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ANNUAL REPORT
OF THE
STATE
BANK COMMISSIONER
OF COLORADO
1918





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Twelfth Annual Report
OF THE
State Bank Commissioner
of Colorado

From January 1, 1918, to January 1, 1919



TO THE GOVERNOR

By GRANT McFERSON
State Bank Commissioner

DENVER, COLORADO
EAMES BROTHERS, STATE PRINTERS
1919



OFFICERS

Commissioner,

GRANT McFERNON.....Shirley Hotel, Denver

Chief Deputy,

AXEL B. OLSON.....1333 Lafayette Street, Denver

DEPUTY COMMISSIONERS

SIDNEY W. CLARK.....1560 Downing Street, Denver

FRANK STANSFIELD.....1059 Columbine Street, Denver

MORTIMER M. EWING.....1653 Madison Street, Denver

Office Secretary,

MRS. ROSE LAUNDON.....738 East Tenth Avenue, Denver

Clerk,

FRANK D. NELSON.....2340 South Milwaukee St., Denver

Offices: Rooms 124-125 State Capitol Building

Telephone: Main 5480—Branch 58

SPECIAL DEPUTIES

EVERETT OWENS.....529 Foster Building, Denver, Colo.

In Charge of The Louisville Bank and The Lafayette Bank
and Trust Company, Louisville and Lafayette, Colo.

GEORGE H. SWEENEY.....Thatcher Building, Pueblo, Colo.

In Charge of The International Bank of Commerce,
Pueblo, Colo.

E. W. DAVIS.....Steamboat Springs, Colo.

In Charge of The Milner Bank and Trust Company,
Steamboat Springs, Colo.

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LETTER OF TRANSMITTAL
OF THE
State Bank Commissioner

January 1, 1919.

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

Sir: Your State Bank Commissioner herewith submits the twelfth annual report, pursuant to Section 68, Chapter 44, Session Laws of Colorado, 1913.

A general statement follows regarding the condition of state and private banks, including trust companies, under supervision of this department, covering the period of the year nineteen hundred and eighteen.

A careful review of constantly changing conditions has, during the past year, impressed upon the minds of our people the importance of their generous support in financing the war necessities, and without doubt this has been accomplished through the patriotism of our citizens and the splendid organization of working forces enlisted from every source, who have so generously devoted weeks of their time in disposing of the various government securities during the year.

Regardless of an unprecedented demand for money in financing food production, the banks under this department are especially commended for their interest and devotion to patriotic work, and their assistance in this state has in no small measure been instrumental in placing Colorado on the "Honor List" of over-subscription of the various bond issues, in addition to which must be credited vast sums advanced for the support of war activities.

Closing this year, there are two hundred and forty banks and trust companies under supervision of the department—an increase of seven since my last annual report—representing in total resources an amount of \$106,291,705.23, the increase for the year in this item amounting to \$8,988,645.45. This material increase should be explained as involving a heavy financial transaction pend-

ing adjustment, leaving, however, the total resources over one hundred million dollars, with capital stock, surplus and undivided profits of \$12,090,247.89.

All available information regarding financial condition has been placed before applicants for certificates of authority that unless locality and territory actually needed additional banking facilities, it was deemed advisable to delay organization until the important question of government finance was settled.

It is not considered that the peace, so welcome to all, will materially affect Colorado, as the prosperity of nineteen hundred and eighteen was not founded upon war activities solely, but due in part to increased production of food stuffs, stimulated by government request along such lines.

This report will call attention to the closing of the Milner Bank and Trust Company of Steamboat Springs, under date of March 11, 1918; and, under the capable management of Special Deputy E. W. Davis, we have been able to pay sixty per cent in dividends to the creditors.

Conditions requiring this radical action were induced by gross mismanagement and investment of banking funds in personal enterprises of former official, with the usual result when this policy is pursued. Every effort had been put forth in endeavor to redeem this institution from its embarrassment, which was partially successful; but later found that for best interest of all concerned, it was advisable to place the bank in charge of this department for liquidation.

Such cases demonstrate that laxity on the part of directors will endanger the depositors through manipulations of the bank's assets, and it is my policy to urge all directors to devote ample time to the discussion of matters of importance to the bank.

The situation developed by the epidemic prevailing in this state has handicapped our work in completing all examinations required by law; however, exercising due caution enables us to practically complete work of the department, and we herewith submit the following:

First semi-annual period.....	Fees	\$11,743.24
Number of examinations.....	235	
Second semi-annual period.....	Fees.	11,975.85
Certified copies		24.00
Witness fees		9.80
Number of examinations.....	241	
Total receipts—1918.....		\$23,752.89
Total receipts—1917.....		22,134.60
Increase		\$ 1,618.29
Total examinations—1918		476
Total examinations—1917		473
Increase		3

The foregoing tabulation shows an increase of income which should justify an appropriation commensurate with requirements under the present advanced traveling and other expenses. Would it not appear that greater service could be rendered by ample appropriations, judiciously spent in expanding the department, which is the policy of practically all states maintaining a banking department?

The present salary of deputy commissioners is only on basis of bank employees, while one capable of filling the position of bank examiner must be a man of experience and exceptional qualifications.

Your Commissioner is under obligations to an able and harmonious office personnel, which by individual effort has enabled me to secure better results from year to year; and it is the policy of this office to extend every courtesy possible to bank officials and the general public.

The resignation of Mr. R. W. Joslyn, effective October 20, 1918, is regarded as a serious loss to the department, he having capably discharged his duties, severing his connection to assume a responsible position with a prominent trust company of Colorado. The vacancy above occasioned was filled by appointment of Mr. Mortimer M. Ewing, who for a number of years had been associated with banking institutions of Colorado and Wyoming and was highly recommended by former employers and business associates.

Suggestion from this office is readily adopted by new organizations to capitalize for an amount in excess of the legal requirement, with the idea of establishing responsibility.

With but few exceptions, private banks have incorporated during the past two years, thereby securing greater uniformity of outline, and reduction of practically sixty per cent of capital so invested.

Throughout the state the general condition of the banks has never been better, late reports showing a commendable reserve, desire to conform to the banking law and endeavor to conduct their business upon conservative basis.

The prosperity of Colorado has induced many promoters to place questionable stock, liberally discounting notes taken for the same, which will eventually occasion purchasing banks some embarrassment in collection of such notes at maturity.

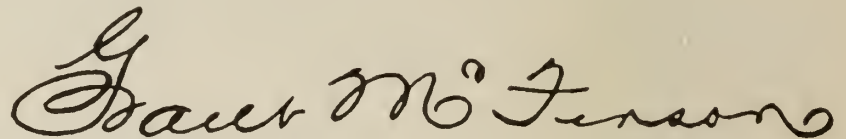
Personal approval of such business is withheld by me as Commissioner, for the reasons that there is legitimate demand for money to finance essential interests, and litigation in securing payment of such obligations can only result in detriment to the standing of banking institutions.

It becomes more apparent each month that there is necessity of some legislation which would control fake promotions, as without doubt many thousands of dollars have been lost to Colorado citizens through such operations during the past year.

In conclusion may I state that the courtesy extended by your Excellency is highly appreciated and has been helpful in my administration.

To the Attorney General and other state officers this department is under obligations for assistance and co-operation whenever solicited.

Respectfully,

A handwritten signature in cursive script, reading "Gaur M. Jensen". The signature is written in dark ink and is centered on the page.

State Bank Commissioner.

FOR THE CONSIDERATION OF ALL DIRECTORS AND OFFICERS

Upon the directors of a bank rests the responsibility for protection and care of the interests of depositors, stockholders 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 the 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, as 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 the 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 your bank.

Ample surety company bonds for employees are required by the Commissioner.

All employees should have stated vacations during each year, and directors should instruct officers in charge of employees to shift them from one desk or station to another from time to time.

Report promptly to Commissioner any defalcation or irregularity found among officers or employees; this is important.

Furnish the Commissioner names of employees who have had no vacation for two years.

A list of *overdrafts* should be brought before the directors at each monthly meeting and entered on the minutes; all thirty days old should be collected or charged

to Profit and Loss. We urge the utmost co-operation for the elimination of overdrafts account.

No charge ticket or check against the account of any depositor shall be allowed unless signed by two officers of the bank.

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

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

Generally speaking, it is good practice to secure financial statements from borrowers whose liability exceeds five hundred dollars on unsecured paper.

When 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.

Instruct officers to at least once a month take a proof of Individual Ledger, Cashier Checks, Certificate of Deposit, Certified Checks, Loans and Discounts, and Cash without any assistance from any clerk whatsoever and keep last lists for the Examiner's inspection.

No notes should be sold with or without recourse, except by order of the board of directors and the same entered in the minutes of the bank.

Every bank should keep a Journal or Teller's Cash Book and Journal and a General Ledger and itemize each item on the General Ledger.

A reconciliation book for correspondent banks should be kept by every bank.

No lead pencil entries should be allowed on any of the bank's books; all entries should be made with pen and ink.

Never erase a wrong entry, all corrections should be made by ruling a light line through the error and writing the correct amount above.

Do not destroy spoiled drafts, certificates of deposit or cashier's checks, but file in numerical order with paid drafts, certificates of deposit and cashier's checks.

Keep all blank drafts, certificates of deposit or cashier's checks under lock and key accessible only to your officers, excepting current pads.

CASH RESERVE

This should be carefully figured each day and results shown on Daily Statement Book. In determining this, use only actual cash and good checks on other banks.

Do not carry Cash Items in Cash, but in separate account on Daily Statement. Always keep full detailed list of such items on Teller's Cash Book or Journal.

Use actual cash count on Daily Statement and not "Journal Balance," carrying difference, if any, to "Over and Short."

Under no circumstances must checks be certified unless sufficient funds are on deposit to cover amount certified.

All charges to Interest Account and Expense Account should be verified and initialed by an officer of the bank.

Banks should make it a rule not to honor checks written with lead pencil; many banks return checks so made, stamping the same, "We do not pay lead pencil checks."

Deductions should not be made on deposit slips unless made out in depositor's own hand-writing.

It is recommended that banks educate their customers to make out their own deposit slip.

CERTIFICATES OF AUTHORITY ISSUED DURING 1918

The Nucla State Bank.....	Nucla
Bank of Idaho Springs.....	Idaho Springs
(Formerly The Clear Creek and Gilpin Trust Co.)	
The Bethune State Bank.....	Bethune
Farmers' and Merchants' State Bank of New Raymer.....	New Raymer
Farmers' State Bank of Cope.....	Cope
Commercial Savings Bank of Sterling.....	Sterling
Farmers' State and Savings Bank of Calhan.....	Calhan
The Agate State Bank.....	Agate
Farmers' State Bank of Deer Trail.....	Deer Trail
Citizens' State and Savings Bank.....	Boone
The Hasty State Bank.....	Hasty
The Arkansas Valley Bank.....	Florence
The Bank of Maybell.....	Maybell
Farmers' State Bank of Bovina.....	Bovina
The Snyder State Bank.....	Snyder
American State Bank of Brighton.....	Brighton
Bank of Steamboat Springs.....	Steamboat Springs
(Formerly a private bank.)	
The Northern Bank and Trust Company.....	Greeley
The Stockmen and Merchants Bank.....	Pagosa Springs

PRIVATE BANKS INCORPORATED

Bank of Steamboat Springs, Steamboat Springs, incorporated September 30, 1918.

REORGANIZATIONS

The Clear Creek and Gilpin Trust Company, Idaho Springs, reorganized February 28, 1918, as the Bank of Idaho Springs.

NATIONALIZED

The Emerson and Buckingham Bank and Trust Company, Longmont, nationalized September 10, 1918, as The American National Bank.

Stock Growers' Bank, Walden, nationalized September 27, 1918, as the First National Bank of Walden.

VOLUNTARY LIQUIDATIONS

The Wigton State Bank, Pueblo, liquidated February 28, 1918.

The Royal Bank, Denver, liquidated March 13, 1918.

State Mercantile Bank, Denver, liquidated March 30, 1918.

The Marble City State Bank, Marble, liquidated September 17, 1918.

PURCHASED BY STATE BANKS

The Bank of Norwood, Norwood, purchased by The Norwood State Bank, Norwood, March 18, 1918.

MERGED WITH STATE BANKS

Citizens Exchange Bank, Denver, merged with The Broadway Bank, Denver, August 31, 1918.

CHANGE OF TITLE

Farmers' and Merchants' State Bank of Brighton, Brighton, changed to Farmers' State Bank of Brighton, Brighton, February 27, 1918.

Fort Morgan State Bank, Fort Morgan, changed to Farmers' State Bank of Fort Morgan, Fort Morgan, April 25, 1918.

Citizens' State Bank of Coloflats, Coloflats, changed to Citizens' State Bank of Branson, Branson, December 7, 1918. (Name of town changed.)

INCREASES OF CAPITAL APPROVED

The Lincoln State Bank, Arriba, from \$10,000 to \$25,000.

State Bank of Sugar City, Sugar City, from \$15,000 to \$30,000.

Denver Stock Yards Bank, Denver, from \$100,000 to \$250,000.

The Flagler State Bank, Flagler, from \$12,500 to \$25,000.

Farmers' State Bank of Flagler, Flagler, from \$10,000 to \$25,000.

The Ignacio State Bank, Ignacio, from \$10,000 to \$25,000.

Garfield County State Bank, Grand Valley, from \$10,000 to \$25,000.

Bank of Baca County, Two Buttes, from \$10,000 to \$15,000.

Cheyenne County State Bank, Cheyenne Wells, from \$15,000 to \$30,000.

Home State Bank, Montrose, from \$30,000 to \$60,000.

The Bethune State Bank, Bethune, from \$10,000 to \$16,000.

The Eckley State Bank, Eckley, from \$15,000 to \$25,000.

The Mead State Bank, Mead, from \$10,000 to \$25,000.

Stock Growers' Bank, Walden, from \$20,000 to \$25,000.

Bank of Steamboat Springs, Steamboat Springs, from \$10,000 to \$25,000.

State Savings Bank, Colorado Springs, from \$25,000 to \$50,000.

REDUCTION OF CAPITAL APPROVED

The Cripple Creek State Bank, Cripple Creek, from \$30,000 to \$20,000.

BANKS WHICH BECAME MEMBERS OF THE FEDERAL RESERVE SYSTEM

The American Bank and Trust Company, Denver.

The Denver Stock Yards Bank, Denver.

BANKS IN CHARGE OF SPECIAL DEPUTIES

Louisville Bank, Louisville, and The Lafayette Bank and Trust Company, Lafayette.

The International Bank of Commerce, Pueblo.

The Milner Bank and Trust Company, Steamboat Springs.

ABSTRACT OF STATE BANKS

	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$11,779,606.37	\$12,152,203.07	\$12,661,123.13	\$13,561,399.96	\$13,534,996.65
Loans and discounts (secured by collateral).....	13,347,585.43	13,607,262.71	13,957,403.46	13,982,182.80	14,821,264.59
Loans on real estate.....	2,431,110.48	2,338,563.48	2,281,485.32	2,254,542.32	2,281,984.45
Overdrafts (secured and unsecured).....	143,741.06	135,044.92	136,370.07	213,594.70	220,070.03
United States bonds.....	762,600.85	957,192.57	1,951,773.41	1,442,598.59	2,712,361.11
Bonds to secure postal savings.....	198,759.27	200,547.00	213,293.30	219,873.00	203,503.26
Other bonds and securities.....	3,283,463.26	3,543,144.89	3,392,786.05	3,276,451.15	3,430,155.80
Premium on bonds.....	14,053.05	1,203.15	888.45	863.45	911.45
Furniture and fixtures.....	402,320.20	407,737.43	418,136.52	446,945.73	475,085.78
Banking house.....	541,137.31	561,797.35	583,163.39	603,163.39	693,148.21
Other real estate.....	273,290.29	273,979.71	274,784.91	234,083.17	204,256.31
Due from banks (not reserve banks).....	518,486.30	536,852.70	470,433.95	334,675.76	472,870.45
Cash items (not including checks on other banks).....	31,684.03	45,454.05	69,897.41	55,632.77	77,692.92
Due from reserve banks.....	10,223,449.09	10,694,963.33	8,854,253.52	6,802,152.20	9,441,612.55
Checks on other banks.....	452,958.37	283,164.89	267,466.99	267,018.85	368,328.46
Currency.....	1,278,420.00	1,218,735.00	1,302,316.00	1,207,874.00	1,319,238.00
Gold.....	331,960.00	314,538.00	362,970.50	317,853.50	316,258.00
Silver and fractional coin.....	259,876.54	249,831.67	258,080.56	246,215.89	272,052.03
Expense account.....	12,446.06	17,486.93	77,642.02	1,248.51	8,930.74
Other resources.....	60,894.89	120,010.98	.....	224,797.98	264,510.49
Total	\$46,347,842.85	\$47,659,713.83	\$47,534,139.06	\$45,693,167.72	\$51,119,231.28
LIABILITIES.					
Capital stock.....	\$ 4,365,000.00	\$ 4,395,000.00	\$ 4,447,500.00	\$ 4,677,500.00	\$ 4,787,500.00
Surplus fund.....	1,247,856.32	1,316,930.97	1,368,881.42	1,344,651.42	1,380,648.37
Undivided profits, net.....	693,906.57	543,881.93	693,698.80	628,997.68	704,142.62
Bills payable.....	212,803.97	345,350.00	468,888.34	768,831.24	970,259.24
Notes rediscounted.....	98,389.38	129,780.72	135,883.64	218,055.22	495,118.55
Savings accounts.....	4,896,916.00	4,848,298.36	4,910,475.13	5,077,595.92	5,103,296.11
Postal savings accounts.....	119,122.11	147,185.30	104,975.77	100,083.26	90,177.74
Trust funds.....	673.61	2,601.83	726.36	1,055.59	8,750.64
Dividends unpaid.....	72,992.00	6,314.76	3,367.94	32,994.03	2,681.91
Individual deposits.....	25,386,189.36	25,883,378.88	25,426,230.64	22,556,936.28	26,913,712.48
Due to banks (not reserve banks).....	1,318,387.50	1,558,975.72	1,258,900.85	993,056.86	1,376,835.29
Due to reserve banks.....	34,856.18	43,987.64	77,660.77	85,375.98	329,095.67
Demand certificates of deposit.....	1,172,042.15	1,077,172.87	1,173,965.97	1,045,110.00	1,106,998.42
Time certificates of deposit.....	6,130,859.23	6,555,486.33	6,601,461.35	7,211,833.92	6,510,271.18
Certified checks.....	19,804.00	54,602.51	26,882.35	21,066.03	24,333.35
Cashier's checks.....	469,387.18	660,992.67	713,765.12	702,146.24	948,688.24
Reserved for interest.....	22,835.24	32,479.66	43,476.04	10,121.73	33,405.26
Reserved for taxes.....	36,786.71	39,259.46	45,406.71	26,994.28	29,439.80
Other liabilities.....	99,035.34	18,034.22	31,991.92	190,762.04	303,876.41
Total	\$46,347,842.85	\$47,659,713.83	\$47,534,139.06	\$45,693,167.72	\$51,119,231.28

ABSTRACT OF TRUST COMPANIES

	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 6,919,866.36	\$ 7,543,137.91	\$ 7,565,548.39	\$ 7,931,830.77	\$ 7,196,437.81
Loans and discounts (secured by collateral).....	15,445,417.47	14,240,152.59	14,205,530.83	14,408,307.20	14,674,742.20
Loans on real estate.....	2,878,967.78	2,758,877.98	2,764,898.95	2,802,675.68	2,637,948.67
Overdrafts (secured and unsecured).....	29,835.86	30,641.56	21,144.33	38,717.65	38,109.47
United States bonds.....	1,350,087.76	1,738,898.08	1,780,569.07	1,245,736.44	2,423,248.38
Bonds to secure postal savings.....	215,799.00	215,799.00	215,799.00	215,799.00	213,799.00
Other bonds and securities.....	8,142,185.14	7,745,434.99	7,606,553.84	7,531,952.84	7,281,424.61
Premium on bonds.....	30,858.61	30,129.04	29,204.79	40,698.70	26,529.66
Furniture and fixtures.....	241,136.02	237,268.80	262,288.91	258,281.70	282,751.64
Banking house.....	614,718.15	600,218.15	738,718.15	739,298.15	806,798.15
Other real estate.....	425,586.92	419,146.31	385,201.54	356,423.83	383,771.00
Due from banks (not reserve banks).....	474,643.59	212,302.25	167,558.60	138,042.17	237,932.59
Cash items (not including checks on other banks).....	108,302.95	47,152.30	34,776.11	61,446.00	57,496.31
Due from reserve banks.....	8,638,123.07	8,497,666.13	7,949,923.12	8,640,869.51	15,389,577.88
Checks on other banks.....	678,639.13	322,899.76	242,467.86	565,503.69	853,090.89
Currency.....	1,207,228.00	1,079,919.00	1,215,037.00	1,142,765.00	1,008,408.00
Gold.....	355,735.00	423,372.00	407,889.50	361,732.00	331,149.50
Silver and fractional coin.....	107,678.62	90,142.17	126,042.09	106,091.38	108,256.10
Expense account.....	11.46	72.71			
Other resources.....	114,660.36	104,209.62	104,591.28	135,001.25	171,924.52
Total	\$47,979,481.25	\$46,337,440.35	\$45,823,743.36	\$46,721,172.96	\$54,123,396.38
LIABILITIES.					
Capital stock.....	\$ 3,140,000.00	\$ 3,090,000.00	\$ 3,040,000.00	\$ 3,040,000.00	\$ 3,290,000.00
Surplus fund.....	1,275,700.00	1,282,200.00	1,283,000.00	1,300,200.00	1,290,396.42
Undivided profits, net.....	357,892.38	420,318.31	528,663.11	340,458.90	480,974.68
Bills payable.....	138,300.00	128,300.00	288,000.00	223,000.00	354,750.66
Notes rediscounted.....	20,424,196.52	100,000.00	135,000.00	334,812.70	312,407.68
Savings accounts.....	172,855.09	20,022,007.81	19,965,941.24	20,490,377.93	19,581,649.41
Postal savings accounts.....	952,576.54	142,023.41	136,685.34	128,899.08	112,875.81
Trust funds.....	50,250.00	594,304.90	543,834.26	1,027,621.56	1,563,063.07
Dividends unpaid.....	15,744,110.20	496.00	591.00	54,718.50	13,388.38
Individual deposits.....	1,359,771.50	14,862,426.80	14,014,409.01	14,155,334.55	15,904,823.21
Due to banks (not reserve banks).....	9,650.76	1,269,200.81	1,353,371.95	1,205,022.08	1,153,067.85
Due to reserve banks.....	437,775.13	600,186.32	595,926.63	625,826.87	746,704.39
Demand certificates of deposit.....	3,222,594.71	397,974.70	356,406.48	363,530.47	446,898.53
Time certificates of deposit.....	90,364.91	2,817,868.94	2,859,435.96	2,796,590.58	2,420,579.56
Certified checks.....	414,502.01	67,417.92	47,135.11	69,878.22	52,976.98
Cashier's checks.....	53,806.50	324,093.33	396,603.83	418,168.81	6,021,584.54
Reserved for interest.....	67,978.08	103,722.37	150,409.86	33,759.47	161,423.95
Reserved for taxes.....	67,156.92	56,509.61	39,019.43	51,687.26	67,744.60
Other liabilities.....		58,389.12	89,307.15	61,312.98	148,086.66
Total	\$47,979,481.25	\$46,337,440.35	\$45,823,743.36	\$46,721,172.96	\$54,123,396.38

ABSTRACT OF PRIVATE BANKS

RESOURCES.	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 401,200.85	\$ 401,462.65	\$ 385,229.15	\$ 398,900.50	\$ 341,062.92
Loans and discounts (secured by collateral).....	268,693.97	272,264.26	281,009.84	277,001.41	199,117.85
Loans on real estate.....	111,801.09	105,249.92	90,717.27	96,146.69	84,276.36
Overdrafts (secured and unsecured).....	16,791.71	11,848.51	6,638.40	10,928.81	16,458.74
United States bonds.....	23,075.00	33,850.00	111,326.00	51,361.10	49,642.44
Bonds to secure postal savings.....					
Other bonds and securities.....	36,805.62	51,863.54	57,693.29	18,836.47	45,828.00
Premium on bonds.....					
Furniture and fixtures.....	14,365.10	14,074.65	15,999.75	15,681.08	11,397.58
Banking house.....	16,149.17	9,000.00	18,000.00	18,000.00	6,500.00
Other real estate.....	22,265.04	12,179.63	9,688.29	9,688.29	12,877.16
Due from banks (not reserve banks).....	22,402.49	13,417.82	7,289.39	9,542.38	15,790.32
Cash items (not including checks on other banks).....	868.54	148.43	141.75	2,300.00	92.20
Due from reserve banks.....	561,352.40	487,354.34	314,296.31	216,889.60	196,037.35
Checks on other banks.....	9,990.86	6,614.52	8,379.21	8,357.87	6,198.41
Currency.....	45,216.00	38,003.00	41,987.00	37,593.00	33,745.00
Gold.....	16,505.00	16,962.50	14,992.50	15,157.50	6,935.00
Silver and fractional coin.....	7,957.11	8,840.12	7,747.60	7,613.94	5,647.66
Expense account.....	3,264.25	966.37	4,008.33	472.73	433.64
Other resources.....	6,066.59	3,206.17		39,290.01	536.94
Total.....	\$ 1,584,770.79	\$ 1,487,306.43	\$ 1,375,144.08	\$ 1,233,761.38	\$ 1,032,577.57
LIABILITIES.					
Capital stock.....	\$ 160,000.00	\$ 125,000.00	\$ 110,000.00	\$ 110,000.00	\$ 90,000.00
Surplus fund.....	56,092.75	59,156.50	55,500.00	55,625.00	56,227.14
Undivided profits, net.....	15,107.70	8,260.23	14,573.20	15,641.49	12,359.47
Bills payable.....			4,500.00	14,500.00	4,500.00
Notes rediscounted.....		4,500.00			
Savings accounts.....	12,567.40	15,877.97	15,852.74	16,809.09	18,365.12
Postal savings accounts.....					3,359.89
Trust funds.....					
Dividends unpaid.....					
Individual deposits.....	996,041.82	924,690.67	856,477.57	722,494.26	638,601.28
Due to banks (not reserve banks).....	9,724.28	8,397.09	3,583.22	3,995.52	3,205.35
Due to reserve banks.....					
Demand certificates of deposit.....	56,308.36	56,322.62	50,955.05	31,023.02	32,773.19
Time certificates of deposit.....	271,059.16	276,499.30	253,024.73	261,007.66	158,689.18
Certified checks.....				13.25	19.00
Cashier's checks.....	4,391.85	4,733.20	7,598.34	2,652.09	13,912.95
Reserved for interest.....		631.68			
Reserved for taxes.....	536.73	200.00			
Other liabilities.....	2,940.74	3,037.17	3,079.23		565.00
Total.....	\$ 1,584,770.79	\$ 1,487,306.43	\$ 1,375,144.08	\$ 1,233,761.38	\$ 1,032,577.57

ABSTRACT OF ALL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER

	Dec. 31, 1917	Mar. 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$19,100,673.58	\$20,096,803.63	\$20,611,900.67	\$21,892,131.23	\$21,072,497.38
Loans and discounts (secured by collateral)	29,061,696.87	28,119,679.56	28,443,944.13	28,667,491.41	29,695,124.64
Loans on real estate	5,421,879.35	5,202,691.38	5,137,101.54	5,153,364.69	5,004,209.48
Overdrafts (secured and unsecured)	190,368.63	177,534.99	164,152.80	263,241.16	274,638.24
United States bonds	2,135,763.61	2,729,940.65	3,843,668.48	2,739,696.13	5,185,251.93
Bonds to secure postal savings	414,558.27	416,346.00	429,092.30	435,672.00	417,302.26
Other bonds and securities	11,462,454.02	11,340,443.42	11,057,033.18	10,827,240.46	10,757,408.41
Premium on bonds	44,911.66	31,332.19	30,093.24	41,562.15	27,441.11
Furniture and fixtures	657,821.32	659,080.88	696,425.18	720,908.51	769,235.00
Banking house	1,172,004.63	1,171,015.50	1,339,751.64	1,360,461.54	1,506,446.36
Other real estate	721,142.25	705,305.65	669,674.74	600,195.29	600,904.47
Due from banks (not reserve banks)	1,015,532.38	762,572.77	645,281.94	482,260.31	726,593.36
Cash items (not including checks on other banks)	140,855.52	92,754.78	104,815.27	119,378.77	135,281.43
Due from reserve banks	19,422,924.56	19,679,983.80	17,118,472.95	15,659,911.31	25,027,227.78
Checks on other banks	1,141,588.36	612,679.17	518,314.06	840,880.41	1,227,617.76
Currency	2,530,864.00	2,336,657.00	2,559,340.00	2,388,232.00	2,361,391.00
Gold	704,200.00	754,872.50	785,852.50	694,743.00	654,342.50
Silver and fractional coin	375,512.27	348,813.96	391,870.25	359,921.21	385,955.79
Expense	15,721.77	18,526.01	18,526.01	1,721.24	9,364.38
Other resources	181,621.84	227,426.77	186,241.63	399,089.24	436,971.95
Total	\$95,912,094.89	\$95,484,460.61	\$94,733,026.50	\$93,648,102.06	\$106,275,205.23
Reserve	29.01%	29.54%	26.14%	23.81%	32.49%
Average Reserve					28.19%
LIABILITIES.					
Capital stock	\$ 7,665,000.00	\$ 7,610,000.00	\$ 7,597,500.00	\$ 7,827,500.00	\$ 8,167,500.00
Surplus fund	2,579,649.07	2,658,287.47	2,707,381.42	2,700,476.42	2,727,271.93
Undivided profits, net	1,066,906.65	972,460.47	1,236,935.11	985,098.07	1,197,476.77
Bills payable	351,103.97	473,650.00	761,388.34	1,006,331.24	1,329,509.90
Notes rediscounted	98,389.38	234,280.72	270,883.64	552,867.92	807,526.23
Savings accounts	25,333,679.92	24,886,184.14	24,892,269.11	25,584,782.94	24,703,310.64
Postal savings accounts	291,977.20	289,208.71	241,661.11	228,982.34	206,413.44
Trust funds	953,250.15	596,906.73	544,560.56	1,028,677.15	1,571,813.71
Dividends unpaid	123,242.00	6,810.76	3,958.94	87,712.53	16,070.29
Individual deposits	42,126,341.38	41,670,496.35	40,297,117.22	37,434,765.09	43,457,136.97
Due to banks (not reserve banks)	2,687,883.28	2,836,573.62	2,615,859.02	2,202,074.46	2,533,108.49
Due to reserve banks	44,506.94	644,173.96	673,587.40	711,202.85	1,075,800.06
Demand certificates of deposit	1,616,125.64	1,531,470.19	1,581,327.50	1,439,636.49	1,586,670.14
Time certificates of deposit	9,624,513.10	9,649,854.57	9,713,922.04	10,269,432.16	9,089,539.92
Certified checks	110,168.91	122,020.43	74,017.46	90,957.50	77,329.33
Cashier's checks	888,281.04	989,819.20	1,117,967.29	1,122,967.14	6,984,185.73
Reserved for interest	76,641.74	136,833.71	193,885.90	43,881.20	194,829.21
Reserved for taxes	105,301.52	95,969.07	84,426.14	78,681.54	97,184.40
Other liabilities	169,133.00	79,460.51	124,378.30	252,075.02	452,528.07
Total	\$95,912,094.89	\$95,484,460.61	\$94,733,026.50	\$93,648,102.06	\$106,275,205.23

COMPARATIVE STATEMENT

	Number of Banks	Capital, Surplus, and Undivided Profits	Total Resources
Abstract No. 47—Nov. 1, 1918.....	239	\$12,090,247.89	\$106,275,205.23
Abstract No. 1—Feb. 14, 1908.....	105	6,201,026.73	29,594,052.29
Increase	134	\$ 5,889,221.16	\$ 76,681,152.94
Dec. 27, 1916, other real estate.....			\$885,388.80
Nov. 1, 1918, other real estate.....			549,769.61
Total decrease			\$335,619.19

	Per cent Overdrafts to Deposits	Overdrafts	Individual Deposits
Abstract No. 1—Feb. 14, 1908.....	1.09	\$131,228.74	\$12,023,579.57
Abstract No. 36—Dec. 27, 1916.....	.72	219,898.08	30,531,675.72
Abstract No. 47—Nov. 1, 1918.....	.63	274,638.24	43,457,136.97

	Nov. 20, 1917	Nov. 1, 1918
Total resources	\$97,303,059.78	\$106,275,205.23
Total deposits	84,851,785.70	91,301,378.72
Total U. S. bonds	2,094,812.43	5,185,251.93
Total other bonds	11,650,362.56	10,757,408.41

Private Banks	Total Resources
Nov. 17, 1916, 29 banks.....	\$2,765,848.64
Nov. 1, 1918, 8 banks.....	1,032,577.57
Decrease 21	\$1,733,271.07
Aug. 31, 1918, bills payable and rediscounts.....	\$2,526,307.98
Sept. 12, 1916, bills payable and rediscounts	502,913.89
Increase	\$2,023,394.09
May 1, 1917, savings deposits.....	\$24,420,664.31
Time certificates of deposit.....	9,805,439.29
Total	\$34,226,103.60
Nov. 1, 1918, savings deposits.....	\$24,703,310.64
Time certificates of deposit.....	9,089,539.92
Total	\$33,792,850.56

COMPILED FROM CALL REPORTS UNDER DATE NOVEMBER 1, 1918

	Capital	Total Capital	Total Surplus	Total Undivided Profits	
89 Banks with capital.....\$	10,000	\$ 890,000	\$ 264,173.37	\$ 138,390.40	{ 9 Without surplus 1 Without undivided profits
5 Banks with capital.....	12,000	60,000	15,650.00	8,507.62	
1 Bank with capital.....	12,500	12,500	450.00	3,653.05	{ 5 Without undivided profits 2 Without surplus
30 Banks with capital.....	15,000	450,000	178,000.00	70,533.56	
8 Banks with capital.....	20,000	160,000	34,000.00	18,788.34	1 Without surplus
32 Banks with capital.....	25,000	800,000	218,725.00	112,910.06	{ 5 Without surplus 2 Without undivided profits
21 Banks with capital.....	30,000	630,000	277,650.00	91,303.42	2 Without surplus
1 Bank with capital.....	35,000	35,000	17,500.00	11,582.15	
1 Bank with capital.....	40,000	40,000	3,500.00	4,431.69	
17 Banks with capital.....	50,000	850,000	294,500.00	180,892.57	1 Without surplus
1 Bank with capital.....	60,000	60,000	2,000.00	5,582.98	
2 Banks with capital.....	75,000	150,000	1,500.00	12,369.77	1 Without surplus
4 Banks with capital.....	100,000	400,000	48,000.00	30,642.23	
1 Bank with capital.....	250,000	250,000	25,000.00	14,554.78	{ 2 Without surplus 2 Without undivided profits
6 Private banks.....	10,000	60,000	32,227.14	11,525.38	
2 Private banks.....	15,000	30,000	24,000.00	834.09	1 Without undivided profits
4 Trust companies.....	50,000	200,000	77,200.00	11,137.14	
1 Trust company.....	75,000	75,000	14,500.00	6,084.33	
4 Trust companies.....	100,000	400,000	154,000.00	56,849.24	1 Without surplus
1 Trust company.....	125,000	125,000	10,000.00	14,352.78	
1 Trust company.....	150,000	150,000	40,000.00	22,068.10	
1 Trust company.....	200,000	200,000	40,000.00	5,916.41	
1 Trust company.....	240,000	240,000	12,000.00	2,084.31	
3 Trust companies.....	300,000	900,000	254,696.42	85,705.01	
2 Trust companies.....	500,000	1,000,000	688,000.00	276,777.36	
239 Totals.....		\$8,167,500	\$2,727,271.93	\$1,197,476.77	

GEOGRAPHICAL INDEX

ADAMS COUNTY

5 Banks	NAME OF BANK	TOWN
	American State Bank of Brighton.....	Brighton
	Aurora State and Savings Bank, The.....	Aurora
	Bennett State Bank, The.....	Bennett
	East Lake State Bank, The.....	East Lake
	Farmers' State Bank of Brighton.....	Brighton

ALAMOSA COUNTY

1 Bank	NAME OF BANK	TOWN
	Safety First State and Savings Bank.....	Alamosa

ARAPAHOE COUNTY

5 Banks	NAME OF BANK	TOWN
	Byers State Bank, The.....	Byers
	Deer Trail State Bank, The.....	Deer Trail
	Farmers' State Bank of Deer Trail.....	Deer Trail
	Littleton State Bank, The.....	Littleton
	Strasburg State Bank, The.....	Strasburg

ARCHULETA COUNTY

2 Banks	NAME OF BANK	TOWN
	Citizens' Bank of Pagosa Springs.....	Pagosa Springs
	Stockmen's and Merchants' Bank.....	Pagosa Springs

BACA COUNTY

4 Banks	NAME OF BANK	TOWN
	Bank of Baca County.....	Two Buttes
	Colorado State Bank of Stonington.....	Stonington
	Farmers' State Bank of Springfield.....	Springfield
	First State Bank of Springfield.....	Springfield

BENT COUNTY

	Bent County Bank of Las Animas.....	Las Animas
	Farmers' State Bank of Las Animas.....	Las Animas
	Hasty State Bank, The.....	Hasty

BOULDER COUNTY

5 Banks	NAME OF BANK	TOWN
	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	NAME OF BANK	TOWN
	Cheyenne County State Bank.....	Cheyenne Wells
	Kit Carson State Bank, The.....	Kit Carson

CLEAR CREEK COUNTY

3 Banks	NAME OF BANK	TOWN
	Bank of Clear Creek County.....	Georgetown
	Bank of Georgetown.....	Georgetown
	Bank of Idaho Springs.....	Idaho Springs

CONEJOS COUNTY

2 Banks	NAME OF BANK	TOWN
	Colonial State Bank.....	Manassa
	Commercial State Bank.....	Antonito

COSTILLA COUNTY

4 Banks	NAME OF BANK	TOWN
	Blanca State Bank, The.....	Blanca
	Costilla County Bank.....	San Acacio
	First State Bank of Mesita.....	Mesita
	Hooper State Bank, The.....	Hooper

CROWLEY COUNTY

3 Banks	NAME OF BANK	TOWN
	Citizens' State Bank of Ordway.....	Ordway
	Olney Springs State Bank, The.....	Olney Springs
	State Bank of Sugar City.....	Sugar City

CUSTER COUNTY

1 Bank	NAME OF BANK	TOWN
	Henry H. Tomkins and Company, Bankers.....	Westcliffe

GEOGRAPHICAL INDEX—Continued

DELTA COUNTY

5 Banks

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

DENVER COUNTY

24 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
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
Silver State 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.....	Gypsum
Red Cliff State Bank, The.....	Red Cliff

ELBERT COUNTY

6 Banks

Agate State Bank, The.....	Agate
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

9 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
Farmers' State and Savings Bank of Calhan.....	Calhan
First State Bank of Calhan.....	Calhan
Monument State Bank, The.....	Monument
State Bank of Ramah.....	Ramah
State Savings Bank, The.....	Colorado Springs

FREMONT COUNTY

1 Bank

Arkansas Valley Bank, The.....	Florence
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GARFIELD COUNTY

4 Banks

First State Bank of Silt.....	Silt
Garfield County State Bank.....	Grand Valley
New Castle State Bank.....	New Castle
Union State Bank of Rifle.....	Rifle

GEOGRAPHICAL INDEX—Continued

GRAND COUNTY

2 Banks

Bank of Kremmling, The.....Kremmling
 First State Bank of Sulphur Springs.....Hot Sulphur Springs

GUNNISON COUNTY

2 Banks

Bank of Crested Butte.....Crested Butte
 Gunnison Bank and Trust Company, The.....Gunnison

HUERFANO COUNTY

2 Banks

Guaranty State Bank.....Walsenburg
 La Veta State Bank, The.....La Veta

JACKSON COUNTY

1 Bank

North Park Bank, The.....Walden

JEFFERSON COUNTY

2 Banks

First State Bank of Arvada.....Arvada
 Golden Savings Bank, The.....Golden

KIOWA COUNTY

3 Banks

Colorado State Bank, Haswell.....Haswell
 First State Bank of Brandon.....Brandon
 People's State Bank of Towner.....Towner

KIT CARSON COUNTY

8 Banks

Bethune State Bank, The.....Bethune
 Burlington State Bank, The.....Burlington
 Farmers' State Bank of Flagler.....Flagler
 Flagler State Bank, The.....Flagler
 Seibert State Bank, The.....Seibert
 Stock Growers' State Bank.....Burlington
 Stratton State Bank, The.....Stratton
 Vona State Bank, The.....Vona

LA PLATA COUNTY

3 Banks

Durango Trust Company, The.....Durango
 Farmers' and Merchants' Bank.....Bayfield
 Ignacio State Bank, The.....Ignacio

LARIMER COUNTY

4 Banks

Estes Park Bank, The.....Estes Park
 Farmers' Bank and Trust Company of Fort Collins, The.....Fort Collins
 Farmers' Bank of Timnath.....Timnath
 Larimer County Bank and Trust Company, The.....Loveland

LAS ANIMAS COUNTY

4 Banks

Citizens' State Bank of Branson.....Branson
 Commercial Savings Bank, The.....Trinidad
 First State Bank of Aguilar.....Aguilar
 International State Bank, The.....Trinidad

LINCOLN COUNTY

5 Banks

Bovina State Bank, The.....Bovina
 Farmers' and Merchants' Bank of Limon.....Limon
 Genoa State Bank, The.....Genoa
 Limon State Bank, The.....Limon
 Lincoln State Bank, The.....Arriba

LOGAN COUNTY

9 Banks

Commercial Savings Bank of Sterling.....Sterling
 Farmers' Bank of Fleming.....Fleming
 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

GEOGRAPHICAL INDEX—Continued

MESA COUNTY

6 Banks

Bank of DeBeque, The.....	DeBeque
Bank of Grand Junction, The.....	Grand Junction
First Bank of Fruita.....	Fruita
First State Bank of Clifton.....	Clifton
Stockmen's Bank of Collbran.....	Collbran
United States Bank and Trust Company, The.....	Grand Junction

MINERAL COUNTY

1 Bank

Tomkins Brothers, Bankers.....	Creede
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MOFFAT COUNTY

1 Bank

Bank of Maybell, The.....	Maybell
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MONTEZUMA COUNTY

1 Bank

J. J. Harris and Company, Bankers.....	Dolores
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MONTROSE COUNTY

3 Banks

Home State Bank, The.....	Montrose
Nucla State Bank, The.....	Nucla
Olathe State Bank, The.....	Olathe

MORGAN COUNTY

8 Banks

Farmers' State Bank of Brush.....	Brush
First State Bank of Hillrose.....	Hillrose
First State Bank of Wiggins.....	Wiggins
Farmers' State Bank of Fort Morgan.....	Fort Morgan
Goodrich State Bank, The.....	Goodrich
Orchard State Bank, The.....	Orchard
Synder State Bank, The.....	Synder
Weldon Valley State Bank.....	Weldona

OTERO COUNTY

7 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.....	La Junta
People's State Bank.....	Rocky Ford

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
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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

GEOGRAPHICAL INDEX—Continued

PUEBLO COUNTY

4 Banks	
Bank of Pueblo, The.....	Pueblo
Citizens' State and Savings Bank.....	Boone
Minnequa Bank of Pueblo, The.....	Pueblo
Pueblo Savings Bank and Trust Company, The.....	Pueblo

RIO BLANCO COUNTY

1 Bank	
Bank of Meeker, The.....	Meeker

RIO GRANDE COUNTY

3 Banks	
Bank of Del Norte.....	Del Norte
Rio Grande State Bank.....	Del Norte
Wallace State Bank, The.....	Monte Vista

ROUTT COUNTY

5 Banks	
Bank of Steamboat Springs, The.....	Steamboat
Bank of Yampa, The.....	Yampa
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

2 Banks	
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

3 Banks	
Bank of Akron, The.....	Akron
Farmers' State Bank of Cope.....	Cope
Farmers' State Bank of Otis.....	Otis

WELD COUNTY

28 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' and Merchants' State Bank of New Raymer.....	New Raymer
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
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
Northern Bank and Trust Company, The.....	Greeley
Pierce Exchange Bank.....	Pierce
Platte Valley State Bank.....	Fort Lupton
Roggen State Bank, The.....	Roggen
State Bank of Raymer.....	New Raymer
Stoneham State Bank, The.....	Stoneham
Weld County Savings Bank.....	Greeley

GEOGRAPHICAL INDEX—Continued

YUMA COUNTY

7 Banks

Eckley State Banks, The.....	Eckley
Farmers' State Bank of Yuma.....	Yuma
First State Bank of Idalia.....	Idalia
Kirk State Bank, The.....	Kirk
Laird State Bank, The.....	Laird
People's State Bank of Wray.....	Wray
Vernon State Bank, The.....	Vernon

Counties Without State Banks

Chaffee County
 Dolores County
 Gilpin County
 Lake County
 Hinsdale County
 San Juan County
 Sedgwick County

Total number of counties—63.

NO. 348.

THE AGATE STATE BANK, AGATE, ELBERT COUNTY

Alfred A. Storey, President; Carle H. Smith, Vice-President; C. E. Storey, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 2,776.60	\$ 8,704.95
Loans and discounts (secured by collateral).....	\$ 6,819.50	\$ 15,291.15
Overdrafts (secured and unsecured).....	199.75
United States bonds.....	545.64
Other bonds and securities.....	187.58	.....
Furniture and fixtures.....	1,586.00	2,208.75
Banking house.....	2,698.00
Cash items (not including checks on other banks).....	55.40	.....
Due from reserve banks.....	4,363.40	12,387.64
Checks on other banks.....	211.64	2.00
Currency.....	525.00	845.00
Silver and fractional coin.....	232.92	280.46
Expense account.....	246.70
Other resources.....	184.90	.....
Total	\$ 16,942.94	\$ 43,401.04
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00
Individual deposits.....	4,011.64	30,393.08
Time certificates of deposit.....	1,322.92	769.62
Certified checks.....	1,238.34
Cashier's checks.....	608.38	.....
Total	\$ 16,942.94	\$ 43,401.04
Directors—Carle H. Smith, Alfred A. Storey, C. E. Storey.					

NO. 208.

FIRST STATE BANK OF AGUILAR, AGUILAR, LAS ANIMAS COUNTY

W. T. Emberton, President; L. M. Valle, Cashier

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 30,414.25	\$ 25,691.20	\$ 21,207.54	\$ 26,466.30	\$ 34,230.97
Loans and discounts (secured by collateral).....	55,012.33	62,064.22	73,220.82	85,453.73	82,813.86
Loans on real estate.....	15,113.65	17,163.49	20,210.54	16,110.61	13,709.76
Overdrafts (secured and unsecured).....	1,013.35	829.34	614.00	1,077.21	234.82
United States bonds.....	.....	1,050.00	1,350.00	7,100.00	15,000.00

Other bonds and securities.....	1,165.00	1,000.00	1,043.17	1,800.00	24.93
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Other real estate.....	4,550.00	4,550.00	4,550.00	4,550.00	4,550.00
Due from banks (not reserve banks).....	15,949.49	4,206.28	968.01	1,921.52	4,332.31
Due from reserve banks.....	58,977.95	47,293.26	59,464.09	34,122.91	22,188.67
Currency.....	12,936.00	6,905.00	11,251.00	9,611.00	11,450.00
Gold.....	7.50	130.00	245.00	295.00	130.00
Silver and fractional coin.....	1,355.86	857.70	2,114.53	2,396.01	1,263.34
Other resources.....				20.50	
Total.....	\$ 178,295.38	\$ 173,540.49	\$ 198,038.70	\$ 190,924.79	\$ 191,728.66

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	800.00	3,000.00	3,000.00	3,000.00	5,000.00
Undivided profits, net.....	2,702.05	1,093.02	502.05	502.05	34.32
Dividends unpaid.....			1,140.18	1,532.27	944.60
Individual deposits.....	106,570.08	97,122.51	105,012.73	94,999.79	106,642.59
Time certificates of deposit.....	51,731.75	56,315.01	70,734.03	70,025.68	62,824.60
Certified checks.....		5.00		789.80	
Cashier's checks.....	1,491.50	1,004.95	2,649.71	5,075.20	1,282.55
Total.....	\$ 178,295.38	\$ 173,540.49	\$ 198,038.70	\$ 190,924.79	\$ 191,728.66

Directors—W. T. Emberton, A. I. Lindsey, Jos. Machtetta.

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY

George Murray, President and Cashier; Ruth Randall, Assistant Cashier

NO. 3.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 37,393.55	\$ 45,659.33	\$ 45,659.33	\$ 46,868.83	\$ 47,845.83
Loans and discounts (secured by collateral).....	38,812.00	35,394.00	44,079.65	46,659.65	38,119.15
Loans on real estate.....	4,485.00	4,000.00	6,400.00	7,400.00	5,000.00
Overdrafts (secured and unsecured).....	175.57	434.14	289.07	1,328.95	6,197.31
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Banking house.....	7,000.00				
Due from reserve banks.....	38,502.62	59,555.84	27,858.71	20,483.65	17,630.93
Checks on other banks.....	1,614.85	1,209.19	869.75	916.57	846.99
Currency.....	8,466.00	4,026.00	8,735.00	6,134.00	7,224.00
Gold.....		95.00		25.00	
Silver and fractional coin.....	257.38	504.55	526.18	823.99	326.58
Total.....	\$ 137,206.97	\$ 151,378.05	\$ 134,917.69	\$ 131,140.64	\$ 123,690.79

THE BANK OF AKRON, AKRON, WASHINGTON COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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.....			2,324.53	804.65	834.09
Bills payable				10,000.00	
Individual deposits	74,826.06	86,711.38	66,955.55	57,743.19	69,838.58
Time certificates of deposit.....	31,844.18	33,834.99	35,637.61	32,592.80	23,018.12
Reserved for interest.....		631.68			
Reserved for taxes.....	536.73	200.00			
Total	\$ 137,206.97	\$ 151,378.05	\$ 134,917.69	\$ 131,140.64	\$ 123,690.79
Owner—George Murray.					

NO. 286.

SAFETY FIRST STATE AND SAVINGS BANK, ALAMOSA, ALAMOSA COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 22,745.73	\$ 21,063.27	\$ 21,314.79	\$ 22,833.07	\$ 25,899.24
Loans and discounts (secured by collateral).....	20,959.81	32,678.29	26,886.95	26,786.70	37,445.49
Loans on real estate.....	12,349.69	9,199.55	10,307.10	10,015.20	9,985.20
Overdrafts (secured and unsecured).....	84.32	30.26	3.47	110.77	432.47
United States bonds.....		16,837.00			27,850.00
Other bonds and securities.....	20,669.07	10,270.67	29,016.11	21,303.51	7,169.73
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,550.00
Banking house	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Other real estate.....			1,166.30	1,171.05	
Due from banks (not reserve banks).....	2,649.48	2,048.72	1,250.91	911.85	4,111.71
Due from reserve banks.....	24,545.95	19,173.66	15,780.30	10,251.98	7,518.24
Checks on other banks.....	149.89	454.37	176.47	194.60	853.37
Currency	4,812.00	4,856.00	4,668.00	6,047.00	4,093.00
Gold	937.50	1,040.00	1,050.00	1,065.00	1,000.00
Silver and fractional coin.....	1,165.00	1,123.08	1,451.80	1,008.28	1,040.50
Total	\$ 116,068.44	\$ 123,774.87	\$ 118,072.20	\$ 106,699.01	\$ 132,448.95
LIABILITIES.					
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....			1,103.00	1,850.88	2,580.54
Savings accounts	30,186.59	28,681.48	27,708.89	27,085.63	28,728.25

Individual deposits	50,087.73	54,691.32	50,118.28	34,255.87	52,706.73
Time certificates of deposit	11,772.77	16,592.15	17,014.15	20,164.15	17,825.15
Certified checks			145.74		
Cashier's checks	2,039.41	1,925.55	490.00	2,320.98	2,708.28
Reserved for interest		884.37	492.14		
Reserved for taxes	982.14				
Other liabilities				21.50	6,900.00
Total	\$ 116,068.44	\$ 123,774.87	\$ 118,072.20	\$ 106,699.01	\$ 132,448.95

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

NO. 273.

THE BANK OF ALMA, ALMA, PARK COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	9,854.34	9,974.32	8,589.34	8,169.34	8,369.34
Loans and discounts (secured by collateral)	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Loans on real estate	10,780.00	10,750.00	10,920.00	10,890.00	10,630.00
Overdrafts (secured and unsecured)			6.54		68.22
United States bonds		4,067.06	3,800.00	3,405.90	4,334.75
Other bonds and securities	44,972.50	42,972.50	43,003.71	42,972.50	48,972.50
Furniture and fixtures	825.00	825.00	825.00	825.00	825.00
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks)	80.61	2,978.07	6,168.08	6,168.08	6,168.08
Due from reserve banks	31,838.13	30,529.76	21,980.17	12,053.12	13,151.07
Checks on other banks		125.00	22.00	81.10	
Currency	1,803.00	1,388.00	1,791.00	3,319.00	3,571.00
Gold	1,485.00	1,510.00	1,570.00	1,500.00	1,590.00
Silver and fractional coin	469.44	169.59	681.56	536.48	397.88
Other resources	95.88				
Total	\$ 104,703.90	\$ 104,811.25	\$ 98,667.39	\$ 92,420.52	\$ 94,409.76

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	628.10	636.34	1,794.16	1,120.51	947.81
Individual deposits	42,762.84	42,943.06	40,807.15	39,482.62	39,874.53
Due to banks (not reserve banks)		1,697.30			3,283.99
Demand certificates of deposit	4,713.32	5,448.40	4,786.72	4,615.09	4,313.43
Time certificates of deposit	31,599.64	29,086.06	26,276.36	22,202.30	20,990.00
Total	\$ 104,703.90	\$ 104,811.25	\$ 98,667.39	\$ 92,420.52	\$ 94,409.76

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

AMERICAN STATE BANK OF AMHERST, AMHERST, PHILLIPS COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 11,868.40	\$ 14,695.09	\$ 18,035.16	\$ 17,161.54	\$ 13,478.93
Loans and discounts (secured by collateral).....	8,714.25	16,405.73	16,053.48	12,276.31	23,852.64
Loans on real estate.....	4,308.57	4,328.57	1,371.36	2,351.04	428.57
Overdrafts (secured and unsecured).....	727.93	110.39	125.22	131.43	528.46
United States bonds.....	.....	.....	5,525.00	2,450.00	2,370.00
Other bonds and securities.....	.....	.....	2,539.53	.....	2,465.37
Furniture and fixtures.....	858.00	858.00	858.00	858.00	858.00
Due from banks (not reserve banks).....	8,927.09	3,402.46	3,492.96	1,933.30	687.49
Cash items (not including checks on other banks).....	.....	.....	.....	518.66	.....
Due from reserve banks.....	8,444.30	15,446.13	10,468.74	8,607.19	8,548.21
Checks on other banks.....	217.81	.....	.....	591.98	.....
Gold.....	1,681.00	2,310.00	1,377.00	745.00	1,835.00
Silver and fractional coin.....	639.65	10.00	10.00	10.00	35.00
	.....	880.94	843.29	667.22	543.17
Total	\$ 46,387.00	\$ 58,447.31	\$ 60,699.74	\$ 48,301.67	\$ 55,630.84

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	495.78	.....	781.43	.....	1,000.00
Undivided profits, net.....	.....	504.47	.....	1,285.21	565.10
Individual deposits.....	23,409.96	36,238.43	39,153.16	26,550.54	33,743.83
Time certificates of deposit.....	12,481.26	11,704.41	10,765.15	10,465.92	10,321.91
Total	\$ 46,387.00	\$ 58,447.31	\$ 60,699.74	\$ 48,301.67	\$ 55,630.84
Directors—A. F. Boehmer, B. F. Hastings, E. A. Schumaker, E. C. Schumaker, D. O. Stockton.					

THE COMMERCIAL STATE BANK, ANTONITO, CONEJOS COUNTY

Henry F. Jordan, President; J. DeLongchamps, Vice-President; W. J. Nelson, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 77,487.98	\$ 97,048.92	\$ 103,327.27	\$ 114,486.57	\$ 98,483.80
Loans and discounts (secured by collateral).....	114,508.80	100,742.72	113,764.97	110,803.55	103,744.95

Loans on real estate.....	19,220.00	16,270.00	25,170.00	30,520.00	19,670.00
Overdrafts (secured and unsecured).....	2,653.87	1,112.03	2,913.35	1,417.33	1,263.40
United States bonds.....	36,300.00	39,100.00	20,650.00	23,450.00	21,400.00
Other bonds and securities.....	4,150.25	2,018.10	3,391.52	4,755.82	3,241.95
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,325.00	3,325.00
Other real estate.....	6,749.94	6,696.56	2,105.46	.....	.....
Due from banks (not reserve banks).....	4,164.01	9,150.00	299.99	186.55	31,000.00
Cash items (not including checks on other banks).....	296.39	997.49	70,121.66	36,457.01	5.18
Due from reserve banks.....	57,941.35	91,173.73	.....	.....	86,053.51
Checks on other banks.....	.....	5.60	.....	.....	.....
Currency.....	11,640.00	10,631.00	12,138.00	14,819.00	13,591.00
Gold.....	410.00	525.00	760.00	940.00	1,837.50
Silver and fractional coin.....	1,783.80	2,868.26	1,733.32	2,218.97	1,922.38
Other resources.....	3,125.38	1,826.81	1,680.38	500.00	362.00
Total	\$ 343,431.77	\$ 383,166.25	\$ 361,085.92	\$ 343,879.80	\$ 385,900.67

LIABILITIES.

Capital stock.....	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Surplus fund.....	7,500.00	7,500.00	7,500.00	7,500.00	8,500.00
Undivided profits, net.....	1,141.57	2,413.80	6,554.22	3,920.61	719.70
Dividends unpaid.....	2,500.00	100.00	.....	.....	.....
Individual deposits.....	166,221.75	194,315.36	183,471.20	172,360.46	219,247.75
Due to banks (not reserve banks).....	55,000.00	55,000.00	55,000.00	55,000.00	55,000.00
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	72,776.32	92,723.21	77,122.65	72,319.73	71,744.61
Certified checks.....	100.00	100.00	.....	125.00	.....
Cashier's checks.....	8,192.13	1,013.88	1,437.85	2,654.00	688.61
Total	\$ 343,431.77	\$ 383,166.25	\$ 361,085.92	\$ 343,879.80	\$ 385,900.67

Directors—A. E. Carlton, J. DeLongchamps, Henry F. Jordan, W. F. McClure, W. J. Nelson.

NO. 4.

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY

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

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 26,364.66	\$ 32,737.59	\$ 39,763.60	\$ 44,212.82	\$ 49,789.13
Loans on real estate.....	51,020.64	67,421.98	63,255.92	67,053.10	64,292.37
Overdrafts (secured and unsecured).....	1,447.00	347.00	500.00	500.00	.....
United States bonds.....	1,233.46	1,560.60	769.36	1,308.05	1,927.57
Other bonds and securities.....	1,200.00	2,643.99	2,427.92	4,940.73	5,302.54
	2,729.16	3,049.16	1,604.33	790.00	4,045.31

THE LINCOLN STATE BANK, ARRIBA, LINCOLN COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures.....	1,440.00	1,440.00	1,440.00	1,440.00	2,500.00
Banking house.....	1,000.00	1,000.00	1,000.00	1,000.00	10,500.00
Other real estate.....	650.00	3,031.89	3,378.89	1,928.89	1,131.89
Due from reserve banks.....	27,614.57	21,914.34	17,989.45	17,422.67	21,701.06
Checks on other banks.....	94.08	614.64	915.34	317.01	438.18
Currency.....	2,776.00	2,899.00	4,214.00	4,031.00	5,312.00
Gold.....	47.50	52.50	50.00	32.50	.....
Silver and fractional coin.....	901.46	1,080.54	627.15	641.60	843.10
Other resources.....	.....	.....	2,676.69	5,127.43	.....
Total	\$ 118,518.53	\$ 139,793.23	\$ 140,612.65	\$ 150,745.80	\$ 167,783.15

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	1,765.51	213.34	1,189.39	1,981.05	586.08
Bills payable.....	.....	.....	.....	.....	3,950.00
Savings accounts.....	64.69	284.51	471.06	565.00	850.54
Individual deposits.....	85,935.39	90,438.09	87,323.14	96,328.91	95,621.25
Time certificates of deposit.....	8,868.58	8,467.83	17,820.62	20,391.76	28,803.50
Cashier's checks.....	9,884.36	10,389.46	3,808.44	1,479.08	7,971.78
Total	\$ 118,518.53	\$ 139,793.23	\$ 140,612.65	\$ 150,745.80	\$ 167,783.15

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

NO. 257.

FIRST STATE BANK OF ARVADA, ARVADA, JEFFERSON COUNTY

J. F. White, President; M. P. White, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 33,094.21	\$ 40,701.07	\$ 41,810.06	\$ 43,773.43	\$ 43,565.17
Loans and discounts (secured by collateral).....	20,427.96	19,738.61	17,955.50	23,221.29	19,476.62
Loans on real estate.....	14,990.00	16,108.72	19,167.72	17,542.72	20,020.72
Overdrafts (secured and unsecured).....	15.93	16.88	130.78	71.93	107.65
United States bonds.....	600.00	3,000.00	2,950.00	1,237.73	7,108.86
Furniture and fixtures.....	1,103.45	1,103.45	1,103.45	1,103.45	1,103.45
Other real estate.....	3,310.00	250.00	250.00	250.00	250.00
Due from reserve banks.....	26,032.99	13,531.95	15,812.50	19,023.98	21,307.88

Checks on other banks.....	83.38	111.88	2,112.50
Currency.....	1,703.00	2,728.00	1,254.00
Gold.....	45.00	145.00	250.00
Silver and fractional coin.....	411.09	877.22	1,136.06
Other resources.....	59.50		
Total.....	\$ 97,229.11	\$ 110,086.63	\$ 117,692.91

LIABILITIES.

Capital stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	1,800.00	1,800.00	3,000.00
Undivided profits, net.....	2,413.78	3,408.91	1,416.42
Savings accounts.....	4,176.98	5,478.08	8,115.13
Individual deposits.....	46,248.36	44,117.97	50,637.82
Time certificates of deposit.....	26,840.79	26,357.25	34,523.54
Cashier's checks.....	5.00		
Total.....	\$ 97,229.11	\$ 110,086.63	\$ 117,692.91

Directors—Ernest Apel, O. B. Drake, J. T. Kennedy, J. H. Schultz, J. K. White,

NO. 7.

