,306.73	6,574.85	911.71
Currency.....	1,625.00	3,330.00	1,900.00	2,240.00
Gold.....	22.50	2.50	337.50	212.50
Silver and fractional coin.....	799.27	772.38	620.27	833.44
Total.....	\$ 110,176.90	\$ 94,507.14	\$ 91,550.50	\$ 93,218.61

LIABILITIES				
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	3,350.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	2,665.22	256.20	75.95	301.60
Individual deposits.....	79,161.68	65,250.94	62,474.55	59,544.14
Due to banks (not reserve banks).....				4,372.87
Total.....	\$ 110,176.90	\$ 94,507.14	\$ 91,550.50	\$ 93,218.61

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

THE HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY

No. 76, STATE BANK.

G. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier; F. H. Punttenney, Asst. Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 18,459.30	\$ 25,301.70	\$ 27,922.37	\$ 30,434.32	\$ 25,553.56
Loans and discounts (secured by collateral).....	25,095.38	24,557.77	16,468.09	22,696.87	31,668.17
Loans on real estate.....	2,183.00	3,183.00	3,183.00	3,183.00	2,183.00
Overdrafts (secured and unsecured).....	556.12	66.88	285.45	422.87	627.00
Other bonds and securities.....	555.74	1,155.74	1,430.07	1,797.17	1,417.78
Furniture and fixtures.....	1,400.00	1,400.00	1,400.00	1,200.00	1,200.00
Banking house.....	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Other real estate.....	2,575.88	2,575.88	2,575.88	2,575.88	2,575.88
Due from banks (not reserve banks).....					969.12
Cash items (not including checks on other banks).....	630.47			8.82	53.85
Due from reserve banks.....	19,342.07		33,761.61	7,007.09	17,643.49
Checks on other banks.....			632.00	28.66	1,390.50
Currency.....	636.00	1,594.00	286.50	1,232.00	2,345.00
Gold.....	5.00	20.00	45.00	45.00	20.00
Silver and fractional coin.....	1,089.85	1,113.76	1,558.06	1,229.24	1,114.10
Total.....	\$ 73,628.81	\$ 73,295.82	\$ 90,648.05	\$ 72,960.92	\$ 89,861.45

THE HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,800.00	2,800.00	2,800.00	3,000.00	3,000.00
Undivided profits, net	710.06	964.63	1,418.75	1,551.14	1,363.47
Notes rediscounted			5,300.78	10,454.78	66,664.54
Individual deposits	51,062.95	52,804.22	64,767.36	34,731.12	
Demand certificates of deposit	2,500.00				
Time certificates of deposit	5,066.91	5,391.15	5,041.15	11,901.87	8,277.37
Cashier's checks		1.25			
Cashier's checks	188.89	34.57	20.01	22.01	456.07
Reserved for taxes	100.00	100.00	100.00	100.00	100.00
Other liabilities	1,200.00	1,200.00	1,200.00	1,200.00	
Total	\$ 73,628.81	\$ 73,295.82	\$ 90,648.05	\$ 72,960.92	\$ 89,861.45
Directors—G. W. Sherman, J. L. Zink, C. E. Zink.					

No. 158, STATE BANK.

COLORADO STATE BANK, HASWELL, KIOWA COUNTY

Boon Best, President; D. L. Beer, Vice-President; F. P. January, Cashier; O. W. Steeves, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 61,145.35	\$ 62,462.71	\$ 61,803.50	\$ 56,583.35	\$ 72,278.62
Loans and discounts (secured by collateral)	44,047.27	43,507.68	34,330.22	41,043.82	33,547.83
Loans on real estate	14,489.76	14,464.76	12,688.33	12,537.88	9,734.78
Overdrafts (secured and unsecured)	420.75	336.77	896.60	1,055.68	1,297.65
United States bonds					1,000.00
Other bonds and securities	8,257.91	7,135.29	11,639.60	6,355.11	6,058.86
Premium on bonds	125.00	125.00	125.00	100.00	100.00
Furniture and fixtures	760.00	700.00	700.00	700.00	700.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Other real estate	4,114.67	3,000.00	2,968.50	2,961.00	2,908.50
Cash items (not including checks on other banks)					4.41
Due from reserve banks	23,385.72	21,709.18	55,801.95	61,418.47	61,137.57
Checks on other banks	289.16	280.08	8.91	280.93	
Currency	2,754.00	2,436.00	3,978.00	4,254.00	4,989.00
Gold	525.00	615.00	877.50	542.50	1,070.00
Silver and fractional coin	947.08	1,108.80	1,494.15	1,453.97	1,429.24
Total	\$ 162,461.67	\$ 159,131.27	\$ 188,562.26	\$ 190,536.71	\$ 197,506.46

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	2,938.20	1,958.71	3,230.41	3,230.41
Individual deposits	76,459.82	68,158.82	98,964.48	1,395.42
Demand certificates of deposit	2,500.00	2,500.00	5,000.00	117,051.79
Time certificates of deposit	55,484.41	58,077.94	57,032.82	5,000.00
Cashier's checks	80.00	4,295.80	48.00	49,006.75
Total	\$ 162,461.67	\$ 159,131.27	\$ 188,562.26	\$ 190,536.71

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

No. 61, PRIVATE BANK.

THE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY

Ellen V. Benson, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 66,164.61	\$ 77,496.43	\$ 65,928.25	\$ 90,615.11	.....
Loans and discounts (secured by collateral)	5,381.15	11,042.00	10,610.00	11,901.25	.....
Loans on real estate	1,700.00	1,600.00	3,800.00	6,954.43	.....
Overdrafts (secured and unsecured)	223.97	48.75	896.20	30.40	.....
Other bonds and securities	202.74	397.49	414.80	454.85	.....
Furniture and fixtures	730.05	1,323.15	1,334.15	1,334.15	.....
Banking house .....	.....	2,000.00	2,000.00	2,000.00	.....
Due from reserve banks	16,596.27	70,346.79	111,927.33	66,113.48	.....
Checks on other banks	321.93	1,646.17	364.35	287.25	.....
Currency	1,800.00	1,545.00	4,290.00	3,910.00	.....
Gold	1,070.00	1,165.00	1,190.00	1,240.00	.....
Silver and fractional coin	405.27	312.57	308.21	587.55	.....
Total	\$ 94,595.30	\$ 168,923.35	\$ 203,063.29	\$ 185,428.47	.....

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	900.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	2,508.88	808.57	3,084.87	3,525.55
Individual deposits	57,579.18	116,924.78	133,870.28	110,415.84
Demand certificates of deposit	5,863.45	6,924.65	6,777.35	7,521.29
Time certificates of deposit	11,734.74	20,677.50	34,566.38	43,127.84
Cashier's checks	6,009.74	3,587.55	4,764.41	837.95
Total	\$ 94,595.99	\$ 168,923.35	\$ 203,063.29	\$ 185,428.47

G. W. Gordon, Owner.

No. 157, STATE BANK.
FARMERS STATE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 86,125.10	\$ 83,917.82	\$ 90,602.41	\$ 126,775.70	\$ 199,151.94
Loans and discounts (secured by collateral).....	76,479.19	80,382.48	95,236.47	105,002.71	119,810.93
Loans on real estate.....	8,676.94	11,238.50	5,238.50	5,900.00	9,850.00
Overdrafts (secured and unsecured).....	1,118.27	2,672.40	567.09	876.23	1,106.83
United States bonds.....	.....	.....	.....	.....	342.00
Other bonds and securities.....	1,689.29	1,442.84	652.47	1,108.34	1,278.43
Furniture and fixtures.....	4,433.95	4,389.60	4,213.00	4,213.00	4,259.20
Banking house.....	10,500.00	10,395.00	10,395.00	10,395.00	10,187.00
Due from banks (not reserve banks).....	.....	.....	.....	1,525.00	.....
Due from reserve banks.....	27,577.02	79,153.91	122,180.98	84,529.70	61,876.96
Checks on other banks.....	850.15	3,931.97	2,480.93	2,379.06	805.40
Currency.....	3,801.00	3,543.00	9,270.00	7,842.00	9,774.00
Gold.....	2,327.50	2,260.00	2,320.00	2,275.00	2,592.50
Silver and fractional coin.....	674.95	833.34	924.36	697.79	1,016.31
Total	\$ 224,253.36	\$ 284,760.86	\$ 344,080.31	\$ 353,519.53	\$ 422,051.50

LIABILITIES

Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	5,000.00	6,000.00	6,000.00	6,000.00	8,000.00
Undivided profits, net.....	8,318.25	2,927.82	5,675.53	11,031.76	11,642.16
Notes rediscounted.....	6,000.00	.....	.....	.....	.....
Individual deposits.....	133,163.15	180,574.37	222,009.26	206,966.47	238,917.90
Demand certificates of deposit.....	1,481.70	914.90	109.90	18,500.13	194.20
Time certificates of deposit.....	43,961.50	63,419.47	78,546.47	84,600.71	129,516.58
Cashier's checks.....	1,328.76	5,324.30	6,739.05	1,420.46	8,780.66
Total	\$ 224,253.36	\$ 284,760.86	\$ 344,080.31	\$ 353,519.53	\$ 422,051.50

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

No. 60, STATE BANK.
THE YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY

L. Emrich, President; Alva Jones, Vice-President; M. M. Burch, Cashier; Mrs. O. H. Waterhouse, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 56,103.50	\$ 53,850.36	\$ 57,698.12	\$ 63,317.28	\$ 86,097.16
Loans and discounts (secured by collateral).....	52,820.32	39,146.45	39,972.05	46,747.85	64,065.78
Loans on real estate.....	14,720.00	19,620.00	18,420.00	15,420.00	26,600.00

Overdrafts (secured and unsecured).....	158.69	205.29	304.21	268.45	414.19
United States bonds.....	482.33	871.80	648.35	653.35	4,000.00
Bonds to secure postal savings.....	2,200.00	2,237.50	2,237.50	2,237.50	2,358.86
Other bonds and securities.....	2,925.00	2,925.00	2,925.00	2,925.00	2,237.50
Furniture and fixtures.....	850.00	850.00	850.00	850.00	2,925.00
Banking house.....	.....	.....	.....	.....	850.00
Other real estate.....	.....	.....	.....	.....	.....
Due from banks (not reserve banks).....	637.41	150.50	308.89	1,191.46	801.98
Cash items (not including checks on other banks).....	11,346.88	10,423.26	29,213.77	27,237.83	37,870.36
Due from reserve banks.....	264.87	7,940.25	2,769.05	97.02	411.08
Checks on other banks.....	2,135.00	2,219.00	3,972.00	2,715.00	4,429.00
Currency.....	617.50	637.50	657.50	757.50	2,960.00
Gold.....	397.35	807.61	861.25	555.89	1,266.14
Silver and fractional coin.....	.....	.....	.....	.....	.....
Expense account.....	.....	.....	.....	.....	.....
Total.....	\$ 145,658.85	\$ 142,876.08	\$ 161,111.95	\$ 164,994.68	\$ 237,287.05

LIABILITIES					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	750.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	1,387.51	10,000.00	325.64	1,264.19	2,802.44
Bills payable.....	15,000.00	.....	.....	.....	.....
Notes rediscounted.....	7,500.00	.....	1,200.00	.....	.....
Individual deposits.....	64,672.46	75,682.40	90,253.41	89,275.13	138,186.30
Due to banks (not reserve banks).....	1,421.58	.....	.....	.....	457.68
Demand certificates of deposit.....	.....	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	24,232.55	19,963.75	31,279.71	37,049.98	57,618.88
Cashier's checks.....	694.75	1,229.93	2,053.19	1,405.38	2,221.75
Total.....	\$ 145,658.85	\$ 142,876.08	\$ 161,111.95	\$ 164,994.68	\$ 237,287.05

Directors—S. A. Adair, M. M. Burch, Thomas Dunstan, Louis Emrich, Alva, Jones, David Sellers, B. T. Shelton.

No. 62, STATE BANK.

FIRST STATE BANK OF HILLROSE, HILLROSE, MORGAN COUNTY

R. A. Towne, President; E. A. Wiggernhorn, Jr., Vice-President.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 13,653.98	\$ 27,281.57	\$ 26,236.88	\$ 20,115.59	\$ 24,225.18
Loans and discounts (secured by collateral).....	12,588.88	20,237.61	24,501.00	30,410.26	27,905.25
Loans on real estate.....	467.80	467.80	1,021.12	1,021.12	600.00
Overdrafts (secured and unsecured).....	106.24	53.35	57.70	130.58	436.05
Other bonds and securities.....	1,598.38	1,384.08	567.86	579.16	1,537.02
Furniture and fixtures.....	1,418.54	1,418.54	1,418.54	1,418.54	1,400.00
Banking house.....	1,779.64	1,779.64	1,779.64	1,779.64	1,700.00

FIRST STATE BANK OF HILLROSE, HILLROSE, MORGAN COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Due from banks (not reserve banks)	\$ 42,234.79	\$ 9,594.68	\$ 3,017.68	\$ 3,930.58	\$ 30,002.34
Due from reserve banks	.....	8,157.12	10,827.76	8,260.51	23,561.00
Checks on other banks	.....	8.65	.....	.....	29.90
Currency	535.00	1,395.00	1,352.00	1,070.00	1,014.00
Gold	47.50	52.50	192.50	292.50	392.50
Silver and fractional coin	459.35	914.96	1,046.94	1,005.48	1,377.97
Total	\$ 74,890.70	\$ 72,750.50	\$ 72,019.62	\$ 70,013.96	\$ 114,181.21
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	3,135.53	401.14	547.09	846.57	8,000.00
Individual deposits	46,822.01	46,827.26	45,530.29	39,870.12	1,745.54
Time certificates of deposit	1,933.16	2,522.10	2,942.24	6,297.27	81,842.47
Total	\$ 74,890.70	\$ 72,750.50	\$ 72,019.62	\$ 70,013.96	\$ 114,181.21

Directors—A. Petteys, E. A. Wiggenshorn, Jr., V. R. Towne, R. A. Towne.

No. 63, STATE BANK.

THE HOLLY STATE BANK, HOLLY, PROWERS COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 33,965.54	\$ 38,878.49	\$ 42,648.36	\$ 44,024.48	\$ 46,523.88
Loans and discounts (secured by collateral)	28,657.58	31,944.18	30,214.38	34,313.44	40,846.64
Loans on real estate	5,917.15	5,292.62	2,545.00	2,545.00	7,914.00
United States bonds	.....	.....	.....	.....	12,400.00
Other bonds and securities	112.75	165.65	165.65	265.65	32.05
Furniture and fixtures	3,000.00	2,850.00	2,870.00	2,870.00	2,800.00
Banking house	7,818.10	7,802.18	7,796.18	7,763.28	7,730.50
Other real estate	4,514.90	4,514.90	4,544.90	4,356.10	.....
Due from banks (not reserve banks)	1,278.71	4,730.45	5,696.13	4,642.59	8,302.07
Due from banks (not including checks on other banks)	511.02	.....	.....	.....	.....
Due from reserve banks	41,193.12	46,429.00	48,638.07	34,654.40	47,105.90
Checks on other banks	418.25	19.90	57.80	293.57	376.55
Currency	4,919.00	3,933.00	4,406.00	2,681.00	3,728.00
Gold	647.50	2,787.50	2,855.00	2,407.50	2,002.50
Silver and fractional coin	635.03	718.04	432.76	471.22	628.34
Other resources	.....	98.75	.....	98.75	.....
Total	\$ 132,888.65	\$ 150,164.66	\$ 152,870.23	\$ 141,386.98	\$ 180,390.43

LIABILITIES

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,000.00	2,200.00	2,200.00	2,200.00	2,500.00
Undivided profits, net	1,562.02	1,073.65	2,091.71	2,375.95	3,409.62
Individual deposits	82,193.90	98,861.06	98,817.71	88,677.76	120,774.62
Time certificates of deposit	16,194.58	17,731.44	18,697.16	17,015.81	23,463.34
Cashier's checks	938.15	298.51	679.00	1,117.46	76.27
Other liabilities	.....	.....	384.65	.....	166.58
Total	\$ 132,888.65	\$ 150,164.66	\$ 152,870.23	\$ 141,386.98	\$ 180,390.43

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

NO. 65, STATE BANK.

THE PHILLIPS COUNTY STATE BANK, HOLYOKE, PHILLIPS COUNTY

J. H. Painter, President; G. A. Henderson, Vice-President; R. L. Johnson, Cashier; W. S. Johnson, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 96,041.08	\$ 114,867.51	\$ 114,898.76	\$ 120,020.20	\$ 171,302.47
Loans and discounts (secured by collateral)	74,670.60	67,545.81	85,683.20	110,621.05	136,121.05
Loans on real estate	950.00	2,950.00	2,950.00	5,650.00	6,850.00
Overdrafts (secured and unsecured)	2,016.19	3,775.59	2,535.37	4,863.04	545.28
Other bonds and securities	479.60	501.05	396.85	547.65	687.65
Furniture and fixtures	3,880.00	3,880.00	3,380.00	3,375.00	3,463.75
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Due from banks (not reserve banks)	228.50	175.29	54.00	48.00	2,163.19
Due from reserve banks	44,915.41	90,134.18	65,942.29	43,923.96	72,362.52
Checks on other banks	60.82	7,403.00	428.09	963.75	2,970.75
Currency	1,967.00	3,742.00	4,751.00	9,095.00	3,696.00
Gold	887.50	905.00	1,035.00	1,742.50	3,687.50
Silver and fractional coin	937.03	803.49	1,037.87	1,147.48	2,373.65
Total	\$ 239,033.73	\$ 308,182.92	\$ 295,092.43	\$ 314,068.98	\$ 418,223.81

LIABILITIES

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	10,000.00	12,500.00	12,500.00	12,500.00	12,500.00
Undivided profits, net	7,316.60	4,584.99	2,917.95	5,180.86	9,998.03
Individual deposits	117,436.81	165,145.75	161,286.29	142,945.44	245,947.93
Due to banks (not reserve banks)	.....	.....	5,347.25	.....	3,201.87
Demand certificates of deposit	5,367.25	5,367.25	5,347.25	5,347.25	5,347.25
Time certificates of deposit	70,346.57	85,902.99	84,741.09	119,324.23	106,742.09
Certified checks	.....	.....	495.00	.....	10.00
Cashier's checks	3,566.50	9,681.94	3,299.85	3,276.20	9,476.61
Total	\$ 239,033.73	\$ 308,182.92	\$ 295,092.43	\$ 314,068.98	\$ 418,223.81

Directors—S. D. Goddard, H. C. Hargreaves, Geo. A. Henderson, R. L. Johnson, J. H. Painter, J. G. Richardson, A. Scheuerman.

No. 246, STATE BANK.

THE HOOPER STATE BANK, HOOPER, ALAMOSA COUNTY

N. E. Morgan, President; E. J. Culp, Vice-President; D. E. McIntosh, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 18,324.00	\$ 25,580.27	\$ 27,980.47	\$ 28,988.63	\$ 31,288.55
Loans and discounts (secured by collateral)	17,245.00	19,133.00	16,987.90	26,441.80	28,248.46
Overdrafts (secured and unsecured)			90.50	21.68	370.17
United States bonds					900.00
Other bonds and securities	943.79	1,134.53	456.25	345.90	398.90
Furniture and fixtures	1,111.21	1,207.96	1,207.96	1,207.96	1,207.96
Banking house	1,682.75	1,682.75	1,682.75	1,682.75	1,682.75
Due from banks (not reserve banks)	14,317.26	3,418.55	2,160.09	1,002.40	
Cash items (not including checks on other banks)		1,165.88			
Due from reserve banks	15,321.70	27,568.69	25,602.29	10,159.93	36,184.57
Currency	2,097.00	1,638.00	3,229.00	2,420.00	4,213.00
Gold	245.00	230.00	240.00	240.00	417.50
Silver and fractional coin	288.72	110.52	221.35	114.50	317.94
Other resources	10.00		10.00		
Total	\$ 71,606.43	\$ 81,900.15	\$ 79,568.56	\$ 72,625.55	\$ 105,229.80

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	100.00	240.00	240.00	240.00	240.00
Undivided profits, net	1,012.82	470.98	812.62	1,402.03	2,499.16
Individual deposits	52,866.44	61,934.00	55,357.04	47,850.69	75,341.89
Time certificates of deposit	7,927.17	9,255.17	13,158.90	13,432.83	17,135.25
Other liabilities					13.50
Total	\$ 71,606.43	\$ 81,900.15	\$ 79,568.56	\$ 72,625.55	\$ 105,229.80

Directors—E. J. Culp, N. E. Morgan, W. D. Sisemore, D. E. McIntosh, V. H. Rankin.

No. 66, PRIVATE BANK.

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY

George H. Duke, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 16,243.82	\$ 16,224.58	\$ 15,461.89	\$ 17,462.83	\$ 20,695.65
Loans and discounts (secured by collateral)	18,066.72	17,620.57	17,323.92	17,990.89	16,770.91
Overdrafts (secured and unsecured)		1,836.99	10,432.49	10,436.99	5,137.29
Overdrafts (secured and unsecured)	1,681.49	2,035.66	3,074.23	1,473.08	920.24
Other bonds and securities	149.70	86.45	126.55	82.70	82.70
Furniture and fixtures	1,077.63	1,077.63	1,077.63	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	1,800.00	1,800.00
Due from banks (not reserve banks).....	1,190.48	1,190.48	1,190.48	1,190.48	1,190.48
Cash items (not including checks on other banks).....	.....	.....	.....	.....	.....
Due from reserve banks.....	12,587.16	4,102.81	6,842.21	7,443.24	27,604.39
Checks on other banks.....	95.80	315.57	21.85	85.82	922.54
Currency.....	5,441.00	4,590.00	3,016.00	2,588.00	2,840.00
Gold.....	1,527.50	1,575.00	1,582.50	1,730.00	1,870.00
Silver and fractional coin.....	612.69	913.58	974.19	878.82	1,511.95
Expense account.....	132.83	364.05	189.94	.....	2,047.81
Total.....	\$ 74,453.33	\$ 65,842.89	\$ 66,613.88	\$ 65,762.50	\$ 96,465.16

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	3,500.00	1,682.75
Undivided profits, net.....	.....	.....	.....	.....	397.21
Bills payable.....	4,200.00	3,200.00	2,016.50	2,016.50	.....
Notes rediscounted.....	2,257.26	1,257.26	1,257.26	1,257.26	.....
Savings accounts.....	2,442.58	2,468.23	2,437.94	2,369.87	2,375.99
Individual deposits.....	41,167.91	35,041.58	36,956.75	36,069.55	75,142.36
Due to banks (not reserve banks).....	19.69	93.81	.....	.....	.....
Due to reserve banks.....	15.88	.....	.....	.....	.....
Time certificates of deposit.....	10,830.41	10,225.09	10,438.03	10,363.27	163.06
Cashier's checks.....	19.60	56.22	7.40	42.55	6,678.29
Total.....	\$ 74,453.33	\$ 65,842.89	\$ 66,613.88	\$ 65,762.50	\$ 96,465.16

Directors—Sam B. Hartman, George H. Duke, E. M. Duke.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 25,726.38	\$ 25,182.56	\$ 25,944.26	\$ 28,997.11	\$ 23,654.95
Loans and discounts (secured by collateral).....	25,393.18	28,270.98	30,492.58	35,144.48	36,586.24
Loans in real estate.....	13,637.79	15,032.79	14,409.78	13,175.92	12,688.17
Overdrafts (secured and unsecured).....	467.96	622.42	783.17	788.98	368.19
United States bonds.....	.....	.....	.....	.....	500.00
Other bonds and securities.....	890.70	1,273.02	2,096.07	2,534.02	6,053.39
Furniture and fixtures.....	1,196.25	1,196.25	1,196.25	1,196.25	1,000.00
Banking house.....	211.00	4,500.00	4,500.00	4,500.00	3,800.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	3,667.34
Cash items (not including checks on other banks).....	2,347.11	1,960.48	1,963.69	1,611.20	1,229.06
Due from reserve banks.....	48,278.39	25,086.52	17,864.95	23,289.22	78,711.22

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, GRAND COUNTY—Continued					
RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency	2,685.00	\$ 2,656.00	\$ 3,323.00	\$ 1,926.00	\$ 5,446.00
Gold	10.00	375.00	445.00	100.00	440.00
Silver and fractional coin	548.98	465.94	343.07	125.90	453.50
Total	\$ 125,892.74	\$ 106,621.26	\$ 103,361.82	\$ 113,389.08	\$ 174,598.06
LIABILITIES					
Capital stock					
Surplus fund	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Bills payable	2,684.88	498.98	1,102.19	1,703.12	1,997.56
Dividends unpaid				5,000.00	
Individual deposits	120.00				
Due to banks (not reserve banks)	85,364.63	69,700.51	63,753.52	67,961.31	123,228.45
Demand certificates of deposit	3,884.95	215.82	2,623.29	1,103.61	13,000.00
Time certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other liabilities	14,588.88	16,041.65	15,857.43	17,541.06	19,023.74
	249.40	164.30	25.39	79.98	2,348.31
Total	\$ 125,892.74	\$ 106,621.26	\$ 103,361.82	\$ 113,389.08	\$ 174,598.06

THE HUDSON STATE BANK, HUDSON, WELD COUNTY					
B. E. Timbers, President; J. B. Cuykendall, Vice-President; R. L. Hudson, Cashier.					
RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	16,418.41	\$ 14,130.94	\$ 17,045.08	\$ 28,978.08	\$ 19,513.37
Loans and discounts (secured by collateral)	50,568.15	64,578.26	49,833.71	47,520.18	62,542.50
Loans on real estate	100.00	100.00	100.00		
Overdrafts (secured and unsecured)	69.98	520.00	187.22	218.42	607.32
United States bonds					550.00
Other bonds and securities	500.91	840.61	293.71		
Furniture and fixtures	1,050.00	1,050.00	1,050.00	1,050.00	1,050.00
Banking house				1,250.00	1,250.00
Cash items (not including checks on other banks)				53.25	34.00
Due from reserve banks	12,186.22	10,635.83	11,943.74	13,605.46	9,821.46
Checks on other banks	1.41				64.54
Currency	1,860.00	1,189.00	3,128.00	1,782.00	2,731.00
Gold	65.00	152.50	412.50	1,030.00	702.50
Silver and fractional coin	762.94	258.45	442.39	564.13	732.31
Total	\$ 83,583.02	\$ 94,705.59	\$ 85,586.35	\$ 96,051.52	\$ 99,599.00

No. 162, STATE BANK.

THE HUDSON STATE BANK, HUDSON, WELD COUNTY

B. E. Timbers, President; J. B. Cuykendall, Vice-President; R. L. Hudson, Cashier.

LIABILITIES

Capital stock	10,000.00	\$	10,000.00	\$	10,000.00	\$	10,000.00
Surplus fund	1,000.00		2,000.00		2,000.00		2,000.00
Undivided profits, net	2,344.92		624.90		1,065.26		2,916.88
Individual deposits	59,782.40		70,265.07		60,677.09		67,352.42
Demand certificates of deposit	1,711.12		1,765.00		1,695.00		2,200.16
Time certificates of deposit	8,744.58		10,050.62		10,198.24		15,052.09
Certified checks					52.50		
Reserved for taxes							77.45

Total	\$ 83,583.02	\$	94,705.59	\$	85,586.35	\$	96,051.52	\$	99,599.00
-------	--------------	----	-----------	----	-----------	----	-----------	----	-----------

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

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

No. 67, TRUST COMPANY.

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

RESOURCES

Loans and discounts (unsecured)	10,701.58	\$	17,140.08	\$	16,729.53	\$	17,883.35	\$	17,883.35
Loans and discounts (secured by collateral)	5,175.00		5,175.00		9,325.00		13,030.00		14,710.00
Loans on real estate	14,559.05		14,140.45		14,140.45		13,043.55		12,732.35
Overdrafts (secured and unsecured)	5.98		116.23		4.47		71.65		2.76
Other bonds and securities	21,389.62		21,504.02		20,538.59		22,343.99		24,545.04
Premium on bonds	67.50		67.50		67.50		67.50		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		8,112.00		8,112.00		8,074.00
Cash items (not including checks on other banks)	5.70						1.50		
Due from reserve banks	16,936.71		15,548.81		20,500.86		17,670.55		16,445.71
Checks on other banks	5.00				39.45		1,001.00		598.33
Currency	1,816.00		1,300.00		2,225.00		1,830.00		1,464.00
Gold	135.00		220.00		265.00		700.00		170.00
Silver and fractional coin	320.60		314.01		302.40		190.28		299.84
Total	\$ 101,829.74	\$	106,292.10	\$	110,150.25	\$	112,845.80	\$	114,892.88

LIABILITIES

Capital stock	50,000.00	\$	50,000.00	\$	50,000.00	\$	50,000.00	\$	50,000.00
Surplus fund	750.00		1,000.00		1,000.00		1,000.00		1,000.00
Undivided profits, net	1,716.52		1,492.28		789.53		964.08		1,828.30
Savings accounts	23,031.18		22,871.59		21,581.55		22,070.66		23,678.45
Individual deposits	18,532.04		17,855.35		21,298.64		20,360.44		19,360.91
Demand certificates of deposit	625.00		2,897.88		3,625.53		5,071.07		1,800.16
Time certificates of deposit	7,175.00		10,175.00		11,875.00		13,125.00		17,223.56
Cashier's checks							12.55		1.50

Total	\$ 101,829.74	\$	106,292.10	\$	110,150.25	\$	112,845.80	\$	114,892.88
-------	---------------	----	------------	----	------------	----	------------	----	------------

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

No. 315, STATE BANK.

FIRST STATE BANK OF IDALIA, IDALIA, YUMA COUNTY

Charles A. Puderbaugh, President; John D. Richardson, Vice-President; W. H. Justice, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 4,507.33	\$ 5,911.14	\$ 9,668.42	\$ 18,771.51	\$ 17,054.46
Loans and discounts (secured by collateral)	7,415.55	9,505.18	11,671.50	16,347.30	18,995.70
Loans on real estate	3,350.00	3,650.00	3,650.00	2,000.00	1,400.00
Overdrafts (secured and unsecured)	37.03	10.88	114.03	.49	43.55
Banking house	1,149.70	1,264.75	1,264.75	1,298.65	1,609.79
Due from banks (not reserve banks)	20.00	108.95	40.34	44.11	13,261.45
Cash items (not including checks on other banks)	23,103.38	24,350.61	30,450.26	16,174.10	13,581.96
Due from reserve banks	302.86	613.61	375.14	51.50	717.13
Checks on other banks	3,413.00	3,558.00	2,048.00	2,480.00	3,013.00
Currency	85.00	85.00	85.00	85.00	120.00
Gold	84.22	205.21	392.83	481.92	374.22
Silver and fractional coin	504.59	531.39	624.43	54.82	.....
Expense account	.....	.....	.....	.....	.....
Total	\$ 43,972.66	\$ 49,794.72	\$ 60,335.70	\$ 57,789.40	\$ 70,288.25
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	25,277.66	30,991.72	39,952.70	33,469.46	676.26
Individual deposits	40.00	40.00	40.00	3,911.94	45,262.99
Demand certificates of deposit	.....	.....	.....	.....	2,350.00
Time certificates of deposit	7,655.00	7,763.00	9,343.00	9,408.00	10,999.00
Total	\$ 43,972.66	\$ 49,794.72	\$ 60,335.70	\$ 57,789.40	\$ 70,288.25

Directors—Charles A. Puderbaugh, John D. Richardson, Henry Armknecht, W. H. Justice.

No. 198, STATE BANK.

THE IGNACIO STATE BANK, IGNACIO, LA PLATA COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 26,824.75	\$ 26,280.62	\$ 34,548.64	\$ 33,247.94	\$ 49,346.19
Loans and discounts (secured by collateral)	46,058.71	45,239.28	37,890.38	34,150.15	38,737.30
Loans on real estate	.....	.....	2,675.00	2,675.00	1,675.00
Overdrafts (secured and unsecured)	106.30	87.22	115.60	67.21	326.30
Banking house	2,300.00	1,550.00	1,550.00	1,550.00	1,550.00
Due from banks (not reserve banks)	2,126.82	2,300.00	2,300.00	2,300.00	2,300.00
Total	.....	.....	505.75	358.17	157.08

Due from reserve banks	11,318.92	7,318.35	17,914.99	11,839.13	7,888.63
Checks on other banks	463.21	11.00	.....	18.28	.....
Currency	2,837.00	2,079.00	935.00	1,776.00	1,673.00
Gold	52.50	62.50	85.00	250.00	225.00
Silver and fractional coin	701.60	886.63	427.17	1,009.77	864.09
Other resources .....	.....	.....	.....	.....	55.06
Total	\$ 94,439.81	\$ 85,814.60	\$ 98,947.53	\$ 89,241.65	\$ 104,797.65
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,569.59	544.29	653.20	1,281.38	.....
Bills payable	7,475.00	9,000.00	6,000.00	6,000.00	7,700.00
Notes rediscounted .....	.....	.....	.....	.....	3,134.15
Individual deposits	68,839.85	57,535.58	73,175.82	64,618.57	75,160.58
Time certificates of deposit	1,714.94	2,054.94	2,021.04	2,021.04	2,026.29
Cashier's checks	1,340.43	2,619.79	3,063.57	1,320.66	776.63
Total	\$ 94,439.81	\$ 85,814.60	\$ 98,947.53	\$ 89,241.65	\$ 104,797.65
Directors—Emmet Wirt, A. R. Williams, Lillian D. Shultz, Rex M. Shultz.					

FIRST BANK OF ILIFF, ILIFF, LOGAN COUNTY

No. 145, STATE BANK.