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 95,014.87	\$ 90,715.47	\$ 88,076.50	\$ 87,264.50	\$ 60,583.86
Loans and discounts (secured by collateral).....	74,559.19	86,971.40	116,316.40	113,461.40	120,395.00
Loans on real estate.....	48,524.30	61,024.30	60,062.75	60,662.75	68,312.75
Overdrafts (secured and unsecured).....	2,256.70	3,791.47	4,241.35	4,140.97	3,501.32
United States bonds.....	182,924.89	170,482.39	139,551.14	139,051.14	60,705.00
Other bonds and securities.....	1,500.00	1,500.00	1,500.00	1,500.00	129,345.64
Due from banks (not reserve banks).....	27,308.68	2,281.42	2,735.94	1,568.83	2,030.88
Cash items (not including checks on other banks).....	239.00	54.18	8.10	143.25	106.77
Due from reserve banks.....	156,618.67	195,447.55	96,993.05	65,826.18	61,036.35
Checks on other banks.....				438.50	7,782.53
Currency.....	35,524.00	17,763.00	37,286.00	29,391.00	26,498.00
Gold.....	1,817.50	2,862.50	4,800.00	5,515.00	6,347.50
Silver and fractional coin.....	3,691.70	3,160.05	2,863.25	2,545.25	2,050.00
Other resources.....	714.24	416.47	1,203.87	753.97	384.77
Total.....	\$ 625,693.74	\$ 636,470.20	\$ 650,138.35	\$ 558,062.74	\$ 550,580.37

THE ASPEN STATE BANK, ASPEN, PITKIN COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	3,602.84	1,970.21	3,415.80	2,164.90	4,770.14
Individual deposits	362,055.08	382,747.91	422,957.96	333,230.07	336,397.29
Demand certificates of deposit	5,676.30	4,065.35	4,426.60	3,297.20	3,444.26
Time certificates of deposit	207,862.18	203,344.85	177,602.36	178,992.42	165,623.25
Certified checks	25.00	25.00	949.42	164.01	25.00
Cashier's checks	6,472.34	4,306.50	762.39	214.14	308.45
Other liabilities	.....	10.38	13.82	.....	11.98
Total	\$ 625,693.74	\$ 636,470.20	\$ 650,138.35	\$ 558,062.74	\$ 550,580.37

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

THE AURORA STATE AND SAVINGS BANK, AURORA, ADAMS COUNTY

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

NO. 329.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 19,549.23	\$ 24,576.59	\$ 27,045.20	\$ 32,165.02	\$ 21,172.40
Loans and discounts (secured by collateral)	19,399.28	26,643.51	28,649.49	41,155.19	53,798.60
Loans on real estate	3,200.00	3,700.00	3,700.00	3,210.00	3,350.00
Overdrafts (secured and unsecured)	.....	.....	.....	29.15	.....
United States bonds	.....	3,050.00	13,898.00	11,750.00	28,184.90
Other bonds and securities	.....	.....	.....	.....	473.58
Furniture and fixtures	2,303.35	2,303.35	2,308.85	2,300.00	2,300.00
Due from reserve banks	9,643.12	17,361.64	30,654.56	18,005.44	32,523.21
Checks on other banks	.....	148.88	.....	291.50	.....
Currency	1,750.00	5,000.00	4,600.00	600.00	1,938.00
Gold	540.00	90.00	900.00	300.00	325.00
Silver and fractional coin	1,250.06	826.00	1,001.34	784.87	1,754.33
Expense account	1,384.69	.....	.....	.....	.....
Other resources	8,000.00	.....	.....	5,054.82	.....
Total	\$ 67,019.73	\$ 83,699.97	\$ 112,757.44	\$ 115,645.99	\$ 145,820.02

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	1,200.00	1,200.00
Undivided profits, net	1,214.61	353.25	1,031.98	654.55	2,527.97
Savings accounts	15,811.77	19,545.82	16,197.57	16,990.44	18,518.60

Dividends unpaid.....	60.00
Individual deposits.....	77,579.29
Demand certificates of deposit.....	20.00
Time certificates of deposit.....	10,950.00
Certified checks.....	10.00
Cashier's checks.....	229.35
Other liabilities.....	24,724.81
Total.....	\$ 145,820.02

Directors—F. E. Bonifield, J. T. Chapin, T. F. Gilligan, Wm. Smith, D. H. Staley.

NO. 199.

STATE BANK OF AUSTIN, AUSTIN, DELTA COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 11,890.23	\$ 12,665.15	\$ 13,698.27	\$ 16,141.92	\$ 18,564.95
Loans and discounts (secured by collateral).....	21,269.56	26,131.82	27,116.12	29,847.32	28,537.21
Loans on real estate.....	1,280.00	910.00	1,310.00	910.00	1,551.84
Overdrafts (secured and unsecured).....	27.70				227.44
Other bonds and securities.....	1,634.85	3,530.05	4,662.24	2,273.00	6,452.84
Furniture and fixtures.....	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house.....	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Other real estate.....	390.75	390.75	390.75	390.75	390.75
Due from banks (not reserve banks).....	22,776.45	9,234.50	10,195.95	518.04	3,469.34
Due from reserve banks.....	31,670.12	21,078.15	13,359.90	7,354.14	17,891.60
Checks on other banks.....		144.74			59.43
Currency.....	2,353.00	1,685.00	867.00	1,181.00	987.00
Gold.....	487.50	515.00	605.00	620.00	690.00
Silver and fractional coin.....	609.30	685.86	588.80	592.52	514.31
Total.....	\$ 97,989.46	\$ 80,571.02	\$ 76,394.03	\$ 63,338.69	\$ 82,936.71

LIABILITIES.

Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,300.00	3,300.00
Undivided profits, net.....	2,564.43	2,973.33	3,395.58	3,348.58	3,709.14
Individual deposits.....	74,444.92	56,783.29	53,303.10	40,600.35	61,536.99
Time certificates of deposit.....	5,699.25	5,814.40	4,695.35	4,089.76	2,390.58
Reserved for taxes.....	280.86				
Total.....	\$ 97,989.46	\$ 80,571.02	\$ 76,394.03	\$ 63,338.69	\$ 82,936.71

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

FARMERS AND MERCHANTS BANK, BAYFIELD, LA PLATA COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 12,624.85	\$ 22,008.75	\$ 28,536.25	\$ 29,137.20	\$ 27,391.95
Loans and discounts (secured by collateral).....	50,818.00	39,908.55	35,655.65	37,706.15	29,160.40
Loans on real estate.....	4,258.50	4,133.00	3,940.00	3,940.00	400.00
Overdrafts (secured and unsecured).....	67.97	58.80	72.69	181.27	27.29
United States bonds.....	490.00	450.00	4,150.00	1,980.00	17,850.00
Other bonds and securities.....	632.15	97.15	94.00	4.17	213.84
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house.....	2,850.00	2,850.00	2,850.00	2,850.00	2,850.00
Other real estate.....	2,873.44	2,500.00	2,500.00	4,045.00	4,045.00
Due from reserve banks.....	22,044.51	26,510.13	20,741.14	16,114.71	59,037.66
Currency.....	2,222.00	2,407.00	2,822.00	1,949.00	3,052.00
Gold.....	442.50	575.00	667.50	765.00	750.00
Silver and fractional coin.....	1,023.30	1,294.78	1,015.28	1,486.44	1,047.38
Total	\$ 102,347.22	\$ 104,793.16	\$ 105,044.51	\$ 102,158.94	\$ 147,825.52

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	1,814.03	181.46	50.87	26.00	119.58
Dividends unpaid.....	1,500.00	.....	.....	.....	.....
Individual deposits.....	70,159.09	73,803.25	71,349.74	64,326.56	109,015.86
Time certificates of deposit.....	9,476.35	11,371.35	14,383.30	18,683.30	19,202.00
Certified checks.....	.....	.....	.....	.....	.....
Cashier's checks.....	897.75	192.50	244.60	16.00	381.00
Reserved for taxes.....	.....	244.60	.....	.....	.....
Other liabilities.....	.....	.....	.....	107.08	107.08
Total	\$ 102,347.22	\$ 104,793.16	\$ 105,044.51	\$ 102,158.94	\$ 147,825.52
Directors—Fred Catchpole, J. S. Hatcher, David Hersch, L. E. Jenkins, Marc Waynick.					

THE BENNETT STATE BANK, BENNETT, ADAMS COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 16,138.52	\$ 20,053.10	\$ 20,987.49	\$ 20,560.21	\$ 26,356.88
Loans and discounts (secured by collateral).....	26,753.75	18,874.25	20,673.17	28,560.40	37,833.12

Loans on real estate.....	700.00	700.00	700.00	700.00	1,920.00
Overdrafts (secured and unsecured).....	147.94	17.96	17.96	110.09	78.59
United States bonds.....	400.00	600.00	600.00	1,500.00	11,781.48
Furniture and fixtures.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	2,200.00	2,200.00	2,200.00	2,200.00	2,200.00
Due from reserve banks.....	11,740.70	10,415.24	3,335.64	3,335.64	25,817.52
Checks on other banks.....	407.74	669.40	203.41	203.41	1,455.15
Currency.....	3,425.00	2,411.00	2,547.00	2,547.00	3,238.00
Gold.....	595.00	647.50	695.00	695.00	695.00
Silver and fractional coin.....	511.33	674.46	422.64	646.64	1,278.47
Total	\$ 64,519.98	\$ 61,113.40	\$ 62,558.39	\$ 62,558.39	\$ 114,154.21
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	204.04	163.81	563.10	864.53	1,527.59
Bills payable.....	.....	5,000.00	.....	.....	.....
Individual deposits.....	46,373.39	43,010.88	35,273.42	35,273.42	89,996.90
Time certificates of deposit.....	7,742.55	7,467.63	15,148.65	15,148.65	12,429.72
Cashier's checks.....	.....	.....	.....	.....	.....
Reserved for taxes.....	200.00	71.79	.....	71.79	200.00
Other liabilities.....	.....	.....	.....	.....	.....
Total	\$ 64,519.98	\$ 61,113.40	\$ 62,558.39	\$ 62,558.39	\$ 114,154.21

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

BETHUNE STATE BANK, BETHUNE, KIT CARSON COUNTY

J. J. Delaney, President; E. M. Delaney, Vice-President; R. S. Schnebly, Vice-President; H. T. Dickinson, Cashier.

NO. 343.

RESOURCES.		Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	.....	.....	.....	75.00	580.00	\$ 3,341.25
Loans and discounts (secured by collateral).....	.....	.....	.....	801.20	1,975.88	4,508.60
Overdrafts (secured and unsecured).....	.....	.....	.....	425.84	.99	170.30
United States bonds.....	.....	.....	.....	.....	.....	1,109.00
Other bonds and securities.....	.....	.....	.....	75.00	933.50	.....
Furniture and fixtures.....	.....	.....	.....	235.00	265.00	453.58
Banking house.....	.....	.....	.....	5,000.00	5,000.00	5,185.70
Cash items (not including checks on other banks).....	.....	.....	.....	.....	125.75	.....
Due from reserve banks.....	.....	.....	.....	10,972.39	10,050.98	14,200.44
Checks on other banks.....	.....	.....	.....	.....	38.32	131.87
Currency.....	.....	.....	.....	1,838.00	1,200.00	492.00
Silver and fractional coin.....	.....	.....	.....	877.50	494.81	852.41
Expense account.....	.....	.....	.....	.....	773.49	1,386.48
Other resources.....	.....	.....	.....	443.68	.....	.....
Total.....	.....	\$ 20,743.61	\$ 21,438.72	\$ 21,438.72	\$ 31,831.63	\$ 31,831.63

BETHUNE STATE BANK, BETHUNE, KIT CARSON COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Capital stock			\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund			2,500.00	2,500.00	2,500.00
Undivided profits, net.....			107.03	275.93	459.49
Individual deposits			6,526.58	4,737.17	8,714.91
Time certificates of deposit.....			1,600.00	2,042.57	1,628.05
Cashier's checks			10.00	1,883.05	8,529.18
Total			\$ 20,743.61	\$ 21,438.72	\$ 31,831.63

Directors—J. J. Delaney, E. M. Delaney, R. S. Schnebly.

NO. 148.

THE BLANCA STATE BANK, BLANCA, COSTILLA COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 18,691.08	\$ 18,664.17	\$ 15,941.39	\$ 17,306.32	\$ 13,189.80
Loans and discounts (secured by collateral).....	11,375.50	14,798.85	17,521.14	18,140.40	15,843.55
Loans on real estate.....	1,775.00	1,550.00	1,550.00	1,450.00	1,265.00
Overdrafts (secured and unsecured).....	119.61	643.90	777.73	469.33	531.95
Other bonds and securities.....	2,741.46	2,971.97	3,357.35	3,107.35	2,881.75
Furniture and fixtures.....	873.00	873.00	873.00	873.00	957.00
Banking house	1,350.00	1,350.00	1,350.00	1,350.00	1,350.00
Other real estate.....	1,359.61	1,359.61	1,360.61	983.51	983.51
Due from banks (not reserve banks).....	50.00	3,450.00	115.89	6,091.11	16,063.55
Cash items (not including checks on other banks).....	18,492.70	6,344.74	10,764.99	129.67	129.67
Due from reserve banks.....		75.00			
Checks on other banks.....		2,532.00	2,450.00	1,933.00	2,507.00
Currency	1,378.00	40.00		10.00	
Gold	140.00	297.62	418.16	430.37	386.22
Silver and fractional coin.....	325.57		85.00		
Other resources					
Total	\$ 58,671.53	\$ 54,950.86	\$ 56,565.26	\$ 53,144.39	\$ 56,089.00
LIABILITIES.					
Capital stock					
Undivided profits, net.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Individual deposits	2,494.08	2,376.50	2,544.59	2,781.12	2,946.93
	41,624.92	33,822.35	36,710.10	33,465.61	39,481.78

Demand certificates of deposit	300.00	250.00	42.50
Time certificates of deposit	6,214.80	5,030.66	3,500.78
Cashier's checks	2,537.21	1,617.00	117.01
Total	\$ 58,671.53	\$ 53,144.39	\$ 56,089.00

Directors—E. M. Bean, W. G. Bean, J. M. Pinney, A. M. Weaver, F. B. Webster.

NO. 350.

CITIZENS STATE AND SAVINGS BANK, BOONE, PUEBLO COUNTY

M. T. Nelson, President; W. L. Russell, Vice-President; J. R. Dannelley, Cashier.

RESOURCES.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)				\$ 200.00	\$ 8,924.60
Loans and discounts (secured by collateral)				1,200.00	11,411.60
Overdrafts (secured and unsecured)					52.17
Other bonds and securities				338.68	28.93
Furniture and fixtures				175.00	1,689.70
Banking house					3,820.07
Cash items (not including checks on other banks)				12,616.98	3,997.00
Due from reserve banks					4,114.19
Checks on other banks					70.25
Currency				641.00	1,171.00
Gold				25.00	
Silver and fractional coin				487.99	589.80
Expense account					121.69
Total				\$ 15,684.65	\$ 35,991.00

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	956.82	
Individual deposits	4,722.83	20,204.10
Time certificates of deposit		3,025.00
Cashier's checks	5.00	16.90
Other liabilities		2,745.00
Total	\$ 15,684.65	\$ 35,991.00

Directors—J. R. Dannelley, Frederick W. Haver, G. W. Hawxby, M. T. Nelson, W. L. Russell.

NO. 9.

THE MERCANTILE BANK AND TRUST COMPANY, BOULDER, BOULDER COUNTY

W. L. Armstrong, President; C. L. Parsons, S. A. Greenwood, Vice-Presidents; R. W. Joslyn, Cashier; G. C. Kerr, Asst. Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 203,896.95	\$ 188,153.73	\$ 186,599.72	\$ 182,207.98	\$ 184,953.22
Loans and discounts (secured by collateral).....	228,018.53	188,374.08	212,433.73	157,955.43	221,350.90
Loans on real estate.....	96,117.74	81,376.14	74,846.14	79,091.10	70,921.14
Overdrafts (secured and unsecured).....	2,549.44	1,889.11	2,663.16	2,777.97	5,245.29
United States bonds.....	91,599.12	32,000.00	24,100.00	4,550.00	22,150.00
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	13,415.92	20,621.23	9,447.93	10,700.69	18,537.60
Premium on bonds.....	75.00	75.00	75.00	75.00	75.00
Furniture and fixtures.....	4,500.00	4,500.00	2,000.00	4,500.00	4,500.00
Banking house.....	37,000.00	37,000.00	37,000.00	38,000.00	38,000.00
Other real estate.....	2,671.80	2,641.71	2,661.91	2,036.20	2,002.45
Cash items (not including checks on other banks).....	64,774.71	126,878.70	47,081.45	110,947.08	118,845.50
Due from reserve banks.....	7,114.01	5,508.09	3,411.56	4,538.80	8,126.91
Checks on other banks.....	13,944.00	15,422.00	39,415.00	25,279.00	26,668.00
Currency.....	16,272.50	10,905.00	3,650.00	572.50	45.00
Gold.....	2,607.10	1,429.70	3,632.82	1,655.82	4,057.08
Silver and fractional coin.....	.....	.....	563.66	1,397.79	.....
Other resources.....	.....	.....	.....	.....	.....
Total	\$ 789,556.82	\$ 722,051.15	\$ 654,645.11	\$ 631,285.36	\$ 731,118.34
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	7,456.29	8,638.84	2,293.05	4,543.04	7,417.54
Savings accounts.....	153,149.67	179,531.99	189,112.36	209,990.86	214,488.94
Postal savings accounts.....	1,268.83	1,105.42	1,085.35	1,085.35	989.99
Trust funds.....	1,296.49	109.18	172.18	269.09	378.09
Individual deposits.....	300,835.15	296,193.58	228,740.82	211,214.56	310,256.59
Due to banks (not reserve banks).....	42,813.26	30,777.36	24,778.60	23,509.33	22,667.28
Due to reserve banks.....	9,650.76	.....	27,374.92	.....	.....
Time certificates of deposit.....	93,411.59	81,823.59	69,027.22	67,134.29	63,403.50
Certified checks.....	1,258.47	649.45	280.57	863.90	600.00
Cashier's checks.....	76,951.35	22,296.21	10,880.33	11,720.71	10,026.61
Reserved for taxes.....	1,464.96	925.53	704.23	954.23	889.80
Other liabilities.....	.....	.....	195.48	.....	.....
Total	\$ 789,556.82	\$ 722,051.15	\$ 654,645.11	\$ 631,285.36	\$ 731,118.34
Directors—W. L. Armstrong, A. E. Collins, Ira M. DeLong, M. C. Goss, S. A. Greenwood, R. W. Joslyn, Chas. L. Parsons, Foreman Sloan, W. W. Wolf.					

NO. 354.

THE FARMERS STATE BANK OF BOVINA, BOVINA, LINCOLN COUNTY

N. D. Beaver, President; J. C. Budd, Vice-President; L. G. Miller, Vice-President; M. H. Yerrick, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....
Loans and discounts (secured by collateral).....
Overdrafts (secured and unsecured).....
United States bonds.....
Furniture and fixtures.....
Due from reserve banks.....
Currency.....
Silver and fractional coin.....
Expense account.....
Other resources.....
Total.....
LIABILITIES.					
Capital stock.....
Surplus fund.....
Undivided profits, net.....
Individual deposits.....
Time certificates of deposit.....
Other liabilities.....
Total.....
Directors—J. C. Anderson, N. D. Beaver, J. C. Budd, F. F. Filkins, Albert Fruehling, L. G. Miller, M. H. Yerrick.					

NO. 187.

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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.....
Total.....

FIRST STATE BANK OF BRANDON, BRANDON, KIOWA COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	11,054.60	11,723.73	10,214.88	6,312.13	8,144.59
Currency	2,922.00	3,168.00	1,773.00	3,001.00	1,770.00
Gold	55.00	62.50	62.50	17.50	17.50
Silver and fractional coin	368.63	481.68	392.60	381.92	258.28
Other resources	250.00				
Total	\$ 68,611.76	\$ 74,111.96	\$ 80,861.86	\$ 76,680.66	\$ 79,337.61
LIABILITIES.					
Capital stock	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund	1,250.00	1,250.00	2,500.00	2,500.00	5,000.00
Undivided profits, net	1,369.52	1,449.96	1,750.67	2,002.73	263.45
Bills payable	3,900.00	3,900.00	10,000.00	10,000.00	15,000.00
Individual deposits	47,710.83	53,123.59	51,212.78	38,831.71	38,572.48
Time certificates of deposit	4,381.41	4,388.41	5,398.41	13,346.22	10,501.68
Total	\$ 68,611.76	\$ 74,111.96	\$ 80,861.86	\$ 76,680.66	\$ 79,337.61

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

NO. 324.

CITIZENS STATE BANK OF BRANSON, BRANSON, LAS ANIMAS COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	1,695.90	2,471.26	2,175.40	3,163.27	5,315.64
Loans and discounts (secured by collateral)	17,620.08	23,996.73	23,668.01	23,110.96	24,216.87
Loans on real estate	5,765.54	6,208.19	5,765.21	4,690.20	6,194.73
Overdrafts (secured and unsecured)	68.76	3.17	28.30	57.09	65.87
United States bonds	500.00	1,000.00	2,600.00	503.19	3,465.04
Other bonds and securities			61.67		
Furniture and fixtures	1,493.95	1,493.95	1,493.95	1,493.95	1,410.82
Banking house	2,730.00	2,730.00	2,730.00	2,730.00	2,600.00
Due from banks	7,112.01	3,898.17	9,667.05	7,199.43	9,747.35
Cash items (not including checks on other banks)	114.79	61.00			
Due from reserve banks	11,693.60	11,893.97	8,469.53	17,131.77	29,563.92
Checks on other banks	168.16	43.35	41.56	49.16	36.70
Currency	1,002.00	632.00	1,420.00	337.00	720.00
Gold	270.00	365.00	447.50	495.00	457.50
Silver and fractional coin	446.99	321.26	352.32	290.03	485.79
Total	\$ 50,681.78	\$ 55,118.05	\$ 58,920.50	\$ 61,251.05	\$ 84,280.23

LIABILITIES.

Capital stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	600.58	402.54	1,096.08	1,413.13
Dividends unpaid .....	.....	.....	.....	1,200.00
Individual deposits	36,431.20	34,490.80	37,708.23	39,721.73
Due to reserve banks .....	.....	10.16	.....	.....
Demand certificates of deposit .....	.....	6,450.00	.....	.....
Time certificates of deposit	450.00	.....	6,351.64	6,351.64
Certified checks .....	.....	.....	.....	85.10
Reserved for taxes .....	.....	564.55	564.55	564.55
Total	\$ 50,681.78	\$ 55,118.05	\$ 58,920.50	\$ 61,251.05

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

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, SUMMIT COUNTY

NO. 271.

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 90,861.74	\$ 83,500.71	\$ 82,509.29	\$ 94,804.25	\$ 93,539.57
Loans and discounts (secured by collateral)	25,250.00	29,550.00	25,750.00	24,365.00	23,886.74
Loans on real estate	21,517.29	24,942.29	24,942.29	22,942.29	23,102.29
United States bonds	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Bonds to secure postal savings	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Other bonds and securities	31,857.61	33,853.82	32,901.48	27,837.70	33,380.64
Furniture and fixtures	1,900.00	2,610.50	2,610.50	2,610.50	2,610.50
Banking house	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Cash items (not including checks on other banks) .....	.....	1,396.49	2,182.45	.....	.....
Due from reserve banks	102,349.59	82,369.33	71,874.06	66,740.97	78,096.58
Checks on other banks	64.18	215.75	227.35	51.90	129.05
Currency	5,433.00	6,280.00	7,183.00	5,229.00	4,131.00
Gold	5,015.00	5,055.00	6,342.50	5,185.00	5,805.00
Silver and fractional coin	1,429.93	1,216.72	1,376.20	1,294.46	1,117.74
Total	\$ 300,578.34	\$ 285,890.61	\$ 272,799.12	\$ 265,961.07	\$ 280,699.11

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,072.72	3,808.12	2,381.61	2,253.59	3,625.36
Postal savings accounts	2,639.88	2,165.20	1,949.40	1,672.29	1,291.29
Dividends unpaid	2,400.00	.....	.....	.....	.....

ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE, SUMMIT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Individual deposits	203,945.77	195,299.38	184,075.36	185,017.58	191,568.46
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	44,019.04	39,216.89	45,438.16	43,789.89	45,499.77
Cashier's checks	14,500.92	15,401.02	8,954.59	3,227.72	8,714.23
Total	\$ 300,578.33	\$ 285,890.61	\$ 272,799.12	\$ 265,961.07	\$ 280,699.11

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

NO. 245.

THE BRIGGS DALE STATE BANK, BRIGGS DALE, WELD COUNTY

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

RESOURCES.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	20,980.00	16,440.98	14,600.00	15,900.81	20,354.88
Loans and discounts (secured by collateral)	37,003.71	43,008.00	50,927.39	57,124.00	50,300.00
Loans on real estate	4,975.00	5,595.00	6,005.00	3,005.00	4,435.00
Overdrafts (secured and unsecured)	564.80	573.61	298.56	631.10	423.25
United States bonds	1,500.00	1,500.00	19,800.00	4,450.00	3,500.00
Other bonds and securities	1,042.07	2,343.10	2,460.00	1,653.75	865.00
Premium on bonds		247.20			
Furniture and fixtures	733.09	764.09	764.09	764.09	764.09
Banking house	877.00	877.00	877.00	877.00	877.00
Due from banks (not reserve banks)			5,000.00	2,000.00	
Due from reserve banks	16,077.26	14,741.59	13,290.48	13,671.78	9,148.23
Checks on other banks	1,246.57	611.66	572.08	123.65	1,393.11
Currency	676.00	1,774.00	2,039.00	2,353.00	2,193.00
Gold	372.50	390.00	440.00	485.00	545.00
Silver and fractional coin	640.42	320.01	705.38	678.42	511.66
Other resources			396.80	544.20	21,668.00
Total	\$ 86,688.42	\$ 89,186.24	\$ 118,175.78	\$ 104,261.80	\$ 116,978.22

LIABILITIES.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Surplus fund	4,000.00	7,100.00	7,100.00	7,100.00	7,100.00
Undivided profits, net	4,505.81	399.03	675.37	930.16	1,940.51
Individual deposits	59,163.73	60,737.02	90,319.95	76,216.98	86,443.13
Demand certificates of deposit	1,223.88	1,233.88	1,144.63	1,203.88	1,203.88
Time certificates of deposit	7,695.00	8,055.58	8,476.58	8,810.78	8,678.75
Cashier's checks	100.00	1,660.73	459.25		1,611.95
Total	\$ 86,688.42	\$ 89,186.24	\$ 118,175.78	\$ 104,261.80	\$ 116,978.22

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

NO. 356.

THE AMERICAN STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

H. S. Class, President; Philip Ruebel, Vice-President; H. A. Van Dusen, Cashier.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Due from banks (not reserve banks).....	\$ 26,569.23
Due from reserve banks.....	930.77
Total.....	\$ 27,500.00
LIABILITIES.					
Capital stock.....	\$ 25,000.00
Surplus fund.....	2,500.00
Total.....	\$ 27,500.00

Directors—H. S. Class, D. V. Miller, Philip Ruebel, H. A. Van Dusen, Max Wickhorst.

NO. 11.

THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY

Luther M. Beck, President; Herman J. Schloo, Vice-President; L. Allen Beck, Cashier; R. A. Chadwick, Jr., Asst. Cashier.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 90,350.51	\$ 114,251.93	\$ 110,497.02	\$ 117,034.48	\$ 145,030.29
Loans and discounts (secured by collateral).....	66,181.11	79,012.56	91,266.30	95,978.73	130,801.42
Loans on real estate.....	26,085.00	27,335.00	18,195.00	16,595.00	15,645.00
Overdrafts (secured and unsecured).....	59.18	109.22	91.28	179.09	145.99
United States bonds.....	32,300.00	23,450.00	10,300.00	6,850.00	57,250.00
Bonds to secure postal savings.....	500.00	500.00	500.00	500.00	500.00
Other bonds and securities.....	6,971.86	13,302.96	5,841.61	5,857.51	19,301.88
Furniture and fixtures.....	1,700.00	1,750.00	1,750.00	6,600.10	9,114.55
Other real estate.....	19,983.83	31,665.93	42,149.26	21,405.26	9,624.46
Due from banks (not reserve banks).....	17,186.57	16,525.00	.....	.....	.....
Due from other banks.....	124,321.31	65,337.16	35,196.48	28,177.00	45,114.94
Checks on other banks.....	1,395.73	3,036.16	1,923.81	725.68	6,979.41
Currency.....	12,832.00	9,108.00	6,045.00	7,461.00	4,009.00
Gold.....	35.00	480.00	1,010.00	.....	525.00
Silver and fractional coin.....	1,099.66	1,262.17	1,400.88	125.23	1,640.64
Other resources.....	519.07	10,709.44	554.95	932.05	1,010.77
Total.....	\$ 401,550.86	\$ 397,835.53	\$ 326,721.59	\$ 308,121.13	\$ 446,693.35

THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON, ADAMS COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	8,100.00	8,100.00	8,100.00	8,200.00	8,200.00
Undivided profits, net	881.44	295.63	562.60	437.60	1,920.98
Bills payable	2,648.73	35,000.00	31,293.34	17,136.24	7,061.26
Savings accounts	116.18	5,280.82	5,260.72	5,552.59	302,064.07
Postal savings accounts	281,527.56	233,749.80	158,882.88	150,910.17	409.37
Individual deposits	754.55	819.85	2,363.10	700.67	83,179.54
Demand certificates of deposit	73,719.44	81,365.39	88,576.74	87,112.89	746.53
Time certificates of deposit	8.73	3,224.04	1,682.21	48.00	2,037.11
Certified checks	3,794.23	3,224.04	1,682.21	1,404.39	11,074.49
Cashier's checks					
Other liabilities					
Total	\$ 401,550.86	\$ 397,835.53	\$ 326,721.59	\$ 308,421.13	\$ 446,693.35

Directors—Luther M. Beck, L. Allen Beck, John Delventhal, Wm. Jennerich, Jacob Kramer, L. D. Krambeck, Herman J. Schloo, C. S. Stewart, H. G. Wellenkotter.

THE BRISTOL STATE BANK, BRISTOL, PROWERS COUNTY

NO. 131.

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 26,834.04	\$ 24,334.80	\$ 26,001.05	\$ 26,826.24	\$ 28,510.77
Loans and discounts (secured by collateral)	20,049.51	19,739.51	23,876.22	24,564.72	21,305.72
Loans on real estate	2,700.00	2,400.00	1,500.00	1,500.00	1,350.00
Overdrafts (secured and unsecured)	1,805.42	1,212.40	1,261.55	1,614.88	750.18
United States bonds			1,800.00	1,950.00	3,250.00
Other bonds and securities	1,090.00	2,282.75	3,298.49	241.80	736.30
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)	316.54	815.11	620.41	360.40	340.78
Due from reserve banks	3,845.48	6,415.14	9,846.53	6,203.30	9,288.18
Checks on other banks	122.00		607.31	200.00	174.67
Currency	2,402.00	1,038.00	1,530.00	715.00	1,684.00
Gold	255.00	260.00	255.00	250.00	230.00
Silver and fractional coin	599.30	691.50	669.90	1,134.88	824.92
Other resources	738.38	1,316.88	1,107.88	1,395.91	723.52
Total	\$ 61,953.67	\$ 61,706.09	\$ 73,574.34	\$ 68,157.13	\$ 70,369.04

LIABILITIES.

Capital stock	\$ 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
Undivided profits, net	1,129.25	654.77	663.07	524.17
Bills payable	3,500.00	5,000.00	10,700.00	9,500.00
Individual deposits	40,249.54	34,529.09	49,351.42	43,601.04
Demand certificates of deposit	5,374.88	5,381.30	6,868.15	2,500.00
Time certificates of deposit		900.00		2,543.83
Cashier's checks				
Total	\$ 61,953.67	\$ 73,574.34	\$ 68,157.13	\$ 70,369.04

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

NO. 294.

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY

John M. Needham, President; H. W. Twombly, Vice-President; J. V. Rea, Cashier; N. A. Downing, Asst. Cashier; K. E. Hillestad, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 1, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 93,214.86	\$ 82,712.47	\$ 58,491.41	\$ 119,101.17	\$ 105,078.82
Loans and discounts (secured by collateral)	111,134.37	145,503.27	197,365.27	119,599.11	131,449.10
Loans on real estate	3,400.00	3,400.00	3,400.00	3,400.00	3,400.00
Overdrafts (secured and unsecured)	6,531.93	12,920.19	2,532.37	1,909.78	1,534.51
United States bonds	16,599.57	21,383.41	7,000.00	14,457.38	3,680.00
Other bonds and securities	3,681.52	3,681.52	3,681.52	3,681.52	6,461.89
Furniture and fixtures	28,883.94	28,883.94	28,883.94	28,883.94	3,681.52
Banking house	370.60	4,643.72	28,883.94	28,883.94	28,883.94
Cash items (not including checks on other banks)	43,282.80	25,745.19	32,448.17	962.56	26,359.75
Due from reserve banks	14,027.42	1,098.23	2,604.65	43,864.12	4,655.49
Checks on other banks	6,015.00	5,953.00	4,931.00	498.65	8,916.00
Currency	4,437.50	4,595.00	4,540.00	1,250.00	4,645.00
Gold	2,573.95	1,994.01	1,506.89	854.48	2,784.04
Silver and fractional coin				7,106.00	489.74
Other resources					
Total	\$ 334,153.46	\$ 342,513.95	\$ 364,909.31	\$ 350,177.71	\$ 331,619.80

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	7,707.93	5,990.11	5,990.11	50,000.00	5,000.00
Undivided profits, net		935.50	2,141.77	8,216.54	5,058.36
Bills payable		25,000.00	45,000.00	45,000.00	45,000.00
Savings accounts					1,652.00
Individual deposits	190,525.18	187,206.43	175,344.47	162,094.80	153,233.64

FARMERS STATE BANK OF BRUSH, BRUSH, MORGAN COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	80,453.17	66,628.59	80,403.23	78,449.72	65,124.56
Certified checks.....	64.00	64.00	64.00	64.00	64.00
Cashier's checks.....	403.18	35.50	106.82	557.74	1,551.21
Reserved for taxes.....	.....	1,717.82	858.91	.....	.....
Other liabilities.....	.....	.....	.....	858.91	.....
Total	\$ 334,153.46	\$ 342,513.95	\$ 364,909.31	\$ 350,177.71	\$ 331,619.80
Directors—John Bolinger, John C. Christensen, Jas. Grady, E. D. Hollowell, R. S. Joslin, Chas. H. Mills, John M. Needham, J. V. Rea, H. W. Twombly.					

THE BUCKINGHAM STATE BANK, BUCKINGHAM, WELD COUNTY

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

NO. 333.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 27,605.03	\$ 31,899.14	\$ 34,363.05	\$ 35,714.92	\$ 27,392.96
Loans and discounts (secured by collateral).....	2,501.00	2,550.00	2,805.00	2,630.00	8,006.30
Overdrafts (secured and unsecured).....	963.38	725.99	1,914.71	1,357.88	1,382.09
Furniture and fixtures.....	885.00	885.00	885.00	885.00	885.00
Banking house.....	175.00	175.00	175.00	175.00	175.00
Cash items (not including checks on other banks).....	4,241.99	1,604.99	3,225.59	818.76	1,296.54
Due from reserve banks.....	1,542.00	1,435.00	1,138.00	881.00	546.00
Currency.....	5.00	5.00	5.00	5.00	5.00
Gold.....	431.85	354.47	940.31	202.75	141.98
Silver and fractional coin.....	710.24	693.58	928.43	549.08	704.20
Expense account.....	.....	.....	.....	.....	.....
Other resources.....	.....	.....	.....	.....	.....
Total	\$ 39,060.49	\$ 40,328.17	\$ 46,380.09	\$ 43,232.24	\$ 40,535.07
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
Bills payable.....	5,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Individual deposits.....	23,054.49	20,679.72	27,374.09	21,374.34	21,535.07
Demand certificates of deposit.....	.....	.....	.....	.....	.....
Time certificates of deposit.....	6.00	6.00	6.00	6.00	6.00
Certified checks.....	.....	642.45	.....	.....	.....
Reserved for interest.....	.....	.....	.....	.....	.....
Total	\$ 39,060.49	\$ 40,328.17	\$ 46,380.09	\$ 43,232.24	\$ 40,535.07
Directors—H. A. Johnson, R. A. Nordell, Joel Schad.					

No. 109.

THE BURLINGTON STATE BANK, BURLINGTON, KIT CARSON COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 61,030.97	\$ 105,182.94	\$ 60,671.03	\$ 63,850.45	\$ 64,843.06
Loans and discounts (secured by collateral).....	103,247.15	66,999.56	109,908.59	115,302.00	143,160.08
Loans on real estate.....	5,100.00	8,000.00	5,250.00	5,250.00	5,250.00
Overdrafts (secured and unsecured).....	1,322.19	2,003.78	4,560.00	606.12	1,558.73
United States bonds.....	1,750.00	1,500.00	10,150.00	2,400.00	2,500.00
Other bonds and securities.....	4,720.97	7,331.07	3,230.21	6,231.10	8,024.42
Furniture and fixtures.....	2,310.50	2,310.50	2,310.50	2,310.50	2,310.50
Banking house.....	7,500.00	7,560.00	7,560.00	7,500.00	7,500.00
Other real estate.....	650.00	650.00	650.00	.....	.....
Due from reserve banks.....	42,286.01	82,279.27	40,940.90	56,481.83	37,558.06
Checks on other banks.....	242.33	2,000.84	1,842.34	238.82	459.58
Currency.....	5,638.00	4,637.00	5,877.00	2,551.00	7,511.00
Gold.....	750.00	705.00	712.50	700.00	480.00
Silver and fractional coin.....	1,049.37	325.68	514.00	1,106.53	863.75
Other resources.....	.....	.....	460.00	.....	2,805.00
Total.....	\$ 237,597.49	\$ 291,485.64	\$ 254,637.07	\$ 264,528.35	\$ 284,821.18

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Undivided profits, net.....	4,020.80	3,542.56	4,851.86	6,541.76	7,364.93
Bills payable.....	15,000.00	15,000.00	.....	15,000.00	15,000.00
Individual deposits.....	179,605.82	231,728.96	204,402.58	194,304.52	218,548.96
Demand certificates of deposit.....	86.35	1,306.33	875.40	875.40	650.40
Time certificates of deposit.....	21,384.52	22,407.79	27,007.23	30,306.67	25,759.89
Total.....	\$ 237,597.49	\$ 291,485.64	\$ 254,637.07	\$ 264,528.35	\$ 284,821.18

Directors—Wyatt Boger, Geo. O. Gates, F. D. Mann.

No. 12.

STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 43,987.01	\$ 46,573.96	\$ 40,574.92	\$ 42,721.38	\$ 39,568.19
Loans and discounts (secured by collateral).....	95,783.76	77,558.00	95,391.27	116,754.35	139,301.33
Loans on real estate.....	800.00	.....	.....	.....	.....

STOCK GROWERS STATE BANK, BURLINGTON, KIT CARSON COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	1,033.42	1,695.40	1,206.88	166.90	.....
United States bonds.....	370.00	.....	.....	12,009.37	1,608.55
Other bonds and securities.....	4,884.35	635.91	10,056.88	1,000.00	7,130.43
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 reserve banks.....	25,154.89	62,030.26	53,217.68	63,982.44	33,880.34
Checks on other banks.....	1,610.05	972.12	446.53	593.99	326.22
Currency.....	4,434.00	6,363.00	12,311.00	8,696.00	14,580.00
Gold.....	35.00	45.00	20.00	85.00	17.50
Silver and fractional coin.....	763.45	705.62	833.29	1,643.06	1,672.42
Other resources.....	.....	1,000.00	2,366.50	324.93	513.55
Total.....	\$ 180,180.93	\$ 198,904.27	\$ 217,749.95	\$ 248,302.42	\$ 239,923.53

LIABILITIES.

Capital stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	4,500.00	4,500.00
Undivided profits, net.....	500.00	450.84	2,980.68	305.49	3,290.40
Individual deposits.....	118,675.51	134,057.91	153,091.94	189,473.48	177,112.47
Due to banks (not reserve banks).....	3,214.33	6,472.42	6,472.42	650.51	948.60
Due to reserve banks.....	439.96	2,286.74	.....	3,664.88	.....
Demand certificates of deposit.....	14,672.82	17,301.28	13,371.82	11,421.33	15,031.08
Time certificates of deposit.....	27,678.31	29,807.50	26,833.09	26,286.73	27,020.98
Certified checks.....	.....	.....	.....	.....	20.00
Total.....	\$ 180,180.93	\$ 198,904.27	\$ 217,749.95	\$ 248,302.42	\$ 239,923.53

Total.....

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

NO. 206.

THE BYERS STATE BANK, BYERS, ARAPAHOE COUNTY

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

RESOURCES.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 31,328.88	\$ 16,788.97	\$ 15,129.00	\$ 15,915.16	\$ 21,531.48
Loans and discounts (secured by collateral).....	23,903.91	37,015.77	43,143.58	42,219.84	52,508.58
Loans on real estate.....	4,189.75	3,464.15	2,800.00	2,300.00	1,700.00
Overdrafts (secured and unsecured).....	736.73	312.67	103.81	111.72	1,697.25
United States bonds.....	.....	.....	1,000.00	.....	15,300.00
Other bonds and securities.....	296.20	296.20	296.20	296.20	296.20
Furniture and fixtures.....	2,000.00	2,000.00	2,000.00	1,800.00	1,800.00

Banking house.....	2,700.00	2,700.00	2,200.00	2,200.00
Other real estate.....	6,563.17	6,563.17	4,000.00	4,000.00
Due from reserve banks.....	6,648.07	13,141.61	6,931.48	14,039.26
Checks on other banks.....	.....	5.19	.....	.....
Currency.....	3,480.00	2,130.00	1,420.00	3,011.00
Gold.....	500.00	500.00	340.00	240.00
Silver and fractional coin.....	441.77	362.27	707.80	737.51
Total.....	\$ 82,788.48	\$ 85,274.81	\$ 81,765.16	\$ 85,349.98
LIABILITIES.				
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	1,112.48	1,436.56	1,254.21	813.30
Bills payable.....	.....	10,000.00	.....	10,000.00
Dividends unpaid.....	2.00	2.00	2.00	2.00
Individual deposits.....	55,121.89	48,837.00	54,693.03	48,870.88
Demand certificates of deposit.....	707.10	707.10	357.10	357.10
Time certificates of deposit.....	5,330.18	4,134.19	4,328.86	4,586.89
Certified checks.....	.....	.....	.....	840.00
Cashier's checks.....	2,514.83	2,157.96	3,129.96	2,732.57
Total.....	\$ 82,788.48	\$ 85,274.81	\$ 81,765.16	\$ 85,349.98

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

NO. 347.

FARMERS STATE AND SAVINGS BANK OF CALHAN, CALHAN, EL PASO COUNTY

L. W. Cunningham, President; Ed. Marlott, Vice-President; Arthur Hansen, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 3,944.41	\$ 16,016.99
Loans and discounts (secured by collateral).....	2,650.00	17,816.44
Loans on real estate.....	350.00
Overdrafts (secured and unsecured).....	12.05	133.60
United States bonds.....	85.00
Other bonds and securities.....	200.80	812.82
Furniture and fixtures.....	1,189.00	1,302.14
Cash items (not including checks on other banks).....	6.00	118.00
Due from reserve banks.....	15,346.75	2,778.40
Checks on other banks.....	108.26	100.13
Currency.....	1,700.00	1,467.00
Gold.....	190.00	185.00
Silver and fractional coin.....	692.30	571.28

FARMERS STATE AND SAVINGS BANK OF CALHAN, CALHAN, EL PASO COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Expense account	629.57	.....
Other resources
Total	\$ 26,669.14	\$ 43,245.91
LIABILITIES.					
Capital stock
Surplus fund
Notes rediscounted
Savings accounts
Individual deposits	1,014.58	.....
Demand certificates of deposit	5,624.67	.....
Time certificates of deposit	1,939.24	.....
Cashier's checks	90.65	.....
Total	\$ 26,669.14	\$ 43,245.91
Directors—S. R. Chubb, L. W. Cunningham, Clarence Dickinson, L. G. Handle, Arthur Hansen, K. Herzberger, Ed. Marriott.					

NO. 13.

FIRST STATE BANK OF CALHAN, CALHAN, EL PASO COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 128,630.45	\$ 124,680.42	\$ 130,505.98	\$ 133,171.27	\$ 133,586.54
Loans and discounts (secured by collateral)	60,659.98	69,677.73	68,951.48	86,258.73	63,583.62
Loans on real estate	2,325.00	2,325.00	1,200.00	1,200.00	250.00
Overdrafts (secured and unsecured)	2,268.84	1,003.85	1,206.73	1,154.58	1,246.86
United States bonds	550.00	450.00	20,750.00	950.00	.....
Other bonds and securities	.....	.....	.....	.....	708.38
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Cash items (not including checks on other banks)	50.00	75.40	201.35	142.98	.....
Due from reserve banks	30,984.76	68,165.29	73,032.27	44,745.08	40,654.97
Checks on other banks	.....	218.80	211.36	876.46	810.38
Currency	4,760.00	7,116.00	5,323.00	5,280.00	4,337.00
Gold	882.50	1,217.50	1,172.50	1,155.00	1,315.00
Silver and fractional coin	1,294.05	1,044.70	2,149.64	1,495.37	2,335.39
Other resources	90.00	85.00	.....	100.00	100.00
Total	\$ 239,495.58	\$ 283,059.69	\$ 311,704.31	\$ 283,529.47	\$ 255,928.14

LIABILITIES.	
Capital stock	\$ 15,000.00
Surplus fund	10,000.00
Undivided profits, net	6,413.37
Individual deposits	145,985.75
Time certificates of deposit	47,335.44
Cashier's checks	14,533.02
Total	\$ 239,495.58
Directors—J. C. Burger, Wm. Henderson, D. O. Moberly, M. C. Moberly, J. L. Rector.	

NO. 336.

THE CASTLE ROCK STATE BANK, CASTLE ROCK, DOUGLAS COUNTY

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

RESOURCES.	
Loans and discounts (unsecured)	\$ 10,687.28
Loans and discounts (secured by collateral)	3,540.00
Loans on real estate	200.00
Overdrafts (secured and unsecured)	500.00
United States bonds	995.73
Other bonds and securities	3,500.00
Furniture and fixtures	6,537.16
Due from reserve banks	102.00
Checks on other banks	865.00
Currency	20.00
Gold	513.63
Silver and fractional coin	1,202.20
Expense account	
Other resources	
Total	\$ 28,663.00
LIABILITIES.	
Capital stock	\$ 10,000.00
Surplus fund	2,500.00
Individual deposits	11,306.90
Demand certificates of deposit	4,856.10
Time certificates of deposit	
Cashier's checks	161.00
Total	\$ 28,663.00
Directors—L. W. Cunningham, Fred B. Hood, George Robinson, Harold A. Senter, W. L. Troutfetter.	

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00
Undivided profits, net	8,415.18	6,750.18	6,460.71
Individual deposits	178,982.00	198,354.37	151,877.10
Time certificates of deposit	58,145.78	64,206.56	63,260.20
Cashier's checks	15,730.44	15,728.20	9,330.13
Total	\$ 283,059.69	\$ 311,704.31	\$ 255,928.14

Loans and discounts (unsecured)	\$ 13,898.20	\$ 15,465.53	\$ 18,296.02	\$ 19,223.47
Loans and discounts (secured by collateral)	7,719.64	18,365.54	14,818.22	15,135.80
Loans on real estate	1,700.00	200.00	200.00	200.00
Overdrafts (secured and unsecured)	800.00	800.00	42.14	256.32
United States bonds	855.49	146.11	900.00	2,100.00
Other bonds and securities	3,500.00	3,500.00	309.38	2,401.14
Furniture and fixtures	4,664.99	2,970.56	3,500.00	3,500.00
Due from reserve banks	887.99	254.56	2,413.15	8,208.37
Checks on other banks	1,342.00	1,963.00	55.70	1,485.73
Currency	85.00	275.00	2,410.00	2,361.00
Gold	257.70	484.66	275.00	250.00
Silver and fractional coin	1,542.61		454.02	369.43
Expense account				
Other resources		1,862.02		1,827.14
Total	\$ 37,253.62	\$ 46,286.98	\$ 45,346.73	\$ 57,318.40

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,500.00	2,500.00	2,500.00
Individual deposits	16,194.02	21,993.38	18,513.83
Demand certificates of deposit			
Time certificates of deposit	8,398.60	11,793.60	14,166.10
Cashier's checks	161.00		166.80
Total	\$ 37,253.62	\$ 46,286.98	\$ 45,346.73

Capital stock	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,500.00	2,500.00
Individual deposits	11,306.90	18,513.83
Demand certificates of deposit	4,856.10	
Time certificates of deposit		
Cashier's checks	161.00	166.80
Total	\$ 28,663.00	\$ 28,663.00

NO. 201.

FIRST STATE BANK OF CHERAW, CHERAW, OTERO COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 38,867.53	\$ 33,368.75	\$ 26,515.80	\$ 33,630.10	\$ 48,824.74
Loans and discounts (secured by collateral).....	21,154.92	14,410.24	31,447.50	27,277.58	24,802.51
Loans on real estate.....	1,885.17	1,185.17	1,285.17	1,285.17	285.17
Overdrafts (secured and unsecured).....	106.49	.....	48.20	45.88	105.08
United States bonds.....	.....	950.00	3,550.00	1,650.00	150.00
Other bonds and securities.....	761.72	1,947.90	1,287.83	2,299.47	1,713.56
Furniture and fixtures.....	1,076.00	1,076.00	1,076.00	1,076.00	1,076.00
Banking house.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Other real estate.....	832.63	832.63	732.63	732.63	732.63
Cash items (not including checks on other banks).....	40.00	.....	2.50	24.50	10.00
Due from reserve banks.....	36,954.93	62,156.65	30,475.93	13,126.16	17,344.82
Checks on other banks.....	5.00	.....	.....	32.50	137.04
Currency.....	2,208.00	3,241.00	3,445.00	1,917.00	3,955.00
Gold.....	.....	.....	10.00	.....	20.00
Silver and fractional coin.....	913.20	928.97	726.81	571.09	576.41
Total.....	\$ 106,105.59	\$ 121,397.31	\$ 101,903.37	\$ 84,968.08	\$ 101,032.96

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.....	1,833.19	314.55	710.29	310.47	664.47
Bills payable.....	.....	.....	.....	.....	8,000.00
Individual deposits.....	85,028.65	100,170.01	77,356.21	59,350.66	69,555.06
Due to banks (not reserve banks).....	.....	.....	.....	.....	63.75
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	4,243.75	5,412.75	8,336.87	9,806.95	7,249.68
Total.....	\$ 106,105.59	\$ 121,397.31	\$ 101,903.37	\$ 84,968.08	\$ 101,032.96

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

NO. 18.

CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS, CHEYENNE COUNTY

Paul Wupper, President; J. E. Hayes, Vice-President; Fred Keller, Vice-President; L. C. Rodgers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 92,763.16	\$ 83,884.15	\$ 96,361.58	\$ 84,089.06	\$ 135,026.29
Loans and discounts (secured by collateral).....	84,027.28	68,808.89	79,393.70	81,428.00	81,256.01

Loans on real estate	5,818.50	7,696.20	4,040.00	6,313.50
Overdrafts (secured and unsecured)	2,388.85	881.81	2,118.84	1,371.85
United States bonds	1,000.00	1,000.00	1,000.00	1,050.00
Bonds to secure postal savings	2,737.85	4,982.65	1,000.00	1,000.00
Other bonds and securities	2,541.40	2,541.40	1,171.20	3,108.72
Furniture and fixtures	4,500.00	4,500.00	2,541.40	2,541.40
Banking house	960.94	960.94	4,500.00	4,500.00
Other real estate	41,201.74	93,127.11	960.94	960.94
Due from reserve banks	6,865.00	7,996.00	43,620.94	45,753.21
Checks on other banks	15.00	87.50	47.00	47.00
Currency	735.15	1,623.90	20.00	2,897.18
Gold			984.31	2,128.46
Silver and fractional coin			417.00	
Other resources				
Total	\$ 245,554.87	\$ 276,090.55	\$ 236,935.53	\$ 294,433.56

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00
Surplus fund	8,000.00	9,000.00	9,000.00	3,000.00
Undivided profits, net	4,011.04	995.37	3,221.99	2,594.55
Bills payable	86.09	122.31	14.00	
Postal savings accounts	175,676.39	208,418.10	183,537.39	218,195.37
Individual deposits	2,500.00	2,500.00	2,500.00	2,500.00
Demand certificates of deposit	34,701.55	39,659.55	37,685.08	33,356.88
Time certificates of deposit	5,579.80	395.22	7,304.27	4,786.76
Cashier's checks				
Total	\$ 245,554.87	\$ 276,090.55	\$ 236,935.53	\$ 294,433.56

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

NO. 276

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY

T. A. Butcher, President; W. S. Gardner, Vice-President; Saul Epsteen, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 25,063.05	\$ 27,714.98	\$ 27,486.51	\$ 24,029.43	\$ 11,908.88
Loans and discounts (secured by collateral)	8,409.79	10,769.17	15,306.47	25,078.52	44,497.86
Loans on real estate	3,056.05	3,550.00	1,450.00	1,450.00	1,750.00
Overdrafts (secured and unsecured)	52.72	120.81	137.47	37.68	498.59
United States bonds			14,750.00		8,700.00
Other bonds and securities	4,132.30	7,354.28	778.55	161.95	
Furniture and fixtures				2,000.00	2,000.00
Banking house	1,500.00	1,500.00	1,500.00	5,500.00	5,500.00

FIRST STATE BANK OF CLIFTON, CLIFTON, MESA COUNTY—Continued.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Due from reserve banks.....	72,115.15	48,801.72	25,629.86	13,961.13	98,830.42
Currency	3,000.00	3,000.00	3,300.00	900.00	3,460.00
Gold	90.00	140.00	240.00	260.00	305.00
Silver and fractional coin.....	951.06	481.87	1,001.20	886.49	805.23
Total	\$ 118,370.12	\$ 103,432.83	\$ 91,580.06	\$ 74,275.20	\$ 178,255.98
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund				5,000.00	6,000.00
Undivided profits, net.....		129.26	226.72	1,377.25	750.12
Individual deposits	95,046.06	78,435.08	72,082.02	46,593.61	150,722.78
Time certificates of deposit.....	13,324.06	14,868.49	9,271.32	11,304.34	10,783.08
Total	\$ 118,370.12	\$ 103,432.83	\$ 91,580.06	\$ 74,275.20	\$ 178,255.98
Directors—T. A. Butcher, Saul Epsteen, W. S. Gardner.					

NO: 297.

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

J. J. Long, President; E. F. Collins, Vice-President; W. M. Porter, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 31,579.92	\$ 33,913.46	\$ 52,308.26	\$ 50,887.18	\$ 49,124.06
Loans and discounts (secured by collateral).....	62,898.08	97,994.43	90,689.24	82,010.95	87,630.50
Loans on real estate.....	9,896.96	7,654.67	10,311.64	11,148.00	9,053.00
Overdrafts (secured and unsecured).....	56.16	98.04	97.78	60.01	100.38
United States bonds.....			2,100.00	4,100.00	550.00
Other bonds and securities.....	3,968.27	6,053.87	2,057.41	4,919.00	8,386.39
Furniture and fixtures.....	1,011.50	1,011.50	1,168.76	1,168.76	1,197.26
Banking house	1,800.00	1,800.00	1,800.00	1,852.54	1,995.79
Due from reserve banks.....	120,147.08	72,220.95	42,394.29	41,575.66	107,316.19
Currency	8,339.00	7,237.00	8,064.00	5,900.00	5,362.00
Gold	475.00	600.00	60.00	120.00	125.00
Silver and fractional coin.....	522.80	581.34	819.17	893.25	522.62
Other resources				2,979.14	
Total	\$ 240,694.77	\$ 229,165.26	\$ 211,870.55	\$ 207,614.49	\$ 271,363.19
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,500.00

Undivided profits, net.....	224.11	1,489.61	2,254.59	507.80	1,036.24
Bills payable.....					8,000.00
Notes rediscounted.....				2,704.00	17,030.75
Individual deposits.....	161,684.78	144,649.62	126,744.50	120,104.97	169,801.31
Demand certificates of deposit.....	7,100.95	5,516.95	5,516.95	7,016.95	5,560.95
Time certificates of deposit.....	40,784.93	47,064.74	47,291.16	46,188.02	39,192.14
Reserved for taxes.....	900.00	444.34	63.35	563.35	107.69
Other liabilities.....				29.40	134.11

Total\$ 240,694.77 \$ 229,165.26 \$ 211,870.55 \$ 207,614.49 \$ 271,363.19
 Directors—E. F. Collins, O. L. Dawson, W. D. Gibson, Ole Gunderson, P. A. Johnson, J. J. Long, Thomas McKelvie, W. M. Porter,
 Wm. Zinke.

NO. 20.

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 224,905.07	\$ 236,363.36	\$ 236,636.35	\$ 252,489.49	\$ 285,701.93
Loans and discounts (secured by collateral).....	575,734.80	544,478.78	491,018.56	462,352.97	494,924.90
Loans on real estate.....	250,607.37	239,673.01	242,539.95	242,848.76	228,614.45
Overdrafts (secured and unsecured).....	4.98	279.06	198.65	559.32	824.06
United States bonds.....	40,950.00	20,350.00	185,900.00	107,300.00	303,700.00
Bonds to secure postal savings.....	8,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities.....	116,308.13	121,053.04	95,428.73	99,303.82	82,995.68
Due from banks (not reserve banks).....					126.80
Cash items (not including checks on other banks).....	882.80	348.13	186.92	1,358.35	1,054.32
Due from reserve banks.....	385,970.17	523,414.88	425,676.84	373,994.88	449,136.23
Checks on other banks.....	113,818.77	7,810.44	5,410.85	9,854.59	7,251.43
Currency.....	49,736.00	48,690.00	44,292.00	43,769.00	45,220.00
Gold.....	8,125.00	8,275.00	6,225.00	5,760.00	5,030.00
Silver and fractional coin.....	1,400.32	1,204.97	1,628.43	1,025.07	3,009.70
Other resources.....			149.90	26,983.90	
Total.....	\$ 1,776,443.41	\$ 1,759,940.67	\$ 1,743,292.18	\$ 1,635,600.15	\$ 1,915,589.50

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.....	33,850.35	44,177.30	55,898.80	48,901.62	61,888.32
Savings accounts.....	717,532.30	680,106.55	679,766.57	682,051.29	678,271.39
Postal savings accounts.....	6,000.00	6,000.00	5,820.00	5,893.19	4,809.19
Individual deposits.....	721,393.93	715,353.09	670,263.44	578,742.27	783,530.95
Due to banks (not reserve banks).....	54,205.23	43,664.12	65,995.84	26,751.08	51,676.27

COLORADO SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due to reserve banks.....	3,497.58	31,458.52	954.67	37,206.33	83,117.21
Demand certificates of deposit.....	64,454.22	61,726.70	59,878.70	81,916.47	69,036.25
Certified checks.....	169.06	229.86	1,024.31	993.21	1,121.81
Cashier's checks.....	18,963.62	20,847.41	47,312.73	18,397.37	27,390.79
Reserved for interest.....	6,377.12	6,377.12	6,377.12	4,747.32	4,747.32
Total.....	\$ 1,776,443.41	\$ 1,759,949.67	\$ 1,743,292.18	\$ 1,635,600.15	\$ 1,915,589.50

Directors—E. J. Eaton, F. P. Evans, Jos. G. Dern, W. R. Fawcett, Thos. C. Strachan, O. H. Shoup.

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

J. Arthur Connell, President; Horace G. Lunt, Vice-President; Eugene P. Shove, Vice-President; Leonard E. Curtis, Vice-President; Wilfrid M. Hager, Vice-President; W. R. Waterton, Secretary; J. A. Barton, Asst. Secretary and Treasurer.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 158,582.28	\$ 198,284.47	\$ 161,338.57	\$ 211,486.38	\$ 197,221.42
Loans and discounts (secured by collateral).....	684,937.41	647,171.54	793,872.42	699,885.96	893,903.15
Loans on real estate.....	135,749.59	120,477.58	105,347.58	113,317.58	106,123.00
Overdrafts (secured and unsecured).....	478.51	1,012.59	95.55	5,336.20	151.64
United States bonds.....	45,700.00	44,500.00	44,400.00	44,400.00	101,234.00
Bonds to secure postal savings.....	12,871.50	12,871.50	12,871.50	12,871.50	12,871.50
Other bonds and securities.....	507,715.39	517,974.74	552,013.79	537,109.08	455,346.48
Other real estate.....	33,472.65	33,472.65	33,472.65	29,370.07	29,370.07
Due from banks (not reserve banks).....	20,269.48	28,699.12	16,008.25	18,304.25	22,712.26
Cash items (not including checks on other banks).....	2,636.09	2,000.24	2,939.65	3,267.83	1,327.20
Due from reserve banks.....	537,150.24	492,817.40	345,996.22	317,251.19	282,457.77
Checks on other banks.....	29,525.63	11,805.60	13,038.04	7,597.10	7,963.13
Currency.....	46,557.00	45,654.00	48,846.00	44,570.00	38,166.00
Gold.....	4,955.00	2,377.50	2,122.50	2,120.00	2,490.00
Silver and fractional coin.....	3,857.47	2,753.15	2,994.93	2,533.31	3,289.78
Other resources.....	11,193.92	8,175.82	7,629.02	7,972.16	7,739.54
Total.....	\$ 2,235,652.16	\$ 2,170,047.90	\$ 2,142,986.67	\$ 2,057,392.61	\$ 2,162,366.94

LIABILITIES.

Capital stock.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	63,000.00	63,000.00	63,800.00	64,700.00	65,250.00
Undivided profits, net.....	33,480.06	36,275.50	41,330.01	36,860.50	39,219.72
Savings accounts.....	446,126.10	415,452.49	415,843.59	416,147.80	425,673.03

Postal savings accounts.....	9,796.36	9,675.66	9,385.66	9,504.28	7,965.66
Trust funds.....	324,154.08	270,519.88	234,137.17	239,035.87	204,764.80
Dividends unpaid.....	2,575.00	406.00	466.00	7,928.50	814.00
Individual deposits.....	979,398.10	1,012,369.65	914,918.23	852,855.84	825,741.82
Due to banks (not reserve banks).....	25,082.04	31,173.45	31,475.24	27,405.11	18,862.77
Due to reserve banks.....	.....	.....	.....	.....	50,000.00
Demand certificates of deposit.....	1,090.00	1,070.00	1,000.00	1,000.00	1,000.00
Time certificates of deposit.....	8,462.04	8,963.53	9,146.33	8,895.82	8,343.82
Certified checks.....	356.65	14.55	14.55	14.55	14.55
Cashier's checks.....	31,942.61	11,217.67	107,859.67	83,490.44	201,809.73
Reserved for interest.....	137.00	2,158.52	4,049.21	134.00	4,079.60
Reserved for taxes.....	10,005.45	7,695.91	9,495.91	9,259.51	8,779.48
Other liabilities.....	46.67	55.09	65.10	60.39	47.96
Total.....	\$ 2,235,652.16	\$ 2,170,047.90	\$ 2,142,986.67	\$ 2,057,392.61	\$ 2,162,366.94

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

NO. 259.