J. P. Dillon, President; S. V. Cheairs, Vice-President; W. F. Alexander, Cashier; Louise D. Sanders, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 29,378.81	\$ 31,145.39	\$ 34,977.75	\$ 39,764.22	\$ 40,175.59
Loans and discounts (secured by collateral)	36,118.43	36,298.79	42,931.60	50,961.28	52,579.69
Loans on real estate	325.00	.....	.....	.....	.....
Overdrafts (secured and unsecured)	56.99	523.63	46.16	172.68	278.90
Other bonds and securities	919.08	876.98	2,365.85	2,384.44	1,705.55
Furniture and fixtures	2,000.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking house	6,958.62	7,300.00	7,300.00	7,300.00	7,300.00
Due from banks (not reserve banks) .....	.....	496.27	.....	.....	.....
Due from other banks	13,812.78	18,720.16	6,143.05	11,956.45	135,294.35
Checks on other banks	798.25	.....	56.50	425.00	87.64
Currency	3,574.00	3,158.00	3,377.00	2,473.00	2,004.00
Gold	10.00	35.00	75.00	250.00	550.00
Silver and fractional coin	435.76	284.16	344.13	1,367.86	208.90
Total	\$ 94,387.72	\$ 100,638.38	\$ 99,417.02	\$ 118,854.93	\$ 241,984.62

FIRST BANK OF ILIFF, ILIFF, LOGAN COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
LIABILITIES					
Capital stock	\$ 10,100.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	6,500.00				500.00
Undivided profits, net	2,546.90	2,312.66	2,455.20	3,052.30	3,282.78
Bills payable			5,000.00	5,000.00	20,000.00
Trust funds					20.00
Individual deposits	67,329.64	52,173.55	44,419.43	47,405.14	130,331.32
Demand certificates of deposit	2,500.00			4,157.50	
Time certificates of deposit	4,262.93	15,987.97	16,435.48	28,887.54	44,549.95
Cashier's checks	248.25	164.20	1,106.91	352.45	13,300.57
Total	\$ 94,387.72	\$ 100,638.38	\$ 99,417.02	\$ 118,854.93	\$ 241,984.62

Directors—Louise D. Sanders, E. M. Gillett, C. F. Lutin, S. V. Cheairs, J. P. Dillon.

No. 305, STATE BANK.

THE JOHNSTON STATE BANK, JOHNSTON, WELD COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 7,568.79	\$ 14,073.89	\$ 19,982.88	\$ 15,764.86	\$ 12,814.70
Loans and discounts (secured by collateral)	12,579.94	17,703.92	16,163.92	24,786.83	15,775.00
Overdrafts (secured and unsecured)					44.00
Furniture and fixtures	1,612.24	1,612.24	1,612.24	1,650.00	1,650.00
Banking house	5,150.00	5,150.00	5,150.00	5,150.00	5,150.00
Due from reserve banks	8,277.71	3,208.52	6,282.75	11,846.15	48,043.83
Checks on other banks	22.58	2.00	58.14	27.38	2,072.72
Currency	1,675.00	2,005.00	1,255.00	1,275.00	1,405.00
Gold	65.00	302.50	340.00	450.00	520.00
Silver and fractional coin	984.62	1,248.19	993.20	799.12	1,300.23
Total	\$ 38,485.88	\$ 45,306.26	\$ 51,838.13	\$ 61,749.34	\$ 88,775.48
LIABILITIES					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net	84.26	25.66	8.78	160.31	418.09
Bills payable				10,000.00	
Notes rediscounted		25,496.15	4,250.00	28,046.73	57,617.34
Individual deposits	20,010.97	26,310.29	26,310.29	26,310.29	14,043.77
Demand certificates of deposit	3,260.65	4,680.45	6,234.06	8,404.05	1,696.28
Time certificates of deposit		104.00	35.00	138.25	
Cashier's checks	130.00				
Total	\$ 38,485.88	\$ 45,306.26	\$ 51,838.13	\$ 61,749.34	\$ 88,775.48

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

No. 292, STATE BANK.
FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY

J. E. Rumsey, President; S. D. Markley, Cashier; Harry R. Nourse, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 19,386.81	\$ 40,826.33	\$ 40,385.63	\$ 41,288.88	\$ 41,285.44
Loans and discounts (secured by collateral)	39,875.02	28,589.47	21,215.09	14,600.52	36,052.79
Overdrafts (secured and unsecured).....	348.72	809.49	539.94	625.00	726.43
Other bonds and securities.....	1,172.00	286.11	213.35	328.35	105.00
Furniture and fixtures.....	1,398.00	1,172.00	1,172.00	1,172.00	1,172.00
Banking house.....	1.30	75.45	1,398.00	1,398.00	1,398.00
Cash items (not including checks on other banks).....	4,322.75	10,878.59	9,274.69	295.61	303.17
Due from reserve banks.....	3,257.00	1,447.00	606.00	5,198.65	21,942.79
Currency.....	410.00	550.00	785.00	1,083.00	586.00
Gold.....	142.43	111.64	208.62	840.00	1,070.00
Silver and fractional coin.....	70,314.03	86,144.08	75,798.32	67,086.12	105,070.62
Total	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
LIABILITIES					
Capital stock.....	300.00	300.00	300.00	300.00	300.00
Surplus fund.....	123.01	1,296.13	1,970.09	2,918.86	4,868.89
Undivided profits, net.....	7,140.00	3,045.00	50,326.51	41,344.95	78,578.23
Bills payable.....	132.00	55,142.77	157.80	2,000.00	2,000.00
Dividends unpaid.....	41,230.89	2,000.00	2,000.00	10,279.84	7,200.21
Due to banks (not reserve banks).....	4,500.00	14,249.05	10,924.67	242.47	23.72
Demand certificates of deposit.....	6,876.88	111.13	119.25	1,849.57	1,849.57
Time certificates of deposit.....	11.25	86,144.08	75,798.32	67,086.12	105,070.62
Certified checks.....	70,314.03	86,144.08	75,798.32	67,086.12	105,070.62
Cashier's checks.....	\$ 70,314.03	\$ 86,144.08	\$ 75,798.32	\$ 67,086.12	\$ 105,070.62
Total	\$ 70,314.03	\$ 86,144.08	\$ 75,798.32	\$ 67,086.12	\$ 105,070.62
Directors—J. A. Rumsey, D. Golson, S. D. Markley, Ida Markley.					

No. 338, STATE BANK.

KEENE VALLEY BANK, KEENESBURG, WELD COUNTY

B. E. Timbers, President; J. H. Biggs, Vice-President; L. E. Timbers, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 12,500.56	\$ 36,424.69	\$ 12,500.56	\$ 12,500.56	\$ 12,500.56
Loans and discounts (secured by collateral)	36,424.69	175.00	36,424.69	36,424.69	36,424.69
Loans on real estate.....	175.00	175.00	175.00	175.00	175.00

KEENE VALLEY BANK, KEENESBURG, WELD COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured)	\$ 87.22
United States bonds	200.00
Due from reserve banks	8,904.48
Checks on other banks	124.15
Currency	366.00
Gold	105.00
Silver and fractional coin	241.16
Total	\$ 59,138.26
LIABILITIES					
Capital stock	\$ 10,000.00
Undivided profits, net	375.56
Individual deposits	43,041.15
Time certificates of deposit	5,721.55
Total	\$ 59,138.26

Directors—J. H. Biggs, C. C. Thomas, J. Chevalier, L. E. Timbers, B. E. Timbers.

No. 69, STATE BANK.

THE KERSEY STATE BANK, KERSEY, WELD COUNTY

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 23,043.14	\$ 19,433.09	\$ 19,828.73	\$ 35,274.66	\$ 34,559.01
Loans and discounts (secured by collateral)	37,271.31	37,612.65	44,913.75	38,981.93	50,643.28
Loans on real estate	600.00	2,100.00	1,000.00	.....	.....
Overdrafts (secured and unsecured)	17.09	25.56	5.01	5.15	21.16
Other bonds and securities	2,674.05	2,674.05	2,674.05	1,337.00	1,337.00
Furniture and fixtures	1,200.00	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
Due from reserve banks	14,296.46	16,500.06	22,862.87	8,012.56	57,907.23
Checks on other banks	1,166.37	.....	.....	.....	.....
Currency	1,933.00	1,440.00	1,726.00	754.00	1,658.00
Gold	25.00	707.50	342.50	337.50	55.00
Silver and fractional coin	462.46	407.16	854.45	416.05	636.41
Total	\$ 84,988.88	\$ 84,300.07	\$ 97,607.36	\$ 88,518.85	\$ 150,217.09

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

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,500.00	2,700.00	2,500.00	2,500.00
Undivided profits, net	1,436.63	1,436.98	513.27	946.21
Individual deposits	68,899.24	58,899.24	68,843.25	98,662.79
Time certificates of deposit	8,291.75	10,262.25	13,711.66	23,207.76
Certified checks	250.00	250.00	1,050.00	390.00
Cashier's checks	157.96	921.95	65.47	197.50
Total	\$ 84,988.88	\$ 84,300.07	\$ 97,607.36	\$ 88,518.85

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

No. 136, STATE BANK.

THE KIOWA STATE BANK, KIOWA, ELBERT COUNTY

W. D. Reilly, President; James Ringold, Vice-President; A. M. Rex, Cashier; Vernon Baston, Assistant Cashier.

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 35,970.28	\$ 29,732.98	\$ 28,062.08	\$ 37,143.30	\$ 34,135.11
Loans on real estate	3,130.00	55,211.25	57,085.80	50,442.86	63,226.58
Overdrafts (secured and unsecured)	41,745.22	4,350.00	3,350.00	1,800.00	2,100.00
United States bonds	161.81	28.96	174.81	207.23	36.83
Other bonds and securities	7,270.22	11,240.86	5,221.67	4,498.04	4,149.81
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	1,945.15
Due from reserve banks	23,736.68	40,808.54	59,611.06	22,153.24	22,020.34
Checks on other banks	950.26	885.18	1,431.76	286.12	286.12
Currency	4,064.00	3,555.00	1,425.00	3,206.00	5,362.00
Gold	.....	20.00	35.00	10.00	15.00
Silver and fractional coin	494.83	717.90	498.40	295.65	603.07
Total	\$ 119,523.30	\$ 148,550.67	\$ 158,895.58	\$ 121,756.32	\$ 135,880.61

LIABILITIES

Capital stock	\$ 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
Undivided profits, net	2,261.80	1,330.40	1,338.67	1,488.90
Individual deposits	88,044.47	111,289.29	124,337.72	91,120.55
Demand certificates of deposit	.....	5,000.00	5,000.00	101,795.38
Time certificates of deposit	14,027.03	15,804.98	13,054.98	14,036.95
Reserved for taxes	190.00	126.00	105.21	130.21
Total	\$ 119,523.30	\$ 148,550.67	\$ 158,895.58	\$ 121,756.32

Directors—James Ringold, Lee Ramsey, W. D. Reilly, A. M. Rex.

NO. 321, STATE BANK.

THE KIRK STATE BANK, KIRK, YUMA COUNTY

J. E. Wrape, President; John S. Shaw, Vice-President; M. E. Denver, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 1,154.25	\$ 7,508.82	\$ 19,172.95
Loans and discounts (secured by collateral)	1,200.00	8,050.05	25,170.00
Loans on real estate	500.00	1,100.00
Overdrafts (secured and unsecured)	639.66
Other bonds and securities	320.00
Furniture and fixtures	1,523.20
Banking house	1,500.00
Due from banks (not reserve banks)
Due from reserve banks	2,000.00	1,290.00	1,290.00	.....
Currency	9,000.00	1,400.00	1,400.00	.....
Gold
Silver and fractional coin
Expense account
Total	\$ 11,000.00	\$ 27,618.97	\$ 42,164.87	\$ 67,984.13

LIABILITIES

Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Individual deposits	.....	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....	.....
Cashier's checks	.....	.....	.....	.....	.....
Total	.....	\$ 11,000.00	\$ 27,618.97	\$ 42,164.87	\$ 67,984.13

Directors—W. H. Gerdtz, George Burkard, Arthur L. Pugh, G. I. Idler, E. L. Williams, M. E. Denver.

NO. 176, STATE BANK.

THE 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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	.....	.....	.....	.....	.....
Loans and discounts (secured by collateral)	\$ 16,842.24	\$ 26,923.27	\$ 28,969.00	\$ 27,845.30	\$ 28,841.67
Loans on real estate	58,165.83	73,499.98	56,349.49	65,451.83	82,921.80
Overdrafts (secured and unsecured)	6,536.00	6,416.00	5,647.80	3,530.00	7,916.80
Other bonds and securities	385.28	277.82	381.98	362.49	299.53
Furniture and fixtures	5,962.46	4,787.65	826.60	863.60	3,411.14
Total	1,515.00	1,200.00	1,200.00	1,200.00	1,200.00

Other real estate	2,960.00	600.00	600.00	600.00
Due from reserve banks	10,936.63	13,760.48	33,762.21	9,333.20
Currency	1,631.00	883.00	1,632.00	673.00
Gold	385.00	1,715.00	2,292.50	2,417.50
Silver and fractional coin	558.70	348.24	635.91	450.04
Total	\$ 106,178.14	\$ 130,401.44	\$ 132,297.49	\$ 159,708.24
LIABILITIES				
Capital stock	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	5,069.88	2,520.33	3,054.93	3,534.17
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	66,235.96	78,273.73	78,602.67	57,699.40
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	9,074.20	13,451.69	13,931.51	15,217.35
Cashier's checks	798.30	1,155.69	1,708.38	1,276.04
Total	\$ 106,178.14	\$ 130,401.44	\$ 132,297.49	\$ 159,708.24

Directors—Charles E. Collins, Charles Scott, J. G. McComish.

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY
NO. 70, STATE BANK.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 27,972.92	\$ 27,591.77	\$ 27,432.31	\$ 25,388.68	\$ 26,023.51
Loans and discounts (secured by collateral)	37,371.43	43,604.50	47,318.37	47,999.32	46,652.19
Loans on real estate	13,090.77	13,390.77	9,387.07	8,167.62	9,137.07
Overdrafts (secured and unsecured)	225.16	57.71	31.32	17.32	128.39
United States bonds	305.00	305.00	305.00	200.00	350.00
Other bonds and securities	1,200.00	1,200.00	1,200.00	375.00	987.48
Furniture and fixtures	1,800.00	1,800.00	1,800.00	1,200.00	1,200.00
Banking house	4,335.40	72.45	2,502.07	1,800.00	1,800.00
Due from banks (not reserve banks)	15.00	15.00	15.00	2,436.70	1,042.53
Cash items (not including checks on other banks)	51,088.31	30,024.49	25,894.31	41,789.27	99,289.07
Due from reserve banks	107.28	166.64	100.84	1,371.46	1,483.87
Checks on other banks	4,338.00	2,940.00	3,731.00	3,101.00	3,623.00
Currency	460.00	495.00	765.00	765.00	1,532.50
Gold	1,088.15	982.08	698.13	860.95	1,473.28
Silver and fractional coin	143,457.42	122,645.41	120,970.42	135,472.92	194,728.89
Total	\$ 143,457.42	\$ 122,645.41	\$ 120,970.42	\$ 135,472.92	\$ 194,728.89

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	2,472.16	759.11	1,110.30	2,690.71	2,869.45
Individual deposits	106,908.53	86,450.67	77,304.36	83,290.67	133,380.64
Due to banks (not reserve banks)	.....	.....	.....	.....	3,723.97
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	13,978.21	15,281.76	17,485.76	26,251.24	34,000.00
Certified checks	.....	.....	.....	37.80	.....
Cashier's checks	.....	48.00	.....	.....	.....
Other liabilities	98.52	105.87	5,070.00	3,202.50	275.00
Total	\$ 143,457.42	\$ 122,645.41	\$ 120,970.42	\$ 135,472.92	\$ 194,728.89

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 17,730.37	\$ 20,255.94	\$ 24,720.05	\$ 26,974.47	\$ 38,975.70
Loans and discounts (secured by collateral)	31,601.80	32,425.80	37,673.80	35,422.45	30,278.60
Loans on real estate	.....	250.00	250.00	.....	250.00
Furniture and fixtures	2,310.00	2,200.00	2,200.00	2,200.00	2,200.00
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)	8.93	69.81	4.42	95.79	89.66
Due from reserve banks	15,273.78	45,923.76	25,944.89	12,572.70	40,460.69
Currency	1,331.00	1,674.00	1,934.00	2,007.00	1,776.00
Gold	525.00	545.00	555.00	570.00	705.00
Silver and fractional coin	216.30	452.52	703.26	511.00	273.15
Total	\$ 71,997.18	\$ 106,796.83	\$ 96,985.42	\$ 83,353.41	\$ 118,008.80

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	2,000.00	3,200.00	3,200.00	3,200.00	3,200.00
Undivided profits, net	4,622.45	923.74	1,515.85	1,383.50	3,188.69
Individual deposits	41,320.41	71,566.40	58,864.72	46,328.09	83,395.08
Demand certificates of deposit	9,054.32	16,106.69	18,404.85	17,441.82	13,225.03
Total	\$ 71,997.18	\$ 106,796.83	\$ 96,985.42	\$ 83,353.41	\$ 118,008.80

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

No. 77, STATE BANK.

THE LA JARA STATE BANK, LA JARA, CONEJOS COUNTY

(Sold to First National Bank, La Jara, Colorado, March 17, 1917.)

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 47,089.94	\$ 42,131.65			
Loans and discounts (secured by collateral)	40,955.94	45,570.41	19,683.80		
Loans on real estate	14,148.65	11,473.65	3,073.65		
Overdrafts (secured and unsecured)	631.73	136.53			
Other bonds and securities	1,908.25	2,830.37			
Furniture and fixtures	2,500.00	2,500.00	2,500.00		
Banking house	3,000.00	3,000.00			
Due from banks (not reserve banks)	3,395.48	516.50	18,866.91		
Cash items (not including checks on other banks)	110,794.72	11.79			
Due from reserve banks	4,981.31	152,974.72	10,410.04		
Checks on other banks	4,312.00	6,548.88			
Currency	25.00	6,727.00			
Gold	25.00	10.00			
Silver and fractional coin	1,099.25	1,619.32			
Total	\$ 234,842.27	\$ 276,051.02	\$ 54,534.40		

LIABILITIES

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00		
Surplus fund	20,000.00	20,000.00	20,000.00		
Undivided profits, net	3,242.31	1,585.96	4,534.40		
Individual deposits	141,984.52	181,859.96			
Time certificates of deposit	37,445.13	40,414.54			
Certified checks	2,168.31	2,168.31			
Cashier's checks	2.00	22.25			
Total	\$ 234,842.27	\$ 276,051.02	\$ 54,534.40		

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

No. 73, TRUST COMPANY.

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

Eugene Rourke, President; J. L. Gilliland, Cashier; George T. Babcock, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 77,933.88	\$ 77,445.94	78,838.83	\$ 83,612.69	\$ 118,725.49
Loans and discounts (secured by collateral)	82,664.12	58,445.32	70,261.00	81,268.80	105,335.42
Loans on real estate	15,046.43	18,808.33	19,983.93	19,427.50	15,319.47

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured)	\$ 129.94	\$ 262.44	\$ 264.76	\$ 115.26	\$ 582.31
United States bonds	54,320.05	52,465.84	53,809.20	56,540.81	26,873.00
Other bonds and securities	2,000.00	2,000.00	2,000.00	2,000.00	51,698.57
Furniture and fixtures	17,000.00	17,000.00	17,000.00	17,000.00	2,000.00
Banking house	12,093.87	10,443.28	10,443.28	10,443.28	17,000.00
Other real estate	247.87	41.95	245.00	57.76	9,000.00
Cash items (not including checks on other banks)	52,041.77	138,263.43	81,950.73	60,313.88	84,947.14
Checks on other banks	964.74	803.09	42.34	1,541.96	1,616.94
Currency	15,515.00	14,374.00	13,359.00	19,055.00	16,341.00
Gold	2,440.00	3,135.00	1,800.00	2,090.00	2,800.00
Silver and fractional coin	2,883.01	4,548.04	4,283.57	3,287.54	3,855.59
Other resources					100.00
Total	\$ 335,280.68	\$ 398,036.36	\$ 354,281.64	\$ 356,753.88	\$ 455,194.93
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	13,500.00
Undivided profits, net	8,787.44	4,544.45	4,915.90	5,608.71	8,293.04
Savings accounts	93,443.81	93,198.01	94,878.18	99,789.88	101,817.74
Trust funds	1,158.84	1,147.96	1,276.51	1,175.60	4,053.31
Individual deposits	93,396.51	144,643.09	110,880.84	109,103.70	188,820.40
Demand certificates of deposit	40.00	5,070.00	5,070.00	5,025.00	5,015.00
Time certificates of deposit	40,589.55	43,278.55	45,135.88	43,347.20	48,607.82
Certified checks	242.80	10,139.00	1,059.96	326.73	88.00
Cashier's checks	5,942.76	5,745.73	596.59	279.76	5,608.55
Reserved for interest	1,312.04	847.85	1,388.29	1,496.97	1,374.43
Reserved for taxes	2,200.01	1,519.88	1,919.88	2,119.88	2,077.65
Other liabilities	416.92	151.74	303.01	730.45	998.99
Total	\$ 335,280.68	\$ 398,036.36	\$ 354,281.64	\$ 356,753.88	\$ 455,194.93

Directors—J. N. Beaty, Frank Finney, Eugene Rourke, Fred A. Sabin, George F. Trotter, J. L. Gilliland.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 91,746.24	\$ 100,452.91	\$ 89,911.37	\$ 108,603.16	\$ 118,559.02
Loans and discounts (secured by collateral)	51,892.92	42,272.85	45,992.61	52,823.01	61,454.83
Loans on real estate	23,000.00	21,500.00	21,500.00	21,500.00	18,386.00
Overdrafts (secured and unsecured)	242.58	10.83	193.10	289.47	436.18

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

No. 72, STATE BANK.

United States bonds	2,000.00	2,000.00	2,000.00	1,100.00
Bonds to secure postal savings	19,285.29	19,787.59	15,487.52	2,000.00
Other bonds and securities	2,500.00	2,500.00	2,500.00	14,497.01
Furniture and fixtures	11,577.00	11,577.00	11,577.00	2,500.00
Other real estate	237.81	237.81	967.80	10,077.00
Cash items (not including checks on other banks)	113,240.78	120,537.79	51,205.36	967.80
Due from reserve banks	982.33	1,248.93	1,607.46	90,350.64
Checks on other banks	11,359.00	17,670.00	16,344.00	533.56
Currency	4,450.00	5,912.50	8,217.50	11,057.00
Gold	4,177.37	3,927.36	2,276.83	4,185.00
Silver and fractional coin	337,063.96	349,635.57	294,437.31	2,509.13
Total	\$ 50,000.00	\$ 50,000.00	\$ 294,437.31	\$ 338,613.17

LIABILITIES

Capital stock	50,000.00	50,000.00	50,000.00	50,000.00
Surplus fund	5,600.00	7,000.00	7,000.00	7,200.00
Undivided profits, net	657.22	1,115.64	2,077.47	633.87
Postal savings accounts	1,343.18	1,360.05	1,360.05	1,376.91
Dividends unpaid	3.00	3.00	3.00	3.00
Individual deposits	198,171.21	215,343.07	149,603.61	196,812.94
Demand certificates of deposit	7,944.77	2,234.97	2,170.52	2,060.47
Time certificates of deposit	73,341.08	72,506.58	74,347.21	82,075.40
Certified checks			125.00	79,097.98
Reserved for taxes		22.26	22.26	
Other liabilities				1,431.00
Total	\$ 337,063.96	\$ 349,635.57	\$ 294,437.31	\$ 338,613.17

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

THE CITIZENS STATE BANK, LAMAR, PROWERS COUNTY
 No. 102, STATE BANK.

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

RESOURCES

Loans and discounts (unsecured)	125,571.80	132,925.33	126,776.29	147,450.77	173,915.37
Loans and discounts (secured by collateral)	100,864.44	85,462.02	139,635.43	113,615.26	129,406.47
Loans on real estate	16,122.30	8,201.45	3,501.45	5,501.45	8,650.09
Overdrafts (secured and unsecured)	2,310.52	86.02	278.15	3,352.96	2,682.80
United States bonds	10,998.61	8,890.01	7,728.66	9,691.47	7,620.00
Other bonds and securities	2,335.00	2,000.00	3,815.00	3,365.00	3,365.00
Furniture and fixtures	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Banking house	11,533.57	8,489.57	4,347.30	4,347.30	4,347.30
Other real estate	52,583.30	128,366.71	52,493.46	43,791.84	64,592.91
Due from reserve banks					

THE CITIZENS STATE BANK, LAMAR, PROWERS COUNTY—Continued.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Checks on other banks.....	\$ 1,604.41	\$ 3,042.75	\$ 3,208.39	\$ 466.65	\$ 4,769.36
Currency.....	8,348.00	7,370.00	9,388.00	9,925.00	8,276.00
Gold.....	5,042.50	4,705.00	4,867.50	4,715.00	5,362.50
Silver and fractional coin.....	3,133.78	2,143.08	3,613.39	1,832.27	2,944.88
Total.....	\$ 351,457.23	\$ 402,621.94	\$ 370,651.02	\$ 359,054.97	\$ 429,758.24
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.....	16,088.40	3,924.48	7,650.98	10,043.20	14,503.91
Savings accounts.....	11,561.95	14,017.53	21,116.20	18,892.75	17,659.63
Dividends unpaid.....	50.00	150.00	150.00	150.00	150.00
Individual deposits.....	226,783.75	296,044.78	229,461.78	210,098.61	280,125.54
Due to banks (not reserve banks).....	.....	.....	15,598.42	8,392.03	4,211.06
Demand certificates of deposit.....	5,000.00	5,235.50	5,200.00	5,000.00	5,100.00
Time certificates of deposit.....	38,294.58	29,534.33	37,981.40	51,818.27	53,928.76
Cashier's checks.....	778.55	548.43	792.24	1,860.11	1,257.87
Reserved for taxes.....	400.00	666.83	200.00	300.00	321.41
Total.....	\$ 351,457.23	\$ 402,621.94	\$ 370,651.02	\$ 359,054.97	\$ 429,758.24

Directors—J. M. Williams, Charles Maxwell, O. L. Maxwell, George A. Everett, L. J. Borie.

No. 130, STATE BANK.

THE LA SALLE STATE BANK, LA SALLE, WELD COUNTY

J. C. Hubbard, President; J. A. Behrens, Vice-President; Thos. F. Dobbs, Cashier; Herbert Dobbs, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 26,720.17	\$ 18,262.92	\$ 36,095.45	\$ 35,991.23	\$ 58,403.68
Loans and discounts (secured by collateral).....	24,125.47	40,731.15	31,996.56	40,966.40	53,029.45
Loans on real estate.....	200.00	1,261.50	200.00	200.00	200.00
Overdrafts (secured and unsecured).....	318.96	272.94	362.17	253.96	300.66
United States bonds.....	1,620.00	1,652.50	1,652.50	1,652.50	2,199.80
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	1,652.50
Banking house.....	.....	.....	.....	50.00	2,000.00
Cash items (not including checks on other banks).....	14,633.74	19,910.21	24,518.41	9,092.90	35,459.21
Due from reserve banks.....	.....	.....	.....	.....	5.00
Checks on other banks.....	4,270.00	1,675.00	1,450.00	3,007.00	2,390.00
Currency.....	757.50	1,270.00	2,260.00	2,395.00	2,345.00
Gold.....	761.01	405.56	666.73	1,066.96	1,345.00
Silver and fractional coin.....	.....	.....	.....	.....	556.25
Total.....	\$ 75,406.85	\$ 87,462.37	\$ 101,201.82	\$ 96,675.95	\$ 157,542.82

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
Undivided profits, net	346.90		800.61		1,245.29		1,963.66
Bills payable	5,000.00		1,220.83		1,470.62		800.75
Savings accounts	1,277.14		57,545.39		54,993.19		112,615.12
Individual deposits	53,877.86		10,448.57		13,828.65		24,048.50
Time certificates of deposit	5,750.47		700.00		26,937.11		24,048.50
Certified checks							
Cashier's checks	2,261.76		845.27		379.04		6,114.79
Total	75,406.85	\$	101,201.82	\$	96,675.95	\$	157,542.82

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

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

No. 78, STATE BANK.

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	230,352.58	\$ 235,155.66	\$ 282,867.87	\$ 326,800.20	\$ 328,989.75
Loans and discounts (secured by collateral)	98,914.07	106,621.00	120,096.62	135,921.36	102,572.78
Loans on real estate	25,622.36	22,232.36	26,234.36	23,354.40	14,278.36
Overdrafts (secured and unsecured)	1,078.81	998.90	959.46	9,650.18	884.15
United States bonds				5,000.00	5,200.00
Other bonds and securities	1,251.24	1,133.82	250.66	500.00	1,336.47
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Other real estate	10,958.18	10,910.18	10,910.18	10,874.18	9,383.43
Due from banks (not reserve banks)	201.01	5,029.04	10,910.18	2,469.08	790.61
Due from reserve banks	139,534.37	163,744.66	198,324.38	53,416.34	201,764.76
Checks on other banks	2,716.77	993.34	1,831.80	426.21	1,409.38
Currency	2,148.00	4,474.00	4,080.00	3,644.00	11,416.00
Gold	2,877.50	2,657.50	2,530.00	4,772.50	3,130.00
Silver and fractional coin	2,955.81	2,717.52	3,632.71	3,318.08	2,800.52
Other resources	105.00	105.00			
Total	519,175.73	\$ 557,272.98	\$ 652,315.04	\$ 580,397.19	\$ 684,456.21

LIABILITIES

Capital stock	30,000.00	\$	30,000.00	\$	30,000.00
Surplus fund	15,000.00		25,000.00		30,000.00
Undivided profits, net	13,104.57		5,668.75		4,671.73
Individual deposits	294,237.15		305,923.12		298,000.57
Due to banks (not reserve banks)			367,007.62		414,497.74
Demand certificates of deposit	1,403.61		541.12		723.82
Time certificates of deposit	163,326.07		2,042.72		188,887.77
			220,453.89		219,406.32

BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS, BENT COUNTY—Continued.

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Cashier's checks	\$	2,518.75	\$	43.13
Reserved for interest	957.26		502.13	745.22
Reserved for taxes	1,144.99	1,394.99	1,519.99	1,272.43
Total	\$ 519,175.73	\$ 652,315.04	\$ 580,397.19	\$ 684,456.21

Directors—Albert S. Booth, George F. Trotter, Peter G. Scott.

No. 197, STATE BANK.

FARMERS STATE BANK OF LAS ANIMAS, BENT COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 29,529.79	\$ 26,724.44	\$ 22,635.07	\$ 27,542.54
Loans and discounts (secured by collateral)	72,435.87	67,148.55	67,945.76	83,818.89
Loans on real estate	9,838.45	5,718.45	5,718.45	6,090.95
Overdrafts (secured and unsecured)	1,162.33	9.65	5.54	260.31
Other bonds and securities	1,911.16	1,353.35	1,418.85	1,325.60
Furniture and fixtures	3,935.00	3,935.00	4,660.00	4,660.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00
Due from banks (not reserve banks)	385.39	1,053.00	20,000.00	25,000.00
Due from reserve banks	15,023.98	32,676.46	385.94	300.00
Checks on other banks	600.00	783.99	25,971.21	14,239.61
Currency	3,555.00	2,862.00	600.00	545.61
Gold	1,993.00	1,790.00	3,475.00	4,041.00
Silver and fractional coin	98.38	614.10	1,665.00	1,955.00
Total	\$ 151,290.35	\$ 154,668.99	\$ 164,616.15	\$ 180,046.32

LIABILITIES

Capital stock	.....	\$	50,000.00	\$	50,000.00
Undivided profits, net	.....	11,039.42	13,109.63	11,850.86	13,329.97
Bills payable	.....	10,000.00	67,637.75	72,007.96	74,536.76
Individual deposits	.....	63,813.30	10,000.00	10,000.00	98,714.91
Demand certificates of deposit	.....	16,437.63	13,921.61	20,757.33	32,179.59
Time certificates of deposit	.....				18,092.14
Total	.....	\$ 151,290.35	\$ 154,668.99	\$ 164,616.15	\$ 180,046.32

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

THE LA VETA STATE BANK, LA VETA, HUERFANO COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 32,960.03	\$ 41,251.03	\$ 37,688.53	\$ 29,747.49	\$ 44,022.59
Loans and discounts (secured by collateral).....	39,358.78	49,311.84	42,381.36	51,850.15	62,105.73
Loans on real estate.....	4,587.95	4,897.85	5,242.75	5,540.05	5,286.53
Overdrafts (secured and unsecured).....	177.80	479.82	344.50	344.50	595.17
Other bonds and securities.....	1,630.08	1,472.58	963.54	532.47	484.05
Furniture and fixtures.....	3,070.00	3,014.00	3,094.00	3,112.00	3,000.00
Banking house.....	3,700.00	3,700.00	3,700.00	3,700.00	3,650.00
Other real estate.....	6,971.93	7,017.43	7,017.43	6,017.43	6,092.43
Due from banks (not reserve banks).....	9,200.06	9,661.93	7,297.53	7,297.53	7,585.84
Due from reserve banks.....	25,275.65	21,668.64	31,056.48	18,721.80	33,211.63
Currency.....	5,123.00	2,447.00	9,279.00	5,259.00	2,485.00
Gold.....	1,260.00	1,650.00	850.00	1,105.00	460.00
Silver and fractional coin.....	1,072.41	1,120.69	1,200.65	1,118.99	1,267.51
Other resources.....	488.07				
Total	\$ 134,876.36	\$ 147,460.81	\$ 150,241.96	\$ 134,346.41	\$ 170,246.48
LIABILITIES					
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	1,600.00
Undivided profits, net.....	455.90	147.00	1,095.02	1,105.93	410.29
Individual deposits.....	78,534.60	92,968.60	89,200.28	72,235.76	105,007.29
Due to banks (not reserve banks).....	4,764.34	3.02	5,772.31	5,624.81	11,354.42
Due to reserve banks.....		1,046.37			
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	32,042.78	33,944.58	34,804.51	36,250.26	33,156.39
Certified checks.....	27.05	102.85	92.75	127.05	66.55
Cashier's checks.....	51.69	248.39	277.19	2.60	1,151.54
Total	\$ 134,876.36	\$ 147,460.81	\$ 150,241.96	\$ 134,346.41	\$ 170,246.48
Directors—H. M. Stockwell, Josephine Stockwell, C. M. Mack, C. L. Martin.					