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY

L. E. Burnett, President; G. H. Pattison, Vice-President; Willis V. Sims, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 53,720.15	\$ 52,341.97	\$ 54,487.00	\$ 55,012.72	\$ 44,929.41
Loans and discounts (secured by collateral).....	79,847.63	81,096.61	118,005.31	100,167.62	130,857.09
Loans on real estate.....	27,496.92	24,693.81	21,338.56	23,309.13	27,561.72
Overdrafts (secured and unsecured).....	813.52	1,316.87	1,142.03	2,720.59	89.33
United States bonds.....	20,606.50	20,917.00	12,838.00	11,162.00	11,800.00
Other bonds and securities.....	3,000.00	3,000.00	3,700.00	3,700.00	9,132.12
Furniture and fixtures.....	3,286.26	3,305.26	3,329.26	3,321.26	3,274.76
Cash items (not including checks on other banks).....	1,648.01	1,617.26	298.78	21.66	2,833.72
Due from reserve banks.....	13,931.47	34,852.34	13,052.94	26,169.04	51,931.49
Checks on other banks.....	9,779.43	7,934.47	5,154.12	2,805.89	5,384.94
Currency.....	988.00	2,014.00	3,741.00	3,806.00	5,948.00
Gold.....	495.00	380.00	585.00	1,082.50	1,055.00
Silver and fractional coin.....	1,890.78	2,522.78	3,239.86	1,822.15	1,720.51
Expense account.....	.....	1,671.49	.....	.....	.....
Other resources.....	282.00	376.00	376.00	5,576.00	550.00
Total.....	\$ 217,785.67	\$ 238,039.86	\$ 241,287.86	\$ 240,676.56	\$ 297,068.09
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	400.00	650.00	650.00	650.00	650.00

THE STATE SAVINGS BANK, COLORADO SPRINGS, EL PASO COUNTY—Continued.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918.
Undivided profits, net.....	2,530.46	.....	98.21	540.01	1,351.59
Bills payable.....	.....	.....	.....	.....	27,000.00
Savings accounts.....	55,606.73	63,254.26	70,628.29	81,658.10	77,278.91
Individual deposits.....	118,240.25	138,422.92	136,948.31	125,037.89	159,980.86
Due to banks (not reserve banks).....	2,941.64	2,941.64	2,977.12	2,996.45	1,157.54
Demand certificates of deposit.....	5,786.35	6,025.55	2,380.74	2,636.36	3,032.41
Time certificates of deposit.....	.....	.....	95.70	.....	.....
Certified checks.....	.....	.....	.....	604.48	.....
Cashier's checks.....	6,814.21	1,745.49	2,509.49	1,553.27	1,616.78
Other liabilities.....	466.03	.....	.....	.....	.....

Total \$ 217,785.67 \$ 238,039.86 \$ 241,287.86 \$ 240,676.56 \$ 297,068.09

Directors—L. E. Burnett, Geo. E. McCurdy, G. H. Pattison, Willis V. Sims, W. H. Wells.

NO. 345.

THE FARMERS STATE BANK OF COPE, WASHINGTON COUNTY

N. L. Fastenau, President; John A. Crowley, Vice-President; Murray E. Gilderbloom, Cashier; Allie Campbell, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 8,940.91	\$ 25,504.96
Loans and discounts (secured by collateral).....	6,153.96	21,991.62
Overdrafts (secured and unsecured).....	1.47	176.37
Other bonds and securities.....	274.50	458.01
Furniture and fixtures.....	1,726.08	1,939.98
Cash items (not including checks on other banks).....	164.80
Due from reserve banks.....	\$ 12,517.12	17,340.38	5,534.91
Currency.....	410.00	1,220.00
Silver and fractional coin.....	285.84	355.76
Other resources.....	405.77	.....

Total \$ 12,517.12 \$ 35,538.91 \$ 57,346.41

LIABILITIES.

Capital stock.....	.....	.....	.....	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	.....	.....	2,473.37	2,473.37
Undivided profits, net.....	.....	.....	17.12	.....	1,944.63
Bills payable.....	.....	.....	.....	.....	10,000.00
Individual deposits.....	.....	.....	.....	18,462.93	26,050.33
Time certificates of deposit.....	.....	.....	.....	4,602.61	6,878.08

Total \$ 12,517.12 \$ 35,538.91 \$ 57,346.41

Directors—N. L. Fastenau, W. E. Foran, Murray E. Gilderbloom.

NO. 194.

THE CRAWFORD STATE BANK, CRAWFORD, DELTA COUNTY

E. A. Browne, President; Sam B. Hartman, Vice-President; A. B. Brannock, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 66,680.42	\$ 68,059.13	\$ 65,508.82	\$ 58,951.17	\$ 71,903.82
Loans and discounts (secured by collateral).....	17,523.64	18,460.20	26,634.66	20,931.10	29,552.79
Loans on real estate.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Overdrafts (secured and unsecured).....	2,278.51	685.09	2,049.38	866.56	941.99
Other bonds and securities.....	3,157.86	3,162.66	1,289.40	1,121.75	847.27
Furniture and fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from banks (not reserve banks).....	1,538.70	189.20	79.86	245.13	1,887.61
Cash items (not including checks on other banks).....	3,073.11	198.00	19.00	485.84	1,091.00
Due from reserve banks.....	27,710.55	13,291.93	19,168.01	21,229.04	26,025.49
Checks on other banks.....	230.05	360.71	2,701.43	122.00	147.51
Currency.....	825.00	1,303.00	712.00	333.00	1,112.00
Gold.....	890.00	910.00	960.00	865.00	780.00
Silver and fractional coin.....	621.39	673.06	489.96	529.26	588.59
Other resources.....	13,047.64	-----	-----	233.86	970.08
Total	\$ 143,326.87	\$ 113,042.98	\$ 125,362.52	\$ 111,663.71	\$ 141,598.15
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.....	207.13	983.91	798.82	843.01	876.74
Bills payable.....	-----	-----	15,000.00	15,000.00	15,000.00
Savings accounts.....	488.98	472.05	434.93	430.58	421.07
Individual deposits.....	113,527.19	83,001.18	80,781.42	66,368.22	95,351.57
Time certificates of deposit.....	13,249.75	12,206.05	11,417.33	9,932.58	11,274.69
Cashier's checks.....	853.82	1,379.79	1,930.02	4,089.32	3,674.08
Total	\$ 143,326.87	\$ 113,042.98	\$ 125,362.52	\$ 111,663.71	\$ 141,598.15
Directors—A. B. Brannock, E. A. Browne, L. E. Browne, W. C. Browne, Sam B. Hartman.					

NO. 6.

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 33,800.90	\$ 31,485.01	\$ 28,474.57	\$ 45,619.79	\$ 38,591.34
Loans and discounts (secured by collateral).....	14,238.30	11,897.80	18,758.05	23,968.50	21,733.00

TOMKINS BROTHERS, BANKERS, CREEDE, MINERAL COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	8,748.36	3,506.16	2,315.58	2,900.56	2,590.00
United States bonds.....	.....	13,500.00	24,476.00	12,650.00	4,067.30
Other bonds and securities.....	10,050.83	4,855.83	3,313.83	6,890.70	29,195.83
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other real estate.....	1,303.06	.....	.....	.....	.....
Due from banks (not reserve banks).....	30.64	597.62	172.04	.....	.....
Due from reserve banks.....	36,154.89	70,972.77	59,716.47	17,886.86	17,647.02
Currency.....	3,000.00	4,000.00	7,750.00	4,784.00	4,500.00
Gold.....	.....	.....	22.50	215.00	365.00
Silver and fractional coin.....	604.41	630.91	239.04	502.00	444.21
Total	\$ 109,131.39	\$ 142,646.10	\$ 146,438.08	\$ 116,617.41	\$ 120,333.70
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	4,500.00	4,500.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	.....	354.93	114.47	346.11	1,079.66
Individual deposits.....	77,798.43	109,982.45	114,336.96	87,255.27	93,974.96
Demand certificates of deposit.....	16,832.96	17,808.72	16,986.65	14,016.03	10,279.08
Total	\$ 109,131.39	\$ 142,646.10	\$ 146,438.08	\$ 116,617.41	\$ 120,333.70

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

BANK OF CRESTED BUTTE, CRESTED BUTTE, GUNNISON COUNTY

NO. 24.

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 24,505.14	\$ 22,712.00	\$ 24,813.00	\$ 25,158.00	\$ 30,864.66
Loans and discounts (secured by collateral).....	48,255.00	46,455.00	51,105.00	47,885.00	51,635.00
Loans on real estate.....	14,645.00	13,615.00	13,565.00	20,590.00	16,795.00
Overdrafts (secured and unsecured).....	171.55	688.95	398.47	22.17	470.08
United States bonds.....	2,450.00	3,300.00	6,850.00	6,700.00	7,850.00
Bonds to secure postal savings.....	6,000.00	8,000.00	8,000.00	8,000.00	8,000.00
Other bonds and securities.....	5,681.11	4,206.49	4,211.49	2,783.20	4,595.20
Premium on bonds.....	168.64	168.64	168.64	168.64	216.64
Furniture and fixtures.....	2,400.00	2,160.00	2,160.00	2,160.00	2,160.00
Banking house.....	4,000.00	4,000.00	4,000.00	4,500.00	4,500.00

Other real estate.....	5,950.00	5,950.00	1,950.00	1,950.00
Due from banks (not reserve banks)	6,874.51	8,748.58	9,975.79	5,587.66
Cash items (not including checks on other banks)	372.93	700.30	6,363.11	4,328.61
Due from reserve banks.....	35,221.12	32,759.64	22,739.10	5,719.50
Checks on other banks.....	2,195.54	6,945.87	4,143.75	17,065.35
Currency.....	7,426.00	6,302.00	7,701.00	11,013.80
Gold.....	4,985.00	5,167.50	5,355.00	9,952.00
Silver and fractional coin.....	655.99	1,399.67	349.72	5,587.50
Other resources.....	500.00	4,054.73	20.35	1,240.82
Total.....	\$ 172,457.53	\$ 177,334.37	\$ 177,864.42	\$ 182,508.79
LIABILITIES.				
Capital stock.....	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
Undivided profits, net.....	15,415.84	14,184.02	13,761.33	16,750.48
Savings accounts.....	575.54	4,992.94	699.00	15,999.79
Postal savings accounts.....	4,356.94	.....	5,041.94	1,128.39
Individual deposits.....	56,480.22	57,246.58	57,660.91	5,790.32
Demand certificates of deposit.....	7,138.33	7,754.39	9,256.77	63,237.92
Time certificates of deposit.....	58,490.66	62,698.12	61,444.47	12,978.20
Cashier's checks.....	.....	.....	.....	65,022.77
Total.....	\$ 172,457.53	\$ 177,334.37	\$ 177,864.42	\$ 182,508.79

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

NO. 21.

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY

A. W. Morrell, President; H. McGarry, Vice-President; H. D. MacDonald, Cashier; M. R. Berbower, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 84,133.40	\$ 75,962.60	\$ 25,035.30	\$ 48,440.00	\$ 25,477.88
Loans and discounts (secured by collateral).....	217,533.45	179,216.38	91,677.70	76,114.75	72,992.56
Loans on real estate.....	14,313.00	15,142.65	16,911.70	12,241.70	10,494.40
United States bonds.....	5,542.00	6,040.00	14,550.00	9,987.50	15,478.19
Other bonds and securities.....	16,250.00	16,350.00	17,200.00	7,900.00	7,400.00
Banking house.....	1,836.01	1,723.36	1,469.86	1,323.01	947.07
Other real estate.....	445.37	246.97	.....	185.04	.....
Due from banks (not reserve banks).....	20,017.56	30,152.38	10,659.31	10,176.47	4,877.65
Cash items (not including checks on other banks).....	21.00	235.73	1,640.81	679.29	2,279.04
Due from reserve banks.....	87,030.97	89,596.21	26,735.94	24,616.36	42,500.20
Checks on other banks.....	912.52	2,054.50	1,597.63	103.10	512.50
Currency.....	9,100.00	6,212.00	12,080.00	5,540.00	5,818.00
Gold.....	6,165.00	6,842.50	4,392.50	4,877.50	5,265.00

THE CRIPPLE CREEK STATE BANK, CRIPPLE CREEK, TELLER COUNTY—Continued.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Silver and fractional coin.....	2,863.00	2,954.70	2,684.99	3,712.70	2,129.95
Other resources .....	.....	605.77	416.97	1,175.00	655.00
Total	\$ 466,163.28	\$ 433,335.75	\$ 227,052.71	\$ 207,072.42	\$ 196,827.44
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net.....	160.63	2,869.81	1,797.75	1,888.62	1,018.68
Individual deposits	372,314.18	343,579.62	156,867.07	133,800.00	134,652.44
Due to banks (not reserve banks).....	16,398.92	5,486.67	6,430.55	8,888.73	1,719.49
Demand certificates of deposit.....	67.15	67.15	67.15	67.15	67.15
Time certificates of deposit.....	46,602.10	44,312.97	41,302.35	41,865.71	38,725.57
Certified checks	381.50	.....	39.84	371.47	327.33
Cashier's checks	238.80	7,019.53	548.00	190.74	316.78
Total	\$ 466,163.28	\$ 433,335.75	\$ 227,052.71	\$ 207,072.42	\$ 196,827.44
Directors—W. W. King, H. D. MacDonald, H. McGarry, A. W. Morrell, Irving T. Snyder.					

NO. 301.

FIRST STATE BANK OF CROOK, CROOK, LOGAN COUNTY

W. C. Harris, President; E. M. Gillett, Vice-President; H. L. Sanders, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 18,578.07	\$ 12,414.75	\$ 24,973.91	\$ 29,372.09	\$ 20,828.38
Loans and discounts (secured by collateral).....	37,370.72	44,581.69	53,357.54	44,125.92	49,545.34
Loans on real estate.....	3,600.00	3,000.00	2,040.00	2,040.00	4,040.00
Overdrafts (secured and unsecured).....	.....	341.96	2,040.00	623.62	209.11
Other bonds and securities.....	826.55	1,286.39	2,338.55	1,743.77	400.00
Furniture and fixtures.....	1,375.57	1,500.00	1,500.00	1,500.00	1,500.00
Banking house	1,925.48	2,000.00	2,000.00	2,000.00	2,000.00
Due from banks (not reserve banks).....	711.84	.....	.....	.....	.....
Cash items (not including checks on other banks).....	8,570.47	22,627.10	19.00	.....	102.87
Due from reserve banks.....	.....	229.39	11,897.08	9,492.43	11,168.54
Checks on other banks.....	.....	2,282.00	76.00	.....	.....
Currency	2,371.00	2,282.00	2,262.00	301.00	1,778.00
Gold	145.00	160.00	175.00	187.50	185.00
Silver and fractional coin.....	612.06	471.10	920.09	798.54	966.70
Other resources .....	.....	.....	.....	.....	325.81
Total	\$ 76,086.76	\$ 90,552.42	\$ 101,901.13	\$ 92,184.87	\$ 93,049.75

LIABILITIES.

Capital stock	\$ 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
Undivided profits, net	2,592.43	1,298.55	1,398.94	3,377.67
Bills payable	-----	10,000.00	10,000.00	13,000.00
Individual deposits	48,713.20	57,193.76	41,131.01	37,862.63
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	6,851.20	12,279.84	19,528.26	18,470.81
Cashier's checks	429.93	1,702.55	94.63	1,338.64
Total	\$ 76,086.76	\$ 90,552.42	\$ 101,901.13	\$ 92,184.87

Directors—E. M. Gellett, W. C. Harris, C. W. Kreager, H. L. Sanders, C. H. Simpson.

THE BANK OF DEBEQUE, DEBEQUE, MESA COUNTY.

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

NO. 192.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 20,135.02	\$ 28,710.76	\$ 29,651.85	\$ 32,792.16	\$ 33,866.44
Loans and discounts (secured by collateral)	26,446.09	30,612.85	32,666.24	35,600.22	30,109.74
Loans on real estate	200.00	-----	2,064.84	345.00	345.00
Overdrafts (secured and unsecured)	1,076.43	204.84	302.34	600.41	964.94
Other bonds and securities	10,589.20	12,965.09	7,975.61	9,712.19	15,951.40
Furniture and fixtures	750.00	750.00	750.00	750.00	750.00
Banking house	-----	-----	-----	-----	3,450.65
Other real estate	250.00	250.00	250.00	250.00	250.00
Due from reserve banks	55,812.01	26,058.40	24,562.17	14,434.30	46,307.38
Checks on other banks	1,084.46	623.49	95.49	495.85	67.46
Currency	4,271.00	2,671.00	3,217.00	2,445.00	5,705.00
Gold	60.00	35.00	170.00	610.00	300.00
Silver and fractional coin	712.49	684.60	797.00	342.00	419.15
Total	\$ 121,386.70	\$ 103,566.03	\$ 102,502.54	\$ 98,377.13	\$ 138,487.16

LIABILITIES.

Capital stock	\$ 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
Undivided profits, net	650.00	710.14	1,264.69	1,094.30
Individual deposits	99,392.95	81,415.39	78,409.50	73,103.22
Demand certificates of deposit	878.82	604.06	650.24	810.00
Time certificates of deposit	7,964.93	8,336.44	9,678.11	9,313.91
Total	\$ 121,386.70	\$ 103,566.03	\$ 102,502.54	\$ 98,377.13

Directors—S. G. McMullin, H. A. Quigley, J. A. Wilcoxson.

Total

\$ 138,487.16

NO. 185.

DEER TRAIL STATE BANK, DEER TRAIL, ARAPAHOE COUNTY

S. Guy Morrow, President; A. M. Sniff, Vice-President; Fred A. Beuck, Vice-President; Ralph C. Tilton, Cashier; Robert McIntosh, Asst. Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 112,121.75	\$ 71,185.50	\$ 55,992.68	\$ 77,535.72	\$ 79,503.38
Loans and discounts (secured by collateral).....	99,762.31	120,941.83	126,544.76	102,284.49	143,228.03
Loans on real estate.....	1,660.00	1,660.00	1,660.00	1,660.00	800.00
Overdrafts (secured and unsecured).....	.....	1,673.36	24,313.33	.....	.....
United States bonds.....	4,149.00	8,127.80	.....	12,337.10	36,254.38
Other bonds and securities.....	677.90	912.90	442.90	.953.43	1,241.58
Premium on bonds.....	5.27	.....	.....	.....	.....
Furniture and fixtures.....	2,500.00	3,500.00	3,500.00	3,500.00	3,498.50
Banking house.....	2,500.00	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate.....	10.00	10.00	10.00	10.00	10.00
Cash items (not including checks on other banks).....	185.47	7.50	244.87	11.50	144.62
Due from reserve banks.....	26,549.66	54,687.60	58,809.46	57,575.17	54,359.39
Checks on other banks.....	.....	26.34	.....	111.20	237.95
Currency.....	8,015.00	5,824.00	13,306.00	6,765.00	1,193.00
Gold.....	2,587.50	2,182.50	2,092.50	2,010.00	1,950.00
Silver and fractional coin.....	676.31	606.40	460.43	544.57	704.45
Other resources.....	5,523.53	4,810.19	242.69	125.02	296.41
Total	\$ 266,923.70	\$ 279,155.92	\$ 290,619.62	\$ 268,423.20	\$ 326,421.69
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.....	3,189.92	1,059.69	1,966.59	1,406.09	1,730.28
Bills payable.....	.....	.....	.....	.....	25,000.00
Notes rediscounted.....	.....	25,915.44	10,605.44	5,737.52	.....
Savings accounts.....	35,336.28	25,464.30	23,816.90	23,377.41	23,859.91
Individual deposits.....	182,384.80	164,031.77	207,616.44	137,340.67	190,764.81
Due to reserve banks.....	.....	.....	.....	.....	379.08
Demand certificates of deposit.....	3,131.25	5,297.83	7,222.00	11,506.70	26,860.26
Time certificates of deposit.....	12,881.45	27,311.89	9,392.25	59,054.81	27,827.35
Certified checks.....	.....	75.00	.....	.....	.....
Total	\$ 266,923.70	\$ 279,155.92	\$ 290,619.62	\$ 268,423.20	\$ 326,421.69

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

NO. 349.

FARMERS STATE BANK OF DEER TRAIL, DEER TRAIL, ARAPAHOE COUNTY

Frank J. Denison, President; Gordon Hollis, Vice-President; James T. Naff, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 2,792.49	\$ 18,074.06
Loans and discounts (secured by collateral).....	9,267.11	25,242.73
Overdrafts (secured and unsecured).....	1,211.53	878.93
Other bonds and securities.....	166.45	298.76
Furniture and fixtures.....	2,065.00	2,304.73
Cash items (not including checks on other banks).....	40.15	35.00
Due from reserve banks.....	10,945.00	6,812.99
Checks on other banks.....	185.33	144.75
Currency.....	2,121.00	1,638.00
Silver and fractional coin.....	589.68	508.62
Expense account.....	856.73
Other resources.....	45.00	15.00
Total.....	\$ 29,428.74	\$ 56,810.30

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	.....	.....	.....	.....	.....
Undivided profits, net.....	.....	.....	.....	.....	.....
Individual deposits.....	.....	.....	.....	.....	.....
Time certificates of deposit.....	.....	.....	.....	.....	.....
Cashier's checks.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	.....	.....	.....	\$ 29,428.74	\$ 56,810.30

Directors—W. D. Barr, Frank J. Denison, G. H. Dodge, Gordon Hollis, James T. Naff, F. A. Thayer.

NO. 25

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

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 59,967.10	\$ 70,299.90
Loans and discounts (secured by collateral).....	32,177.18	24,949.68
Loans on real estate.....	3,796.25	1,696.25
Overdrafts (secured and unsecured).....	504.90	1,263.13

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Bonds to secure postal savings.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Other bonds and securities.....	15,452.15	17,197.94	17,195.25	15,445.25	20,082.68
Furniture and fixtures.....	1,450.00	1,450.00	1,450.00	1,450.00	1,450.00
Due from banks (not reserve banks).....	219.25	5.00	116.12	49.05	15.00
Cash items (not including checks on other banks).....	49,964.57	669.45	44,653.83	20,543.84	938.57
Due from reserve banks.....	308.69	28,288.58	44,653.83	20,543.84	14,175.68
Checks on other banks.....	3,824.00	136.03	40.00	277.47	576.77
Currency.....	790.00	1,932.00	4,152.00	4,916.00	5,079.00
Gold.....	2,356.94	780.00	770.00	810.00	785.00
Silver and fractional coin.....		1,757.87	1,415.50	2,578.75	1,674.01
Total	\$ 182,285.73	\$ 174,523.31	\$ 166,634.05	\$ 147,595.13	\$ 147,485.67
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	5,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net.....	3,753.34	1,384.22	1,550.85	1,968.28	3,840.01
Bills payable.....					10,000.00
Postal savings accounts.....	2,974.23	2,974.23	2,885.23	2,921.51	1,729.51
Dividends unpaid.....		1,500.00	1,500.00		
Individual deposits.....	108,139.32	103,390.37	96,430.15	83,933.35	84,389.18
Due to banks (not reserve banks).....					1,036.92
Due to reserve banks.....		1,834.58			
Demand certificates of deposit.....					30,490.05
Time certificates of deposit.....	52,418.84	47,439.91	48,267.82	42,771.99	
Total	\$ 182,285.73	\$ 174,523.31	\$ 166,634.05	\$ 147,595.13	\$ 147,485.67

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

NO. 28.

RIO GRANDE STATE BANK, DEL NORTE, RIO GRANDE COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 67,625.17	\$ 69,197.17	\$ 72,423.33	\$ 65,688.00	\$ 54,207.91
Loans and discounts (secured by collateral).....	73,145.25	71,252.17	79,462.21	81,354.93	72,069.37
Loans on real estate.....	7,055.00	6,405.00	8,405.00	8,405.00	7,100.00
Overdrafts (secured and unsecured).....	1,263.61	1,737.46	1,742.52	955.68	1,177.38
Bonds to secure postal savings.....	9,000.00	9,000.00	9,000.00	8,000.00	8,000.00

Other bonds and securities.....	4,788.13	7,946.16	7,400.82	5,224.35	7,267.70
Furniture and fixtures.....	1,000.00	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).....	.....	.....	18.00	.....	.....
Cash items (not including checks on other banks).....	.....	545.00	.....	.....	.....
Checks on reserve banks.....	85,636.53	53,901.68	35,906.01	48,094.57	58,699.92
Checks on other banks.....	283.93	166.31	635.38	261.95	242.94
Currency.....	7,110.00	8,723.00	7,623.00	6,299.00	8,468.00
Gold.....	1,287.50	1,387.50	1,407.50	1,592.50	1,657.50
Silver and fractional coin.....	1,068.78	1,112.61	962.81	178.87	1,534.99
Total.....	\$ 263,263.90	\$ 236,374.06	\$ 229,986.58	\$ 231,054.85	\$ 225,425.71
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.....	2,508.72	3,984.18	3,305.59	1,395.27	4,336.65
Savings accounts.....	.....	.....	.....	.....	3,105.72
Postal savings accounts.....	6,084.56	5,864.64	5,113.94	4,698.32	.....
Dividends unpaid.....	1,500.00	10.00	10.00	10.00	.....
Individual deposits.....	157,342.33	130,179.96	120,776.09	131,927.71	132,763.14
Time certificates of deposit.....	65,278.19	65,835.28	70,233.98	62,623.55	53,720.20
Certified checks.....	.....	46.98	46.98	.....	.....
Cashier's checks.....	550.10	500.00	500.00	400.00	1,500.00
Total.....	\$ 263,263.90	\$ 236,374.06	\$ 229,986.58	\$ 231,054.85	\$ 225,425.71

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

No. 149.

THE COLORADO STATE BANK, DELTA, DELTA COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 51,041.10	\$ 62,579.18	\$ 55,400.02	\$ 76,792.68	\$ 60,231.54
Loans and discounts (secured by collateral).....	49,036.76	59,051.21	62,913.07	59,674.77	57,206.58
Loans on real estate.....	15,622.85	16,767.24	13,060.29	13,660.29	11,319.40
Overdrafts (secured and unsecured).....	834.65	1,032.76	1,363.42	1,432.04	1,339.52
Other bonds and securities.....	6,426.05	10,262.09	10,085.64	8,685.07	20,836.51
Furniture and fixtures.....	2,000.00	2,000.00	2,125.00	2,000.00	2,000.00
Other real estate.....	2,950.00	2,950.00	2,950.00	2,950.00	2,950.00
Due from banks (not reserve banks).....	2,092.06	2,895.13	564.20	564.20	2,879.33
Cash items (not including checks on other banks).....	85.35	69.00	2.10	54.75	66.87
Due from reserve banks.....	105,749.97	65,505.49	45,632.66	7,941.89	35,763.48
Checks on other banks.....	4,760.28	968.79	1,154.31	1,413.07	2,022.01

THE COLORADO STATE BANK, DELTA, DELTA COUNTY—Continued.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	4,572.00	5,846.00	2,662.00	3,848.00	3,448.00
Gold	2,930.00	3,280.00	3,600.00	3,785.00	4,010.00
Silver and fractional coin.....	745.31	285.05	798.26	729.77	500.81
Other resources					166.80
Total	\$ 248,846.38	\$ 233,491.94	\$ 202,310.97	\$ 183,531.53	\$ 204,740.88
LIABILITIES.					
Capital stock					
Surplus fund	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	3,000.00	3,000.00	3,000.00	3,500.00	3,500.00
Bills payable	2,012.38	5,064.96	5,995.75	3,958.60	6,436.88
Individual deposits	159,540.04	153,921.41	113,432.10	88,903.19	122,895.23
Due to banks (not reserve banks).....	18,456.54	7,333.05	9,671.68	171.24	2,648.02
Time certificates of deposit	31,834.62	31,574.71	38,963.26	45,172.80	38,029.07
Cashier's checks	4,002.80	2,597.81	1,248.18	3,825.70	1,231.68
Total	\$ 248,846.38	\$ 233,491.94	\$ 202,310.97	\$ 183,531.53	\$ 204,740.88
Directors—I. M. Conklin, Willard Fairlamb, W. R. Johnson, R. S. Kelso, A. E. Miller, Chas. E. Parker, L. R. Wigram.					

No. 36.

THE AMERICAN BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

Godfrey Schirmer, President; John A. Keefe, Jacob Fillius, Vice-Presidents; A. Kunsmiller, Secretary-Treasurer; H. M. Denison, Asst. Secretary.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 1,216,409.13	\$ 1,007,295.04	\$ 1,123,138.45	\$ 1,109,769.85	\$ 1,177,934.19
Loans and discounts (secured by collateral).....	810,035.15	836,176.42	775,650.28	848,465.66	1,080,520.48
Loans on real estate.....	753,884.52	692,000.82	741,768.58	709,609.71	693,231.45
Overdrafts (secured and unsecured).....	423.12	1,400.51	413.11	1,305.42	957.30
United States bonds	49,254.00	75,584.50	43,096.50	44,421.00	80,514.15
Bonds to secure postal savings.....	54,000.00	54,000.00	54,000.00	54,000.00	54,000.00
Other bonds and securities.....	1,953,211.76	1,914,961.46	1,997,859.33	2,055,837.27	1,865,924.96
Premium on bonds	1,356.50	1,356.50	1,356.50	1,356.50	1,356.50
Furniture and fixtures	21,960.03	21,758.81	21,607.56	20,246.01	25,258.66
Banking house	46,320.00	46,320.00	46,320.00	45,900.00	45,900.00
Other real estate	38,444.89	39,710.58	39,500.05	37,999.50	36,818.51
Due from banks (not reserve banks).....	5,571.91	4,794.19	5,302.31	7,077.49	6,527.56
Cash items (not including checks on other banks).....	36,781.54	14,783.69	6,424.62	33,450.31	13,947.66
Due from reserve banks.....	949,187.02	799,339.66	834,613.25	854,628.96	809,482.94

Checks on other banks	84,752.02	40,863.98	131,241.75	148,019.86
Currency	91,485.00	74,900.00	97,495.00	102,253.00
Gold	94,492.50	92,057.50	98,017.50	74,550.00
Silver and fractional coin	12,861.57	11,355.10	13,087.14	13,830.78
Other resources	62,281.71	61,170.15	61,079.13	67,355.51
Total	\$ 6,282,712.37	\$ 5,789,828.91	\$ 6,224,988.20	\$ 6,298,383.51

LIABILITIES.

Capital stock	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus fund	185,000.00	185,000.00	188,000.00	188,000.00
Undivided profits, net	17,026.41	27,530.34	15,385.93	53,560.06
Bills payable	3,165,856.73	2,973,872.06	3,010,978.38	43,000.00
Savings accounts	33,691.30	33,691.30	33,090.99	2,935,410.55
Postal savings accounts	91,321.91	65,149.67	57,417.97	29,781.99
Trust funds	10,000.00	.....	15,000.00	85,412.74
Dividends unpaid	1,691,799.30	1,465,293.08	1,874,786.78	2,087,890.67
Individual deposits	79,152.48	53,342.73	33,234.13	35,400.11
Due to banks (not reserve banks)	6,231.00	3,850.00	4,929.00	8,315.54
Demand certificates of deposit	355,804.89	323,100.66	322,283.38	205,070.80
Time certificates of deposit	9,911.56	15,482.02	13,246.64	22,754.80
Certified checks	73,299.63	94,844.56	46,425.84	57,339.04
Cashier's checks .....	.....	.....	.....	949.69
Reserved for interest	9,000.00	9,000.00	10,000.00	10,000.00
Reserved for taxes	54,617.16	39,672.49	28,170.94	35,497.52
Other liabilities .....	.....	59,966.66	.....	.....
Total	\$ 6,282,712.37	\$ 5,789,828.91	\$ 6,224,988.20	\$ 6,298,383.51

Directors—T. B. Burbridge, William J. Chamberlain, Wm. F. Dieter, Jacob Fillius, John A. Keefe, Louis W. Mack, H. P. Nagel, Godfrey Schirmer, D. L. Webb, Philip A. Zang.

No. 29

THE BROADWAY BANK, DENVER, DENVER COUNTY

John S. Settle, President; Gabriel Jones, Vice-President; E. R. Tibbals, Cashier; C. M. Hamilton, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 186,586.10	\$ 180,206.15	\$ 164,073.33	\$ 159,126.76	\$ 193,649.56
Loans and discounts (secured by collateral)	48,019.35	45,067.00	39,292.00	37,103.11	121,992.06
Loans on real estate	24,350.00	29,500.00	30,600.00	34,650.00	94,154.30
Overdrafts (secured and unsecured)	13,151.79	6,400.50	5,842.92	5,099.44	444.17
United States bonds	18,100.00	8,600.00	8,200.00	7,300.00	28,852.00
Other bonds and securities	5,310.00	1,318.75	420.50	1,368.75	51,306.11
Premium on bonds .....	.....	.....	.....	.....	152.00

THE BROADWAY BANK, DENVER, DENVER COUNTY—Continued.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Furniture and fixtures	13,079.36	13,890.86	13,890.86	13,890.86	17,050.00
Banking house	89,574.08	89,574.08	89,574.08	89,574.08	89,500.00
Other real estate	5,136.87	7,346.67	8,213.56	8,593.61	8,502.71
Due from banks (not reserve banks)		64.10	417.00	83.48	2,000.00
Cash items (not including checks on other banks)	46,063.09	43,626.87	70,052.45	65,470.27	570.43
Due from reserve banks	153.68	163.07	103.40	565.47	128,610.28
Checks on other banks	11,830.00	8,974.00	10,453.00	11,643.00	9,329.37
Currency	2,920.00	2,200.00	625.00	520.00	16,080.00
Gold	2,212.53	1,539.21	1,771.39	1,857.71	5,000.00
Silver and fractional coin	223.50				1,218.21
Expense account	16.38	44.88	66.29	29.00	
Other resources					
Total	\$ 466,726.73	\$ 438,516.14	\$ 443,595.78	\$ 436,875.54	\$ 768,411.20

LIABILITIES.

Capital stock					
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits, net	1,720.00	2,520.00	2,520.00	2,520.00	5,000.00
Bills payable		130.92		406.38	2,098.60
Notes rediscounted		15,000.00	27,495.00	23,295.00	
Savings accounts	93,549.04	15,150.00	2,500.00	2,500.00	
Individual deposits	220,513.18	95,610.54	98,730.00	100,960.79	179,343.22
Due to banks (not reserve banks)		190,544.70	191,226.33	184,701.68	392,066.89
Due to reserve banks	30,213.55				12,437.00
Demand certificates of deposit	9,298.12	9,727.19	8,439.51	7,795.51	5,409.41
Time certificates of deposit	3,610.60	6,812.10	11,846.60	12,531.60	61,992.54
Certified checks	1,417.50	1,841.51	238.62	443.53	1,478.00
Cashier's checks	1,404.74	1,179.18	599.72	1,721.05	8,585.54
Other liabilities	5,000.00				
Total	\$ 466,726.73	\$ 438,516.14	\$ 443,595.78	\$ 436,875.54	\$ 768,411.20

Directors—W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, Gabriel Jones, James H. Kyle, R. F. Lamberton, D. J. Meyer-peter, J. S. Settle, E. R. Tibbals.

THE CAPITOL HILL STATE BANK, DENVER, DENVER COUNTY

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

No. 241.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 38,816.33	\$ 30,754.64	\$ 38,966.66	\$ 35,780.38	\$ 43,764.31
Loans and discounts (secured by collateral)	99,764.85	101,844.48	98,409.64	90,772.18	94,282.30

Loans on real estate.....	20,175.00	19,375.00	18,175.00	22,261.00	30,190.89
Overdrafts (secured and unsecured).....	2,714.32	938.81	1,148.09	1,012.46	1,404.71
Other bonds and securities.....	34,990.00	26,404.50	53,944.10	67,213.10	83,777.38
Furniture and fixtures.....	1,911.90	678.84	675.00	751.00	700.00
Other real estate.....	9,630.22	9,630.22	9,630.22	5,280.22	360.00
Due from reserve banks.....	16,049.72	42,728.91	66,106.71	19,209.12	49,482.48
Checks on other banks.....	3,355.75	4,508.99	3,109.93	4,421.59	4,066.50
Currency.....	4,209.00	4,755.00	3,772.00	3,910.00	4,657.00
Gold.....	560.00	725.00	727.50	675.00	640.00
Silver and fractional coin.....	2,480.25	1,674.61	3,407.38	2,609.26	2,666.85
Total.....	\$ 234,657.34	\$ 244,019.00	\$ 298,072.23	\$ 253,895.31	\$ 315,992.42

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	7,300.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	3,933.06	12.02	1,090.39	1,548.33	1,842.35
Savings accounts.....	50,214.80	52,515.37	55,107.47	56,825.70	69,657.65
Dividends unpaid.....	112,191.81	121,821.16	175,202.86	128,322.23	50.00
Individual deposits.....	3,641.70	3,656.24	3,671.27	3,686.30	4,724.01
Due to banks (not reserve banks).....	7,800.00	7,800.00	7,500.00	7,612.19	7,500.00
Demand certificates of deposit.....	15,613.16	15,687.51	13,034.87	13,407.87	13,554.55
Time certificates of deposit.....	621.65	1,405.24	233.45	931.38	1,576.91
Certified checks.....	3,341.16	1,121.46	2,231.92	1,561.31	877.81
Cashier's checks.....	.....	.....	.....	.....	.....
Total.....	\$ 234,657.34	\$ 244,019.00	\$ 298,072.23	\$ 253,895.31	\$ 315,992.42

Directors—D. C. Bailey, F. W. Birney, C. E. Bruen, A. I. Campbell, C. A. Gebhard, E. W. Hinchman, W. D. Nash, Lee Ramsey, J. A. Morehouse.

No. 30.

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 117,226.77	\$ 52,998.70	\$ 227,986.30	\$ 6,795.30	\$ 5,261.40
Loans and discounts (secured by collateral).....	4,151,801.87	3,981,958.75	3,928,948.94	4,238,630.86	4,309,054.17
Loans on real estate.....	220,525.94	199,607.87	205,732.26	228,084.44	180,802.53
Overdrafts (secured and unsecured).....	849.94	1,800.45	943.51	853.37	1,809.62
United States bonds.....	77,530.00	178,449.97	456,234.42	222,730.00	327,537.66
Other bonds and securities.....	423,406.06	382,776.83	389,202.98	380,142.72	366,510.54
Furniture and fixtures.....	55,987.64	55,812.64	55,462.64	55,112.64	54,412.64

THE CENTRAL SAVINGS BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other real estate.....	55,965.71	55,065.71	48,795.28	48,780.28	45,720.28
Due from banks (not reserve banks).....	87,456.48	78,142.63	89,539.14	68,593.04	104,205.51
Cash items (not including checks on other banks).....	16,177.56	7,478.18	1,753.11	2,437.98	7,134.65
Due from reserve banks.....	1,124,086.37	1,196,644.39	1,301,336.39	1,122,918.70	1,612,477.66
Checks on other banks.....	102,324.78	83,041.18	73,199.07	61,056.68	89,823.52
Currency.....	170,236.00	158,155.00	161,527.00	168,799.00	140,397.00
Gold.....	87,257.50	125,050.00	112,820.00	90,799.00	87,262.50
Silver and fractional coin.....	10,907.03	13,762.97	11,788.42	13,179.87	15,884.00
Other resources.....	.....	.....	.....	5,707.66	.....
Total.....	\$ 6,701,739.65	\$ 6,570,745.27	\$ 7,065,269.46	\$ 6,714,612.54	\$ 7,348,293.68
LIABILITIES.					
Capital stock.....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus fund.....	140,000.00	140,000.00	145,000.00	150,000.00	165,000.00
Undivided profits, net.....	19,499.73	39,376.44	68,288.04	13,425.19	44,484.48
Savings accounts.....	3,959,914.87	3,850,779.72	3,856,028.79	4,025,804.30	3,867,022.95
Trust funds.....	7,068.18	5,901.51	20,392.51	3,243.89	4,427.89
Individual deposits.....	1,245,943.54	1,225,851.34	1,668,086.10	1,268,252.27	1,933,812.28
Due to banks (not reserve banks).....	807,159.07	799,223.72	789,946.42	722,482.65	819,600.06
Demand certificates of deposit.....	11,103.36	16,146.27	14,764.90	13,790.99	19,638.39
Time certificates of deposit.....	164,369.32	160,116.02	176,730.63	181,236.51	166,052.18
Certified checks.....	14,368.15	9,548.98	5,988.61	2,952.99	3,678.26
Cashier's checks.....	32,313.43	23,801.27	20,033.46	33,423.75	24,577.19
Total.....	\$ 6,701,739.65	\$ 6,570,745.27	\$ 7,065,269.46	\$ 6,714,612.54	\$ 7,348,293.68

Directors—J. M. Bordy, J. V. Cockins, R. A. Cockins, J. M. Collins, David Brothers, W. M. Marshall, Carle H. Smith, D. H. Staley, C. W. Warner.

No. 239.

CITIZENS EXCHANGE BANK, DENVER, DENVER COUNTY
(Merged with The Broadway Bank, Denver, August 31, 1918)

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 69,666.98	\$ 70,120.38	\$ 75,579.39	\$ 81,140.22	.....
Loans and discounts (secured by collateral).....	51,796.55	57,184.43	63,832.09	69,734.41	.....
Loans on real estate.....	61,372.00	53,122.00	50,772.00	50,072.00	.....
Overdrafts (secured and unsecured).....	1,447.09	201.07	1,140.32	560.47	.....

United States bonds.....	10,500.00	7,150.00	26,950.00	24,742.40
Other bonds and securities.....	44,033.63	52,786.85	45,685.68	46,249.11
Premium on bonds.....	152.00	152.00	152.00	152.00
Furniture and fixtures.....	3,515.00	3,500.00	3,550.00	3,550.00
Other real estate.....	2,000.00	2,000.00	2,000.00	2,000.00
Due from banks (not reserve banks).....	197.84	587.39	275.75	172.05
Cash items (not including checks on other banks).....	55,112.68	80,110.96	53,487.28	58,432.00
Due from reserve banks.....	6,962.94	6,061.34	3,886.02	-----
Checks on other banks.....	5,292.00	6,027.00	6,901.00	5,858.00
Currency.....	2,712.50	3,475.00	4,132.50	4,335.00
Gold.....	1,539.29	1,144.34	1,421.04	608.64
Silver and fractional coin.....	-----	-----	-----	-----
Total.....	\$ 316,300.50	\$ 343,622.76	\$ 339,765.07	\$ 348,362.30

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	4,000.00	4,000.00	4,000.00	4,500.00
Undivided profits, net.....	2,210.52	1,948.41	2,577.15	2,128.81
Savings accounts.....	55,884.48	70,082.73	73,302.51	80,844.26
Dividends unpaid.....	900.00	-----	-----	900.00
Individual deposits.....	154,454.66	168,847.37	165,535.93	172,320.89
Due to banks (not reserve banks).....	11,500.00	11,500.00	18,000.00	11,500.00
Demand certificates of deposit.....	4,054.16	3,739.92	1,321.11	100.00
Time certificates of deposit.....	53,296.68	51,988.11	44,671.61	45,531.81
Certified checks.....	-----	1,516.22	25.00	220.00
Cashier's checks.....	-----	-----	331.76	316.53
Total.....	\$ 316,300.50	\$ 343,622.76	\$ 339,765.07	\$ 348,362.30

Directors—W. B. Barr, C. W. Hall, E. E. Hammond, W. E. Johnson, Gabriel Jones, J. H. Kyle, R. F. Lamberton, D. J. Meyer-peter, John S. Settle, Jr.

No. 173.

THE CITY BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

W. J. Galligan, President; A. W. Gillette, Geo. McLean, Vice-Presidents; R. A. Brown, Cashier; C. W. Tunnell, Asst. Cashier.

RESOURCES.

Loans and discounts (unsecured).....	\$ 115,720.48	\$ 101,575.08	\$ 53,962.12	\$ 63,910.82
Loans and discounts (secured by collateral).....	468,558.00	482,912.34	534,848.49	507,968.45
Loans on real estate.....	90,766.97	90,210.92	89,460.92	89,360.92
Overdrafts (secured and unsecured).....	4,826.69	421.20	420.44	538.52
United States bonds.....	13,400.00	16,100.00	15,200.00	24,725.00
Other bonds and securities.....	54,666.84	55,166.84	59,369.79	58,875.28
Total.....	\$ 747,338.98	\$ 751,186.38	\$ 702,853.24	\$ 747,338.98

Nov. 1, 1918 \$ 79,037.54
 436,110.07
 72,933.87
 931.06
 39,060.00
 58,362.82

THE CITY BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures	12,835.30	12,531.30	12,276.30	12,274.80	12,268.55
Other real estate	12,000.00	12,000.00	12,000.00	11,697.50	11,697.50
Due from banks (not reserve banks)	796.00	1,054.90	-----	1,844.52	525.00
Cash items (not including checks on other banks)	407.20	302.16	525.10	142.28	108.78
Due from reserve banks	128,510.70	114,138.16	70,455.92	28,914.87	92,731.79
Checks on other banks	32,516.97	27,699.79	24,107.20	45,449.71	24,429.19
Currency	12,000.00	23,973.00	25,458.00	20,896.00	19,466.00
Gold	10,554.00	10,466.00	15,276.00	8,126.00	9,561.00
Silver and fractional coin	4,834.11	5,300.23	3,015.29	4,842.71	2,981.86
Other resources	74.36	74.36	-----	-----	-----
Total	\$ 962,467.62	\$ 953,926.28	\$ 916,375.57	\$ 879,567.38	\$ 860,305.03
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	5,705.09	6,869.67	2,821.11	5,286.93	3,818.55
Bills payable	35,000.00	-----	40,000.00	40,000.00	-----
Savings accounts	285,656.57	313,549.08	291,269.33	278,589.10	292,777.35
Trust funds	16,025.66	12,075.28	8,201.92	9,674.74	7,810.09
Individual deposits	427,016.54	397,736.86	406,128.97	355,921.40	360,363.61
Due to banks (not reserve banks)	23,354.19	30,483.90	11,645.18	24,187.66	17,912.21
Demand certificates of deposit	18,916.55	43,420.15	17,476.10	18,476.50	20,052.80
Time certificates of deposit	33,226.58	24,447.79	20,193.56	18,689.83	37,763.75
Certified checks	3,029.90	5,699.32	2,436.67	436.92	3,280.41
Cashier's checks	4,536.54	9,644.23	6,202.73	18,304.30	6,526.26
Total	\$ 962,467.62	\$ 953,926.28	\$ 916,375.57	\$ 879,567.38	\$ 860,305.03
Directors—R. A. Brown, W. J. Galligan, A. W. Gillette, B. F. James, Geo. McLean, O. McNutt, A. D. White.					

No. 92.

COLORADO STATE AND SAVINGS BANK, DENVER, DENVER COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 64,649.70	\$ 62,245.88	\$ 68,470.38	\$ 75,305.05	\$ 81,767.30
Loans and discounts (secured by collateral)	283,994.14	264,631.75	297,836.88	316,406.96	306,409.61
Loans on real estate	15,925.50	15,000.00	15,000.00	15,000.00	13,250.00
Overdrafts (secured and unsecured)	137.96	374.89	1,014.16	695.41	219.69

United States bonds	14,850.00	27,800.00	17,250.00	33,050.00
Other bonds and securities	12,707.67	16,679.28	9,554.27	24,416.27
Furniture and fixtures	7,500.00	7,500.00	7,125.00	7,125.00
Other real estate	1,325.00	1,325.00	.....	.....
Due from banks (not reserve banks)	570.00	50.00	100.00	374.00
Cash items (not including checks on other banks)	228.26	222.52	649.15	227.50
Due from reserve banks	179,226.41	98,520.05	61,645.52	88,288.99
Checks on other banks	4,175.33	3,619.22	2,226.05	1,971.84
Currency	14,471.00	18,250.00	12,264.00	16,655.00
Gold	3,375.00	4,035.00	5,710.00	5,235.00
Silver and fractional coin	2,289.37	4,124.87	3,668.36	3,754.53
Other resources	1,199.82	465.80	2,330.59	1,503.19
Total	\$ 517,663.15	\$ 565,393.16	\$ 529,930.36	\$ 584,247.92

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	10,000.00	10,000.00	18,000.00	18,000.00
Undivided profits, net	5,703.65	7,702.99	1,917.73	6,176.77
Savings accounts	113,722.14	119,254.69	123,708.91	117,593.58
Dividends unpaid	1,500.00	.....	1,500.00	.....
Individual deposits	240,350.39	244,849.81	254,575.71	281,093.47
Due to banks (not reserve banks)	37,526.33	71,277.68	23,031.20	48,650.03
Time certificates of deposit	51,499.58	54,739.35	53,220.48	56,085.35
Certified checks	2,739.54	21,047.27	1,928.38	1,314.15
Cashier's checks	4,621.52	6,170.80	3,236.55	5,334.57
Total	\$ 517,663.15	\$ 565,393.16	\$ 529,930.36	\$ 584,247.92

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

NO. 280.

THE COMMERCE STATE AND SAVINGS BANK, DENVER, DENVER COUNTY

W W Staley, President; Wesley Staley, Vice-President; August Loehwing, Cashier; E. M. Collins, Asst. Cashier.

RESOURCES.

Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 47,040.00	\$ 41,300.00	\$ 26,500.00	\$ 55,500.00	\$ 49,875.00
Overdrafts (secured and unsecured)	248,776.23	255,462.91	207,972.44	213,298.16	223,981.34
Other bonds and securities	180.49	231.15	92.13	139.34	103.03
Furniture and fixtures	19,469.00	24,669.00	28,877.50	24,572.62	64,429.34
Due from banks (not reserve banks)	31,645.53	31,645.53	31,645.53	31,645.53	31,645.53
Cash items (not including checks on other banks)	5,003.47	.....	.....	.....	10,000.00
	128.48	.....	.....	.....	.....

THE COMMERCE STATE AND SAVINGS BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from reserve banks.....	96,389.39	105,011.93	138,737.86	106,258.80	148,379.61
Checks on other banks.....	7,133.46	4,344.18	4,352.42	2,780.79	4,102.17
Currency.....	15,662.00	17,474.00	25,526.00	15,005.00	16,155.00
Gold.....	3,357.50	1,250.00	4,225.00	4,472.50	1,032.50
Silver and fractional coin.....	1,272.57	926.72	1,971.95	1,528.17	655.50
Other resources.....	4,755.13	.....	1,000.00	560.00	3,000.00
Total.....	\$ 480,823.25	\$ 482,315.42	\$ 470,900.83	\$ 455,760.91	\$ 553,359.02

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	6,000.00	6,000.00	6,000.00	6,500.00	6,500.00
Undivided profits, net.....	1,782.68	2,572.30	4,416.92	2,173.34	5,590.05
Savings accounts.....	70,246.41	47,307.91	52,619.00	55,710.32	62,154.22
Dividends unpaid.....	2,500.00	.....	.....	2,500.00	.....
Individual deposits.....	226,105.05	223,078.44	201,929.42	198,666.15	231,255.32
Due to banks (not reserve banks).....	50,648.03	88,969.61	85,247.21	72,254.54	115,231.73
Due to reserve banks.....	.....	.....	.....	.....	7,700.36
Demand certificates of deposit.....	30,600.00	22,890.00	30,430.00	25,498.00	25,400.00
Time certificates of deposit.....	29,395.28	30,724.14	31,389.28	31,489.28	33,854.28
Certified checks.....	593.48	2,586.68	486.62	865.22	5,033.80
Cashier's checks.....	12,952.32	8,186.34	8,382.38	10,104.06	10,639.26
Total.....	\$ 480,823.25	\$ 482,315.42	\$ 470,900.83	\$ 455,760.91	\$ 553,359.02

Directors—J. F. Church, E. L. Foster, Geo. W. Gates, S. S. Kendall, August Loehwing, D. H. Staley, Wesley Staley.

No. 33.

THE DENVER STOCK YARDS BANK, DENVER, DENVER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 308,295.43	\$ 312,302.97	\$ 389,060.73	\$ 557,454.52	\$ 384,240.09
Loans and discounts (secured by collateral).....	1,132,350.19	1,202,658.30	889,199.26	916,728.98	1,030,325.09
Loans on real estate.....	9,600.00	4,500.00	10,041.00	10,041.00	78,871.10
Overdrafts (secured and unsecured).....	8,812.17	11,384.59	10,169.67	81,800.94	51,406.99
United States bonds.....	33,900.00	71,404.88	108,376.37	80,950.00	181,090.81
Other bonds and securities.....	250.00	250.00	250.00	22,289.44	250.00
Furniture and fixtures.....	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Other real estate.....	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00
Due from banks (not reserve banks).....	16,661.61	28,878.83	69,100.97	18,618.23	12,255.61

Cash items (not including checks on other banks).....	1,303.40	76.00	352.62	102.25	10,166.62
Due from reserve banks.....	374,480.89	199,367.84	668,833.69	320,924.04	873,458.13
Currency.....	135,033.00	107,969.00	104,177.00	111,736.00	117,422.00
Gold.....	10,875.00	8,000.00	8,000.00	8,185.00	8,580.00
Silver and fractional coin.....	6,531.63	3,099.84	4,997.06	3,630.74	6,707.43
Expense account.....	3,156.33	3,235.15	.....	.....	.....
Other resources.....	.....	.....	1,176.12	4,965.76	14,834.62
Total.....	\$ 2,087,749.65	\$ 1,999,627.40	\$ 2,310,234.49	\$ 2,183,926.90	\$ 2,816,108.49

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 250,000.00	\$ 250,000.00
Surplus fund.....	100,000.00	100,000.00	100,000.00	25,000.00	25,000.00
Undivided profits, net.....	13,020.51	20,281.55	29,243.98	4,119.84	14,554.78
Notes rediscounted.....	.....	.....	.....	.....	149,844.85
Savings accounts.....	238,942.94	248,602.46	237,253.03	235,311.06	226,851.96
Dividends unpaid.....	3,000.00	.....	.....	7,500.00	.....
Individual deposits.....	670,478.67	467,256.46	797,273.56	627,116.01	857,752.14
Due to banks (not reserve banks).....	672,595.66	776,981.03	625,740.95	544,845.29	736,660.35
Demand certificates of deposit.....	75,250.00	75,250.00	75,350.00	75,250.00	75,250.00
Time certificates of deposit.....	32,195.47	32,195.47	32,795.47	26,071.02	22,832.00
Certified checks.....	172.86	215.01	1,164.19	6.25	80.70
Cashier's checks.....	91,853.54	173,522.22	306,105.11	319,568.80	374,807.93
Reserved for taxes.....	7,500.00	5,323.20	.....	2,707.78	2,652.78
Other liabilities.....	82,740.00	.....	.....	66,430.85	79,821.00
Total.....	\$ 2,087,749.65	\$ 1,999,627.40	\$ 2,310,234.49	\$ 2,183,926.90	\$ 2,816,108.49

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

THE DROVERS STATE BANK, DENVER, DENVER COUNTY

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

NO. 317.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 116,864.10	\$ 106,659.81	\$ 101,574.70	\$ 127,843.21	\$ 293,062.89
Loans and discounts (secured by collateral).....	295,767.18	250,319.70	188,230.94	262,148.41	213,577.89
Loans on real estate.....	19,500.00	19,500.00	18,000.00	18,000.00	2,000.00
Overdrafts (secured and unsecured).....	10,771.67	474.22	1,636.20	892.93	6,082.91
United States bonds.....	6,959.00	28,140.00	30,750.00	30,750.00	13,243.00
Other bonds and securities.....	250.00	952.04	672.92	904.03	19,501.45
Furniture and fixtures.....	9,619.27	8,682.35	8,774.98	8,774.98	8,774.98
Due from reserve banks.....	129,219.60	151,445.21	210,268.29	120,589.62	324,723.41
Checks on other banks.....	917.39	10,293.91	24,028.24	46,777.51	40,466.16

THE DROVERS STATE BANK, DENVER, DENVER COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Currency	17,627.00	18,718.00	15,982.00	19,748.00	23,354.00
Gold	2,255.00	2,735.00	6,760.00	3,350.00	4,000.00
Silver and fractional coin.....	2,727.69	2,701.61	2,557.87	2,196.36	2,495.23
Total	\$ 612,477.90	\$ 600,621.85	\$ 609,236.14	\$ 641,975.05	\$ 951,281.92
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.....	4,929.00	6,396.18	8,672.64	9,367.83	11,867.27
Savings accounts	21,152.55	32,226.90	20,994.21	22,616.66	16,044.28
Individual deposits	309,232.33	237,267.34	274,972.02	305,713.03	397,922.22
Due to banks (not reserve banks).....	115,839.40	122,040.67	76,069.86	84,171.51	110,659.48
Due to reserve banks.....	.....	.....	33,250.00	23,301.96	89,261.26
Demand certificates of deposit.....	.....	.....	.....	.....	33,397.75
Time certificates of deposit.....	31,132.45	39,281.96	36,743.39	36,402.23	57,189.31
Certified checks .....	.....	414.81	363.50	.....	.....
Cashier's checks .....	.....	60,103.59	44,530.12	35,085.97	120,034.49
Reserved for interest.....	16,230.25	.....	500.00	1,000.00	.....
Reserved for taxes .....	.....	1,890.40	3,140.40	3,905.86	1,000.00
Other liabilities .....	.....	.....	.....	10,410.00	3,905.86
Total	\$ 612,477.90	\$ 600,621.85	\$ 609,236.14	\$ 641,975.05	\$ 951,281.92
Directors—F. W. Boot, Frank J. Denison, Gordon Hollis, Andrew G. Horn, Joseph J. Purdy, Arthur S. Platt.					

THE GUARDIAN TRUST COMPANY, DENVER, DENVER COUNTY

Denver R. Platt, President; H. L. MacWhirter, Vice-President; David H. Coover, Vice-President; Wm. L. Hahn, Cashier; Chas. W. Jones, Asst. Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 18,628.00	\$ 25,578.00	\$ 37,058.00	\$ 45,932.74	\$ 71,543.05
Loans and discounts (secured by collateral).....	21,950.00	25,470.00	37,619.98	77,764.51	136,619.23
Loans on real estate	5,500.00	4,750.00	4,250.00	4,250.00	2,750.00
Overdrafts (secured and unsecured).....	217.86	65.15	50.63	27.55	99.31
United States bonds.....	17,749.25	18,947.25	32,887.12	23,420.57	50,763.79
Bonds to secure postal savings.....	5,977.50	5,977.50	5,977.50	5,977.50	5,977.50
Other bonds and securities.....	227,991.08	227,232.58	208,914.14	195,685.70	157,749.51
Premium on bonds.....	10,417.14	9,968.82	9,106.83	8,878.44	7,042.70
Furniture and fixtures.....	82,276.02	82,276.02	82,276.02	82,276.02	82,276.02
Banking house	151,398.15	151,398.15	151,398.15	151,398.15	151,398.15

Due from banks (not reserve banks).....	31.50	172.00	933.26	1,428.19
Cash items (not including checks on other banks).....	77,855.10	57,022.41	351.96	187.25
Due from reserve banks.....	2,963.42	3,665.57	117,583.34	107,152.05
Checks on other banks.....	9,020.00	10,453.00	5,993.22	8,986.00
Currency.....	13,455.00	12,450.00	13,670.00	18,206.00
Gold.....	2,535.87	3,365.60	13,545.00	13,030.00
Silver and fractional coin.....	11.46	72.71	3,337.45	6,278.00
Expense account.....				
Other resources.....			89.20	249.24
Total.....	\$ 647,977.35	\$ 638,864.76	\$ 751,114.61	\$ 821,735.99

LIABILITIES.

Capital stock.....	\$ 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
Undivided profits, net.....	3,741.48	2,760.89	3,634.03	2,084.31
Savings accounts.....	122,595.37	119,991.51	134,699.75	139,608.30
Postal savings accounts.....	4,036.84	4,036.84	3,965.05	3,569.05
Trust funds.....	600.00	600.00	600.00	600.00
Individual deposits.....	251,721.05	250,799.12	337,241.86	411,782.46
Demand certificates of deposit.....	5,195.00	5,451.00	5,165.00	5,575.00
Time certificates of deposit.....	1,042.00	992.00	1,232.00	2,065.00
Certified checks.....	627.48	555.90	35.00	1,205.00
Cashier's checks.....	1,927.50	1,477.50	9,709.70	2,646.87
Reserved for interest.....	2,090.63	100.00	2,100.00	
Reserved for taxes.....	2,400.00	100.00	1,770.00	
Other liabilities.....				300.00
Total.....	\$ 647,977.35	\$ 638,864.76	\$ 751,114.61	\$ 821,735.99

Directors—C. A. Bowman, D. H. Coover, Wm. L. Hahn, Chas. W. Jones, H. L. MacWhirter, G. K. Olmsted, Denver R. Platt.

NO. 182.

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, DENVER COUNTY

William P. Horan, Vice-President; Ramon Solis, Vice-President; S. J. Young, Secretary.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 137,119.54	\$ 131,205.48	\$ 111,999.61	\$ 100,944.58	\$ 107,185.07
Loans and discounts (secured by collateral).....	231,056.28	160,154.98	157,595.28	186,805.51	245,799.72
Loans on real estate.....	105,410.00	100,875.00	84,775.00	99,175.00	102,960.00
Overdrafts (secured and unsecured).....	5,964.92	2,203.17	3,218.90	11,633.12	2,464.01
United States bonds.....	30,054.00	23,450.00	43,350.00	42,950.00	41,150.00
Other bonds and securities.....	593,081.87	606,624.58	630,551.53	585,099.92	597,650.89
Premium on bonds.....	13,155.71	12,941.96	12,886.96	12,636.96	12,578.46
Other real estate.....	26,020.77	26,177.34	26,363.80	26,243.80	16,484.65

THE HIBERNIA BANK AND TRUST COMPANY, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due from banks (not reserve banks).....	5,464.25	955.00	2,148.37	8,786.38	335.00
Cash items (not including checks on other banks).....	612.35	489.25	93.25	24.49	.....
Due from reserve banks.....	169,069.18	189,709.51	159,309.59	177,397.02	203,398.50
Checks on other banks.....	20,060.32	4,364.11	2,195.44	4,814.37	5,697.62
Currency.....	22,295.00	26,934.00	20,697.00	15,518.00	25,347.00
Gold.....	33,415.00	26,885.00	29,730.00	30,510.00	31,030.00
Silver and fractional coin.....	7,611.75	3,363.03	5,392.57	3,696.58	3,938.83
Other resources.....	.....	.....	.....	99.26	5,531.11
Total	\$ 1,400,390.94	\$ 1,316,332.41	\$ 1,290,307.30	\$ 1,306,334.99	\$ 1,401,550.86
LIABILITIES.					
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Undivided profits, net.....	11,228.67	11,865.11	12,151.48	12,023.30	11,080.84
Bills payable.....	75,000.00	.....	.....	.....	.....
Savings accounts.....	445,643.83	445,680.64	444,826.05	460,378.19	494,747.05
Trust funds.....	3,883.38	3,155.19	1,778.12	6,135.58	6,048.13
Individual deposits.....	515,729.13	527,704.28	510,800.39	512,820.14	594,041.39
Due to banks (not reserve banks).....	105,264.09	82,343.09	71,716.38	58,602.82	54,405.28
Demand certificates of deposit.....	3,411.16	3,204.41	8,776.71	2,986.76	5,353.52
Time certificates of deposit.....	134,993.52	136,432.95	134,444.09	123,101.48	116,495.10
Certified checks.....	597.89	1,205.05	320.34	8,606.03	2,227.91
Cashier's checks.....	4,597.93	4,215.21	5,452.40	2,150.123	14,110.30
Reserved for interest.....	.....	.....	.....	.....	3,000.00
Other liabilities.....	41.34	526.48	41.34	179.46	41.34
Total	\$ 1,400,390.94	\$ 1,316,332.41	\$ 1,290,307.30	\$ 1,306,334.99	\$ 1,401,550.86
Directors—August Hahnwald, E. A. Hanifen, M. C. Harrington, William P. Horan, G. A. Kartack, John H. Reddin, W. O. Reynolds, Ramon Solis, Robert A. Sullivan, S. J. Young.					

NO. 202.