No. 325, STATE BANK.

FARMERS AND MERCHANTS BANK OF LIMON

Frank Tomkins, President; S. G. Pierson, Vice-President; Carle H. Smith, Vice President; William H. Giese, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)				\$ 1,425.00	\$ 15,566.47
Loans and discounts (secured by collateral)				26,067.33	41,007.38
Overdrafts (secured and unsecured)				100.00	372.87
United States bonds					2,440.00
Bonds to secure postal savings					2,500.00
Other bonds and securities					1,840.85
Furniture and fixtures				710.20	
Due from banks (not reserve banks)				10,000.00	
Cash items (not including checks on other banks)				5.00	17.25
Due from reserve banks				11,267.83	7,288.07
Checks on other banks					181.19
Currency				2,291.00	652.00
Gold					50.00
Silver and fractional coin				644.87	458.55
Total				\$ 52,511.23	\$ 72,374.63
LIABILITIES					
Capital stock					\$ 25,000.00
Undivided profits, net				600.70	278.09
Bills payable					4,000.00
Notes rediscounted					9,650.00
Savings accounts					5,170.45
Postal savings accounts				54.51	
Individual deposits				21,994.76	24,520.06
Time certificates of deposit				663.00	1,315.00
Cashier's checks				4,198.26	2,441.03
Total				\$ 52,511.23	\$ 72,374.63
Directors—Frank Tomkins, R. T. Gates, S. G. Pierson, William H. Giese, J. L. Middlemist, Louise A. Steiner, L. G. Miller, Karl J. G. Herzberger.					

No. 80, STATE BANK.

THE LIMON STATE BANK, LIMON, LINCOLN COUNTY

J. M. McClure, President; Floyd R. Gill, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)		\$ 66,839.80	\$ 50,980.47	\$ 60,215.00	\$ 73,430.75
Loans and discounts (secured by collateral)		121,374.56	151,112.31	114,637.66	143,880.82

Loans on real estate	10,476.01	11,458.38	11,168.38	10,550.70
Overdrafts (secured and unsecured)	348.73	525.71	754.55	1,983.32
United States bonds			1,000.00	2,700.00
Other bonds and securities	1,637.66	469.70	2,397.75	2,090.22
Furniture and fixtures	2,350.00	2,397.75	3,000.00	2,456.68
Banking house	3,300.00	3,000.00	2,239.74	3,000.00
Other real estate	2,239.74	2,239.74	25.00	2,239.74
Cash items (not including checks on other banks)	50,019.88	45,635.19	43,928.10	52,812.97
Due from reserve banks	1,061.66	6,108.00	1,413.14	6,062.96
Checks on other banks	7,013.00	2,367.00	5,564.00	5,289.00
Currency	80.00	145.00	562.50	477.50
Gold	568.74	1,707.23	1,891.05	2,814.41
Silver and fractional coin				
Total	\$ 245,635.14	\$ 272,438.04	\$ 248,796.87	\$ 309,934.53
LIABILITIES				
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	16,339.69	30,000.00	30,000.00	30,000.00
Undivided profits, net	16,191.21	3,105.34	3,900.48	5,829.82
Notes rediscounted			10,004.10	37,534.00
Individual deposits	151,776.53	183,522.15	152,310.88	180,817.60
Demand certificates of deposit	2,500.00			
Time certificates of deposit	28,137.35	24,600.55	22,028.94	25,039.95
Certified checks	95.81	45.81	45.81	7.03
Cashier's checks	595.12	1,164.16	506.63	706.13
Total	\$ 245,635.14	\$ 272,438.04	\$ 248,796.87	\$ 309,934.53

Directors—H. H. Wells, Smith Harper, J. M. Bailey, J. M. McClure, J. D. Kessinger, Porter A. Thompson, F. R. Gill.

No. 164, STATE BANK.

THE LITTLETON STATE BANK, LITTLETON, ARAPAHOE COUNTY

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

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	\$ 44,100.69	\$ 61,413.88	\$ 54,663.44	\$ 54,607.32	\$ 46,649.12
Loans on real estate	54,501.19	50,638.67	72,360.00	65,259.09	64,600.58
Overdrafts (secured and unsecured)	10,100.00	4,960.00		6,800.00	3,800.00
Other bonds and securities	2,232.35	643.30	383.03	1,323.84	676.95
Furniture and fixtures	7,975.33	8,204.45	8,446.00	4,197.68	13,911.13
Due from banks (not reserve banks)	1,829.40	1,800.00	1,800.00	2,450.00	2,450.00
Cash items (not including checks on other banks)		155.00	36.00	50.00	50.00
Due from reserve banks	31,500.66	41,618.08	35,835.68	25,864.85	28,171.76
Checks on other banks	969.47	580.55	454.66	1,085.66	1,161.74

THE LITTLETON STATE BANK, LITTLETON, ARAPAHOE COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency	\$ 2,263.00	\$ 4,038.00	\$ 5,488.00	\$ 1,328.00	\$ 2,914.00
Gold	250.00	1,155.00	205.00	25.00	160.00
Silver and fractional coin	761.22	901.14	771.77	1,761.43	561.94
Other resources	627.18				1,657.77
Total	\$ 157,050.49	\$ 176,108.17	\$ 180,443.58	\$ 164,753.17	\$ 166,914.99
LIABILITIES					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	800.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	2,688.58	693.53	1,180.70	2,785.72	1,332.25
Savings accounts	6,641.46	7,864.71	6,598.06	7,638.69	6,272.00
Individual deposits	98,941.19	122,335.14	127,514.47	106,549.20	109,641.24
Due to banks (not reserve banks)	3,500.00	3,750.00	3,500.00	3,500.00	3,500.00
Demand certificates of deposit	1,790.00	145.00	145.00	261.00	1,174.00
Time certificates of deposit	27,365.21	25,319.79	25,505.35	28,018.56	28,017.50
Cashier's checks	324.05				478.00
Total	\$ 157,050.49	\$ 176,108.17	\$ 180,443.58	\$ 164,753.17	\$ 166,914.99

Directors—George J. Saar, Charles A. Bryant, John A. Graham, August Loehwing, D. H. Staley, D. M. DeCamp.

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

NO. 217, TRUST COMPANY.

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 194,715.07	\$ 189,773.14	\$ 160,098.80	\$ 146,683.39	\$ 266,043.33
Loans and discounts (secured by collateral)	85,338.85	87,372.85	29,509.90	89,308.07	83,155.53
Loans on real estate	32,297.00	37,417.02	34,117.00	38,925.00	39,425.00
Overdrafts (secured and unsecured)	184.02	1,287.62	171.58	464.92	694.45
United States bonds	2,000.00	2,000.00	2,000.00	2,000.00	5,000.00
Bonds to secure postal savings	39,160.00	38,660.00	38,460.00	42,192.25	2,000.00
Other bonds and securities	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Furniture and fixtures	21,297.21	21,208.45	21,202.32		
Banking house	310.45				
Other real estate	44.35	109.11	128.11	139.00	25.10
Cash items (not including checks on other banks)	37,839.69	38,061.35	83,272.09	84,924.06	176,155.35
Due from reserve banks	2,400.54	1,343.69	5,033.98	651.12	3,749.37
Checks on other banks	6,202.00	5,401.00	8,460.00	4,855.00	10,781.00
Currency					

Gold	500.00	1,000.00	1,300.00	1,500.00	2,600.00
Silver and fractional coin	3,048.96	3,377.83	2,676.94	3,024.43	2,879.57
Other resources	1,212.26	1,195.63	1,106.50	681.60	1,258.27
Total	\$ 428,550.40	\$ 430,207.69	\$ 389,537.22	\$ 417,348.84	\$ 637,459.42
LIABILITIES					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	35,000.00	35,000.00	35,000.00	40,000.00	40,000.00
Undivided profits, net	2,242.00	3,872.73	6,781.75	1,888.54	6,261.73
Savings accounts	20,271.25	23,876.12	23,588.55	24,854.52	39,342.54
Postal savings accounts	716.67	725.70	725.70	725.70	734.70
Trust funds	16,245.17	23,722.47	16,248.16	10,012.83	18,902.87
Dividends unpaid	300.00	50.00	---	250.00	---
Individual deposits	195,227.75	162,370.12	193,120.20	200,949.94	338,254.78
Demand certificates of deposit	2,198.71	2,838.12	613.12	488.12	414.38
Time certificates of deposit	105,129.57	122,578.15	62,310.43	87,060.59	128,852.20
Certified checks	---	---	70.00	90.00	---
Cashier's checks	370.50	3,712.88	128.00	370.05	13,833.65
Reserved for taxes	420.00	840.00	403.75	360.24	480.00
Other liabilities	428.78	621.40	547.56	298.31	382.57
Total	\$ 428,550.40	\$ 430,207.69	\$ 389,537.22	\$ 417,348.84	\$ 637,459.42

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

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	31,674.91	42,257.15	46,603.40	37,644.00	40,962.75
Loans and discounts (secured by collateral)	14,045.00	16,994.00	20,055.00	21,430.00	20,160.00
Loans on real estate	14,435.00	10,835.00	11,100.00	10,600.00	25,745.00
Overdrafts (secured and unsecured)	---	---	14.58	---	84.85
United States bonds	4,000.00	4,000.00	1,000.00	20.00	1,102.78
Other bonds and securities	15.00	15.00	1,000.00	1,000.00	1,000.00
Premium on bonds	1,265.51	1,265.51	15.00	15.00	15.00
Furniture and fixtures	251.00	1,265.51	1,265.51	1,265.51	1,265.51
Cash items (not including checks on other banks)	16,242.07	16,220.39	103.66	359.91	---
Due from reserve banks	703.00	968.00	16,176.28	9,291.02	19,832.38
Currency	2,120.00	302.50	494.00	1,118.00	1,068.00
Gold	---	---	---	710.00	2,457.50
Silver and fractional coin	794.24	594.65	654.14	545.80	682.59
Total	\$ 85,545.73	\$ 93,452.20	\$ 98,296.57	\$ 83,999.24	\$ 114,376.36

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE, BOULDER COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,500.00	1,650.00	1,650.00	1,650.00	1,800.00
Undivided profits, net	1,501.49	730.56	1,114.93	1,612.05	1,524.97
Savings accounts	4,503.00	7,902.87	9,082.86	8,852.61	8,346.32
Individual deposits	60,091.24	56,558.52	53,448.26	49,459.58	83,782.57
Time certificates of deposit	2,950.00	7,725.00	9,325.00	7,425.00	3,122.50
Cashier's checks	.....	3,871.25	8,667.52	.....	800.00
Reserved for interest	.....	14.00	8.00	.....	.....
Total	\$ 85,545.73	\$ 93,452.20	\$ 98,296.57	\$ 83,999.24	\$ 114,376.36

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

No. 204, TRUST COMPANY.
THE LARIMER COUNTY BANK AND TRUST COMPANY, LOVELAND, LARIMER COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 247,381.46	\$ 271,313.15	\$ 255,912.18	\$ 244,149.82	\$ 274,855.28
Loans and discounts (secured by collateral)	124,862.47	130,275.34	121,208.29	165,082.83	138,944.07
Loans on real estate	44,610.22	41,939.00	41,939.00	37,989.00	56,460.00
Overdrafts (secured and unsecured)	2,684.53	3,557.97	2,512.80	531.98	1,223.91
Other bonds and securities	5,862.03	6,013.40	4,955.53	3,445.29	38,825.68
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	42,811.70	41,138.00	37,638.00	42,038.00	31,038.00
Due from banks (not reserve banks)	578.97	944.56	1,844.28	702.85	96.61
Cash items (not including checks on other banks)	495.23	184.20	106.08	220.65	69.55
Due from reserve banks	72,301.37	51,047.53	75,603.64	70,469.95	215,566.81
Checks on other banks	11,505.46	2,170.01	3,730.50	5,466.77	30,139.55
Currency	8,156.00	8,618.00	9,093.00	11,712.00	9,651.00
Gold	4,627.50	892.50	1,070.00	4,135.00	2,575.00
Silver and fractional coin	3,017.86	3,165.33	2,871.00	3,276.88	6,589.83
Total	\$ 591,394.80	\$ 583,834.05	\$ 580,984.30	\$ 611,721.02	\$ 828,535.29

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	30,600.00	31,200.00	31,200.00	31,200.00	32,000.00
Undivided profits, net	3,898.77	522.61	539.15	4,041.30	6,938.38
Bills payable	.....	30,000.00	20,000.00	10,000.00	.....
Savings accounts	41,187.71	49,669.77	50,704.24	52,873.23	66,224.57
Individual deposits	222,199.55	213,585.57	216,517.38	228,401.89	394,539.35

Due to banks (not reserve banks).....	3,809.62	1,412.54	354.43	12,310.26
Demand certificates of deposit.....	12,358.58	5,723.58	5,761.17	5,578.78
Time certificates of deposit.....	175,929.15	153,758.73	178,280.24	206,920.42
Certified checks.....	1,411.42	2,093.71	485.00	.....
Cashier's checks.....	.....	1,128.68	323.76	4,023.53
Total.....	\$ 591,394.80	\$ 583,834.05	\$ 611,721.02	\$ 828,535.29

Directors—L. B. Blair, W. T. Bransom, J. M. Cunningham, E. K. C. Evans, A. A. Ferguson, George W. Foote, J. Wesley Jones, H. E. Kelly, L. J. Mack.

THE STATE BANK OF LYONS, LYONS, BOULDER COUNTY

No. 84, STATE BANK.

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 23,901.26	\$ 23,555.35	\$ 21,657.37	\$ 26,495.84	\$ 27,600.90
Loans and discounts (secured by collateral).....	8,996.88	13,766.94	13,213.99	13,216.99	13,267.22
Loans on real estate.....	4,805.50	5,490.00	8,685.50	8,665.50	8,265.00
Overdrafts (secured and unsecured).....	172.48	414.89	70.45	373.78	1,518.14
United States bonds.....	100.00	100.00	100.00	1,130.00	1,500.00
Other bonds and securities.....	155.00	3,191.53	3,762.50	2,937.50	3,912.50
Furniture and fixtures.....	1,329.65	1,275.00	1,245.00	1,245.00	1,687.85
Banking house.....	505.00	693.20	1,493.20	2,623.20	6,597.92
Other real estate.....	2,784.01	2,788.00	2,782.00	2,778.00	2,570.00
Due from banks (not reserve banks).....	2,495.93	.....	.....	.....	.....
Cash items (not including checks on other banks).....	707.77	58.97	171.17	.....	20.26
Due from reserve banks.....	14,328.55	7,799.81	6,638.43	5,202.32	5,250.07
Checks on other banks.....	.....	.....	.....	246.33	.....
Checks on other banks.....	1,520.00	2,023.00	2,275.00	1,906.00	2,136.00
Currency.....	135.00	512.50	442.50	800.00	1,190.00
Gold.....	421.50	371.52	668.51	594.61	1,122.06
Silver and fractional coin.....	147.45	355.21	189.68	52.67	61.96
Other resources.....	.....	.....	.....	.....	.....
Total.....	\$ 61,868.98	\$ 62,395.92	\$ 63,271.30	\$ 68,288.00	\$ 76,679.62
LIABILITIES					
Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Undivided profits, net.....	.....	500.00	500.00	500.00	500.00
Bills payable.....	1,135.80	232.71	437.11	506.90	1,027.49
Individual deposits.....	25,500.86	23,776.17	1,600.00	3,750.00	32,824.33
Time certificates of deposit.....	23,232.32	25,887.04	25,663.25	27,375.80	30,290.66
Reserved for taxes.....	.....	.....	.....	.....	37.14
Total.....	\$ 61,868.98	\$ 62,395.92	\$ 63,271.30	\$ 68,288.00	\$ 76,679.62

Directors—U. G. Gilger, M. W. Turner, William R. Kincaid.

No. 243, STATE BANK.

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 17,014.80	\$ 18,389.75	\$ 22,021.75	\$ 22,340.05	\$ 31,478.80
Loans and discounts (secured by collateral)	4,519.00	5,531.00	4,135.00	6,880.67	4,763.00
Loans on real estate	1,955.00	1,955.00	3,055.00	3,355.00	3,180.00
Other bonds and securities	276.45	665.15	301.30	791.10	1,628.45
Furniture and fixtures	1,100.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from reserve banks	38,046.52	28,318.52	35,825.31	24,573.76	61,925.30
Currency	1,240.00	1,675.00	1,787.00	1,590.00	755.00
Gold	20.00	5.00	10.00		2.50
Silver and fractional coin	506.95	784.40	863.00	556.30	395.10
Total	\$ 64,678.72	\$ 58,323.82	\$ 68,998.36	\$ 61,086.88	\$ 105,128.15

LIABILITIES

Capital stock					
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,300.00	1,375.00	1,375.00	1,375.00	1,420.00
Individual deposits	1,285.19	808.78	777.20	1,141.44	1,315.92
Demand certificates of deposit	49,117.43	45,036.04	55,418.10	47,256.44	90,733.23
Time certificates of deposit	2,500.00				
Cashier's checks	445.00	1,079.00	1,276.00	1,314.00	1,659.00
	31.10	25.00	152.06		
Totals	\$ 64,678.72	\$ 58,323.82	\$ 68,998.36	\$ 61,086.88	\$ 105,128.15

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

No. 85, STATE BANK.

THE BANK OF MANITOU, MANITOU, EL PASO COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 47,319.87	\$ 38,495.56	\$ 44,003.02	\$ 47,199.98	\$ 58,249.97
Loans and discounts (secured by collateral)	19,952.81	22,158.63	26,060.04	31,809.50	50,381.72
Loans on real estate	33,766.72	33,811.52	30,367.94	26,203.94	34,302.90
Overdrafts (secured and unsecured)	4.57	3.23	44.08	102.67	6.47
United States bonds					2,950.00
Other bonds and securities	6,692.50	6,692.50	6,692.50	9,725.08	4,640.50
Furniture and fixtures	1,620.55	1,620.55	1,620.55	1,620.55	1,620.55

Due from banks (not reserve banks).....	9,405.72	12,613.17	2,661.41	2,054.26	18,948.84
Due from reserve banks	39,072.08	38,173.15	30,745.10	32,286.09	30,994.72
Checks on other banks		60.00		238.25	116.10
Currency		3,393.00	3,559.00	4,156.00	3,314.00
Gold	2,470.00	892.50	847.50	595.00	1,875.00
Silver and fractional coin.....	1,385.51	1,399.46	1,174.02	2,355.81	1,957.76
Total	\$ 162,157.83	\$ 159,313.27	\$ 147,775.16	\$ 158,347.13	\$ 209,358.53
LIABILITIES					
Capital Stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	3,000.00	3,500.00	3,500.00	3,500.00	4,000.00
Undivided profits, net	2,875.73	1,264.92	1,649.64	1,903.58	4,124.43
Savings accounts	275.85	1,124.98	1,907.54	2,364.43	6,640.57
Dividends unpaid		32.00			
Individual deposits.....	117,038.57	112,035.98	101,812.04	109,744.27	146,123.46
Demand certificates of deposit.....					400.00
Time certificates of deposit	12,658.36	11,967.71	13,906.71	15,786.71	24,466.20
Certified checks				8.50	
Cashier's checks	6,309.32	9,387.68	4,999.23	5,039.64	3,603.87
Total	\$ 162,157.83	\$ 159,313.27	\$ 147,775.16	\$ 158,347.13	\$ 209,358.53

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

No. 337, STATE BANK.
J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, OTERO COUNTY
 (Formerly a Private Bank, Incorporated June 30, 1917)

William C. Beaty, President; Robert R. Beaty, Vice-President; John W. Beaty, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....					\$ 132,906.47
Loans and discounts (secured by collateral).....					28,449.00
Loans on real estate					10,060.00
Overdrafts (secured and unsecured).....					323.23
Other bonds and securities.....					20,335.69
Due from reserve banks.....					92,697.40
Checks on other banks.....					58.00
Currency					6,603.00
Gold					2,020.00
Silver and fractional coin.....					1,394.50
Total					\$ 295,447.29

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA, OTERO COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 20,000.00
Surplus fund	20,000.00
Undivided profits, net	2,428.08
Bills payable	20,000.00
Individual deposits	210,162.35
Time certificates of deposit	32,856.86
Total	\$ 295,447.29
Directors—William C. Beaty, Robert R. Beaty, John W. Beaty.					

No. 230, STATE BANK.

MARBLE CITY STATE BANK, MARBLE, GUNNISON COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 5,398.90	\$ 9,468.35	\$ 9,706.50	\$ 12,187.05	\$ 10,499.05
Loans and discounts (secured by collateral)	9,272.50	10,100.00	12,050.50	9,020.50	14,290.00
Loans on real estate	8,683.13	3,300.00	3,280.00	3,040.00	.....
Other bonds and securities	5,384.36	6,659.02	12,813.31	12,035.53	11,398.19
Furniture and fixtures	1,406.10	1,406.10	1,406.10	1,406.10	1,200.00
Banking house	2,784.45	2,784.45	2,784.45	2,784.45	2,500.00
Due from banks (not reserve banks)	9,124.06	19,291.24	1,952.66	1,122.38	410.66
Cash items (not including checks on other banks)	.....	.....	.....	16.85	1.97
Due from reserve banks	15,877.44	5,602.96	8,079.59	5,534.91	2,847.46
Currency	5,410.00	1,953.00	5,334.00	5,090.00	1,735.00
Gold	1,303.25	1,513.00	893.00	1,018.00	1,155.50
Silver and fractional coin	508.71	950.67	535.28	859.57	643.34
Total	\$ 65,152.90	\$ 63,028.79	\$ 58,835.39	\$ 54,115.34	\$ 46,681.17
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Undivided profits, net	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Individual deposits	4,556.24	2,609.47	2,249.34	2,416.66	1,739.77
Demand certificates of deposit	26,809.70	28,191.95	24,323.50	19,258.63	16,769.18
Cashier's checks	18,775.96	17,216.37	17,262.55	17,340.55	12,501.22
	11.00	11.00	.....	99.50	671.00
Total	\$ 65,152.90	\$ 63,028.79	\$ 58,835.39	\$ 54,115.34	\$ 46,681.17
Directors—W. M. Dinkel, W. L. Girdner, W. D. Parry, Oscar Holland, L. C. Summers.					

No. 319, STATE BANK.

THE MATHESON STATE BANK, MATHESON, ELBERT COUNTY

Perry Davis, President; L. C. White, Vice-President; M. W. Norris, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)		\$ 2,267.36	\$ 3,126.56	\$ 2,001.45	\$ 11,430.40
Loans and discounts (secured by collateral)		13,719.46	28,017.39	22,737.54	30,052.53
Loans on real estate			2,200.00	1,600.00	253.07
Overdrafts (secured and unsecured)				86.20	380.00
Other bonds and securities			242.40		1,200.00
Furniture and fixtures		1,200.00	1,200.00	1,200.00	1,200.00
Banking house		2,150.00	2,150.00	2,150.00	2,150.00
Due from banks (not reserve banks)		326.04	62.86	10.65	
Due from reserve banks		9,225.88	3,893.81	5,546.93	10,820.84
Checks on other banks		48.24	539.55	482.09	964.50
Currency		1,020.00	430.00	2,945.00	1,823.00
Gold		65.00	105.00	115.00	790.00
Silver and fractional coin		299.67	141.07	197.23	423.66
Expense account		460.76	1,206.30	1,222.58	907.76
Other resources		238.60			
Total		\$ 31,021.01	\$ 43,314.94	\$ 40,294.67	\$ 61,195.76

LIABILITIES

Capital stock		\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund		1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net		72.87			
Bills payable			8,500.00	8,500.00	3,500.00
Individual deposits		19,668.14	21,689.64	19,352.47	43,175.96
Time certificates of deposit		280.00	780.00	1,180.00	2,605.10
Cashier's checks			1,345.30	262.20	914.70
Total		\$ 31,021.01	\$ 43,314.94	\$ 40,294.67	\$ 61,195.76

Directors—Perry Davis, William Matheson, M. W. Norris, Florida Lee Norris.

No. 303, STATE BANK.

THE MEAD STATE BANK, MEAD, WELD COUNTY

A. F. Peters, President; W. E. Lefford, Vice-President; J. E. Kitts, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 18,603.33	\$ 24,408.13	\$ 21,698.80	\$ 23,671.19	\$ 34,954.19
Loans and discounts (secured by collateral)	11,089.00	21,605.50	19,882.53	23,477.53	29,046.44
Loans on real estate	2,700.00	2,100.00	4,135.50	2,925.50	3,225.50

THE MEAD STATE BANK, MEAD, WELD COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured)	\$ 201.49	\$ 36.22	\$ 112.32	\$ 95.00	\$ 450.43
Furniture and fixtures	500.00	500.00	500.00	500.00	500.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	16,579.62	3,737.14	12,758.19	1,373.01	14,494.41
Due from reserve banks	14,194.55	8,791.90	18,638.31	12,863.32	47,043.76
Checks on other banks	1,699.00	255.40	122.30	130.00	1,920.06
Currency	345.00	1,823.00	594.00	1,000.00	5,820.00
Gold	2,001.96	623.00	393.00	1,245.00	27.50
Silver and fractional coin		1,145.79	895.22	1,177.16	1,984.20
Total	\$ 70,013.95	\$ 66,528.08	\$ 81,832.17	\$ 69,957.71	\$ 140,966.49

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	672.50	736.23	670.21	1,331.21	2,174.51
Individual deposits	53,456.72	43,756.93	49,020.72	38,348.30	114,728.86
Demand certificates of deposit	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit	3,565.00	10,015.00	20,015.00	18,070.00	10,172.23
Cashier's checks	319.73	19.92	126.24	8.20	1,890.89
Total	\$ 70,013.95	\$ 66,528.08	\$ 81,832.17	\$ 69,957.71	\$ 140,966.49

Directors—W. L. McCaslin, Henry E. Brennan, Orlando Hitt, A. F. Peters, J. E. Kitts, W. E. Leford, John Reese.

No. 137. PRIVATE BANK.

THE BANK OF MEEKER, MEEKER, RIO BLANCO COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 97,426.27	\$ 112,915.99	\$ 118,230.69	\$ 133,826.27	\$ 133,811.48
Loans and discounts (secured by collateral)	60,180.10	64,282.35	75,908.90	72,475.89	70,840.44
Loans on real estate	20,068.29	18,218.29	21,665.55	20,965.55	19,836.16
Overdrafts (secured and unsecured)	1,551.35	573.48	1,889.50	217.92	6,015.21
Other bonds and securities	3,646.04	3,741.84	4,217.44	4,264.34	6,723.94
Furniture and fixtures	1,330.25	1,303.15	1,303.15	1,303.15	1,414.02
Other real estate	2,013.82	1,750.00	1,750.00	1,750.00	1,750.00
Due from banks (not reserve banks)	587.45	6,938.33	2,911.35	120.50	1,750.00
Cash items (not including checks on other banks)		1,013.50	39,957.17	24,739.78	65,300.91
Due from reserve banks	91,578.82	59,786.63			14.20
Checks on other banks			8,446.00	6,429.00	8,216.00
Currency	7,033.00	8,110.00			

Gold	3,350.00	3,460.00	3,327.50	3,300.00	3,950.00
Silver and fractional coin.....	701.72	1,473.40	1,503.86	1,454.30	1,694.81
Total	\$ 289,467.11	\$ 283,566.96	\$ 281,111.11	\$ 270,846.70	\$ 321,779.90
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.....	2,244.91	895.40	1,087.96	1,472.28	2,954.20
Individual deposits	144,662.78	139,222.76	136,369.25	121,762.95	164,235.87
Due to banks (not reserve banks).....	6,107.83	.....	.....	1,070.24	.....
Due to reserve banks.....	.....	.....	.....	54.41	.....
Time certificates of deposit.....	112,429.43	119,930.06	120,100.36	123,000.28	130,648.92
Cashier's checks	1,022.16	518.74	553.54	486.54	940.91
Total	\$ 289,467.11	\$ 283,566.96	\$ 281,111.11	\$ 270,846.70	\$ 321,779.90

List of Stockholders of J. W. Hugus & Company—C. A. Seymour, C. Jackson, John H. Caldwell, Mrs. A. H. Caldwell, Mrs. A. O. H. Caldwell, R. H. Davis, Ethel M. Davis, Edith E. Davis, Victor B. Caldwell, A. M. Seymour, J. A. Rendle, C. A. Booth, Fannie L. Rusk, J. C. Davis, Jr., Mrs. E. S. Beall, Mrs. E. M. Davis, Mrs. C. W. Brodt, Burton F. Brodt, Mrs. B. B. Macciferie, J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, Will Stimms, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, W. W. Daley, Mrs. M. Greenfield, A. Barber, A. A. Rendle, Marshall Rendle, J. A. Rendle, Jr., Elizabeth Rendle, A. E. Carroll, W. Daley, Victor Moulton, G. W. Dow, H. H. Wood, L. Kimsey, C. F. Brown, L. L. Offerle, Mrs. Ada Moulton, Ward C. Barker, L. C. Bostwick, Mrs. R. Murray, R. R. Horth, J. A. Rendle (Trustee), Jas. Wadge, J. B. Caldwell, S. S. Caldwell, Ella V. Brobeck, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, G. E. Haverstick (Trustee), Ralph Chunnam, Elvin E. Green, R. H. Green, B. J. Hofstetter, G. H. Watson.

No. 75, STATE BANK.

THE MERINO STATE BANK, MERINO, LOGAN COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 24,032.74	\$ 30,629.53	\$ 32,577.43	\$ 39,849.28	\$ 50,754.34
Loans and discounts (secured by collateral)	46,453.20	49,116.17	52,417.29	48,089.15	74,455.26
Loans on real estate	3,816.66	3,816.66	3,896.66	6,041.66	6,810.00
Overdrafts (secured and unsecured)	196.97	645.03	1,130.94	181.31	425.93
Other bonds and securities	173.61	217.50	440.73	482.45	336.69
Furniture and fixtures	1,700.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	1,600.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate	704.78	704.78	704.78	704.78	704.78
Due from reserve banks.....	31,318.65	16,454.99	20,330.96	14,414.26	31,500.46
Checks on other banks	33.05	25.00	.....	.....	.....
Currency	2,131.00	2,569.00	3,209.00	2,666.00	6,765.00
Gold	652.50	872.50	925.00	1,025.00	1,015.00

THE MERINO STATE BANK, MERINO, LOGAN COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Silver and fractional coin.....	\$ 803.65	\$ 753.16	\$ 927.98	\$ 509.35	\$ 898.63
Other resources	221.12	76.14	76.14	76.14	70.00
Total	\$ 113,837.93	\$ 108,980.46	\$ 119,736.91	\$ 117,139.38	\$ 176,836.09
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,800.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	2,553.37	434.35	906.23	706.56	2,373.09
Bills payable .....	.....	5,000.00	5,000.00	5,000.00	.....
Individual deposits	74,778.55	65,646.62	75,182.06	57,811.53	116,853.16
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	4,483.33	2,500.00
Time certificates of deposit	18,176.55	18,947.41	23,114.35	36,059.29	41,532.19
Certified checks .....	.....	.....	.....	.....	2,50
Cashier's checks	3,029.46	3,452.08	33.67	78.67	575.15
Total	\$ 113,837.93	\$ 108,980.46	\$ 119,736.91	\$ 117,139.38	\$ 176,836.09

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

No. 190, STATE BANK.

FIRST STATE BANK OF MESITA, MESITA, COSTILLA COUNTY

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 37,218.03	\$ 38,628.87	\$ 41,933.63	\$ 48,931.90	\$ 47,446.60
Loans and discounts (secured by collateral)	25,368.57	23,019.34	26,423.29	26,317.65	35,870.00
Loans on real estate .....	.....	5,551.05	5,333.68	5,333.68	4,190.00
Overdrafts (secured and unsecured)	1,165.13	647.35	1,205.45	692.40	406.32
United States bonds .....	.....	.....	.....	.....	1,000.00
Furniture and fixtures	1,767.00	1,829.50	1,829.50	2,600.00	2,600.00
Other real estate .....	.....	1,700.00	1,800.00	1,800.00	1,000.00
Due from reserve banks	2,939.38	24,456.20	22,836.20	6,657.18	16,815.14
Checks on other banks	2,500.00	.....	.....	.....	.....
Currency	3,749.00	1,425.00	1,626.00	1,425.00	4,218.00
Gold	30.00	75.00	90.00	40.00	.....
Silver and fractional coin	399.38	335.85	329.40	327.54	979.10
Total	\$ 79,919.73	\$ 97,668.16	\$ 103,407.15	\$ 94,125.35	\$ 114,525.16

H. Gillette Wetherell, President; W. A. Lewis, Vice-President; H. Gillette Wetherell, Cashier; Venice B. Wetherell, Asst. Cashier.

LIABILITIES

Capital stock	\$ 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
Undivided profits, net	1,340.38	2,609.78	2,821.54	2,118.96
Notes rediscounted	14,300.00	2,000.00	.....	5,800.00
Individual deposits	41,319.90	70,758.78	64,021.05	77,760.94
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	5,459.45	5,173.10	18,276.32	10,345.26
Total	\$ 79,919.73	\$ 97,668.16	\$ 103,407.15	\$ 94,125.35

Directors—W. A. Lewis, Venice B. Wetherell, H. Gillette Wetherell.

No. 168, STATE BANK.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, WELD COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 17,444.52	\$ 16,608.23	\$ 20,453.01	\$ 19,756.72	\$ 20,688.35
Loans and discounts (secured by collateral)	13,259.30	12,776.19	8,095.61	12,789.47	18,829.04
Loans on real estate	1,280.00	1,150.00	1,070.00	1,030.00	800.00
Overdrafts (secured and unsecured)	61.43	9.58	84.63	19.44	13.24
Other bonds and securities	911.02	1,476.04	983.27	1,041.07	1,404.15
Furniture and fixtures	2,000.00	1,950.00	1,950.00	1,950.00	1,850.00
Cash items (not including checks on other banks)	.....	.....	.....	.....	98.25
Due from reserve banks	16,529.76	6,737.84	6,928.16	7,058.52	39,680.00
Currency	1,075.00	900.00	1,180.00	960.00	1,589.00
Gold	55.00	55.00	70.00	40.00	100.00
Silver and fractional coin	597.20	418.96	353.74	556.12	366.79
Total	\$ 53,213.23	\$ 42,081.84	\$ 41,168.42	\$ 45,201.34	\$ 85,418.82

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,305.42	1,115.76	1,116.49	1,846.88	2,021.78
Individual deposits	33,773.76	23,400.80	22,650.56	20,892.59	62,848.00
Demand certificates of deposit	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	5,175.47	5,559.00	5,257.08	10,739.60	6,470.85
Cashier's checks	1,458.58	506.28	644.24	222.27	2,578.19
Total	\$ 53,213.23	\$ 42,081.84	\$ 41,168.42	\$ 45,201.34	\$ 85,418.82

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

No. 205, STATE BANK.

THE BANK OF MOFFAT, MOFFAT, SAGUACHE COUNTY

Thomas Saffell, President; G. E. Shearer, Vice-President; E. G. Hall, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 7,338.14	\$ 9,236.52	\$ 8,200.51	\$ 9,247.48	\$ 8,197.50
Loans and discounts (secured by collateral).....	16,426.95	12,296.32	17,270.45	17,481.45	10,961.09
Loans on real estate.....	410.00				
Overdrafts (secured and unsecured).....	41.90	10.28	282.85	372.96	864.71
United States bonds.....	758.48	821.32	593.51	623.21	60.00
Other bonds and securities.....	1,212.83	1,212.83	1,212.83	1,000.00	264.88
Furniture and fixtures.....	1,795.00	1,795.00	1,795.00	1,700.00	1,000.00
Banking house.....	894.68	894.68	894.68	894.68	2,429.25
Other real estate.....	2,337.77	1,933.35	1,933.18		
Due from banks (not reserve banks).....	10,576.72	13,064.93	11,667.61	5,870.17	9,604.24
Due from reserve banks.....	694.00	663.00	730.00	106.00	106.00
Currency.....	505.00	510.00	520.00	545.00	220.00
Gold.....	375.68	841.26	810.77	809.80	656.91
Silver and fractional coin.....	221.66	221.66	221.66		
Other resources.....					
Total.....	\$ 43,588.81	\$ 43,501.15	\$ 46,138.05	\$ 39,147.75	\$ 36,064.58
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	1,800.00	1,800.00	1,800.00
Undivided profits, net.....	2,037.17	2,195.87	860.71	516.12	1,126.03
Bills payable.....			3,450.00	3,830.00	
Individual deposits.....	24,081.52	23,100.51	23,002.09	15,390.55	16,621.59
Demand certificates of deposit.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Time certificates of deposit.....	3,874.77	4,817.72	5,017.72	5,302.16	3,988.41
Cashier's checks.....	795.35	587.05	207.53	308.92	728.55
Total.....	\$ 43,588.81	\$ 43,501.15	\$ 46,138.05	\$ 39,147.75	\$ 36,064.58
Directors—Thomas Saffell, G. E. Shearer, E. G. Hall, William G. Kugler, Edwin Tobler.					

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, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 179,847.67	\$ 199,648.58	\$ 240,327.36	\$ 294,308.92	\$ 460,064.16
Loans and discounts (secured by collateral).....	178,172.79	242,265.80	189,069.50	178,679.91	183,551.98
Total.....	\$ 358,020.46	\$ 441,914.38	\$ 429,396.86	\$ 472,988.83	\$ 643,616.14
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	1,800.00	1,800.00	1,800.00
Undivided profits, net.....	2,037.17	2,195.87	860.71	516.12	1,126.03
Bills payable.....			3,450.00	3,830.00	
Individual deposits.....	24,081.52	23,100.51	23,002.09	15,390.55	16,621.59
Demand certificates of deposit.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Time certificates of deposit.....	3,874.77	4,817.72	5,017.72	5,302.16	3,988.41
Cashier's checks.....	795.35	587.05	207.53	308.92	728.55
Total.....	\$ 358,020.46	\$ 441,914.38	\$ 429,396.86	\$ 472,988.83	\$ 643,616.14
Directors—Thomas Saffell, G. E. Shearer, E. G. Hall, William G. Kugler, Edwin Tobler.					

Loans on real estate.....	60,967.43	76,179.80	74,624.49	53,760.00
Overdrafts (secured and unsecured).....	4,925.90	1,177.75	2,560.15	2,843.56
United States bonds.....	5,000.00	10,000.00	10,000.00	13,150.00
Bonds to secure postal savings.....	944.44	1,652.38	9,161.82	6,000.00
Other bonds and securities.....	3,840.00	3,840.00	3,840.00	8,432.43
Furniture and fixtures.....	16,233.87	16,233.87	16,233.87	7,347.78
Banking house.....	43,179.09	12,041.49	2,058.60	4,674.50
Other real estate.....	25,146.51	26,625.33	35,204.60	16,879.75
Due from banks (not reserve banks).....	137,385.42	199,557.30	131,673.51	2,058.60
Due from reserve banks.....	5,570.95	12,176.59	4,466.62	30,510.23
Checks on other banks.....	13,961.00	11,197.00	4,117.18	151.32
Currency.....	5,430.00	5,975.00	6,082.50	105,346.57
Gold.....	4,102.82	4,181.04	3,465.13	7,332.88
Silver and fractional coin.....	2,505.82	14,000.00	14,000.00	13,836.00
Other resources.....				6,390.00
Total.....	\$ 687,292.46	\$ 822,786.93	\$ 754,260.73	\$ 919,899.95

LIABILITIES

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	3,200.00	4,550.00	4,550.00	4,550.00
Undivided profits, net.....	15,179.49	1,743.00	530.02	4,550.00
Savings accounts.....	27,911.73	54,455.67	61,582.31	16,227.39
Postal savings accounts.....	3,776.28	3,948.92	4,035.82	49,735.82
Individual deposits.....	417,402.91	548,944.28	465,080.04	4,303.39
Due to banks (not reserve banks).....	15,383.33	2,124.29	2,160.09	568,706.16
Demand certificates of deposit.....	10,000.00	5,000.00	5,000.00	12,378.30
Time certificates of deposit.....	92,775.11	99,514.47	109,081.67	5,000.00
Certified checks.....	96.70	1,046.70	1,046.70	156,666.05
Cashier's checks.....	1,566.91	1,459.60	1,194.08	1,046.70
Total.....	\$ 687,292.46	\$ 822,786.93	\$ 754,260.73	\$ 919,899.95

Directors—John T. Wallace, R. L. Stitt, R. J. Kavalec, Westel Wallace.

No. 166, STATE BANK.

THE HOME STATE BANK, MONTROSE, MONTROSE COUNTY

C. O. Earnest, President; J. S. Hill, Cashier.

RESOURCES

Loans and discounts (unsecured).....	\$ 32,270.50	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral).....	53,113.21	\$ 35,963.60	\$ 40,417.12	\$ 39,630.20	\$ 58,422.58
Loans on real estate.....	4,730.00	59,317.88	65,894.37	64,454.16	86,750.00
Overdrafts (secured and unsecured).....		4,730.00	4,730.00	4,730.00	8,480.00
Bonds to secure postal savings.....	1,000.00			49.50	21.07
Other bonds and securities.....	11,635.15	12,404.34	11,140.91	1,000.00	1,000.00
Total.....				11,389.31	171,137.69

THE HOME STATE BANK, MONTROSE, MONTROSE COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Premium on bonds	35.41	35.41	35.41	35.41	35.41
Furniture and fixtures	3,980.00	3,865.16	3,865.16	3,865.16	4,166.56
Due from reserve banks	43,955.31	48,556.76	47,084.15	35,975.21	34,570.13
Checks on other banks	1,460.44	2,959.26	1,368.27	2,296.97	10,708.05
Currency	2,935.00	5,633.00	3,645.00	3,520.00	4,129.00
Gold	.....	132.50	57.50	100.00	85.00
Silver and fractional coin	1,201.63	1,235.05	955.15	906.86	1,045.57
Total	\$ 156,316.65	\$ 175,832.96	\$ 180,192.94	\$ 168,014.78	\$ 226,851.06
LIABILITIES					
Capital stock	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Surplus fund	500.00	710.00	710.00	710.00	1,000.00
Undivided profits, net	2,663.68	1,381.22	2,161.84	2,697.17	3,628.30
Savings accounts	5,428.61	7,070.25	7,203.05	6,527.08	7,963.12
Postal savings accounts	1,000.00	912.58	912.58	912.58	923.97
Dividends unpaid	.....	24.00	.....	.....	.....
Individual deposits	77,800.22	94,495.69	104,758.25	88,925.73	136,741.57
Time certificates of deposit	38,033.90	39,435.17	33,889.97	37,389.03	50,050.44
Certified checks	.....	7.00	.....	.....	.....
Cashier's checks	876.24	1,783.05	543.25	174.17	6,479.66
Other liabilities	14.00	14.00	14.00	679.00	64.00
Total	\$ 156,316.65	\$ 175,832.96	\$ 180,192.94	\$ 168,014.78	\$ 226,851.06

Directors—C. O. Earnest, J. S. Hill, A. F. Reeves.

NO. 335, STATE BANK.

THE MONUMENT STATE BANK, MONUMENT, EL PASO COUNTY

Wesley Staley, President; Dr. William McConnell, Vice-President; A. M. Staley, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	22,937.27
Loans and discounts (secured by collateral)	7,438.60
Loans on real estate	1,650.00
Overdrafts (secured and unsecured)	3.10
Other bonds and securities	7.50
Furniture and fixtures	1,991.98
Banking house	3,717.17
Due from banks (not reserve banks)	4.00
Due from reserve banks	11,513.53
Currency	1,031.00
Gold	360.00
Silver and fractional coin	554.22
Total	\$ 51,208.37

LIABILITIES		
Capital stock	.....	\$ 10,000.00
Undivided profits, net	.....	879.15
Savings accounts	.....	1,128.63
Individual deposits	.....	28,873.60
Demand certificates of deposit	.....	160.00
Time certificates of deposit	.....	4,952.60
Cashier's checks	.....	3,753.39
Other liabilities	.....	1,461.00
Total	.....	\$ 51,208.37

Directors—Dr. William McConnell, G. E. Higby, Albert Horton, Wesley Staley, Ralph Walker, Walter Ickes.

NO. 296, STATE BANK

FIRST STATE BANK OF NEDERLAND, NEDERLAND, BOULDER COUNTY

W. L. Armstrong, President; J. G. Clark, Vice-President; H. H. Hoyt, Cashier.

RESOURCES	NO. 296, STATE BANK			
	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917
Loans and discounts (unsecured)	\$ 50,639.30	\$ 48,626.30	\$ 38,154.23	\$ 39,642.00
Loans and discounts (secured by collateral)	4,300.85	5,600.00	4,547.56	5,486.36
Loans on real estate	11,712.52	10,385.66	22,816.00	24,359.51
Overdrafts (secured and unsecured)	221.64	88.04	62.72	152.73
Other bonds and securities	2,000.00	2,000.00	.....	.....
Furniture and fixtures	2,347.73	1,783.11	1,600.00	1,600.00
Banking house	1,586.97	1,586.97	1,586.97	1,634.76
Cash items (not including checks on other banks)	21.95	6.67	1.11	.....
Due from reserve banks	39,541.91	40,400.75	30,745.76	29,782.64
Currency	6,077.00	3,380.00	1,119.00	1,619.00
Gold	1,072.50	3,000.00	6,010.00	2,352.00
Silver and fractional coin	1,389.62	996.82	620.74	428.76
Total	\$ 120,912.02	\$ 117,847.65	\$ 107,269.65	\$ 107,058.87

LIABILITIES		
Capital stock	.....	\$ 10,000.00
Surplus fund	.....	1,000.00
Undivided profits, net	.....	1,178.21
Savings accounts	.....	679.81
Individual deposits	.....	84,261.16
Time certificates of deposit	.....	22,435.03
Cashier's checks	.....	1,535.93
Total	.....	\$ 120,912.02

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

NO. 159, STATE BANK.
THE NEW CASTLE STATE BANK, NEW CASTLE, GARFIELD COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 32,042.12	\$ 30,867.78	\$ 46,975.91	\$ 45,349.33	\$ 55,686.44
Loans and discounts (secured by collateral).....	23,283.50	27,183.50	30,583.50	33,583.69	31,612.63
Loans on real estate.....	5,065.00	1,925.00	1,925.00	1,925.00	1,775.00
Overdrafts (secured and unsecured).....	913.25	117.71	863.16	511.53	770.49
Other bonds and securities.....	6,815.74	911.96	531.85	778.30	1,175.51
Banking house.....	1,710.17	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks).....	43,537.40	56,100.95	30,589.16	17,213.71	3,216.61
Due from reserve banks.....	2,763.00	46.25	313.95	128.00	48,988.02
Checks on other banks.....	2,405.00	2,648.00	2,243.00	2,077.00	102.76
Currency.....	596.30	1,530.00	2,760.00	1,025.00	3,614.00
Gold.....	268.88	374.00	468.50	191.15	320.00
Silver and fractional coin.....	.....	.....	.....	.....	263.30
Expense account.....	.....	.....	.....	.....	.....
Total	\$ 119,400.36	\$ 123,205.15	\$ 118,754.03	\$ 104,722.27	\$ 149,024.76

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	6,000.00
Undivided profits net.....	3,155.76	2,744.34	3,158.38	3,213.35	1,876.99
Individual deposits.....	89,310.94	93,617.10	86,700.34	66,493.86	106,995.67
Demand certificates of deposit.....	11,933.66	11,843.71	13,895.31	20,015.06	24,152.10
Total	\$ 119,400.36	\$ 123,205.15	\$ 118,754.03	\$ 104,722.27	\$ 149,024.76

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

NO. 289, STATE BANK.
STATE BANK OF RAYMER, NEW RAYMER, WELD COUNTY

Jess H. Beson, President; J. K. Norwood, Vice-President; J. N. Quinn, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 30,099.09	\$ 23,682.10	\$ 29,067.60	\$ 39,350.56	\$ 59,612.50
Loans and discounts (secured by collateral).....	21,214.56	44,765.93	52,092.58	38,523.13	50,960.20
Overdrafts (secured and unsecured).....	24.98	64.45	120.37	239.45	73.70
United States bonds.....	.....	.....	.....	.....	2,500.00
Other bonds and securities.....	5,391.77	7,420.45	9,512.12	4,306.72	2,271.66
Furniture and fixtures.....	1,071.26	1,417.02	1,417.02	1,417.02	994.70
Banking house.....	1,150.00	1,100.00	1,100.00	1,100.00	1,050.00

Cash items (not including checks on other banks)	4.50	14.83	302.25	74.50
Due from reserve banks	16,990.82	28,250.61	15,284.93	36,240.84
Checks on other banks	18.85			
Currency	2,301.00	3,435.00	2,395.00	4,572.00
Gold	315.00	45.00	400.00	40.00
Silver and fractional coin	459.99	324.27	289.54	277.48
Total	\$ 89,041.82	\$ 110,519.66	\$ 107,171.24	\$ 158,667.58
LIABILITIES				
Capital stock				
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	2,000.00	2,000.00	2,000.00	3,000.00
Bills payable	2,153.37	355.28	1,134.64	3,504.65
Individual deposits	54,065.00	66,801.42		10,000.00
Demand certificates of deposit	4,000.00	73,264.90	58,354.27	104,076.05
Time certificates of deposit	14,226.62	4,000.00	4,000.00	4,000.00
Cashier's checks	4,596.83	13,005.64	27,695.80	19,795.00
Other liabilities		1,321.65	42.80	2,291.88
Total	\$ 89,041.82	\$ 110,519.66	\$ 107,171.24	\$ 158,667.58

Directors—L. B. Kotouc, Albert Schmeckle, C. E. Hobbs, J. N. Quinn, C. L. Snyder, Jess H. Beson, J. K. Norwood, Fred L. Knapp, 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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 14,905.47	\$ 16,405.66	\$ 22,210.04	\$ 22,203.35	\$ 22,232.41
Loans and discounts (secured by collateral)	12,923.20	10,595.25	11,598.75	13,810.05	9,655.80
Loans on real estate	500.00	500.00	2,270.00	500.00	2,895.00
Overdrafts (secured and unsecured)	340.50	125.70	141.26	448.11	373.32
United States bonds					1,000.00
Other bonds and securities	12,510.92	13,911.31	11,500.00	11,500.00	11,500.00
Furniture and fixtures	1,050.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks					2,278.47
Due from banks (not reserve banks)	16.42	24.80		26.74	7.00
Cash items (not including checks on other banks)	14,098.08	19,481.96	10,452.44	7,872.77	29,026.46
Checks on other banks	8.25				8.15
Currency	1,097.00	1,066.00	1,697.00	1,135.00	1,011.00
Gold					30.00
Silver and fractional coin	450.44	390.57	530.02	542.56	807.12
Total	\$ 60,200.28	\$ 66,141.25	\$ 63,699.51	\$ 61,338.58	\$ 84,130.73

THE NI WOT STATE BANK, NI WOT, BOULDER COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	987.75	6.26	530.00	715.70	1,299.30
Notes rediscounted				2,060.00	
Individual deposits	41,011.43	41,667.52	36,002.84	28,431.51	55,192.77
Time certificates of deposit	5,951.10	11,967.47	14,666.67	17,631.37	15,138.66
Total	\$ 60,200.28	\$ 66,141.25	\$ 63,699.51	\$ 61,338.58	\$ 84,130.73

Directors—T. H. Jones, N. M. Henry, A. M. Podd, W. H. Poppes, S. E. Johnson, Daniel Knaus, Guy Dodd.

No. 298, PRIVATE BANK.

THE BANK OF NORWOOD, NORWOOD, SAN MIGUEL COUNTY

John R. Galloway, Cashier; Preston H. Nelson, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 42,393.20	\$ 43,863.14	\$ 44,974.27	\$ 42,946.35	\$ 47,204.16
Loans and discounts (secured by collateral)	31,782.38	34,761.97	36,347.34	35,343.83	29,064.81
Loans on real estate	18,834.66	16,534.66	15,834.96	15,813.11	15,281.06
Overdrafts (secured and unsecured)	496.74	462.13	459.74	246.22	325.39
Other bonds and securities	1,884.54	1,884.54	1,012.40	1,012.40	1,340.45
Furniture and fixtures	688.45	688.45	1,340.45	1,340.45	1,340.45
Banking house	2,548.27	2,649.17	2,649.17	2,649.17	2,649.17
Other real estate	9,082.35	9,032.35	8,982.35	8,932.35	8,807.25
Due from banks (not reserve banks)	1.46	2,037.21	1,630.36	1,506.83	9,318.70
Cash items (not including checks on other banks)	1,164.25	1,518.25	22.90	22.50	35,888.53
Due from reserve banks	38,465.08	8,543.05	21,359.81	13,150.62	1,696.25
Checks on other banks	2,197.53	24,378.96	1,515.32	1,832.04	2,523.00
Currency	2,434.00	2,292.00	3,737.00	2,727.00	3,192.50
Gold	3,065.00	3,067.50	3,137.50	3,147.50	3,192.50
Silver and fractional coin	134.15	544.42	627.65	464.85	127.81
Total	\$ 156,172.06	\$ 152,257.80	\$ 143,631.22	\$ 131,135.22	\$ 157,419.78

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	1,228.01	2,589.59	3,081.61	3,938.63	4,831.28
Individual deposits	95,619.90	91,751.94	83,207.21	69,612.22	90,330.63
Due to banks (not reserve banks)	26.65				

Time certificates of deposit.....	9,295.70	7,905.77	7,339.37	7,584.37	12,257.87
Certified checks.....	1.80	10.50			
Cashier's checks.....					
Total.....	\$ 156,172.06	\$ 152,257.80	\$ 143,631.22	\$ 131,135.22	\$ 157,419.78

Owners—John Davis, Fred Anderson, John R. Galloway, Alexander Calhoun, H. 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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 8,391.00	\$ 13,891.00	\$ 17,301.00	\$ 22,382.57	\$ 32,436.14
Loans and discounts (secured by collateral).....	8,595.00	11,899.00	18,814.00	22,824.00	41,352.00
Loans on real estate.....	5,900.00	9,200.00	11,200.00	9,135.00	6,850.00
Overdrafts (secured and unsecured).....		1.09	174.79	28.84	90.14
United States bonds.....					1,290.00
Furniture and fixtures.....	2,978.27	2,978.27	2,988.77	3,163.57	3,163.57
Banking house.....	4,871.01	4,871.01	4,871.01	4,898.51	4,990.76
Due from banks (not reserve banks).....	8,719.17	11,389.77	5,356.24	416.66	416.66
Due from reserve banks.....	6,297.58	3,548.99	1,793.32	6,806.14	13,215.53
Checks on other banks.....	255.43	31.96	32.00	139.59	106.38
Currency.....	1,653.00	1,379.00	1,812.00	1,310.00	2,792.00
Gold.....	582.50	515.00	700.00	857.50	447.50
Silver and fractional coin.....	286.58	633.37	669.37	528.51	687.77
Expense account.....	1,698.75	2,106.22			
Other resources.....	55.15	55.15	\$ 58.15		177.93
Total.....	\$ 50,283.44	\$ 62,499.83	\$ 65,770.65	\$ 72,490.89	\$ 111,016.38

LIABILITIES

Capital stock.....					
Undivided profits, net.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Notes rediscounted.....			760.42	371.20	1,111.45
Individual deposits.....	2,500.00	2,500.00		14,025.00	19,840.00
Demand certificates of deposit.....	12,124.27	18,667.31	23,709.69	15,168.72	44,588.62
Cashier's checks.....	10,457.04	16,097.92	16,228.19	17,580.66	19,930.01
Other liabilities.....	202.13	234.60	72.35	321.31	546.30
Total.....	\$ 50,283.44	\$ 62,499.83	\$ 65,770.65	\$ 72,490.89	\$ 111,016.38

Directors—W. E. Wheeler, C. D. Waggoner, Asa B. Perry, James Nix, Al Hernd on.

No. 139, STATE BANK.

FIRST STATE BANK OF NUNN, NUNN, WELD COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 15,007.48	\$ 16,373.70	\$ 16,615.50	\$ 25,154.59	\$ 25,755.99
Loans and discounts (secured by collateral)	20,343.65	28,540.10	30,170.90	23,093.39	34,406.49
Loans on real estate	2,154.85	2,232.25	2,232.25	2,232.25	2,232.25
Overdrafts (secured and unsecured)	10.26	109.03	244.48	23.23	1,041.06
Other bonds and securities	387.92	547.92	160.00	160.00	850.00
Furniture and fixtures	970.00	900.00	900.00	900.00	1,950.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	275.00	370.00	370.00	370.00	725.00
Cash items (not including checks on other banks)	6.20				
Due from reserve banks	14,077.87	10,630.83	8,197.68	11,066.48	16,317.57
Checks on other banks	1,618.00	2,140.00	2,002.06	1,712.00	2,123.00
Currency	70.00	117.50	105.00	92.50	87.50
Gold	930.89	714.31	952.58	1,047.34	1,025.54
Silver and fractional coin					
Total	\$ 57,852.12	\$ 64,675.64	\$ 64,989.45	\$ 67,851.78	\$ 86,643.58

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,050.00	3,100.00	3,100.00	3,100.00	3,200.00
Undivided profits, net	1,124.94	778.09	1,022.18	1,537.19	2,121.10
Individual deposits	34,702.51	39,076.77	39,217.28	38,447.33	61,883.68
Demand certificates of deposit	2,000.00	4,500.00	4,500.00	4,500.00	4,500.00
Time certificates of deposit	6,974.67	7,220.78	7,149.99	10,267.26	4,938.80
Total	\$ 57,852.12	\$ 64,675.64	\$ 64,989.45	\$ 67,851.78	\$ 86,643.58

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

ROUTT COUNTY BANK, OAK CREEK, ROUTT COUNTY

E. L. Prentiss, President; Allen Cliff, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 23,518.62	\$ 20,278.63	\$ 19,775.79	\$ 20,769.33	\$ 20,811.13
Loans and discounts (secured by collateral)	21,572.07	23,602.46	29,322.61	27,923.99	31,476.32
Loans on real estate	16,151.40	16,960.14	16,592.23	14,797.42	12,683.35
Bonds to secure postal savings	6,000.00	6,000.00	6,000.00	6,000.00	12,000.00
Other bonds and securities	4,845.94	6,463.91	5,365.19	5,299.24	11,662.27
Premium on bonds	228.60	228.60	228.60	228.60	323.40
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Total	\$ 78,316.63	\$ 85,563.74	\$ 86,069.81	\$ 87,752.86	\$ 115,004.27

No. 189, STATE BANK.

Other real estate	952.09	950.99	934.21	2,917.41
Due from banks (not reserve banks)	234.55	311.50	74.54	1,026.57
Due from reserve banks	22,418.24	24,935.95	38,462.35	62,141.32
Currency	7,951.00	11,670.00	12,721.00	7,916.00
Gold	60.00	400.00	540.00	630.00
Silver and fractional coin	2,761.72	2,845.20	2,984.61	1,053.97
Expense account		407.35		
Total	\$ 109,717.23	\$ 114,244.83	\$ 134,275.74	\$ 167,641.74
LIABILITIES				
Capital stock				
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	1,325.00	1,425.00	1,425.00	1,425.00
Postal savings accounts	1,157.11		423.07	1,050.89
Dividends unpaid	4,500.41	4,500.00	4,499.97	8,999.97
Individual deposits		11.00		
Demand certificates of deposit	62,471.66	68,788.46	84,747.70	113,543.53
Time certificates of deposit	3,104.48	1,626.42	2,402.65	3,584.85
Certified checks	27,158.51	27,866.30	30,737.34	29,037.50
		27.65		
Total	\$ 109,717.23	\$ 114,244.83	\$ 134,275.74	\$ 167,641.74

Directors—E. L. Prentiss, Allen Cliff.

No. 331, STATE BANK.
THE OLATHE STATE BANK, OLATHE, MONTROSE COUNTY
 (Formerly The Olathe Banking Company.)

Thomas B. Townsend, President; Colman B. Akard, Vice-President; Eli L. Osborn, Cashier; Clarence C. Wortman, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)					\$ 115,704.58
Loans and discounts (secured by collateral)					47,830.00
Loans on real estate					1,610.00
Overdrafts (secured and unsecured)					325.55
United States bonds					3,230.00
Furniture and fixtures					1,065.25
Banking house					6,000.00
Cash items (not including checks on other banks)					36.00
Due from reserve banks					25,380.98
Checks on other banks					1,774.71
Currency					4,805.00
Gold					150.00
Silver and fractional coin					731.17
Total					\$ 208,673.24

THE OLATHE STATE BANK, OLATHE, MONTROSE COUNTY—Continued.

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock					\$ 50,000.00
Undivided profits, net					2,268.88
Savings accounts					4,932.20
Individual deposits					125,864.94
Demand certificates of deposit					1,080.99
Time certificates of deposit					24,526.23
Total					\$ 208,673.24

Directors—Thomas B. Townsend, Colman B. Akard, Eli L. Osborn.

No. 300, STATE BANK.

THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS, CROWLEY COUNTY

Leroy Maucher, President; J. H. Cowden, Vice-President; P. C. Goethe, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 8,299.05	\$ 12,438.94	\$ 14,659.24	\$ 15,131.13	\$ 34,957.08
Loans and discounts (secured by collateral)	10,804.29	16,096.97	18,006.72	19,710.80	36,617.39
Loans on real estate	665.00	790.00	790.00	790.00	1,200.00
Overdrafts (secured and unsecured)	4.63	328.57	18.36	53.97	1.55
Other bonds and securities	4,944.19	1,484.25	28.15		
Furniture and fixtures	781.75	781.75	846.75	866.75	947.20
Banking house					6,000.00
Cash items (not including checks on other banks)	9,062.90	2,221.02	286.40	11.38	238.10
Due from reserve banks	14.36	1,075.00	10,599.00	7,215.98	12,032.40
Checks on other banks	870.00	108.00			
Currency	140.00	162.50	1,405.00	1,454.00	1,452.00
Gold	302.99	683.36	130.00	217.50	960.00
Silver and fractional coin	161.76	60.14	577.87	526.34	636.70
Expense account					
Other resources		13.08			
Total	\$ 36,050.92	\$ 36,243.58	\$ 47,347.49	\$ 45,971.85	\$ 95,043.02

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock					\$ 25,000.00
Surplus fund					1,200.00
Undivided profits, net					1,292.30
Bills payable			240.69	267.22	12,300.00
Individual deposits					29,974.75
Demand certificates of deposit			31,800.10	5,000.00	47,446.81
Time certificates of deposit			5,000.00	5,000.00	5,000.00
Cashier's checks			431.00	729.88	2,803.91
			32.50		
Total	\$ 36,050.92	\$ 36,243.58	\$ 47,347.49	\$ 45,971.85	\$ 95,043.02

Directors—J. H. Cowden, W. P. Sterling, L. F. Bradbury, O. F. Comstock, Leroy Maucher.

THE ORCHARD STATE BANK, ORCHARD, MORGAN COUNTY

Charles B. Rhodes, President; H. Girardot, Vice-President; I. L. Rosenbaum, Cashier.

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	.....	.....	.....	\$ 5,012.36	\$ 7,208.92
Overdrafts (secured and unsecured)	.....	.....	.....	14,016.30	20,587.17
Other bonds and securities	.....	.....	.....	12.24	147.44
Furniture and fixtures	.....	.....	.....	.....	476.00
Banking house	.....	.....	.....	1,642.36	1,286.74
Due from banks (not reserve banks)	.....	.....	.....	2,740.10	3,038.70
Due from banks (not including checks on other banks)	.....	.....	.....	801.42	529.85
Due from reserve banks	.....	.....	.....	1,068.10	321.60
Checks on other banks	.....	.....	.....	1,893.40	6,296.23
Currency	.....	.....	.....	49.75	42.52
Gold	.....	.....	.....	712.00	1,586.00
Silver and fractional coin	.....	.....	.....	247.50	120.00
Expense account	.....	.....	.....	595.17	253.22
Total	.....	.....	\$ 15,702.17	\$ 28,831.70	\$ 41,894.39

LIABILITIES

Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Individual deposits	.....	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....	.....
Certified checks	.....	.....	.....	.....	.....
Cashier's checks	.....	.....	.....	.....	.....
Total	.....	.....	\$ 15,702.17	\$ 28,831.70	\$ 41,894.39

Directors—C. B. Rhodes, H. Girardot, I. L. Rosenbaum, H. A. Niles, Williams Butters.

CITIZENS STATE BANK OF ORDWAY, ORDWAY, CROWLEY COUNTY

Martin T. Nelson, President; W. C. Walker, Vice-President; A. R. Widick, Vice-President; Everett Nelson, Cashier.

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (secured by collateral)	.....	.....	.....	\$ 47,760.28	\$ 70,025.99
Bonds on real estate	.....	.....	.....	56,218.56	80,426.11
Total	.....	.....	.....	41,534.92	800.00

CITIZENS STATE BANK OF ORDWAY, ORDWAY, CROWLEY COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 10, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured)	\$ 182.70	\$ 444.78	\$ 500.29	\$ 386.72	\$ 264.68
United States bonds	1,109.10	1,206.73	211.12	473.16	600.00
Other bonds and securities	1,800.00	1,800.00	1,800.00	2,700.00	942.83
Furniture and fixtures					2,984.18
Cash items (not including checks on other banks)	11,670.81	24,345.63	20,196.40	19,807.27	132.60
Checks on other banks	1,844.68	1,581.18	621.07	1,086.81	873.45
Currency	2,116.00	1,734.00	4,323.00	2,437.00	3,107.00
Gold	1,175.00	1,115.00	1,515.00	1,935.00	1,010.00
Silver and fractional coin	297.00	970.82	332.17	529.90	987.35
Other resources	742.41	207.30	207.30		
Total	\$ 96,105.28	\$ 109,514.94	\$ 133,685.19	\$ 125,511.65	\$ 186,124.92

LIABILITIES

Capital stock					
Surplus fund	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 25,000.00
Undivided profits, net	1,500.00	1,500.00	1,750.00	1,750.00	6,750.00
Savings accounts	924.95	1,745.69	1,112.80	1,021.19	2,218.64
Individual deposits	1,977.07	2,178.79	3,325.71	2,168.00	2,444.28
Time certificates of deposit	65,340.43	78,029.11	93,518.07	82,372.54	119,132.89
Cashier's checks	7,019.61	10,472.16	18,405.38	21,777.06	29,656.84
	4,343.22	589.19	573.23	1,422.86	922.27
Total	\$ 96,105.28	\$ 109,514.94	\$ 133,685.19	\$ 125,511.65	\$ 186,124.92

No. 323, STATE BANK.