THE HOME SAVINGS AND TRUST COMPANY, DENVER, DENVER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 1,179,031.39	\$ 1,260,368.99	\$ 1,167,307.34	\$ 1,171,263.81	\$ 1,073,193.62
Loans and discounts (secured by collateral).....	646,474.88	717,247.23	761,436.51	796,119.53	820,777.36
Loans on real estate.....	271,976.38	320,484.30	335,758.50	337,584.80	364,437.50
Overdrafts (secured and unsecured).....	2,789.10	7,354.22	2,926.55	4,520.50	10,386.99
United States bonds.....	69,176.00	41,726.00	133,897.50	145,813.50	219,443.50
Other bonds and securities.....	113,058.43	41,722.48	76,624.40	66,906.37	52,155.33

Furniture and fixtures.....	6,240.40	7,060.40	15,350.40	22,608.10
Other real estate.....	62,260.28	52,638.74	52,646.64	44,894.35
Due from banks (not reserve banks).....	20,415.44	9,686.59	.....	.....
Cash items (not including checks on other banks).....	18,371.34	1,423.02	4,442.42	5,871.44
Due from reserve banks.....	222,517.00	325,790.29	269,780.50	334,849.47
Checks on other banks.....	17,904.00	4,239.00	26,150.92	39,116.78
Currency.....	72,840.00	58,967.00	46,758.00	110,330.00
Gold.....	20,080.00	14,377.50	7,780.00	12,202.50
Silver and fractional coin.....	11,174.10	9,295.06	10,514.54	12,992.04
Other resources.....	.....	.....	.....	2,105.00
Total.....	\$ 2,713,893.30	\$ 3,010,763.65	\$ 2,955,631.93	\$ 3,125,363.98

LIABILITIES.

Capital stock.....	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus fund.....	37,500.00	40,000.00	40,000.00	40,000.00
Undivided profits, net.....	19,855.27	16,060.76	22,762.89	22,068.10
Notes rediscounted.....	.....	100,000.00	150,000.00	145,000.00
Savings accounts.....	720,467.08	817,499.26	876,725.92	977,656.92
Individual deposits.....	1,550,714.86	1,610,070.85	1,446,894.77	1,543,797.93
Due to banks (not reserve banks).....	21,000.00	7,500.00	5,000.00	.....
Demand certificates of deposit.....	80,734.95	83,780.00	80,050.00	55,367.00
Time certificates of deposit.....	87,281.01	107,622.96	108,081.85	93,754.28
Certified checks.....	21,190.48	4,750.54	5,448.06	1,809.12
Cashier's checks.....	17,649.65	25,045.91	59,335.43	86,410.63
Reserved for interest.....	7,500.00	4,000.00	10,000.00	9,500.00
Total.....	\$ 2,713,893.30	\$ 3,010,763.65	\$ 2,955,631.93	\$ 3,125,363.98

Directors—F. L. Bishop, H. Brown Cannon, Ben Kemper, C. S. Lambie, M. A. McLaughlin, Theo. L. Meier, Frank E. Mulvihill, Geo. W. Vallery.

NO. 258.

THE IDEAL BANK, DENVER, DENVER COUNTY

H. L. Holkenbrink, President; L. D. Eykelboom, Cashier; H. V. George, Asst. Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loan and discounts (secured by collateral).....	\$ 4,944.50	\$ 3,475.75	\$ 1,975.00	\$ 2,193.53	\$ 2,425.00
United States bonds.....	12,129.65	13,491.82	13,965.48	15,499.98	11,459.91
Other bonds and securities.....	275.00	.....	.....	.....	.....
Furniture and fixtures.....	.....	547.36	718.12	1,131.53	8,659.88
Due from banks (not reserve banks).....	875.00	875.00	925.00	925.00	925.00
Cash items (not including checks on other banks).....	5,000.00	5,000.00	5,220.00	5,220.00	3,908.60
Due from reserve banks.....	225.00	.....	.....	.....	.....
Checks on other banks.....	2,837.25	3,135.43	10,202.44	5,929.48	8,712.15
Total.....	272.39	152.00	752.85	759.70	1,098.50

THE IDEAL BANK, DENVER, DENVER COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Currency	806.00	1,067.00	1,202.00	1,177.00	1,880.00
Gold	25.00	20.00	180.00	185.00	287.50
Silver and fractional coin.....	125.27	182.71	116.37	150.57	241.74
Expense account	1,239.18	949.87	-----	472.73	26.83
Other resources	5.00	-----	447.41	-----	-----
Total	\$ 28,759.24	\$ 28,896.94	\$ 35,704.67	\$ 33,644.52	\$ 39,625.11
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
Bills payable	-----	-----	4,500.00	4,500.00	4,500.00
Notes rediscounted	-----	4,500.00	-----	-----	-----
Savings accounts	987.94	1,316.22	2,237.50	3,291.70	4,016.41
Individual deposits	16,771.30	12,080.72	13,356.50	13,709.11	19,696.09
Certified checks	-----	-----	-----	13.25	19.00
Cashier's checks	-----	-----	4 610.67	1,130.46	393.61
Total	\$ 28,759.24	\$ 28,896.94	\$ 35,704.67	\$ 33,644.52	\$ 39,625.11
Owners—H. L. Holkenbrink, L. D. Eykelboom.					

THE INTERNATIONAL TRUST COMPANY, DENVER, DENVER COUNTY

NO. 1.

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 1,561,916.85	\$ 2,332,609.85	\$ 2,170,842.38	\$ 2,322,578.21	\$ 2,071,724.34
Loans and discounts (secured by collateral).....	5,515,500.61	4,309,980.90	4,186,229.84	4,395,934.83	3,788,685.43
Loans on real estate	457,401.61	445,325.61	427,643.92	414,693.90	385,545.67
Overdrafts (secured and unsecured).....	1,436.25	387.89	460.98	304.92	3,651.68
United States bonds	586,129.99	953,451.85	556,826.75	324,640.00	919,400.00
Bonds to secure postal savings.....	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00
Other bonds and securities.....	2,944,320.48	2,663,667.74	2,541,810.21	2,503,531.37	2,475,930.07
Banking house	275,000.00	275,000.00	275,000.00	275,000.00	275,000.00
Other real estate	52,747.70	53,660.37	45,067.17	23,851.80	22,204.05
Due from banks (not reserve banks).....	208,294.28	7,550.00	7,559.74	7,559.74	32,000.00
Cash items (not including checks on other banks).....	11,332.52	746.87	746.87	7,422.24	11,046.77
Due from reserve banks	3,260,979.75	3,219,987.16	2,903,887.19	3,854,375.24	10,011,361.68
Checks on other banks	319,355.68	88,426.30	55,301.70	228,624.18	472,125.38
Currency	486,822.00	482,294.00	501,281.00	524,660.00	309,386.00
Gold	7,346.00	4,688.50	6 283.50	5,163.50	5,936.00

Silver and fractional coin	4,348.87	2,653.04	2,077.56	2,049.14	1,362.59
Other resources	30,289.46	29,922.70	7,975.84	4,410.27	7,437.84
Total	\$15,796,222.05	\$14,932,406.30	\$13,758,984.91	\$14,964,799.34	\$20,862,797.50
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	201,473.49	230,696.09	250,635.32	169,601.44	223,217.30
Savings accounts	6,819,744.91	6,710,905.65	6,690,704.66	6,630,529.09	6,092,606.66
Postal savings accounts	48,080.97	43,080.97	41,782.97	32,807.05	29,527.14
Trust funds	452,965.13	202,008.01	182,428.38	664,907.32	1,169,669.86
Dividends unpaid	25,050.00	50.00	125.00	25,050.00	130.00
Individual deposits	5,238,151.20	4,528,301.53	3,165,343.93	4,181,888.33	4,628,639.32
Due to banks (not reserve banks)	124,666.37	135,889.18	282,144.80	242,808.18	58,364.03
Due to reserve banks	.....	600,186.32	568,551.71	625,826.87	694,350.00
Demand certificates of deposit	136,668.97	65,681.96	37,383.16	62,714.92	178,457.77
Time certificates of deposit	1,584,574.62	1,226,011.18	1,332,813.15	1,183,396.72	1,076,542.34
Certified checks	787.83	13,770.46	4,203.69	8,814.93	11,181.28
Cashier's checks	82,651.43	49,079.93	45,641.04	69,658.18	5,527,904.16
Reserved for interest	37,233.00	81,885.04	108,897.01	14,923.81	113,904.03
Reserved for taxes	33,330.02	27,303.80	21,770.46	26,739.89	41,423.41
Other liabilities	10,844.11	17,556.18	26,559.63	25,132.60	16,880.20
Total	\$15,796,222.05	\$14,932,406.30	\$13,758,984.91	\$14,964,799.34	\$20,862,797.50

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

NO. 250.

THE INTERSTATE TRUST COMPANY, DENVER, DENVER COUNTY

F. N. Briggs, President; L. C. Greenlee, O. J. Clark, Vice-Presidents; William L. Bush, Cashier; C. D. Lowry, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 407,621.60	\$ 415,634.48	\$ 468,654.60	\$ 538,991.60	\$ 484,832.64
Loans and discounts (secured by collateral)	848,085.08	980,516.81	1,024,765.90	981,101.09	845,785.43
Loans on real estate	121,202.75	119,912.23	118,882.77	120,787.79	133,918.44
Overdrafts (secured and unsecured)	3,748.24	2,396.94	831.95	490.79	402.58
United States bonds	242,950.00	154,373.68	203,948.79	190,322.71	248,705.67
Bonds to secure postal savings	14,000.00	14,000.00	14,000.00	14,000.00	14,000.00
Other bonds and securities	466,283.89	481,280.39	365,317.10	362,375.58	341,047.57
Premium on bonds	4,477.00	4,477.00	4,477.00	4,477.00	4,477.00
Furniture and fixtures	21,388.00	21,388.00	50,000.00	50,000.00	50,000.00
Banking house	.....	.....	150,000.00	150,000.00	150,000.00
Other real estate	44,854.74	44,846.65	44,846.65	44,846.65	44,846.65

THE INTERSTATE TRUST COMPANY, DENVER, DENVER COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Due from banks (not reserve banks).....	94,348.28	46,287.01	18,451.92	6,561.37	38,934.67
Cash items (not including checks on other banks).....	5,433.59	5,590.58	8,687.76	1,587.83	2,958.04
Due from reserve banks.....	306,269.82	449,255.51	297,491.89	280,708.78	339,427.76
Currency	114,801.00	68,948.00	82,478.00	69,657.00	75,975.00
Gold	8,085.00	57,290.00	54,675.00	53,947.50	53,482.50
Silver and fractional coin.....	14,858.85	7,808.56	30,947.19	19,821.71	14,838.25
Other resources	3,450.31	3,022.57	3,117.08	3,207.96	2,331.58
Total	\$ 2,721,858.15	\$ 2,877,028.41	\$ 2,941,573.60	\$ 2,892,885.36	\$ 2,845,963.78
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.....	858.83	4,215.15	9,932.32	2,360.61	5,916.41
Bills payable .....	.....	100,000.00	60,000.00	.....	.....
Notes rediscounted .....	.....	.....	.....	134,812.70	120,417.68
Savings accounts	1,228,822.53	1,206,204.36	1,207,130.14	1,260,215.48	1,279,855.14
Postal savings accounts.....	9,530.18	9,650.29	9,360.29	9,478.00	8,531.62
Trust funds	1,082.58	1,077.58	1,731.49	2,421.99	10,845.23
Individual deposits	994,642.16	1,126,940.84	1,224,759.97	1,049,551.43	994,448.70
Due to banks (not reserve banks).....	64,643.19	32,892.01	40,300.13	30,818.36	28,097.92
Demand certificates of deposit.....	3,093.55	2,742.91	5,592.91	2,573.91	1,910.50
Time certificates of deposit.....	109,099.60	110,855.89	101,407.16	105,569.67	97,031.85
Certified checks	35,182.44	12,535.16	13,261.78	27,164.09	5,316.53
Cashier's checks	34,503.09	29,614.22	27,757.41	27,719.12	52,592.20
Other liabilities	400.00	300.00	340.00	200.00	1,000.00
Total	\$ 2,721,858.15	\$ 2,877,028.41	\$ 2,941,573.60	\$ 2,892,885.36	\$ 2,845,963.78
Directors—F. N. Briggs, Wm. L. Bush, Oscar D. Cass, A. W. Clark, O. J. Clark, L. C. Greenlee, I. B. Perkins, L. F. Spratlin, H. W. Wilson.					

ITALIAN-AMERICAN BANK, DENVER, DENVER, COUNTY

NO. 160.

P. Frazzini, President; C. Frazzini, Vice-President; F. Frazzini, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 86,836.73	\$ 83,952.05	\$ 88,432.95	\$ 92,601.89	\$ 111,187.69
Loans and discounts (secured by collateral).....	62,650.00	42,800.00	40,170.60	38,890.16	43,324.11
Loans on real estate.....	54,286.12	52,000.20	55,201.50	56,042.29	57,763.34
Overdrafts (secured and unsecured).....	2,042.92	2,379.14	2,052.47	2,723.44	3,526.37

United States bonds.....	12,000.00	10,650.00	21,100.00	18,800.00	33,150.00
Other bonds and securities.....	19,731.00	53,433.60	49,255.27	37,731.37	64,887.94
Furniture and fixtures.....	1,762.77	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
Other real estate.....	2,075.76	2,025.21	2,025.21	2,025.21	2,025.21
Due from banks (not reserve banks).....	24,605.40	22,914.72	19,149.72	24,689.72	17,334.50
Due from reserve banks.....	59,150.47	76,846.67	48,585.12	49,236.14	27,785.84
Checks on other banks.....	8,427.80	9,006.23	6,970.13	4,911.09	11,500.92
Currency.....	3,680.00	4,305.00	1,564.00	4,023.00	4,211.00
Gold.....	1,000.00	210.00	390.00	680.00	920.00
Silver and fractional coin.....	320.00	200.05	565.00	842.83	843.13
Total.....	\$ 352,568.97	\$ 376,485.64	\$ 351,224.74	\$ 348,959.91	\$ 394,222.82

LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	10,887.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	2,904.87	758.47	580.87	456.01	1,307.11
Individual deposits.....	80,951.95	94,623.31	76,238.37	78,305.69	75,329.72
Demand certificates of deposit.....	6,867.40	8,055.00	5,277.72	5,957.63	17,349.18
Time certificates of deposit.....	200,454.95	211,017.05	207,816.16	203,675.46	238,836.73
Cashier's checks.....	502.80	1,392.51	835.17	88.67	1,400.08
Reserved for taxes.....	.....	639.30	.....	476.45	.....
Other liabilities.....	.....	.....	476.45	.....	.....
Total.....	\$ 352,568.97	\$ 376,485.64	\$ 351,224.74	\$ 348,959.91	\$ 394,222.82

Directors—C. Frazzini, F. Frazzini, P. Frazzini.

NO. 254.

THE LIBERTY BANK, DENVER, DENVER COUNTY

Joseph Immergluck, President; Fred Immergluck, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 632.08	\$ 607.20	\$ 607.20	\$ 1,235.00	\$ 571.90
Loans and discounts (secured by collateral).....	6,885.76	4,398.47	3,893.47	4,238.67	4,455.47
United States bonds.....	.....	.....	.....	1,500.00	2,108.63
Other bonds and securities.....	250.00	250.00	1,750.00	250.00	.....
Furniture and fixtures.....	1,968.75	1,968.75	1,968.75	1,968.75	1,968.75
Due from reserve banks.....	4,235.73	5,041.04	3,246.36	3,882.29	715.97
Checks on other banks.....	361.06	23.00	372.90	599.54	344.43
Currency.....	747.00	305.00	554.00	73.00	18.00
Gold.....	15.00	30.00	5.00	20.00	5.00
Silver and fractional coin.....	446.70	413.38	392.05	245.62	268.93
Other resources.....	2,940.74	3,037.17	3,079.23	.....	.....
Total.....	\$ 18,482.82	\$ 16,074.01	\$ 15,868.96	\$ 14,012.87	\$ 10,457.08

THE LIBERTY BANK, DENVER, DENVER COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits.....	444.39	511.67	579.68	153.41	151.94
Savings accounts.....	20.23	1.00	-----	-----	-----
Individual deposits.....	4 827.46	2,274.17	1,960.05	3,609.46	55.14
Time certificates of deposit.....	250.00	250.00	250.00	250.00	250.00
Other liabilities.....	2,940.74	3,037.17	3,079.23	-----	-----
Total.....	\$ 18,482.82	\$ 16,074.01	\$ 15,868.96	\$ 14,012.87	\$ 10,457.08

Owner—Joseph Immergluck.

NO. 238.

THE MERCHANTS BANK, DENVER, DENVER COUNTY

Allison Stocker, Vice-President; F. L. Bartlett, Vice-President; C. R. Cotton, Cashier; Geo. F. Hudson, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 85,356.27	\$ 91,227.84	\$ 100,686.34	\$ 105,723.84	\$ 64,979.95
Loans and discounts (secured by collateral).....	232,903.61	278,513.95	282,303.96	309,209.31	292,149.16
Loans on real estate.....	12,250.00	13,700.00	15,530.00	11,700.00	27,240.00
Overdrafts (secured and unsecured).....	415.14	55.64	97.73	132.74	25.25
United States bonds.....	42,700.00	31,450.00	26,800.00	22,900.00	60,745.00
Other bonds and securities.....	5,542.34	11,382.85	11,316.65	11,300.05	20,092.55
Furniture and fixtures.....	8,209.53	7,800.00	7,800.00	7,700.00	7,700.00
Due from banks (not reserve banks).....	6,829.15	4,415.72	4,611.06	4,459.13	4,692.35
Cash items (not including checks on other banks).....	198.90	808.50	68.20	641.70	3,438.34
Due from reserve banks.....	112,241.97	77,451.72	89,696.05	63,307.74	57,096.57
Checks on other banks.....	5,463.82	7,067.12	7,831.08	14,236.18	33,600.81
Currency.....	12,665.00	9,263.00	15,702.00	17,435.00	26,339.00
Gold.....	2,120.00	165.00	1,615.00	310.00	50.00
Silver and fractional coin.....	3,314.83	2,870.11	4,813.19	2,838.14	3,382.56
Other resources.....	929.17	195.80	-----	4,117.75	-----
Total.....	\$ 531,139.73	\$ 536,367.25	\$ 568,871.26	\$ 576,011.58	\$ 601,531.54

LIABILITIES.

Capital stock.....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Undivided profits, net.....	2 988.78	1,948.57	3,671.19	2,837.96	5,683.99
Savings accounts.....	159,773.38	161,013.67	167,123.88	175,657.64	182,909.09
Individual deposits.....	252,148.75	258,307.40	285,805.52	248,202.33	287,635.42

Due to reserve banks	17,398.50	21,109.13	17,551.75	7,200.00
Demand certificates of deposit	16,599.22	11,583.03	14,328.18	26,491.45
Time certificates of deposit	581.33	1,740.16	1,815.31	10,548.03
Certified checks	6,649.77	5,665.29	3,575.43	579.83
Cashier's checks				5,483.73
Total	\$ 531,139.73	\$ 536,367.25	\$ 568,871.26	\$ 601,531.54

Directors—F. L. Bartlett, C. W. Bigelow, H. J. Bourk, Chris. Irving, Geo. H. Knifton, Carl Ph. Schwalb, Allison Stocker.

NO. 314.

THE MOTOR BANK, DENVER, DENVER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 2,164.00	\$ 2,164.00	\$ 717.00	\$ 907.00	\$ 385.50
Loans and discounts (secured by collateral)	98,162.87	88,491.60	97,761.27	94,086.25	98,764.43
Loans on real estate	910.00	910.00	800.00	4,910.00	3,646.00
United States bonds	108.55	598.55	676.05	877.80	1,668.35
Other bonds and securities	40.00	290.00	290.00	340.00	360.00
Furniture and fixtures	723.66	723.66	898.66	920.76	844.00
Other real estate	1,800.00	1,800.00	1,800.00	1,800.00	.....
Due from reserve banks	729.21	4,047.10	3,535.01	1,386.90	3,479.86
Checks on other banks	220.28	292.50	812.00	111.42	160.58
Currency	98.00	530.00	1,055.00	483.00	775.00
Gold	10.00	105.00	270.00	175.00	35.00
Silver and fractional coin	238.51	223.15	210.19	142.41	255.91
Other resources	3,698.65	2,971.87	654.98	1,460.43	1,840.89
Total	\$ 108,903.73	\$ 103,147.43	\$ 109,480.16	\$ 107,600.97	\$ 112,215.52

LIABILITIES.

Capital stock		\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund		1,000.00	1,000.00	1,000.00
Undivided profits, net	5,539.28	3,586.19	3,797.88	4,048.07
Bills payable	50,000.00	45,000.00	44,500.00	48,500.00
Individual deposits	1,295.65	1,761.84	5,273.54	2,250.43
Demand certificates of deposit	250.00	250.00	250.00	250.00
Time certificates of deposit	335.00	335.00	350.00	850.00
Certified checks	54.00			
Reserved for taxes	1,200.00	798.23	1,023.23	995.12
Other liabilities	229.80	416.17	3,285.51	4,207.35
Total	\$ 108,903.73	\$ 103,147.43	\$ 109,480.16	\$ 107,600.97

Directors—Aaron Friedman, A. C. Friedman, Carrie S. Friedman, B. M. Solomon.

NO. 227.

THE NORTH DENVER BANK, DENVER, DENVER COUNTY

R. J. Morris, President; J. G. Reeve, Vice-President; R. A. Handy, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 15,493.33	\$ 17,888.45	\$ 20,522.69	\$ 17,032.86	\$ 21,782.51
Loans and discounts (secured by collateral).....	25,044.70	25,880.79	25,195.16	28,934.18	26,016.35
Loans on real estate.....	15,860.00	20,110.20	19,108.10	24,012.00	27,284.55
Overdrafts (secured and unsecured).....	604.92	226.97	262.18	318.01	399.82
United States bonds.....	900.00	900.00	900.00	50.00	2,190.85
Other bonds and securities.....	2,439.97	2,439.97	2,439.97	225.00	2,489.97
Furniture and fixtures.....	2,329.93	2,329.93	2,329.93	2,329.93	2,329.93
Other real estate.....	14,780.27	14,609.82	14,203.57	21,405.56	25,840.81
Due from reserve banks.....	2,144.21	2,771.82	709.83	1,164.34	1,985.60
Checks on other banks.....	2,357.00	3,809.00	5,680.00	5,200.00	4,311.00
Currency.....	330.00	90.00	70.00	157.50	30.00
Gold.....	795.07	1,898.01	1,253.03	902.50	1,128.98
Silver and fractional coin.....	120.85	119.00	379.00	518.25	535.98
Other resources.....					
Total.....	\$ 83,200.25	\$ 93,073.96	\$ 92,153.46	\$ 104,740.10	\$ 116,326.35

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	554.32	321.98	746.98	1,061.33	1,227.14
Savings accounts.....	9,161.58	12,157.11	11,187.44	11,101.83	15,296.85
Individual deposits.....	47,581.17	54,831.42	54,951.41	65,499.80	73,913.76
Time certificates of deposit.....	14,921.30	15,128.10	15,153.04	16,954.04	15,674.55
Cashier's checks.....	981.88	635.35	114.59	123.10	214.05
Total.....	\$ 83,200.25	\$ 93,073.96	\$ 92,153.46	\$ 104,740.10	\$ 116,326.35
Owners—John Q. Adams, C. F. Goss, Minnie Goss, R. A. Handy, R. A. Morris, R. J. Morris, J. F. Reeve.					

NO. 233.

THE PIONEER STATE BANK, DENVER, DENVER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 44,084.00	\$ 49,503.50	\$ 53,812.48	\$ 74,766.00	\$ 62,128.72
Loans and discounts (secured by collateral).....	128,691.30	156,163.92	172,945.43	169,301.38	200,366.16

Loans on real estate.....	125,761.87	99,393.62	95,508.42	98,393.97	96,152.37
Overdrafts (secured and unsecured).....	684.24	664.45	279.72	1,513.88	242.56
United States bonds.....	95,350.00	79,050.00	91,750.00	78,700.00	144,350.00
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	235,700.61	237,279.11	263,206.61	257,797.37	214,688.84
Premium on bonds.....	79.00	79.00	79.00	79.00	79.00
Furniture and fixtures.....	9,160.85	9,708.50	10,182.08	9,997.38	10,760.28
Other real estate.....	2,008.83	2,008.83	2,008.83	2,008.83	2,008.83
Due from banks (not reserve banks).....	2,679.12	168.84	1,220.90	14,718.75	1,416.80
Due from reserve banks.....	210,999.69	179,035.83	168,753.65	117,399.13	171,874.20
Checks on other banks.....	23,337.44	7,120.21	11,222.60	11,653.96	17,926.04
Currency.....	15,432.00	12,605.00	13,334.00	11,486.00	24,053.00
Gold.....	4,405.00	3,855.00	8,022.50	6,480.00	1,122.50
Silver and fractional coin.....	8,927.08	11,483.61	5,693.44	10,714.46	9,704.20

Total \$ 912,301.03 \$ 853,119.42 \$ 903,019.66 \$ 870,010.11 \$ 961,873.50

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.....	2,844.43	1,625.65	5,179.30	2,416.35	6,685.78
Savings accounts.....	2,844.38	378,564.48	425,024.83	448,871.57	517,077.25
Postal savings accounts.....	1,702.16	1,702.16	1,651.16	1,671.91	1,504.91
Individual deposits.....	379,965.22	340,211.71	336,344.83	285,085.90	293,877.94
Due to banks (not reserve banks).....	26,182.85	11,944.68	3,656.18	15,388.66	5,064.71
Demand certificates of deposit.....	6,125.10	6,265.90	6,057.10	6,185.10	6,499.10
Time certificates of deposit.....	25,398.50	27,260.88	35,843.58	25,767.94	25,289.81
Certified checks.....	1,147.69	5,894.01	328.58	1,157.46	1,049.65
Cashier's checks.....	2,770.42	3,149.95	12,434.10	6,965.22	28,324.35

Total \$ 912,301.03 \$ 853,119.42 \$ 903,019.66 \$ 870,010.11 \$ 961,873.50

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

NO. 264.

THE ROYAL BANK, DENVER, DENVER COUNTY
(Certificate Canceled March 13, 1918)

Max Klein, President.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	1,244.65	.....	.....	.....	.....
Loans on real estate.....	5,459.70	.....	.....	.....	.....
Furniture and fixtures.....	2,950.00	.....	.....	.....	.....
Due from reserve banks.....	200.00	.....	.....	.....	.....
	716.68	.....	.....	.....	.....

THE ROYAL BANK, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	95.00	.....	.....	.....	.....
Gold	10.00	.....	.....	.....	.....
Silver and fractional coin	8.55	.....	.....	.....	.....
Total	\$ 10,684.58	.....	.....	.....	.....
LIABILITIES.					
Capital stock	\$ 10,000.00	.....	.....	.....	.....
Undivided profits, net	88.72	.....	.....	.....	.....
Individual deposits	595.86	.....	.....	.....	.....
Total	\$ 10,684.58	.....	.....	.....	.....
Owner—Max Klein.					

NO. 242.

THE SILVER STATE BANK, DENVER, DENVER COUNTY

John Q. Adams, President; M. T. Murray, Vice-President; W. D. Sequin, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 144,676.61	\$ 123,520.00	\$ 118,378.77	\$ 117,377.71	\$ 103,642.35
Loans and discounts (secured by collateral)	67,853.52	71,384.69	82,316.59	89,968.03	86,043.04
Loans on real estate	6,504.27	5,500.00	14,000.00	16,200.00	29,637.49
Overdrafts (secured and unsecured)	311.87	281.96	285.29	607.45	822.87
United States bonds	19,800.00	.....	33,100.00	34,400.00	57,700.00
Other bonds and securities	6,072.50	22,597.50	22,170.50	15,195.50	13,550.00
Furniture and fixtures	3,750.00	3,750.00	3,750.00	3,750.00	3,750.00
Other real estate	7,000.00	7,000.00	7,000.00	250.00	250.00
Cash items (not including checks on other banks)	68,963.51	106,028.57	59,926.59	79,157.16	91,511.35
Due from reserve banks	938.10	415.05	2,156.80	527.03	4,101.24
Checks on other banks	8,909.00	15,206.00	14,922.00	13,887.00	6,605.00
Currency	3,620.00	1,887.50	2,365.00	3,230.00	55.00
Gold	1,213.60	1,601.84	2,002.29	2,788.10	2,352.50
Silver and fractional coin					
Total	\$ 339,612.98	\$ 359,173.11	\$ 362,384.28	\$ 377,343.68	\$ 400,080.84
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	4,224.29	5,140.92	7,041.23	3,780.03	6,855.23
Savings accounts	65,211.67	65,974.46	62,543.93	75,244.68	70,523.49
Individual deposits	182,698.59	203,861.15	191,408.77	192,503.12	221,048.69

Time certificates of deposit.....	19,371.61	19,250.04	19,465.68	22,713.80	19,412.25
Certified checks.....	215.10	494.46	1,956.02	375.88	1,823.36
Cashier's checks.....	12,891.72	9,452.08	13,721.65	8,049.17	4,527.82
Other liabilities.....	.....	.....	11,247.00	19,677.00	20,890.00
Total	\$ 339,612.98	\$ 359,173.11	\$ 362,384.28	\$ 377,343.68	\$ 400,080.84

Directors—John Q. Adams, Fred L. Boos, Thos. S. Cox, Geo. E. Hathaway, M. T. Murray, Gus Reddish, Wm. Small, W. D. Stelnmetz, Louis Zimmerman.

NO. 34

STATE MERCANTILE BANK, DENVER, DENVER COUNTY
(Discontinued Business March 30, 1918)

H. Klugh, President; A. E. Shultz, Vice-President; Viola Klugh, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 14,310.69	\$ 13,581.00	.....	.....	.....
Loans and discounts (secured by collateral).....	13,914.41	14,200.00	.....	.....	.....
Loans on real estate.....	6,979.00	6,689.00	.....	.....	.....
Other bonds and securities.....	3,009.56	3,009.56	.....	.....	.....
Furniture and fixtures.....	890.00	890.00	.....	.....	.....
Other real estate.....	8,181.95	8,181.95	.....	.....	.....
Due from reserve banks.....	96.11	232.76	.....	.....	.....
Currency.....	40.00	115.00	.....	.....	.....
Silver and fractional coin.....	9.78	2.25	.....	.....	.....
Expense account.....	2,568.50	3,098.48	.....	.....	.....
Total	\$ 50,000.00	\$ 50,000.00	.....	.....	.....

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock.....	\$ 50,000.00	\$ 50,000.00	.....	.....	.....
Total	\$ 50,000.00	\$ 50,000.00	.....	.....	.....

Directors—H. Klugh, W. D. McGinnis, A. E. Shultz.

NO. 268.

UNION STATE BANK OF DENVER, DENVER, DENVER COUNTY

I Rude, President; M. S. Radetsky, Vice-President; J. M. Greenblatt, Cashier; R. J. Baker, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 129,683.42	\$ 154,692.31	\$ 189,291.96	\$ 192,429.74	\$ 194,258.77
Loans and discounts (secured by collateral).....	69,330.92	61,504.11	70,010.53	74,576.86	86,715.02
Loans on real estate.....	18,737.00	19,293.69	19,231.69	16,225.00	16,125.00

UNION STATE BANK OF DENVER, DENVER, DENVER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	68.45	924.59	66.18	309.78	213.47
Other bonds and securities.....	64,002.69	80,076.99	81,851.99	89,001.99	140,165.57
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	7,500.00	7,500.00
Other real estate.....	600.00	600.00	600.00	600.00	600.00
Due from banks (not reserve banks).....	.....	4,051.23	1,600.21	5,202.37	675.00
Cash items (not including checks on other banks).....	67,161.88	69,329.48	74,539.74	78,788.85	94,534.14
Due from reserve banks.....	32,162.62	19,274.40	13,490.69	27,656.47	16,167.62
Checks on other banks.....	7,532.00	12,646.00	9,510.00	7,486.00	21,758.00
Currency.....	4,157.50	3,350.00	2,780.00	2,775.00	2,700.00
Gold.....	3,587.17	5,354.90	2,325.95	2,233.44	3,458.68
Silver and fractional coin.....	.....	.....	.....	.....	.....
Total.....	\$ 399,523.65	\$ 433,597.70	\$ 467,798.94	\$ 504,785.50	\$ 585,830.29

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	1,500.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	1,164.64	3,580.95	5,211.27	1,330.64	5,097.71
Savings accounts.....	131,073.04	136,666.50	159,825.75	161,754.17	204,829.85
Individual deposits.....	194,290.00	214,407.29	221,328.82	246,895.68	287,723.95
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	12,631.48	9,833.89	15,304.64	14,913.91	14,656.05
Certified checks.....	784.10	3,246.86	5,366.20	3,428.62	1,529.53
Cashier's checks.....	2,049.62	8,362.64	3,275.09	18,975.31	14,993.20
Reserved for taxes.....	1,030.77	499.57	487.17	487.17	.....
Total.....	\$ 399,523.65	\$ 433,597.70	\$ 467,798.94	\$ 504,785.50	\$ 585,830.29

Directors—R. J. Baker, Julius Frankel, J. M. Greenblatt, Otto Hasbach, A. D. Kenyon, Louis Levand, P. Quiatkowsky, M. S. Radetsky, I. Rude, N. Striker.

NO. 215.

THE WEST SIDE STATE BANK, DENVER, DENVER COUNTY

Emil Desserich, President; Albert E. Upton, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 66,021.35	\$ 70,969.06	\$ 66,610.46	\$ 68,134.36	\$ 88,461.95
Loans and discounts (secured by collateral).....	84,329.92	88,913.15	98,945.96	100,445.96	116,080.55
Loans on real estate.....	26,249.81	32,034.82	32,133.50	32,152.50	29,625.31
Overdrafts (secured and unsecured).....	344.14	.....	.....	.....	513.02
United States bonds.....	.....	.....	.....	3,147.75	12,994.37

Other bonds and securities	97,517.88	113,243.06	118,165.15	78,701.28	84,640.73
Furniture and fixtures	5,366.45	5,364.45	5,363.45	5,300.00	5,503.85
Banking house	16,500.00	16,533.40	16,533.40	16,500.00	16,500.00
Cash items (not including checks on other banks) ..	503.40	470.65	15,848.45	7,398.12	940.56
Due from reserve banks	105,504.60	56,104.04	50,399.55	38,952.02	74,845.30
Checks on other banks	9,686.86	4,759.04	7,253.22	14,792.85	8,639.88
Currency	8,772.00	7,946.00	9,793.00	2,704.00	11,422.00
Gold	6,595.00	6,440.00	5,920.00	5,110.00	4,072.50
Silver and fractional coin	2,428.56	2,849.05	3,183.16	2,298.72	3,415.14
Other resources					
Total	\$ 429,819.97	\$ 405,626.72	\$ 430,149.28	\$ 388,137.56	\$ 457,655.16

LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,300.00	1,500.00	1,500.00	1,500.00	2,000.00
Undivided profits, net	1,517.15	121.60	777.06	1,913.81	687.63
Bills payable			25,000.00		
Savings accounts	156,771.57	167,918.77	167,413.30	174,860.44	190,721.09
Individual deposits	143,945.05	157,343.25	168,534.49	136,008.20	207,603.66
Due to banks (not reserve banks)	68,318.12	19,783.62	13,669.49	16,330.01	6,391.77
Demand certificates of deposit	1,786.07	1,420.87	1,389.00	3,220.00	1,804.00
Time certificates of deposit	18,311.00	18,147.00	17,473.60	15,218.60	14,307.80
Certified checks	3,202.50	383.69	264.00	1.00	
Cashier's checks	4,668.51	8,162.12	1,900.30	1,820.79	1,305.64
Reserved for interest			2,128.04	124.17	
Reserved for taxes					
Other liabilities				7,140.54	2,833.57
Total	\$ 429,819.97	\$ 405,626.72	\$ 430,149.28	\$ 388,137.56	\$ 457,655.16

Directors—Elroy N. Clark, Emil Desserich, Ralph G. Lindstrom, Theo. M. Stuart, Jr., Albert E. Upton, Ernest B. Upton.

NO. 41.

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

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

RESOURCES.					
Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 74,851.66	\$ 81,111.56	\$ 99,209.46	\$ 107,277.21	\$ 91,210.46
Loans on real estate	104,312.50	120,829.50	133,257.45	132,773.15	98,122.25
Overdrafts (secured and unsecured)	26,088.05	30,388.05	28,606.00	29,065.00	27,565.00
United States bonds	12.84			3.31	
Other bonds and securities	7,168.65	7,506.74	6,837.02	7,597.29	32,525.00
Furniture and fixtures	1,500.96	1,500.96	1,500.96	1,535.96	9,853.61
Cash items (not including checks on other banks) ..				151.05	1,535.96

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Due from reserve banks.....	221,945.48	163,477.78	58,029.27	60,769.03	240,382.22
Checks on other banks.....	642.81	602.63	15.00	39.96	258.40
Currency.....	9,469.00	6,944.00	6,435.00	4,737.00	6,321.00
Gold.....	4,500.00	4,985.00	6,650.00	7,050.00	7,500.00
Silver and fractional coin.....	1,273.33	1,446.06	1,606.90	1,300.32	1,175.75
Expense account.....	.....	.....	.....	.....	.....
Other resources.....	.....	1,182.67	2,658.56	25.00	.....
Total	\$ 451,765.28	\$ 419,974.95	\$ 344,805.62	\$ 352,324.28	\$ 516,449.65
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	.....	.....	.....	.....	.....
Savings accounts.....	32,982.67	36,830.53	33,521.87	32,788.67	28,584.54
Individual deposits.....	303,502.45	266,171.62	205,792.31	212,148.54	362,561.70
Due to reserve banks.....	.....	1,397.88	.....	.....	.....
Demand certificates of deposit.....	5,131.14	5,131.14	5,081.14	5,086.14	5,289.54
Time certificates of deposit.....	58,349.02	58,143.78	49,410.30	50,581.78	67,889.83
Certified checks.....	800.00	1,300.00	.....	.....	83.00
Total	\$ 451,765.28	\$ 419,974.95	\$ 344,805.62	\$ 352,324.28	\$ 516,449.65

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

THE DURANGO TRUST COMPANY, DURANGO, LA PLATA COUNTY

NO. 165.

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 71,315.18	\$ 78,502.72	\$ 109,084.27	\$ 372,696.07	\$ 90,537.01
Loans and discounts (secured by collateral).....	287,926.82	262,138.00	268,586.59	.....	237,796.22
Loans on real estate.....	135,670.66	142,310.12	155,118.07	143,939.77	132,230.16
Overdrafts (secured and unsecured).....	156.32	291.05	1,113.44	814.58	41.42
United States bonds.....	44,015.58	14,000.00	6,200.00	6,200.00	12,153.44
Other bonds and securities.....	33,215.75	33,176.39	33,538.49	34,616.97	37,406.07
Furniture and fixtures.....	4,500.00	4,500.00	5,644.87	5,500.00	5,807.50
Banking house.....	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Other real estate.....	3,000.00	3,879.54	3,901.22	3,601.22	3,681.22
Due from banks (not reserve banks).....	114.46	522.50	18.00	5.63	20.00
Cash items (not including checks on other banks).....	.....	165.13	125.73	101.06	111.78
Due from reserve banks.....	86,304.36	87,559.25	76,700.72	79,375.37	87,547.48

Checks on other banks	965.39	706.60	743.79	761.08	72.19
Currency	12,965.00	10,961.00	9,181.00	15,156.00	17,056.00
Gold	9,360.00	10,347.50	11,135.00	1,665.00	2,020.00
Silver and fractional coin	1,441.22	1,116.57	871.84	1,030.55	899.50
Other resources	11.32	203.92	107.16	13,205.25	49,046.68
Total	\$ 717,962.06	\$ 680,380.29	\$ 712,070.19	\$ 708,668.55	\$ 706,426.67
LIABILITIES.					
Capital	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	11,000.00	11,000.00	11,000.00	12,000.00	12,000.00
Undivided profits, net	1,090.68	853.33	1,183.07	1,044.33	1,710.26
Bills payable	60,000.00	60,000.00	60,000.00	60,000.00	30,000.00
Notes rediscounted					10,000.00
Savings accounts	386,616.85	383,736.91	364,883.30	360,988.45	304,294.24
Trust funds	7,270.11	6,536.58	7,794.00	7,325.78	4,218.23
Individual deposits	158,967.37	151,443.12	136,501.31	127,712.54	135,977.75
Due to banks (not reserve banks)	11,285.50	5,477.50	4,507.30	3,422.16	5,027.69
Demand certificates of deposit	10,381.50	11,131.50	11,151.50	11,601.50	16,881.50
Time certificates of deposit	45,329.53	51,181.53	58,913.27	64,207.60	70,830.56
Certified checks	483.75	13.75	13.75	13.75	13.75
Cashier's checks	28,852.44	6,606.07	2,922.69	3,574.08	7,266.03
Reserved for interest	6,684.93	2,400.00	3,200.00	6,601.66	4,566.66
Other liabilities				176.70	53,640.00
Total	\$ 717,962.06	\$ 680,380.29	\$ 712,070.19	\$ 708,668.55	\$ 706,426.67

Directors—A. P. Camp, W. E. Duggan, J. L. McNeil, W. F. Weightman.

No. 278.

THE EASTLAKE STATE BANK, EASTLAKE, ADAMS COUNTY

J. Bruce Smith, President; Wm. Hopkins, Vice-President; Geo. O. Corley, Cashier.

RESOURCES.

Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 38,838.96	\$ 46,334.01	\$ 42,456.09	\$ 52,255.31	\$ 50,724.49
Overdrafts (secured and unsecured)	40,474.86	39,164.56	31,455.54	31,745.71	34,377.30
United States bonds	957.19	1,838.16	1,334.89	442.66	1,300.56
Other bonds and securities	167.51	80.53	18,700.00	2,400.00	24,350.00
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
Cash items (not including checks on other banks)		23.35			
Due from reserve banks	58,503.67	39,173.77	15,268.38	14,392.85	25,624.06
Checks on other banks		2,563.00	160.60	157.40	

THE EASTLAKE STATE BANK, EASTLAKE, ADAMS COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Currency	4,050.00	2,795.00	2,374.00	1,110.00	3,333.00
Gold	2,500.00	.....	2,955.00	2,955.00	2,470.00
Silver and fractional coin	835.03	384.14	908.06	509.18	1,107.50
Total	\$ 150,985.97	\$ 137,015.27	\$ 120,291.84	\$ 110,647.39	\$ 147,966.19
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	750.00	750.00	1,000.00	1,000.00
Undivided profits, net	2,659.75	646.81	1,027.19	162.33	891.65
Bills payable .....	.....	.....	.....	10,000.00	.....
Dividends unpaid .....	.....	.....	.....	750.00	.....
Individual deposits	123,257.04	110,940.54	92,669.99	67,507.34	114,110.73
Time certificates of deposit	11,493.23	12,513.89	15,241.66	21,020.81	21,240.95
Cashier's checks	3,075.95	2,164.03	603.00	206.91	722.86
Total	\$ 150,985.97	\$ 137,015.27	\$ 120,291.84	\$ 110,647.39	\$ 147,966.19
Directors—Geo. O. Corley, Wm. Hopkins, J. Bruce Smith, Wm. Wasson, J. E. Whytal.					

THE ECKLEY STATE BANK, ECKLEY, YUMA COUNTY

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

No. 283.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 43,414.01	\$ 41,286.19	\$ 49,623.65	\$ 43,663.18	\$ 52,282.66
Loans and discounts (secured by collateral)	50,525.62	51,801.94	56,295.98	44,791.43	55,581.18
Overdrafts (secured and unsecured)	69.93	355.80	106.90	97.68	13.81
United States bonds .....	.....	.....	.....	.....	868.89
Other bonds and securities	1,728.97	3,697.78	2,644.54	2,945.89	2,579.82
Furniture and fixtures	1,534.89	1,849.89	1,799.89	1,799.89	1,857.39
Banking house	4,289.54	4,289.54	4,289.54	4,289.54	4,289.54
Due from reserve banks	15,388.23	91,250.45	23,888.24	25,728.30	19,171.01
Checks on other banks	60.72	110.18	300.36	176.96	149.32
Currency	3,136.00	6,106.00	3,581.00	2,912.00	2,968.00
Gold .....	.....	.....	30.00	25.00	70.00
Silver and fractional coin	573.60	419.48	979.32	671.71	937.16
Total	\$ 120,721.51	\$ 201,167.25	\$ 143,539.42	\$ 127,101.58	\$ 140,768.78

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 25,000.00
Surplus fund	3,000.00	4,000.00	4,000.00	4,000.00	.....
Undivided profits, net	6,464.44	4,288.38	8,328.15	8,641.43	5,876.74
Individual deposits	91,641.89	174,130.61	110,007.26	92,754.64	101,799.84
Demand certificates of deposit	4,615.18	3,748.26	.....	.....	.....
Time certificates of deposit .....	.....	.....	6,204.01	6,705.51	8,092.20
Total	\$ 120,721.51	\$ 201,167.25	\$ 143,539.42	\$ 127,101.58	\$ 140,768.78

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

No. 43.

ELBERT COUNTY BANK, ELBERT, ELBERT COUNTY

Joseph E. Mayer, President; W. D. Reilly, James Ringold, Vice-Presidents; Alice H. Mayer, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 96,248.10	\$ 81,824.56	\$ 110,803.67	\$ 97,327.21	\$ 100,960.27
Loans and discounts (secured by collateral)	64,447.80	77,095.13	64,968.65	69,382.00	54,934.72
Loans on real estate	15,500.00	11,660.00	11,010.00	16,760.00	12,910.00
Overdrafts (secured and unsecured)	28.94	100.54	.....	56.74	130.54
United States bonds .....	.....	.....	9,237.50	12,035.30	17,426.83
Other bonds and securities	283.25	283.25	.....	709.00	4,017.27
Banking house	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Due from reserve banks	65,342.74	67,674.90	53,375.78	42,893.91	76,689.56
Checks on other banks .....	.....	.....	.....	.....	170.00
Currency	9,153.00	7,145.00	9,603.00	7,039.00	9,993.00
Gold	35.00	270.00	360.00	395.00	395.00
Silver and fractional coin	1,331.97	609.19	1,236.79	774.09	597.83
Total	\$ 253,870.80	\$ 248,162.57	\$ 262,095.39	\$ 248,872.25	\$ 279,725.02

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	1,959.98	2,529.42	2,870.27	2,613.83	1,904.61
Dividends unpaid	2,000.00	.....	.....	750.00	.....
Individual deposits	154,052.37	149,015.18	150,798.55	137,029.27	176,298.06
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	75,158.45	75,917.97	88,095.72	88,148.30	80,041.57
Reserved for taxes	700.00	700.00	330.85	330.85	212.84
Other liabilities .....	.....	.....	.....	.....	1,267.94
Total	\$ 253,870.80	\$ 248,162.57	\$ 262,095.39	\$ 248,872.25	\$ 279,725.02

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

THE ELIZABETH STATE BANK, ELIZABETH, ELBERT COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 32,193.70	\$ 38,921.41	\$ 41,507.34	\$ 42,504.94	\$ 43,132.01
Loans and discounts (secured by collateral).....	133,795.80	176,848.85	158,817.24	137,913.00	112,017.74
Loans on real estate.....	3,700.00	3,700.00	4,700.00	4,700.00	4,700.00
Overdrafts (secured and unsecured).....	135.83	2.64	11.85	106.81	65.55
Other bonds and securities.....	1,010.91	2,891.31	5,722.42	5,982.91	9,987.09
Furniture and fixtures .....	.....	.....	542.43	542.43	542.43
Banking house	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Due from banks (not reserve banks).....	10,000.00	10,333.58	10,093.20	10,026.73	18.75
Due from reserve banks.....	71,488.67	61,023.42	44,566.68	47,349.77	62,685.11
Checks on other banks.....	.....	.....	.....	.....	513.60
Currency	8,945.00	9,189.00	9,758.00	9,634.00	6,403.00
Gold	15.00	45.00	82.50	97.50	120.00
Silver and fractional coin.....	852.19	618.50	773.35	744.87	1,265.36
Other resources	32.44	37.90	15.24	1,311.52	1,942.94
Total	\$ 265,169.54	\$ 306,611.61	\$ 279,590.25	\$ 263,914.48	\$ 246,393.58

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,918.58	4,608.09	5,764.76	4,888.75	5,432.82
Dividends unpaid	750.00	.....	.....	750.00	67.50
Individual deposits	179,906.42	208,541.40	179,315.54	171,448.09	157,150.92
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	6,168.95	5,000.00
Time certificates of deposit.....	58,895.99	62,797.58	60,483.18	60,344.95	56,170.81
Certified checks	30.00	350.00	5,205.91	575.00	.....
Cashier's checks	801.45	3,955.77	3,858.54	1,001.55	3,599.52
Reserved for taxes	1,867.10	1,708.77	1,708.77	953.64	806.31
Other liabilities .....	.....	4,650.00	3,253.55	2,783.55	3,165.70
Total	\$ 265,169.54	\$ 306,611.61	\$ 279,590.25	\$ 263,914.48	\$ 246,393.58

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

No. 285.

THE ERIE BANK, ERIE, WELD COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 26,609.61	\$ 29,976.20	\$ 29,550.80	\$ 35,192.67	\$ 41,774.13
Loans and discounts (secured by collateral).....	64,887.82	65,771.06	74,540.41	81,251.43	91,433.73
Loans on real estate.....	17,549.91	7,600.61	8,459.95	8,179.04	11,715.00
Overdrafts (secured and unsecured).....	86.77	104.64	187.83	313.22	142.18
United States bonds.....	7,028.44	1,000.00	2,000.00	2,000.00	5,500.00
Other bonds and securities.....	1,500.00	5,891.14	6,224.35	5,615.11	3,573.51
Furniture and fixtures.....	2,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Banking house.....	828.26	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	93,461.58	96,021.29	828.26	828.26	828.26
Due from reserve banks.....	4,143.00	84.04	200.50	44,517.17	53,893.49
Checks on other banks.....	1,655.00	8,423.00	5,849.00	6,193.00	5,145.00
Currency.....	589.48	227.50	495.00	772.50	1,325.00
Gold.....		632.24	620.47	400.71	1,010.28
Silver and fractional coin.....			.50		
Other resources.....					
Total.....	\$ 220,839.87	\$ 220,559.98	\$ 191,250.79	\$ 189,263.11	\$ 220,352.45

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,000.00	1,500.00	1,500.00	2,000.00	2,000.00
Undivided profits, net.....	1,928.18	1,187.12	2,243.98	2,413.36	2,413.36
Savings accounts.....	2,878.36	3,014.45	2,838.71	2,386.12	2,378.98
Individual deposits.....	146,560.82	139,330.08	111,162.60	103,526.75	124,025.84
Time certificates of deposit.....	51,838.32	58,668.38	58,118.09	62,785.40	71,599.40
Cashier's checks.....	1,634.19	1,859.95	387.41	2,056.47	2,417.45
Reserved for interest.....				1,208.37	653.57
Reserved for taxes.....				300.00	63.85
Total.....	\$ 220,839.87	\$ 220,559.98	\$ 191,250.79	\$ 189,263.11	\$ 220,352.45

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

No. 37.

THE ESTES PARK BANK, ESTES PARK, LARIMER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 48,330.00	\$ 54,264.00	\$ 54,185.76	\$ 71,093.76	\$ 69,566.74
Loans and discounts (secured by collateral).....	18,232.33	10,717.49	11,435.00	6,070.00	3,856.00

THE ESTES PARK BANK, ESTES PARK, LARIMER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate	6,830.00	3,439.00	6,350.00	5,690.00	7,690.00
Overdrafts (secured and unsecured)	333.10	877.84	1,099.61	3,893.31	2,365.52
Other bonds and securities	38,499.13	27,799.63	18,073.13	14,980.63	32,535.63
Furniture and fixtures	2,200.00	2,200.00	2,387.00	2,447.00	2,447.00
Banking house	4,600.00	4,600.00	4,775.00	4,775.00	4,775.00
Due from banks (not reserve banks)	320.83	4.78		500.00	5,044.26
Cash items (not including checks on other banks)	122.56			1,271.29	
Due from reserve banks	15,347.21	19,015.22	4,289.43	17,667.03	3,069.10
Currency	2,475.00	1,922.00	4,019.00	3,600.00	1,650.00
Gold	305.00	315.00	357.50	437.50	140.00
Silver and fractional coin	3,519.14	3,461.32	3,798.51	3,021.02	2,604.58
Other resources					74.55
Total	\$ 141,114.30	\$ 128,616.28	\$ 110,769.94	\$ 135,446.54	\$ 135,818.38

LIABILITIES.

Capital stock	12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	262.44	520.56	566.71	854.57	842.98
Bills payable		10,000.00	10,000.00	12,000.00	
Dividends unpaid	1,200.00				
Individual deposits	102,664.01	80,775.02	64,265.83	92,286.36	104,720.71
Time certificates of deposit	18,987.85	19,316.60	17,937.40	12,220.11	12,117.66
Certified checks					96.98
Cashier's checks		4.10		85.50	40.05
Total	\$ 141,114.30	\$ 128,616.28	\$ 110,769.94	\$ 135,446.54	\$ 135,818.38

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

No. 40.

FARMERS AND MERCHANTS BANK OF EVANS, EVANS, WELD COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 37,965.37	\$ 34,598.37	\$ 36,389.00	\$ 31,210.00	\$ 42,117.00
Loans and discounts (secured by collateral)	40,188.00	42,945.00	42,865.00	55,329.70	56,593.00
Loans on real estate	7,740.00	8,900.00	9,890.00	9,390.00	8,345.00
Overdrafts (secured and unsecured)	26.76	40.79	37.61	32.59	350.95
United States bonds	2,000.00	2,000.00	8,600.00	6,100.00	4,100.00
Other bonds and securities	2,347.13	4,894.63	19,333.72	880.13	839.09

Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks).....	35.85				82.94
Due from reserve banks.....	41,310.54				26,359.94
Checks on other banks.....	282.39	39,115.33	49,463.05	23,983.42	44.81
Currency.....	3,112.00				2,037.00
Gold.....	1,162.50	1,255.00	1,235.00	1,212.50	1,230.00
Silver and fractional coin.....	1,089.70	1,038.64	1,201.52	1,135.97	1,168.04
Other resources.....				13,891.78	2,633.72
Total.....	\$ 141,260.24	\$ 142,156.76	\$ 177,195.90	\$ 150,066.09	\$ 149,901.49

LIABILITIES.

Capital stock.....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus fund.....		450.00	450.00	450.00	450.00
Undivided profits, net.....	3,290.67	420.03	1,172.11	2,078.08	3,653.05
Bills payable.....					11,000.00
Dividends unpaid.....		3,500.00	420.00	140.00	
Individual deposits.....	103,663.60	104,908.68	116,134.30	103,381.39	96,681.67
Due to reserve banks.....			18,000.00		
Demand certificates of deposit.....	332.00	479.11	529.55	2,426.73	917.43
Time certificates of deposit.....	21,473.97	19,898.94	27,989.94	29,089.89	24,699.34
Total.....	\$ 141,260.24	\$ 142,156.76	\$ 177,195.90	\$ 150,066.09	\$ 149,901.49

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

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY

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

No. 274.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 18,124.41	\$ 20,184.41	\$ 21,654.41	\$ 20,264.41	\$ 23,759.41
Overdrafts (secured and unsecured).....	440.77	193.54	147.77	2,079.08	1,200.15
United States bonds.....		1,886.66	1,000.00	1,004.97	575.10
Other bonds and securities.....	105,650.22	110,124.32	100,894.38	104,245.74	104,577.94
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Due from banks (not reserve banks).....		4,332.78			3,441.24
Cash items (not including checks on other banks).....		284.01	16.02		33.30
Due from reserve banks.....	27,416.96	53,589.74	15,777.86	15,008.43	27,864.65
Checks on other banks.....	257.39	639.24	1,036.38	323.20	45.23
Currency.....	1,536.00	2,466.00	2,024.00	2,703.00	2,983.00
Gold.....	2,745.00	2,755.00	3,045.00	3,070.00	2,925.00
Silver and fractional coin.....	347.68	239.56	352.21	314.01	716.26
Total.....	\$ 157,518.43	\$ 197,695.26	\$ 146,948.03	\$ 149,912.84	\$ 169,121.28

THE BANK OF FAIRPLAY, FAIRPLAY, PARK COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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	1,188.03	2,420.31	1,397.03	1,278.70	1,060.46
Bills payable	.....	.....	.....	10,000.00	10,000.00
Trust funds	.....	.....	.....	.....	2,202.50
Individual deposits	84,417.49	123,792.67	82,514.75	72,334.83	94,733.82
Due to banks (not reserve banks)	139.77	.....	2,499.35	6,169.08	.....
Demand certificates of deposit	7,132.33	6,632.68	3,042.48	5,210.53	5,748.69
Time certificates of deposit	44,640.81	44,849.60	37,494.42	34,919.70	35,375.81
Total	\$ 157,518.43	\$ 197,695.26	\$ 146,948.03	\$ 149,912.84	\$ 169,121.28

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

FARMERS STATE BANK OF FLAGLER, FLAGLER, KIT CARSON COUNTY

No. 212.

H. C. Jones, President; I. N. Moberly, Cashier; W. O. Fallis, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 47,620.79	\$ 44,010.71	\$ 80,564.86	\$ 76,968.34	\$ 63,906.86
Loans and discounts (secured by collateral)	47,751.05	55,730.12	26,559.43	35,339.30	62,887.64
Loans on real estate	1,800.00	1,300.00	1,233.87	1,233.87	3,600.00
Overdrafts (secured and unsecured)	2,147.93	2,702.32	1,252.83	2,549.74	3,278.89
Other bonds and securities	1,676.85	562.50	1,120.84	1,480.36	2,230.29
Furniture and fixtures	1,900.00	1,900.00	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)	.....	.....	.....	.....	16.25
Due from reserve banks	18,055.15	23,149.67	17,975.18	20,705.70	18,921.07
Checks on other banks	2,793.58	345.85	1,719.25	398.28	499.02
Currency	1,743.00	290.00	3,690.00	2,042.00	2,445.00
Gold	505.00	557.50	557.50	617.50	635.00
Silver and fractional coin	91.84	791.37	819.12	801.43	1,274.12
Total	\$ 127,985.19	\$ 133,240.04	\$ 139,292.88	\$ 145,936.52	\$ 163,494.14

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net	2,715.69	2,585.02	1,865.41	3,210.23	839.34
Bills payable	.....	.....	.....	.....	22,500.00
Individual deposits	105,382.85	109,847.37	111,542.83	95,354.08	94,547.87

Time certificates of deposit.....	9,886.65	10,807.65	14,835.18	21,872.21	19,877.18
Cashier's checks			1,049.46	500.00	729.75
Total	\$ 127,985.19	\$ 133,240.04	\$ 139,292.88	\$ 145,936.52	\$ 163,494.14

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

No. 132.

FLAGLER STATE BANK, FLAGLER, KIT CARSON COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 8,990.67	\$ 9,872.44	\$ 12,700.68	\$ 16,193.60	\$ 16,481.63
Loans and discounts (secured by collateral).....	95,563.81	106,732.16	110,241.39	121,985.25	117,362.08
Loans on real estate.....	12,441.00	14,099.00	4,395.00	7,340.00	8,381.00
Overdrafts (secured and unsecured).....	263.43	283.03	264.25	419.39	318.29
United States bonds.....	325.76	4,115.14	16,766.37	6,936.13	7,620.42
Other bonds and securities.....	8,050.30	8,933.54	3,164.59	5,437.05	5,416.44
Furniture and fixtures.....	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Banking house.....	1,806.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks).....	43.65	43.65	43.65		
Cash items (not including checks on other banks).....	5,925.20	850.77	2,228.53	3,120.48	2,076.03
Due from reserve banks.....	49,832.07	47,661.20	54,251.96	18,457.08	27,900.25
Checks on other banks.....	170.33	209.50	829.47	349.79	52.10
Currency.....	5,888.00	3,813.00	6,003.00	5,389.00	3,901.00
Gold.....	387.50	427.50	327.50	322.50	362.50
Silver and fractional coin.....	1,231.74	1,355.56	517.61	657.71	269.45
Other resources				995.00	
Total	\$ 192,813.46	\$ 202,096.49	\$ 215,434.00	\$ 191,302.98	\$ 193,841.19

LIABILITIES.

Capital stock	\$ 12,500.00	\$ 12,500.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	1,675.00	2,075.00			125.00
Undivided profits, net	10,100.00	8,557.11	1,125.85	2,439.26	2,866.50
Bills payable.....					11,000.00
Individual deposits.....	117,538.08	121,082.67	131,543.64	108,704.55	120,410.51
Time certificates of deposit.....	50,860.38	55,991.36	55,988.61	47,192.38	33,878.43
Cashier's checks	140.00	1,890.35	1,775.90	7,966.79	560.75
Total	\$ 192,813.46	\$ 202,096.49	\$ 215,434.00	\$ 191,302.98	\$ 193,841.19

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

FARMERS BANK OF FLEMING, FLEMING, LOGAN COUNTY

No. 339.

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 15,382.05	\$ 24,269.23	\$ 45,807.53	\$ 44,434.98	\$ 52,819.12
Loans and discounts (secured by collateral)	4,515.00	5,515.00	6,127.25	11,572.00	13,189.25
Overdrafts (secured and unsecured)	12.06	51.56	7.76	125.53	659.07
Other bonds and securities		1,000.00	2,386.91	1,124.43	516.43
Furniture and fixtures	1,502.70	2,422.70	2,428.88	3,827.10	5,146.55
Banking house	2,225.00	4,425.00	10,520.50	10,772.70	12,592.65
Due from banks (not reserve banks)			37.27	137.14	966.35
Cash items (not including checks on other banks)			24,472.18	9,831.68	24,969.02
Due from reserve banks	31,820.14	37,574.34	13.75	231.87	97.02
Checks on other banks	192.00	575.60	3,169.00	1,898.00	2,461.00
Currency	2,946.00	1,683.00	65.00	72.50	77.50
Gold		10.00	696.76	421.63	320.56
Silver and fractional coin	353.20	340.91			
Expense account	34.00				
Other resources		352.96		1,767.57	588.08
Total	\$ 58,982.15	\$ 78,220.30	\$ 95,732.79	\$ 86,217.13	\$ 114,402.60
LIABILITIES.					
Capital stock					\$ 30,000.00
Undivided profits, net	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Bills payable	4,976.63	4,807.09	5,029.58	5,311.05	5,635.82
Individual deposits			50,380.66	39,389.75	17,435.35
Demand certificates of deposit	22,378.74	35,616.43	807.77	250.00	58,708.65
Time certificates of deposit	626.78	4,226.78	9,514.78	11,166.33	2,609.78
Certified checks					
Cashier's checks	1,000.00	3,520.00			
Total	\$ 58,982.15	\$ 78,220.30	\$ 95,732.79	\$ 86,217.13	\$ 114,402.60

No. 272.

THE FLEMING STATE BANK, FLEMING, LOGAN COUNTY

Chas. A. Patterson, President; John A. Acott, Vice-President; John A. Jameson, Cashier; Claude R. Simms, Asst. Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 78,038.91	\$ 81,727.74	\$ 113,075.58	\$ 117,257.62	\$ 112,020.19
Loans and discounts (secured by collateral)	37,905.12	31,267.00	23,335.69	9,061.97	16,322.79

Loans on real estate.....	6,503.00	8,065.00	3,700.00	500.00	540.00
Overdrafts (secured and unsecured).....	1,684.59	2,772.68	1,250.60	3,132.79	2,058.57
United States bonds.....	100.00	300.00			
Other bonds and securities.....	3,412.96	5,264.39	6,248.06	6,070.81	1,742.48
Furniture and fixtures.....	2,483.17	2,483.17	2,483.17	2,483.17	2,483.17
Banking house.....	2,855.00	2,855.00	2,855.00	2,855.00	2,855.00
Due from banks (not reserve banks).....			107.00	2,001.60	
Cash items (not including checks on other banks).....					675.65
Due from reserve banks.....	59,377.22	58,866.64	36,679.52	25,029.86	26,895.52
Checks on other banks.....	1,115.28	5,262.56	31.85	1,843.64	149.11
Currency.....	4,739.00	6,349.00	5,948.00	4,482.00	2,979.00
Gold.....	175.00	190.00	190.00	222.50	225.00
Silver and fractional coin.....	830.47	906.73	955.78	863.17	863.48
Other resources.....	50.00	1,048.25	261.31	503.65	70.52
Total	\$ 199,269.72	\$ 207,358.16	\$ 197,121.56	\$ 176,307.78	\$ 169,880.48

LIABILITIES.