FARMERS STATE BANK OF OTIS, OTIS, WASHINGTON COUNTY

T. P. Rehder, President; A. Stafrin, Vice-President; H. C. Stephens, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)				\$ 10,771.92	\$ 16,131.09
Loans and discounts (secured by collateral)				9,188.52	33,983.35
Loans on real estate					3,400.00
Overdrafts (secured and unsecured)					66.09
Other bonds and securities					1,829.00
Furniture and fixtures				286.00	1,177.82
Cash items (not including checks on other banks)				73.69	16,094.74
Due from reserve banks				20,887.61	966.45
Checks on other banks					610.00
Currency					1,715.00

Gold	35.00	85.00
Silver and fractional coin	194.44	341.39
Expense account	362.67	
Total	\$ 42,409.85	\$ 75,789.93
LIABILITIES		
Capital stock		\$ 15,000.00
Surplus fund		1,500.00
Undivided profits, net		104.44
Bills payable		10,310.00
Individual deposits	13,458.40	38,116.71
Time certificates of deposit	12,451.45	10,758.78
Total	\$ 42,409.85	\$ 75,789.93

Directors—T. P. Rehder, R. E. Haverland, Albert Staffrin, C. C. Fisch, H. C. Hoch, James G. Holsclaw, H. C. Stephens.

No. 270, STATE BANK.

CITIZENS STATE BANK OF OURAY, OURAY, OURAY COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 47,250.14	\$ 43,349.49	\$ 40,308.03	\$ 45,670.68	\$ 48,367.24
Loans and discounts (secured by collateral)	59,176.98	63,824.28	63,975.47	62,821.66	70,321.29
Loans on real estate	9,719.39	11,154.95	10,871.05	11,233.55	10,747.05
Overdrafts (secured and unsecured)	219.24	78.26	334.66	321.08	64.89
United States bonds				100.00	
Bonds to secure postal savings					3,000.00
Other bonds and securities	5,359.70	5,210.15	8,606.15	8,516.95	8,550.00
Premium on bonds	40.00	40.00	40.00	40.00	40.00
Furniture and fixtures	1,495.63	1,200.00	1,200.00	1,200.00	1,200.00
Due from banks (not reserve banks)			65.51		
Cash items (not including checks on other banks)	3.10	6.90	300.00	34.75	2.00
Due from reserve banks	39,095.45	45,669.38	63,457.87	34,470.79	43,353.88
Checks on other banks	784.26	819.46	786.64	6,153.14	959.93
Currency	2,074.00	4,780.00	5,463.00	3,823.00	6,757.00
Gold	825.00	2,385.00	1,802.50	955.00	865.00
Silver and fractional coin	260.05	567.20	840.80	782.85	796.05
Total	\$ 166,302.94	\$ 179,084.17	\$ 198,051.68	\$ 176,123.45	\$ 195,024.33
LIABILITIES					
Capital stock					\$ 15,000.00
Surplus fund					3,500.00
Undivided profits, net	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Savings accounts	2,500.00	3,500.00	3,500.00	3,500.00	5,000.00
	2,364.72	727.80	1,658.47	2,226.30	1,841.68
	655.45	655.45	1,043.80	1,403.35	2,225.20

CITIZENS STATE BANK OF OURAY, OURAY, OURAY COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Postal savings accounts					\$ 1,000.18
Individual deposits	78,209.48	81,418.40	96,786.86	72,924.12	97,054.62
Due to banks (not reserve banks)	372.67	78.95		737.91	467.51
Demand certificates of deposit	2,500.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	63,785.68	72,672.00	73,815.25	75,271.77	67,292.30
Certified checks	1,570.39				
Cashier's checks		31.57	1,247.30	60.00	142.84
Total	\$ 166,302.94	\$ 179,084.17	\$ 198,051.68	\$ 176,123.45	\$ 195,024.33

Directors—C. G. Bennett, D. S. Boyd, Fred Carroll, B. H. DuPraw, D. Faussion, T. A. Mostyn, M. Orendorf.

NO. 94, STATE BANK.

THE MINERS AND MERCHANTS BANK, OURAY, OURAY COUNTY

(Formerly a Private Bank—Incorporated May 31, 1917)

M. D. Thatcher, President; John H. Thatcher, Vice-President; Charles F. Jordan, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 54,259.36	\$ 53,076.00	\$ 52,288.50	\$ 73,865.00	\$ 70,340.00
Loans and discounts (secured by collateral)	2,240.00	1,983.00	14,108.00	13,925.00	3,228.00
Overdrafts (secured and unsecured)	204.02	7.09		3.05	63.26
Other bonds and securities	154,194.48	152,516.43	153,116.33	123,324.53	121,728.93
Other real estate	1,104.00	1,104.00	1,104.00	1,104.00	1,104.00
Due from banks (not reserve banks)				398.34	43,069.09
Due from reserve banks	21,132.48	32,464.14	10,442.15	14,924.76	110.31
Checks on other banks	1,473.50	702.51	713.70	769.01	3,614.00
Currency	9,458.00	8,521.00	5,052.00	5,612.00	3,614.00
Gold	405.00	862.50	1,233.00	1,433.00	1,533.00
Silver and fractional coin	1,077.21	1,461.66	1,443.62	1,430.47	1,210.53
Total	\$ 245,548.05	\$ 252,698.33	\$ 239,503.40	\$ 236,791.16	\$ 246,003.12

LIABILITIES

Capital stock					\$ 25,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	3,000.00	4,000.00	4,000.00	4,000.00	5,000.00
Individual deposits	1,903.96	1,422.37	2,509.33	2,858.44	4,326.28
Due to banks (not reserve banks)	127,510.88	139,795.52	117,540.63	114,912.66	124,141.29
Due to reserve banks	3,269.64	1,618.91	4,792.63	2,171.73	5,306.17
Demand certificates of deposit	202.46			282.17	
	8,481.68	7,469.88	12,197.94	4,459.34	8,640.16

Time certificates of deposit.....	72,475.32	70,009.33	79,492.52	69,854.17
Reserved for interest.....	2,602.27	2,408.46	2,494.22	2,732.61
Reserved for taxes.....	1,101.84	850.96	1,045.08	1,002.44
Total.....	\$ 245,548.05	\$ 239,503.40	\$ 236,791.16	\$ 246,003.12

Directors—M. D. Thatcher, John H. Thatcher, Charles F. Jordan.

NO. 334, STATE BANK.

THE PADRONI STATE BANK, PADRONI, LOGAN COUNTY

C. M. Harris, President; L. K. Parr, Vice-President; W. E. Thomas, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....
Loans and discounts (secured by collateral)
Overdrafts (secured and unsecured)
United States bonds.....
Other bonds and securities.....
Furniture and fixtures.....
Due from reserve banks.....
Currency.....
Silver and fractional coin.....
Expense account.....
Total.....
LIABILITIES					
Capital stock.....
Surplus fund.....
Individual deposits.....
Time certificates of deposit.....
Cashier's checks.....
Other liabilities.....
Total.....

Directors—C. M. Harris, L. K. Parr, W. R. Thomas, James P. Burney, S. A. Richerson, H. J. Hewett, Frank B. Jordan.

NO. 147, STATE BANK.

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, ARCHULETA COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 86,751.16	\$ 102,215.98	\$ 131,635.36	\$ 116,951.96	\$ 142,861.74
Loans and discounts (secured by collateral)	128,486.12	139,190.21	150,820.20	123,323.80	189,248.75
Loans on real estate.....	53,536.29	48,913.89	34,110.84	31,255.46	31,576.40

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, ARCHULETA COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured).....	12.45	6.31	15.34	136.59	\$ 764.23
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	6,909.00	5,222.92	3,437.98	4,815.68	5,049.78
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	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.....	650.00	1,979.96	1,059.11	1,016.21	1,016.21
Cash items (not including checks on other banks).....	9.20	62,217.52	29,474.69	42,986.09	353.70
Due from reserve banks.....	77,204.71	73.15	6,159.00	6,871.00	57,845.01
Checks on other banks.....	6,977.00	7,936.00	5,110.00	5,915.00	7,318.00
Currency.....	4,527.50	4,555.00	4,832.50	5,110.00	3,915.00
Gold.....	1,234.79	1,832.13	1,849.09	2,079.34	1,930.62
Silver and fractional coin.....					
Total.....	\$ 374,298.22	\$ 382,143.07	\$ 371,394.11	\$ 342,546.13	\$ 449,879.44

LIABILITIES

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....		3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	12,383.29	637.29	1,355.08	1,634.54	9,477.37
Postal savings accounts.....	699.50	625.86	882.76	984.66	835.08
Individual deposits.....	223,884.57	204,532.99	197,082.27	170,619.98	286,282.19
Due to banks (not reserve banks).....	24,893.29	44,725.23	48,150.07	52,171.11	22,544.80
Demand certificates of deposit.....	13.00	13.00	13.00		
Time certificates of deposit.....	59,322.17	77,635.82	69,849.79	64,135.84	68,512.45
Cashier's checks.....	3,102.40	972.88	1,061.14		9,227.55
Total.....	\$ 374,298.22	\$ 382,143.07	\$ 371,394.11	\$ 342,546.13	\$ 449,879.44

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

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	7,343.89	8,377.35	11,294.35	15,606.86	\$ 18,623.90
Loans and discounts (secured by collateral).....	7,214.00	10,838.30	11,098.30	7,392.30	3,840.00
Overdrafts (secured and unsecured).....	20.39		443.69	998.92	178.20
Furniture and fixtures.....	600.50	850.50	1,338.63	1,320.63	1,351.03
Banking house.....	1,218.68	1,436.00	2,086.14	2,099.64	2,665.30
Due from banks (not reserve banks).....	150.00	1,821.05	75.00	75.00	3,201.87
Cash items (not including checks on other banks).....		2.00			

Due from reserve banks.....	12,106.29	6,346.47	11,280.28	4,155.08	10,422.79
Checks on other banks.....	1,054.01	85.60	34.45	34.45	.....
Currency.....	1,965.00	1,054.01	85.60	933.00	1,560.00
Gold.....	35.00	40.00	45.00	45.00	125.00
Silver and fractional coin.....	491.93	750.89	432.63	432.63	824.86
Expense account.....	239.25	496.28	599.87	98.51	.....
Total.....	\$ 31,401.48	\$ 32,815.56	\$ 39,938.75	\$ 33,192.02	\$ 42,792.95
LIABILITIES					
Capital stock.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund.....	240.00	370.00	495.00	500.00	500.00
Undivided profits, net.....	16,994.83	18,160.15	23,351.34	15,207.59	393.89
Individual deposits.....	4,176.15	4,365.41	5,167.41	7,466.13	25,812.80
Time certificates of deposit.....	230.50	50.00	1,050.00	23.30	6,086.26
Cashier's checks.....	.....	.....	.....	.....	.....
Total.....	\$ 31,401.48	\$ 32,815.56	\$ 39,938.75	\$ 33,192.02	\$ 42,792.95
Directors—S. D. Goddard, H. C. Hargreaves, Paul Holmquist, R. L. Johnson, J. G. Richardson.	.....	.....	.....	.....	.....

THE FRUIT EXCHANGE STATE BANK, PAONIA, DELTA COUNTY
No. 97, STATE BANK.

Weidon Hammond, President; T. T. Duffield, Vice-President; W. T. Baetjer, Cashier; L. E. Spore, Assistant Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	33,570.11	23,758.18	27,295.24	30,501.95	\$ 44,167.86
Loans and discounts (secured by collateral).....	42,643.51	63,320.51	73,624.00	63,458.69	65,501.05
Loans on real estate.....	7,384.65	7,050.00	7,243.20	5,150.00	4,500.00
Overdrafts (secured and unsecured).....	24,580.55	86.71	769.55	120.24	1,060.86
Other bonds and securities.....	2,500.00	23,504.70	23,110.75	23,110.75	23,001.95
Furniture and fixtures.....	20,006.37	20,006.37	2,500.00	2,500.00	2,500.00
Other real estate.....	2,176.37	20,006.37	20,006.37	21,869.57	21,869.57
Due from banks (not reserve banks).....	812.75	1,700.96	7,105.70	1,283.41	1,653.29
Cash items (not including checks on other banks).....	111,347.32	58,294.76	42,764.41	31,058.85	48,727.24
Due from reserve banks.....	117.40	277.09	385.94	205.17	1,167.91
Checks on other banks.....	8,086.00	5,704.00	5,717.00	5,107.00	5,075.00
Currency.....	1,720.00	1,905.00	2,552.50	2,705.00	3,617.50
Gold.....	1,607.89	1,892.66	1,213.92	1,140.76	1,044.52
Silver and fractional coin.....	2,000.00	2,000.00	.....	.....	20,344.05
Other resources.....	.....	.....	.....	.....	.....
Total.....	\$ 258,810.05	\$ 212,000.94	\$ 214,253.53	\$ 188,211.39	\$ 244,230.80

THE FRUIT EXCHANGE STATE BANK, PAONIA, DELTA COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	1,408.98	1,014.75	1,044.29	1,512.91	1,106.74
Individual deposits	148,955.27	109,691.02	106,964.21	86,273.91	152,501.19
Due to banks (not reserve banks)			48.98		
Demand certificates of deposit	2,500.00				
Time certificates of deposit	75,945.80	71,295.17	76,201.10	70,424.57	60,622.87
Total	\$ 258,810.05	\$ 212,000.94	\$ 214,258.58	\$ 188,211.39	\$ 244,230.80

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

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 31,160.23	\$ 32,115.09	\$ 36,937.60	\$ 33,284.32	\$ 39,172.56
Loans and discounts (secured by collateral)	23,893.99	24,561.09	21,203.23	21,627.87	36,974.75
Loans on real estate	5,710.00	7,156.00	8,210.00	8,210.00	8,410.00
Overdrafts (secured and unsecured)	107.73	10.13	235.55	145.12	246.55
United States bonds					3,000.00
Other bonds and securities					328.50
Furniture and fixtures	1,851.15	1,700.00	1,700.00	1,700.00	1,650.00
Banking house	1,511.85	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	17,497.93	11,367.98	13,442.68	20,302.94	30,112.28
Checks on other banks		648.07	134.01	74.94	28.55
Currency	2,466.00	1,726.00	2,806.00	2,586.00	2,926.00
Gold	1,120.00	1,275.00	1,385.00	1,315.00	895.00
Silver and fractional coin	1,078.80	109.99	1,018.10	298.25	876.24
Other resources		1.38			
Total	\$ 86,397.68	\$ 82,164.73	\$ 88,572.17	\$ 91,044.44	\$ 126,120.53

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,500.00	1,800.00	1,800.00	1,800.00	2,200.00
Undivided profits, net	855.41		203.30	590.75	774.80
Individual deposits	53,641.00	48,194.62	54,612.35	54,127.13	82,239.67
Demand certificates of deposit		1,050.00			
Time certificates of deposit	20,398.27	21,120.11	21,956.52	24,526.56	30,886.06
Total	\$ 86,397.68	\$ 82,164.73	\$ 88,572.17	\$ 91,044.44	\$ 126,120.53

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

No. 290, STATE BANK.

THE PEETZ STATE BANK, PEETZ, LOGAN COUNTY

C. C. Hansen, President; R. A. Babcock, Vice-President; M. A. Shipman, Jr., Cashier; W. J. Chase, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 35,424.28	\$ 32,570.32	\$ 44,855.83	\$ 53,166.55	\$ 74,369.38
Loans and discounts (secured by collateral)	29,968.72	27,128.72	31,479.48	28,228.83	26,878.95
Loans on real estate	1,244.89	1,466.68	4,806.21	6,142.23	2,461.34
Overdrafts (secured and unsecured)	1,105.50	1,437.33	477.58	1,232.44	182.87
Other bonds and securities	900.00	900.00	900.00	900.00	779.08
Furniture and fixtures	1,100.00	1,100.00	1,100.00	1,100.00	1,500.00
Banking house	1,969.70	1,577.29	5.50	1,100.00	1,100.00
Due from banks (not reserve banks)	5,723.00	22,967.61	14,526.53	14,163.51	5,460.51
Cash items (not including checks on other banks)	2,392.00	2,430.00	1,634.00	1,928.00	357.00
Due from reserve banks	207.50	190.00	185.00	185.00	15,590.92
Currency	888.15	730.52	677.76	569.78	2,264.00
Gold					510.00
Silver and fractional coin					759.19
Total	\$ 80,923.74	\$ 92,499.07	\$ 100,682.16	\$ 107,654.54	\$ 132,213.24

LIABILITIES

Capital stock					
Surplus fund					
Undivided profits, net					
Bills payable	2,404.15	2,355.06	2,137.25	995.92	2,015.08
Individual deposits	5,000.00	5,000.00	5,000.00	10,000.00	14,000.00
Due to banks (not reserve banks)	52,854.51	62,540.24	64,298.02	62,592.15	76,940.84
Demand certificates of deposit	3,500.00	12,603.77	5,000.00	5,000.00	5,000.00
Time certificates of deposit	7,165.08		12,246.89	14,066.47	24,257.32
Total	\$ 80,923.74	\$ 92,499.07	\$ 100,682.16	\$ 107,654.54	\$ 132,213.24

Directors—C. C. Hansen, R. A. Babcock, M. A. Shipman, Jr., W. J. Chase, T. J. Hansen.

No. 312, STATE BANK.

FARMERS STATE BANK OF PEYTON, PEYTON, EL PASO COUNTY

J. J. Eubank, President; J. W. Hewitt, Vice-President; K. Herzberger, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 10,336.07	\$ 9,703.80	\$ 14,650.40	\$ 17,729.61	\$ 25,906.39
Loans and discounts (secured by collateral)	12,102.74	21,231.93	25,143.83	23,721.83	25,720.18
Other bonds and securities					2,000.00
Furniture and fixtures	919.82	919.82	919.82	919.82	919.82

FARMERS STATE BANK OF PEYTON, PEYTON, EL PASO COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Banking house					
Cash items (not including checks on other banks)	\$ 1,459.24	\$ 1,459.24	\$ 1,459.24	\$ 1,459.24	\$ 1,459.24
Due from reserve banks				4.03	
Checks on other banks	13,233.96	7,763.50	14,091.61	7,253.62	9,363.89
Currency				513.00	97.23
Gold	575.00	920.00	851.00	120.00	2,301.00
Silver and fractional coin	310.00	180.00	230.00	340.00	140.00
	173.62	89.64	331.15	241.64	383.56
Total	\$ 39,110.45	\$ 42,267.93	\$ 58,190.05	\$ 52,677.79	\$ 68,291.31
LIABILITIES					
Capital stock					
Undivided profits, net	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Notes rediscounted	40.48	124.92	231.47	287.50	482.94
Savings accounts					4,037.55
Individual deposits	1,952.07	1,539.46	1,562.82	1,634.01	
Due to banks (not reserve banks)	27,808.90	27,075.23	33,652.80	26,906.98	1,123.64
Demand certificates of deposit					49,157.05
Time certificates of deposit					10,000.00
Certified checks					2,500.00
Cashier's checks	9.00			281.54	189.00
Total	\$ 39,110.45	\$ 42,267.93	\$ 58,190.05	\$ 52,677.79	\$ 68,291.31
Directors—J. J. Eubank, J. W. Hewitt, J. W. Dickinson, K. Herzberger, J. V. Smith, H. W. Hage.					

No. 251, STATE BANK.

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 5,661.40	\$ 7,712.54	\$ 10,049.78	\$ 15,194.80	\$ 14,951.00
Loans and discounts (secured by collateral)	14,682.02	16,604.24	16,853.85	19,726.95	19,750.60
United States bonds					400.00
Other bonds and securities	72.75	72.75	72.75	72.75	72.75
Furniture and fixtures	1,286.50	1,286.50	1,286.50	1,286.50	1,290.00
Other real estate	56.00	56.00	56.00	56.00	56.00
Cash items (not including checks on other banks)	276.20	155.74	225.32	588.45	613.59
Due from reserve banks	13,013.43	15,836.92	8,953.09	4,160.12	10,293.10
Checks on other banks	182.72	57.32	16.30	16.30	10.00
Currency	695.00	645.00	964.00	1,337.00	457.00
Gold					5.00
Silver and fractional coin	496.59	540.28	517.66	365.05	393.35

Expense account	2.75								
Other resources		1,809.00				9.00			1,650.45
Total		\$ 36,425.36		\$ 44,806.29		\$ 38,991.70		\$ 42,817.92	
LIABILITIES									
Capital stock									
Undivided profits, net									
Bills payable									
Individual deposits		25,388.76		33,596.38		27,670.23		23,806.16	37,426.04
Time certificates of deposit		1,036.60		1,152.82		1,130.80		3,829.87	2,011.80
Certified checks				41.59					500.00
Total		\$ 36,425.36		\$ 44,806.29		\$ 38,991.70		\$ 42,817.92	

Directors—John E. Shafer, W. F. Lindemann, E. M. Cashman.

THE PITKIN BANK, PITKIN, GUNNISON COUNTY
(Liquidated March 6, 1917.)

E. R. Williams, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 290.46				
Loans and discounts (secured by collateral)	150.00				
Overdrafts (secured and unsecured)	83.32				
Other bonds and securities	10,000.00				
Furniture and fixtures	500.00				
Banking house	3,500.00				
Due from banks (not reserve banks)	1,698.58				
Due from reserve banks	13,643.48				
Checks on other banks	65.35				
Currency	1,365.00				
Gold	50.00				
Silver and fractional coin	82.61				
Total	\$ 31,428.80				

LIABILITIES					
Capital stock					
Undivided profits, net					
Individual deposits					
Demand certificates of deposit					
Total					

Owner—Robert R. Williams.

No. 95, PRIVATE BANK.

No. 332, STATE BANK

THE FARMERS STATE BANK OF PLATTEVILLE, PLATTEVILLE, WELD COUNTY

L. E. Quinby, President; J. J. Buchenau, Vice-President; M. M. Ewing, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 9,860.26
Loans and discounts (secured by collateral)	8,936.00
Loans on real estate	376.21
Furniture and fixtures	1,750.00
Banking house	1,250.00
Due from reserve banks	4,687.65
Checks on other banks	101.30
Currency	3,719.00
Gold	370.00
Silver and fractional coin	526.15
Total	\$ 31,576.57
LIABILITIES
Capital stock	\$ 10,000.00
Undivided profits, net	583.54
Individual deposits	17,561.81
Demand certificates of deposit	1,500.00
Time certificates of deposit	1,105.00
Cashier's checks	826.22
Total	\$ 31,576.57

Directors—L. E. Quinby, C. A. Worley, J. J. Buchenau, M. M. Ewing, Herbert D. Buchenau.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 10,657.07	\$ 12,659.23	\$ 16,519.25
Loans and discounts (secured by collateral)	\$ 6,043.72	19,744.97	20,312.05	15,766.48
Loans on real estate	16,540.45	19,464.75	20,312.05	16,766.48
Overdrafts (secured and unsecured)	2,700.00	2,300.00	2,300.00	1,800.00
Other bonds and securities	51.88	8.50	15.82	279.78
Furniture and fixtures	1,400.72	2,042.06	2,364.64	3,989.54
Banking house	1,162.50	1,100.00	1,100.00	1,100.00
Cash items (not including checks on other banks)	1,400.00	1,400.00	1,400.00	1,400.00
Due from reserve banks	32.64	.....	.....	.....
	20,722.79	7,420.46	5,310.54	1,811.54	25,204.31

No. 299, STATE BANK.

THE BANK OF PUEBLO, PUEBLO COUNTY

D. A. Randall, President; Andrew McGovern, Jr., Vice-President; R. L. Phillips, Cashier.

Currency	905.00	730.00	900.00	1,850.00	1,283.00
Gold	230.00	230.00	220.00	235.00	192.50
Silver and fractional coin	169.02	149.43	185.35	149.21	235.90
Total	\$ 50,886.08	\$ 42,848.48	\$ 43,588.27	\$ 44,197.49	\$ 67,770.76
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,190.62	1,500.00	1,500.00	1,500.00	1,500.00
Undivided profits, net	1,654.92	361.15	567.76	769.13	1,672.20
Bills payable			3,000.00		
Dividends unpaid		720.00		300.00	
Individual deposits	31,224.86	23,136.87	21,107.89	17,162.75	37,032.75
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	4,315.68	4,458.50	4,612.62	11,965.61	14,542.81
Cashier's checks		171.96			523.00
Total	\$ 50,886.08	\$ 42,848.48	\$ 43,588.27	\$ 44,197.49	\$ 67,770.76
Directors—George A. Henderson, J. D. Blue, Jr., J. N. Hamil, G. E. Crawford, W. L. Strickland.					

RESOURCES

Loans and discounts (unsecured)	\$ 58,763.26	\$ 44,757.15	\$ 40,371.48	\$ 40,950.01	\$ 50,171.16
Loans on real estate (secured by collateral)	30,080.57	38,269.63	42,239.65	34,224.80	40,003.86
Loans on real estate	20,840.00	17,745.00	19,145.00	17,732.75	10,695.75
Overdrafts (secured and unsecured)	137.68	43.81	34.23	115.83	2.60
United States bonds					20.00
Other bonds and securities	1,000.00	1,000.00	1,832.00	1,000.00	1,000.00
Furniture and fixtures	2,015.00	1,900.00	1,900.00	1,900.00	1,900.00
Due from reserve banks	36,792.36	25,299.13	38,050.97	44,595.30	37,817.02
Checks on other banks	5,061.33	5,069.61	2,373.20	9,535.68	11,998.57
Currency	4,250.00	3,150.00	4,200.00	6,450.00	2,500.00
Gold	700.00	1,200.00	1,000.00	1,000.00	300.00
Silver and fractional coin		1,028.83	713.56	1,167.07	1,034.31
Other resources	86.00			4.57	
Total	\$ 159,726.20	\$ 139,463.16	\$ 151,860.09	\$ 158,676.01	\$ 157,473.27

LIABILITIES

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net	1,466.92	1,522.64	1,994.44	3,166.93	5,025.19
Individual deposits	86,368.66	67,095.28	82,721.53	85,315.24	89,078.21

THE BANK OF PUEBLO, PUEBLO COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
LIABILITIES					
Due to banks (not reserve banks).....	\$ 11,524.25	\$ 10,068.83	\$ 7,933.97	\$ 10,126.58	\$ 5,196.22
Time certificates of deposit.....	8,509.05	8,949.66	7,831.99	8,046.18	4,950.03
Certified checks.....				407.62	4.27
Cashier's checks.....	1,849.32	1,821.75	1,373.16	1,613.46	3,219.35
Other liabilities.....	8.00	5.00	5.00		
Total.....	\$ 159,726.20	\$ 139,463.16	\$ 151,860.09	\$ 158,676.01	\$ 157,473.27

Directors—D. A. Randall, Andrew McGovern, Jr., N. B. Cook, S. K. Phillips, F. E. Olin.

No. 101, STATE BANK.

THE MINNEQUA BANK OF PUEBLO, PUEBLO COUNTY

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

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 151,872.69	\$ 223,175.55	\$ 309,084.48	\$ 308,562.38	\$ 251,667.84
Loans and discounts (secured by collateral).....	173,322.85	127,672.58	136,408.19	111,338.52	102,852.51
Loans on real estate.....	87,942.33	81,239.41	87,526.40	90,442.22	87,252.16
Overdrafts (secured and unsecured).....	410.87	160.28	1,515.87	2,728.64	1,157.60
Bonds to secure postal savings.....	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities.....	316,557.50	335,455.46	340,953.22	352,612.47	365,905.20
Furniture and fixtures.....	4,400.00	5,100.00	5,100.00	5,100.00	5,463.08
Other real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	2,474.85	705.43	3,466.31	3,476.60	
Due from reserve banks.....	332,233.78	335,131.14	260,034.84	300,673.48	250,911.04
Checks on other banks.....	6,642.02	23,700.87	29,704.85	22,549.72	11,322.56
Currency.....	29,554.00	19,162.00	17,645.00	24,060.00	47,694.00
Gold.....	24,420.00	12,700.00	40,825.00	18,670.00	6,885.00
Silver and fractional coin.....	7,057.92	17,221.38	8,685.75	15,171.31	15,168.34
Total.....	\$ 1,146,388.81	\$ 1,190,924.10	\$ 1,250,449.91	\$ 1,264,885.34	\$ 1,155,779.33

LIABILITIES

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	30,000.00	40,000.00	40,000.00	40,000.00	50,000.00
Undivided profits, net.....	15,717.25	3,152.19	4,137.73	9,729.00	9,384.58
Savings accounts.....	502,088.13	553,036.70	532,796.07	552,481.55	546,663.99
Postal savings accounts.....	3,543.56	3,588.10	3,588.10	3,588.10	3,632.60
Individual deposits.....	458,397.97	467,418.43	560,994.69	528,871.68	442,070.20
Due to banks (not reserve banks).....	43,706.18	18,842.12	5,141.85	20,741.33	23,862.70
Demand certificates of deposit.....	51,925.36	65,715.11	62,781.13	65,947.92	37,871.45

Certified checks	20.00	468.37	443.06	359.31
Cashier's checks	3,314.08	3,730.26	4,280.85	3,621.39
Reserved for interest	6,838.73	6,240.36	7,989.50	6,377.52
Reserved for taxes	837.55	337.34	812.35	1,935.59
Total	\$ 1,146,388.81	\$ 1,190,924.10	\$ 1,264,885.34	\$ 1,155,779.33

Directors—Fred O. Roof, M. D. Thatcher, 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; D. C. Meigs, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 495,606.23	\$ 496,018.04	\$ 510,812.83	\$ 573,639.84	\$ 623,028.04
Loans and discounts (secured by collateral)	537,697.75	553,532.33	535,783.85	573,498.93	552,424.63
Loans on real estate	318,127.41	337,334.29	349,055.94	359,691.35	320,288.62
Overdrafts (secured and unsecured)	86.65	288.65	1,470.08	381.85	2,845.51
United States bonds	19,950.00	19,950.00	19,950.00	16,150.00	19,950.00
Bonds to secure postal savings	541,903.10	642,209.25	593,125.00	634,066.38	602,320.53
Other bonds and securities	33,840.48	30,665.12	30,507.07	30,507.07	36,056.54
Other real estate	3,819.26	9,120.97	7,603.79	3,548.17	1,306.67
Cash items (not including checks on other banks)	1,026,348.42	930,211.53	1,092,523.16	873,192.72	893,124.41
Due from reserve banks	4,469.57	13,970.07	14,394.54	9,938.45	11,639.22
Checks on other banks	58,155.00	53,334.00	60,108.00	59,331.00	28,448.00
Currency	3,010.00	3,195.00	3,845.00	2,782.50	29,142.50
Gold	5,329.80	4,714.60	4,711.95	5,127.15	4,627.44
Silver and fractional coin	140.40	140.40	140.40	140.40	200.00
Other resources	\$ 3,048,484.07	\$ 3,094,684.25	\$ 3,224,031.61	\$ 3,162,005.81	\$ 3,125,402.11
Total					

LIABILITIES

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	100,000.00	110,000.00	110,000.00	110,000.00	110,000.00
Undivided profits, net	38,094.63	12,844.86	24,592.32	27,282.48	27,266.99
Postal savings accounts	2,121,140.01	2,153,662.01	2,257,344.06	2,215,179.03	2,166,470.67
Savings accounts	9,328.09	9,445.33	9,445.33	9,445.33	9,562.42
Trust funds	18,758.26	14,521.36	16,349.26	11,465.35	12,856.96
Individual deposits	492,211.24	546,328.65	546,694.52	505,990.67	523,144.13
Due to banks (not reserve banks)	27,287.99	16,881.15	18,449.64	32,537.26	36,162.03

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

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Demand certificates of deposit	\$ 100,052.00	\$ 100,052.00	\$ 100,052.00	\$ 100,052.00	\$ 95,052.00
Time certificates of deposit	30.00	420.00	3,030.00	3,030.00	3,930.00
Certified checks	135.74	435.74	585.86	35.74	211.74
Cashier's checks	13,989.27	13,948.22	12,935.32	11,932.48	11,402.23
Reserved for interest	24,616.69	11,174.93	22,229.17	32,231.35	26,470.01
Reserved for taxes	2,840.15	5,000.00	2,324.42	2,824.12	2,451.93
Other liabilities					421.00
Total	\$ 3,048,484.07	\$ 3,094,684.25	\$ 3,224,031.61	\$ 3,162,005.81	\$ 3,125,402.11

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

No. 308, STATE BANK.

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY

W. I. Wigton, President; E. McKerrihan, Vice-President; A. M. Gaynor, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 25,259.56	\$ 25,628.25	\$ 27,786.33	\$ 31,880.48	\$ 17,815.29
Loans and discounts (secured by collateral)	48,337.90	59,211.69	57,886.18	48,986.98	42,623.12
Loans on real estate	20,985.44	22,254.68	13,586.14	11,105.73	10,874.38
United States bonds	318.75	312.37	397.42	397.42	1,250.00
Furniture and fixtures		1,278.75	82.34	2,056.10	286.28
Due from reserve banks	22.20	78.71	97.29	10.00	
Checks on other banks	215.00	195.00	100.00	235.00	150.00
Currency	45.00	40.00			
Gold	19.59	29.30		26.90	
Silver and fractional coin			13.00		22.05
Total	\$ 95,203.44	\$ 109,028.75	\$ 99,948.70	\$ 94,698.61	\$ 73,418.54

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	34,811.36	49,017.32	39,917.69	34,673.40	13,300.10
Individual deposits	20.18	11.43	31.01	25.21	118.44
Due to reserve banks	371.90				
Total	\$ 95,203.44	\$ 109,028.75	\$ 99,948.70	\$ 94,698.61	\$ 73,418.54

Directors—W. I. Wigton, E. McKerrihan, J. H. Voorbees.

STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY

No. 8, STATE BANK.

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 31,166.08	\$ 27,618.95	\$ 30,636.26	\$ 37,942.77	\$ 36,561.91
Loans and discounts (secured by collateral)	11,928.03	15,011.03	17,404.84	20,420.34	14,604.82
Loans on real estate			1,450.00	1,450.00	1,450.00
Overdrafts (secured and unsecured)	548.68	555.75	378.17	906.45	1,011.30
Other bonds and securities			85.00	139.91	105.00
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house	3,600.00	3,100.00	3,100.00	3,100.00	3,184.92
Due from banks (not reserve banks)		70.00			
Cash items (not including checks on other banks)	110.18	35.38	11.78	75.50	4.35
Checks on reserve banks	27,864.11	26,270.92	18,371.03	11,391.81	7,225.74
Checks on other banks			71.25	14.10	34.06
Currency	2,932.00	1,397.00	1,230.00	1,080.00	1,967.00
Gold	1,162.50	1,277.50	1,492.50	1,132.50	1,230.00
Silver and fractional coin	476.99	950.72	177.29	539.92	335.79
Other resources			30.91		
Total	\$ 81,488.57	\$ 77,966.35	\$ 76,139.03	\$ 79,884.30	\$ 69,414.89
LIABILITIES					
Capital stock					
Surplus fund					
Undivided profits, net	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable	3,923.41	2,000.00	2,000.00	2,000.00	2,000.00
Individual deposits	47,085.83	45,515.26	44,657.36	47,053	47,053
Demand certificates of deposit	8.30			5,000.00	5,000.00
Time certificates of deposit	17,228.35	19,087.24	18,497.55	17,821.32	14,437.50
Cashier's checks	1,742.68	680.01	230.13	371.98	8.33
Total	\$ 81,488.57	\$ 77,966.35	\$ 76,139.03	\$ 79,884.30	\$ 69,414.89
Directors—A. J. Elsner, Lem Gammon, Hector Matheson, A. T. Thorn, Mate Gammon.					

THE RED CLIFF STATE BANK, RED CLIFF, EAGLE COUNTY

No. 293, STATE BANK.

C. C. Parks, President; Frank Doll, Vice-President; Harry E. Tandy, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 38,206.12	\$ 48,464.35	\$ 26,292.60	\$ 25,343.88	\$ 25,244.37
Loans and discounts (secured by collateral)	8,605.00	5,629.00	21,463.00	30,238.00	38,409.18
Loans on real estate	8,245.00	5,545.00	8,520.00	5,960.00	6,735.00

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

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
	\$	\$	\$	\$	\$
Overdrafts (secured and unsecured).....					1.12
United States bonds.....					14,504.29
Bonds to secure postal savings.....				3,000.00	3,000.00
Other bonds and securities.....	11,028.71	11,997.84	3,000.00	3,000.00	12,858.41
Furniture and fixtures.....	2,175.00	1,000.00	500.00	12,713.77	
Banking house.....	52.50	2,000.00	2,000.00	2,000.00	1,500.00
Due from banks (not reserve banks).....	76.40		26.50		
Cash items (not including checks on other banks).....	29,422.55	51,516.98	37,688	5.08	42,533.44
Due from reserve banks.....		5,730.00	40,422.03	39,401.53	12,457.00
Currency.....	1,490.00	2,467.50	1,982.50	1,957.50	3,105.00
Gold.....	630.25	318.95	748.05	488.20	391.55
Silver and fractional coin.....					
Total	\$ 101,584.53	\$ 134,671.56	\$ 117,399.56	\$ 126,880.96	\$ 160,739.36
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	1,176.16	732.55	290.11	628.82	1,553.10
Postal savings accounts.....			750.00	420.00	528.13
Individual deposits.....	63,647.10	90,819.61	74,059.43	83,844.95	102,857.13
Demand certificates of deposit.....	24,261.27	30,119.40	29,300.02	28,987.19	42,801.00
Total	\$ 101,584.53	\$ 134,671.56	\$ 117,399.56	\$ 126,880.96	\$ 160,739.36

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

No. 105, PRIVATE BANK.

THE BANK OF RIDGWAY, RIDGWAY, OURAY COUNTY

(Incorporated December 27, 1917.)

A. E. Walther, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
	\$	\$	\$	\$	\$
Loans and discounts (unsecured).....	\$ 26,485.61	\$ 25,702.00	\$ 34,025.00	\$ 32,376.00	\$ 42,506.50
Loans and discounts (secured by collateral).....	18,857.00	13,410.00	13,065.00	13,760.00	12,880.00
Loans on real estate.....	11,645.00	13,975.00	19,875.00	18,625.00	12,765.00
Overdrafts (secured and unsecured).....			9.36		22.99
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).....	1,854.07	172.21	720.39	2,965.15	464.90
Due from reserve banks.....	32,216.63	32,652.58	23,292.32	20,431.00	13,873.24
Currency.....	2,067.00	2,786.00	2,445.00	1,347.00	3,794.00

Gold	1,807.50	770.00	1,140.00	372.50	127.50
Silver and fractional coin	353.25	285.65	445.45	546.05	401.25
Total	\$ 105,427.45	\$ 99,894.83	\$ 105,158.91	\$ -100,564.09	\$ 96,976.77
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	753.55	877.00	877.00	877.00	1,000.00
Undivided profits, net	938.81	45.32	188.21	535.07	391.54
Individual deposits	83,612.09	73,438.51	76,534.70	70,360.02	66,436.23
Demand certificates of deposit	5,643.00	5,745.00	7,760.00	6,820.00	6,902.00
Time certificates of deposit	4,480.00	9,789.00	9,789.00	11,972.00	12,247.00
Total	\$ 105,427.45	\$ 99,894.83	\$ 105,158.91	\$ 100,564.09	\$ 96,976.77

A. E. Walther, Owner.

No. 184, STATE BANK.

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY

Eph Prefontaine, President; Bert Ellis, Vice-President; Lynn Kennedy, Cashier; Glenn B. Helm, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 41,630.22	\$ 40,020.48	\$ 43,958.37	\$ 36,460.20	\$ 63,501.58
Loans and discounts (secured by collateral)	34,167.50	24,411.41	32,545.26	39,817.91	45,828.25
Loans on real estate	1,200.00	2,000.00	2,000.00	1,200.00	1,900.00
Overdrafts (secured and unsecured)	45.33	10.31	56.26	59.80	100.23
United States bonds	1,866.63	1,799.89	917.19	929.54	2,500.00
Other bonds and securities	2,000.00	2,000.00	2,000.00	2,000.00	1,703.76
Furniture and fixtures	12,000.00	12,000.00	12,000.00	12,000.00	2,060.00
Banking house	2,800.00	2,800.00	2,800.00	2,800.00	11,500.00
Other real estate	34,460.03	45,122.24	38,700.80	22,065.82	2,800.00
Due from banks (not reserve banks)	3,369.00	330.52	654.58	553.25	913.09
Due from reserve banks	105.00	1,529.00	3,954.00	3,720.00	29,810.84
Checks on other banks	610.01	12.50	30.00	60.00	155.40
Currency	740.97	260.91	200.94	212.59	4,150.00
Gold		4,651.27	1,713.68	259.25	4,150.00
Silver and fractional coin				129.50	440.47
Other resources					14.14
Total	\$ 134,995.29	\$ 136,949.13	\$ 141,600.08	\$ 122,055.27	\$ 167,589.86
LIABILITIES					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,241.14	1,629.66	2,073.75	2,770.22	1,000.00
Undivided profits, net					734.82

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
LIABILITIES					
Individual deposits	\$ 85,806.61	\$ 80,788.50	\$ 81,556.69	\$ 62,355.19	\$ 112,037.38
Due to banks (not reserve banks)	320.07	210.05		968.69	
Demand certificates of deposit	2,850.12	6,568.00	6,500.00	5,005.00	5,005.00
Time certificates of deposit	17,509.04	20,836.92	26,453.64	25,909.67	23,783.66
Cashier's checks	1,268.31	1,916.00	16.00	46.50	29.00
Total	\$ 134,995.29	\$ 136,949.13	\$ 141,600.08	\$ 132,055.27	\$ 167,589.86

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

No. 146, STATE BANK.

PEOPLES HOME BANK, ROCKY FORD, OTERO COUNTY

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

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 47,687.24	\$ 59,760.56	\$ 65,010.39	\$ 50,451.80	\$ 74,120.74
Loans and discounts (secured by collateral)	23,506.25	20,947.12	18,895.25	33,918.05	36,682.86
Loans on real estate	12,414.56	12,354.46	10,501.43	10,301.43	10,201.43
Overdrafts (secured and unsecured)	98.79	19.76	101.27	16.44	46.10
Other bonds and securities	1,550.00	1,550.00	1,550.00	1,550.00	2,000.00
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	8,483.63	8,383.63	8,383.63	8,383.63	8,383.63
Due from reserve banks	43,202.08	41,045.61	49,923.59	47,256.12	47,845.76
Checks on other banks	1,203.33	868.01	2,177.32	247.59	762.68
Currency	5,913.00	7,276.00	5,867.00	3,800.00	4,268.00
Gold	3,975.00	4,260.00	5,270.00	5,145.00	5,010.00
Silver and fractional coin	3,305.92	3,304.00	2,375.60	2,455.31	5,011.12
Total	\$ 152,256.80	\$ 161,769.15	\$ 172,055.48	\$ 165,525.37	\$ 196,332.32
LIABILITIES					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Undivided profits, net	1,623.35	1,256.12	1,621.27	2,165.24	3,465.61
Savings accounts	1,152.01	1,275.62	1,533.74	1,876.44	1,825.13
Individual deposits	99,127.60	109,672.65	115,801.97	102,731.99	137,658.23
Demand certificates of deposit					
Time certificates of deposit	15,505.69	15,676.75	19,531.80	3,275.02	19,920.85
Cashier's checks	1,348.15	388.01	66.70	396.34	162.50
Total	\$ 152,256.80	\$ 161,769.15	\$ 172,055.48	\$ 165,525.37	\$ 196,332.32

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

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY

Christ Wahl, President; Alfred A. Storey, Vice-President; Emma C. Wahl, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 5,120.44	\$ 5,078.58	\$ 11,065.38	\$ 22,613.53	\$ 11,694.54
Loans and discounts (secured by collateral)	34,100.12	48,089.68	39,102.64	30,403.50	50,781.95
Loans on real estate	1,125.00	1,280.00	1,280.00	1,280.00	1,230.00
Overdrafts (secured and unsecured)	14.88	14.26	251.56	316.33	461.63
United States bonds					756.00
Other bonds and securities		120.00	160.00	307.70	
Furniture and fixtures	1,456.23	1,456.23	1,462.23	1,462.23	1,462.23
Banking house	1,119.60	1,236.40	1,236.40	1,236.40	1,416.59
Other real estate	3,000.00				
Due from banks (not reserve banks)	69.00	3,000.00	500.00		
Cash items (not including checks on other banks)		5.25	230.00	163.70	55.39
Due from reserve banks	22,421.00	10,816.08	6,700.16	18,099.74	13,800.11
Currency	1,380.00	1,451.00	1,950.00	2,250.00	2,460.00
Gold	260.00	67.50	457.50	107.50	82.50
Silver and fractional coin	429.03	219.75	658.14	796.32	240.06
Expense account	142.94				
Total	\$ 70,638.24	\$ 72,834.73	\$ 65,054.01	\$ 79,036.95	\$ 84,441.00

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net		303.61	39.89	258.30	1,044.69
Individual deposits	51,192.77	51,896.08	45,794.35	54,185.51	65,317.69
Demand certificates of deposit	3,500.00	8,409.40	8,263.02		
Time certificates of deposit	5,025.58			14,226.14	6,150.93
Cashier's checks	919.89	2,225.64	956.75	367.00	1,927.69
Total	\$ 70,638.24	\$ 72,834.73	\$ 65,054.01	\$ 79,036.95	\$ 84,441.00

Directors—John G. Epple, Emma C. Wahl, Jacob Epple, Alfred A. Storey, Christ Wahl, Karl Wahl.

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY

E. G. Gotthelf, President; Charles Tarbell, Vice-President; William F. Boyd, Cashier; A. N. Ritter, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 98,760.53	\$ 96,342.63	\$ 94,398.00	\$ 99,535.42	\$ 118,992.42
Loans and discounts (secured by collateral)	112,023.74	129,220.29	125,087.52	128,468.39	125,409.90
Loans on real estate	42,052.15	49,858.20	50,664.65	49,364.65	45,070.35
Overdrafts (secured and unsecured)	252.40	73.44	243.74	363.45	303.50
United States bonds					5,950.00

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Other bonds and securities.....	\$ 1,477.68	\$ 1,785.23	\$ 1,930.89	\$ 3,401.95	\$ 2,955.57
Furniture and fixtures	4,700.00	4,400.00	4,400.00	4,400.00	4,400.00
Banking house	5,800.00	5,600.00	5,600.00	5,600.00	5,600.00
Due from banks (not reserve banks).....	139.63	8.90	24.51	58.00	88.75
Due from banks (not including checks on other banks).....	75.35	85.46	160.43	62.20	18.58
Due from reserve banks.....	60,678.40	74,855.01	47,622.49	33,440.75	142,595.14
Currency	4,801.00	5,487.00	4,143.00	3,785.00	5,067.00
Gold	4,195.00	4,345.00	4,365.00	4,440.00	4,645.00
Silver and fractional coin.....	841.35	657.45	1,033.00	1,034.15	1,255.40
Total	\$ 335,797.23	\$ 372,718.61	\$ 339,673.23	\$ 333,953.96	\$ 462,351.61
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	7,286.07	2,061.16	2,204.30	2,638.92	9,480.87
Bills payable .....	.....	20,000.00	.....	.....	.....
Individual deposits	148,555.98	166,855.15	149,329.11	141,960.68	184,101.04
Demand certificates of deposit	6,814.90	1,477.50	3,903.66	2,859.41	20,586.50
Time certificates of deposit	93,140.28	102,324.81	104,236.16	106,494.95	168,183.20
Total	\$ 335,797.23	\$ 372,718.62	\$ 339,673.23	\$ 333,953.96	\$ 462,351.61
Directors—Leopold Mayer, Charles Tarbell, W. F. Boyd, E. G. Gotthelf, F. M. Gotthelf.					

No. 195, STATE BANK.

COSTILLA COUNTY BANK, SAN ACACIO, COSTILLA COUNTY

Wm. H. Meyer, President; A. A. Salazar, Vice-President; C. C. Rockefellow, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 47,415.50	\$ 51,409.11	\$ 52,158.82	\$ 52,603.66	\$ 51,315.25
Loans and discounts (secured by collateral)	49,923.62	31,676.01	33,328.42	40,329.02	48,547.66
Loans on real estate	4,875.00	7,500.00	7,900.50	7,375.00	4,705.00
Overdrafts (secured and unsecured)	767.05	107.05	475.36	47.96	21.78
United States bonds	2,048.52	2,024.93	1,358.59	3,198.77	2,150.00
Other bonds and securities	1,692.10	1,607.00	1,804.20	1,824.20	2,598.29
Furniture and fixtures	1,620.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	180.00	.....	.....	.....	.....
Other real estate	10.52	8.00	340.32	17.64	.....
Cash items (not including checks on other banks).....	19,733.39	48,792.20	21,852.62	13,901.85	28,222.56
Due from reserve banks .....	.....	60.00	4,600.00	.....	100.00
Checks on other banks .....	.....	.....	.....	.....	.....

Currency	1,510.00	3,970.00	3,876.00	5,070.00
Gold	160.00	175.00	250.00	150.00
Silver and fractional coin	572.27	535.35	355.98	738.26
Other resources	4,073.54	93.15	44.50	1,081.72
Total	\$ 134,581.61	\$ 149,557.80	\$ 129,745.31	\$ 148,124.72
LIABILITIES				
Capital stock	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
Undivided profits, net	2,690.53	2,238.11	2,945.25	4,738.84
Bills payable	15,150.00	105,208.98	84,536.27	100,671.28
Notes rediscounted	77,464.27	3,775.29	27,263.79	5,108.25
Due to reserve banks	5,790.77	23,335.42	20,146.46	20,935.49
Demand certificates of deposit	18,486.04	.....	.....	1,670.86
Time certificates of deposit .....	.....	.....	.....	.....
Cashier's checks .....	.....	.....	.....	.....
Total	\$ 134,581.61	\$ 149,557.80	\$ 129,745.31	\$ 148,124.72
Directors—Wm. H. Meyer, A. A. Salazar, S. N. Smith, M. E. Hobson, P. B. Albright, C. C. Rockefeller.				

No. 128, STATE BANK.

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY

A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 10,007.26	\$ 14,222.26	\$ 17,210.05	\$ 18,362.57	\$ 26,032.76
Loans and discounts (secured by collateral)	39,122.57	37,300.00	34,130.07	34,472.28	50,631.58
Loans on real estate	5,678.57	5,363.60	3,144.81	3,144.81	7,197.32
Overdrafts (secured and unsecured)	766.82	509.96	373.00	484.08	738.98
Other bonds and securities .....	.....	.....	.....	346.40	.....
Furniture and fixtures	500.00	500.00	500.00	500.00	650.00
Banking house	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Other real estate	500.00	1,150.00	500.00	500.00	500.00
Due from reserve banks	9,092.77	6,113.34	6,771.75	2,492.38	26,881.99
Checks on other banks	634.15	2,650.53	288.45	589.18	2,117.18
Currency	2,719.00	2,307.00	3,009.00	2,314.00	3,060.00
Gold	12.50	20.00	20.00	7.50	25.00
Silver and fractional coin	726.83	895.81	1,080.39	594.40	744.27
Expense account .....	.....	803.62	.....	.....	.....
Other resources	62.71	.....	.....	.....	.....
Total	\$ 71,673.28	\$ 73,686.12	\$ 68,878.12	\$ 65,311.20	\$ 120,775.48

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY—Continued

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	207.53	236.16	199.86	368.31	1,471.98
Savings accounts	60,165.75	62,149.96	244.84	233.35	914.25
Individual deposits	1,300.00	1,300.00	293.28	50,679.38	105,731.97
Due to reserve banks				4,030.16	3,357.28
Time certificates of deposit					
Total	\$ 71,673.28	\$ 73,686.12	\$ 68,878.12	\$ 65,311.20	\$ 120,775.48

Directors—A. V. Jessee, B. E. Boller, Warren Shamburg.

FARMERS' BANK OF SEVERANCE, SEVERANCE, WELD COUNTY

No. 307, STATE BANK.

R. Irl Mawson, President; E. G. Holden, Vice-President; H. G. Gains, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 14,601.88	\$ 30,389.34	\$ 30,050.19	\$ 41,529.33	\$ 44,626.64
Loans and discounts (secured by collateral)	8,123.43	10,668.00	6,466.50	8,188.50	8,520.00
Loans on real estate			1,700.00	1,700.00	1,300.00
Overdrafts (secured and unsecured)				30.87	36.08
Other bonds and securities	8.60	8.60			
Furniture and fixtures	1,365.00	1,365.00	1,365.00	1,365.00	1,365.00
Due from banks (not reserve banks)				2,134.70	402.92
Cash items (not including checks on other banks)	5.00	15,425.92	21,185.96	11,684.59	10,835.79
Due from reserve banks	16,997.64	33.55	27.85	83.63	
Checks on other banks	49.02	1,650.00	1,647.00	1,520.00	1,524.00
Currency	2,830.00	375.00	390.00	427.50	917.50
Gold	285.00	789.58	372.41	422.78	1,419.50
Silver and fractional coin	789.58	66.66			
Expense account	620.56				
Total	\$ 45,675.71	\$ 60,409.87	\$ 63,204.91	\$ 69,086.90	\$ 70,947.43
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net			334.36	244.61	592.56
Individual deposits	28,386.91	41,464.82	41,790.50	37,815.11	32,340.86
Demand certificates of deposit	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Time certificates of deposit	3,788.80	5,445.05	7,580.05	17,395.42	23,846.22
Cashier's checks				131.76	667.79
Total	\$ 45,675.71	\$ 60,409.87	\$ 63,204.91	\$ 69,086.90	\$ 70,947.43

Directors—R. Irl Mawson, F. G. Holden, C. A. Nixon, H. G. Gains, A. H. Myers.

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY

Walter James, President; G. W. Pittman, Vice-President; H. J. Thode, Cashier; Marion Thode, Asst. Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 8,181.57	\$ 6,913.29	\$ 8,571.47	\$ 8,006.83	\$ 10,566.16
Loans and discounts (secured by collateral).....	3,697.35	3,893.35	5,753.35	7,079.27	13,826.77
Loans on real estate.....	3,077.00	3,053.00	3,553.00	3,303.00	2,250.00
Overdrafts (secured and unsecured).....	45.63	69.62	59.88	371.70	76.02
Other bonds and securities.....	3,284.44	3,692.12	2,008.10	2,462.80	2,157.31
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
Cash items (not including checks on other banks).....	156.50	210.63	522.50	68.15	23.50
Due from reserve banks.....	6,438.75	6,342.87	4,167.66	2,032.80	10,160.08
Checks on other banks.....	100.05	1,000.00	341.44	97.60	2,171.53
Currency.....	1,595.00	651.00	253.00	1,125.00	2,166.00
Gold.....	465.00	825.00	725.00	50.00	50.00
Silver and fractional coin.....	11.34	96.37	253.65	77.95	112.80
Total.....	\$ 30,975.63	\$ 30,641.16	\$ 30,114.05	\$ 28,581.10	\$ 47,462.17

LIABILITIES

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	806.32	742.28	912.32	883.69	766.11
Individual deposits.....	19,494.11	19,361.08	17,558.95	13,647.18	29,220.05
Time certificates of deposit.....	632.20	537.80	1,574.80	3,999.48	3,754.76
Cashier's checks.....	40.00	.....	7.98	50.75	3,721.25
Total.....	\$ 30,975.63	\$ 30,641.16	\$ 30,114.05	\$ 28,581.10	\$ 47,462.17

Directors—Walter James, G. W. Pittman, C. C. McMurphy, H. Hasley, H. J. Thode.

STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY

Charles C. Isely, President; W. H. Wells, Vice-President; M. R. Dubach, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 19,775.60	\$ 20,956.90	\$ 22,321.30	\$ 25,394.65	\$ 27,160.25
Loans and discounts (secured by collateral).....	29,561.70	28,531.40	42,133.87	34,348.87	51,769.69
Overdrafts (secured and unsecured).....	96.36	240.12	99.18	402.69	447.76
United States bonds.....	.....	.....	.....	.....	800.00
Other bonds and securities.....	449.00	2,672.21	2,633.83	421.75	421.75
Furniture and fixtures.....	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Banking house.....	2,640.00	2,640.00	2,640.00	2,640.00	2,640.00

STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Due from banks (not reserve banks).....	\$	\$	\$ 1,456.78	\$ 2,443.83	\$ 4,270.81
Cash items (not including checks on other banks).....	4,376.16	18,673.08	6,850.92	13,279.08	971.90
Due from reserve banks.....	2,199.32	3,405.26	2,949.50	268.62	25,146.21
Checks on other banks.....	2,980.00	1,745.00	1,890.00	635.00	1,396.27
Currency.....	55.00	20.00	100.00	40.00	5,380.00
Gold.....	848.51	969.82	614.97	544.93	569.02
Silver and fractional coin.....	.....	.....	.....	.....	.....
Expense account.....	.....	.....	32.31	.....	.....
Other resources.....	.....	51.77	.....	.....	.....
Total.....	\$ 64,331.74	\$ 81,255.56	\$ 85,072.66	\$ 81,347.67	\$ 122,323.66
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,150.00	3,250.00	3,250.00	3,250.00	3,250.00
Undivided profits, net.....	1,298.59	.....	.....	551.34	743.20
Bills payable.....	.....	.....	.....	10,652.10	.....
Notes rediscounted.....	.....	.....	.....	.....	5,846.75
Individual deposits.....	45,805.92	56,542.44	58,861.39	43,406.02	90,443.58
Time certificates of deposit.....	6,077.23	6,463.12	7,961.27	8,488.21	7,040.13
Total.....	\$ 64,331.74	\$ 81,255.56	\$ 85,072.66	\$ 81,347.67	\$ 122,323.66

Directors—W. E. Johnson, Charles C. Isely, W. H. Wells, M. Altman, E. E. Gray, M. J. Pease, M. R. Dubach.

No. 327, STATE BANK.

FARMERS STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

Directors—A. Stinson, President; Charles Maxwell, Vice-President; R. E. Hooker, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	911.50	\$11,000.73
Loans and discounts (secured by collateral).....	10,447.35	23,903.24
Loans on real estate.....	748.40	62.20
Overdrafts (secured and unsecured).....	27.20
United States bonds.....	210.00
Other bonds and securities.....	898.40
Furniture and fixtures.....	1,381.32
Banking house.....	3,213.70
Due from banks (not reserve banks).....	1,007.19
Cash items (not including checks on other banks).....	5.15
Due from reserve banks.....	8,971.79
Checks on other banks.....	12,686.73
Currency.....	2.00
Total.....	2,316.00

Silver and fractional coin.....	256.08	270.52
Expense account	796.26	681.30
Total	\$ 35,267.86	\$ 57,685.28
LIABILITIES		
Capital stock	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,500.00	1,500.00
Individual deposits	15,840.68	35,950.42
Due to banks (not reserve banks)	1,406.38	2,095.27
Time certificates of deposit	1,000.00	3,002.00
Cashier's checks	520.80	137.59
Total	\$ 35,267.86	\$ 57,685.28

Directors—J. A. Stinson, Charles Maxwell, Will Spurgeon, George J. Coburn, Leslie J. Boring.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 32,613.24	\$ 35,214.42	\$ 44,164.23	\$ 45,551.30	\$ 45,263.18
Loans and discounts (secured by collateral)	59,087.74	88,451.67	80,963.33	71,426.45	77,286.53
Loans on real estate	2,842.50	5,284.25	6,943.21	6,124.35	13,676.27
Overdrafts (secured and unsecured)	102.22	334.86	339.21	137.89	43.70
Other bonds and securities	2,547.90	2,264.97	664.90	715.74	1,555.67
Furniture and fixtures	2,100.00	2,100.00	2,100.00	2,100.00	2,100.00
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks)	19,148.04	16,776.55	6,687.50	5,093.54	165.55
Cash items (not including checks on other banks)	65,217.35	41,357.72	9.33	26,835.12	42,510.80
Due from reserve banks	134.35	49,893.85	366.35	366.35	28.00
Checks on other banks	3,852.00	3,365.00	5,264.00	4,735.00	3,120.00
Currency	1,025.00	1,065.00	1,005.00	1,005.00	793.00
Gold	1,269.79	821.75	1,420.81	473.23	861.21
Silver and fractional coin				260.62	
Other resources					
Total	\$ 191,440.13	\$ 198,536.19	\$ 200,954.37	\$ 166,324.59	\$ 188,903.91

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	4,403.91	2,293.86	4,040.64	5,000.00	5,000.00
Undivided profits, net	159,899.86	171,960.76	172,487.06	134,912.05	129,888.04
Bills payable	10,932.51	871.51	871.51	2,519.73	16,947.86
Individual deposits					
Due to banks (not reserve banks)					
Due to reserve banks		3,523.60			

FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Demand certificates of deposit	\$ 4,703.85	\$ 4,886.46	\$ 3,000.00	\$ 3,500.00	\$ 4,000.00
Time certificates of deposit	.....	.....	5,555.16	6,065.60	8,760.33
Total	\$ 191,440.13	\$ 198,536.19	\$ 200,954.37	\$ 166,324.59	\$ 188,903.91

Directors—C. G. Eckles, Laura Holt, Sam Holt.

No. 142, STATE BANK.

THE BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, ROUTT COUNTY

J. I. Birkett, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 59,309.42	\$ 60,533.04	\$ 73,079.36	\$ 84,159.04	\$ 78,541.76
Loans and discounts (secured by collateral)	19,159.65	19,464.40	26,109.40	30,357.05	33,552.34
Loans on real estate	10,369.00	7,138.11	7,183.11	7,263.00	7,600.00
Overdrafts (secured and unsecured)	336.19	376.42	382.12	322.91	216.86
Other bonds and securities	3,515.85	3,191.10	2,782.37	3,254.98	8,795.46
Furniture and fixtures	1,035.00	1,035.00	1,035.00	1,035.00	1,625.00
Due from banks (not reserve banks)	665.58	.....	1,864.28	931.86	2,899.73
Due from reserve banks	23,913.01	28,334.73	25,955.83	10,958.95	38,561.83
Checks on other banks	51.65	20.56	6,353.87	2,155.57	202.50
Currency	1,313.00	3,747.00	3,455.00	2,860.00	5,735.00
Gold	200.00	1,330.00	390.00	75.00	535.00
Silver and fractional coin	1,278.19	982.04	1,211.49	873.39	940.86
Total	\$ 121,146.54	\$ 126,152.40	\$ 149,801.83	\$ 144,846.75	\$ 179,206.34

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	575.00	585.00	585.00	585.00	740.00
Undivided profits, net	63.98	426.27	622.72	1,212.28	1,219.14
Individual deposits	65,253.39	59,624.99	82,917.25	70,015.58	94,372.21
Due to banks (not reserve banks)	1,057.50	2,537.80	764.32	2,162.95	1,388.93
Demand certificates of deposit	.....	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	43,968.77	47,864.14	49,909.64	55,718.04	64,683.16
Certified checks	.....	114.20	.....	.....	.....
Cashier's checks	227.90	.....	2.90	152.90	1,802.90
Total	\$ 121,146.54	\$ 126,152.40	\$ 149,801.83	\$ 144,846.75	\$ 179,206.34

List of Stockholders of J. W. Hugus & Company—C. A. Seymour, C. Jackson, John H. Caldwell, Mrs. A. H. Caldwell, A. O. H. Caldwell, R. H. Davis, Ethel M. Davis, Victor B. Caldwell, A. M. Seymour, J. A. Rendle, C. A. Booth, Fannie L. Rusk, J. C. Davis, Jr., Mrs. E. S. Beall, Mrs. E. M. Davis, Mrs. C. W. Brodt, Burton W. Brodt, Alden F. Brodt, Mrs. B. B. MacCafferie, J. D. Reeder, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, Will Simms, J. E. Osborne, Fred Kelly, D. W. France, T. E. Lewis, C. E. Baird, W. W. Daley, Mrs. M. Greenfield, A. Barber, A. A. Rendle, Marshall Rendle, J. A. Rendle, Jr.,

Elizabeth Rendle, A. E. Carroll, W. Daley, Victor Moulton, G. W. Dow, H. H. Wood, L. Kimsey, C. F. Brown, L. L. Offerle, Mrs. Ada Moulton, Ward C. Barker, L. C. Bostwick, Mrs. R. Murray, J. A. Rendle (Trustee), Jas. Wadge, J. B. Caldwell, S. S. Caldwell, Ella V. Brobeck, Rachel H. Beall, D. R. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, G. E. Haverstick (Trustee), Ralph Camann, Elvin E. Green, R. H. Green, B. J. Hofstetter, G. H. Watson.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY

No. 111, TRUST COMPANY.

Oliver I. Cheney, President; E. W. Davis, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 53,889.93	\$ 53,819.17	\$ 50,111.74	\$ 53,728.90	\$ 64,086.95
Loans and discounts (secured by collateral)	62,475.85	33,456.35	58,724.86	63,255.54	34,619.49
Loans on real estate	35,450.00	33,885.50	35,428.50	36,429.70	55,325.72
Overdrafts (secured and unsecured)	417.24	140.43	2,244.89	4,525.32	304.38
Other bonds and securities	26,749.49	26,100.53	25,858.94	26,460.50	33,462.10
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
Due from real estate	7,445.41	7,445.41	7,445.41	7,565.41	7,565.41
Due from banks (not reserve banks)	602.00	1,092.10	596.35	85.05	541.90
Cash items (not including checks on other banks)	25,924.27	38,713.27	31,374.70	19,344.73	235.00
Checks on other banks	91.21	546.60	983.30	267.28	21,176.78
Currency	4,262.00	5,464.00	7,731.00	6,005.00	5,084.92
Gold	15.00	605.00	1,010.00	1,075.00	3,386.00
Silver and fractional coin	697.13	541.21	868.90	920.75	3,130.00
Other resources	75.46				835.60
Total	\$ 233,594.99	\$ 236,309.10	\$ 236,873.59	\$ 234,163.18	\$ 244,307.61
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	1,778.61	1,367.99	1,685.14	1,113.24	1,761.00
Bills payable	14,000.00	10,000.00		17,500.00	
Savings accounts	1,625.65	2,176.57	2,524.76	2,318.90	1,836.35
Individual deposits	107,783.16	108,025.00	116,257.15	95,706.59	133,552.89
Due to banks (not reserve banks)	1,881.94	434.08	808.89	2,402.66	1,653.26
Demand certificates of deposit					5,000.00
Time certificates of deposit	46,771.39	53,377.18	55,650.81	56,181.30	42,528.92
Certified checks			3.71		
Cashier's checks	4,754.24	5,148.28	4,948.10	3,940.49	2,975.19
Other liabilities		780.00			
Total	\$ 233,594.99	\$ 236,309.10	\$ 236,873.59	\$ 234,163.18	\$ 244,307.61
Directors—Oliver I. Cheney, Charles H. Leckenby, F. E. Milner, J. E. Milner, Daniel Stukey.					