Capital stock.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Surplus fund.....	5,000.00	5,000.00	5,000.00	8,000.00	8,000.00
Undivided profits, net.....	5,346.31	6,056.46	8,774.51	2,918.53	5,180.93
Individual deposits.....	148,353.58	151,928.52	137,048.49	109,853.05	115,786.56
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	14,427.75	15,013.18	20,887.78	28,156.28	13,576.32
Certified checks.....	900.00				
Cashier's checks.....	242.08	4,360.00	410.78	2,379.92	2,336.67
Total	\$ 199,269.72	\$ 207,358.16	\$ 197,121.56	\$ 176,307.78	\$ 169,880.48

Directors—John H. Acott, Elver H. Graham, Chas. A. Patterson.

THE ARKANSAS VALLEY BANK, FLORENCE, FREMONT COUNTY

N. M. Davidson, President; F. E. Bodie, Vice-President; G. W. Hassett, Cashier; G. S. Davidson, Assistant Cashier.

NO. 352.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....					\$ 18,295.00
Overdrafts (secured and unsecured).....					8.02
United States bonds.....					2,150.00
Furniture and fixtures.....					2,833.19
Cash items (not including checks on other banks).....					14.50
Due from reserve banks.....					9,575.75
Currency.....					3,340.00
Silver and fractional coin.....					165.42
Total					\$ 36,381.88

THE ARKANSAS VALLEY BANK, FLORENCE, FREMONT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	.....	.....	.....	\$ 25,000.00
Undivided profits, net	.....	.....	.....	.....	1,305.49
Individual deposits	.....	.....	.....	.....	9,688.39
Demand certificates of deposit	.....	.....	.....	.....	388.00
Total	.....	.....	.....	.....	\$ 36,381.88

Directors—F. E. Bodie, G. S. Davidson, N. M. Davidson, S. F. Davidson.

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

NO. 310.

A. L. Rohling, President; A. C. Abbott, Vice-President; H. K. Mitton, Cashier; C. S. Ickes, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 108,975.46	\$ 55,499.75	\$ 111,277.84	\$ 128,870.16	\$ 117,386.49
Loans on real estate	87,057.91	144,991.77	128,164.32	92,153.55	79,573.46
United States bonds	6,257.82	9,285.18	12,633.85	12,925.00	12,925.00
Other bonds and securities	1,151.35	1,007.56	522.44	428.56	2,191.96
Furniture and fixtures	3,369.40	3,369.40	3,554.40	3,554.40	3,569.40
Banking house	12,000.00	12,000.00	12,000.00	12,000.00	12,000.00
Due from banks (not reserve banks)	1,621.70	3,815.46	3,724.69	1,157.82	6,591.02
Cash items (not including checks on other banks)	23,531.86	48,162.54	85,112.35	44,626.93	14,477.76
Due from reserve banks	745.71	1,232.34	640.56	293.95	567.47
Checks on other banks	6,355.00	5,680.00	8,544.00	7,772.00	6,927.00
Currency	2,085.00	1,812.50	1,885.00	1,977.50	1,782.50
Gold	2,271.31	1,649.25	2,367.07	1,730.11	2,748.83
Silver and fractional coin	.....	.....	.....	.....	.....
Total	\$ 255,422.52	\$ 288,505.75	\$ 375,426.52	\$ 327,313.83	\$ 271,090.89

LIABILITIES.

Capital stock	.....	.....	.....	.....	\$ 50,000.00
Surplus fund	.....	.....	.....	.....	200.00
Undivided profits, net	1,335.84	635.55	3,703.30	3,437.49	1,035.79
Savings accounts	19,307.99	19,234.04	55,870.99	52,684.45	47,195.84
Individual deposits	108,171.47	138,994.99	150,538.89	118,334.85	99,309.55
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	68,504.00	66,286.90	89,712.36	86,176.26	52,907.52
Cashier's checks	3,103.22	8,354.27	20,600.98	11,680.78	15,442.19
Reserved for interest	.....	.....	.....	.....	.....
Total	\$ 255,422.52	\$ 288,505.75	\$ 375,426.52	\$ 327,313.83	\$ 271,090.89

Directors—A. C. Abbott, L. J. Dunn, N. G. Halley, C. S. Ickes, H. K. Mitton, M. J. Mitton, E. L. Morrill, A. L. Rohling, D. N. Salyers.

FORT LUPTON STATE BANK, FORT LUPTON, WELD COUNTY

M. B. Rhode, President; B. F. Twombly, Vice-President; S. J. Rhode, Cashier; W. A. Padfield, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 46,033.55	\$ 51,946.94	\$ 74,845.04	\$ 85,092.53	\$ 97,753.40
Loans and discounts (secured by collateral)	81,038.30	100,396.80	105,225.20	132,509.20	127,892.12
Loans on real estate	15,000.00	21,500.00	16,200.00	17,555.00	20,655.00
United States bonds	19,000.00	17,800.00	8,700.00	8,750.00	9,400.00
Other bonds and securities	11,205.00	41,000.00	16,000.00	16,834.00	46,834.00
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)	208,136.77	321.91	251.27	14.98	93.55
Due from reserve banks	74.15	143,206.44	67,323.77	36,845.04	59,189.82
Checks on other banks	74.15	74.15	380.40	434.13	402.93
Currency	7,257.00	3,752.00	3,200.00	8,786.00	4,978.00
Gold	2,315.00	2,710.00	8,000.00	3,800.00	4,132.50
Silver and fractional coin	1,496.17	1,168.45	3,216.38	1,152.17	1,899.45
Total	\$ 392,511.69	\$ 385,231.69	\$ 305,097.06	\$ 312,773.05	\$ 374,230.77

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits net	5,102.23	2,179.94	2,161.42	3,309.31	5,062.20
Individual deposits	290,611.98	255,431.84	184,087.06	180,481.65	219,712.52
Demand certificates of deposit	7,916.56	10,993.30	2,114.15	6,834.67	19,940.95
Time certificates of deposit	55,289.60	81,065.40	84,162.78	82,900.30	64,855.96
Certified checks	400.00	2,022.93			
Cashier's checks	2,991.32		1,378.80	7,979.35	7,616.98
Reserved for interest			475.78	308.50	466.48
Reserved for taxes	1,200.00				
Other liabilities			1,717.07	1,956.27	
Total	\$ 392,511.69	\$ 385,231.69	\$ 305,097.06	\$ 312,773.05	\$ 374,230.77

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

PLATTE VALLEY STATE BANK, FORT LUPTON, WELD COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 37,303.26	\$ 50,511.16	\$ 52,953.70	\$ 71,842.86	\$ 72,774.08
Loans and discounts (secured by collateral)	64,604.99	68,141.93	63,449.34	67,187.50	78,426.15
Loans on real estate	1,600.00	1,050.00	1,900.00	1,900.00	400.00

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	248.71	144.84	253.63	465.60	737.92
United States bonds.....	4,770.00	4,350.00	4,200.00	4,575.00	5,600.00
Other bonds and securities.....	5,060.08	8,560.75	7,675.12	4,527.73	33,104.93
Furniture and fixtures.....	1,892.19	1,892.19	1,892.19	1,951.39	1,951.39
Cash items (not including checks on other banks).....	66,842.63	29,808.79	43,831.24	26,136.86	111.97
Due from reserve banks.....	61.71	9.35	138.05	13.79	33,749.70
Checks on other banks.....	6,129.00	6,141.00	5,446.00	4,328.00	17.90
Currency.....	977.50	1,405.00	1,772.50	1,852.50	6,582.00
Gold.....	1,099.09	1,179.25	927.96	1,171.11	1,887.50
Silver and fractional coin.....					1,492.16
Total.....	\$ 190,589.16	\$ 173,194.26	\$ 184,439.73	\$ 185,952.34	\$ 236,835.70

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00	4,000.00
Undivided profits, net.....	259.85	128.92	307.59	430.32	983.79
Dividends unpaid.....	1,000.00	100.00			
Individual deposits.....	126,611.87	112,581.24	104,620.70	91,945.44	128,687.02
Due to reserve banks.....			9,130.00	3,000.00	7,110.00
Demand certificates of deposit.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit.....	47,783.79	46,238.60	51,957.00	76,276.33	80,843.81
Certified checks.....		6.00	25.00	25.00	
Cashier's checks.....	1,433.65	639.50	4,899.44	775.25	3,711.08
Total.....	\$ 190,589.16	\$ 173,194.26	\$ 184,439.73	\$ 185,952.34	\$ 236,835.70

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

NO. 291.

FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN, MORGAN COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 22,244.08	\$ 21,693.55	\$ 19,246.00	\$ 29,512.44	\$ 19,622.89
Loans and discounts (secured by collateral).....	99,741.44	100,929.95	106,816.72	111,371.16	124,047.40
Loans on real estate.....	10,050.00	7,570.00	9,650.00	6,400.00	5,950.00
Overdrafts (secured and unsecured).....	178.18	139.57	116.96	166.61	105.78
United States bonds.....	4,650.00	9,450.00	26,390.00	18,550.00	21,740.00
Other bonds and securities.....	2,827.30	3,202.06	2,434.38	2,873.28	2,087.65
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,600.00	2,600.00

Cash items (not including checks on other banks).....	92.80				
Due from reserve banks.....	44,765.26	62,448.90	31,166.38	53,248.52	
Checks on other banks.....	1,859.73	4,068.44	1,092.54	3,225.66	
Currency.....	8,464.00	5,257.00	5,809.00	4,973.00	
Gold.....	275.00		152.50	155.00	
Silver and fractional coin.....	1,454.38	1,042.21	943.40	927.21	
Other resources.....			280.21	847.19	
Total.....	\$ 199,102.17	\$ 218,513.45	\$ 210,917.52	\$ 239,530.30	

LIABILITIES.

Capital stock.....				
Surplus fund.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net.....	1,782.88	361.01	8.94	3,500.00
Bills payable.....				1,945.40
Savings accounts.....	5,200.21	5,856.21	5,836.97	4,405.14
Individual deposits.....	121,776.28	139,206.58	110,983.78	8,669.95
Due to banks (not reserve banks).....	13,216.52	7,013.04	10,712.03	125,492.58
Demand certificates of deposit.....	7,740.00	7,055.00	5,686.89	17,774.83
Time certificates of deposit.....	15,425.54	23,135.42	44,688.28	7,513.86
Cashier's checks.....	6,460.74	7,886.10	4,500.63	40,464.22
Other liabilities.....	.09			3,074.32
Total.....	\$ 199,102.17	\$ 218,513.45	\$ 210,917.52	\$ 239,530.30

Directors—H. H. Knox, G. S. Law, M. M. Majewski, E. W. Power, Carle H. Smith.

NO. 52.

FOWLER STATE BANK, FOWLER, OTERO COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 91,989.19	\$ 58,049.39	\$ 69,092.25	\$ 98,542.74	\$ 101,204.12
Loans and discounts (secured by collateral).....	58,969.96	89,290.46	77,276.47	85,516.38	111,145.88
Loans on real estate.....	12,375.00	16,800.00	12,425.00	13,975.00	12,950.00
Overdrafts (secured and unsecured).....	189.82	201.69	557.08	276.32	1,452.01
United States bonds.....		1,650.00	11,650.00	1,500.00	1,300.00
Other bonds and securities.....	11,865.17	10,000.00	8,982.17	12,323.87	13,513.13
Furniture and fixtures.....	2,300.00	2,200.00	2,200.00	2,200.00	2,200.00
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).....	718.94				
Due from reserve banks.....	94,654.76	99,609.12	119,504.84	52,748.81	39,064.68
Checks on other banks.....	249.95	1,418.76	594.78	1,337.60	541.26
Currency.....	7,640.00	12,820.00	6,167.00	6,080.00	9,168.00
Gold.....	180.00	270.00	250.00	820.00	925.00

FOWLER STATE BANK, FOWLER, OTERO COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Silver and fractional coin.....	2,045.76	1,421.84	1,728.77	1,635.05	2,089.56
Expense account .....	.....	1,516.44	.....	.....	.....
Other resources .....	.....	9,588.92	11,088.50	4,170.00	.....
Total	\$ 289,178.55	\$ 310,836.62	\$ 327,516.86	\$ 287,125.77	\$ 301,553.64
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	3,750.00	4,500.00	4,500.00	5,000.00	5,000.00
Undivided profits, net.....	7,889.81	3,039.81	2,096.33	519.16	829.04
Notes rediscounted .....	.....	.....	.....	.....	17,606.00
Individual deposits	206,514.60	227,530.06	243,840.95	201,163.68	203,426.95
Time certificates of deposit.....	44,922.41	45,709.55	47,906.42	54,096.49	46,541.29
Cashier's checks	1,101.73	2,787.27	4,173.16	1,346.44	3,150.36
Other liabilities .....	.....	2,269.93	.....	.....	.....
Total	\$ 289,178.55	\$ 310,836.62	\$ 327,516.86	\$ 287,125.77	\$ 301,553.64
Directors—B. B. Basore, James M. Boring, Walter M. Berry, D. L. McPhelimy, George A. Thornton.					

NO. 306.

FIRST STATE BANK OF FREDERICK, FREDERICK, WELD COUNTY

Chas. A. Miller, President; H. A. Anderson, Vice-President; J. M. Baker, Cashier; Minnie L. Loftis, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 13,070.40	\$ 12,832.50	\$ 11,100.40	\$ 15,817.98	\$ 16,879.65
Loans and discounts (secured by collateral).....	11,834.00	9,460.00	10,700.00	16,883.00	24,818.17
Loans on real estate.....	681.00	681.00	581.00	781.00	2,600.00
Overdrafts (secured and unsecured).....	46.49	73.50	68.21	149.11	92.86
United States bonds	461.99	120.93	80.00	80.00	2,080.00
Other bonds and securities.....	673.47	1,427.39	3,596.54	1,104.76	513.01
Furniture and fixtures.....	1,070.19	1,070.19	1,057.19	1,057.19	1,163.44
Banking house	805.08	805.08	805.08	805.08	805.08
Cash items (not including checks on other banks).....	.....	.....	.....	.....	172.16
Due from reserve banks	9,069.33	19,843.49	7,249.64	4,572.99	3,181.82
Checks on other banks	172.25	.....	.....	.....	.....
Currency	260.00	4,993.00	3,420.00	511.00	1,845.00
Gold	3,030.00	1,080.00	25.00	.....	415.00
Silver and fractional coin.....	876.72	374.24	520.05	895.80	995.52
Other resources .....	.....	.....	.....	.....	761.02
Total	\$ 42,050.92	\$ 52,761.32	\$ 39,203.11	\$ 42,657.91	\$ 56,222.73

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	525.77	337.08	345.65	546.83
Bills payable				3,000.00
Savings accounts	2,131.49	3,152.92	1,766.28	2,103.43
Individual deposits	26,963.14	36,631.32	24,411.18	23,303.43
Time certificates of deposit	1,280.00	1,530.00	1,530.00	1,938.00
Cashier's checks	150.00	110.00	150.00	3,061.47
Other liabilities .....	.52			289.68
Total	\$ 42,050.92	\$ 52,761.32	\$ 39,203.11	\$ 42,657.91
Directors—H. A. Anderson, J. M. Baker, Chas. O. Carlson, Chas. A. Miller, W. C. Seltzer.				\$ 56,322.73

NO. 54.

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 64,430.25	\$ 71,412.85	\$ 79,809.09	\$ 77,567.87	\$ 72,881.31
Loans and discounts (secured by collateral)	38,092.92	40,644.92	44,001.97	45,848.07	41,467.49
Loans on real estate	7,040.05	5,991.85	3,561.00	5,541.00	5,501.00
Overdrafts (secured and unsecured)	777.47	1,148.55	234.43	488.15	1,735.24
United States bonds	8,867.00	8,611.52	2,866.48	3,212.91	11,552.12
Bonds to secure postal savings	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Other bonds and securities	1,471.05	2,134.79	2,979.76	1,335.08	1,633.48
Premium on bonds				2,500.00	
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	10,432.07	8,773.20	9,204.05	7,504.05	7,504.05
Cash items (not including checks on other banks)	1,006.50	65.24	481.60	9.53	224.20
Due from reserve banks	44,728.81	33,894.27	78,894.81	23,015.72	50,376.27
Checks on other banks	1,417.44	1,072.83	404.65	141.26	529.30
Currency	5,450.00	1,811.00	2,722.00	2,961.00	4,077.00
Gold	2,900.00	2,975.00	3,125.00	3,195.00	2,500.00
Silver and fractional coin	1,760.96	1,588.02	1,462.01	1,346.84	1,008.71
Total	\$ 194,874.52	\$ 186,624.04	\$ 236,246.85	\$ 178,666.48	\$ 207,490.17

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net	2,984.38	738.21	238.83	1,063.30	1,883.49

FIRST BANK OF FRUITA, FRUITA, MESA COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Bills payable	.....	15,000.00	15,000.00	25,000.00	.....
Postal savings accounts	3,898.41	3,898.41	3,782.34	2,627.77	1,965.77
Individual deposits	127,564.78	110,406.26	164,237.40	96,500.88	150,271.07
Demand certificates of deposit	4,753.74	4,718.74	4,667.74	4,667.74	4,777.74
Time certificates of deposit	26,759.36	22,423.35	19,695.10	19,874.36	19,827.22
Cashier's checks	913.85	1,439.07	625.44	932.43	764.88
Total	\$ 194,874.52	\$ 186,624.04	\$ 236,246.85	\$ 178,666.48	\$ 207,490.17
Directors—S. P. Green, W. A. Merriell, H. G. McElfresh, Bart Owens, Katie F. Skelly, J. D. Turner, H. W. White.					

NO. 167.

THE GENOA STATE BANK, GENOA, LINCOLN COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 5,653.27	\$ 8,605.20	\$ 13,160.41	\$ 15,258.71	\$ 13,100.85
Loans and discounts (secured by collateral)	12,872.03	12,750.42	11,122.15	12,511.78	15,164.52
Overdrafts (secured and unsecured)	415.25	211.53	262.83	263.85	364.34
United States bonds	.....	1,000.00	1,000.00	4,750.00	7,350.00
Other bonds and securities	2,160.35	2,485.75	835.45	1,118.45	671.60
Furniture and fixtures	900.00	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)	29,954.47	19,715.10	16,296.55	8,037.41	16,312.86
Due from reserve banks	355.55	.....	10.00	140.25	5.00
Checks on other banks	1,360.00	2,961.00	1,910.00	1,830.00	2,905.00
Currency	175.00	170.00	130.00	132.50	142.50
Gold	1,616.04	1,319.75	1,092.53	766.66	748.62
Silver and fractional coin	.....	.....	.....	.....	98.87
Other resources	.....	.....	.....	.....	.....
Total	\$ 56,811.96	\$ 50,759.73	\$ 48,069.92	\$ 47,059.61	\$ 59,114.16

LIABILITIES.

Capital stock	.....	.....	.....	.....	.....
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	400.00	400.00	400.00	400.00	400.00
Individual deposits	49.02	588.40	798.96	1,098.28	1,406.88
Due to reserve banks	44,748.99	38,087.45	35,449.95	32,743.76	45,284.44
Cashier's checks	1,613.95	1,683.88	1,421.01	1,244.38	2,022.84
Total	\$ 56,811.96	\$ 50,759.73	\$ 48,069.92	\$ 47,059.61	\$ 59,114.16
Directors—J. R. Caley, M. T. Caley, W. C. Caley, G. W. Klockenteger.					

NO. 56.

BANK OF CLEAR CREEK COUNTY, GEORGETOWN, CLEAR CREEK COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 12,597.50	\$ 12,145.50	\$ 15,165.70	\$ 18,989.75	\$ 20,746.44
Loans and discounts (secured by collateral).....	15,332.00	15,862.00	20,557.80	29,609.48	36,654.99
Loans on real estate.....	18,817.18	18,010.00	17,373.00	16,975.00	16,525.00
Overdrafts (secured and unsecured).....	584.96	880.51	1,233.81	1,822.18	1,988.43
United States bonds.....	400.00	1,250.00	1,250.00	1,250.00	1,640.00
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	1,000.00
Other bonds and securities.....	293,010.78	297,327.65	292,357.22	291,201.72	235,691.41
Furniture and fixtures.....	2,611.05	2,611.05	2,000.00	2,000.00	2,294.00
Banking house.....	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Cash items (not including checks on other banks).....	1,109.50	84.03	68.70	151.91	259.80
Due from reserve banks.....	42,124.05	59,599.23	53,405.99	29,819.24	25,200.64
Checks on other banks.....	10.00	5.62	1,066.00	1,461.50	68.00
Currency.....	9,515.00	10,035.00	6,226.00	7,840.00	6,501.00
Gold.....	4,690.00	4,895.00	1,037.50	1,077.50	2.50
Silver and fractional coin.....	303.08	628.85	737.55	341.65	970.07
Other resources.....	2,939.64	343.08	194.90	597.71	2,258.37
Total	\$ 426,044.74	\$ 445,677.52	\$ 434,674.17	\$ 423,797.64	\$ 371,800.65

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	75,645.69	77,060.12	76,149.59	76,436.30	35,632.55
Notes rediscounted.....					
Postal savings accounts.....	924.42	1,018.94	886.14	8,750.00	15,500.00
Individual deposits.....	87,774.34	99,385.43	100,126.29	886.14	682.44
Demand certificates of deposit.....	5,821.40	3,187.65	2,490.15	90,825.20	85,358.93
Time certificates of deposit.....	155,878.89	165,025.38	154,688.40	145,276.25	954.72
Certified checks.....			333.60	333.60	133,338.41
Total	\$ 426,044.74	\$ 445,677.52	\$ 434,674.17	\$ 423,797.64	\$ 371,800.65

Directors—

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

NO. 55.

THE BANK OF GEORGETOWN, GEORGETOWN, CLEAR CREEK COUNTY

M. Seifried-McFarland, President; R. Seifried-Patterson, Fred P. Johnson, Vice-Presidents; J. B. Foley, Cashier.

RESOURCES.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 18,932.40	\$ 20,586.15	\$ 31,717.55	\$ 28,404.05	\$ 19,548.00
Loans and discounts (secured by collateral).....	50,208.52	54,384.75	48,087.43	48,445.00	45,441.50

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate.....	2,556.00	4,033.00	3,462.00	3,543.00	3,250.00
Overdrafts (secured and unsecured).....	286.95	661.58	29.35	166.16	3.02
United States bonds.....	13,150.00	9,170.00	15,017.50	18,932.50	19,740.00
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	48,520.83	47,240.88	46,543.60	47,125.97	22,182.57
Furniture and fixtures.....	850.00	918.80	931.30	931.30	1,095.43
Due from banks (not reserve banks).....	426.20	2,991.34	1,189.94	.....	463.63
Cash items (not including checks on other banks).....	29.47	145.90	594.53	1,313.96	119.22
Due from other banks.....	41,477.39	45,398.16	19,183.09	30,045.11	57,696.71
Checks on other banks.....	.....	.....	10.00	15.00	10.00
Currency.....	5,919.00	4,644.00	6,942.00	3,998.00	4,837.00
Gold.....	.....	.....	10.00	65.00	115.00
Silver and fractional coin.....	690.21	768.14	870.17	511.36	955.96
Total.....	\$ 184,046.97	\$ 191,942.70	\$ 175,588.46	\$ 184,496.41	\$ 176,458.04

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.....	1,798.07	3,497.93	3,738.78	3,808.29	6,361.48
Postal savings accounts.....	438.47	438.47	425.47	430.82	430.82
Individual deposits.....	68,218.15	78,051.92	66,495.27	75,667.30	73,778.30
Due to banks (not reserve banks).....	.....	.....	.....	319.20	.....
Demand certificates of deposit.....	3,891.34	4,087.02	1,776.02	2,201.09	1,152.10
Time certificates of deposit.....	59,634.94	55,583.17	52,738.02	51,391.35	44,704.82
Cashier's checks.....	66.00	143.44	414.90	678.36	30.52
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	\$ 184,046.97	\$ 191,942.70	\$ 175,588.46	\$ 184,496.41	\$ 176,458.04

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

NO. 229.

THE GILCREST STATE BANK, GILCREST, WELD COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 14,392.02	\$ 11,096.42	\$ 16,568.08	\$ 21,385.18	\$ 15,002.53
Loans and discounts (secured by collateral).....	10,653.93	15,233.76	17,833.21	21,420.69	17,634.39
Loans on real estate.....	700.00	400.00	400.00	400.00	400.00
Overdrafts (secured and unsecured).....	98.06	138.28	60.74	177.12	153.26
United States bonds.....	.....	.....	500.00	540.00	1,718.50
Other bonds and securities.....	.....	.....	.....	.....	169.92

Furniture and fixtures.....	350.00	350.00	350.00	350.00	466.50
Banking house.....	1,295.00	1,295.00	1,295.00	1,295.00	1,295.00
Other real estate.....	1,739.00	1,739.00	1,739.00	1,739.00	1,739.00
Cash items (not including checks on other banks).....	79.93	277.70	80.29	29.65	248.50
Due from reserve banks.....	15,497.13	10,561.02	1,616.85	2,453.14	4,389.41
Currency.....	1,376.00	960.00	1,315.00	806.00	400.00
Gold.....	5.00				
Silver and fractional coin.....	698.47	542.14	569.30	491.05	733.02
Other resources.....			187.75	216.72	
Total.....	\$ 46,884.56	\$ 42,593.32	\$ 42,515.31	\$ 51,303.55	\$ 44,350.03
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	300.00	300.00	300.00	567.00	300.00
Undivided profits, net.....	1,388.87	1,213.85	1,452.93	1,393.33	1,430.58
Bills payable.....	93.97			15,000.00	10,000.00
Individual deposits.....	30,251.72	26,229.47	23,062.38	17,081.90	15,493.63
Demand certificates of deposit.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit.....	2,850.00	2,850.00	5,700.00	5,261.32	5,125.82
Total.....	\$ 46,884.56	\$ 42,593.32	\$ 42,515.31	\$ 51,303.55	\$ 44,350.03

Directors—P. W. Allen, W. K. Gilcrest, E. W. Gilcrest, J. K. Gilcrest, R. H. P. Keller.

NO. 340.

THE GOODRICH STATE BANK, GOODRICH, MORGAN COUNTY

Alonzo Petteys, President; John Wyckoff, Vice-President.

RESOURCES.					
Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 14,739.90	\$ 14,911.50	\$ 16,670.19	\$ 20,937.21	\$ 22,287.20
Overdrafts (secured and unsecured).....	4,125.00	4,655.00	4,055.10	6,493.85	7,462.75
United States bonds.....			9.72	114.87	185.16
Other bonds and securities.....	195.00	547.40	547.40	509.00	2,750.00
Furniture and fixtures.....	716.88	1,429.88	1,519.83	1,519.83	96.83
Banking house.....	2,834.05	2,121.05	2,121.05	2,121.05	2,121.05
Cash items (not including checks on other banks).....					341.15
Due from reserve banks.....	7,123.82	13,676.32	7,535.44	2,142.53	1,577.81
Checks on other banks.....	350.00	20.50	64.75	45.53	145.90
Currency.....	415.00	464.00	853.00	970.00	170.00
Gold.....	10.00	20.00	35.00		
Silver and fractional coin.....	134.96	525.58	223.88	247.25	169.32
Expense account.....	183.09	359.32			183.85
Other resources.....	25.50	30.00	100.36	379.91	
Total.....	\$ 30,853.20	\$ 38,760.55	\$ 33,735.72	\$ 35,481.03	\$ 39,010.85

THE GOODRICH STATE BANK, GOODRICH, MORGAN COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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				67.39	
Bills payable				5,000.00	10,000.00
Individual deposits	17,733.40	21,045.24	18,216.12	14,047.53	15,636.73
Time certificates of deposit	1,440.65	727.00	1,649.20	4,800.36	1,613.86
Cashier's checks	679.15	5,988.31	2,870.40	565.75	760.26
Total	\$ 30,853.20	\$ 38,760.55	\$ 33,735.72	\$ 35,481.03	\$ 39,010.85
Directors—Alonzo Petteys, John Wyckoff.					

NO. 140.

THE GOLDEN SAVINGS BANK, GOLDEN, JEFFERSON COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 21,644.80	\$ 26,016.00	\$ 26,629.00	\$ 31,313.00	\$ 16,766.50
Loans and discounts (secured by collateral)	725.00	725.00	1,000.00	407.00	682.00
Loans on real estate	17,248.00	16,248.00	16,348.00	15,348.00	12,658.00
Overdrafts (secured and unsecured)	5.66				8.68
United States bonds	8,050.00	9,200.00	4,580.00	14,400.00	49,628.73
Other bonds and securities	65,090.00	66,921.00	66,581.00	70,616.20	54,463.20
Banking house	9,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Cash items (not including checks on other banks)	39,926.50	34,691.85	40,080.34	50,724.13	56,065.80
Due from reserve banks	167.50	70.40	285.81	603.07	156.63
Checks on other banks	2,287.00	2,021.00	1,808.00	2,753.00	3,113.00
Currency	2,310.00	2,027.50	2,020.00	2,000.00	2,015.00
Gold	524.90	535.98	875.20	426.94	514.65
Silver and fractional coin					
Total	\$ 166,979.36	\$ 167,456.73	\$ 169,207.35	\$ 197,591.34	\$ 205,392.19
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	11,200.00	11,200.00	11,200.00	12,000.00	12,000.00
Undivided profits, net	1,001.51	1,979.80	2,622.93	754.63	2,058.36
Dividends unpaid	1,250.00				
Individual deposits	58,170.98	58,208.63	61,151.48	73,745.13	64,870.45
Demand certificates of deposit	3,454.35	2,965.00	2,960.00	3,520.00	3,140.50
Time certificates of deposit	66,902.52	68,103.30	66,272.94	70,567.58	54,203.88
Other liabilities				12,004.00	44,119.00
Total	\$ 166,979.36	\$ 167,456.73	\$ 169,207.35	\$ 197,591.34	\$ 205,392.19
Directors—R. Broad, Jr., Paul Ficht, H. M. Pratt, H. W. Rubey, W. F. Smith.					

NO. 288.

THE AMERICAN STATE BANK, GRANADA, PROWERS COUNTY

Chas. F. Horner, President; H. F. Decker, Vice-President; E. C. Gee, Cashier; Don S. Hawthorne, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 41,246.13	\$ 34,824.84	\$ 28,959.00	\$ 33,748.89	\$ 41,993.57
Loans on real estate.....	50,803.97	54,583.41	51,727.87	39,290.47	65,644.87
Overdrafts (secured and unsecured).....	5,287.64	4,530.87	2,999.15	4,585.46	4,753.73
United States bonds.....	5,279.28	30.35	55.48	29.49	29.50
Other bonds and securities.....	2,602.57	6,369.01	7,711.93	150.00	1,750.00
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	2,381.22	2,673.80
Banking house.....	3,500.00	3,500.00	3,500.00	1,250.00	1,250.00
Due from banks (not reserve banks).....	7,430.03	8,355.31	4,209.95	3,500.00	3,500.00
Cash items (not including checks on other banks).....	6,837.99	75.94	415.91	5,011.33	1,850.48
Due from reserve banks.....	150.87	34,096.14	27,078.27	120.43	136.94
Checks on other banks.....	2,033.00	90.00	3,214.00	8,696.59	11,126.69
Currency.....	115.00	2,566.00	305.00	2,156.00	2,010.00
Gold.....	580.75	220.00	914.83	310.00	330.00
Silver and fractional coin.....	204.00	567.20	986.18	986.18	1,523.61
Other resources.....					
Total.....	\$ 127,371.23	\$ 151,109.07	\$ 132,391.39	\$ 103,137.48	\$ 138,573.19

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	1,500.00
Undivided profits, net.....	1,519.81	1,114.03	2,006.70	2,145.52	1,687.62
Bills payable.....	7,500.00	3,500.00		6,000.00	
Individual deposits.....	83,568.39	117,080.80	99,895.91	62,882.48	106,660.59
Time certificates of deposit.....	17,686.51	13,329.24	12,539.67	18,254.66	16,312.50
Cashier's checks.....	6,096.52	5,085.00	6,949.11	2,854.82	2,412.48
Total.....	\$ 127,371.23	\$ 151,109.07	\$ 132,391.39	\$ 103,137.48	\$ 138,573.19

Directors—H. F. Decker, E. C. Gee, S. B. Gee, Chas. F. Horner.

NO. 281.

THE BANK OF GRAND JUNCTION, GRAND JUNCTION, MESA COUNTY

A. M. Schmidt, President; Wm. E. Dudley, Vice-President; A. C. Milne, Cashier; Mark R. Bunting, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 39,870.02	\$ 33,154.89	\$ 46,607.14	\$ 49,603.23	\$ 41,072.02
Loans on real estate.....	107,034.89	106,955.79	110,439.88	113,121.16	110,024.25
Overdrafts (secured and unsecured).....	5,579.00	14,815.50	15,815.50	13,850.00	13,750.00
United States bonds.....					
Other bonds and securities.....					
Furniture and fixtures.....					
Banking house.....					
Due from banks (not reserve banks).....					
Cash items (not including checks on other banks).....					
Due from reserve banks.....					
Checks on other banks.....					
Currency.....					
Gold.....					
Silver and fractional coin.....					
Other resources.....					
Total.....	\$ 157,484.10	\$ 154,926.18	\$ 172,862.52	\$ 176,574.49	\$ 164,846.27

Directors—A. M. Schmidt, Wm. E. Dudley, A. C. Milne, Mark R. Bunting.

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Overdrafts (secured and unsecured).....	10.12	46.62	115.83	220.60	405.36
United States bonds.....	17,911.72	8,250.00	50,200.00	25,600.00	50,410.85
Bonds to secure postal savings.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other bonds and securities.....	11,197.01	13,825.78	13,802.97	16,419.00	16,055.31
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	14,734.52	13,964.61	16,938.81	13,218.43	24,745.96
Due from banks (not including checks on other banks).....	121.60	188.55	243.82	89.01	231.63
Cash items (not including checks on other banks).....	96,195.14	94,407.42	95,311.99	52,515.07	135,927.01
Due from reserve banks.....	4,190.51	12,970.72	1,711.86	1,268.32	2,914.06
Checks on other banks.....	20,177.00	6,625.00	9,016.00	8,892.00	10,475.00
Currency.....	3,095.00	3,585.00	5,640.00	6,717.50	7,147.50
Gold.....	2,344.18	2,103.98	1,647.10	1,377.44	962.73
Silver and fractional coin.....					
Total	\$ 329,960.71	\$ 318,393.86	\$ 374,090.90	\$ 310,391.76	\$ 421,621.68

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Capital stock.....	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,500.00	3,500.00
Undivided profits, net.....	563.45	1,301.90	2,897.80	1,129.07	4,431.69
Postal savings accounts.....		1,695.87	1,644.87	1,663.21	1,497.21
Dividends unpaid.....	1,600.00			1,600.00	
Individual deposits.....	202,996.02	179,916.12	238,182.39	184,826.07	256,561.00
Due to banks (not reserve banks).....	22,347.21	15,604.16	22,118.64	12,966.01	43,924.25
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	43,947.28	57,044.19	56,497.83	54,732.00	57,300.00
Certified checks.....					693.37
Cashier's checks.....	8,006.75	12,331.62	2,249.37	1,875.40	5,613.98
Reserved for taxes.....				600.00	600.00
Other liabilities.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.18
Total	\$ 329,960.71	\$ 318,393.86	\$ 374,090.90	\$ 310,391.76	\$ 421,621.68

Directors—E. D. Blodgett, Wm. E. Dudley, Henry Frank, Fred W. Halbouer, Fred Mantey, A. C. Milne, J. H. Rankin, Wm. Ricks, A. M. Schmidt.

NO. 58.

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

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 202,736.16	\$ 216,825.05	\$ 255,767.43	\$ 249,560.27	\$ 256,563.72
Loans and discounts (secured by collateral).....	354,612.48	394,187.83	366,311.16	369,984.61	365,664.93
Loans on real estate.....	13,867.21	14,412.06	13,520.00	12,600.00	8,600.00

Overdrafts (secured and unsecured).....	1,197.71	115.56	184.01	668.78	849.54
United States bonds.....	17,150.00	19,550.00	69,440.00	16,075.00	150,150.00
Bonds to secure postal savings.....	32,000.00	32,000.00	32,000.00	32,000.00	32,000.00
Other bonds and securities.....	5,471.91	7,738.11	11,892.49	6,498.89	8,653.18
Premium on bonds.....	1,302.50	1,302.50	1,302.50	1,000.00	1,000.00
Furniture and fixtures.....	11,500.00	11,500.00	11,500.00	11,000.00	11,000.00
Other real estate.....	6,100.00	6,400.00	6,400.00	6,100.00	6,100.00
Due from banks (not reserve banks).....	44,702.50	21,035.70	12,973.19	12,797.48	19,231.75
Due from reserve banks.....	162,916.41	152,518.87	174,221.39	157,555.21	279,064.21
Checks on other banks.....	18,215.64	20,910.89	3,476.06	4,633.50	14,992.43
Currency.....	61,398.00	16,675.00	14,962.00	13,383.00	26,255.00
Gold.....	9,672.50	13,917.50	8,202.50	10,407.50	3,655.00
Silver and fractional coin.....	6,323.97	7,881.18	11,410.17	7,984.53	6,754.50
Other resources.....	82.07	82.07	233.97	35,523.72	425.87
Total	\$ 949,467.02	\$ 937,082.32	\$ 993,829.87	\$ 947,772.49	\$ 1,190,960.13

LIABILITIES.					
Capital stock.....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus fund.....	9,200.00	9,200.00	9,200.00	10,000.00	10,000.00
Undivided profits, net.....	4,232.77	6,822.34	12,455.78	4,365.69	14,352.78
Bills payable.....	.....	.....	.....	30,000.00	.....
Notes rediscounted.....	.....	.....	.....	35,000.00	.....
Savings accounts.....	89,424.12	93,475.55	92,242.65	88,062.94	90,891.94
Postal savings accounts.....	30,332.37	30,500.00	28,500.00	28,867.87	23,950.39
Trust funds.....	9,653.05	7,642.75	7,466.57	7,083.88	6,754.83
Dividends unpaid.....	5,000.00	40.00	.....	4,490.00	.....
Individual deposits.....	539,387.49	538,516.70	564,756.61	497,637.15	784,155.47
Due to banks (not reserve banks).....	14,831.14	107.49	16,245.51	1,852.52	16,019.75
Due to reserve banks.....	.....	.....	.....	.....	2,354.39
Demand certificates of deposit.....	24,124.11	24,641.54	14,723.28	16,815.71	19,085.34
Time certificates of deposit.....	94,281.97	95,535.95	85,837.99	96,367.71	98,029.41
Certified checks.....	1,500.00	3,100.00	1,600.00	529.02	365.83
Reserved for taxes.....	2,500.00	2,500.00	801.45	1,700.00	.....
Total	\$ 949,467.02	\$ 937,082.32	\$ 993,829.87	\$ 947,772.49	\$ 1,190,960.13

Directors—E. W. Dinwiddie, R. A. Orr, C. D. Smith, D. T. Stone, Oscar L. Turner, Wm. Fernahan, Henry Tupper.

NO. 57.

(GARFIELD COUNTY STATE BANK, GRAND VALLEY, GARFIELD COUNTY)

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

RESOURCES.	Dec. 31, 1917	March 1, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 36,829.41	\$ 27,348.72	\$ 26,386.55	\$ 32,654.17	\$ 40,083.21
Loans and discounts (secured by collateral).....	34,848.05	26,169.75	27,887.60	29,977.69	31,289.62
Loans on real estate.....	8,000.00	11,200.00	11,200.00	11,200.00	11,200.00

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	208.82	153.56	281.81	1,101.47	130.28
United States bonds.....	2,950.00	6,950.00	14,950.00	12,050.00	3,200.00
Other bonds and securities.....	402.15	2,522.82	3,636.21	6,271.03	6,224.03
Furniture and fixtures.....	1,915.00	1,915.00	1,915.00	1,800.00	1,800.00
Banking house.....	2,700.00	2,700.00	2,700.00	2,700.00	2,700.00
Other real estate.....	3,085.85	3,085.85	2,985.85	2,935.85	2,785.85
Cash items (not including checks on other banks).....	14,898.19	13,984.81	16,102.92	22,163.23	11.15
Due from reserve banks.....	200.00	.....	.....	.....	20,370.94
Checks on other banks.....	1,758.00	2,852.00	3,239.00	1,991.00	2,313.00
Currency.....	1,745.00	1,740.00	1,785.00	1,795.00	1,835.00
Gold.....	740.56	543.41	672.12	605.81	815.05
Silver and fractional coin.....	94.60	70.99	3,779.65	2,156.91	1,079.45
Other resources.....	.....	.....	.....	.....	.....
Total	\$ 110,375.33	\$ 101,206.91	\$ 117,549.11	\$ 129,399.46	\$ 125,837.58

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	5,000.00	5,000.00
Undivided profits, net.....	187.87	62.51	931.46	590.08	730.66
Notes rediscounted.....	.....	.....	.....	8,050.00	.....
Dividends unpaid.....	.....	.....	.....	1,000.00	.....
Individual deposits.....	67,028.01	57,416.52	63,985.29	61,340.81	77,784.13
Due to reserve banks.....	.....	2,035.27	10,505.30	7,908.68	349.35
Demand certificates of deposit.....	2,565.75	2,565.75	2,525.00	2,775.10	3,212.03
Time certificates of deposit.....	27,593.70	27,126.86	27,602.06	17,729.79	13,745.79
Certified checks.....	1,000.00	.....	.....	5.00	15.62
Total	\$ 110,375.33	\$ 101,206.91	\$ 117,549.11	\$ 129,399.46	\$ 125,837.58

Directors—J. J. Connell, J. E. Sippelle, J. B. Wallace.

THE NORTHERN BANK AND TRUST COMPANY, GREELEY, WELD COUNTY
(Certificate Authority Issued November 4, 1918)

N. D. Bartholomew, President; E. L. Carson, William D. Hall, Vice-Presidents; William R. Patterson, Cashier.

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	.....	.....	.....	.....	\$ 50,000.00
Directors—E. P. Woy, Carle H. Smith, E. R. Gooden, C. B. Tisdell, T. T. Wilson, N. D. Bartholomew, W. R. Patterson, W. D. Hall, E. L. Carson.....	.....	.....	.....	.....	10,000.00

NO. 358.

WELD COUNTY SAVINGS BANK, GREELEY, WELD COUNTY

J. S. Gale, President; R. F. Graham, C. N. Jackson, Vice-Presidents; A. W. Ferguson, Cashier; E. L. Gorden, H. W. McGilp, Assistant Cashiers.

RESOURCES.

	Dec 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 237,335.65	\$ 255,231.69	\$ 157,756.66	\$ 190,200.27	\$ 254,758.82
Loans and discounts (secured by collateral)	141,292.14	134,411.56	103,245.21	107,081.87	114,067.47
Loans on real estate	25,202.30	8,682.30	6,432.30	2,357.30	717.30
Overdrafts (secured and unsecured)	215.28	382.27	225.26	121.99	427.01
United States bonds	30,850.00	17,050.00	94,500.00	43,150.00	59,150.00
Bonds to secure postal savings				10,000.00	
Other bonds and securities	154,311.98	143,908.12	215,545.52	191,440.31	92,777.46
Furniture and fixtures	1.00	1.00	1.00	1.00	1.00
Other real estate		4,861.46		277.49	
Due from banks (not reserve banks)	18,662.79		527.51		7,136.59
Cash items (not including checks on other banks)	4.81				
Due from reserve banks	168,817.04	149,954.08	193,875.45	92,008.18	150,629.19
Checks on other banks	10,901.48	5,304.64	2,539.52	4,700.20	13,858.05
Currentcy	4,060.00	7,401.00	6,561.00	7,831.00	8,008.00
Gold	882.50	1,357.50	1,722.50	1,777.50	2,045.00
Silver and fractional coin	2,844.58	3,807.37	5,818.13	2,077.62	2,392.20
Other resources	105.00	30,020.00	20.00	17,540.00	100.00
Total	\$ 795,486.55	\$ 762,372.99	\$ 788,770.06	\$ 670,564.73	\$ 706,068.09

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	20,758.64	18,556.02	24,999.15	27,056.00	24,051.36
Savings accounts	286,710.79	258,468.29	261,529.72	272,388.85	231,444.76
Dividends unpaid	1,666.62	187.76	187.76	2,187.76	199.81
Individual deposits	368,573.83	344,430.73	363,684.13	240,092.21	322,712.72
Time certificates of deposit	36,934.70	55,516.46	55,207.39	45,423.71	37,045.37
Cashier's checks	841.97	4,943.07	3,095.12	3,456.22	7,380.90
Reserved for interest	3,000.00	2,000.00	3,000.00		3,000.00
Reserved for taxes	2,000.00	3,000.00	2,000.00		2,000.00
Other liabilities		170.66	66.79	4,959.98	3,233.17
Total	\$ 795,486.55	\$ 762,372.99	\$ 788,770.06	\$ 670,564.73	\$ 706,068.09

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

NO. 154.

THE GROVER STATE BANK, GROVER, WELD COUNTY

Geo. S. Adams, President; C. L. Beatty, Vice-President; E. C. Abbey, Jr., Cashier; W. M. Douglas, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 29,704.98	\$ 30,163.49	\$ 42,111.48	\$ 39,230.69	\$ 34,312.82
Loans on real estate.....	41,913.78	37,038.17	29,913.53	22,366.65	15,294.02
Overdrafts (secured and unsecured).....	3,950.00	1,950.00	1,950.00	1,750.00	1,950.00
United States bonds.....	3,127.62	55.76	307.83	329.26	51.04
Other bonds and securities.....	1,000.00	2,521.51	1,147.88	1,247.88	7,357.11
Furniture and fixtures.....	1,211.82	1,933.68	1,627.46	1,390.40	1,042.57
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Cash items (not including checks on other banks).....	5,828.47	5,828.47	5,828.47	5,828.47	5,828.47
Due from reserve banks.....	17,368.74	17,025.17	5,197.63	16,551.23	41,789.08
Checks on other banks.....	2,381.00	2,018.00	5,335.00	3,417.00	1,645.00
Currency.....	207.50	200.00	100.00	95.00	787.50
Gold.....	671.71	572.17	606.47	857.51	643.79
Silver and fractional coin.....					
Total.....	\$ 111,365.62	\$ 103,308.21	\$ 98,423.95	\$ 97,092.09	\$ 114,817.28

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	502.02	166.68	685.03	1,111.48	418.94
Dividends unpaid.....	1,000.00				
Individual deposits.....	74,153.48	76,175.85	77,068.75	73,267.70	93,231.99
Demand certificates of deposit.....	3,500.00	3,500.00	3,500.00	3,500.00	3,600.00
Time certificates of deposit.....	14,028.76	8,367.61	2,236.12	3,497.26	3,856.28
Certified checks.....		500.00		300.00	
Cashier's checks.....	6,181.36	2,598.07	2,934.05	3,415.65	1,710.07
Total.....	\$ 111,365.62	\$ 103,308.21	\$ 98,423.95	\$ 97,092.09	\$ 114,817.28

Directors—Geo. S. Adams, E. C. Abbey, Jr., C. L. Beatty, C. A. Black, H. B. Wilson.

NO. 207.

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON, GUNNISON COUNTY

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

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 57,149.74	\$ 56,126.05	\$ 66,982.06	\$ 72,420.03	\$ 97,314.88
Loans on real estate.....	90,208.58	92,911.53	126,471.15	84,429.14	86,567.90
	19,245.30	48,209.99	24,393.00	25,493.00	24,393.00

Overdrafts (secured and unsecured)	1,973.66	2,625.46	1,443.50	1,087.51	3,385.58
United States bonds	31,300.00	39,050.00	26,145.00	31,950.00	16,060.00
Other bonds and securities	9,614.81	9,893.43	7,388.01	8,716.10	13,223.88
Premium on bonds	7.26	7.26			
Furniture and fixtures	3,179.23	3,277.23	3,277.23	3,277.23	3,351.42
Due from banks (not reserve banks)	611.35	144.17	69.80	87.79	290.50
Cash items (not including checks on other banks) ..	1,458.73	2,910.54	1,641.85	1,771.60	186.52
Due from reserve banks	128,529.71	71,905.30	43,170.04	46,450.90	70,990.78
Checks on other banks	3,426.16	2,732.52	1,406.38	1,418.96	291.66
Currency	9,477.00	12,030.00	8,498.00	11,908.00	11,904.00
Gold	30.00	475.00	560.00	650.00	1,212.50
Silver and fractional coin	1,305.95	1,055.20	1,136.90	1,219.70	1,272.48
Other resources	20.00	1,015.89	281.93	1,118.50	629.10
Total	\$ 357,537.48	\$ 344,369.57	\$ 312,864.85	\$ 291,998.46	\$ 330,984.20

LIABILITIES.

Capital stock	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Surplus fund	10,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Undivided profits, net	10,764.76	574.53	1,596.33	1,730.93	973.55
Savings accounts	10,493.29	16,357.41	16,038.73	16,750.81	17,740.10
Individual deposits	196,989.61	193,557.97	139,871.77	136,558.64	163,621.12
Due to banks (not reserve banks)	8,992.54	5,926.36	8,335.57	4,948.88	7,733.16
Demand certificates of deposit	18,955.13	14,383.01	35,950.50	27,371.24	24,845.84
Time certificates of deposit	51,342.15	48,570.29	45,445.85	39,637.96	51,070.43
Certified checks			628.10		
Total	\$ 557,537.48	\$ 344,369.57	\$ 312,864.85	\$ 291,998.46	\$ 330,984.20

Total

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

BANK OF GYPSUM, GYPSUM, EAGLE COUNTY

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

RESOURCES.

Loans and discounts (unsecured)	\$ 18,278.65	\$ 21,778.25	\$ 19,078.25	\$ 20,000.00	\$ 16,140.20
Loans and discounts (secured by collateral)	37,768.60	43,769.00	43,769.00	39,968.60	34,828.40
Loans on real estate	30,650.00	22,450.00	22,450.00	22,150.00	19,950.00
Bonds to secure postal savings	500.00	500.00	500.00	500.00	500.00
Other bonds and securities	2,278.35	7,839.60	5,081.43	5,511.25	14,211.25
Cash items (not including checks on other banks) ..	33,323.99	17,422.60	12,353.10	8,267.62	38,003.92
Due from reserve banks	1,022.74	785.43	383.30	966.39	1,541.36
Checks on other banks	4,852.00	5,942.00	6,820.00	5,675.00	4,960.00
Currency					
Total	\$ 150,374.33	\$ 150,374.33	\$ 150,374.33	\$ 150,374.33	\$ 150,374.33

NO. 213.

BANK OF GYPSUM, GYPSUM, EAGLE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	5.00	57.50	57.50	42.50	82.50
Silver and fractional coin	710.69	951.33	446.22	1,369.94	952.63
Total	\$ 129,390.02	\$ 121,495.71	\$ 110,938.80	\$ 104,451.30	\$ 131,250.76
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	4,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	3,000.00	198.55	20.10	529.19	344.85
Individual deposits	97,390.02	88,863.66	77,803.40	72,021.67	100,905.91
Due to banks (not reserve banks) .....	.....	2,433.50	3,115.30	1,900.44	.....
Total	\$ 129,390.02	\$ 121,495.71	\$ 110,938.80	\$ 104,451.30	\$ 131,250.76
Directors—Hubert E. Chatfield, Andrew Oleson, J. P. Oleson, Sam Oleson, W. T. Staup.					

NO. 76.

THE HARTMAN STATE BANK, HARTMAN, PROWERS COUNTY

Geo. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier; Glona Barnes, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 19,897.11	\$ 16,579.36	\$ 19,899.82	\$ 21,845.82	\$ 20,717.93
Loans and discounts (secured by collateral)	36,693.30	50,858.26	41,641.22	27,214.07	35,655.15
Loans on real estate	2,183.00	2,183.00	2,183.00	800.00	700.00
Overdrafts (secured and unsecured)	621.30	816.35	425.70	320.09	566.74
United States bonds .....	.....	300.00	.....	100.00	.....
Other bonds and securities	2,474.08	7,115.85	2,524.39	3,299.45	4,886.68
Furniture and fixtures	1,200.00	1,200.00	1,200.00	1,191.42	1,191.42
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,135.09
Other real estate	2,575.88	2,575.88	2,575.88	2,575.88	575.88
Due from banks (not reserve banks)	2,243.52	2.52	175.52	1,722.35	572.03
Cash items (not including checks on other banks)	50.65	21.94	45.63	147.67	538.71
Due from reserve banks	19,271.92	12,177.20	12,411.91	16,493.87	7,903.77
Checks on other banks	207.48	.....	100.90	.....	.....
Currency	974.00	1,252.00	2,905.00	1,674.00	2,459.00
Gold .....	.....	.....	5.00	20.00	.....
Silver and fractional coin	1,420.86	1,111.18	712.42	949.90	1,182.49
Other resources	4,658.84	.....	2,000.00	.....	.....
Total	\$ 95,571.94	\$ 97,293.54	\$ 89,906.39	\$ 79,363.10	\$ 78,084.89
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	3,000.00	3,100.00	3,100.00	3,200.00	3,200.00

Undivided profits, net.....	1,408.51	493.23	803.60	47.98	597.05
Dividends unpaid.....	.....	.....	.....	700.00	.....
Individual deposits.....	72,672.63	66,924.71	57,092.05	47,039.94	45,055.74
Time certificates of deposit.....	5,507.57	12,524.69	13,551.00	14,654.36	14,215.37
Cashier's checks.....	2,883.23	3,950.91	5,059.74	3,720.82	5,016.73
Reserved for taxes.....	100.00	300.00	.....	.....	.....
Other liabilities.....	.....	.....	300.00	.....	.....
Total.....	\$ 95,571.94	\$ 97,293.54	\$ 89,906.39	\$ 79,363.10	\$ 78,084.89

Directors—Mrs. Etta Brown, C. O. Pattison, Geo. W. Sherman, C. E. Zink, J. L. Zink.

NO. 351.

THE HASTY STATE BANK, HASTY, BENT COUNTY

W. A. Hasty, President; R. R. Richards, Vice-President; M. M. Simpson, Vice-President; C. W. Steeves, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....
Loans and discounts (secured by collateral).....
Furniture and fixtures.....
Cash items (not including checks on other banks).....
Due from reserve banks.....	11,133.14
Currency.....	1,192.00
Silver and fractional coin.....	1,140.91
Total.....	\$ 24,573.38

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Undivided profits, net.....	.....	.....	.....	.....	.....
Individual deposits.....	.....	.....	.....	.....	.....
Time certificates of deposit.....	.....	.....	.....	.....	.....
Cashier's checks.....	.....	.....	.....	.....	.....
Total.....	.....	.....	.....	.....	\$ 24,573.38

Directors—W. A. Hasty, E. McChesney, R. R. Richards, M. M. Simpson, C. W. Steeves.

No. 158.

COLORADO STATE BANK, HASWELL, KIOWA COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 74,651.45	\$ 90,033.87	\$ 91,657.68	\$ 81,313.35	\$ 87,935.97
Loans and discounts (secured by collateral).....	45,223.21	42,934.05	42,088.23	46,482.60	43,688.21
Loans on real estate.....	9,546.33	9,659.78	9,740.78	9,740.78	10,272.89

COLORADO STATE BANK, HASWELL, KIOWA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Overdrafts (secured and unsecured).....	184.01	776.48	579.88	343.39	694.72
United States bonds	1,000.00	1,000.00	1,100.00	2,250.00	3,450.00
Other bonds and securities.....	8,048.64	6,521.30	7,317.38	6,948.32	2,026.26
Premium on bonds	75.00	75.00	75.00	50.00	50.00
Furniture and fixtures	650.00	650.00	650.00	1,262.50	1,262.50
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Other real estate	2,908.50	2,883.50	2,808.50	2,777.00	2,608.50
Due from reserve banks.....	32,914.15	15,873.74	27,034.11	14,865.62	52,349.69
Checks on other banks.....	76.17	42.35	35.00	263.70	99.75
Currency	4,446.00	2,835.00	4,371.00	3,269.00	3,332.00
Gold	1,095.00	1,280.00	1,285.00	1,345.00	1,345.00
Silver and fractional coin.....	988.34	1,034.32	1,404.24	1,512.32	1,523.32
Total	\$ 183,056.80	\$ 176,849.39	\$ 191,396.80	\$ 173,673.58	\$ 211,888.81

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	1,384.05	467.86	1,964.58	2,663.38	1,818.43
Bills payable .....	.....	10,000.00	11,900.00	4,400.00	15,000.00
Individual deposits	117,684.33	101,085.89	108,623.72	97,796.07	135,498.35
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	32,765.92	33,340.22	38,020.50	38,739.13	29,372.03
Cashier's checks	1,222.50	1,955.42	888.00	75.00	200.00
Total	\$ 183,056.80	\$ 176,849.39	\$ 191,396.80	\$ 173,673.58	\$ 211,888.81

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

No. 157.

FARMERS STATE BANK OF HAXTUN, HAXTUN, PHILLIPS COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 191,931.21	\$ 216,279.87	\$ 239,672.84	\$ 314,552.11	\$ 187,768.77
Loans and discounts (secured by collateral).....	134,055.28	133,569.57	153,968.37	104,526.58	90,783.66
Loans on real estate.....	4,150.00	5,500.00	8,900.00	4,300.04	3,000.00
Overdrafts (secured and unsecured).....	410.44	1,321.45	5,073.34	1,748.22	3,517.12
United States bonds .....	.....	.....	5,000.00	5,000.00	5,900.00
Other bonds and securities.....	2,293.77	7,322.84	2,677.34	1,994.16	2,943.05

Furniture and fixtures	4,259.20	4,046.25	4,812.95	4,932.70	5,135.75
Banking house	10,187.00	10,523.00	11,387.77	13,319.75	14,702.86
Due from reserve banks	169,419.36	198,709.11	94,860.73	36,875.93	43,857.46
Checks on other banks	2,196.00	2,095.19	768.13	553.03	1,373.17
Currency	12,540.00	9,591.00	16,444.00	8,432.00	5,145.00
Gold	2,537.50	2,462.50	2,492.50	2,502.50	2,530.00
Silver and fractional coin	1,311.05	1,110.19	1,069.64	1,168.95	2,135.61
Other resources				62.59	
Total	\$ 535,290.81	\$ 592,530.97	\$ 547,127.61	\$ 499,968.56	\$ 370,539.39

LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	8,000.00	9,000.00	9,000.00	9,000.00	20,000.00
Undivided profits, net	13,851.77	4,198.30	10,103.88	16,227.74	6,846.30
Bills payable					10,000.00
Notes rediscounted				41,350.40	26,160.85
Individual deposits	345,758.86	390,299.44	354,330.90	250,934.44	170,775.16
Demand certificates of deposit	283.77	237.45	1,527.79	20,979.53	5,193.02
Time certificates of deposit	129,079.35	148,097.22	136,973.13	133,672.42	98,926.05
Cashier's checks	13,317.06	9,399.95	3,893.30	2,804.03	5,638.01
Reserved for taxes		6,298.61	6,298.61		2,000.00
Total	\$ 535,290.81	\$ 592,530.97	\$ 547,127.61	\$ 499,968.56	\$ 370,539.39

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

No. 60.

YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY

Alva Jones, President; G. W. Harris, Vice-President; M. M. Burch, Cashier; Mrs. O. H. Waterhouse, Asst. Cashier.

RESOURCES.					
Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 76,769.09	\$ 72,323.00	\$ 82,152.80	\$ 91,680.23	\$ 95,685.42
Loans on real estate	58,051.09	69,155.78	73,454.88	68,967.80	62,893.59
Overdrafts (secured and unsecured)	29,100.00	30,600.00	30,600.00	23,800.00	24,600.00
United States bonds	195.56	582.99	525.22	386.31	1,559.94
Other bonds and securities	3,750.00	2,600.00	1,700.00	1,650.00	1,850.00
Furniture and fixtures	3,782.03	4,468.25	335.00		4,825.24
Banking house	2,237.50	2,237.50	2,237.50	2,237.50	2,237.50
Other real estate	2,925.00	2,920.00	2,905.00	2,900.00	2,875.00
Due from banks (not reserve banks)	850.00				
Cash items (not including checks on other banks)	71.40				
Due from reserve banks	2,421.58	219.68	1,365.60	1,384.60	1,838.06
Checks on other banks	48,215.94	18,624.36	18,755.48	9,329.68	18,344.84
Currency	1,256.38	10,368.27	4,789.11	9,224.40	2,083.47
	4,475.00	2,179.00	5,633.00	2,232.00	4,316.00

YAMPA VALLEY BANK, HAYDEN, ROUTT COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	2,020.00	2,165.00	2,365.00	2,365.00	2,400.00
Silver and fractional coin	935.65	1,067.99	1,160.97	1,076.56	1,555.91
Total	\$ 237,056.22	\$ 219,511.82	\$ 228,525.16	\$ 218,114.78	\$ 227,642.64
LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	1,000.00	4,000.00	4,000.00	4,000.00	5,500.00
Undivided profits, net	5,015.29	753.14	1,552.76	3,691.57	2,618.12
Bills payable .....	.....	.....	25,900.00	15,000.00	18,500.00
Notes rediscounted .....	.....	11,500.00	.....	16,400.00	17,500.00
Individual deposits	129,702.09	121,728.34	125,990.55	111,143.30	114,755.06
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	61,636.60	45,360.34	34,814.65	30,035.37	30,333.81
Cashier's checks	4,702.24	1,170.00	1,267.20	2,844.54	3,435.65
Total	\$ 237,056.22	\$ 219,511.82	\$ 228,525.16	\$ 218,114.78	\$ 227,642.64
Directors—S. A. Adair, M. M. Burch, George A. Cook, Thomas Dunstan, Alva Jones, D. L. Sellers, B. T. Shelton.					No. 62.

FIRST STATE BANK OF HILLROSE, HILLROSE, MORGAN COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 27,356.03	\$ 30,164.12	\$ 34,153.74	\$ 27,080.78	\$ 33,910.64
Loans and discounts (secured by collateral)	38,763.87	40,030.86	17,567.00	29,565.40	36,953.13
Loans on real estate	600.00	3,000.00	2,750.00	2,750.00	.....
Overdrafts (secured and unsecured)	140.09	627.43	356.28	599.78	700.51
United States bonds	1,000.00	.....	9,375.00	6,110.00	3,540.00
Other bonds and securities	1,555.02	1,866.82	1,168.32	1,240.35	419.34
Furniture and fixtures	1,400.00	1,400.00	1,400.00	1,400.00	1,400.00
Banking house	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Due from banks (not reserve banks)	18,263.11	1,100.94	3,000.94	59.03	507.98
Due from reserve banks	10,857.37	13,854.91	7,177.87	8,045.90	5,113.37
Currency	2,416.00	2,455.00	2,380.00	1,869.00	1,047.00
Gold	125.00	112.50	165.00	130.00	135.00
Silver and fractional coin	1,206.36	1,281.34	1,760.38	1,274.75	1,364.64
Total	\$ 105,382.85	\$ 97,593.92	\$ 82,954.53	\$ 81,824.99	\$ 86,791.61
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	1,728.21	608.53	1,053.69	1,797.95	2,442.98
Bills payable					10,000.00
Individual deposits	72,655.02	65,954.93	50,607.32	43,608.32	43,209.43
Time certificates of deposit	7,999.62	8,030.46	8,293.52	13,418.72	8,139.20
Total	\$ 105,382.85	\$ 97,593.92	\$ 82,954.53	\$ 81,824.99	\$ 86,791.61

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

HOLLY STATE BANK, HOLLY, PROWERS COUNTY

No. 63.