No. 316, STATE BANK.
THE STONEHAM STATE BANK, STONEHAM, WELD COUNTY

John O. Peterson, President; E. F. Harwood, Vice-President; R. K. Niederjohn, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 5,135.17	\$ 15,910.28	\$ 23,671.26	\$ 28,330.79	\$ 28,801.27
Loans and discounts (secured by collateral)	4,741.00	13,043.00	20,986.35	24,860.64	23,261.63
Loans on real estate		1,355.00	1,375.00	1,375.00	375.00
Overdrafts (secured and unsecured)	36.63		9.62	70.96	388.77
United States bonds		1,368.35	289.90	406.67	500.00
Other bonds and securities		1,050.00	1,147.00	1,549.21	346.03
Furniture and fixtures	950.00	2,603.95	3,230.95	2,975.95	1,895.46
Banking house		5,051.19			3,005.05
Due from banks (not reserve banks)	11,776.89	6,066.85	35.00	7.00	
Cash items (not including checks on other banks)	15,066.69	2,269.45	9,867.28	1,943.18	19,441.17
Due from reserve banks	21.42		51.00		
Checks on other banks	1,363.00	1,412.00	1,161.00	1,316.00	2,046.00
Currency	180.00	220.00	250.00	285.00	535.00
Gold	540.50	667.25	117.64	245.71	847.45
Silver and fractional coin	205.50	409.21			
Expense account	175.00				
Other resources					
Total	\$ 40,798.65	\$ 45,359.68	\$ 62,192.00	\$ 63,366.11	\$ 81,442.83
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
Undivided profits, net	81.27		663.91	103.56	775.82
Bills payable			10,000.00	10,000.00	10,000.00
Individual deposits	28,592.23	30,901.38	39,074.91	39,559.20	51,506.11
Time certificates of deposit	600.00	3,283.80	2,441.18	3,327.98	6,122.04
Cashier's checks	525.15	174.50	6.00	375.37	2,038.86
Total	\$ 40,798.65	\$ 45,359.68	\$ 62,192.00	\$ 63,366.11	\$ 81,442.83
Directors—John O. Peterson, E. F. Harwood, Al. Huse, Jacob Weisel, R. K. Niederjohn, Mrs. Lizzie I. Northrup.					

No. 313, STATE BANK.
COLORADO STATE BANK OF STONINGTON, STONINGTON, BACA COUNTY

C. G. Eckles, President; Sam Holt, Vice-President; R. B. Holt, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 244.00	\$ 287.00	\$ 1,282.36	\$ 1,768.86	\$ 7,127.60
Loans and discounts (secured by collateral)	16,950.34	38,750.96	43,122.10	41,108.05	50,621.08
Loans on real estate	550.00	1,575.00	3,850.00	4,340.00	1,870.00

Overdrafts (secured and unsecured).....	26.10	85.01	37.01	14.32	63.50
Furniture and fixtures	1,270.00	1,270.00	1,314.50	1,314.50	1,379.50
Banking house	5,000.00	5,500.00	5,600.00	5,600.00	6,048.00
Due from banks (not reserve banks)	23,818.41	12,640.76	3,140.20	1,558.38	7,626.89
Cash items (not including checks on other banks)	8.60	11,736.30	5,079.83	4,459.73	17,865.70
Due from reserve banks	8,995.07	1,680.00	1,371.00	1,785.00	1,780.00
Currency	275.00	20.00	10.00	40.00	15.00
Gold	20.00	235.93	488.50	314.99	282.34
Silver and fractional coin	398.68				
Total	\$ 52,756.20	\$ 68,830.96	\$ 60,255.50	\$ 57,263.83	\$ 89,236.41
LIABILITIES					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	583.65	1,440.56	1,776.65	2,356.16	3,761.98
Individual deposits	28,782.36	44,294.79	45,899.32	38,664.64	59,373.54
Due to banks (not reserve banks)	12,771.19	11,676.61	1,939.64	5,602.14	16,075.80
Time certificates of deposit	619.00	1,419.00	639.89	640.89	25.89
Total	\$ 52,756.20	\$ 68,830.96	\$ 60,255.50	\$ 57,263.83	\$ 89,236.41
Directors—C. G. Eckles, Sam Holt, R. B. Holt.					

NO. 322, STATE BANK.

THE STRASBURG STATE BANK, STRASBURG, ARAPAHOE COUNTY

Gordon Hollis, President; K. M. Luke, Vice-President; Grover E. Totten, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured) .....	.....	.....	\$ 8,050.00	\$ 19,982.80	\$ 24,825.42
Loans and discounts (secured by collateral) .....	.....	.....	12,882.42	17,006.72	23,249.26
Loans on real estate .....	.....	.....	.....	2,598.60	1,933.94
Overdrafts (secured and unsecured) .....	.....	.....	1,000.00	.....	15.11
Furniture and fixtures .....	.....	.....	2,500.00	2,500.00	2,500.00
Banking house .....	.....	.....	2,672.38	.....	808.08
Due from banks (not reserve banks) .....	.....	.....	89.55	3.00	1.10
Cash items (not including checks on other banks) .....	.....	.....	26,754.66	10,721.58	3,534.76
Due from reserve banks .....	.....	.....	.....	.....	176.67
Checks on other banks .....	.....	.....	3,064.00	870.00	1,321.00
Currency .....	.....	.....	207.50	65.00	230.00
Gold .....	.....	.....	342.27	383.41	467.47
Silver and fractional coin .....	.....	.....	85.30	75.94	.....
Expense account .....	.....	.....	.....	297.67	.....
Other resources .....	.....	.....	.....	.....	.....
Total .....	.....	.....	\$ 57,648.08	\$ 55,504.72	\$ 60,062.81

THE STRASBURG STATE BANK; STRASBURG, ARAPAHOE COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 15,000.00	\$ 15,000.00
Undivided profits, net
Notes rediscounted	4,255.00	104.63
Individual deposits	42,530.08	34,126.38	44,159.82
Time certificates of deposit	69.16	1,967.89	413.70
Cashier's checks	48.84	155.45	384.66
Total	\$ 57,648.08	\$ 55,504.72	\$ 60,062.81

Directors—Gordon Hollis, Grover E. Totten, Frank J. Denison, A. G. Horn, K. M. Luke.

THE STRATTON STATE BANK, STRATTON, KIT CARSON COUNTY
No. 228, STATE BANK.

W. M. Mason, President; J. E. Holtz, Vice-President; E. W. Tarrant, Cashier; Ruby Jones, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 72,729.02	\$ 61,593.03	\$ 86,611.11	\$ 99,838.97	\$ 131,334.81
Loans and discounts (secured by collateral)	49,987.11	69,233.26	59,917.96	49,401.46	69,886.40
Loans on real estate	7,598.00	7,598.00	7,550.00	10,780.30	8,444.50
Overdrafts (secured and unsecured)	620.60	1,077.87	479.38	512.20	482.02
Other bonds and securities	1,482.48	1,528.26	969.02	639.31	1,697.67
Furniture and fixtures	1,815.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	2,200.00	2,000.00	2,000.00	2,000.00	2,000.00
Other real estate	1,239.39	1,230.61	.....	.....	.....
Due from reserve banks	21,402.27	61,227.53	22,900.17	28,453.04	39,250.89
Currency	4,327.00	6,360.00	6,446.00	5,203.00	7,861.00
Gold	10.00	80.00	322.50	275.00	447.50
Silver and fractional coin	1,024.29	975.86	790.35	658.62	769.78
Other resources	.....	.....	1,230.61	.....	.....
Total	\$ 164,435.76	\$ 213,656.42	\$ 190,817.10	\$ 199,361.90	\$ 263,774.57

LIABILITIES

Capital stock	.....	.....	.....	\$ 10,000.00	\$ 10,000.00
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Bills payable	6,425.07	5,517.84	7,512.57	9,676.97	13,105.74
Individual deposits	10,000.00	.....	5,000.00	5,000.00	9,000.00
Demand certificates of deposit	123,071.24	180,013.28	150,525.77	147,875.50	183,820.92
	9,939.45	13,125.30	12,778.76	21,809.43	42,847.91
Total	\$ 164,435.76	\$ 213,656.42	\$ 190,817.10	\$ 199,361.90	\$ 263,774.57

Directors—W. M. Mason, J. E. Holtz, E. W. Tarrant, Ethelyn H. Holtz, Bessie L. Tarrant.

STATE BANK OF SUGAR CITY, SUGAR CITY, CROWLEY COUNTY

F. S. Howard, President; J. M. Cravens, Vice-President; P. V. Barth, Cashier; J. O'Connell, Jr., Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 28,128.08	\$ 31,508.54	\$ 33,973.15	\$ 33,571.96	\$ 44,065.85
Loans and discounts (secured by collateral)	48,149.18	55,425.29	53,305.32	51,734.24	60,322.19
Loans on real estate	3,756.52	2,935.85	4,784.72	3,698.27	3,274.10
Overdrafts (secured and unsecured)	778.13	1,080.16	763.61	1,149.34	1,724.10
Other bonds and securities	5,094.61	3,635.84	3,535.84	83.22	333.22
Furniture and fixtures	2,250.49	1,998.00	1,996.50	1,995.00	1,989.00
Banking house	2,459.00	2,459.00	2,459.00	2,459.00	2,459.00
Other real estate	2,060.91	2,041.91	2,027.91	1,368.75	1,532.75
Due from reserve banks	37,701.62	19,183.67	21,189.68	20,090.17	58,468.53
Checks on other banks	244.27	83.31	291.25	334.40	.....
Currency	5,708.00	2,035.00	3,330.00	2,522.00	.....
Gold	332.50	700.00	772.50	1,330.00	.....
Silver and fractional coin	388.51	629.00	251.55	307.57	.....
Other resources .....	.....	19.80	.....	.....	.....
Total	\$ 137,051.82	\$ 123,735.37	\$ 128,680.43	\$ 120,643.92	\$ 174,168.74

LIABILITIES

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	6,174.15	7,500.00	7,500.00	7,500.00	7,500.00
Undivided profits, net	5,514.37	573.95	1,731.55	3,078.88	5,008.81
Bills payable .....	.....	5,000.00	.....	64,406.04	109,689.96
Individual deposits	77,170.06	62,902.43	70,234.69	.....	.....
Due to banks (not reserve banks)	185.93	.....	1,084.19	.....	5,000.00
Demand certificates of deposit .....	.....	.....	5,000.00	.....	30,229.22
Time certificates of deposit	32,920.32	32,758.99	28,081.10	25,400.05	.....
Reserved for taxes .....	.....	.....	.....	.....	311.20
Other liabilities	86.99	.....	48.90	258.95	1,429.55
Total	\$ 137,051.82	\$ 123,735.37	\$ 128,680.43	\$ 120,643.92	\$ 174,168.74

Directors—P. V. Barth, O. C. Berger, J. M. Cravens, R. A. Hamilton, F. S. Howard.

First State Bank of Swink, Swink, Otero County

Charles A. Reynolds, President; R. R. Beaty, Vice-President; O. W. Bundy, Cashier; C. L. Swanson, Assistant Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 27,428.26	\$ 25,806.62	\$ 21,750.01	\$ 27,412.10	\$ 33,486.15
Loans and discounts (secured by collateral)	38,044.45	48,146.65	57,173.82	50,156.32	41,973.59
Loans on real estate	1,561.20	2,609.20	1,950.00	1,950.00	1,850.00

FIRST STATE BANK OF SWINK, SWINK, OTERO COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Overdrafts (secured and unsecured).....	\$ 73.18	\$ 69.91	\$ 47.72	\$ 106.51	\$ 87.98
United States bonds.....	253.00	359.55	340.25	1,576.70	1,400.00
Other bonds and securities.....	150.00	150.00	150.00	150.00	5,415.70
Furniture and fixtures.....	.....	.....	.....	.....	150.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	.....
Due from reserve banks.....	32,078.56	22,579.33	16,014.85	1,408.15	58,895.38
Currency.....	2,170.00	3,436.00	2,276.00	2,828.00	1,965.00
Gold.....	1,502.50	1,580.00	1,652.50	1,670.00	2,150.00
Silver and fractional coin.....	521.26	1,335.97	428.24	1,597.25	868.38
Other resources.....	10.00	10.00	.....	.....	.....
Total.....	\$ 103,792.41	\$ 106,083.23	\$ 101,783.39	\$ 99,096.80	\$ 148,242.18
LIABILITIES					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,500.00	1,650.00	1,650.00	1,650.00	1,650.00
Undivided profits, net.....	1,256.11	1,623.10	1,904.96	2,277.77	2,444.15
Individual deposits.....	72,255.44	77,113.70	61,664.44	58,646.07	112,299.82
Demand certificates of deposit.....	18,745.86	15,696.43	26,563.99	26,522.96	21,357.71
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks.....	35.00	.....	.....	.....	490.50
Total.....	\$ 103,792.41	\$ 106,083.23	\$ 101,783.39	\$ 99,096.80	\$ 148,242.18
Directors—Charles A. Reynolds, R. R. Beaty, O. W. Bundy.					

THE BANK OF TELLURIDE, TELLURIDE, SAN MIGUEL COUNTY

W. E. Wheeler, President; Charles D. Waggoner, Cashier.

No. 115, STATE BANK.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 147,063.76	\$ 150,756.90	\$ 141,254.40	\$ 151,958.15	\$ 169,551.00
Loans and discounts (secured by collateral).....	171,298.59	179,244.81	191,935.69	190,207.69	170,353.70
Loans on real estate.....	49,195.00	59,120.00	67,740.00	76,525.00	64,810.00
Overdrafts (secured and unsecured).....	93.19	1,213.13	125.24	89.02	769.87
United States bonds.....	.....	.....	.....	.....	.....
Bonds to secure postal savings.....	37,150.00	37,150.00	55,150.00	54,150.00	49,821.50
Other bonds and securities.....	24,578.68	20,674.94	14,079.35	20,934.34	54,150.00
Furniture and fixtures.....	970.00	470.00	470.00	470.00	18,963.04
Banking house.....	3,500.00	3,000.00	3,000.00	3,000.00	2,500.00
Other real estate.....	8,559.05	7,599.05	3,471.36	3,433.86	3,429.86
Due from banks (not reserve banks).....	481.72	.....	.....	.....	5.00

Cash items (not including checks on other banks).....	363.14	199.76	2,043.85	658.54	115.84
Due from reserve banks.....	274,664.11	249,400.22	258,843.66	245,922.01	302,171.75
Checks on other banks.....	377.18	826.81	1,008.45	570.84	616.56
Currency.....	15,577.00	18,727.00	15,845.00	15,640.00	16,120.00
Gold.....	33,725.00	37,672.50	34,935.00	28,205.00	42,840.00
Silver and fractional coin.....	3,343.50	3,268.86	3,328.30	2,825.30	2,184.30
Other resources.....	484.65	484.65	484.65	484.65	484.65
Total.....	\$ 771,424.57	\$ 769,808.63	\$ 793,705.95	\$ 794,589.75	\$ 898,402.42
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.....	35,820.90	29,054.21	31,885.14	37,363.54	35,765.62
Postal savings accounts.....	27,482.48	31,211.84	32,315.64	32,709.34	37,305.71
Dividends unpaid.....	140.00	140.00	140.00	140.00	140.00
Individual deposits.....	362,491.07	353,095.84	390,610.01	389,156.72	479,236.43
Due to banks (not reserve banks).....	6,719.37	12,006.06	4,483.47	3,045.66	13,578.85
Demand certificates of deposit.....	263,907.45	269,300.68	259,411.69	256,469.49	257,515.78
Certified checks.....	3.30	.....	.....	20.00	.....
Other liabilities.....	.....	.....	.....	825.00	.....
Total.....	\$ 771,424.57	\$ 769,808.63	\$ 793,705.95	\$ 794,589.75	\$ 898,402.42

Directors—W. E. Wheeler, C. D. Waggoner, E. B. Adams, Charles A. Chase, Alfred Dunham.

No. 117, STATE BANK.
THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY

J. H. Edwards, President; H. H. Thayer, Vice-President; E. W. Thayer, Cashier.

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured).....	\$ 58,466.50	\$ 72,142.15	\$ 76,260.66	\$ 73,911.45	\$ 79,047.81
Loans and discounts (secured by collateral).....	57,134.50	43,906.28	51,585.70	88,311.04	69,453.05
Overdrafts (secured and unsecured).....	622.86	52.49	.....	.....	.....
United States bonds.....	.....	.....	.....	.....	1,911.00
Furniture and fixtures.....	400.00	300.00	300.00	300.00	887.71
Banking house.....	1,400.00	1,200.00	1,200.00	1,200.00	5,533.55
Due from reserve banks.....	26,328.11	20,734.11	51,685.00	35,022.74	44,537.29
Checks on other banks.....	.....	.....	.....	45.00	1,733.37
Currency.....	3,358.00	3,810.00	5,051.00	3,955.00	4,710.00
Silver and fractional coin.....	715.24	1,230.12	893.26	812.86	1,535.59
Other resources.....	46.28	46.28	46.28	59.00	.....
Total.....	\$ 148,471.49	\$ 143,421.43	\$ 187,021.90	\$ 203,617.09	\$ 209,349.37

THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	3,792.21	3,787.86	4,727.55	6,467.93	6,228.69
Savings accounts	1,987.38	2,337.20	2,472.56	2,623.45	2,493.37
Dividends unpaid		120.00	120.00	120.00	
Individual deposits	74,178.36	63,134.45	87,741.19	85,832.31	115,426.07
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	28,893.90	31,911.68	47,933.40	75,508.31	45,910.67
Cashier's checks	7,119.64	9,630.24	11,527.20	565.09	6,790.57
Total	\$ 148,471.49	\$ 143,421.43	\$ 187,021.90	\$ 203,617.09	\$ 204,349.37

Directors—J. M. Edwards, H. H. Thayer, E. C. Strauss, H. G. Springer, E. D. Pearson, E. W. Thayer, B. F. Clark

No. 144, STATE BANK.

PEOPLES STATE BANK OF TOWNER, TOWNER, KIOWA COUNTY

R. B. Christy, President; J. J. Kella, Vice-President; A. J. Heaney, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 875.64	\$ 572.45	\$ 349.20	\$ 587.46	\$ 1,536.72
Loans and discounts (secured by collateral)	16,159.21	18,273.89	25,457.77	23,481.75	20,090.89
Loans on real estate	2,230.00	2,230.00	2,230.00	2,230.00	1,400.00
Overdrafts (secured and unsecured)	193.96	192.61	18.06	32.62	46.82
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	1,420.00	1,420.00	1,420.00	1,420.00	2,245.00
Due from banks (not reserve banks)	9,193.13	6,528.39	273.17	346.41	12,362.72
Cash items (not including checks on other banks)	158.00	53.50	50.00	50.00	288.40
Due from reserve banks	3,596.77	6,100.65	2,755.86	5,808.31	8,509.39
Checks on other banks	875.00			73.63	
Currency	1,248.00	680.00	615.00	760.00	1,286.00
Gold	70.00	72.50	112.50	117.50	145.00
Silver and fractional coin	594.50	786.85	552.97	419.01	864.30
Total	\$ 39,914.21	\$ 40,210.84	\$ 37,538.53	\$ 38,626.69	\$ 52,075.24

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
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	1,548.93	1,626.08	2,015.02	2,109.25	1,617.76
Individual deposits	24,239.87	22,354.41	20,146.02	19,504.79	32,700.65
Demand certificates of deposit	17.25	17.25	52.40	87.88	178.99

Time certificates of deposit	2,335.09	3,517.09	3,517.09	3,166.46
Cashier's checks	1,273.07	3,666.01	1,278.00	3,911.44
Total	\$ 39,914.21	\$ 40,210.84	\$ 37,538.53	\$ 52,075.24

Directors—R. B. Christy, C. E. Heaney, A. J. Heaney, J. J. Kella.

No. 116, STATE BANK.

COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY

F. R. Wood, President; J. H. Drury, Vice-President; O. C. Samuel, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 247,348.85	\$ 279,014.13	\$ 293,272.77	\$ 294,966.75	\$ 396,930.34
Loans and discounts (secured by collateral)	209,459.39	227,999.96	280,201.75	297,022.91	237,112.17
Loans on real estate	99,691.19	99,213.79	98,177.03	96,493.61	97,237.50
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	279,416.60	273,406.07	244,280.40	252,005.89	260,798.75
Furniture and fixtures	630.63	872.13	2,687.63	3,167.63	5,939.67
Other real estate	1,579.59	1,553.95	1,551.95	1,533.62	1,530.46
Cash items (not including checks on other banks)	1,300.01	2,484.10	11,642.31	3,868.37	358.48
Due from reserve banks	148,107.63	163,328.67	184,683.93	203,220.69	186,804.43
Checks on other banks	2,614.42	8,518.36	7,388.24	2,416.72	4,598.58
Currency	7,053.00	8,825.00	13,606.00	10,698.00	21,406.00
Gold	26,730.00	34,410.00	35,345.00	26,457.50	11,000.00
Silver and fractional coin	1,552.83	1,621.52	1,240.08	1,934.70	4,023.19
Total	\$ 1,032,484.31	\$ 1,108,248.28	\$ 1,181,057.29	\$ 1,200,786.39	\$ 1,234,739.57

LIABILITIES

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	20,400.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	12,137.79	4,988.79	2,668.56	5,317.01	15,137.91
Savings accounts	557,943.23	587,777.39	611,789.39	612,208.74	575,586.04
Postal savings accounts	1,731.53	1,753.29	1,753.29	1,753.29	1,775.03
Individual deposits	140,159.96	151,428.18	171,531.17	172,288.21	182,559.09
Demand certificates of deposit	1,604.50	3,339.29	1,429.94	1,992.29	841.18
Time certificates of deposit	231,922.34	272,657.73	300,982.41	314,708.45	365,151.82
Certified checks					35.00
Reserved for interest	14,384.39	10,961.18	15,160.10	16,575.97	16,711.07
Reserved for taxes	2,200.00	3,424.32	7,424.43	9,424.43	1,942.43
Total	\$ 1,032,484.31	\$ 1,108,248.28	\$ 1,181,057.29	\$ 1,200,786.39	\$ 1,234,739.57

Directors—F. R. Wood, D. P. Jones, J. C. Hudelson, J. H. Drury, O. C. Samuel.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 256,217.59	\$ 286,418.95	\$ 266,414.20	\$ 273,751.27	\$ 337,147.94
Loans and discounts (secured by collateral)	156,476.06	173,003.23	196,481.09	208,467.85	234,617.01
Loans on real estate	100,067.46	98,504.61	97,161.81	94,381.65	87,750.52
Overdrafts (secured and unsecured)	216.15	583.08	560.29	829.45	1,034.99
United States bonds	6,000.00	6,000.00	6,000.00	25,000.00	12,420.00
Bonds to secure postal savings	18,248.36	24,600.31	19,488.33	19,884.18	6,000.00
Other bonds and securities	5,000.00	5,000.00	5,000.00	5,000.00	5,255.38
Furniture and fixtures	2,000.00	2,000.00	2,000.00	2,000.00	5,000.00
Other real estate	16,388.46	22,354.31	46,157.93	17,567.87	3,934.96
Due from banks (not reserve banks)	4,177.98	1,811.84	2,513.92	2,223.32	23,974.21
Cash items (not including checks on other banks)	157,840.41	174,528.79	146,580.75	114,596.44	82,500.86
Due from reserve banks	1,705.54	2,736.35	5,699.17	2,442.08	4,986.48
Checks on other banks	24,843.00	20,098.00	28,119.00	23,344.00	13,344.00
Currency	16,172.50	13,640.00	3,580.00	14,530.00	20,545.00
Gold	3,667.00	2,483.46	3,394.57	3,181.38	4,553.13
Silver and fractional coin					
Total	\$ 763,020.51	\$ 833,762.93	\$ 835,151.06	\$ 813,199.49	\$ 912,210.49

LIABILITIES

Capital stock					\$ 100,000.00
Surplus fund					25,000.00
Undivided profits, net					7,981.70
Savings accounts					101,613.13
Postal savings accounts					9,252.86
Individual deposits					373,578.54
Due to reserve banks					853.89
Demand certificates of deposit					7,867.00
Time certificates of deposit					275,278.46
Certified checks					1,350.67
Cashier's checks					1,282.34
Reserved for interest					1,913.88
Reserved for taxes					1,875.13
Other liabilities					5,362.89
Total	\$ 763,020.51	\$ 833,762.93	\$ 835,151.06	\$ 813,199.49	\$ 912,210.49

Directors—John Aiello, Charles Niccoli, J. J. Hendrick, J. G. Northcutt, A. W. McHendrie, A. E. McGlashan, William G. Plested.

NO. 237, STATE BANK.

THE BANK OF BACA COUNTY, TWO BUTTES, BACA COUNTY

F. L. Harris, President; Onda Young, Vice-President; J. V. Saylor, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 15,645.50	\$ 17,380.00	\$ 15,588.45	\$ 16,994.45	\$ 16,502.00
Loans and discounts (secured by collateral)	11,974.75	15,243.50	20,009.00	23,629.50	24,307.15
Loans on real estate			1,200.00		
Overdrafts (secured and unsecured)	27.57	60.45	129.60	84.81	129.09
Other bonds and securities	185.50	150.00	100.00	218.00	2,060.00
Furniture and fixtures	1,146.40	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)				1,730.86	11,349.65
Due from reserve banks	401.12	374.22	663.58	239.79	86.96
Currency	34,475.68	35,852.11	49,555.63	19,039.92	19,008.53
Gold	1,520.00	1,225.00	2,452.00	2,360.00	2,689.00
Silver and fractional coin	160.00	152.50	197.50	197.50	302.50
	227.77	292.38	393.62	623.27	498.30
Total	\$ 65,763.69	\$ 71,730.16	\$ 91,289.38	\$ 66,118.10	\$ 77,933.18
LIABILITIES					
Capital stock					
Surplus fund	\$ 10,000.00	\$ 10,000.00	10,000.00	10,000.00	\$ 10,000.00
Undivided profits, net	200.00	500.00	500.00	500.00	500.00
Individual deposits	1,571.33	6.87	484.13	835.38	1,427.26
Time certificates of deposit	53,782.82	60,993.75	74,975.75	49,230.72	60,658.67
Cashier's checks	138.50	159.50	5,194.50	5,094.50	5,019.50
	71.04	70.04	135.00	457.50	327.75
Total	\$ 65,763.69	\$ 71,730.16	\$ 91,289.38	\$ 66,118.10	\$ 77,933.18

Directors—W. C. Gould, St. George Creaghe, T. J. Saylor, F. L. Harris, Onda Young, J. V. Saylor.

NO. 330, STATE BANK.

THE VERNON STATE BANK, VERNON, YUMA COUNTY

J. H. Dickson, President; W. D. McGinnis, Vice-President; D. B. Ward, Vice-President; A. J. Wakefield, Vice-President; Chester L. Greedy, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)					\$ 9,547.37
Loans and discounts (secured by collateral)					9,426.86
Loans on real estate					700.00
Furniture and fixtures					1,035.50
Due from reserve banks					11,533.02
Checks on other banks					96.50

THE VERNON STATE BANK, VERNON, YUMA COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency
Silver and fractional coin
Expense account
Total
LIABILITIES					
Capital stock
Surplus fund
Individual deposits
Time certificates of deposit
Total

Directors—J. H. Dickson, E. W. Stevens, A. J. Wakefield, D. B. Ward, W. D. McGinnis.

THE BANK OF VICTOR, VICTOR, TELLER COUNTY

A. E. Carlton, President; J. N. Simmons, Vice-President; J. C. McCord, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 170,540.48	\$ 128,234.40	\$ 108,177.06	\$ 116,882.55	\$ 242,248.76
Loans and discounts (secured by collateral)	433,825.10	385,371.77	350,396.89	282,929.75	196,359.94
Loans on real estate	104,976.06	106,743.25	100,012.51	113,992.51	93,993.31
Overdrafts (secured and unsecured)	.....	.....	.....	.....	.....
Bonds to secure postal savings	36,900.00	36,900.00	36,900.00	36,900.00	36,900.00
Other bonds and securities	322,469.99	333,253.37	571,136.07	462,097.70	247,097.70
Other real estate	11,019.01	8,570.89	6,702.14	6,974.84	12,827.38
Due from banks (not reserve banks)	60,797.77	56,990.83	58,574.92	59,355.83	66,655.29
Cash items (not including checks on other banks)	15.17	524.26	25.00	10,000.00	200.49
Due from reserve banks	176,670.78	244,327.51	185,429.81	175,888.82	125,026.52
Checks on other banks	1,024.80	2,119.15	969.56	1,373.46	364.22
Currency	25,566.00	21,660.00	10,047.00	20,281.00	20,941.00
Gold	24,632.50	26,807.50	30,097.50	28,642.50	27,197.50
Silver and fractional coin	4,330.85	4,341.85	7,178.38	4,868.62	3,390.35
Other resources	367.64	569.75	492.25	668.11	140.00
Total	\$ 1,373,136.15	\$ 1,416,414.53	\$ 1,466,139.09	\$ 1,321,055.69	\$ 1,074,195.54
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Savings accounts	.....	.....	.....	.....	.....

NO. 119. STATE BANK.

Postal savings accounts	28,283.79	26,350.32	28,826.64	29,245.96	28,396.59
Dividends unpaid	200.00				100.00
Individual deposits	640,365.96	653,797.94	749,921.63	615,556.37	555,919.43
Due to banks (not reserve bank-s)	52,077.70	89,114.58	67,409.13	17,748.25	2,559.49
Demand certificates of deposit	10,171.59	11,193.61	10,171.59	21,590.11	20,171.59
Time certificates of deposit	10,105.55	11,193.61	12,206.11	21,590.11	7,635.55
Certified checks	1,834.08	1,790.33	1,779.35	2.00	5.35
Cashier's checks	11,904.61	14,379.13	5,453.65	9,980.04	2,464.72
Reserved for interest			7,000.00	8,750.00	5,657.92
Total	\$ 1,373,136.15	\$ 1,416,414.53	\$ 1,466,139.09	\$ 1,321,055.69	\$ 1,074,195.54

Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.

THE CITIZENS BANK OF VICTOR, VICTOR, TELLER COUNTY
No. 275, STATE BANK.

J. R. Gardner, President; C. S. Anderson, Vice-President; M. E. Duker, Cashier; L. B. Duker, Assistant Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 109,221.79	\$ 95,034.95	\$ 105,908.15	\$ 122,486.85	\$ 145,526.40
Loans and discounts (secured by collateral)	91,082.75	88,881.36	80,007.82	80,649.34	86,399.01
Loans on real estate	16,674.95	16,614.00	16,194.00	19,865.00	15,824.50
Overdrafts (secured and unsecured)	724.84	323.84	490.61	1,310.34	498.11
Other bonds and securities	11,468.83	11,188.71	14,639.88	15,204.98	14,301.75
Furniture and fixtures	2,725.00	2,725.00	2,725.00	2,725.00	2,725.00
Due from real estate	1,409.25	1,409.25	2,436.25	2,436.25	2,436.25
Due from reserve banks	69,846.12	58,822.15	64,405.47	75,527.48	93,543.83
Checks on other banks	2,050.24	1,788.27	1,352.70	2,178.01	911.07
Currency	10,056.00	5,649.00	15,155.00	7,621.00	9,633.00
Gold	7,107.50	8,680.00	8,362.50	7,630.00	3,432.50
Silver and fractional coin	2,948.07	2,877.90	4,030.72	3,691.21	4,311.57
Total	\$ 325,315.34	\$ 293,994.43	\$ 328,708.10	\$ 341,325.46	\$ 379,542.99

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	4,101.41	1,095.01	913.04	2,337.27	3,660.32
Savings accounts	139,254.21	126,837.49	124,574.57	130,302.50	189,633.69
Individual deposits	140,703.33	123,571.04	161,279.60	164,706.95	142,228.78
Demand of certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	5,625.00	5,550.00	3,645.00	4,022.00	6,670.00
Cashier's checks	631.39	940.89	695.89	2,156.74	1,502.20
Reserved for interest		800.00	2,000.00	2,000.00	1,600.00
Reserved for taxes		200.00	600.00	800.00	600.00
Total	\$ 325,315.34	\$ 293,994.43	\$ 328,708.10	\$ 341,325.46	\$ 379,542.99

Directors—J. R. Gardner, C. S. Anderson, M. E. Duker, W. J. Galligan, C. G. Gorman, P. H. Argall, H. C. Nelson.

No. 295, STATE BANK.