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 49,331.33	\$ 46,562.94	\$ 45,131.89	\$ 48,223.14	\$ 58,470.63
Loans and discounts (secured by collateral)	45,622.70	51,096.00	58,316.03	64,789.70	62,375.29
Loans on real estate	10,757.00	10,700.00	10,360.00	10,203.00	9,762.50
Overdrafts (secured and unsecured)			24.22		
United States bonds	11,900.00	8,350.00	20,700.00	15,900.00	17,825.00
Other bonds and securities	75.00	196.96	347.73	416.54	1,205.97
Furniture and fixtures	2,494.13	2,494.13	2,494.13	2,451.64	3,795.07
Banking house	7,732.55	7,731.65	7,687.83	7,673.41	7,628.41
Due from banks (not reserve banks)	15,060.00	11,615.15	6,304.07	4,420.85	7,859.92
Cash items (not including checks on other banks)				194.88	100.00
Due from reserve banks	28,427.65	30,486.36	60,675.80	35,739.37	30,177.13
Checks on other banks	702.80	249.38	136.06	260.15	269.98
Currency	1,913.00	6,653.00	2,501.00	3,568.00	2,355.00
Gold	1,820.00	1,945.00	2,075.00	2,275.00	2,217.50
Silver and fractional coin	772.61	883.26	1,332.27	1,182.15	1,320.64
Other resources	94.17	98.67	98.67	26.67	125.32
Total	\$ 176,702.94	\$ 179,062.50	\$ 218,184.70	\$ 197,324.50	\$ 205,488.36

LIABILITIES.

Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,509.00	3,000.00	3,000.00	3,000.00	5,000.00
Undivided profits, net	4,865.06	3,511.85	4,339.52	4,883.64	1,194.59
Bills payable				14,000.00	13,000.00
Individual deposits	115,853.09	112,736.04	139,000.41	104,936.82	128,118.45
Time certificates of deposit	23,363.69	27,357.31	35,832.42	32,672.54	27,819.02
Certified checks	121.10				150.00
Cashier's checks		2,457.30	6,012.35	7,531.50	206.30
Other liabilities				300.00	
Total	\$ 176,702.94	\$ 179,062.50	\$ 218,184.70	\$ 197,324.50	\$ 205,488.36

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

No. 65.

PHILLIPS COUNTY STATE BANK, HOLYOKE, PHILLIPS COUNTY

J. H. Painter, President; Geo. A. Henderson, R. L. Johnson, Vice-Presidents; W. S. Johnson, Cashier; Louella Paul, Asst. Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 253,599.87	\$ 225,623.76	\$ 243,523.05	\$ 273,241.75	\$ 298,049.90
Loans and discounts (secured by collateral).....	96,548.00	104,463.69	110,783.92	152,664.88	142,440.28
Loans on real estate.....	16,619.78	9,785.00	10,885.00	6,900.00	4,020.00
Overdrafts (secured and unsecured).....	1,324.32	820.98	927.50	478.52	898.58
United States bonds.....	430.80	505.20	21,550.00	6,550.00	6,750.00
Other bonds and securities.....	2,963.75	2,963.75	4,692.87	4,692.87	4,692.87
Furniture and fixtures.....	11,000.00	11,000.00	11,000.00	11,000.00	11,000.00
Banking house.....	1,645.12	1,696.00	9,392.56	1,608.56	91.64
Due from banks (not reserve banks).....	14.20	4,930.00	4,930.00	180.00	.....
Cash items (not including checks on other banks).....	32,903.75	239,044.77	148,744.98	72,163.41	19,681.81
Due from reserve banks.....	4,781.39	12,362.22	22,934.74	5,139.70	4,096.30
Checks on other banks.....	8,267.00	13,896.00	14,343.00	14,750.00	21,469.00
Currency.....	4,625.00	2,990.00	3,015.00	3,045.00	3,060.00
Gold.....	2,217.10	1,376.23	2,501.32	2,384.23	2,476.57
Silver and fractional coin.....	.....	.....	135.65	30,971.03	944.55
Other resources.....	.....	.....	.....	.....	.....
Total	\$ 436,940.08	\$ 626,527.60	\$ 609,359.59	\$ 585,769.95	\$ 519,870.40
LIABILITIES.					
Capital stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	12,500.00	22,000.00	22,000.00	22,000.00	22,000.00
Undivided profits, net.....	14,269.46	5,999.43	5,634.31	10,390.09	11,171.51
Bills payable.....	.....	.....	.....	.....	19,000.00
Individual deposits.....	235,807.60	385,726.72	354,276.35	283,037.40	221,759.20
Due to banks (not reserve banks).....	1,148.67	.....	.....	.....	1,006.03
Demand certificates of deposit.....	5,347.25	5,347.25	5,347.25	5,347.25	5,347.25
Time certificates of deposit.....	138,528.84	134,477.06	178,061.70	216,340.73	184,173.94
Certified checks.....	10.00	10.00	18.00	78.20	.....
Cashier's checks.....	4,328.26	47,967.14	14,021.98	22,953.29	29,789.48
Reserved for taxes.....	.....	.....	5,000.00	622.99	622.99
Total	\$ 436,940.08	\$ 626,527.60	\$ 609,359.59	\$ 585,769.95	\$ 519,870.40
Directors—S. D. Goddard, H. C. Hargreaves, Geo. A. Henderson, R. L. Johnson, J. H. Painter, J. G. Richardson, A. Scheunemann.					

No. 246.

THE HOOPER STATE BANK, HOOPER, COSTILLA COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 32,856.73	\$ 32,503.80	\$ 34,800.84	\$ 34,237.79	\$ 33,290.85
Loans and discounts (secured by collateral).....	32,143.21	33,044.75	33,635.31	27,389.48	27,210.35
Overdrafts (secured and unsecured).....	44.02	897.72	9.41	29.28	255.56
United States bonds.....	1,200.00	1,250.00	3,882.50	2,672.00	3,935.00
Other bonds and securities.....	1,326.93	4,506.90	3,440.15	2,829.04	6,511.13
Furniture and fixtures.....	1,207.96	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	1,682.75	1,500.00	1,725.00	1,867.60	1,860.00
Due from reserve banks.....	11,284.03	37,284.40	16,245.42	12,528.38	20,396.10
Currency.....	3,403.00	3,186.00	3,111.00	2,697.00	3,451.00
Gold.....	437.50	437.50	227.50	217.50	225.00
Silver and fractional coin.....	287.22	136.26	191.75	269.80	327.53
Other resources.....	25.44	26.36	12.26	25.58	45.92
Total.....	\$ 85,898.79	\$ 115,773.69	\$ 98,281.14	\$ 85,763.45	\$ 98,508.44

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	240.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	3,250.51	446.23	1,036.81	1,652.27	2,309.56
Notes rediscounted.....	.....	.....	6,000.00	4,000.00	2,955.00
Trust funds.....	.....	.....	.....	210.00	.....
Individual deposits.....	53,738.13	81,227.73	57,478.48	49,111.61	62,646.16
Time certificates of deposit.....	18,295.15	21,379.10	21,765.85	18,789.57	18,597.72
Cashier's checks.....	375.00	720.63	.....	.....	.....
Total.....	\$ 85,898.79	\$ 115,773.69	\$ 98,281.14	\$ 85,763.45	\$ 98,508.44

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

No. 66.

THE BANK OF NORTH FORK, HOTCHKISS, DELTA COUNTY

Sam B. Hartman, President; Vice-President; George H. Duke, Cashier; Jean Duke, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 19,776.44	\$ 17,262.66	\$ 15,692.39	\$ 15,595.98	\$ 14,703.57
Loans and discounts (secured by collateral).....	17,493.12	16,564.43	11,453.13	11,773.17	9,648.01
Loans on real estate.....	5,137.29	6,137.29	5,137.29	5,116.29	4,957.95
Overdrafts (secured and unsecured).....	645.20	574.67	222.84	273.96	633.53
United States bonds.....	.....	.....	500.00	500.00	500.00

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities.....	82.70	545.95	246.40	784.10	885.52
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.....	8,099.70	8,099.70	5,925.00	5,925.00	5,925.00
Due from banks (not reserve banks).....	2,084.96	.....	.....	1,409.52	8,646.10
Cash items (not including checks on other banks).....	.....	.....	65.61	.....	.....
Due from reserve banks.....	8,234.81	10,988.38	12,916.03	5,891.70	15,014.41
Checks on other banks.....	974.70	8.00	482.06	582.66	538.66
Currency.....	4,587.00	2,032.00	4,534.00	4,667.00	4,469.00
Gold.....	685.00	765.00	970.00	795.00	590.00
Silver and fractional coin.....	1,830.58	2,251.59	1,271.38	1,504.05	966.05
Expense account.....	2,025.07	16.50	.....	.....	.....
Other resources.....	.....	50.00	102.69	.....	.....
Total.....	\$ 76,234.20	\$ 69,873.80	\$ 64,096.45	\$ 59,396.06	\$ 72,056.39

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,682.75	1,656.50	.....	.....	.....
Undivided profits, net.....	658.26	120.63	.....	69.12	.....
Savings accounts.....	2,397.65	2,403.64	2,427.80	2,415.56	2,411.75
Individual deposits.....	54,889.13	47,864.30	44,562.39	40,281.83	53,190.07
Due to banks (not reserve banks).....	.....	51.00	51.71	.....	.....
Time certificates of deposit.....	6,606.41	7,569.91	6,629.55	6,629.55	6,336.18
Cashier's checks.....	.....	207.82	425.00	.....	118.39
Total.....	\$ 76,234.20	\$ 69,873.80	\$ 64,096.45	\$ 59,396.06	\$ 72,056.39
Owners—Sam B. Hartman, E. M. Duke, George H. Duke.	.....	.....	.....	.....	.....

FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS, GRAND COUNTY No. 179.

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 23,105.82	\$ 26,852.10	\$ 30,611.27	\$ 36,693.95	\$ 28,805.40
Loans and discounts (secured by collateral).....	37,625.39	33,887.64	41,529.85	42,037.12	45,865.95
Loans on real estate.....	13,172.17	9,771.43	11,636.43	12,638.75	10,888.75
Overdrafts (secured and unsecured).....	654.03	710.84	888.90	337.46	715.39
United States bonds.....	2,200.00	100.00	900.00	900.00	16,000.00
Other bonds and securities.....	5,714.33	8,891.40	5,826.61	5,553.50	7,968.93
Furniture and fixtures.....	1,000.00	900.00	900.00	6,649.10	900.00
Banking house.....	3,800.00	3,800.00	3,800.00	3,300.00	3,800.00

Due from banks (not reserve banks).....	2,169.26	2,259.90	1,077.25	9,239.76
Cash items (not including checks on other banks)...	1,121.05	2,039.11	.....	351.50
Due from reserve banks.....	43,002.57	45,267.98	24,316.16	39,463.62
Checks on other banks.....	.....	220.94	126.04	2,007.10
Currency.....	5,381.00	4,261.00	4,815.00	2,796.00
Gold.....	432.50	25.00	12.50	32.50
Silver and fractional coin.....	203.58	332.18	572.94	476.88
Other resources.....	709.21	.....	.....	495.00
Total	\$ 140,290.91	\$ 123,920.01	\$ 139,029.77	\$ 169,306.78
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.....	2,431.71	1,816.84	899.02	956.93
Bills payable.....	.....	.....	15,000.00	.....
Dividends unpaid.....	.....	.....	1,000.00	.....
Individual deposits.....	89,436.90	75,679.72	74,581.14	122,127.55
Due to banks (not reserve banks).....	.....	75.02	781.48	.....
Demand certificates of deposit.....	13,000.00	13,000.00	13,000.00	13,000.00
Time certificates of deposit.....	20,287.30	21,382.94	18,558.92	18,123.62
Reserved for taxes.....	135.00	.....	.....	.....
Other liabilities.....	.....	45.00	209.21	98.68
Total	\$ 140,290.91	\$ 136,473.72	\$ 139,029.77	\$ 169,306.78

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

No. 162.

THE HUDSON STATE BANK, HUDSON, WELD COUNTY

B. E. Timbers, President; J. B. Cuykendall, Vice-President; H. F. Timbers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 14,759.70	\$ 17,889.14	\$ 16,203.47	\$ 28,516.63	\$ 27,934.21
Loans and discounts (secured by collateral).....	63,658.33	54,440.56	57,474.62	49,790.77	81,035.38
Overdrafts (secured and unsecured).....	214.62	411.33	262.01	508.83	165.65
United States bonds.....	450.00	2,450.00	.....	1,063.88	1,796.83
Other bonds and securities.....	.....	.....	1,168.79	.....	.....
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	1,250.00	1,250.00	1,250.00
Cash items (not including checks on other banks)...	2.50	100.00	353.00	8.00	25.00
Due from reserve banks.....	17,058.17	4,900.09	13,461.41	15,275.55	14,390.70
Checks on other banks.....	1,345.61	.....	12.80	.....	1,207.28
Currency.....	1,590.00	1,916.00	1,315.00	740.00	2,603.00
Gold.....	1,000.00	1,320.00	1,445.00	1,332.50	1,430.00
Silver and fractional coin.....	657.96	845.36	809.99	652.09	1,325.29
Total	\$ 103,036.89	\$ 86,572.48	\$ 94,806.09	\$ 100,188.25	\$ 134,213.34

THE HUDSON STATE BANK, HUDSON, WELD COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	2,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	2,568.42	539.38	1,076.44	1,473.61	1,415.21
Individual deposits	79,215.96	54,210.75	60,170.83	57,969.27	91,780.85
Demand certificates of deposit	1,615.00	1,735.00	1,500.00	1,541.00	1,541.00
Time certificates of deposit	6,960.06	8,598.46	10,594.77	17,874.52	18,461.03
Certified checks		24.84			
Reserved for interest	677.45	464.05		329.85	
Reserved for taxes			464.05		15.25
Total	\$ 103,036.89	\$ 86,572.48	\$ 94,806.09	\$ 100,188.25	\$ 134,213.34
Directors—J. B. Cuykendall, Hugh Matthews, B. E. Timbers, Geo. Timbers, Lillian M. Timbers.					

NO. 342.

BANK OF IDAHO SPRINGS, IDAHO SPRINGS, CLEAR CREEK COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)		\$ 14,498.25	\$ 21,499.40	\$ 23,185.90	\$ 23,682.50
Loans and discounts (secured by collateral)		21,377.50	13,630.00	11,779.00	34,994.31
Loans on real estate		4,022.35	10,285.55	10,205.55	8,260.55
Overdrafts (secured and unsecured)				30.94	
United States bonds		24,130.70	5,132.50	5,162.50	
Other bonds and securities		67.50	22,593.31	22,442.68	20,542.83
Premium on bonds					
Furniture and fixtures		2,000.00	2,000.00	2,000.00	2,000.00
Banking house		10,000.00	10,000.00	10,000.00	10,000.00
Other real estate		3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)			10.00	15.00	
Due from reserve banks		21,882.66	9,848.23	16,287.39	10,244.55
Checks on other banks		59.70	1,213.13	233.87	422.50
Currency		2,302.00	3,251.00	4,376.00	3,734.00
Gold		875.00	1,040.00	1,070.00	1,207.50
Silver and fractional coin		255.66	327.59	321.95	272.08
Other resources					960.12
Total	\$ 104,471.32	\$ 104,471.32	\$ 103,830.71	\$ 110,110.78	\$ 119,320.94
LIABILITIES.					
Capital stock		\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund		5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net		792.40	605.07	1,128.38	1,987.35
Savings accounts		23,812.71	24,170.47	28,955.79	35,704.17

Individual deposits.....	28,476.70	27,979.81	30,476.63	34,273.61
Demand certificates of deposit.....	2,280.91	2,617.91	1,002.91	5,690.06
Time certificates of deposit.....	19,108.60	18,373.60	18,443.77	11,113.10
Cashier's checks.....	.....	83.85	103.30	552.65
Total.....	\$ 104,471.32	\$ 103,830.71	\$ 110,110.78	\$ 119,320.94

Directors—John Atcheson, Jr., D. J. Donnelly, O. N. Marihugh, W. F. Nichols, C. I. Spessard, O. H. Walde, John A. Wilkins.

NO. 67.

THE CLEAR CREEK AND GILPIN TRUST COMPANY, IDAHO SPRINGS, CLEAR CREEK COUNTY
(Discontinued Business February 28, 1918)

D. J. Donnelly, President; John A. Wilkins, John Atcheson, Jr., Vice-Presidents; C. I. Spessard, Secretary; D. J. Donnelly, Treasurer.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 17,225.70	.....	.....	.....	.....
Loans and discounts (secured by collateral).....	21,303.57	.....	.....	.....	.....
Loans on real estate.....	12,567.05	.....	.....	.....	.....
Other bonds and securities.....	24,370.99	.....	.....	.....	.....
Premium on bonds.....	67.50	.....	.....	.....	.....
Furniture and fixtures.....	3,400.00	.....	.....	.....	.....
Banking house.....	14,500.00	.....	.....	.....	.....
Other real estate.....	8,074.00	.....	.....	.....	.....
Due from reserve banks.....	12,122.45	.....	.....	.....	.....
Checks on other banks.....	329.61	.....	.....	.....	.....
Currency.....	1,522.00	.....	.....	.....	.....
Gold.....	590.00	.....	.....	.....	.....
Silver and fractional coin.....	231.29	.....	.....	.....	.....
Total.....	\$ 116,304.16	.....	.....	.....	.....

LIABILITIES.

Capital stock.....	\$ 50,000.00	.....	.....	.....	.....
Surplus fund.....	1,000.00	.....	.....	.....	.....
Undivided profits, net.....	2,220.54	.....	.....	.....	.....
Postal savings accounts.....	25,691.36	.....	.....	.....	.....
Individual deposits.....	17,684.98	.....	.....	.....	.....
Demand certificates of deposit.....	1,785.91	.....	.....	.....	.....
Time certificates of deposit.....	17,678.38	.....	.....	.....	.....
Cashier's checks.....	242.99	.....	.....	.....	.....
Total.....	\$ 116,304.16	.....	.....	.....	.....

Directors—D. J. Donnelly, John A. Wilkins, John Atcheson, Jr., C. I. Spessard, Earl B. Dingle, O. H. Walde, George A. Yingling, H. F. Swanson, W. F. Nichols.

NO. 315.

FIRST STATE BANK OF IDALIA, IDALIA, YUMA COUNTY

Chas. A. Puderbaugh, President; Thos. H. Fox, Vice-President; W. H. Justice, Cashier; M. Finch, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 26,975.29	\$ 39,581.87	\$ 42,543.32	\$ 38,006.49	\$ 36,296.19
Loans and discounts (secured by collateral).....	27,208.80	25,745.45	26,794.53	24,210.93	25,578.13
Loans on real estate.....	3,150.00	2,500.00	500.00	2,676.75	1,925.00
Overdrafts (secured and unsecured).....	155.35	123.00	501.84	770.84	359.39
United States bonds.....	.....	.....	1,050.00	.....	600.00
Other bonds and securities.....	.....	.....	.....	1,050.00	40.94
Furniture and fixtures.....	1,683.21	1,744.41	824.81	1,936.16	3,377.84
Banking house.....	.....	.....	1,000.00	.....	.....
Due from banks (not reserve banks).....	3,214.33	2,286.74	2,400.35	650.51	948.60
Cash items (not including checks on other banks).....	141.75	110.20	.....	.....	.....
Due from reserve banks.....	20,803.54	33,373.07	5,837.41	15,740.04	3,399.42
Checks on other banks.....	190.10	252.45	66.30	265.30	310.00
Currency.....	2,791.00	3,582.00	3,172.00	5,002.00	3,192.00
Gold.....	125.00	120.00	145.00	135.00	135.00
Silver and fractional coin.....	203.87	395.55	172.27	358.42	818.11
Total.....	\$ 86,642.24	\$ 109,814.74	\$ 85,007.83	\$ 90,802.44	\$ 76,980.62

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,100.00	1,100.00	1,100.00	1,500.00
Undivided profits, net.....	1,501.17	899.97	837.47	1,637.59	1,050.99
Bills payable.....	.....	.....	.....	10,000.00	8,500.00
Individual deposits.....	62,239.57	79,670.77	55,658.53	44,963.30	42,136.87
Demand certificates of deposit.....	.....	3,918.00	61.33	4,693.05	61.33
Time certificates of deposit.....	11,901.50	14,226.00	17,350.50	18,408.50	13,731.43
Total.....	\$ 86,642.24	\$ 109,814.74	\$ 85,007.83	\$ 90,802.44	\$ 76,980.62

Directors—Henry Armknecht, Thos. H. Fox, W. H. Justice, Chas. A. Puderbaugh, John D. Richards.

NO. 198.

IGNACIO STATE BANK, IGNACIO, LA PLATA COUNTY

Rex. M. Shultz, President; Emmet Wirt, Vice-President; J. D. Turner, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 40,520.11	\$ 39,219.14	\$ 52,998.95	\$ 60,000.68	\$ 38,913.84
Loans and discounts (secured by collateral).....	44,606.40	47,410.49	35,707.61	35,875.03	48,023.22
Loans on real estate.....	4,675.00	2,675.00	6,375.00	6,431.75	8,650.00
Overdrafts (secured and unsecured).....	739.60	184.18	205.32	105.64	131.27
United States bonds.....	.....	1,200.00	650.00	550.00	2,500.00

Other bonds and securities.....	1,550.00	1,550.00	2,000.00	172.30
Furniture and fixtures.....	2,300.00	2,300.00	2,300.00	2,000.00
Banking house.....	1,222.80	368.48	2,300.00	2,300.00
Due from banks (not reserve banks).....	264.45		45.20	3,041.60
Cash items (not including checks on other banks).....	15,071.71	13,291.96	8,370.88	21,590.68
Due from reserve banks.....	869.80	841.58	1.10	
Checks on other banks.....	2,113.00	2,428.00	995.00	1,305.00
Currency.....	295.00	235.00	122.50	307.50
Gold.....	803.38	781.75	956.64	408.72
Silver and fractional coin.....		2,000.00		
Other resources.....				
Total	\$ 115,031.25	\$ 114,485.58	\$ 106,447.57	\$ 117,757.42
LIABILITIES.				
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	4,000.00	6,000.00	5,000.00	5,000.00
Undivided profits, net.....	2,703.11	648.66	582.00	740.29
Bills payable.....	7,700.00	7,700.00	7,700.00	14,700.00
Notes rediscounted.....	2,804.00	3,700.00	3,400.00	3,350.00
Individual deposits.....	82,296.38	81,584.85	60,903.56	64,407.32
Time certificates of deposit.....	2,605.49	3,512.04	3,308.04	3,392.54
Cashier's checks.....	2,922.27	1,340.03	553.97	1,167.27
Total	\$ 115,031.25	\$ 114,485.58	\$ 106,447.57	\$ 117,757.42

Directors—Lillian D. Shultz, Rex M. Shultz, J. D. Turner, M. E. Turner, Emmet Wirt.

NO. 145.

FIRST BANK OF ILIFF, ILIFF, LOGAN COUNTY

J. P. Dillon, President; E. M. Gillett, Vice-President; W. F. Alexander, Cashier; R. L. Fourman, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 35,812.77	\$ 47,829.94	\$ 66,952.51	\$ 97,484.64	\$ 92,027.05
Loans and discounts (secured by collateral).....	48,000.55	53,668.00	69,263.04	69,428.84	73,335.60
Overdrafts (secured and unsecured).....	788.32	1,627.91	1,046.06	2,887.60	1,240.35
United States bonds.....		165.60	200.00	200.00	350.00
Other bonds and securities.....	3,243.83	4,774.75	4,196.66	4,569.29	1,104.41
Furniture and fixtures.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Banking house.....	7,300.00	6,570.00	6,570.00	6,570.00	6,570.00
Due from reserve banks.....	58,138.93	35,969.93	22,224.35	53,673.60	11,700.71
Checks on other banks.....	1,017.24	931.85	1,736.58	1,271.08	7,580.32
Currency.....	3,712.00	7,051.00	5,080.00	2,423.00	2,949.00
Gold.....	5.00	10.00		10.00	
Silver and fractional coin.....	325.23	802.20	500.82	386.28	1,104.92
Other resources.....				629.67	298.21
Total	\$ 160,143.87	\$ 161,201.18	\$ 179,570.02	\$ 241,334.00	\$ 200,060.57

FIRST BANK OF ILIFF, LOGAN COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	500.00	1,000.00	1,000.00	1,000.00	1,200.00
Undivided profits, net	2,646.19	2,589.98	3,640.49	1,761.00	3,308.10
Bills payable	-----	-----	20,000.00	25,000.00	31,000.00
Trust funds	-----	-----	-----	-----	315.00
Individual deposits	99,962.40	94,513.31	74,821.97	126,071.40	83,745.48
Time certificates of deposit	23,599.95	31,231.14	49,576.92	55,425.29	47,593.38
Cashier's checks	3,435.33	1,866.75	530.64	2,176.31	2,898.61
Total	\$ 160,143.87	\$ 161,201.18	\$ 179,570.02	\$ 241,334.00	\$ 200,060.57
Directors—S. V. Cheairs, J. P. Dillon, E. M. Gillett, C. T. Lutin, Louise D. Sanders.					

NO. 305.

THE JOHNSTOWN STATE BANK, JOHNSTOWN, WELD COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 19,444.48	\$ 23,676.67	\$ 20,919.82	\$ 20,318.36	\$ 25,611.32
Loans and discounts (secured by collateral)	17,627.56	22,402.56	16,950.00	26,865.00	22,582.33
Overdrafts (secured and unsecured)	-----	-----	-----	30.72	47.40
Other bonds and securities	2,050.00	2,050.00	2,525.00	2,670.05	3,071.34
Furniture and fixtures	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house	5,150.00	5,150.00	5,150.00	5,150.00	5,150.00
Due from reserve banks	75,325.94	22,240.84	29,139.15	13,978.14	25,660.77
Checks on other banks	19.00	81.78	177.02	-----	227.73
Currency	2,050.00	2,405.00	2,365.00	2,390.00	2,585.00
Gold	500.00	500.00	500.00	500.00	500.00
Silver and fractional coin	1,212.14	1,091.59	1,106.63	1,523.45	1,052.74
Total	\$ 125,079.12	\$ 81,298.44	\$ 80,532.62	\$ 75,125.72	\$ 88,188.63
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net	8.64	183.85	94.34	207.93	22.10
Individual deposits	95,767.59	50,297.01	45,993.82	39,944.66	55,840.36
Time certificates of deposit	13,511.79	15,204.58	19,393.46	18,691.46	17,081.17
Cashier's checks	791.10	613.00	51.00	1,281.67	245.00
Total	\$ 125,079.12	\$ 81,298.44	\$ 80,532.62	\$ 75,125.72	\$ 88,188.63
Directors—F. R. Brunner, O. A. Grantham, T. V. Grantham, J. R. Hamilton, W. T. Porter.					

THE KEENE VALLEY BANK, KEENESBURG, WELD COUNTY

B. E. Timbers, President; J. H. Beggs, Vice-President; L. E. Timbers, Cashier; Steve Neal, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 14,542.27	\$ 18,060.61	\$ 15,268.97	\$ 20,676.30	\$ 24,344.20
Loans and discounts (secured by collateral)	22,053.37	27,321.14	32,905.30	30,072.64	58,423.08
Loans on real estate	148.37	128.00	128.37	1,178.37	900.00
Overdrafts (secured and unsecured)	107.83	230.47	602.59	544.08	691.46
United States bonds	200.00	1,250.00	1,230.53	250.00	921.60
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)	195.15	8,021.69	8,800.00	8,051.74	11,193.36
Due from reserve banks	9,097.51	3,432.40	3,432.40	316.44	91.00
Checks on other banks	1,150.00	88.37	431.62	2,067.00	4,205.00
Currency	32.50	1,097.00	2,893.00	2,067.00	47.50
Gold	300.88	115.00	135.00	145.00	47.50
Silver and fractional coin		324.84	459.59	506.12	606.08
Other resources				745.69	
Total	\$ 48,827.88	\$ 57,637.12	\$ 67,287.37	\$ 65,553.38	\$ 102,423.28

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	278.27	124.72	621.15	384.79	947.72
Individual deposits	30,628.06	33,083.85	38,633.36	31,319.22	69,714.86
Time certificates of deposit	7,921.55	14,428.55	18,032.86	23,849.37	21,760.70
Total	\$ 48,827.88	\$ 57,637.12	\$ 67,287.37	\$ 65,553.38	\$ 102,423.28

Directors—James H. Beggs, Peter Ersch, B. E. Timbers, L. E. Timbers, Charles C. Thomas.

FARMERS STATE BANK OF KEOTA, KEOTA, WELD COUNTY

J. A. Rumsey, President; F. S. Markley, Vice-President; S. D. Markley, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 32,002.58	\$ 19,823.14	\$ 23,151.68	\$ 25,090.75	\$ 31,183.28
Loans and discounts (secured by collateral)	31,617.02	38,332.40	41,716.38	41,283.78	40,532.91
Overdrafts (secured and unsecured)	614.07	284.26	308.01	511.29	377.41
United States bonds		1,230.00	1,710.00	3,375.00	4,900.00
Bonds to secure postal savings					25.14
Other bonds and securities	90.00				766.03
Furniture and fixtures	1,172.00	1,172.00	1,398.00	1,172.00	1,398.00

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Banking house.....	1,398.00	1,398.00	1,172.00	1,398.00	1,172.00
Due from banks (not reserve banks).....	8,490.20	934.50	934.50	1,398.00	1,172.00
Cash items (not including checks on other banks).....	747.91	42.00	283.27	507.57	154.07
Due from reserve banks.....	7,860.11	15,402.80	5,156.53	11,828.01	4,520.27
Checks on other banks.....	.....	.....	.....	.....	33.15
Currency.....	862.00	2,078.00	2,196.00	2,046.00	626.00
Gold.....	1,115.00	1,195.00	1,285.00	1,300.00	1,325.00
Silver and fractional coin.....	278.89	440.69	478.33	239.77	451.20
Total	\$ 86,247.78	\$ 81,398.29	\$ 79,789.70	\$ 89,617.99	\$ 87,464.46
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.....	5,005.33	2,772.30	4,006.82	2,749.35	2,339.91
Bills payable.....	.....	.....	.....	11,000.00	8,332.50
Dividends unpaid.....	50.00	50.00	50.00	50.00	50.00
Individual deposits.....	59,596.78	54,982.21	52,453.79	43,437.29	48,767.04
Due to banks (not reserve banks).....	.....	.....	.....	.....	476.45
Demand certificates of deposit.....	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Time certificates of deposit.....	6,612.09	6,324.09	7,732.26	17,427.86	8,888.00
Certified checks.....	651.26	195.28	120.60	46.22	65.97
Cashier's checks.....	1,082.32	4,074.41	2,476.23	1,957.27	5,594.59
Other liabilities.....	300.00	.....	.....	.....	.....
Total	\$ 86,247.78	\$ 81,398.29	\$ 79,789.70	\$ 89,617.99	\$ 87,464.46

Directors—S. D. Markley, Ida J. Markley, F. S. Markley, D. G. Olson, J. A. Rumsey.

NO. 69.

KERSEY STATE BANK, KERSEY, WELD COUNTY

Carle H. Smith, President; M. B. Zaun, Vice-President; L. H. Zaun, Cashier; V. M. Sheeley, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 29,137.57	\$ 20,325.64	\$ 40,428.46	\$ 39,765.26	\$ 36,618.79
Loans and discounts (secured by collateral).....	49,288.27	46,388.24	60,739.00	57,354.00	38,778.19
Loans on real estate.....	.....	.....	7,400.00	7,350.00	1,300.00
Overdrafts (secured and unsecured).....	89.73	30.84	16.78	156.90	27.20
United States bonds.....	.....	3,600.00	.....	10,275.00	15,580.00
Bonds to secure postal savings.....	.....	.....	2,443.30	.....	200.00
Other bonds and securities.....	1,582.00	1,460.36	1,750.00	1,800.00	1,950.00
Furniture and fixtures.....	1,100.00	1,750.00	.....	.....	.....

Banking house.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks).....	.....	.....	.....	.....	.....
Due from reserve banks.....	28,568.30	62,829.47	7,158.14	12,593.70	15,332.06
Checks on other banks.....	.....	.....	112.13	.....	.....
Currency.....	1,061.00	2,095.00	1,936.00	10,461.00	6,162.00
Gold.....	55.00	5.00	10.00	20.00	17.50
Silver and fractional coin.....	557.49	742.46	1,209.71	451.51	886.68
Total.....	\$ 113,739.36	\$ 141,527.01	\$ 125,503.52	\$ 142,527.37	\$ 119,204.42
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,000.00	4,000.00
Undivided profits, net.....	1,219.50	1,236.10	2,050.93	2,043.11	1,086.60
Dividends unpaid.....	535.68	.....	.....	.....	.....
Individual deposits.....	82,171.43	107,591.15	76,549.72	60,111.20	71,085.57
Due to banks (not reserve banks).....	.....	23.95	.....	.....	.....
Time certificates of deposit.....	16,030.41	17,837.50	33,886.87	66,303.93	32,538.80
Cashier's checks.....	782.34	1,838.31	16.00	1,069.13	493.45
Total.....	\$ 113,739.36	\$ 141,527.01	\$ 125,503.52	\$ 142,527.37	\$ 119,204.42

Directors—V. M. Sheeley, Carle H. Smith, L. H. Zaun, M. B. Zaun.

NO. 136.

THE KIOWA STATE BANK, KIOWA, ELBERT COUNTY

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

RESOURCES.		Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 32,886.23	\$ 34,400.38	\$ 33,477.98	\$ 30,706.13	\$ 45,769.83	\$ 58,833.11
Loans and discounts (secured by collateral).....	56,369.00	60,165.03	60,536.21	62,559.82	4,350.00	116.89
Loans on real estate.....	2,100.00	6,350.00	8,050.00	7,550.00	151.83	9,829.48
Overdrafts (secured and unsecured).....	87.37	63.13	36.03	.....	.....	3,617.27
United States bonds.....	2,140.20	.....	.....	.....	.....	2,000.00
Other bonds and securities.....	6,150.21	12,718.65	13,647.18	9,450.29	.....	2,000.00
Banking house.....	2,000.00	2,000.00	2,000.00	2,000.00	.....	19,396.18
Due from reserve banks.....	34,411.45	32,562.34	14,718.17	9,604.82	.....	758.87
Checks on other banks.....	3,241.91	561.42	559.81	886.42	.....	4,517.00
Currency.....	2,235.00	4,907.00	4,308.00	4,724.00	.....	.....
Gold.....	22.50	27.50	10.00	2.50	.....	.....
Silver and fractional coin.....	467.92	553.18	128.33	312.75	.....	316.20
Other resources.....	22.00	27.30	30.00	20.00	.....	31.00
Total.....	\$ 142,133.79	\$ 154,335.93	\$ 137,501.71	\$ 127,968.56	.....	\$ 149,535.83

THE KIOWA STATE BANK, KIOWA, ELBERT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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.....	585.98	1,064.83	1,785.03	1,169.02	1,377.70
Dividends unpaid.....	1,000.00	.....	.....	500.00	10.00
Individual deposits.....	106,583.74	120,437.50	102,108.93	93,196.02	115,459.56
Time certificates of deposit.....	18,594.07	17,685.32	18,409.47	17,840.24	17,363.57
Reserved for taxes.....	370.00	148.28	198.28	263.28	325.00
Total.....	\$ 142,133.79	\$ 154,335.93	\$ 137,501.71	\$ 127,968.56	\$ 149,535.83
Directors—Mrs. Gordon Jones, Lee Ramsey, A. M. Rex, W. D. Reilly, James Ringold.					

NO. 321.

THE KIRK STATE BANK, KIRK, YUMA COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 21,754.43	\$ 21,823.53	\$ 36,420.56	\$ 29,068.23	\$ 32,620.92
Loans and discounts (secured by collateral).....	30,693.70	25,087.50	19,870.96	28,606.83	29,212.70
Loans on real estate.....	500.00	2,500.00	1,900.00	500.00	500.00
Overdrafts (secured and unsecured).....	670.73	812.54	415.93	866.48	119.46
United States bonds.....	.....	610.00	1,000.00	1,000.00	1,750.00
Other bonds and securities.....	641.28	.....	.....	.....	175.43
Furniture and fixtures.....	1,523.20	1,768.79	1,634.20	1,634.20	1,634.20
Banking house.....	1,500.00	1,523.20	1,936.14	1,936.14	1,936.14
Due from reserve banks.....	9,095.86	17,672.43	7,936.21	26,618.81	13,810.18
Checks on other banks.....	710.00	.....	2,500.00	.....	.....
Currency.....	3,102.00	3,005.00	.....	3,000.00	1,800.00
Silver and fractional coin.....	1,005.31	1,171.73	1,039.65	1,766.25	1,053.29
Other resources.....	56.50	.....	.....	.....	.....
Total.....	\$ 71,253.01	\$ 75,974.72	\$ 74,653.65	\$ 94,996.94	\$ 84,612.32
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	600.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net.....	628.16	542.63	832.49	2,095.81	1,901.66
Individual deposits.....	55,817.11	59,575.97	53,760.70	67,439.12	59,693.25
Time certificates of deposit.....	2,130.81	3,383.80	8,263.87	14,122.32	10,392.56
Cashier's checks.....	2,076.93	1,472.32	796.59	339.69	1,124.85
Total.....	\$ 71,253.01	\$ 75,974.72	\$ 74,653.65	\$ 94,996.94	\$ 84,612.32
Directors—George Burkard, M. E. Denver, G. I. Idler, H. D. Neidkerk, Arthur L. Pugh, John S. Shaw, J. E. Wrape.					

NO. 176.

THE KIT CARSON STATE BANK, KIT CARSON, CHEYENNE COUNTY

Chas. E. Collins, President; Chas. Scott, Vice-President; J. G. McComish, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 34,891.09	\$ 40,547.79	\$ 47,919.14	\$ 32,062.49	\$ 39,599.00
Loans and discounts (secured by collateral).....	70,495.55	55,195.32	57,583.00	60,150.50	89,466.09
Loans on real estate.....	8,076.80	7,736.80	5,364.00	5,236.22	7,520.00
Overdrafts (secured and unsecured).....	347.46	551.65	339.41	461.23	237.88
United States bonds.....	1,752.74	3,911.48	2,392.71	700.00	5,650.00
Other bonds and securities.....	1,200.00	1,000.00	1,000.00	1,715.07	325.94
Furniture and fixtures.....	600.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....	25,549.63	34,253.21	28,092.70	21,317.13	18,678.84
Due from reserve banks.....	1,910.00	1,433.00	1,688.00	1,773.00	2,319.00
Currency.....	2,672.50	2,187.50	2,070.00	2,050.00	2,000.00
Gold.....	528.29	841.60	648.18	868.83	596.03
Silver and fractional coin.....	.....	2,363.99	116.80	118.17	360.66
Other resources.....	.....	.....	.....	.....	.....
Total.....	\$ 148,024.06	\$ 150,022.34	\$ 147,213.94	\$ 127,452.64	\$ 167,753.44

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	6,851.69	3,527.63	4,692.59	5,414.30	5,193.32
Individual deposits.....	95,084.79	103,042.57	97,413.07	76,174.14	119,418.20
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	19,273.90	17,602.85	18,754.22	19,710.59	16,663.11
Cashier's checks.....	1,813.68	849.29	1,354.06	1,153.61	1,478.81
Total.....	\$ 148,024.06	\$ 150,022.34	\$ 147,213.94	\$ 127,452.64	\$ 167,753.44

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

NO. 70.

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 31,898.68	\$ 30,015.88	\$ 40,462.62	\$ 33,756.62	\$ 37,245.58
Loans and discounts (secured by collateral).....	69,776.03	75,281.54	54,809.62	57,586.62	48,830.38
Loans on real estate.....	10,287.00	12,187.07	6,318.98	7,600.06	8,419.45
Overdrafts (secured and unsecured).....	49.59	28.45	66.81	73.79	19.77
United States bonds.....	250.00	250.00	16,307.50	9,037.50	14,380.00
Other bonds and securities.....	770.15	1,908.08	418.61	444.36	960.08

THE BANK OF KREMMLING, KREMMLING, GRAND COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Banking house.....	1,800.00	1,800.00	1,800.00	1,800.00	1,800.00
Due from banks (not reserve banks).....	1,082.49	1,059.30	472.27	1,496.28	472.27
Cash items (not including checks on other banks).....	51,354.83	32,357.57	39,075.96	36,597.84	421.00
Due from reserve banks.....	310.05	838.42	419.25	290.48	39,015.31
Checks on other banks.....	-----	1,917.00	4,973.00	3,810.00	1,187.90
Currency.....	-----	1,617.50	1,667.50	1,687.50	3,497.00
Gold.....	-----	1,382.10	814.70	932.14	882.50
Silver and fractional coin.....	6,451.89	-----	-----	-----	1,015.38
Total.....	\$ 175,230.71	\$ 161,842.91	\$ 168,806.82	\$ 156,313.19	\$ 159,346.62

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.....	1,851.07	1,843.51	2,776.21	1,690.29	995.12
Bills payable.....	-----	-----	15,000.00	15,000.00	10,800.00
Dividends unpaid.....	2,000.00	-----	-----	1,500.00	-----
Individual deposits.....	109,318.38	96,498.26	85,702.89	79,874.55	89,581.64
Due to banks (not reserve banks).....	2,168.16	-----	2,630.68	-----	2,610.09
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	39,351.23	43,032.14	42,688.84	29,188.35	24,082.42
Cashier's checks.....	441.87	369.00	8.20	115.00	461.85
Other liabilities.....	100.00	100.00	-----	8,945.00	10,815.50
Total.....	\$ 175,230.71	\$ 161,842.91	\$ 168,806.82	\$ 156,313.19	\$ 159,346.62

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

NO. 177.

THE LAIRD STATE BANK, LAIRD, YUMA COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 44,514.78	\$ 43,342.83	\$ 43,247.03	\$ 36,147.00	\$ 35,357.85
Loans and discounts (secured by collateral).....	27,600.55	32,811.90	39,490.15	36,803.35	27,808.15
Loans on real estate.....	250.00	-----	-----	-----	-----
Other bonds and securities.....	-----	-----	1,024.80	1,285.90	2,311.44
Furniture and fixtures.....	2,200.00	2,000.00	2,000.00	2,000.00	2,000.00
Banking house.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks).....	9.31	12.03	84.97	-----	25.07
Due from reserve banks.....	36,800.44	41,826.62	11,672.17	12,417.76	28,132.37

Checks on other banks.....				3.72	
Currency	1,747.00	2,330.00	2,030.00	1,214.00	
Gold	685.00	690.00	665.00	670.00	
Silver and fractional coin.....	393.99	311.35	522.55	803.11	
Total	\$ 117,201.07	\$ 126,324.73	\$ 103,736.67	\$ 94,378.84	\$ 101,185.67
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,200.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	3,580.00	853.69	2,128.89	2,566.46	1,898.67
Individual deposits	82,301.74	92,715.60	67,959.93	57,258.86	65,944.79
Demand certificates of deposit	13,119.33	13,755.44	14,647.85	15,553.52	14,342.21
Total	\$ 117,201.07	\$ 126,324.73	\$ 103,736.67	\$ 94,378.84	\$ 101,185.67
Directors—Thomas Ashton, John Brown, R. F. Roberts.					

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA, OTERO COUNTY
NO. 73.

J. L. Gilliland, President; Frank Finney, Vice-President; Fred A. Sabin, Vice-President; Geo. T. Babcock, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 121,356.98	\$ 112,753.70	\$ 131,403.77	\$ 117,174.83	\$ 142,943.23
Loans and discounts (secured by collateral)	111,674.07	113,741.77	92,303.54	104,156.75	118,661.25
Loans on real estate	8,706.97	4,469.47	5,544.47	5,531.97	4,666.97
Overdrafts (secured and unsecured)	644.20	2,388.15	650.52	4,350.48	2,874.31
United States bonds	25,822.00	21,595.00	77,999.00	31,452.88	79,134.00
Other bonds and securities	48,603.02	49,343.06	43,809.27	48,508.63	47,168.91
Furniture and fixtures	2,500.00	2,500.00	3,014.49	2,850.00	2,467.42
Banking house	17,000.00	17,000.00	17,000.00	17,000.00	17,000.00
Other real estate	9,000.00	9,000.00	9,000.00	8,696.10	8,262.34
Due from banks (not reserve banks)	3.75				11,322.15
Cash items (not including checks on other banks)	121.60	642.82	1,347.30		
Due on reserve banks	45,189.79	47,390.36	53,792.90	31,833.33	29,162.91
Checks on other banks	1,795.49	117.35	335.96	798.60	248.00
Currency	17,842.00	18,358.00	22,067.00	17,290.00	28,454.00
Gold	2,097.50	2,712.50	3,345.00	3,295.00	3,165.00
Silver and fractional coin	4,345.02	4,373.11	4,789.74	5,445.00	3,802.54
Other resources	91.00	64.78	43.95		20.60
Total	\$ 416,793.39	\$ 406,450.07	\$ 466,446.91	\$ 398,383.57	\$ 499,353.63

LIABILITIES.

Capital stock	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus fund	14,000.00	14,000.00	14,000.00	14,500.00	14,500.00
Undivided profits, net	2,418.87	2,955.78	5,076.76	3,718.94	6,084.33
Bills payable					10,000.00

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

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Savings accounts	96,083.87	93,415.25	81,079.18	84,651.90	83,363.25
Trust funds	3,978.51	3,980.81	2,739.32	10,213.57	12,444.38
Dividends unpaid	2,625.00	.....	.....	2,250.00	.....
Individual deposits	161,387.02	153,125.76	223,255.26	129,551.59	173,218.70
Demand certificates of deposit	5,015.00	5,023.25	5,000.00	5,000.00	5,000.00
Time certificates of deposit	48,065.80	57,064.30	58,003.19	71,721.23	74,393.28
Certified checks	333.57	56.00	160.00	204.00	274.18
Cashier's checks	4,159.28	686.84	810.70	256.80	1,604.13
Reserved for interest	160.94	742.71	239.51	.....	1,249.96
Reserved for taxes	2,477.65	399.37	683.85	626.26	1,541.78
Other liabilities	1,087.88	.....	399.14	689.28	40,679.64
Total	\$ 416,793.39	\$ 406,450.07	\$ 466,446.91	\$ 398,383.57	\$ 499,353.63

Directors—Geo. T. Babcock, Frank Finney, J. L. Gilliland, W. S. Morrison, E. H. Rourke, Fred A. Sabin.

THE LA JUNTA STATE BANK, LA JUNTA, OTERO COUNTY

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

NO. 72.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 107,339.32	\$ 96,148.53	\$ 95,386.01	\$ 90,646.51	\$ 88,861.44
Loans and discounts (secured by collateral)	48,120.34	47,487.15	56,537.48	61,453.53	58,037.75
Loans on real estate	18,336.00	18,286.00	10,536.00	10,500.00	10,400.00
Overdrafts (secured and unsecured)	210.74	865.50	1,407.93	2,971.37	2,391.30
United States bonds	2,519.00	10,600.00	20,195.00	23,145.00	33,800.00
Bonds to secure postal savings	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Other bonds and securities	21,101.45	24,663.00	11,356.54	18,754.27	13,935.90
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate	7,277.00	7,277.00	4,977.00	4,977.00	4,977.00
Cash items (not including checks on other banks)	221.60	216.85	216.85	136.92	.....
Due from reserve banks	89,183.80	117,986.69	67,853.61	64,184.98	135,656.78
Checks on other banks	1,580.15	665.14	787.92	1,191.80	1,324.50
Currency	16,471.00	12,144.00	15,922.00	23,682.00	20,452.00
Gold	3,965.00	3,130.00	3,685.00	4,257.50	4,665.00
Silver and fractional coin	2,435.82	2,414.27	3,222.22	3,822.41	2,915.26
Total	\$ 323,261.22	\$ 346,167.28	\$ 296,583.56	\$ 314,223.29	\$ 381,916.93

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	7,200.00	7,500.00	7,500.00	7,500.00	7,700.00
Undivided profits, net	5,060.04	2,115.19	1,535.37	4,317.10	1,887.28
Postal savings accounts	1,376.91	1,394.26	1,352.26	1,352.26	1,233.26
Dividends unpaid .....	.....	30.00	30.00	30.00	.....

Individual deposits	172,298.45	199,925.32	152,448.12	163,711.61	237,581.34
Demand certificates of deposit	1,934.47	1,840.47	250.47	995.47	1,146.73
Time certificates of deposit	85,391.35	83,362.04	83,467.34	86,316.85	82,368.32
Total	\$ 323,261.22	\$ 346,167.28	\$ 296,583.56	\$ 314,223.29	\$ 381,916.93

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

NO. 102.

CITIZENS STATE BANK, LAMAR, PROWERS COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 181,666.58	\$ 209,841.28	\$ 205,883.92	\$ 190,879.19	\$ 228,535.33
Loans and discounts (secured by collateral)	114,489.46	104,161.47	115,896.89	97,125.33	98,126.62
Loans on real estate	5,622.10	4,350.00	3,918.70	3,068.70	443.70
Overdrafts (secured and unsecured)	902.12	1,456.45	1,805.67	3,430.77	1,527.88
United States bonds	7,800.00	9,900.00	20,900.00	21,600.00	12,750.00
Other bonds and securities	7,703.99	2,151.38	1,424.97	4,130.38	2,752.76
Furniture and fixtures	3,200.00	3,250.00	3,250.00	3,250.00	3,250.00
Banking house	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Other real estate	4,347.30	4,347.30	4,347.30	4,347.30	4,347.30
Due from banks (not reserve banks)	35,803.79	67,895.58	40,579.91	29,443.12	2,012.00
Due from reserve banks	11,757.97	9,704.29	6,764.22	1,463.61	128,666.02
Checks on other banks	11,922.00	11,938.00	7,174.00	6,331.00	14,699.01
Currency	5,492.50	5,140.00	5,210.00	5,352.50	8,502.00
Gold	3,277.40	4,614.20	4,310.41	5,081.24	5,145.00
Silver and fractional coin	100.00	100.00	100.00	100.00	3,876.22
Other resources	404,085.21	448,849.95	431,911.81	385,603.14	520,386.54
Total	\$ 404,085.21	\$ 448,849.95	\$ 431,911.81	\$ 385,603.14	\$ 520,386.54

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	11,377.80	5,146.20	10,479.37	10,269.33	11,582.15
Savings accounts	12,346.92	11,639.38	11,476.56	12,295.88	9,750.58
Dividends unpaid	150.00				
Individual deposits	261,795.60	304,520.79	297,945.66	241,132.92	344,217.59
Due to banks (not reserve banks)	2,251.25	4,076.86		6,204.92	44,751.98
Demand certificates of deposit	5,096.00	5,016.00	5,016.00	5,016.00	5,016.00
Time certificates of deposit	56,257.01	64,430.75	48,957.95	54,510.68	45,591.65
Cashier's checks	1,789.22	1,372.67	5,188.97	2,926.11	6,103.40
Reserved for taxes	521.41	147.30	347.30	747.30	873.19
Total	\$ 404,085.21	\$ 448,849.95	\$ 431,911.81	\$ 385,603.14	\$ 520,386.54

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

NO. 130.

LA SALLE STATE BANK, LA SALLE, WELD COUNTY

J. C. Hubbard, President; J. A. Behrens, Vice-President; T. L. Dobbs, Cashier; Herbert H. Dobbs, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 46,136.19	\$ 45,500.68	\$ 33,885.86	\$ 47,598.86	\$ 58,647.20
Loans on real estate.....	47,301.35	41,489.93	29,500.61	42,304.91	37,826.18
Overdrafts (secured and unsecured).....	200.00	1,108.09	1,108.09	1,108.09	1,108.09
United States bonds.....	104.55	27.27	467.83	554.92	598.89
Furniture and fixtures.....	7,049.80	7,470.45	12,503.00	2,360.50	1,750.00
Banking house.....	1,652.50	1,320.00	1,220.00	1,935.00	1,900.00
Cash items (not including checks on other banks).....	2,000.00	1,600.00	1,600.00	1,600.00	1,600.00
Due from reserve banks.....	9.00	7,681.88	8,798.24	5,195.71	12,408.52
Checks on other banks.....	3,694.96	408.50	38.30	90.00	187.01
Currency.....	163.30	3,600.00	3,280.00	1,555.00	1,169.00
Gold.....	5,800.00	1,047.50	20.00	45.00	200.00
Silver and fractional coin.....	865.00	1,466.00	1,568.80	1,652.75	1,114.88
Other resources.....	2,524.14	1,338.67	968.83	2,538.68	520.80
Total.....	\$ 117,500.79	\$ 114,058.97	\$ 94,959.56	\$ 108,539.42	\$ 119,030.57

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	2,000.00	4,365.86	4,891.31	5,000.00	4,457.11
Undivided profits, net.....	3,940.10	10,000.00	10,000.00	10,000.00	10,000.00
Bills payable.....	871.52	822.76	1,517.53	1,476.52	1,860.35
Savings accounts.....	79,242.01	71,251.76	53,983.78	55,049.31	63,133.84
Individual deposits.....	579.92	16,676.63	13,555.20	26,166.93	24,698.28
Due to reserve banks.....	16,140.50	941.96	1,011.74	31.74	475.99
Time certificates of deposit.....	4,726.74				4,405.00
Cashier's checks.....					
Other liabilities.....					
Total.....	\$ 117,500.79	\$ 114,058.97	\$ 94,959.56	\$ 108,539.42	\$ 119,030.57

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

NO. 78.

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

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

RESOURCES.

Loans and discounts (unsecured).....	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral).....	\$ 308,989.75	\$ 331,214.46	\$ 319,982.59	\$ 309,634.42	\$ 351,597.81
Loans on real estate.....	96,580.03	146,392.92	152,640.78	141,336.08	163,326.85
Loans on real estate.....	14,278.36	22,282.36	13,886.36	13,699.48	15,644.00

Overdrafts (secured and unsecured).....	1,734.21	2,104.62	7,425.03	3,205.19	8,101.98
United States bonds.....	5,200.00	5,200.00	47,265.00	47,265.00	30,000.00
Other bonds and securities.....	2,662.76	4,555.47	2,266.33	2,384.65	2,721.65
Furniture and fixtures.....	500.00	500.00	500.00	500.00	500.00
Other real estate.....	9,383.43	9,348.43	9,312.43	8,812.43	7,164.43
Due from banks (not reserve banks).....	229,931.24	1,173.66	104,707.15	64,531.42	2,733.31
Due from reserve banks.....	1,570.02	2,936.91	534.83	2,111.56	58,396.69
Checks on other banks.....	8,712.00	11,633.00	9,445.00	9,115.00	2,017.20
Currency.....	5,150.00	3,647.50	6,530.00	2,140.00	12,748.00
Gold.....	2,944.14	3,874.25	4,805.45	4,663.37	3,500.00
Silver and fractional coin.....	110.00	131.52	69.54	72.40	5,920.18
Other resources.....					19.59
Total.....	\$ 687,745.94	\$ 683,655.13	\$ 679,330.49	\$ 609,471.00	\$ 664,391.69

LIABILITIES.

Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....	30,000.00	30,000.00	30,000.00	40,000.00	40,000.00
Undivided profits, net.....	56.89	5,653.53	5,155.12	1,331.46	4,403.70
Notes rediscounted.....	428,188.99	413,893.86	419,260.46	346,576.93	74,660.00
Individual deposits.....	195.88	618.69	618.69	2,355.63	330,410.57
Due to banks (not reserve banks).....	773.82	773.82	1,053.95	1,903.57	2,453.86
Demand certificates of deposit.....	183,820.75	190,429.30	181,349.56	184,992.06	175,774.48
Time certificates of deposit.....	12,472.82	10,966.40	10,576.00	1,560.61	1,024.95
Cashier's checks.....	714.36	1,030.55	1,339.66	1,339.66	1,667.26
Reserved for interest.....	1,522.43	907.67	1,316.71	1,766.71	1,641.24
Reserved for taxes.....					
Total.....	\$ 687,745.94	\$ 683,655.13	\$ 679,330.49	\$ 609,471.00	\$ 664,391.69

Directors—A. S. Booth, P. G. Scott, G. F. Trotter.

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

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

NO. 197.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 47,069.40	\$ 45,577.89	\$ 61,318.23	\$ 55,018.73	\$ 40,645.90
Loans and discounts (secured by collateral).....	83,955.43	97,535.63	111,216.95	105,161.51	99,809.85
Loans on real estate.....	5,518.45	5,518.45	5,118.45	5,118.45	4,100.00
Overdrafts (secured and unsecured).....	1,041.25	38.25	4.92	5.44	32.19
Bonds to secure postal savings.....					968.55
Other bonds and securities.....	1,991.98	2,982.38	1,315.30	1,315.30	3,000.00
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Banking house.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Cash items (not including checks on other banks).....	500.00	3,664.66	252.38	253.57	202.71
Due from reserve banks.....	28,074.05	26,810.32	21,661.48	29,772.31	21,696.61

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Checks on other banks.....	454.31	2,000.00	200.00	300.00	200.00
Currency	3,624.00	4,361.00	2,142.00	2,407.00	5,666.00
Gold	3,170.00	3,235.00	3,040.00	1,800.00	1,975.00
Silver and fractional coin.....	429.27	579.47	1,327.00	449.59	963.67
Other resources .....	.....	23.00	28.00	42.00	151.13
Total	\$ 188,828.14	\$ 205,326.05	\$ 220,624.71	\$ 214,643.90	\$ 189,411.61
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Undivided profits, net.....	13,881.74	15,302.44	16,471.52	16,791.92	17,354.17
Bills payable .....	.....	10,000.00	25,000.00	25,000.00	.....
Individual deposits	104,143.03	107,335.99	95,894.39	74,372.83	87,177.06
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	15,803.37	17,687.62	28,258.80	43,479.15	29,880.38
Total	\$ 188,828.14	\$ 205,326.05	\$ 220,624.71	\$ 214,643.90	\$ 189,411.61
Directors—A. B. Ham, L. B. Herron, T. J. Herron, A. W. Johnston, A. F. Klinkerman, W. G. McAfee.					

THE LA VETA STATE BANK, LA VETA, HUERFANO COUNTY

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 33,074.29	\$ 32,570.17	\$ 35,516.54	\$ 35,256.30	\$ 43,687.03
Loans and discounts (secured by collateral).....	63,653.44	54,848.35	62,017.55	63,217.59	65,386.53
Loans on real estate.....	9,663.75	13,545.25	11,672.60	5,146.45	6,453.75
Overdrafts (secured and unsecured).....	170.68	442.08	440.39	1,005.35	1,384.44
United States bonds.....	.....	.....	1,050.00	7,550.00	.....
Other bonds and securities.....	1,184.05	7,845.85	6,744.89	2,054.42	3,798.89
Furniture and fixtures.....	3,000.00	2,944.50	2,944.50	2,944.50	2,845.00
Banking house	3,650.00	3,600.00	3,600.00	3,600.00	3,500.00
Other real estate.....	6,143.32	6,159.53	8,104.28	8,415.98	8,869.73
Due from banks (not reserve banks).....	8,254.59	8,617.60	7,702.27	8,524.71	5,594.17
Cash items (not including checks on other banks).....	.....	.....	.....	356.10	.....
Due from reserve banks.....	46,722.56	35,195.47	8,881.83	25,462.27	17,708.14
Currency	10,295.00	4,735.00	9,331.00	8,795.00	11,941.00
Gold	467.50	432.50	472.50	270.00	352.50
Silver and fractional coin.....	1,136.83	1,028.05	1,498.29	845.68	2,073.91
Expense account .....	.....	.....	.....	.....	20.78
Other resources .....	.....	.....	1,000.00	.....	.....
Total	\$ 187,416.01	\$ 171,964.35	\$ 160,976.64	\$ 173,444.35	\$ 173,615.87
H. M. Stockwell, President; C. L. Martin, Vice-President; W. L. Warner, Cashier.					

NO. 79.

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	1,600.00	1,750.00	1,750.00	1,750.00
Undivided profits, net	2,291.40	360.76	507.99	595.62
Bills payable .....	.....	.....	.....	7,000.00
Notes rediscounted	118,528.55	.....	106,034.49	1,600.00
Individual deposits	16,127.82	.....	2,111.49	8,604.04
Due to banks (not reserve banks)	67.50	.....	.....	97,553.42
Due to reserve banks	2,500.00	2,500.00	2,500.00	5,029.09
Demand certificates of deposit	29,829.61	32,883.54	30,757.69	2,500.00
Time certificates of deposit	74.55	1.55	1.55	35,273.89
Certified checks	1,396.58	149.50	187.58	81.90
Cashier's checks .....	.....	.....	.....	573.53
Total	\$ 187,416.01	\$ 171,964.35	\$ 160,976.64	\$ 173,444.35

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

Total

\$ 173,444.35

\$ 160,976.64

\$ 171,964.35

\$ 173,444.35

\$ 160,976.64

\$ 173,444.35

\$ 173,615.87

NO. 325.

FARMERS AND MERCHANTS BANK OF LIMON, LIMON, LINCOLN COUNTY

Frank Tompkins, President; R. T. Gates, Vice-President; J. C. Milne, Cashier; H. C. Fultz, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 18,067.84	\$ 25,031.77	\$ 24,569.21	\$ 24,221.36	\$ 23,450.72
Loans and discounts (secured by collateral)	46,825.71	49,078.50	49,059.01	40,782.27	51,416.75
Overdrafts (secured and unsecured)	270.65	865.55	64.75	237.69	266.11
United States bonds	750.40	4,283.01	8,336.44	5,110.27	7,447.34
Other bonds and securities	4,000.00	2,097.50	4,045.75	4,824.93	117.50
Furniture and fixtures	3,480.55	3,598.05	3,043.35	3,413.50	3,468.85
Due from banks (not reserve banks) .....	.....	.....	1,000.00	1,000.00	.....
Cash items (not including checks on other banks)	53.97	96.36	23.10	16.85	130.00
Due from reserve banks	5,802.28	12,579.81	8,163.73	11,819.88	25,860.91
Checks on other banks	508.02	579.18	33.45	102.55	1,362.23
Currency	857.00	2,994.00	2,802.00	717.00	540.00
Gold .....	.....	.....	.....	50.00	85.00
Silver and fractional coin	1,102.74	1,130.79	1,163.62	444.87	486.26
Total	\$ 81,719.16	\$ 102,334.52	\$ 102,304.41	\$ 92,741.17	\$ 114,631.67

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net	571.58	133.96	899.91	821.99	619.32
Bills payable	4,000.00	.....	.....	.....	.....
Notes rediscounted	13,980.00	13,680.00	10,430.00	14,373.70	4,144.00
Savings accounts	7,354.18	14,160.29	15,591.17	12,646.93	8,403.46
Individual deposits	27,544.32	47,311.49	48,017.70	25,713.76	66,175.04
Time certificates of deposit	1,365.00	1,365.00	250.00	4,255.35	5,905.88

FARMERS AND MERCHANTS BANK OF LIMON, LIMON, LINCOLN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Certified checks	.....	683.78	.....	.....	.....
Cashier's checks	.....	1,904.08	2,115.63	9,929.44	4,383.97
Total	.....	\$ 81,719.16	\$ 102,334.52	\$ 92,741.17	\$ 114,631.67
Directors—R. T. Gates, K. J. G. Herzberger, E. F. Kuhn, J. L. Middlemist, L. G. Miller, J. T. Osborne, Frank Tompkins.					