THE VONA STATE BANK, VONA, KIT CARSON COUNTY

James J. Delaney, President; Ella M. Delaney, Vice-President; Robert S. Schnebly, Cashier; Gertrude A. Massey, Assistant Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	18,524.25	\$ 19,406.25	\$ 24,984.50	\$ 21,649.72	\$ 26,349.15
Loans and discounts (secured by collateral)	38,246.93	44,204.97	49,689.95	39,374.67	60,994.35
Loans on real estate	400.00	1,500.00	1,450.00	1,500.00	475.00
Overdrafts (secured and unsecured)	274.35	214.62	112.49	362.79	725.69
United States bonds					520.00
Other bonds and securities	864.65	1,722.09	1,071.20	551.38	468.83
Furniture and fixtures	1,280.29	1,372.04	1,300.00	1,340.00	1,340.00
Other real estate	51.00	51.00	51.00	51.00	51.00
Cash items (not including checks on other banks)			24.20	8.91	1.71
Checks on other banks	11,935.77	9,035.89	16,190.74	9,389.44	18,399.81
Checks on other banks	10.00	10.00	10.00	10.00	42.00
Currency	1,920.00	1,521.00	2,621.00	2,260.00	2,923.00
Gold	90.00	97.50	152.50	135.00	385.00
Silver and fractional coin	641.92	1,071.75	625.30	867.23	713.81
Total	\$ 73,799.16	\$ 80,207.11	\$ 98,272.88	\$ 77,500.14	\$ 113,389.35

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Capital stock					
Surplus fund					
Undivided profits, net	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Bills payable	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Savings accounts	2,236.44	959.83	1,786.69	2,887.01	4,754.50
Individual deposits		161.23	195.53	256.59	398.84
Demand certificates of deposit	49,714.98	49,685.15	72,172.46	50,118.37	76,165.10
Time certificates of deposit	5,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Cashier's checks	2,483.80	2,640.30	3,866.50	4,095.31	884.80
Reserved for interest	1,863.94	7,739.98	1,211.08	1,102.24	3,690.49
		40.62	40.62	40.62	40.62
Total	\$ 73,799.16	\$ 80,207.11	\$ 98,272.88	\$ 77,500.14	\$ 113,389.35

Directors—James J. Delaney, Ella M. Delaney, Robert S. Schnebly.

No. 121, STATE BANK.

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)					
Loans and discounts (secured by collateral)	\$ 120,349.66	\$ 101,554.08	\$ 127,556.35	\$ 122,874.62	\$ 163,492.02
Overdrafts (secured and unsecured)	94,014.67	122,695.74	113,311.92	173,760.32	174,466.81
United States bonds					
Other bonds and securities					
Furniture and fixtures					
Other real estate					
Cash items (not including checks on other banks)					
Checks on other banks					
Currency					
Gold					
Silver and fractional coin					
Total	\$ 214,379.00	\$ 224,249.82	\$ 240,868.27	\$ 296,634.94	\$ 337,958.83

Directors—James J. Delaney, Ella M. Delaney, Robert S. Schnebly.

Loans on real estate	16,183.67	13,588.85	23,563.67	34,863.67	33,308.85
Overdrafts (secured and unsecured)	936.81	2,846.61	1,751.62	1,591.04	5,778.91
Furniture and fixtures	1,170.00	4,750.00	1,170.00	1,170.00	1,170.00
Other real estate	4,750.00	4,750.00	4,750.00	4,750.00	4,750.00
Due from banks (not reserve banks)	392.58	1.29	58.92	275.32	.....
Cash items (not including checks on other banks)	43.00	160,678.11	128,299.39	102,248.38	40,482.39
Checks on other banks	.....	.....	91.05	.....	13.00
Currency	6,608.00	6,945.00	7,925.00	8,135.00	13,217.00
Gold	867.50	857.50	857.50	875.00	1,150.00
Silver and fractional coin	1,178.75	1,208.10	1,666.40	1,572.15	1,567.78
Expense account	.....	286.65	.....	.....	.....
Other resources	.....	.....	.....	181.85	1,030.97
Total	\$ 363,630.92	\$ 416,581.93	\$ 416,451.41	\$ 452,297.35	\$ 440,427.73
LIABILITIES					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	9,500.00	15,000.00	15,000.00	15,000.00	15,000.00
Individual deposits	9,208.56	4,155.14	3,555.98	4,429.61	8,486.47
Due to banks (not reserve banks)	241,458.61	261,459.17	264,382.08	298,912.41	277,829.77
Demand certificates of deposit	2,500.00	619.85	.....	.....	122.30
Time certificates of deposit	70,951.24	105,271.50	103,437.98	103,955.33	108,924.83
Reserved for taxes	.....	.....	.....	.....	63.76
Other liabilities	12.51	76.27	76.27	.....	.....
Total	\$ 363,630.92	\$ 416,581.93	\$ 416,451.41	\$ 452,297.35	\$ 440,427.73

Directors—F. L. Baker, Fletcher Campbell, Owen S. Case, K. J. MacCallum, A. J. Monroe, Andrew Peterson, Grace Peterson.

No. 318, STATE BANK. THE STOCK GROWERS BANK, WALDEN, JACKSON COUNTY

A. H. Marble, President; W. H. Slee, Vice-President; J. E. Milner, Cashier.

RESOURCES

Loans and discounts (unsecured)	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans on real estate (secured by collateral)	\$ 3,737.50	\$ 8,672.71	\$ 12,428.64	\$ 16,760.64	\$ 21,924.58
Loans on other real estate	8,480.00	34,834.00	48,033.65	53,225.75	22,282.14
Overdrafts (secured and unsecured)	.....	.....	.....	.....	2,500.00
United States bonds	.....	.....	.....	.....	296.44
Furniture and fixtures	716.30	917.18	500.00	20.00	900.00
Cash items (not including checks on other banks)	.....	.....	.....	500.00	500.00
Due from reserve banks	35,203.33	25,584.91	40,780.36	9,397.13	43.50
Checks on other banks	.....	196.10	.....	.....	22,030.08

THE STOCK GROWERS BANK, WALDEN, JACKSON COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Currency	\$ 1,075.00	\$ 1,220.00	\$ 2,411.00	\$ 1,753.00	\$ 1,755.00
Gold	100.00	80.00	60.00	27.50	17.50
Silver and fractional coin	593.01	279.77	538.24	352.13	397.45
Total	\$ 49,905.14	\$ 71,784.67	\$ 104,752.89	\$ 82,054.90	\$ 72,652.69
LIABILITIES					
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net	3,133.20	1,890.88	1,683.69	1,322.64	2,076.61
Individual deposits	15,623.97	39,254.54	66,820.20	44,401.26	32,062.59
Demand certificates of deposit			2,560.00	2,560.00	
Time certificates of deposit	10,400.00	10,629.00	13,689.00	13,771.00	17,876.62
Certified checks					551.67
Cashier's checks	747.97	10.25			85.20
Total	\$ 49,905.14	\$ 71,784.67	\$ 104,752.89	\$ 82,054.90	\$ 72,652.69

Directors—A. H. Marble, W. H. Slee, James Forbes, C. N. Jackson.

THE GUARANTY STATE BANK, WALSENBURG, IUFERFANO COUNTY
No. 156, STATE BANK.

Ralph Stanley, President; T. M. Hudson, Vice-President; A. D. McGarraugh, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 86,491.70	\$ 84,758.25	\$ 74,368.99	\$ 84,887.09	\$ 93,413.37
Loans and discounts (secured by collateral)	24,152.00	25,294.60	38,914.00	31,697.00	31,697.75
Loans on real estate	30,894.80	34,124.80	39,086.80	37,585.80	38,459.85
United States bonds				100.00	13,923.00
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	5,204.15	47,258.50	42,179.91	42,684.61	52,248.83
Furniture and fixtures	5,160.00	5,060.00	5,000.00	5,000.00	5,000.00
Other real estate	7,618.03	7,548.18	7,525.58	7,501.98	7,746.08
Due from banks (not reserve banks)	6,343.90	5,049.25	3,262.21	5,000.00	20,000.00
Due from reserve banks	30,434.41	57,574.86	25,638.48	25,493.92	38,908.76
Checks on other banks	803.48	4,843.37	568.23	363.57	2,022.59
Currency	9,418.00	16,186.00	13,031.00	11,551.00	10,470.00
Gold	4,715.00	5,475.00	3,345.00	4,955.00	3,400.00
Silver and fractional coin	2,129.98	3,015.39	1,698.20	1,541.21	2,332.83
Total	\$ 214,365.45	\$ 297,188.20	\$ 255,618.40	\$ 258,461.18	\$ 317,936.06

LIABILITIES

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,500.00	3,750.00	3,750.00	3,750.00	3,750.00
Undivided profits, net	2,609.02	497.75	340.48	634.41	2,810.55
Notes rediscounted	4,000.00	.....	.....	15,000.00	.....
Savings accounts	84,211.74	99,569.72	95,366.51	99,387.30	111,080.61
Postal savings accounts	429.60	435.00	435.00	435.00	440.39
Dividends unpaid	.....	150.00	.....	.....	.....
Individual deposits	83,864.72	156,455.69	120,577.90	103,354.66	163,443.41
Demand certificates of deposit	3,530.90	3,126.81	3,126.81	3,050.00	3,050.00
Cashier's checks	1,019.47	3,203.23	1,121.70	1,273.00	1,361.10
Reserved for interest	1,200.00	.....	900.00	1,500.00	2,000.00
Total	\$ 214,365.45	\$ 297,188.20	\$ 255,618.40	\$ 258,461.18	\$ 317,936.06

Directors—Charles Agnes, Damasso Vighl, G. R. Moore, T. M. Hudson, Ralph Stanley.

No. 133, STATE BANK.

WELDON VALLEY STATE BANK, WELDONA, MORGAN COUNTY

John Wyckoff, President; A. Petleys, Cashier.

RESOURCES

	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 60,492.75	\$ 52,559.78	\$ 64,995.43	\$ 74,840.00	\$ 92,524.73
Loans and discounts (secured by collateral)	44,101.52	51,252.70	53,972.46	72,242.65	47,529.62
Loans on real estate	1,050.00	500.00	1,600.00	1,500.00	1,600.00
Overdrafts (secured and unsecured)	1,797.58	953.39	968.19	2,770.61	1,129.48
United States bonds	.....	.....	.....	.....	2,000.00
Other bonds and securities	2,530.08	1,707.65	1,275.85	1,621.96	1,569.27
Furniture and fixtures	1,000.00	1,100.00	1,100.00	1,100.00	1,890.00
Banking house	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks)	21.38	.....	.....	.....	.....
Cash items (not including checks on other banks)	2.47	182.66	.....	57.25	204.99
Due from reserve banks	19,076.03	23,682.36	39,298.74	21,786.28	67,814.64
Checks on other banks	338.31	472.50	369.64	*258.27	826.26
Currency	3,866.00	4,183.00	4,607.00	4,749.00	5,776.00
Gold	225.00	567.50	985.00	1,145.00	1,497.50
Silver and fractional coin	555.75	602.90	723.60	578.52	1,706.50
Total	\$ 137,456.87	\$ 140,064.44	\$ 172,195.91	\$ 184,949.57	\$ 228,368.99

LIABILITIES

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,200.00	1,500.00	1,500.00	1,500.00	1,775.00
Undivided profits, net	2,354.67	96.10	694.70	1,395.20	2,300.56
Bills payable	.....	.....	.....	10,000.00	11,000.00

WELDON VALLEY STATE BANK, WELDONA, MORGAN COUNTY—Continued

LIABILITIES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Individual deposits	\$ 98,534.92	\$ 103,387.09	\$ 128,367.58	\$ 92,493.89	\$ 166,568.14
Demand certificates of deposit	2,500.00	1,100.00	.....	.....	.....
Time certificates of deposit	22,654.78	23,847.25	31,272.94	63,141.08	36,597.97
Cashier's checks	212.50	134.00	360.69	6,419.40	127.32
Total	\$ 137,456.87	\$ 140,064.44	\$ 172,195.91	\$ 184,949.57	\$ 228,368.99

Directors—W. A. Petteys, John Wyckoff, Alonzo Petteys, William Keal.

HENRY H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, CUSTER COUNTY
 No. 122, PRIVATE BANK.

G. B. Beardsley, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 49,848.00	\$ 48,453.00	\$ 56,631.00	\$ 51,017.00	\$ 62,410.00
Loans and discounts (secured by collateral)	30,300.00	20,720.00	19,398.50	17,603.50	29,304.00
Loans on real estate	41,430.00	37,285.00	34,745.00	36,945.00	37,235.00
Overdrafts (secured and unsecured)	1.79	55.04	4.58	400.00	3.41
United States bonds .....	.....	.....	.....	15,000.00	25,000.00
Other bonds and securities	4,036.43	3,991.02	2,745.29	2,843.84	2,454.50
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)	128.55	163.23	57.55	157.50	300.52
Due from reserve banks	166,698.72	166,698.71	193,221.37	201,775.70	260,159.57
Checks on other banks	273.97	1,108.90	771.41	669.35	3,497.20
Currency	2,399.00	2,567.00	2,815.00	2,334.00	5,881.00
Gold	8,010.00	8,420.00	8,515.00	8,630.00	8,000.00
Silver and fractional coin	527.15	784.75	1,100.20	843.15	506.04
Total	\$ 267,853.61	\$ 294,452.72	\$ 324,204.90	\$ 342,419.04	\$ 438,951.21
LIABILITIES					
Capital stock .....	.....	.....	.....	.....	.....
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Individual deposits	4,134.60	4,134.60	6,266.45	7,598.03	1,454.20
Demand certificates of deposit	190,940.83	220,562.72	249,592.05	266,252.56	368,990.14
.....	32,299.20	34,753.40	33,346.40	33,568.45	33,506.90
Total	\$ 267,853.61	\$ 294,452.72	\$ 324,204.90	\$ 342,419.04	\$ 438,951.21

Owners—Henry H. Tomkins, H. Lewis, G. B. Beardsley.

No. 175, STATE BANK.

FIRST STATE BANK OF WIGGINS, WIGGINS, MORGAN COUNTY

Grant L. Shaw, President; D. N. Johnson, Vice-President; G. L. Cobb, Cashier; Hazel Nell, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 13,526.65	\$ 8,597.30	\$ 7,573.99	\$ 7,377.24	\$ 20,961.38
Loans and discounts (secured by collateral)	27,466.95	37,928.25	44,917.25	44,618.02	49,923.49
Loans on real estate	3,765.00	2,147.00	2,485.00	3,179.00	9,860.00
Overdrafts (secured and unsecured)	7.51	61.49	24.60	126.74	270.73
United States bonds	1,537.40	155.00	210.00	232.50	1,284.00
Other bonds and securities	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Furniture and fixtures	500.00	500.00	500.00	1,100.00	1,100.00
Banking house	10,000.00				
Due from banks (not reserve banks)	19,952.54	29,885.35	30,251.48	20,145.42	40,002.82
Checks on other banks	1,956.00	2,011.00	2,325.00	2,040.00	130.00
Currency	152.50	97.50	390.00	405.00	2,950.00
Gold	1,499.82	762.70	594.70	613.71	492.00
Silver and fractional coin					733.38
Total	\$ 81,664.37	\$ 83,445.59	\$ 91,572.02	\$ 81,437.66	\$ 130,039.05

LIABILITIES

Capital stock					
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	600.00	750.00	750.00	850.00	850.00
Individual deposits	1,251.60	673.40	917.81	1,037.00	1,793.31
Time certificates of deposit	63,872.92	63,595.61	71,903.89	58,809.25	110,348.66
Cashier's checks	5,050.90	7,076.45	7,850.47	10,600.56	6,598.08
	888.95	1,350.13	149.85	140.85	449.00
Total	\$ 81,664.37	\$ 83,445.59	\$ 91,572.02	\$ 81,437.66	\$ 130,039.05

Directors—Grant L. Shaw, D. N. Johnson, G. L. Cobb.

No. 123, STATE BANK.

STATE BANK OF WILEY, WILEY, PROWERS COUNTY

J. B. Esgar, President; Harry Cline, Vice-President; L. C. Rodgers, Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 46,206.48	\$ 68,606.98	\$ 47,339.64	\$ 63,510.13	\$ 69,210.91
Loans and discounts (secured by collateral)	51,733.69	25,827.75	32,569.12	31,872.96	45,032.99
Loans on real estate	1,200.00	2,000.00	825.00	825.00	
Overdrafts (secured and unsecured)	390.73	46.90			619.09
Other bonds and securities	1,960.67	568.70	1,854.09	2,662.21	2,639.76

STATE BANK OF WILEY, WILEY, PROWERS COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Furniture and fixtures.....	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00	\$ 1,400.00
Banking house.....	3,750.00	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).....	412.25	17,321.31	165.15	10.00	5.50
Due from reserve banks.....	19,661.93	499.18	38,512.15	15,776.53	61,256.03
Checks on other banks.....	3,285.00	3,219.00	2,868.00	297.00	130.00
Gold.....	25.00	12.50	1,069.00	30.00	996.00
Silver and fractional coin.....	993.06	644.08	42.50	30.00	575.00
Expense account.....		162.39	940.80	1,051.82	639.26
Total	\$ 136,518.81	\$ 127,759.39	\$ 135,766.45	\$ 127,754.85	\$ 191,763.54
LIABILITIES					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	3,750.00	500.00	2,480.00	2,500.00	2,500.00
Undivided profits, net.....	1,696.01		192.91	1,503.75	2,154.63
Bills payable.....			10,000.00	10,000.00	10,000.00
Individual deposits.....	80,059.25	76,452.76	80,642.22	66,160.59	128,484.96
Time certificates of deposit.....	26,013.52	25,806.63	17,447.43	22,590.51	23,620.35
Cashier's checks.....			3.89		3.00
Total	\$ 136,518.81	\$ 127,759.39	\$ 135,766.45	\$ 127,754.85	\$ 191,763.54

Directors—J. B. Esgar, F. A. Tempel, Ernest H. Tempel, L. C. Rodgers, Harry Cline.

No. 243, STATE BANK.

THE FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier; W. A. Besel, Asst. Cashier.

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured).....	\$ 78,883.74	\$ 63,917.11	\$ 67,067.06	\$ 61,843.03	\$ 75,942.14
Loans and discounts (secured by collateral).....	29,485.50	34,268.50	24,817.73	26,042.50	29,507.30
Loans on real estate.....	4,340.00	4,800.00	4,800.00	4,800.00	5,200.00
Overdrafts (secured and unsecured).....	1,660.85	189.47	610.94	279.09	421.78
United States bonds.....				5,000.00	15,950.00
Other bonds and securities.....	194.00	100.00	100.00	150.00	100.00
Furniture and fixtures.....	2,675.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....			7,334.34		
Due from reserve banks.....	42,655.16	44,842.19	63,228.17	56,710.96	100,577.33
Checks on other banks.....	350.79	854.34	782.00	46.00	4,217.69
Gold.....	7,123.00	8,189.00	5,507.00	13,713.00	13,713.00
Currency.....	1,795.00	2,045.00	2,112.50	2,130.00	3,075.00

Silver and fractional coin.....	807.47	694.47	672.02	997.71
Other resources.....	600.00		175.70	
Total	\$ 170,570.01	\$ 162,400.08	\$ 179,531.76	\$ 252,201.95
LIABILITIES				
Capital stock.....	15,000.00	15,000.00	15,000.00	15,000.00
Surplus fund.....	3,000.00	3,500.00	3,500.00	3,500.00
Undivided profits, net.....	2,185.00	97.68	143.05	143.87
Savings accounts.....	2,811.95	2,557.86	2,852.58	2,640.80
Individual deposits.....	93,354.17	79,639.88	80,235.50	70,632.78
Demand certificates of deposit.....	3,170.31	3,576.23	2,866.08	3,948.40
Time certificates of deposit.....	50,085.90	54,835.40	74,806.45	68,038.15
Cashier's checks.....	1,062.68	3,193.03	128.10	774.32
Total	\$ 170,570.01	\$ 162,400.08	\$ 179,531.76	\$ 252,201.95

Directors—J. M. Allam, J. S. Cable, J. M. Cobbs.

PEOPLES STATE BANK OF WRAY, WRAY, YUMA COUNTY
No. 209, STATE BANK.

John Whyte, President; G. E. Hiser, Vice-President; W. T. Fair, Cashier.

RESOURCES				
Loans and discounts (unsecured).....	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917
Loans and discounts (secured by collateral).....	\$ 39,022.17	\$ 32,583.04	\$ 25,735.21	\$ 26,924.56
Loans on real estate.....	29,564.10	29,373.77	27,560.77	25,982.47
Overdrafts (secured and unsecured).....	13,194.50	12,824.22	8,405.00	12,850.00
Furniture and fixtures.....	131.94	26.71	26.71	142.88
Banking house.....	1,900.00	1,800.00	1,800.00	1,800.00
Cash items (not including checks on other banks).....			2,500.00	4,700.00
Due from reserve banks.....	11,154.09	56,827.63	78,951.67	92,977.64
Checks on other banks.....	578.59	762.69	138.83	896.10
Currency.....	4,505.00	3,654.00	3,740.00	4,218.00
Gold.....	620.00	685.00	740.00	760.00
Silver and fractional coin.....	624.43	828.12	545.51	724.14
Total	\$ 101,294.82	\$ 139,338.47	\$ 150,216.96	\$ 169,775.79
LIABILITIES				
Capital stock.....				
Surplus fund.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	5,000.00	7,000.00	7,000.00	7,000.00
Individual deposits.....	3,381.84	1,644.83	3,552.83	3,813.82
Time certificates of deposit.....	66,204.45	96,930.96	100,693.61	120,416.26
	11,708.53	18,762.68	23,970.52	23,545.71
Total	\$ 101,294.82	\$ 139,338.47	\$ 150,216.96	\$ 169,775.79

Directors—John Whyte, G. E. Hiser, M. A. Scheible, George L. Akey, C. M. Webster.

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. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Loans and discounts (unsecured)	\$ 16,452.34	\$ 13,638.24	\$ 18,166.96	\$ 21,641.08	\$ 44,471.58
Loans and discounts (secured by collateral)	67,859.23	58,611.05	55,493.68	57,105.27	42,433.60
Loans on real estate			325.00	50.00	1,380.00
Overdrafts (secured and unsecured)	397.30	292.17	472.67	590.17	906.72
United States bonds				60.00	4,550.00
Other bonds and securities	195.57	195.57	195.57	195.57	2,162.27
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)	3,399.91	6,589.02	3,831.54	12,229.75	13,077.48
Cash items (not including checks on other banks)		430.00	30.26		
Due from reserve banks	22,096.56	19,337.66	21,848.23	29,975.02	83,430.35
Checks on other banks	235.35	124.99	298.75	282.18	
Currency	3,393.00	2,686.00	3,400.00	5,226.00	5,457.00
Gold	120.00	235.00	342.50	467.50	672.50
Silver and fractional coin	788.82	754.03	1,063.58	812.45	949.59
Other resources	100.00				175.89
Total	\$ 117,588.08	\$ 105,771.73	\$ 108,218.74	\$ 131,184.99	\$ 202,216.98

LIABILITIES

Capital stock					
Surplus fund	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net	7,500.00	7,500.00	7,500.00	7,500.00	7,500.00
Dividends unpaid	4,523.05	2,094.42	2,057.53	3,440.68	4,233.50
Individual deposits	75.00	75.00			
Due to banks (not reserve banks)	81,174.32	64,751.22	65,285.94	80,507.87	145,885.37
Demand certificates of deposit			165.81		
Time certificates of deposit	2,500.00	5,000.00	5,000.00	5,000.00	5,000.00
Cashier's checks	6,634.57	8,964.75	9,231.62	18,868.16	20,672.77
Other liabilities	256.14	2,386.34	3,976.34	868.28	3,925.34
Total	\$ 117,588.08	\$ 105,771.73	\$ 108,218.74	\$ 131,184.99	\$ 202,216.98

Directors—D. M. Chapman, Arnold, Powell, Jessie M. Wheeler, Melvin S. Wheeler, Charles J. Wheeler.

No. 143, STATE BANK

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY

Joseph B. Male, President; George C. Crosson, Vice-President; E. W. Ewing, Cashier.

	Dec. 27, 1917	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 18,872.50	\$ 18,317.18	\$ 18,889.40	\$ 18,864.45	\$ 21,840.14
Loans and discounts (secured by collateral)	7,482.04	7,357.78	7,125.60	7,749.34	8,588.70
Loans on real estate	2,734.00	2,969.17	2,669.10	2,669.10	2,437.00
Overdrafts (secured and unsecured)	266.76	213.70	184.82	319.55	294.99
Other bonds and securities	963.04	1,083.79	1,096.25	1,380.09	2,427.52
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	310.51	174.41	416.55	189.50	4,732.10
Cash items (not including checks on other banks)	45.00	60.00	66.90	40.00	75.00
Due from reserve banks	7,969.19	5,268.48	5,019.72	5,070.26	8,873.37
Checks on other banks	7,22.80	6,874.48	3,30.10	428.48	5,03.41
Currency	1,685.00	2,850.00	2,715.00	2,472.00	1,915.00
Gold	485.00	495.00	320.00	155.00	290.00
Silver and fractional coin	404.76	390.80	234.94	86.39	322.33
Total	\$ 42,940.60	\$ 40,873.79	\$ 40,068.38	\$ 40,424.16	\$ 53,299.56
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	3,267.30	1,430.90	1,307.63	1,288.59	1,488.25
Bills payable .....	.....	.....	3,000.00	3,000.00	3,000.00
Individual deposits	18,873.05	18,418.14	14,860.50	16,380.09	29,282.98
Time certificates of deposit	5,800.25	5,800.25	5,800.25	4,688.48	4,328.33
Cashier's checks .....	.....	224.50	100.00	100.00	200.00
Total	\$ 42,940.60	\$ 40,873.79	\$ 40,068.38	\$ 40,424.16	\$ 53,299.56
Directors—George C. Crosson, E. W. Ewing, Margaret J. Gibbs, J. B. Male, William Male.					

No. 224, STATE BANK.

FARMERS STATE BANK OF YUMA, YUMA, YUMA COUNTY

George A. Dodd, President; J. F. Heiserman, Vice-President; Roy Shepherd, Cashier; I. L. Rising, Asst. Cashier.

	Dec. 27, 1917	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
RESOURCES					
Loans and discounts (unsecured)	\$ 63,797.60	\$ 64,185.36	\$ 82,992.31	\$ 108,469.61	\$ 97,404.88
Loans and discounts (secured by collateral)	108,251.10	118,707.57	127,476.43	137,461.65	118,086.04
Overdrafts (secured and unsecured)	3,111.41	1,866.03	1,283.70	2,327.22	2,887.82

FARMERS STATE BANK OF YUMA, YUMA, YUMA COUNTY—Continued

RESOURCES	Dec. 27, 1916	Mar. 5, 1917	May 1, 1917	June 20, 1917	Nov. 20, 1917
Other bonds and securities	\$ 1,652.66	\$ 2,300.53	\$ 2,394.89	\$ 1,921.22	\$ 3,269.31
Furniture and fixtures	1,450.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	3,900.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	88,322.08	88,639.18	84,408.78	42,529.60	153,927.41
Due from reserve banks	276.27	1,520.14	3,734.64	334.89	2,658.26
Checks on other banks	4,442.00	4,493.00	4,665.00	5,146.00	3,042.00
Currency	4,155.00	4,350.00	4,640.00	4,700.00	5,000.00
Gold	637.20	162.08	830.89	527.05	478.35
Silver and fractional coin					
Total	\$ 279,995.32	\$ 290,280.59	\$ 316,426.64	\$ 306,517.24	\$ 390,754.07
LIABILITIES					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	5,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Undivided profits, net	15,880.56	4,013.96	5,305.14	5,966.31	14,931.97
Individual deposits	183,847.43	193,148.31	208,054.31	168,670.87	265,474.01
Demand certificates of deposit	1,200.00	700.00	600.00	600.00	5,028.56
Time certificates of deposit	48,529.83	57,880.82	67,967.19	96,780.06	70,819.53
Certified checks	537.50	537.50	500.00	500.00	500.00
Total	\$ 279,995.32	\$ 290,280.59	\$ 316,426.64	\$ 306,517.24	\$ 390,754.07

Directors—George A. Dodd, W. H. Gerdtts, J. F. Heiserman, C. C. Chrismer, Burr Gardner, Roy Shepherd.

REPORT OF CONDITION OF THE MORRISON STATE
BANK, MORRISON, JEFFERSON COUNTY.

In the hands of Malcolm MacLean, Receiver.

Bills receivable at date of suspension.....	\$16,631.07	REAL ESTATE	On hand at suspension	\$ 8,284.03
Bills receivable collected	\$10,189.11		Acquired since	3,318.83
Bills receivable lost on real estate	3,318.83		Real estate sold	4,665.50
Loss on bills receivable	264.21		Real estate on hand	2,284.03
Bills receivable on hand	2,858.92		Loss on real estate (Englewood)	803.33
	\$16,631.07		Loss Section 25, T. 2 S., R. 71	
				\$11,602.86
Overdrafts at date of suspension	\$ 454.44	FURNITURE AND FIXTURES	On hand at suspension.....	\$ 1,400.00
Overdrafts paid	\$ 434.91		Furniture and fixtures sold	560.00
Overdrafts not paid	14.66		Loss on furniture and fixtures.....	840.00
Loss on overdrafts	4.87			\$ 1,400.00
	\$ 454.44		Amount due depositors at suspension.....	\$14,550.28
			Amount paid depositors.....	\$12,444.15
			Amount due depositors.....	2,106.13
				\$14,550.28
Rocky Mountain Horse Co. stock	\$ 300.00		Total cash collected.....	\$18,723.56
Rocky Mountain Horse stock sold	\$ 50.00		Total cash paid out	17,573.57
Loss on Rocky Mountain stock	250.00		Balance on hand.....	1,149.99
	\$ 300.00			\$18,723.56

STOCKS

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 December 31, 1917.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Loans and discounts.....	\$ 547.78	\$ 16,614.52	\$ 26,610.97
Overdrafts.....			327.03
Stocks, bonds, etc.....		3,900.09	
Real estate.....	10,000.00	11,969.79	
Furniture and fixtures.....		505.35	
Profit and loss.....			6,345.74
Cash.....	186.33		
Total.....	\$ 10,734.11	\$ 32,989.75	\$ 33,283.74
Good assets.....	\$ 10,734.11		\$ 10,734.11
Doubtful assets.....		32,989.75	
Worthless.....			33,283.74
Total.....	\$ 10,734.11	\$ 32,989.75	\$ 77,007.60

LIABILITIES

Claims proved, for liabilities shown by books..	\$ 68,205.59
Liabilities not proved as shown by books.....	8,277.01
Rediscouunts, Interstate Trust Company, Denver.....	525.00
Total.....	\$ 77,007.60

COLLECTIONS

Amount collected by Special Deputy:	
Assessments.....	\$ 4,250.00
From good assets.....	18,359.77
From doubtful assets.....	36,842.31
From worthless assets.....	16,700.84
Miscellaneous collections.....	17,714.26
Interest collected.....	1,617.95
Cash on hand at date of suspension.....	1,516.28
Total.....	\$ 97,001.41

DISPOSITION OF COLLECTIONS

Taxes paid.....	\$ 1,703.86
Interest paid.....	998.74
Preferred claims paid.....	1,718.87
Legal expenses paid.....	4,977.77
Special deputy paid to date.....	3,400.00
All other expenses.....	4,489.16
Paid W. K. Dudley on bills payable.....	32,619.75
Depositors paid by offsets.....	5,908.61
Rediscouunts.....	2,324.00
Charged to profit and loss.....	20,281.07
Real estate and other assets taken over.....	18,393.23
Cash on hand....., 19	186.33
Total.....	\$ 97,001.41

REPORT OF CONDITION OF THE LOUISVILLE BANK, LOUISVILLE, BOULDER COUNTY,
For the period ending December 31, 1917. In the hands of Special Deputy State Bank Commissioner
Everett Owens, Foster Building, Denver, Colorado.

ASSETS ON HAND AT DATE OF REPORT

	Good	Doubtful	Worthless
Bills receivable	\$ 17,630.23	\$ 20,685.90	\$ 48,959.40
Notes charged off before closing of bank			70,478.75
Miller Farms guarantee	539.06	53,500.00	17,164.00
Securities	2,760.23	621.87	
Industrial city bonds claimed by other parties			25,000.00
The Miller Farms Company stock		73.35	99,997.00
Overdrafts			2,177.55
Real estate	10,090.00		
Bank buildings	8,500.00		
Furniture and fixtures	1,126.00		
Cash from E. E. Drach	4,072.87		
	\$ 44,718.39	\$ 74,881.12	\$ 263,777.65

Notes and securities held by The City Bank and Trust Company	\$ 32,004.71
Collected and charged up by The City Bank and Trust Company	5,158.06
Notes and securities held by The National Surety Company	31,945.57
Collected by National Surety Company	7,773.40
Total	\$ 76,881.74

COLLECTIONS

Loans and discounts	\$ 33,951.47
Interest	3,763.18
Overdrafts	855.46
From banks	3,417.29
Chattels	138.65
Miscellaneous	3,972.51
Rents	7,034.41
Cash from State Bank Commissioner	4,072.87
Real estate	4,667.31
Total	\$ 61,873.58

LIABILITIES

Claims proved and allowed	\$121,388.54
Claims not allowed or proven:	
U. M. W. of A.	\$ 95,131.85
Miscellaneous	47,248.85
142,380.70	
Claims cancelled by offset	8,906.13
Total	\$ 372,675.38

DISPOSITION OF COLLECTIONS

Secured loans paid	\$ 13,695.96
Preferred claims paid	9,052.31
Salaries	6,763.35
Insurance and bonds	1,719.56
Postage	116.00
Court costs and legal expense	1,307.43
Taxes paid	3,936.43
Printing and stationery	91.58
Telephone and telegraph	40.59
Property repairs	1,831.78
Secured loans cancelled by court order	2,874.31
General expense	1,181.45
Dividends paid to date	13,217.04
Cash on hand	6,045.26
Total	\$ 61,873.15



RECEIVED

AUG 9 1953

COLORADO STATE LIBRARY
State Publications Library