NO. 80.

THE LIMON STATE BANK, LIMON, LINCOLN COUNTY

J. M. McClure, President; J. D. Kessinger, W. H. Wells, F. R. Gill, Vice-Presidents; J. R. Leftwich, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	.....	\$ 68,928.77	\$ 81,730.35	\$ 73,974.90	\$ 64,300.00
Loans and discounts (secured by collateral)	.....	156,859.50	161,988.39	170,038.39	159,569.54
Loans on real estate	.....	7,374.91	6,529.40	3,567.72	3,567.92
Overdrafts (secured and unsecured)	.....	1,675.53	1,855.33	1,298.59	3,623.92
United States bonds	.....	6,042.58	8,900.00	8,350.00	24,525.00
Other bonds and securities	.....	3,278.30	4,181.60	435.84	2,558.10
Furniture and fixtures	.....	2,487.78	1,527.60	1,530.72	1,417.62
Banking house	.....	3,000.00	3,000.00	3,000.00	3,000.00
Other real estate	.....	2,239.74	2,000.00	1,005.01	1,351.16
Cash items (not including checks on other banks)	.....	.....	.....	.....	479.09
Due from reserve banks	.....	39,592.05	57,411.30	34,316.27	82,367.03
Checks on other banks	.....	698.46	28.01	.....	163.62
Currency	.....	4,105.00	4,935.00	7,739.00	4,073.00
Gold	.....	450.00	450.00	410.00	420.00
Silver and fractional coin	.....	2,701.37	2,073.87	2,522.39	1,938.95
Other resources	.....	21.64	42.91	324.25	1,839.28
Total	.....	\$ 301,721.96	\$ 323,830.91	\$ 315,987.19	\$ 299,871.17

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	.....	\$ 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
Undivided profits, net	.....	7,768.01	4,140.43	6,589.39	7,041.06
Notes rediscounted	.....	31,686.68	34,655.58	26,703.90	8,650.00
Individual deposits	.....	169,616.75	185,628.80	187,716.56	191,245.79
Due to reserve banks	.....	.....	.....	.....	1,748.15
Time certificates of deposit	.....	31,006.68	35,177.57	32,774.82	27,829.24
Certified checks	.....	7.03	.....	1,000.00	.....
Cashier's checks	.....	1,636.81	4,208.53	2,202.52	2,336.93
Other liabilities	.....	.....	20.00	.....	20.00
Total	.....	\$ 301,721.96	\$ 323,830.91	\$ 315,987.19	\$ 299,871.17
Directors—J. M. Baily, F. R. Gill, Smith Harper, J. D. Kessinger, J. M. McClure, Porter A. Thompson, W. H. Wells.					

Total \$ 354,794.23

THE LITTLETON STATE BANK, LITTLETON, ARAPAHOE COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 49,261.65	\$ 51,777.00	\$ 61,100.65	\$ 61,192.35	\$ 63,292.93
Loans and discounts (secured by collateral).....	58,856.43	62,239.66	84,500.00	71,081.63	53,395.00
Loans on real estate.....	3,500.00	3,900.00	2,700.00	5,525.00	7,380.00
Overdrafts (secured and unsecured).....	934.41	537.24	383.40	401.47	.....
United States bonds.....	7,000.00	5,300.00	11,828.00	10,800.00	28,705.00
Other bonds and securities.....	12,336.89	1,850.20	1,873.00	2,360.49	3,683.37
Furniture and fixtures.....	2,400.00	2,400.00	2,400.00	2,400.00	2,580.00
Banking house.....	.....	.....	.....	.....	11,000.00
Cash items (not including checks on other banks).....	292.63	427.30	252.50	317.15	747.23
Due from reserve banks.....	28,609.07	81,808.14	24,431.57	30,776.50	31,075.01
Checks on other banks.....	1,115.84	2,681.12	713.59	351.51	165.99
Currency.....	2,068.00	4,319.00	5,296.00	3,241.00	3,302.00
Gold.....	175.00	75.00	1,005.00	1,140.00	1,310.00
Silver and fractional coin.....	1,624.22	668.31	788.06	851.01	594.65
Other resources.....	2,493.32	785.00	75.00	425.55	.....
Total.....	\$ 170,667.46	\$ 218,767.97	\$ 197,346.77	\$ 190,863.66	\$ 207,231.18

LIABILITIES.

Capital stock.....	.....	.....	.....	.....	.....
Surplus fund.....	.....	.....	.....	.....	.....
Undivided profits, net.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Savings accounts.....	2,000.00	2,000.00	2,000.00	2,500.00	2,500.00
Dividends unpaid.....	1,969.41	1,086.19	2,321.78	1,599.68	2,008.67
Individual deposits.....	4,664.57	4,445.35	4,647.23	5,445.56	6,349.69
Due to banks (not reserve banks).....	.....	.....	.....	.....	.....
Demand certificates of deposit.....	112,349.74	156,280.92	134,397.26	120,907.35	135,350.66
Time certificates of deposit.....	3,500.00	4,456.00	3,501.88	4,302.73	3,813.81
Certified checks.....	1,008.00	120.00	96.45	96.45	19.45
Cashier's checks.....	30,175.74	35,379.51	33,756.37	35,360.04	34,468.65
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	\$ 170,667.46	\$ 218,767.97	\$ 197,346.77	\$ 190,863.66	\$ 207,231.18

Directors—Chas. A. Bryant, D. M. DeCamp, J. A. Graham, August Loehwing, Geo. J. Saar, D. H. Staley.

NO. 217.

THE EMERSON-BUCKINGHAM BANK AND TRUST COMPANY, LONGMONT, BOULDER COUNTY
(Nationalized September 10, 1918.)

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 269,568.25	\$ 238,897.69	\$ 158,264.15	\$ 161,919.64	.....
Loans and discounts (secured by collateral).....	94,357.31	95,303.81	100,270.54	139,664.77	.....
Loans on real estate.....	39,675.00	39,275.00	47,075.00	45,375.00	.....
Overdrafts (secured and unsecured).....	487.09	3,813.64	455.30	169.41	.....
United States bonds.....	5,000.00	6,750.00	8,050.00	7,950.00	.....
Bonds to secure postal savings.....	2,000.00	2,000.00	2,000.00	2,000.00	.....
Other bonds and securities.....	48,692.25	49,292.25	47,794.75	49,307.25	.....
Furniture and fixtures.....	2,000.00	2,115.00	2,115.00	2,115.00	.....
Cash items (not including checks on other banks).....	150.10	86.57	18.37	114.68	.....
Due from reserve banks.....	74,357.06	82,089.59	64,354.71	31,069.99	.....
Checks on other banks.....	1,752.25	1,141.56	2,147.66	2,705.38	.....
Currency.....	7,153.00	8,950.00	6,965.00	7,796.00	.....
Gold.....	2,960.00	3,125.00	3,402.50	3,472.50	.....
Silver and fractional coin.....	2,775.68	3,588.74	3,247.05	3,747.06	.....
Other resources.....	7,085.09	380.96	50.11	1,057.85	.....
Total.....	\$ 558,013.08	\$ 536,809.81	\$ 446,210.14	\$ 458,464.53	.....
LIABILITIES.					
Capital stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	.....
Surplus fund.....	45,000.00	45,000.00	45,000.00	50,000.00	.....
Undivided profits, net.....	2,670.51	3,788.59	8,274.48	1,448.97	.....
Bills payable.....	15,000.00	15,000.00	.....	15,000.00	.....
Savings accounts.....	46,081.44	41,664.17	37,423.98	39,266.72	.....
Postal savings accounts.....	743.95	600.00	582.00	589.52	.....
Trust funds.....	13,362.32	5,436.16	8,140.53	3,925.55	.....
Individual deposits.....	306,349.60	282,001.85	219,235.77	204,247.89	.....
Demand certificates of deposit.....	501.88	3,950.02	3,706.76	3,836.76	.....
Time certificates of deposit.....	77,273.00	81,183.70	72,011.15	88,826.77	.....
Cashier's checks.....	226.22	6,594.80	95.67	84.85	.....
Reserved for taxes.....	800.00	1,385.00	.....	637.37	.....
Other liabilities.....	4.16	205.52	1,739.80	600.13	.....
Total.....	\$ 558,013.08	\$ 536,809.81	\$ 446,210.14	\$ 458,464.53	.....

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

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE, BOULDER COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 35,086.00	\$ 35,098.70	\$ 36,244.75	\$ 28,133.50	\$ 43,749.13
Loans and discounts (secured by collateral).....	31,036.43	31,196.43	27,476.43	29,016.43	13,053.30
Loans on real estate.....	25,505.00	24,905.00	19,955.00	18,955.00	18,955.00
Overdrafts (secured and unsecured).....	55.01	80.48	39.03	14.73	30.71
United States bonds.....	1,050.00	2,066.91	1,062.76	3,062.62	5,373.05
Other bonds and securities.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Premium on bonds.....	15.00	15.00	15.00	15.00	15.00
Furniture and fixtures.....	1,065.51	1,092.51	1,092.51	1,000.00	1,000.00
Cash items (not including checks on other banks).....	27,960.92	22,383.38	16,052.35	13,828.14	26,488.57
Due from reserve banks.....	284.36	284.36	3,334.00	2,563.00	49.22
Checks on other banks.....	587.00	3,493.00	3,334.00	2,563.00	8,303.00
Currency.....	1,937.50	567.50	1,245.00	2,207.50	602.50
Gold.....	905.49	484.13	959.41	812.95	1,461.14
Silver and fractional coin.....					
Total.....	\$ 126,203.86	\$ 122,667.40	\$ 108,559.74	\$ 100,608.87	\$ 120,080.62

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,950.00	1,950.00	1,950.00	2,100.00	2,100.00
Undivided profits, net.....	35.97	530.73	1,443.90	11.49	1,490.70
Savings accounts.....	7,966.25	12,598.36	9,496.04	9,439.52	4,336.96
Individual deposits.....	96,543.58	87,666.44	75,947.93	67,768.99	91,106.23
Time certificates of deposit.....	3,222.50	4,911.73	4,711.73	4,928.73	6,046.73
Cashier's checks.....	1,485.56	10.14	10.14	1,360.14	.....
Total.....	\$ 126,203.86	\$ 122,667.40	\$ 108,559.74	\$ 100,608.87	\$ 120,080.62

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

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

Geo. W. Foote, President; J. Wesley Jones, A. A. Ferguson, Vice-Presidents; J. M. Cunningham, Cashier; L. B. Blair, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 272,017.13	\$ 287,391.12	\$ 267,997.47	\$ 293,991.19	\$ 332,826.44
Loans and discounts (secured by collateral).....	147,070.28	183,456.06	169,501.96	183,858.86	195,459.78
Loans on real estate.....	44,340.00	32,850.00	31,975.20	46,212.00	45,894.00
Overdrafts (secured and unsecured).....	626.37	1,278.95	4,626.59	3,385.29	4,105.16

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
United States bonds.....	44,619.08	8,800.00	8,500.00	7,000.00	22,800.00
Other bonds and securities.....	2,500.00	49,019.08	43,299.08	41,101.68	51,206.68
Furniture and fixtures.....	20,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Banking house.....	30,971.55	30,959.55	30,157.55	30,157.55	30,157.55
Other real estate.....	1,245.81	9,797.21	811.03	491.22	.....
Due from banks (not reserve banks).....	1,371.05	152.19	503.60	406.60	539.17
Cash items (not including checks on other banks).....	195,775.22	117,398.57	123,170.05	76,215.53	41,982.32
Due from reserve banks.....	1,303.95	13,322.87	3,403.00	5,942.40	10,834.15
Checks on other banks.....	18,553.00	11,200.00	10,408.00	13,162.00	16,638.00
Currency.....	3,452.50	4,165.00	4,510.00	4,350.00	4,525.00
Gold.....	6,694.77	4,504.72	4,359.91	3,895.48	6,463.65
Silver and fractional coin.....	.....	.....	.....	.....	.....
Total.....	\$ 790,540.71	\$ 776,795.32	\$ 725,723.44	\$ 732,669.80	\$ 785,931.90

LIABILITIES.

Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	33,000.00	33,000.00	33,000.00	34,000.00	34,000.00
Undivided profits, net.....	2,123.37	1,637.75	3,768.87	3,900.21	6,676.64
Bills payable.....	.....	.....	10,000.00	10,000.00	50,000.00
Notes rediscounted.....	.....	.....	.....	15,000.00	36,990.00
Savings accounts.....	99,750.51	92,794.38	75,388.79	73,475.41	75,318.25
Individual deposits.....	343,417.85	325,405.32	322,597.09	254,539.25	258,407.80
Due to banks (not reserve banks).....	320.83	.....	.....	500.00	5,044.26
Demand certificates of deposit.....	5,518.06	8,446.68	6,338.66	7,139.18	10,363.33
Time certificates of deposit.....	199,456.65	199,388.81	171,584.14	230,331.50	206,825.74
Cashier's checks.....	6,953.44	16,122.38	3,045.89	3,784.25	2,305.88
Total.....	\$ 790,540.71	\$ 776,795.32	\$ 725,723.44	\$ 732,669.80	\$ 785,931.90

Directors—L. B. Blair, W. T. Bransom, J. M. Cunningham, E. K. C. Evans, A. A. Ferguson, Geo. W. Foote, J. Wesley Jones, H. E. Kelley, L. J. Mack.

NO. 84.

STATE BANK OF LYONS, LYONS, BOULDER COUNTY

W. R. Kincaid, President; M. W. Turner, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 29,191.38	\$ 24,087.80	\$ 25,317.38	\$ 25,280.61	\$ 22,488.56
Loans and discounts (secured by collateral).....	13,916.60	18,509.10	23,320.85	22,554.43	21,598.63
Loans on real estate.....	8,250.00	7,735.00	7,475.00	7,475.00	8,225.00
Overdrafts (secured and unsecured).....	493.40	746.43	253.06	573.18	1,272.54
United States bonds.....	1,350.00	1,350.00	2,500.00	2,350.00	2,815.00
Other bonds and securities.....	3,912.50	3,007.50	3,302.50	3,257.50	2,270.00

Furniture and fixtures	1,701.60	1,795.00	1,828.50	2,423.50	2,383.50
Banking house	6,597.92	6,550.00	6,550.00	6,550.00	6,550.00
Other real estate	1,685.00	1,641.00	1,641.00	1,625.00	275.00
Cash items (not including checks on other banks) ..	.44	51.51	43.08	24.05	2.58
Due from reserve banks	5,254.23	7,250.83	11,304.20	5,270.28	6,127.68
Checks on other banks		215.00			
Currency	917.00	1,231.00	1,629.00	2,795.00	1,492.00
Gold	1,320.00	1,405.00	1,382.50	1,527.50	1,722.50
Silver and fractional coin	874.33	451.48	347.90	576.50	937.15
Other resources	167.57	393.62	285.51	107.76	
Total	\$ 75,631.97	\$ 76,420.27	\$ 87,180.48	\$ 82,390.31	\$ 78,160.14
LIABILITIES.					
Capital stock	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus fund	500.00	600.00	600.00	600.00	650.00
Undivided profits, net	1,136.79	283.79	370.03	669.67	176.23
Bills payable	4,000.00	4,000.00	4,000.00	6,500.00	4,000.00
Individual deposits	28,436.78	30,868.89	43,456.17	26,628.36	37,864.10
Time certificates of deposit	29,558.40	28,402.91	26,524.62	31,462.62	23,415.47
Reserved for taxes		264.68	229.66	229.66	54.34
Other liabilities				4,300.00	
Total	\$ 75,631.97	\$ 76,420.27	\$ 87,180.48	\$ 82,390.31	\$ 78,160.14

Directors—W. R. Kincaid, O. J. Ramey, M. W. Turner.

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY

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

NO. 243.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 23,989.10	\$ 30,097.35	\$ 29,015.95	\$ 29,524.90	\$ 19,773.40
Loans and discounts (secured by collateral)	4,531.00	7,160.00	8,185.00	9,933.00	11,674.00
Loans on real estate	2,190.00	3,120.00	3,080.00	3,055.00	6,150.00
Other bonds and securities	1,853.00	3,707.72	4,653.10	4,639.85	6,458.40
Furniture and fixtures	900.00	900.00	900.00	900.00	900.00
Due from reserve banks	66,735.92	26,582.72	17,735.67	16,146.60	29,678.46
Currency	2,995.00	2,075.00	3,051.00	2,121.00	806.00
Gold	5.00		25.00	17.50	55.00
Silver and fractional coin	240.00	411.05	301.80	336.53	155.69
Total	\$ 103,439.02	\$ 74,053.84	\$ 66,947.52	\$ 66,674.38	\$ 75,650.95
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,420.00	1,510.00	1,510.00	1,510.00	1,600.00
Undivided profits, net	1,419.00	1,146.86	1,450.24	1,659.00	1,639.72

THE COLONIAL STATE BANK, MANASSA, CONEJOS COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Dividends unpaid	.....	.....	.....	.....	50.00
Individual deposits	88,743.97	59,747.13	52,366.06	51,832.53	60,479.73
Time certificates of deposit	1,659.00	1,554.00	1,511.00	1,561.00	1,096.00
Cashier's checks	197.05	95.85	110.22	111.85	785.50
Total	\$ 103,439.02	\$ 74,053.84	\$ 66,947.52	\$ 66,674.38	\$ 75,650.95

Directors—Jose C. Cantu, Samuel Jackson, Christen Jensen, A. E. Upton, G. A. VanFradenburg.

NO. 85.

THE BANK OF MANITOU, MANITOU, EL PASO COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 33,679.90	\$ 42,168.04	\$ 53,381.69	\$ 48,071.08	\$ 53,830.66
Loans and discounts (secured by collateral)	67,731.45	55,741.51	51,219.20	45,758.07	78,409.32
Loans on real estate	29,906.50	26,868.26	25,039.35	18,950.52	18,574.92
Overdrafts (secured and unsecured)	72.20	807.42	81.85	55.58	295.14
United States bonds	2,335.49	1,507.83	2,049.84	3,048.44	3,763.59
Other bonds and securities	3,480.37	3,480.37	3,480.37	3,976.63	3,976.63
Furniture and fixtures	1,458.00	1,458.00	1,458.00	1,458.00	1,685.14
Other real estate	.....	.....	.....	3,801.43	3,451.43
Due from banks (not reserve banks)	15,982.08	1,280.82	.....	.....	20,945.14
Cash items (not including checks on other banks)	.....	.....	.....	.....	363.35
Due from reserve banks	49,791.26	59,339.82	36,004.66	56,432.83	56,039.20
Checks on other banks	219.20	2,274.39	633.03	463.04	.....
Currency	2,754.00	4,629.00	5,193.00	9,800.00	5,639.00
Gold	712.50	1,327.50	1,462.50	1,687.50	2,045.00
Silver and fractional coin	1,178.11	1,236.94	1,497.55	1,058.23	1,886.73
Other resources	.....	.....	988.96	672.96	590.85
Total	\$ 209,301.06	\$ 202,119.90	\$ 182,490.00	\$ 195,234.31	\$ 251,496.10

LIABILITIES.

Capital stock	.....	.....	.....	.....	.....
Surplus fund	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Undivided profits, net	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Savings accounts	561.75	318.70	859.37	103.96	3,721.76
Dividends unpaid	4,778.62	4,161.93	3,598.50	5,267.98	9,014.34
Individual deposits	800.00	.....	.....	800.00	8.00
Due to banks (not reserve banks)	148,975.13	118,921.17	116,971.15	140,036.37	194,906.58
Demand certificates of deposit	400.00	20,048.33	10,142.93	.....	.....
	.....	400.00	28.15	3.15	3.15

Time certificates of deposit.....	23,701.30	24,021.45	20,644.60	9,254.60	12,172.00
Certified checks.....	.....	7.85	.....	275.00	78.26
Cashier's checks.....	5,084.26	9,240.47	5,245.30	14,493.25	6,592.01
Total.....	\$ 209,301.06	\$ 202,119.90	\$ 182,490.00	\$ 195,234.31	\$ 251,496.10

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

NO. 337.

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

W. C. Beaty, President; R. R. Beaty, Vice-President; W. H. Glaskin, Jr., Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 109,947.35	\$ 99,206.73	\$ 104,123.60	\$ 104,618.64	\$ 118,727.85
Loans and discounts (secured by collateral).....	27,792.10	27,870.41	48,594.60	57,997.60	70,265.70
Loans on real estate.....	15,100.00	17,000.00	8,000.00	.....	4,500.00
Overdrafts (secured and unsecured).....	133.24	116.84	875.72	85.30	.....
United States bonds.....	.....	350.00	400.00	400.00	1,450.00
Other bonds and securities.....	20,885.69	25,575.79	19,753.92	17,353.34	14,629.67
Due from banks (not reserve banks).....	.....	.....	.....	.....	.....
Cash items (not including checks on other banks).....	.....	1,050.00	.....	.....	.....
Due from reserve banks.....	89,344.96	139,733.82	115,019.44	93,736.60	55,398.18
Checks on other banks.....	103.60	772.50	183.42	260.13	14.22
Currency.....	8,283.00	4,640.00	5,658.00	6,283.00	5,983.00
Gold.....	2,067.50	2,217.50	2,060.00	2,070.00	2,085.00
Silver and fractional coin.....	2,015.89	2,044.44	1,786.28	1,455.36	3,473.61
Other resources.....	.....	.....	.....	5,000.00	45.56
Total.....	\$ 275,673.33	\$ 320,578.03	\$ 306,454.98	\$ 304,259.97	\$ 276,572.79

LIABILITIES.

Capital stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund.....	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net.....	5,298.06	2,069.07	3,306.49	862.69	462.24
Individual deposits.....	204,025.81	252,036.31	225,665.92	234,551.71	203,430.96
Time certificates of deposit.....	36,349.46	36,472.65	47,482.57	38,845.57	42,090.83
Cashier's checks.....	.....	.....	.....	.....	588.76
Total.....	\$ 275,673.33	\$ 320,578.03	\$ 306,454.98	\$ 304,259.97	\$ 276,572.79

Directors—John W. Beaty, R. R. Beaty, W. C. Beaty.

THE MARBLE CITY STATE BANK, MARBLE, GUNNISON COUNTY
(Liquidated September 17, 1918.)

W. M. Dinkel, President; Oscar Holland, Vice-President; L. C. Summers, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 6,760.45	\$ 7,880.60	\$ 6,624.50	\$ 6,619.50	.....
Loans and discounts (secured by collateral).....	9,515.00	8,318.85	4,892.10	4,800.00	.....
Loans on real estate.....	2,500.00	2,500.00	2,500.00	2,500.00	.....
Other bonds and securities.....	11,398.19	11,398.19	11,394.69	12,098.69	.....
Furniture and fixtures.....	1,200.00	1,200.00	1,200.00	1,200.00	.....
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	.....
Due from banks (not reserve banks).....	775.58	1,892.34	5,483.13	905.87	.....
Cash items (not including checks on other banks).....	70.90	228.00	10.00	15.00	.....
Due from reserve banks.....	5,525.77	3,793.39	7,298.84	6,124.48	.....
Checks on other banks.....	.....	.....	.....	55.00	.....
Currency.....	2,372.00	965.00	1,380.00	1,392.00	.....
Gold.....	1,165.00	1,165.50	1,160.50	1,180.50	.....
Silver and fractional coin.....	658.79	617.81	552.54	515.65	.....
Total.....	\$ 44,441.68	\$ 42,459.68	\$ 44,996.30	\$ 39,906.69	.....
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	.....
Undivided profits, net.....	1,832.49	1,481.60	1,589.33	1,303.56	.....
Individual deposits.....	15,417.07	13,841.91	14,371.54	12,110.45	.....
Times certificates of deposit.....	11,628.12	12,001.17	11,819.53	10,315.18	.....
Cashier's checks.....	564.00	135.00	2,215.90	1,177.50	.....
Total.....	\$ 44,441.68	\$ 42,459.68	\$ 44,996.30	\$ 39,906.69	.....
Directors—W. M. Dinkel, Oscar Holland, L. C. Summers.					

THE MATHESON STATE BANK, MATHESON, ELBERT COUNTY

Perry Davis, President; Fleda Lee Norris, Vice-President; M. W. Norris, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 12,836.90	\$ 15,844.42	\$ 13,465.28	\$ 21,711.31	\$ 25,341.60
Loans and discounts (secured by collateral).....	31,601.75	28,761.85	28,895.89	29,164.75	27,758.54
Overdrafts (secured and unsecured).....	576.61	164.44	167.19	960.00	587.74
United States bonds.....	.....	.....	3,250.00	1,000.00	4,030.00

Other bonds and securities.....	467.45	725.15	962.65	816.84
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 reserve banks.....	10,607.88	11,053.38	7,386.48	8,537.71
Checks on other banks.....	730.05	1,914.95	686.39	822.48
Currency.....	1,975.00	4,020.00	1,940.00	1,735.00
Gold.....	810.00	810.00	820.00	850.00
Silver and fractional coin.....	764.10	742.99	428.21	456.00
Expense account.....	718.34	816.93	646.43	367.43
Other resources.....				
Total.....	\$ 64,438.08	\$ 68,204.11	\$ 61,998.52	\$ 74,653.34

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
Bills payable.....	3,500.00	5,000.00		
Notes rediscouted.....				7,572.63
Individual deposits.....	46,857.39	49,148.77	46,878.97	47,834.72
Time certificates of deposit.....	2,849.60	2,695.00	3,480.65	6,276.83
Cashier's checks.....	231.09	360.34	638.90	1,969.16
Total.....	\$ 64,438.08	\$ 68,204.11	\$ 61,998.52	\$ 74,653.34

Directors—Perry Davis, Gordon Hollis, Fleda Lee Norris, M. W. Norris, O. M. White.

THE BANK OF MAYBELL, MAYBELL, MOFFAT COUNTY

W. T. Smith, President; R. S. Hamilton, Vice-President; S. H. Kunau, Cashier.

NO. 353.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....					\$ 10,574.75
Loans and discounts (secured by collateral).....					7,230.00
Other bonds and securities.....					488.58
Furniture and fixtures.....					1,117.98
Banking house.....					2,236.26
Due from banks (not reserve banks).....					3,171.35
Due from reserve banks.....					4,074.07
Currency.....					1,339.00
Gold.....					22.50
Silver and fractional coin.....					363.37
Total.....					\$ 30,617.86

LIABILITIES.					
Capital stock.....					\$ 10,000.00
Surplus fund.....					1,000.00
Undivided profits, net.....					67.19

THE BANK OF MAYBELL, MAYBELL, MOFFAT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Individual deposits	18,749.04
Time certificates of deposit	658.61
Cashier's checks	143.02
Total	\$ 30,617.86

Directors—R. S. Hamilton, S. H. Kunau, G. B. Maudlin, W. T. Smith, W. P. Wagner.

NO. 303.

THE MEAD STATE BANK, MEAD, WELD COUNTY

A. F. Peters, President; W. E. Letford, Vice-President; J. E. Kitts, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 38,690.06	\$ 39,242.69	\$ 54,299.10	\$ 53,753.75	\$ 84,472.29
Loans and discounts (secured by collateral)	26,698.81	29,138.62	19,531.35	23,001.68	31,905.13
Loans on real estate	3,380.00	2,960.00	2,390.00	2,690.00	3,297.31
Overdrafts (secured and unsecured)	889.34	427.63	515.17	13.32	.....
United States bonds	.....	50.00	280.93	.....	.....
Other bonds and securities	.....	608.78	.....	2,459.13	1,316.39
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)	8,848.23	16,668.72	3,108.59	4,839.11	8,583.50
Cash items (not including checks on other banks)	.....	.....	30.00	949.00	1,274.65
Due from reserve banks	20,800.09	5,305.38	12,157.84	19,493.40	11,655.91
Checks on other banks	670.00	593.13	173.32	666.48	11,182.03
Currency	3,962.00	3,842.00	2,290.00	3,058.00	1,655.00
Gold	92.50	15.00	10.00	1,193.08	.....
Silver and fractional coin	1,003.31	1,047.43	914.41	.....	820.14
Total	\$ 107,034.34	\$ 101,999.38	\$ 97,700.71	\$ 114,116.95	\$ 158,162.35

LIABILITIES.

Capital stock	.....	.....	.....	.....	.....
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	2,500.00	2,500.00	2,500.00	4,000.00	4,000.00
Individual deposits	272.27	1,104.05	1,582.49	332.29	2,614.98
Demand certificates of deposit	86,403.74	72,305.61	59,434.76	66,948.69	110,807.34
Time certificates of deposit	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Cashier's checks	5,309.70	13,932.92	20,877.35	30,067.49	25,405.00
Other liabilities	548.63	156.80	1,263.61	558.48	697.53
Total	\$ 107,034.34	\$ 101,999.38	\$ 97,700.71	\$ 114,116.95	\$ 158,162.35

Directors—H. E. Brennan, J. E. Kitts, W. E. Letford, E. H. Markham, A. F. Peters, John Reese, W. L. McCaslin.

NO. 137.

THE BANK OF MEEKER, MEEKER, RIO BLANCO COUNTY

J. A. Rendle, President; R. R. Horth, Vice-President; A. C. Moulton, Cashier; J. W. Rigby, Assistant Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 119,514.49	\$ 135,034.20	\$ 148,850.83	\$ 150,470.86	\$ 146,821.19
Loans and discounts (secured by collateral).....	59,513.28	74,208.85	86,188.72	77,453.65	64,071.96
Loans on real estate.....	19,658.60	17,347.34	12,832.34	12,628.86	9,128.86
Overdrafts (secured and unsecured).....	6,214.18	6,829.19	3,271.60	5,872.17	9,149.91
United States bonds.....			1,000.00	1,911.10	1,956.51
Other bonds and securities.....	5,843.84	4,892.94	2,450.05	2,357.64	3,098.39
Furniture and fixtures.....	2,018.30	2,018.30	2,143.40	2,036.23	2,036.23
Other real estate.....	1,750.00	1,750.00	1,433.36	1,433.36	4,622.23
Due from banks.....	5,565.68	1,685.95	1,242.46	1,060.06	3,235.62
Due from banks (not reserve banks).....	123.75	20.20		2,300.00	10.49
Cash items (not including checks on other banks).....	98,415.41	46,089.54	29,185.20	16,367.66	39,936.79
Due from reserve banks.....	9,516.00	10,641.00	7,721.00	7,523.00	5,085.00
Currency.....	3,830.00	3,810.00	3,820.00	3,825.00	3,812.50
Gold.....	1,831.45	1,038.30	1,127.64	1,657.80	1,551.92
Silver and fractional coin.....					406.81
Expense account.....					
Other resources.....	3,000.00				
Total	\$ 336,794.98	\$ 305,365.81	\$ 301,266.60	\$ 286,897.39	\$ 294,924.41
LIABILITIES.					
Capital stock.....					
Surplus fund.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Undivided profits, net.....	8,000.00	8,000.00	8,000.00	8,000.00	9,000.00
Individual deposits.....	2,525.30	1,381.42	2,851.26	3,507.38	
Due to banks.....	174,582.42	136,525.80	139,323.33	122,493.51	140,556.83
Due to banks (not reserve banks).....		5,459.91	1,474.69	3,119.69	3,205.35
Time certificates of deposit.....	135,231.79	138,175.78	133,719.79	133,723.28	113,410.33
Cashier's checks.....	1,455.47	822.90	897.53	1,053.53	13,186.90
Other liabilities.....					565.00
Total	\$ 336,794.98	\$ 305,365.81	\$ 301,266.60	\$ 286,897.39	\$ 294,924.41

Owners: 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, 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 W. Brodt, Alden F. Brodt, Mrs. B. B. Macciferie, J. D. Reed, J. W. Rigby, R. G. Brodt, A. C. Moulton, A. P. Wood, L. H. Spilker, Will Simms, J. E. Osborne, Fred Kelley, 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. P. Caldwell, Julia Caldwell, E. O. Lloyd, J. M. Whetstone, G. E. Haverstick, G. E. Haverstick (Trustee), Ralph Cannam, Elvin E. Green, R. H. Green, B. J. Hofstetter, G. H. Watson.

NO. 75.

THE MERINO STATE BANK, MERINO, LOGAN COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 47,878.02	\$ 50,223.62	\$ 55,949.90	\$ 66,701.53	\$ 76,553.90
Loans and discounts (secured by collateral).....	68,707.17	70,331.98	50,888.92	40,144.08	37,385.15
Loans on real estate.....	2,860.00	2,860.00	1,660.00	1,660.00	130.00
Overdrafts (secured and unsecured).....	640.02	383.00	738.96	694.68	1,153.52
United States bonds.....	.....	400.00	200.00	1,369.17	2,800.00
Bonds to secure postal savings.....	.....	.....	.....	.....	1,128.80
Other bonds and securities.....	857.18	879.11	2,177.79	793.26	.....
Furniture and fixtures.....	1,600.00	1,500.00	2,215.00	2,215.00	1,996.00
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Other real estate.....	704.78	600.00	600.00	600.00	66.67
Cash items (not including checks on other banks).....	.....	69.32	.....	.....	.....
Due from reserve banks.....	36,686.21	25,304.85	20,149.15	20,011.42	14,562.40
Checks on other banks.....	54.93	201.61	42.81	66.03	231.60
Currency.....	5,927.00	6,969.00	5,939.00	3,597.00	3,515.00
Gold.....	1,050.00	1,122.50	842.50	862.50	907.50
Silver and fractional coin.....	957.12	891.06	977.83	760.12	782.15
Other resources.....	61.34	111.68	66.59	111.19	389.16
Total	\$ 169,483.77	\$ 163,347.73	\$ 143,948.45	\$ 141,085.98	\$ 143,101.85
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,000.00	3,500.00	3,500.00	3,500.00	3,800.00
Undivided profits, net.....	3,217.61	1,097.77	1,597.14	2,073.91	1,530.80
Bills payable.....	.....	.....	5,000.00	5,000.00	10,000.00
Savings accounts.....	.....	3,543.78	4,427.44	5,496.02	10,167.11
Individual deposits.....	113,633.18	116,912.66	93,371.20	84,165.34	72,489.57
Due to banks (not reserve banks).....	.....	.....	.....	.....	3,120.00
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	6,127.37	2,500.00
Time certificates of deposit.....	33,543.64	24,937.50	22,898.57	23,526.18	22,772.33
Certified checks.....	1,065.75	.....	.....	.....	.....
Cashier's checks.....	2,523.59	856.02	654.10	1,197.16	6,722.04
Total	\$ 169,483.77	\$ 163,347.73	\$ 143,948.45	\$ 141,085.98	\$ 143,101.85
Directors—C. R. Johnson, L. B. Propst, T. K. Propst.					

FIRST STATE BANK OF MESITA, MESITA, COSTILLA COUNTY

H. G. Wetherell, President and Cashier; W. A. Lewis, Vice-President.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 46,312.00	\$ 43,262.87	\$ 47,571.36	\$ 41,887.83	\$ 35,408.85
Loans and discounts (secured by collateral)	36,303.66	43,458.09	43,222.61	39,129.45	43,210.83
Loans on real estate	5,990.00	4,547.19	4,547.19	4,547.19	9,417.19
Overdrafts (secured and unsecured)	440.00	249.00	119.47	197.68	197.02
Other bonds and securities	1,321.49	3,125.26	2,872.54	2,095.63	4,122.48
Furniture and fixtures	2,500.00	2,500.00	2,500.00	2,500.00	2,300.00
Other real estate	1,000.00	1,000.00			
Due from reserve banks	35,555.92	28,939.83	22,930.80	17,966.16	18,018.25
Currency	3,800.00	4,350.00	5,876.00	4,655.00	5,050.00
Gold		85.00	75.00	95.00	90.00
Silver and fractional coin	783.20	808.93	855.45	760.56	233.04
Total	\$ 134,006.27	\$ 132,326.17	\$ 130,570.42	\$ 113,834.50	\$ 118,047.66

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	6,500.00	6,500.00	6,500.00	6,500.00	7,500.00
Undivided profits, net	396.78	1,189.88	2,575.03	2,760.60	933.84
Bills payable				10,800.00	
Notes rediscounted	9,015.00		4,100.00		17,125.00
Individual deposits	96,000.23	101,687.37	88,509.56	68,373.70	70,164.56
Demand certificates of deposit	3,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	8,594.26	10,448.92	15,215.83	12,900.20	9,824.26
Certified checks			1,070.00		
Total	\$ 134,006.27	\$ 132,326.17	\$ 130,570.42	\$ 113,834.50	\$ 118,047.66

Directors—W. A. Lewis, H. G. Wetherell, Venice B. Wetherell.

FIRST STATE BANK OF MILLIKEN, MILLIKEN, WELD COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 21,094.12	\$ 19,499.64	\$ 24,371.65	\$ 23,535.47	\$ 35,720.65
Loans and discounts (secured by collateral)	17,842.38	16,359.46	17,167.08	23,295.95	11,184.13
Loans on real estate	793.20	793.20	793.20	793.20	800.00
Overdrafts (secured and unsecured)	31.17	22.89	45.49	17.24	181.71
United States bonds					2,000.00
Other bonds and securities	2,146.62	2,133.24	462.07	3,837.28	1,201.49
Total	\$ 41,807.49	\$ 38,818.42	\$ 42,769.62	\$ 51,464.93	\$ 50,927.93

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Furniture and fixtures.....	1,750.00	1,750.00	1,750.00	1,650.00	1,650.00
Other real estate.....	340.00	340.00	340.00	340.00	340.00
Cash items (not including checks on other banks).....			2,000.00		
Due from reserve banks.....	14,000.32	16,801.92	11,481.70	6,611.73	10,917.66
Currency.....	830.00	1,905.00	1,065.00	500.00	730.00
Gold.....	70.00	90.00			5.00
Silver and fractional coin.....	363.55	633.63	728.30	141.15	458.05
Total	\$ 59,261.36	\$ 60,328.98	\$ 60,204.49	\$ 60,722.02	\$ 65,188.69
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	2,000.00	2,000.00
Undivided profits, net.....	1,034.79	1,114.08	1,844.07	1,295.33	1,951.64
Individual deposits.....	39,281.61	32,461.83	35,411.19	34,195.67	39,051.70
Demand certificates of deposit.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit.....	5,686.45	7,895.65	10,132.62	11,488.92	10,322.09
Cashier's checks.....	758.51	6,357.42	316.61	242.10	363.26
Total	\$ 59,261.36	\$ 60,328.98	\$ 60,204.49	\$ 60,722.02	\$ 65,188.69
Directors—C. E. Wilson, J. H. Wilson, S. T. Wilson.					

THE BANK OF MOFFAT, MOFFAT, SAGUACHE COUNTY

Thos. Saffell, President; G. E. Shearer, Vice-President; E. G. Hall, Cashier.

NO. 205.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 9,652.48	\$ 13,537.93	\$ 16,884.52	\$ 11,935.02	\$ 12,003.17
Loans and discounts (secured by collateral).....	11,874.43	16,377.23	13,543.16	14,772.95	27,124.75
Overdrafts (secured and unsecured).....	509.90	247.82	112.25	326.00	2,649.87
United States bonds.....	180.00	300.00	300.00	300.00	300.00
Other bonds and securities.....	264.88	264.88	235.44	735.44	974.74
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house.....	1,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Cash items (not including checks on other banks).....					
Due from reserve banks.....	14,705.00	10,098.17	3,145.45	10,128.43	844.89
Currency.....	814.00	520.00	384.00	690.00	1,101.00
Gold.....	30.00	55.00	65.00	75.00	40.00
Silver and fractional coin.....	616.78	627.38	703.50	439.53	350.90
Expense account.....					135.10
Total	\$ 41,347.47	\$ 44,728.41	\$ 38,073.32	\$ 42,605.12	\$ 48,224.42

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,800.00	2,300.00	2,300.00	2,300.00
Undivided profits, net	1,568.00	194.92	131.29	58.83
Bills payable .....	.....	4,000.00	4,000.00	6,000.00
Notes rediscounted .....	.....	.....	.....	.....
Individual deposits	19,951.12	22,262.64	16,775.25	19,924.24
Demand certificates of deposit	1,800.00	1,800.00	1,800.00	1,800.00
Time certificates of deposit	4,251.87	3,718.12	2,782.55	2,332.55
Cashier's checks	1,976.48	452.73	284.23	189.50
Total	\$ 41,347.47	\$ 44,728.41	\$ 38,073.32	\$ 42,605.12

Directors—E. G. Hall, Wm. Kugler, Thos. Saffell, G. E. Shearer, Edwin Tobler.

NO. 223.

THE WALLACE STATE BANK, MONTE VISTA, RIO GRANDE COUNTY

John T. Wallace, President; R. L. Stitt, Vice-President; R. J. Kavelec, Cashier; Wested Wallace, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 382,150.23	\$ 435,502.73	\$ 374,985.40	\$ 366,420.94	\$ 424,750.12
Loans and discounts (secured by collateral)	207,870.02	143,238.22	171,205.04	157,102.79	128,740.50
Loans on real estate	55,665.63	36,734.17	48,649.17	46,844.22	43,284.17
Overdrafts (secured and unsecured)	2,305.84	1,178.02	178.73	2,263.56	3,950.96
United States bonds	36,250.00	24,500.00	56,627.50	31,600.00	51,950.00
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	3,000.00
Other bonds and securities	7,716.93	10,408.69	9,509.56	12,320.21	15,801.92
Furniture and fixtures	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Banking house	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00
Other real estate	2,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Due from banks (not reserve banks)	22,679.84	29,462.57	54,099.51	22,705.06	52,608.79
Cash items (not including checks on other banks) .....	.....	.....	.....	.....	.....
Due from reserve banks	122,750.20	163,761.29	115,444.34	100,730.27	76,807.34
Checks on other banks	4,549.67	21,459.55	6,193.16	899.37	5,191.67
Currency	17,117.00	14,656.00	22,506.00	21,298.00	17,790.00
Gold	5,940.00	6,185.00	6,537.50	6,437.50	8,257.50
Silver and fractional coin	7,305.39	7,093.07	4,690.86	3,551.56	4,372.13
Other resources	150.00	10,356.00	356.00	2,188.40	980.01
Total	\$ 902,450.75	\$ 939,535.31	\$ 907,997.78	\$ 809,503.86	\$ 865,956.50

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	6,000.00	7,000.00
Undivided profits, net	13,217.05	2,520.65	12,227.12	14,017.70	9,227.22
Savings accounts	54,202.78	50,724.10	50,213.65	47,241.74	59,233.83

THE WALLACE STATE BANK, MONTE VISTA, RIO GRANDE COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Postal savings accounts.....	4,296.49	4,140.30	4,106.30	3,157.10	2,242.10
Individual deposits.....	541,139.04	591,030.02	551,758.04	465,036.77	547,535.02
Due to banks (not reserve banks).....	9,667.64	13,121.71	7,794.32	4,405.71	5,211.36
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	166,886.89	165,514.61	167,877.74	163,508.61	127,553.38
Certified checks.....	146.70	46.70	46.70	46.70	280.50
Cashier's checks.....	1,894.16	1,437.22	2,973.91	1,089.53	2,673.09
Total.....	\$ 902,450.75	\$ 939,535.31	\$ 907,997.78	\$ 809,503.86	\$ 865,956.50

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

NO. 166.

HOME STATE BANK, MONTROSE, MONTROSE COUNTY

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 67,027.09	\$ 68,157.10	\$ 73,540.80	\$ 71,460.70	\$ 25,001.28
Loans and discounts (secured by collateral).....	97,218.80	90,674.00	118,597.65	135,935.74	211,077.27
Loans on real estate.....	8,480.00	8,480.00	4,680.95	4,680.95	6,420.00
Overdrafts (secured and unsecured).....	55.72	28.95	55.75	60.47	108.70
United States bonds.....	5,520.43	6,334.69	9,185.43	.....	27,400.00
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	10,408.28	10,643.44	10,916.89	12,116.66	11,575.37
Premium on bonds.....	35.41	35.41	35.41	35.41	35.41
Furniture and fixtures.....	4,466.56	4,000.00	4,000.00	4,153.25	4,153.25
Banking house.....	.....	.....	.....	.....	39,500.00
Cash items (not including checks on other banks).....	26,172.73	46,732.89	56,700.84	1,483.11	249.23
Checks from reserve banks.....	8,989.56	8,848.63	7,768.37	24,006.55	37,435.13
Checks on other banks.....	8,449.00	4,721.00	4,451.00	2,377.77	9,851.44
Currency.....	240.00	2,070.00	160.00	2,431.00	5,099.00
Gold.....	2,234.22	1,168.91	815.80	302.50	560.00
Silver and fractional coin.....	.....	.....	.....	574.08	1,281.87
Other resources.....	.....	.....	1,875.33	18,185.43	.....
Total.....	\$ 240,297.80	\$ 252,895.02	\$ 293,784.22	\$ 278,803.62	\$ 380,747.95

C. O. Earnest, President; J. F. Krebs, Vice-President; J. S. Hill, Cashier; I. E. Clark, Asst. Cashier; Mildred J. Seeley, Asst. Cashier.

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 60,000.00
Surplus fund.....	1,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Undivided profits, net.....	5,316.55	640.41	1,646.94	1,444.29	5,582.98
Bills payable.....	.....	.....	.....	30,000.00	5,000.00
Savings accounts.....	8,665.44	10,724.04	9,223.62	8,755.82	7,494.04
Postal savings accounts.....	923.97	935.61	907.61	919.13	919.02

Individual deposits	148,214.35	164,340.66	206,002.00	170,329.88	239,017.20
Time certificates of deposit	44,901.24	42,602.05	42,872.45	33,743.65	55,944.89
Certified checks					50.00
Cashier's checks	912.25	1,602.25	1,081.60	1,560.85	4,739.82
Other liabilities	364.00	50.00	50.00	50.00	
Total	\$ 240,297.80	\$ 252,895.02	\$ 293,784.22	\$ 278,803.62	\$ 380,747.95

Directors—W. E. Enfield, C. O. Earnest, C. A. Harria, J. S. Hill, A. F. Reeves.

NO. 335.

THE MONUMENT STATE BANK, MONUMENT, EL PASO COUNTY

Charles H. Allis, President; Wm. McConnell, Vice-President; Ralph E. Walker, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 20,130.75	\$ 19,526.59	\$ 20,324.36	\$ 17,108.60	\$ 16,294.78
Loans and discounts (secured by collateral)	7,348.17	5,843.57	4,711.52	5,237.45	17,248.95
Loans on real estate	3,045.00	3,645.00	3,795.00	3,475.00	
Overdrafts (secured and unsecured)	.78	.79		5.45	35.12
United States bonds				1,500.00	1,000.00
Other bonds and securities	7.50	1,008.60	2,507.50	7.50	
Furniture and fixtures	1,991.98	1,991.98	1,991.98	1,991.98	1,991.98
Banking house	3,731.77	3,731.77	3,731.77	3,731.77	3,730.77
Other real estate		80.00			1,440.00
Due from banks (not reserve banks)				60.00	
Cash items (not including checks on other banks)				9.00	93.77
Due from reserve banks	9,290.87	6,604.05	3,284.79	5,286.97	4,707.18
Currency	2,340.00	1,438.00	1,635.00	1,072.00	3,572.00
Gold	515.00	505.00	550.00	330.00	177.50
Silver and fractional coin	698.73	348.25	575.41	488.00	638.68
Other resources			3.25	14.84	45.54
Total	\$ 49,109.55	\$ 44,723.60	\$ 43,119.58	\$ 40,331.61	\$ 50,976.27

LIABILITIES.

Capital stock					\$ 10,000.00
Undivided profits, net	707.04	497.32	325.19	370.80	437.49
Savings accounts	1,021.35	1,120.02	1,574.37	1,862.07	3,455.31
Individual deposits	29,177.56	30,299.52	28,033.59	24,228.11	32,564.86
Demand certificates of deposit	160.00	160.00	160.00	160.00	
Time certificates of deposit	5,852.60	2,491.60	2,852.60	3,088.26	3,211.13
Certified checks				622.37	
Cashier's checks	581.00	154.87	173.83		1,307.48
Other liabilities	1,601.00	.27			
Total	\$ 49,109.55	\$ 44,723.60	\$ 43,119.58	\$ 40,331.61	\$ 50,976.27

Directors—Charles H. Allis, John G. Hagen, A. H. Horton, Wm. McConnell, Ralph E. Walker.

No. 296.

FIRST STATE BANK OF NEDERLAND, NEDERLAND, BOULDER COUNTY

W. L. Armstrong, President; J. G. Clark, Vice-President; Howard H. Hoyt, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 17,180.62	\$ 24,934.62	\$ 37,151.44	\$ 37,256.16	\$ 28,101.80
Loans and discounts (secured by collateral).....	11,514.88	11,939.38	6,784.88	7,482.00	4,830.00
Loans on real estate.....	25,774.61	21,937.61	17,522.55	18,272.13	14,669.88
Overdrafts (secured and unsecured).....	20.00	.....	.20	2.19	.....
United States bonds.....	.....	.....	.....	12,640.00	15,940.00
Other bonds and securities.....	1,313.51	3,163.51	2,363.51	1,313.51	1,313.51
Furniture and fixtures.....	1,438.00	1,438.00	1,438.00	1,438.00	1,438.00
Banking house.....	1,634.76	1,634.76	1,634.76	1,634.76	1,634.76
Other real estate.....	.....	.....	.....	.....	212.55
Cash items (not including checks on other banks).....	14.70	.....	.....	.....	.....
Due from reserve banks.....	27,094.99	37,581.12	32,460.86	20,658.50	28,979.59
Currency.....	3,831.00	2,000.00	5,449.00	4,925.00	6,510.00
Gold.....	2,000.00	797.50	65.00	.....	.....
Silver and fractional coin.....	364.22	963.86	423.44	596.82	199.80
Total.....	\$ 92,181.29	\$ 106,390.36	\$ 105,293.64	\$ 106,219.07	\$ 103,829.89

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,190.00	1,190.00	1,190.00	1,190.00	1,270.00
Undivided profits, net.....	.....	18.34	393.45	1,009.35	259.04
Savings accounts.....	1,228.13	715.08	532.53	272.93	112.28
Individual deposits.....	68,847.92	81,635.20	82,670.92	87,947.79	86,439.09
Time certificates of deposit.....	9,487.50	11,899.50	10,114.50	5,476.50	5,356.00
Cashier's checks.....	1,427.74	932.24	392.24	322.50	393.48
Total.....	\$ 92,181.29	\$ 106,390.36	\$ 105,293.64	\$ 106,219.07	\$ 103,829.89

Directors—W. L. Armstrong, W. E. Binder, L. E. Chenault, J. G. Clark, S. A. Greenwood, Otto Hinman, Ira E. Tanner, W. L. Tanner, W. T. Todd.

No. 159.

THE NEW CASTLE STATE BANK, NEW CASTLE, GARFIELD COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 42,359.66	\$ 43,672.29	\$ 54,516.71	\$ 52,980.25	\$ 55,216.70
Loans and discounts (secured by collateral).....	28,057.49	53,613.14	58,107.04	52,261.08	35,811.08
Loans on real estate.....	225.00	225.00	225.00	225.00	225.00
Overdrafts (secured and unsecured).....	1,632.61	1,493.22	1,277.68	1,044.39	3,386.69

United States bonds	1,596.49	6,674.64	850.00	1,750.00
Other bonds and securities	1,450.00	1,450.00	1,659.23	16,063.62
Banking house	90,020.01	51,500.06	1,325.00	1,325.00
Due from reserve banks	27.55	582.11	16,381.50	45,958.85
Checks on other banks	2,226.00	4,671.00	213.90	256.00
Currency	1,450.00	2,535.00	2,253.00	1,637.00
Gold	289.15	382.40	2,220.00	1,700.00
Silver and fractional coin			274.15	769.40
Total	\$ 169,333.96	\$ 166,798.86	\$ 139,303.21	\$ 164,099.34
LIABILITIES.				
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	8,000.00	8,000.00	8,000.00	8,000.00
Undivided profits, net	485.39	1,201.54	1,656.59	815.19
Dividends unpaid	1,000.00			
Individual deposits	119,318.47	117,053.22	90,914.52	114,096.55
Demand certificates of deposit	30,530.10	30,544.10	28,732.10	31,187.60
Total	\$ 169,333.96	\$ 166,798.86	\$ 139,303.21	\$ 164,099.34
Directors—Edward Ewing, J. A. MacRae, C. C. Parks, J. W. Ritter, Jos. Yule.				

FARMERS AND MERCHANTS BANK OF NEW RAYMER, NEW RAYMER, WELD COUNTY
 No. 344.

L. B. Kotouc, President; A. G. Nickerson, Vice-President; Webb B. Martin, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)			\$ 30,424.19	\$ 47,642.63	\$ 31,616.20
Loans and discounts (secured by collateral)			35,438.28	19,384.56	20,316.57
Loans on real estate			4,573.20	4,413.20	4,533.20
Overdrafts (secured and unsecured)			665.34	332.53	640.10
United States bonds				500.00	3,200.00
Other bonds and securities				1,084.91	1,252.63
Furniture and fixtures				755.00	1,910.75
Other real estate			40.00	325.00	325.00
Cash items (not including checks on other banks)			1,102.50	91.55	2,708.64
Due from reserve banks			4,852.81	7,112.44	7,594.20
Checks on other banks			113.60	103.73	
Currency			1,425.00	337.00	1,572.00
Gold			10.00	15.00	20.00
Silver and fractional coin			278.30	280.30	738.07
Other resources			277.48		
Total			\$ 79,525.70	\$ 82,377.85	\$ 76,427.36

FARMERS AND MERCHANTS BANK OF NEW RAYMER, NEW RAYMER, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus fund	2,000.00	2,000.00	2,000.00
Undivided profits, net	393.06	782.41
Bills payable	8,000.00	12,000.00
Individual deposits	52,823.35	38,473.84	31,753.89
Time certificates of deposit	11,008.45	9,385.44
Cashier's checks	4,618.45	2,502.50	505.62
Other liabilities	83.90	.....	.....

Total \$ 79,525.70 \$ 82,377.85 \$ 76,427.36
 Directors—L. E. Aebersold, T. V. Addington, Louis Allen, E. M. Frantz, Charles Kiesel, L. B. Kotouc, Fred L. Knapp, Webb B. Martin. A. G. Nickerson, H. H. Northup.

STATE BANK OF RAYMER, NEW RAYMER, WELD COUNTY

Jess H. Beson, President; Charles E. Carlson, Vice-President; Nives Quinn, Cashier; E. F. Tighe, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 33,110.37	\$ 34,913.62	\$ 34,247.08	\$ 39,555.97	\$ 24,626.82
Loans and discounts (secured by collateral)	52,904.14	61,952.54	51,593.67	38,831.75	51,804.03
Loans on real estate	10,225.00	7,300.00	7,000.00	7,000.00	300.00
Overdrafts (secured and unsecured)	31.88	123.16	155.22	263.35	121.23
United States bonds	2,500.00	2,600.00	2,625.00	3,825.00	2,950.00
Other bonds and securities	6,503.08	14,145.57	4,067.81	1,264.66	3,521.75
Furniture and fixtures	952.71	952.71	2,478.43	2,485.99	2,485.99
Banking house	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Cash items (not including checks on other banks)	73.65	322.70	390.19	131.94	144.45
Due from reserve banks	70,654.65	24,934.68	19,436.09	11,196.86	20,093.71
Currency	6,515.00	5,311.00	4,870.00	4,005.00	1,703.00
Gold	2.50	52.50	87.50	107.50	27.50
Silver and fractional coin	516.33	577.39	457.59	310.27	448.29
Other resources	.....	.....	.....	3,023.50	559.05
Total	\$ 184,989.31	\$ 154,185.87	\$ 128,408.58	\$ 113,001.79	\$ 109,785.82

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
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
Bills payable	1,000.00	1,641.76	1,993.19	1,175.80	1,656.66
Dividends unpaid	1,000.00	.....	.....	.....	8,917.00
Individual deposits	141,199.44	105,881.76	81,530.74	62,141.63	56,610.05

No. 289.

Demand certificates of deposit.....	4,000.00	4,000.00	4,000.00	4,000.00
Time certificates of deposit.....	19,047.72	19,981.82	25,431.21	30,150.30
Cashier's checks.....	2,392.15	7,330.53	258.55	377.85
Reserved for taxes.....	350.00	350.00	194.89	156.21
Other liabilities.....	1,000.00	.....	.....	.....
Total.....	\$ 184,989.31	\$ 154,185.87	\$ 128,408.58	\$ 113,001.79

No. 161.

Directors—Jess H. Beson, Chas. E. Carlson, J. K. Norwood, J. Nives Quinn, Albert Schmeeckle.

NI WOT STATE BANK, NI WOT, BOULDER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 22,954.41	\$ 24,706.40	\$ 24,567.99	\$ 28,334.73	\$ 46,479.34
Loans and discounts (secured by collateral).....	9,203.50	9,647.38	18,475.53	17,132.03	11,470.94
Loans on real estate.....	2,875.00	2,260.00	2,840.00	4,375.00	3,700.00
Overdrafts (secured and unsecured).....	403.59	414.24	402.82	646.15	766.14
United States bonds.....	1,000.00	.....	1,898.00	2,833.00	2,149.00
Bonds to secure postal savings.....	.....	1,997.00	.....	.....	.....
Other bonds and securities.....	11,500.00	11,500.00	11,000.00	11,000.00	11,000.00
Furniture and fixtures.....	950.00	950.00	950.00	950.00	950.00
Banking house.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Due from banks (not reserve banks).....	1,793.84	4,242.88	2,434.71	2,680.69	.....
Cash items (not including checks on other banks).....	6.00	49.62	20.00	2.50	21.40
Due from reserve banks.....	29,234.75	19,581.36	18,830.14	6,994.46	9,959.38
Checks on other banks.....	8.15	29.05	35.35	82.50	203.30
Currency.....	780.00	1,589.00	1,841.00	1,980.00	2,045.00
Gold.....	40.00	.....	.....	.....	.....
Silver and fractional coin.....	1,863.11	928.71	740.75	567.72	638.24
Total.....	\$ 84,912.35	\$ 80,195.64	\$ 86,336.29	\$ 79,878.78	\$ 91,682.74

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Undivided profits, net.....	603.44	286.70	718.96	1,143.04	1,498.15
Bills payable.....	.....	.....	.....	.....	10,000.00
Notes rediscounted.....	700.00	.....	.....	5,097.50	.....
Dividends unpaid.....	53,155.25	53,242.95	55,940.84	45,133.95	54,139.90
Individual deposits.....	17,453.66	13,665.99	16,676.49	15,504.29	13,044.69
Time certificates of deposit.....	.....	.....	.....	.....	.....
Total.....	\$ 84,912.35	\$ 80,195.64	\$ 86,336.29	\$ 79,878.78	\$ 91,682.74

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

No. 298.

THE BANK OF NORWOOD, NORWOOD, SAN MIGUEL COUNTY
(Purchased by the Norwood State Bank, March 18, 1918)

Fred Anderson, President; John Davis, Vice-President; John R. Galloway, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 44,095.23--	\$ 40,302.52	.....	.....	.....
Loans and discounts (secured by collateral).....	29,980.89	25,881.26	.....	.....	.....
Loans on real estate.....	14,475.20	10,415.09	.....	.....	.....
Overdrafts (secured and unsecured).....	156.78	53.24	.....	.....	.....
Other bonds and securities.....	1,858.58	3,055.59	.....	.....	.....
Furniture and fixtures.....	1,340.45	1,250.00	.....	.....	.....
Banking house.....	2,649.17	2,500.00	.....	.....	.....
Other real estate.....	8,782.35	.....	.....	.....	.....
Due from banks (not reserve banks).....	6,017.50	4,070.88	.....	.....	.....
Cash items (not including checks on other banks).....	24.50	.....	.....	.....	.....
Due from reserve banks.....	39,772.11	31,233.91	.....	.....	.....
Checks on other banks.....	3,570.01	658.68	.....	.....	.....
Currency.....	2,434.00	3,007.00	.....	.....	.....
Gold.....	3,285.00	3,617.50	.....	.....	.....
Silver and fractional coin.....	448.96	205.03	.....	.....	.....
Total.....	\$ 158,890.73	\$ 126,250.70	.....	.....	.....

LIABILITIES.

Capital stock.....	\$ 50,000.00	\$ 25,000.00	.....	.....	.....
Surplus fund.....	.....	2,500.00	.....	.....	.....
Undivided profits, net.....	5,341.23	43.19	.....	.....	.....
Individual deposits.....	90,673.54	86,199.55	.....	.....	.....
Time certificates of deposit.....	12,875.96	12,507.96	.....	.....	.....
Total.....	\$ 158,890.73	\$ 126,250.70	.....	.....	.....
Directors --Fred Anderson, H. Rodney Anderson, Alexander Calhoun, John Davis, John R. Galloway.	.....	.....	.....	.....	.....

THE NORWOOD STATE BANK, NORWOOD, SAN MIGUEL COUNTY

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

No. 311.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 38,453.62	\$ 43,594.02	\$ 81,606.12	\$ 71,886.79	\$ 63,251.30
Loans and discounts (secured by collateral).....	48,381.00	48,886.00	82,427.10	87,847.90	64,525.10
Loans on real estate.....	8,050.00	6,423.00	21,168.83	16,210.83	28,645.15

Overdrafts (secured and unsecured).....	36.65	70.75	90.84	380.61	121.09
United States bonds	1,270.00	1,250.00	1,250.00	1,250.00	1,250.00
Other bonds and securities.....	.....	2,000.00	2,000.00	.....	.....
Furniture and fixtures	3,163.57	3,163.57	3,163.57	3,112.00	3,122.27
Banking house	4,990.76	4,995.26	4,995.26	4,981.26	4,974.26
Other real estate	416.66	416.66	1,504.49	577.35	6,540.63
Due from banks (not reserve banks).....	.....	.....	.....	.....	1,082.53
Cash items (not including checks on other banks).....	11,023.73	15,678.56	24,160.14	15,572.34	75.00
Due from reserve banks.....	153.24	141.65	469.76	1,607.20	58,138.12
Checks on other banks	1,879.00	2,750.00	2,982.00	2,273.00	1,411.40
Currency	732.50	682.50	4,290.00	3,527.50	3,981.00
Gold	569.44	618.63	339.60	476.04	2,042.50
Silver and fractional coin.....	277.93	193.33	112.00	152.00	518.45
Other resources .....	.....	.....	.....	.....	73.82
Total	\$ 119,398.10	\$ 130,863.93	\$ 237,837.56	\$ 216,649.60	\$ 239,752.62

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Undivided profits, net	1,365.19	432.07	2,817.42	391.27	1,978.37
Notes rediscounted	22,915.00	18,815.00	24,990.00	24,540.00	25,800.00
Individual deposits	49,101.36	53,658.24	140,387.11	114,138.75	133,043.31
Demand certificates of deposit.....	19,934.72	32,476.42	43,760.22	43,877.32	29,347.86
Cashier's checks	1,081.83	482.20	882.81	672.25	649.28
Other liabilities .....	.....	.....	.....	8,030.01	23,933.80
Total	\$ 119,398.10	\$ 130,863.93	\$ 237,837.56	\$ 216,649.60	\$ 239,752.62

Directors—Alfred Dunham, James Nix, Asa B. Perry, C. D. Waggoner, W. E. Wheeler.

THE NUCLA STATE BANK, NUCLA, MONTROSE COUNTY

C. O. Earnest, President; C. R. Henderson, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	.....	\$ 4,007.23	\$ 12,375.23	\$ 11,813.02	\$ 15,440.48
Loans and discounts (secured by collateral).....	.....	12,884.02	18,172.80	22,654.25	22,771.51
Overdrafts (secured and unsecured).....	.....	6.47	3.96	147.42	20.32
United States bonds.....	.....	.....	500.00	125.00	650.00
Other bonds and securities.....	.....	.....	.....	.....	9.00
Furniture and fixtures	1,404.98	1,474.98	1,474.98	1,482.28	1,754.78
Cash items (not including checks on other banks).....	376.68	376.68	6,728.57	7,589.57	20,845.42
Due from reserve banks.....	7,986.34	7,986.34	550.00	20.00	.....
Checks on other banks .....	.....	.....	1,541.00	852.00	2,433.00
Currency	1,662.00	1,662.00	1,65.00	212.50	.....
Gold	285.00	285.00	.....	.....	55.00

NO. 341.

THE NUCLA STATE BANK, NUCLA, MONTROSE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Silver and fractional coin.....	556.48	739.20	678.15	834.89
Expense account	646.41	.....	.....	70.78
Other resources	1,230.97	1,606.03	1,149.26
Total	\$ 29,815.61	\$ 43,481.71	\$ 47,180.22	\$ 66,034.44
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	444.65	813.04	1,140.75	.....
Individual deposits	17,650.76	29,760.67	32,304.34	51,266.88
Time certificates of deposit.....	330.00	1,892.00	2,725.13	3,729.50
Cashier's checks	390.20	16.00	10.00	28.55
Other liabilities	9.51
Total	\$ 29,815.61	\$ 43,481.71	\$ 47,180.22	\$ 66,034.44

Directors—Jacob Dobler, C. O. Earnest, C. R. Henderson, W. A. Hopkins, L. Vestal.

FIRST STATE BANK OF NUNN, NUNN, WELD COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 32,631.83	\$ 27,209.29	\$ 26,383.90	\$ 28,983.90	\$ 26,750.77
Loans and discounts (secured by collateral.....)	31,755.62	25,649.90	29,298.82	35,105.89	33,429.10
Loans on real estate.....	2,232.25	1,822.25	2,515.00	4,540.00	4,340.00
Overdrafts (secured and unsecured).....	113.85	145.99	624.33	416.30	369.09
United States bonds.....	.....	.....	7,825.00	4,925.00	.....
Other bonds and securities.....	.....	1,025.00	.....	90.00	19,109.08
Furniture and fixtures.....	800.00	800.00	800.00	750.00	750.00
Banking house	1,900.00	1,900.00	1,900.00	1,850.00	1,850.00
Other real estate.....	725.00	725.00	725.00	675.00	500.00
Cash items (not including checks on other banks).....	.....	397.27	14.80	192.29	18.35
Due from reserve banks.....	7,500.49	9,708.79	7,089.21	1,675.77	23,914.05
Checks on other banks.....	.....	.....	.....	99.00	118.70
Currency	1,674.00	1,685.00	1,607.00	1,435.00	1,856.00
Gold	92.50	82.50	82.50	82.50	82.50
Silver and fractional coin.....	909.16	563.32	668.97	1,056.64	620.88
Total	\$ 80,334.70	\$ 71,714.31	\$ 79,534.53	\$ 81,877.29	\$ 113,708.52
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	4,500.00	4,500.00	4,500.00	5,500.00	5,500.00

NO. 139.

Undivided profits, net.....	348.15	794.79	1,082.24	13.00	587.53
Dividends unpaid.....	400.00			400.00	
Individual deposits.....	54,852.75	44,401.72	51,694.49	48,206.17	82,278.76
Demand certificates of deposit.....	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Time certificates of deposit.....	5,733.80	7,517.80	7,757.80	13,258.12	10,842.23
Total	\$ 80,334.70	\$ 71,714.31	\$ 79,534.53	\$ 81,877.29	\$ 113,708.52

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

NO. 189.

ROUTT COUNTY BANK, OAK CREEK, ROUTT COUNTY

E. L. Prentiss, President; J. C. Burger, Vice-President; W. Allen Cliff, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 27,801.29	\$ 27,477.31	\$ 30,395.59	\$ 30,276.61	\$ 24,422.71
Loans and discounts (secured by collateral).....	45,746.06	36,367.98	32,597.21	31,480.65	31,869.13
Loans on real estate.....	10,400.90	11,711.19	11,595.78	10,119.69	6,997.13
United States bonds.....		3,750.00	8,400.00	7,550.00	15,150.00
Bonds to secure postal savings.....	12,000.00	12,000.00	12,000.00	12,000.00	17,000.00
Other bonds and securities.....	19,704.03	19,617.44	15,893.91	14,204.16	19,254.48
Premium on bonds.....	323.40	323.40	323.40	323.40	323.40
Furniture and fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00	2,500.00
Other real estate.....	2,903.41	2,895.77	2,886.77	2,871.77	2,859.77
Due from banks (not reserve banks).....	26.90	247.20	756.80	702.48	173.25
Due from reserve banks.....	28,404.60	29,783.84	11,780.94	25,464.54	42,603.80
Currency.....	10,810.00	9,225.00	19,018.00	13,615.00	5,941.00
Gold.....	765.00	125.00	312.50	40.00	105.00
Silver and fractional coin.....	2,741.42	1,597.16	2,349.21	1,741.52	1,355.03
Expense account.....		209.47			
Other resources.....					
Total	\$ 164,627.01	\$ 158,330.76	\$ 151,310.11	\$ 153,389.82	\$ 172,804.70

LIABILITIES.

Capital stock.....					
Surplus fund.....					
Undivided profits, net.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Postal savings accounts.....	1,425.00	1,555.00	1,555.00	1,555.00	1,555.00
Individual deposits.....	1,524.02	535.29	535.29	770.25	1,602.54
Demand certificates of deposit.....	7,813.73	6,638.68	5,894.26	5,744.32	12,771.84
Time certificates of deposit.....	110,404.30	101,356.35	95,189.18	101,787.91	108,229.77
	4,062.78	5,418.30	3,829.50	3,137.57	4,464.57
	29,397.18	33,362.43	34,306.88	30,394.77	34,180.98
Total	\$ 164,627.01	\$ 158,330.76	\$ 151,310.11	\$ 153,389.82	\$ 172,804.70

Directors—J. C. Burger, W. Allen Cliff, E. L. Prentiss.

NO. 331.

THE OLATHE STATE BANK, OLATHE, MONTROSE COUNTY

T. B. Townsend, President; C. B. Akard, Vice-President; C. C. Wortman, Cashier; W. A. Berry, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 81,983.75	\$ 59,562.47	\$ 65,010.62	\$ 57,708.06	\$ 90,209.54
Loans and discounts (secured by collateral)	73,269.30	90,374.59	69,071.06	58,623.51	64,893.37
Loans on real estate	1,610.00	1,610.00	86.81	78.52	89.21
Overdrafts (secured and unsecured)	131.16	34.38	1,597.00	1,615.48	1,409.19
United States bonds	2,097.00	5,818.00	420.62	1,000.00	1,728.62
Other bonds and securities	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Furniture and fixtures	5,400.00	5,400.00	5,400.00	5,400.00	5,400.00
Banking house	20,863.13	22,410.88	22,255.67	12,323.57	28,256.15
Due from reserve banks	384.07	384.63	181.77	217.55	148.04
Checks on other banks	6,700.00	6,586.00	4,731.00	4,626.00	5,736.00
Currency	385.00	730.00	70.00	45.00	
Gold	650.40	701.55	580.82	830.30	1,000.66
Silver and fractional coin					
Total	\$ 194,473.81	\$ 194,642.50	\$ 170,405.37	\$ 142,467.99	\$ 199,870.78

LIABILITIES.

Capital stock					
Surplus fund					
Undivided profits, net	1,760.43	4,004.80	2,095.96	2,839.91	1,181.77
Savings accounts	6,675.75	5,516.21	4,759.58	4,514.24	4,104.42
Dividends unpaid			48.00	12.00	20.00
Individual deposits	104,509.44	103,302.82	77,840.57	52,224.82	108,960.18
Demand certificates of deposit	6,527.58	5,006.25	10,303.50	9,705.96	5,208.16
Time certificates of deposit	25,000.61	26,812.42	24,857.76	22,671.06	29,596.25
Total	\$ 194,473.81	\$ 194,642.50	\$ 170,405.37	\$ 142,467.99	\$ 199,870.78

Directors—C. B. Akard, A. T. Hawkyard, E. L. Osborn, T. B. Townsend, C. C. Wortman.

NO. 300.

THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS, CROWLEY COUNTY

John H. Cowden, President; J. C. Campbell, Vice-President; W. M. Thomas, Cashier; Geo. C. Round, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 41,350.15	\$ 49,638.26	\$ 50,298.43	\$ 49,732.16	\$ 60,303.97
Loans and discounts (secured by collateral)	44,706.49	43,672.84	43,584.38	38,327.55	40,497.81
Loans on real estate	1,300.00	1,300.00	1,450.00	1,285.00	635.00
Overdrafts (secured and unsecured)	54.13	53.39	187.94	108.92	1,166.13
United States bonds		50.00	100.00	100.00	2,250.00
Total	\$ 87,410.77	\$ 95,374.49	\$ 95,770.75	\$ 89,455.63	\$ 104,832.81

	241.50	241.50	241.50	241.50	241.50
Other bonds and securities		241.50			241.50
Furniture and fixtures	847.20	1,682.20	1,682.20	1,500.00	1,500.00
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)	614.10	5,347.82	453.82	149.47	149.47
Due from reserve banks	7,495.06	9,162.62	14,605.15	15,023.35	15,023.35
Currency	1,660.00	1,221.00	1,633.00	2,052.00	2,052.00
Gold	230.00	255.00	290.00	372.50	372.50
Silver and fractional coin	627.86	518.50	829.02	1,203.85	1,203.85
Total	\$ 104,881.99	\$ 130,818.07	\$ 115,106.42	\$ 131,395.58	\$ 131,395.58

	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Capital stock	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Surplus fund	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Undivided profits, net	1,554.68	3,497.13	3,781.76	3,851.35	3,851.35
Bills payable	92,300.00	7,300.00	10,000.00	10,000.00	10,000.00
Individual deposits	48,071.56	76,837.81	66,167.43	57,053.70	70,720.89
Demand certificates of deposit	5,000.00	5,000.00	10,000.00	10,000.00	10,000.00
Time certificates of deposit	1,755.75	13,548.53	8,248.53	9,067.97	20,623.31
Cashier's checks		4.55			
Total	\$ 104,884.99	\$ 130,818.07	\$ 115,106.42	\$ 131,395.58	\$ 131,395.58

NO. 323.

THE ORCHARD STATE BANK, ORCHARD, MORGAN COUNTY

H. Girardot, President; Wm. Buttora, Vice-President; E. L. Rosenbaum, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	5,348.07	7,944.11	13,577.41	12,680.62	13,733.91
Loans and discounts (secured by collateral)	30,083.73	28,458.31	39,339.88	42,576.41	36,168.37
Overdrafts (secured and unsecured)	47.82	40.71	233.27	84.01	123.88
United States bonds		1,850.00	2,650.00	4,200.00	8,950.00
Other bonds and securities	176.00	173.00	99.06	609.70	897.34
Furniture and fixtures	1,314.49	1,314.49	1,614.74	1,614.74	1,619.34
Banking house	4,037.16	3,037.16	3,070.90	3,070.90	3,104.90
Due from banks (not reserve banks)	1,254.48	382.15	62.00		
Cash Items (not including checks on other banks)	92.30	223.41	94.00	624.00	1,937.85
Due from reserve banks	3,871.75	6,743.58	9,976.35	5,977.14	7,550.99
Checks on other banks		450.90		21.41	395.08
Currency	1,023.00	1,386.00	1,597.00	1,943.00	882.00
Gold	60.00	150.00	170.00		
Silver and fractional coin	597.44	569.56	557.49	665.15	686.41
Expense account	119.55			488.83	
Other resources	20.00				
Total	\$ 47,314.78	\$ 51,693.37	\$ 73,312.13	\$ 74,556.31	\$ 76,050.10

THE ORCHARD STATE BANK, ORCHARD, MORGAN COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,000.00	1,020.00	1,020.00	1,020.00	1,020.00
Undivided profits, net	229.87	110.80	78.18	1,074.90	2,578.44
Bills payable	10,000.00	5,000.00	5,000.00	10,000.00	10,000.00
Individual deposits	23,720.83	31,634.82	48,498.18	40,654.89	42,674.13
Time certificates of deposit	1,504.74	1,615.02	7,062.76	11,137.54	9,006.53
Certified checks	240.00	240.00	240.00	15.00	.....
Cashier's checks	649.34	2,072.73	1,443.01	653.91	771.00
Total	\$ 47,344.78	\$ 51,693.37	\$ 73,342.13	\$ 74,556.24	\$ 76,050.10

Directors—Wm. Butters, H. Girardot, Wm. Keal, H. N. Kuhn, Alonzo Petteys, I. L. Rosenbaum, John Wyckoff.

CITIZENS STATE BANK OF ORDWAY, ORDWAY, CROWLEY COUNTY

M. T. Nelson, President; A. R. Widick, W. C. Walker, Vice-Presidents; Everett Nelson, Cashier; E. L. Brown, Assistant Cashier.

NO. 249.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 72,341.64	\$ 70,941.08	\$ 53,599.82	\$ 60,182.01	\$ 53,576.04
Loans and discounts (secured by collateral)	87,742.25	90,421.34	107,199.66	113,142.53	119,986.56
Loans on real estate	800.00	.....	.....	.....	.....
Overdrafts (secured and unsecured)	229.51	447.97	468.47	325.02	801.65
United States bonds	700.00	4,700.00	.....	.....	550.00
Other bonds and securities	1,035.81	1,415.96	372.18	1,471.12	7,614.18
Furniture and fixtures	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	321.16	348.45	1,236.00	1,275.59	347.35
Due from reserve banks	44,999.63	34,085.87	28,459.56	22,307.13	15,921.07
Checks on other banks	1,836.14	521.32	1,510.08	135.25	2,525.40
Currency	2,618.00	2,180.00	3,453.00	2,243.00	3,973.00
Gold	1,000.00	1,245.00	1,440.00	1,447.50	1,482.50
Silver and fractional coin	764.41	625.09	884.54	1,693.81	1,325.90
Other resources	2,013.83	100.00	.....	.....	4,002.46
Total	\$ 219,402.38	\$ 210,032.08	\$ 201,623.31	\$ 206,074.96	\$ 215,106.11

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	7,000.00	7,000.00	7,000.00	7,000.00	7,250.00
Undivided profits, net	2,101.80	1,922.32	1,739.77	2,372.75	1,455.32
Notes rediscounted .....	.....	.....	.....	26,068.00	31,386.68

Savings accounts	2,595.07	1,990.93	3,711.78	4,070.85	2,570.81
Individual deposits	147,906.54	143,044.65	134,051.25	110,932.57	112,996.72
Due to banks (not reserve banks)					3,997.00
Time certificates of deposit	32,985.40	28,975.18	28,791.09	29,289.95	29,085.11
Certified checks	1,813.57	2,099.00	1,329.42	17.14	47.06
Cashier's checks				1,323.70	1,317.41
Total	\$ 219,402.38	\$ 210,032.08	\$ 201,623.31	\$ 206,074.96	\$ 215,106.11
Directors—Peter Kaiser, Martin T. Nelson, Everett Nelson, W. C. Walker, A. R. Widick.					

NO. 328.

FARMERS STATE BANK OF OTIS, OTIS, WASHINGTON COUNTY

Thos. P. Rehder, President; Albert Stafrin, Vice-President; H. C. Stephens, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 28,462.95	\$ 26,528.50	\$ 39,768.67	\$ 57,016.40	\$ 41,753.99
Loans and discounts (secured by collateral)	32,082.34	45,177.86	63,470.89	59,484.86	69,375.80
Loans on real estate	3,400.00	3,880.00	2,940.00	7,110.00	8,820.00
Overdrafts (secured and unsecured)	147.85	311.82	898.45	347.71	966.53
Other bonds and securities	2,208.25	2,734.45	2,522.90	1,130.97	2,170.36
Furniture and fixtures	1,311.22	1,311.22	1,311.22	1,926.22	3,468.22
Banking house		1,416.50	1,416.50	7,416.50	9,852.46
Due from banks (not reserve banks)			7.00		500.00
Due from reserve banks	14,946.67	28,826.68	19,047.51	22,721.42	18,362.39
Checks on other banks	525.25	498.73	2,240.94	2,195.42	8,883.14
Currency	2,265.00	2,156.00	220.00	4,535.00	4,596.00
Gold	70.00	15.00	30.00		235.00
Silver and fractional coin	221.86	476.65	166.28		529.13
Other resources				598.88	85.25
Total	\$ 85,641.39	\$ 113,333.41	\$ 134,040.36	\$ 164,483.38	\$ 169,598.27
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	7,500.00	7,500.00	7,500.00
Undivided profits, net	272.16	445.00	1,604.30	1,847.32	4,840.10
Bills payable	15,310.00	10,000.00	10,000.00	20,000.00	20,000.00
Individual deposits	41,346.29	65,026.05	74,796.97	60,928.37	74,246.46
Time certificates of deposit	12,212.94	21,362.36	25,139.09	59,207.79	48,011.71
Total	\$ 85,641.39	\$ 113,333.41	\$ 134,040.36	\$ 164,483.38	\$ 169,598.27
Directors—R. E. Haverland, H. C. Hoch, C. C. Fisch, Jas. G. Holselaw, Thos. P. Rehder, Albert Stafrin, H. C. Stephens.					

CITIZENS STATE BANK OF OURAY, OURAY, OURAY COUNTY

T. A. Mostyn, President; B. H. Dupraw, Vice-President; David S. Boyd, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 14,567.12	\$ 37,464.57	\$ 40,732.15	\$ 39,750.21	\$ 32,199.35
Loans and discounts (secured by collateral)	68,942.24	67,359.82	68,342.25	66,348.97	66,800.91
Loans on real estate	12,017.05	13,631.50	9,248.30	9,143.30	8,940.00
Overdrafts (secured and unsecured)	35.95	92.71	70.59	104.60	226.13
United States bonds	3,000.00	1,900.00	11,450.00	3,050.00	6,650.00
Bonds to secure postal savings	9,115.00	3,000.00	3,000.00	3,000.00	3,000.00
Other bonds and securities	40.00	7,715.00	8,011.00	19,042.50	9,491.19
Premium on bonds	1,900.00	40.00	40.00	40.00	40.00
Furniture and fixtures	.....	1,900.00	1,800.00	1,800.00	2,000.00
Banking house	.....	.....	.....	10,000.00	12,000.00
Due from banks (not reserve banks)	230.96	406.00	145.55	574.80	445.77
Cash items (not including checks on other banks)	30,019.54	41,864.17	35,425.61	165.75	45,068.77
Due from reserve banks	327.80	235.33	2,006.14	39,561.50	2,426.20
Checks on other banks	7,500.00	5,985.00	7,334.00	9,849.00	4,944.00
Currency	820.00	1,377.50	1,557.50	1,975.00	2,400.00
Gold	869.20	1,008.32	1,275.23	937.40	881.48
Silver and fractional coin	.....	2,000.00	.....	.....	11,000.00
Other resources	.....	.....	.....	.....	.....
Total	\$ 179,385.16	\$ 185,979.95	\$ 190,408.32	\$ 205,335.05	\$ 208,512.80
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	6,000.00	6,000.00	6,000.00	7,000.00	7,000.00
Undivided profits, net	678.65	374.01	1,581.38	1,058.35	1,809.07
Savings accounts	564.90	305.25	556.00	742.55	1,038.40
Postal savings accounts	185.18	2,806.41	1,018.13	1,745.13	930.67
Dividends unpaid	750.00	15.00	.....	.....	.....
Individual deposits	81,566.52	85,634.05	101,885.04	105,548.72	109,128.83
Due to banks (not reserve banks)	597.38	.....	424.34	.....	737.76
Due to reserve banks	.....	704.35	.....	.....	.....
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	67,865.49	67,669.82	58,431.57	67,080.81	66,445.76
Cashier's checks	677.04	1,971.06	11.86	1,689.49	922.31
Reserved for interest	500.00	500.00	500.00	500.00	500.00
Total	\$ 179,385.16	\$ 185,979.95	\$ 190,408.32	\$ 205,335.05	\$ 208,512.80

Directors—C. G. Bennett, David S. Boyd, Fred Carroll, T. A. Mostyn, E. E. Wheeler.

NO. 94.

MINERS AND MERCHANTS BANK, OURAY, OURAY COUNTY

M. D. Thatcher, President; J. H. Thatcher, Vice-President; C. F. Jordan, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 70,008.00	\$ 80,265.00	\$ 75,341.00	\$ 41,145.75	\$ 41,770.00
Loans and discounts (secured by collateral)	6,118.84	3,343.84	11,407.81	10,898.09	18,093.15
Overdrafts (secured and unsecured)	1.96	75.75	82.91	95.75	2.11
United States bonds	118,025.89	650.00	800.00	1,185.27	2,720.32
Other bonds and securities	1,104.00	1,101.00	1,104.00	1,104.00	111,731.93
Other real estate				248.60	1,104.00
Due from banks (not reserve banks)	2,444.19	18,950.21	10,787.67	49,861.10	36,486.68
Due from reserve banks	2,413.84	1,741.72	1,734.44	526.75	225.72
Checks on other banks	8,989.00	6,694.00	6,374.00	5,802.00	5,925.00
Currency	1,925.00	2,567.50	2,857.50	3,050.00	3,617.50
Gold	1,001.93	1,054.12	1,503.94	1,645.65	1,545.84
Silver and fractional coin				5,000.00	2,000.00
Other resources					
Total	\$ 237,035.65	\$ 232,382.62	\$ 240,564.46	\$ 233,958.98	\$ 225,262.25

LIABILITIES.

Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	6,000.00
Undivided profits, net	1,572.15	2,922.37	3,910.34	3,232.20	3,822.87
Individual deposits	120,491.69	118,617.40	131,115.22	113,277.86	109,985.40
Due to banks (not reserve banks)	1,754.79	667.53	774.40	738.71	2,291.48
Demand certificates of deposit	8,965.90	15,032.69	11,977.37	5,898.58	4,643.50
Time certificates of deposit	70,979.63	62,500.18	59,895.98	78,124.65	70,829.30
Reserved for interest	2,419.75	1,942.19	2,066.99	1,977.00	2,177.35
Reserved for taxes	1,152.11	700.26	824.16	679.98	512.35
Total	\$ 237,035.65	\$ 232,382.62	\$ 240,564.46	\$ 233,958.98	\$ 225,262.25

Directors—C. F. Jordan, J. H. Thatcher, M. D. Thatcher

NO. 334.

THE PADRONI STATE BANK, PADRONI, LOGAN COUNTY

S. A. Richardson, President; L. K. Farr, Vice-President; C. M. Harris, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 11,757.66	\$ 21,192.20	\$ 19,061.66	\$ 18,197.16	\$ 19,272.78
Loans and discounts (secured by collateral)	13,617.31	11,842.36	9,015.24	5,430.30	6,604.60
Overdrafts (secured and unsecured)	142.60	48.06	206.84	130.04	208.93
United States bonds	300.00	500.00	1,450.00	1,300.00	1,950.00

THE PADRONI STATE BANK, PADRONI, LOGAN COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Other bonds and securities.....	385.15	1,002.70	1,382.25	756.25	802.22
Furniture and fixtures.....	1,154.34	1,154.34	1,704.34	1,704.34	1,704.34
Due from reserve banks.....	9,953.35	728.01	2,952.36	3,096.01	4,221.59
Currency.....	1,500.00	1,606.00			
Silver and fractional coin.....	386.92		663.56	524.11	895.50
Expense account.....	1,651.65	2,115.33		475.02	243.38
Other resources.....			2,438.93		
Total	\$ 40,879.98	\$ 40,189.00	\$ 38,875.18	\$ 31,613.23	\$ 34,903.34
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Individual deposits.....	22,573.69	21,808.58	19,112.23	12,728.39	21,494.60
Time certificates of deposit.....	6,604.25	6,286.75	6,924.21	7,880.46	1,992.68
Cashier's checks.....		5.50		4.38	
Reserved for interest.....	702.04				416.06
Other liabilities.....		1,088.17	1,838.74		
Total	\$ 40,879.98	\$ 40,189.00	\$ 38,875.18	\$ 31,613.23	\$ 34,903.34
Directors—Jas. P. Burney, C. M. Harris, J. A. Harris, H. J. Hewett, L. K. Parr, S. A. Richerson, Iver Smith.					

NO. 147.

CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS, ARCHULETA COUNTY

Fred Catchpole, President; J. S. Hatcher, Vice-President; L. J. Catchpole, Cashier; R. W. Smith, Assistant Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 136,488.43	\$ 140,147.38	\$ 149,794.94	\$ 144,918.01	\$ 156,806.42
Loans and discounts, secured by collateral.....	169,725.70	165,384.36	108,962.09	108,962.09	102,026.38
Loans on real estate.....	53,930.84	35,343.86	45,978.25	45,978.25	46,837.25
Overdrafts (secured and unsecured).....	6.75	23.78	53.29	190.61	68.72
Bonds to secure postal savings.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities.....	5,541.33	5,252.33	3,330.30	3,938.97	4,715.80
Furniture and fixtures.....	1,000.00	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
Other real estate.....	116.21	116.21	116.21	116.21	116.21
Due from banks (not reserve banks).....		10,000.00	15,020.55	5,041.85	
Cash items (not including checks on other banks).....					583.11
Due from reserve banks.....	98,430.08	61,707.53	38,549.62	50,512.77	101,128.85
Checks on other banks.....	56.50		340.10	75.53	
Currency.....	13,117.00	9,736.00	11,164.00	5,678.00	5,284.00

Gold	3,702.50	3,827.50	4,122.50	4,460.00	4,647.50
Silver and fractional coin	1,608.58	2,873.68	2,625.80	2,522.09	2,744.25
Total	\$ 488,723.92	\$ 440,412.63	\$ 386,057.65	\$ 378,394.38	\$ 430,958.49
LIABILITIES.					
Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net	2,701.97	2,701.97	3,230.57	3,082.16	4,724.64
Postal savings accounts	889.36	709.58	1,257.61	1,000.00	781.08
Individual deposits	320,701.97	270,662.86	230,785.71	226,680.43	289,893.13
Due to banks (not reserve banks)	25,999.36	31,697.92	30,490.11	28,662.57	29,824.62
Time certificates of deposit	68,660.06	70,897.89	51,011.92	58,628.57	47,406.23
Cashier's checks	13,690.39	4,959.63	10,498.95	4,896.69	2,929.22
Reserved for taxes	3,782.78	3,782.78	3,782.78	443.96	399.57
Other liabilities	.....	.....	.....	.....	.....
Total	\$ 488,723.92	\$ 440,412.63	\$ 386,057.65	\$ 378,394.38	\$ 430,958.49
Directors—Fred Catchpole, L. J. Catchpole, J. S. Hatcher, David Hersch.					

NO. 359.

STOCKMEN'S AND MERCHANTS' BANK, PAGOSA SPRINGS, ARCHULETA COUNTY
 (Certificate of Authority Issued December 17, 1918)

John C. Murray, President; Leslie E. Hubbard, Vice-President; Emery D. Hollowell, Cashier.
 Directors—John C. Murray, Leslie E. Hubbard, Emery D. Hollowell.

NO. 304.

THE PAOLI STATE BANK, PAOLI, PHILLIPS COUNTY

R. L. Johnson, President; Paul Holmquist, S. D. Goddard, Vice-Presidents; R. G. McKibben, Cashier.

RESOURCES.

Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 24,517.35	\$ 25,311.70	\$ 28,989.73	\$ 31,599.21	\$ 34,296.65
Loans on real estate	6,658.10	9,413.95	9,183.95	10,273.19	10,100.94
Overdrafts (secured and unsecured)	99.31	228.50	300.00	600.00	150.00
United States bonds	.....	1,002.63	305.21	424.51	1,286.97
Furniture and fixtures	1,351.03	1,373.38	1,003.63	1,000.00	3,085.00
Banking house	2,665.30	2,665.30	1,373.38	2,036.88	1,876.88
Due from banks (not reserve banks)	1,148.67	215.34	2,665.30	2,665.30	2,723.80
			8,977.12	3,821.23	1,047.98

THE PAOLI STATE BANK, PAOLI, PHILLIPS COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Cash items (not including checks on other banks).....	8,484.72	20.00	12.75	1.49	12,970.08
Due from reserve banks.....	210.00	18,992.26	22,883.96	15,219.92	502.24
Checks on other banks.....	1,700.00	1,000.00	6.75	3,440.00	950.00
Currency.....	165.00	2,400.00	3,291.00	175.00	175.00
Gold.....	916.31	1,026.86	720.90	457.27	1,155.20
Silver and fractional coin.....					
Total.....	\$ 47,915.79	\$ 63,824.92	\$ 79,887.68	\$ 71,714.00	\$ 70,320.74
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	655.00	655.00	655.00	655.00	655.00
Undivided profits, net.....	696.96	638.42	806.61	1,264.75	1,308.31
Notes rediscounted.....	29,356.41	46,089.97	61,647.14	48,788.16	4,000.00
Individual deposits.....	6,726.26	6,269.53	6,578.18	11,003.29	44,012.79
Time certificates of deposit.....	481.16	172.00	200.75	2.80	9,331.68
Cashier's checks.....					1,012.96
Total.....	\$ 47,915.79	\$ 63,824.92	\$ 79,887.68	\$ 71,714.00	\$ 70,320.74
Directors—S. D. Goddard, H. C. Hargreaves, Paul Holmquist, R. L. Johnson, J. G. Richardson.					

NO. 97.

FRUIT EXCHANGE STATE BANK, PAONIA, DELTA COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 35,897.91	\$ 28,983.63	\$ 29,153.23	\$ 30,883.30	\$ 36,870.96
Loans and discounts (secured by collateral).....	59,591.60	84,498.32	83,441.16	69,954.58	68,424.33
Loans on real estate.....	9,100.00	8,900.00	8,700.00	8,600.00	8,200.00
Overdrafts (secured and unsecured).....	120.12	1,501.68	887.47	540.49	1,745.27
United States bonds.....	23,373.44	23,714.99	2,100.00	2,250.00	2,300.00
Other bonds and securities.....	2,500.00	2,500.00	24,361.80	23,016.00	24,533.80
Furniture and fixtures.....	15,797.57	15,797.57	2,500.00	3,200.00	3,200.00
Other real estate.....	639.29	621.78	15,797.57	15,685.57	15,685.57
Due from banks (not reserve banks).....	61,772.13	38,453.34	810.47	561.35	642.91
Due from reserve banks.....	209.95	276.53	19,643.60	18,859.48	84,469.62
Checks on other banks.....	5,417.00	4,664.00	128.84	501.65	420.64
Currency.....	3,965.00	4,664.00	6,296.00	4,884.00	5,567.00
Gold.....	1,932.74	3,025.00	1,935.00	1,955.00	2,705.00
Silver and fractional coin.....	18.00	1,686.97	1,068.96	1,664.33	856.38
Other resources.....					103,640.16
Total.....	\$ 220,334.75	\$ 214,623.81	\$ 196,824.10	\$ 182,555.75	\$ 359,261.64

LIABILITIES	
Capital stock	\$ 30,000.00
Surplus fund	1,718.68
Undivided profits, net	5,000.00
Individual deposits	81,138.96
Due to banks (not reserve banks)	1,341.58
Time certificates of deposit	58,342.85
Total	\$ 182,555.75
Directors—W. T. Baetjer, H. L. Curtiss, T. T. Duffield, Weldon Hammond, W. J. Hollands.	

NO. 221.

THE PARKER STATE BANK, PARKER, DOUGLAS COUNTY

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

RESOURCES.	NOV. 1, 1918			
	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918
Loans and discounts (unsecured)	\$ 37,789.10	\$ 44,217.14	\$ 47,909.79	\$ 46,402.35
Loans and discounts (secured by collateral)	34,267.36	40,015.23	46,599.40	47,607.44
Loans on real estate	8,910.00	6,338.10	5,260.00	6,460.00
Overdrafts (secured and unsecured)	371.94	239.01	146.21	180.14
United States bonds	2,350.00	2,250.00	14,100.00	9,183.66
Other bonds and securities	564.80	1,483.99	78.00	78.00
Furniture and fixtures	1,600.00	2,115.00	2,115.00	2,050.00
Banking house	1,450.00	1,450.00	1,450.00	1,450.00
Cash items (not including checks on other banks)	32,322.50	209.57	27,646.59	25,618.75
Due from reserve banks	99.36	23,021.43	348.23	3.50
Checks on other banks	3,771.00	3,435.00	3,215.00	3,277.00
Currency	965.00	990.00	965.00	970.00
Gold	569.17	468.52	872.66	1,398.57
Silver and fractional coin				
Total	\$ 125,030.23	\$ 126,232.99	\$ 150,705.88	\$ 144,679.41

LIABILITIES.	
Capital stock	\$ 10,000.00
Surplus fund	2,600.00
Undivided profits, net	1,061.62
Notes rediscounted	58.44
Dividends unpaid	400.00
Individual deposits	73,570.60
Time certificates of deposit	37,748.41
Cashier's checks	449.60
Total	\$ 125,030.23
Directors—C. B. Ames, Fred B. Hood, Harold A. Senter.	

NO. 290.

THE PEETZ STATE BANK, PEETZ, LOGAN COUNTY

C. C. Hansen, President; R. A. Babcock, Vice-President; M. A. Shipman, Jr., Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 77,835.32	\$ 70,419.50	\$ 59,216.64	\$ 65,556.10	\$ 54,904.46
Loans and discounts (secured by collateral)	24,617.88	27,019.93	29,616.16	31,370.81	32,373.58
Loans on real estate	2,461.34	2,461.34	4,460.68	4,461.34	1,466.68
Overdrafts (secured and unsecured)	1,351.96	2,403.84	422.82	278.25	484.80
United States bonds	.....	1,000.00	.....	.....	2,223.29
Other bonds and securities	401.15	1,777.49	2,834.95	2,011.97	401.01
Furniture and fixtures	1,500.00	1,500.00	1,512.45	1,512.45	2,212.45
Banking house	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from banks (not reserve banks)	1,132.04	7,151.63	177.27	340.77	4,421.29
Cash items (not including checks on other banks)	295.70	16.25	.....	10.00	11.91
Due from reserve banks	.....	40,508.09	8,816.63	20,857.92	16,418.54
Checks on other banks	18,710.10	.....	.....	.....	.....
Currency	2,525.00	4,022.00	2,873.00	1,782.00	4,067.00
Gold	550.00	555.00	565.00	570.00	570.00
Silver and fractional coin	856.61	613.53	826.90	553.49	1,017.50
Other resources	303.22	406.92	.....	3,185.48	3,011.21
Total	\$ 133,640.32	\$ 160,955.52	\$ 112,422.50	\$ 133,590.58	\$ 124,683.72

LIABILITIES.

Capital stock	.....	.....	.....	.....	.....
Surplus fund	.....	.....	.....	.....	.....
Undivided profits, net	.....	.....	.....	.....	.....
Bills payable	.....	.....	.....	.....	.....
Individual deposits	.....	.....	.....	.....	.....
Time certificates of deposit	.....	.....	.....	.....	.....
Reserved for taxes	.....	.....	.....	.....	.....
Total	\$ 133,640.32	\$ 160,955.52	\$ 112,422.50	\$ 133,590.58	\$ 124,683.72

NO. 312.

FARMERS STATE BANK OF PEYTON, PEYTON, EL PASO COUNTY

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 25,684.64	\$ 22,163.71	\$ 26,852.86	\$ 29,341.36	\$ 35,950.62
Loans and discounts (secured by collateral)	.....	26,669.40	29,699.50	23,206.14	26,862.53
Loans on real estate	.....	1,500.00	1,500.00	1,500.00	1,500.00

Overdrafts (secured and unsecured).....	135.38	151.42	339.27	121.34
United States bonds.....	1,000.00	.....	983.44	2,724.44
Other bonds and securities.....	2,000.00	2,000.00	2,000.00	2,000.00
Furniture and fixtures.....	1,319.82	1,250.00	1,250.00	1,250.00
Banking house.....	1,459.24	1,459.24	1,459.24	1,459.24
Cash items (not including checks on other banks).....	.....	.....	231.33	32.49
Due from reserve banks.....	11,526.81	14,296.82	9,512.36	14,527.71
Checks on other banks.....	157.00	184.74	114.00	.....
Currency.....	1,103.00	2,167.00	2,100.00	2,108.00
Gold.....	140.00	215.00	290.00	260.00
Silver and fractional coin.....	348.99	269.64	408.36	240.98
Total.....	\$ 65,794.85	\$ 80,046.22	\$ 72,735.50	\$ 89,037.35
LIABILITIES.				
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	.....	500.00	500.00	500.00
Undivided profits, net.....	978.15	476.36	1,153.05	1,349.24
Notes rediscounted.....	8,788.70	4,404.30	949.60	5,012.04
Savings accounts.....	1,001.62	8,871.68	8,332.66	5,909.55
Individual deposits.....	40,458.36	49,887.19	42,999.68	55,567.41
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	689.00	2,400.00	6,059.57	7,044.23
Certified checks.....	.....	.....	.....	.....
Cashier's checks.....	1,379.02	297.77	240.94	1,154.88
Total.....	\$ 65,794.85	\$ 80,046.22	\$ 72,735.50	\$ 89,037.35

Directors—J. J. Eubank, Karl Herzberger, J. W. Howitt, Edw. Marriott, J. V. Smith.

NO. 251.

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 13,505.43	\$ 14,463.97	\$ 11,045.48	\$ 11,972.19	\$ 10,175.12
Loans and discounts (secured by collateral).....	20,024.49	14,678.13	14,307.32	22,342.32	18,341.25
United States bonds.....	1,240.00	2,080.00	2,117.50	2,242.50	6,020.00
Other bonds and securities.....	72.75	.....	.....	33.25	.....
Furniture and fixtures.....	1,292.00	1,294.40	1,295.71	1,200.00	1,225.35
Other real estate.....	56.00	.....	.....	.....	.....
Due from banks (not reserve banks).....	2,159.73	.....	.....	.....	.....
Cash items (not including checks on other banks).....	810.43	533.79	270.18	743.57	307.98
Due from reserve banks.....	4,680.81	12,666.13	13,282.11	5,826.27	16,123.86
Checks on other banks.....	180.44	147.74	.....	48.35	.....
Currency.....	935.00	1,907.00	1,149.00	792.00	1,464.00

THE PIERCE EXCHANGE BANK, PIERCE, WELD COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	.....	2.50	.....	.....	.....
Silver and fractional coin	401.01	591.05	592.87	472.39	520.08
Other resources	.....	.....	33.25	.....	1,096.47
Total	\$ 45,358.09	\$ 48,364.71	\$ 44,093.42	\$ 45,672.84	\$ 55,274.11
LIABILITIES.					
Capital stock	.....	.....	.....	.....	.....
Undivided profits, net	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Bills payable	406.77	179.65	486.23	824.56	705.75
Individual deposits	32,874.52	36,013.36	28,682.11	5,000.00	.....
Time certificates of deposit	2,076.80	2,171.70	4,925.08	22,948.92	40,092.26
Total	\$ 45,358.09	\$ 48,364.71	\$ 44,093.42	\$ 45,672.84	\$ 55,274.11
Directors—W. F. Lindemann, J. E. Munger, John E. Shafer.					

NO. 332.

FARMERS STATE BANK OF PLATTEVILLE, PLATTEVILLE, WELD COUNTY

Nellie E. Tucker, President; F. J. Edgar, Vice-President; L. B. Tucker, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	10,538.38	12,176.07	17,157.80	21,314.80	31,308.02
Loans and discounts (secured by collateral)	15,786.89	15,651.67	17,818.56	18,630.41	5,743.39
Loans on real estate	351.21	676.21	275.00	250.00	250.00
Overdrafts (secured and unsecured)	.....	55.44	46.43	14.39	24.10
Other bonds and securities	.....	.....	1,300.00	742.19	1,964.17
Furniture and fixtures	1,750.00	1,750.00	1,750.00	1,800.00	1,800.00
Banking house	1,250.00	1,250.00	1,250.00	1,250.00	1,250.00
Due from banks (not reserve banks)	3,616.84	4,287.86	10,798.07	4,411.53	10,119.10
Due from reserve banks	840.81	134.04	177.63	7.00	196.40
Checks on other banks	2,433.00	2,283.00	2,180.00	1,729.00	2,209.00
Currency	.....	.....	252.50	240.00	185.00
Gold	230.00	330.00	252.50	240.00	185.00
Silver and fractional coin	597.77	559.84	684.86	578.82	902.28
Total	\$ 37,394.90	\$ 39,154.13	\$ 53,690.85	\$ 56,911.05	\$ 55,951.46
LIABILITIES.					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	384.60	179.02	253.28	410.96	700.65

Individual deposits	22,318.33	24,313.18	35,431.86	29,809.14	28,410.94
Demand certificates of deposit	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Time certificates of deposit	2,655.32	2,661.32	5,487.31	14,190.95	14,339.87
Cashier's checks	536.65	500.61	18.40	.....	.....
Total	\$ 37,394.90	\$ 39,154.13	\$ 53,690.85	\$ 56,911.05	\$ 55,951.46

Directors—J. L. Blanche, J. F. Edgar, J. W. Ewing, L. B. Tucker, Nellie E. Tucker.

NO. 172.

PROCTOR STATE BANK, PROCTOR, LOGAN COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 8,534.00	\$ 12,231.25	\$ 15,330.75	\$ 20,527.89	\$ 28,735.60
Loans and discounts (secured by collateral)	14,879.20	16,229.20	18,836.20	19,358.85	18,770.26
Loans on real estate	1,100.00	1,600.00	1,600.00	1,600.00	3,100.00
Overdrafts (secured and unsecured)	87.82	4.78	13.63	44.02	261.39
United States bonds .....	.....	.....	.....	834.00	711.49
Other bonds and securities	3,341.60	3,334.95	2,281.22	2,797.30	683.81
Furniture and fixtures	1,100.00	1,000.00	1,000.00	1,000.00	1,000.00
Banking house	1,400.00	1,300.00	1,300.00	1,300.00	1,300.00
Cash items (not including checks on other banks) .....	.....	.....	.....	5.00	4.00
Due from reserve banks	22,852.60	25,830.11	12,249.13	7,675.80	10,590.46
Currency	1,542.00	2,200.00	1,305.00	1,122.00	1,627.00
Gold	217.50	235.00	205.00	207.50	207.50
Silver and fractional coin	102.59	172.59	310.45	223.16	278.78
Total	\$ 55,157.31	\$ 64,137.88	\$ 54,431.38	\$ 56,705.52	\$ 67,270.29

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	1,800.00
Undivided profits, net	2,018.29	326.21	641.80	909.06	1,451.47
Bills payable .....	.....	.....	.....	.....	8,000.00
Individual deposits	31,462.69	40,281.51	30,410.53	24,538.01	28,559.70
Demand certificates of deposit	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit	7,124.75	9,070.81	9,010.58	16,907.23	14,793.90
Cashier's checks	551.58	159.35	68.47	51.22	165.22
Total	\$ 55,157.31	\$ 64,137.88	\$ 54,431.38	\$ 56,705.52	\$ 67,270.29

Directors—J. D. Blue, Jr., J. N. Hamil, Geo. A. Henderson, W. L. Strickland, W. V. Strickland.

THE MINNEQUA BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

M. D. Thatcher, President; R. C. Thatcher, Vice-President; H. E. Wheeler, Cashier; George H. Hubbard, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 243,587.54	\$ 275,905.96	\$ 325,452.13	\$ 341,560.72	\$ 308,751.10
Loans and discounts (secured by collateral)	101,571.32	90,654.27	111,887.47	112,255.95	112,855.41
Loans on real estate	84,330.60	68,227.40	70,417.41	70,336.80	67,864.38
Overdrafts (secured and unsecured)	620.33	7,000.00	329.51	955.84	1,070.61
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	374,119.11	425,883.64	387,951.41	357,975.37	444,882.63
Furniture and fixtures	5,263.08	5,263.08	5,263.08	5,000.00	5,000.00
Other real estate	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks)					765.35
Cash items (not including checks on other banks)				6,480.01	14,904.77
Due from reserve banks	292,873.19	301,186.37	238,043.54	221,391.99	275,196.42
Checks on other banks	33,337.17	8,931.14	17,813.73	14,552.04	
Currency	59,838.00	36,644.00	28,553.00	38,007.00	37,704.00
Gold	1,855.00	3,982.50	150.00	1,460.00	1,927.50
Silver and fractional coin	5,443.99	6,136.18	8,862.21	9,231.33	6,477.64
Total	\$ 1,212,339.33	\$ 1,232,963.57	\$ 1,204,223.49	\$ 1,188,707.05	\$ 1,286,899.81

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	60,000.00	60,000.00	60,000.00
Undivided profits, net	1,732.31	4,302.33	7,386.23	4,149.93	9,778.56
Savings accounts	570,356.28	572,229.50	574,878.56	603,691.24	624,456.13
Postal savings accounts	3,678.36	3,678.36	3,569.36	3,613.03	3,252.21
Individual deposits	483,178.21	502,479.76	475,115.15	432,302.56	492,984.79
Due to banks (not reserve banks)	24,174.90	20,845.94	10,747.40	12,688.10	23,317.95
Demand certificates of deposit	39,043.92	38,949.74	30,220.90	30,335.23	
Time certificates of deposit					25,288.40
Certified checks	174.31	200.00	152.00	75.16	
Cashier's checks	7,265.45	4,351.75	1,945.93	9,866.96	7,690.89
Reserved for interest		3,376.57	6,874.98		7,339.51
Reserved for taxes	2,735.59	2,549.62	3,332.98	1,984.84	2,791.37
Total	\$ 1,212,339.33	\$ 1,232,963.57	\$ 1,204,223.49	\$ 1,188,707.05	\$ 1,286,899.81

Directors—M. D. Thatcher, R. C. Thatcher, H. E. Wheeler.

NO. 299.

THE BANK OF PUEBLO, PUEBLO, PUEBLO COUNTY

D. A. Randall, President; A. McGovern, Jr., Vice-President; R. L. Phillips, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 47,948.08	\$ 47,756.08	\$ 54,260.72	\$ 51,573.90	\$ 50,856.95
Loans and discounts (secured by collateral).....	37,567.64	39,614.30	49,752.39	60,083.94	71,612.84
Loans on real estate.....	17,199.00	17,140.00	15,550.00	7,900.50	7,550.00
Overdrafts (secured and unsecured).....	13.29	28.95	46.66	7.56	797.74
United States bonds.....	20.00	3,000.00	4,000.00	1,000.00	1,315.36
Other bonds and securities.....	1,000.00	1,000.00	5,466.92	6,999.61	3,653.65
Furniture and fixtures.....	1,900.00	1,900.00	1,900.00	1,900.00	1,900.00
Due from reserve banks.....	43,078.48	53,114.17	47,191.54	40,505.69	66,941.01
Checks on other banks.....	8,889.71	2,136.06	12,945.55	5,826.36	13,781.56
Currency.....	5 050.00	7,600.00	5,550.00	4,500.00	3,200.00
Gold.....	500.00	1,000.00	1,500.00	1,700.00	1,000.00
Silver and fractional coin.....	896.16	1,668.02	1,031.89	1,092.86	1,751.49
Total	\$ 164,062.36	\$ 175,357.58	\$ 199,195.67	\$ 183,157.42	\$ 224,360.60
LIABILITIES.					
Capital stock.....					\$ 50,000.00
Surplus fund.....					2,500.00
Undivided profits, net.....	4,052.34	2,225.62	1,901.77	1,169.47	3,275.70
Individual deposits.....	97,487.36	104,428.68	130,896.96	114,779.86	141,973.68
Due to banks (not reserve banks).....	5,215.52	7,182.18	5,038.05	5,058.95	.....
Time certificates of deposit.....	5,547.01	6,808.32	6,972.66	7,860.86	20,740.29
Cashier's checks.....	1,760.13	2,212.78	1,886.23	1,788.28	5,870.93
Total	\$ 164,062.36	\$ 175,357.58	\$ 199,195.67	\$ 183,157.42	\$ 224,360.60
Directors—H. F. Danielson, A. McGovern, Fred Olin, R. L. Phillips, D. A. Randall, Joseph Russ.					

NO. 388.

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY

(Liquidated February 28th, 1918)

W. I. Wigton, President; M. O'Neil, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 3,402.91	.....	.....	.....	.....
Loans and discounts (secured by collateral).....	50,359.62	.....	.....	.....	.....
Loans on real estate.....	13,220.28	.....	.....	.....	.....
Furniture and fixtures.....	397.42	.....	.....	.....	.....
Due from reserve banks.....	2,242.56	.....	.....	.....	.....

THE WIGTON STATE BANK, PUEBLO, PUEBLO COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Checks on other banks.....	70.39	.....	.....	.....	.....
Currency.....	165.00	.....	.....	.....	.....
Silver and fractional coin.....	107.78	.....	.....	.....	.....
Total.....	\$ 69,965.96	.....	.....	.....	.....
LIABILITIES.					
Capital stock.....	\$ 30,000.00	.....	.....	.....	.....
Surplus fund.....	20,000.00	.....	.....	.....	.....
Undivided profits, net.....	19,847.52	.....	.....	.....	.....
Individual deposits.....	118.44	.....	.....	.....	.....
Total.....	\$ 69,965.96	.....	.....	.....	.....
Directors—M. O'Neil, John H. Vorhees, W. I. Wigton.					

THE PUEBLO SAVINGS AND TRUST COMPANY, PUEBLO, PUEBLO COUNTY

NO. 174.

Alva Adams, President; M. D. Thatcher, Vice-President; W. K. Dydley, Cashier; Edward McCabe, Assistant Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 622,832.52	\$ 730,889.75	\$ 755,884.31	\$ 781,317.31	\$ 705,979.55
Loans and discounts (secured by collateral).....	592,506.83	530,028.81	540,520.20	543,427.69	553,553.82
Loans on real estate.....	309,300.87	302,330.87	298,807.54	314,643.70	295,615.94
Overdrafts (secured and unsecured).....	1,247.56	693.11	646.19	453.24	753.98
United States bonds.....	.....	81,284.65	17,660.14	62,311.93	83,042.17
Bonds to secure postal savings.....	19,950.00	19,950.00	19,950.00	19,950.00	19,950.00
Other bonds and securities.....	591,927.95	594,044.84	587,198.09	586,510.78	551,331.30
Other real estate.....	31,027.42	30,396.52	30,396.52	30,396.52	30,396.52
Cash items (not including checks on other banks).....	8,795.83	6,412.92	6,005.18	4,766.90	6,845.78
Due from reserve banks.....	1,034,636.01	914,905.97	921,489.91	1,039,236.57	947,393.84
Checks on other banks.....	31,018.32	12,721.94	15,146.50	33,483.09	21,796.60
Currency.....	26,313.00	27,038.00	39,448.00	28,996.00	34,980.00
Gold.....	25,795.00	26,385.00	25,795.00	25,342.50	25,100.00
Silver and fractional coin.....	5,622.53	3,620.67	7,334.68	6,320.68	6,775.22
Other resources.....	126.00	90.00	100.50	132.50	54.63
Total.....	\$ 3,301,099.84	\$ 3,280,793.05	\$ 3,266,382.76	\$ 3,477,289.41	\$ 3,283,569.35
LIABILITIES.					
Capital stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund.....	110,000.00	110,000.00	110,000.00	110,000.00	110,000.00
Undivided profits, net.....	9,832.35	18,088.64	26,758.99	33,595.47	35,273.21
Savings accounts.....	2,326,569.11	2,297,502.83	2,272,725.49	2,472,019.16	2,242,998.90

Postal savings accounts.....	9,682.93	9,682.93	9,392.93	9,510.97	8,559.97
Trust funds.....	19,915.14	10,112.30	10,834.10	11,328.11	13,131.07
Dividends unpaid.....	5,000.00				
Individual deposits.....	577,112.86	573,482.82	557,820.72	595,325.26	599,358.05
Due to banks (not reserve banks)	29,304.78	39,629.40	37,726.39	26,250.27	63,933.33
Demand certificates of deposit.....	95,052.00	95,052.00	98,552.00	95,052.00	70,052.00
Time certificates of deposit.....	3,930.00	930.00	25.00		
Certified checks.....	36.74	36.74	630.16	605.34	255.36
Cashier's checks.....	8,548.33	6,639.29	12,029.32	17,499.35	11,023.32
Reserved for interest.....		12,436.10	25,224.13		24,174.01
Reserved for taxes.....	6,000.00	7,200.00	4,663.53		4,810.13
Other liabilities.....	115.60			6,103.48	
Total.....	\$ 3,301,099.84	\$ 3,280,793.05	\$ 3,266,382.76	\$ 3,477,289.41	\$ 3,283,569.35

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

NO. 8.

THE STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 32,123.02	\$ 31,602.83	\$ 23,394.87	\$ 26,067.44	\$ 32,995.95
Loans and discounts (secured by collateral)	12,972.55	14,120.54	17,261.84	15,567.55	19,370.19
Loans on real estate.....	1,450.00	1,450.00	1,450.00	1,450.00	2,650.00
Overdrafts (secured and unsecured).....	371.16	42.41	198.28	293.94	1,203.48
United States bonds.....					4,030.00
Other bonds and securities.....	105.00	105.00	105.00	403.69	393.97
Furniture and fixtures.....	1,700.00	1,700.00	1,700.00	1,700.00	2,408.06
Banking house.....	3,184.92	3,100.00	3,100.00	3,100.00	3,100.00
Due from banks (not reserve banks)					1,826.57
Cash items (not including checks on other banks)					3.10
Due from reserve banks.....	19,787.82	31,153.36	32,300.34	30,672.23	8,044.12
Checks on other banks.....		69.51			838.10
Currency.....	662.00	1,278.00	4,361.00	3,176.00	1,581.00
Gold.....	1,240.00	1,302.50	1,160.00	1,160.00	1,175.00
Silver and fractional coin.....	615.94	673.53	552.64	238.33	560.21
Other resources.....	75.00	9,375.00	19,762.20		
Total.....	\$ 74,339.41	\$ 95,988.43	\$ 106,299.09	\$ 83,851.53	\$ 80,179.75

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.....	2,342.43	1,758.90	1,999.31	1,517.71	2,331.33
Individual deposits.....	41,463.88	63,167.54	71,903.35	49,042.49	45,058.95

THE STATE BANK OF RAMAH, RAMAH, EL PASO COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	13,524.77	13,561.99	14,896.43	15,791.33	15,289.47
Cashier's checks	8.33				
Total	\$ 74,339.41	\$ 95,988.43	\$ 106,299.09	\$ 83,851.53	\$ 80,179.75

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

NO. 293.

THE RED CLIFF STATE BANK, RED CLIFF, EAGLE COUNTY

C. C. Parks, President; Frank Doll, Vice-President; Harry E. Tandy, Cashier; N. J. Darrow, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 21,283.05	\$ 18,141.70	\$ 20,626.45	\$ 21,351.45	\$ 20,199.73
Loans and discounts (secured by collateral).....	32,008.85	50,767.34	63,541.85	60,292.85	57,459.00
Loans on real estate.....	10,205.00	9,285.00	7,824.52	4,917.52	18,390.52
Overdrafts (secured and unsecured).....	115.26	16.62	18.84	14.72	23.11
United States bonds.....	14,004.29	8,550.00	35,000.00	20,600.00	23,350.00
Bonds to secure postal savings.....	3,000.00	3,000.00	2,600.00	2,600.00	2,600.00
Other bonds and securities.....	15,696.15	18,510.25	24,087.09	13,405.93	6,202.41
Banking house	500.00				
Due from banks (not reserve banks).....		45.00	77.50		52.50
Cash items (not including checks on other banks).....	33.06	6.25	17.25	12.59	67.16
Due from reserve banks.....	31,058.59	42,358.40	26,230.60	24,975.86	38,626.07
Currency	4,902.00	6,221.00	6,835.00	9,949.00	5,508.00
Gold	4,207.50	655.00	1,520.00	132.50	270.00
Silver and fractional coin.....	823.45	331.35	417.80	335.99	1,302.40
Other resources				2,093.10	5,435.27
Total	\$ 137,837.20	\$ 157,887.91	\$ 188,796.90	\$ 160,681.51	\$ 179,486.17

LIABILITIES.

Capital stock					\$ 10,000.00
Surplus fund	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	3,000.00	3,000.00	3,250.00	3,500.00	3,500.00
Postal savings accounts	157.71	1,256.84	40.52		1,346.87
Dividends unpaid	628.13	634.87	615.84	615.84	998.54
Individual deposits	500.00			500.00	
Demand certificates of deposit.....	83,866.57	102,833.95	115,199.51	98,753.29	105,872.06
Other liabilities	39,684.79	40,162.25	59,691.03	41,807.38	41,151.70
Total	\$ 137,837.20	\$ 157,887.91	\$ 188,796.90	\$ 160,681.51	\$ 179,486.17

Directors—Frank Doll, C. C. Parks, Arthur A. Tandy, Harry E. Tandy.

NO. 105.

THE BANK OF RIDGWAY, RIDGWAY, OURAY COUNTY

R. E. Israel, President; W. D. Jay, Vice-President; Carroll M. Stanwood, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 36,617.50	\$ 34,808.64	\$ 50,829.76	\$ 54,217.29	\$ 48,373.19
Loans and discounts (secured by collateral).....	12,320.00	18,490.00	16,185.00	17,585.00	15,910.00
Loans on real estate.....	12,870.00	12,750.00	13,900.00	11,850.00	9,000.00
Overdrafts (secured and unsecured).....	12.78	6.91	.....	5.92	19.34
United States bonds.....	.....	.....	5,065.35	.....	600.00
Other bonds and securities.....	.....	.....	1,829.20	8,950.63	1,733.78
Furniture and fixtures.....	500.00	1,280.00	1,280.00	1,280.00	1,280.00
Banking house.....	9,641.39	12,700.00	12,700.00	12,700.00	12,700.00
Due from banks (not reserve banks).....	1,792.42	1,768.53	1,592.20	423.05	791.49
Due from reserve banks.....	42,251.08	33,441.87	20,329.46	20,526.62	8,243.59
Currency.....	2,360.00	5,967.00	2,510.00	1,960.00	5,477.00
Gold.....	645.00	1,857.50	1,432.50	1,190.00	720.00
Silver and fractional coin.....	567.30	613.45	460.25	464.05	549.00
Total	\$ 119,577.47	\$ 123,683.90	\$ 128,113.72	\$ 131,152.56	\$ 105,397.39

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	1,161.39	1,500.00	1,500.00	1,500.00	1,650.00
Undivided profits, net.....	.....	209.26	56.78	1,350.00	364.54
Bills payable.....	.....	.....	.....	15,000.00	15,000.00
Individual deposits.....	95,522.08	83,685.64	88,074.44	72,090.06	59,680.85
Demand certificates of deposit.....	8,035.00	9,177.00	6,153.50	6,278.50	3,053.00
Time certificates of deposit.....	4,859.00	14,112.00	17,329.00	19,934.00	10,649.00
Total	\$ 119,577.47	\$ 123,683.90	\$ 128,113.72	\$ 131,152.56	\$ 105,397.39

Directors—Asbury Armlin, Emery Coons, R. E. Israel, W. D. Jay, Carroll M. Stanwood.

NO. 184.

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 61,337.45	\$ 52,517.13	\$ 39,923.60	\$ 50,338.05	\$ 58,500.06
Loans and discounts (secured by collateral).....	44,133.60	50,859.80	49,161.16	54,855.46	39,921.27
Loans on real estate.....	1,100.00	2,900.00	1,100.00	1,100.00	2,000.00
Overdrafts (secured and unsecured).....	36.35	71.74	75.36	87.23	183.41
United States bonds.....	2,508.62	4,440.58	13,250.00	5,746.23	8,623.58

UNION STATE BANK OF RIFLE, RIFLE, GARFIELD COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Other bonds and securities.....	2,073.08	3,440.35	726.04	2,590.37	973.35
Furniture and fixtures.....	2,060.00	2,060.00	2,060.00	2,060.00	2,060.00
Banking house.....	11,000.00	11,000.00	11,000.00	10,500.00	10,500.00
Other real estate.....	2,800.00	2,800.00	2,800.00	2,800.00	2,800.00
Due from banks (not reserve banks).....	4,510.75	1,670.73	436.46	436.46	1,513.72
Due from reserve banks.....	70,594.51	57,616.90	39,780.27	24,223.45	37,144.93
Checks on other banks.....	253.56	847.89	45.10	67.37	495.70
Currency.....	5,504.00	5,515.00	3,107.00	3,380.00	2,856.00
Gold.....	290.00	325.00	355.00	370.00	645.00
Silver and fractional coin.....	612.06	640.84	426.59	515.60	385.45
Other resources.....	6.55	993.28	2.18	-----	487.75
Total	\$ 208,820.53	\$ 197,699.24	\$ 163,812.30	\$ 159,070.22	\$ 169,090.22
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	2,500.00	2,500.00
Undivided profits, net.....	124.54	1,239.57	1,918.29	917.57	1,102.28
Individual deposits.....	149,114.96	130,894.21	99,290.37	92,058.17	99,298.66
Due to banks (not reserve banks).....	5,000.00	5,600.00	5,000.00	5,940.89	6,010.86
Demand certificates of deposit.....	26,861.03	32,418.59	29,824.38	32,153.59	35,178.42
Time certificates of deposit.....	720.00	546.87	500.00	500.00	-----
Cashier's checks.....	-----	-----	-----	-----	-----
Total	\$ 208,820.53	\$ 197,699.24	\$ 163,812.30	\$ 159,070.22	\$ 169,090.22

Directors—Wm. Crann, C. B. Coffin, Bert Ellis, William Grigor, John F. Hickman, J. S. Porter, Eph Prefontaine.

NO. 146.

PEOPLES HOME BANK, ROCKY FORD, OTERO COUNTY

W. W. Hayward, President; A. D. Isherwood, Vice-President; A. Dudek, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 76,345.37	\$ 74,045.59	\$ 92,482.34	\$ 80,459.87	\$ 83,603.75
Loans and discounts (secured by collateral).....	29,063.39	37,188.47	54,195.75	54,119.41	80,958.61
Loans on real estate.....	10,096.43	8,986.59	10,693.93	14,193.93	14,200.93
Overdrafts (secured and unsecured).....	164.76	68.18	382.67	961.48	2,786.37
United States bonds.....	250.00	-----	1,600.00	6,750.00	11,700.00
Furniture and fixtures.....	2,000.00	2,000.00	3,120.00	3,120.00	3,340.00
Other real estate.....	8,383.63	1,883.63	2,030.17	2,010.17	1,914.86
Due from banks (not reserve banks).....	-----	54,274.64	14,247.94	-----	4,641.42
Due from reserve banks.....	59,579.43	37,981.91	22,034.70	21,577.16	11,390.22
Checks on other banks.....	4,981.75	1,059.88	1,542.83	1,468.85	635.17

Currency	3,634.00	4,578.00	4,623.00	8,502.00
Gold	5,125.00	4,770.00	4,650.00	4,400.00
Silver and fractional coin.....	3,422.88	4,167.72	1,923.52	3,837.05
Other resources .....	.....	.....	683.20	15.17
Total	\$ 203,046.64	\$ 231,004.61	\$ 196,540.59	\$ 231,925.55
LIABILITIES.				
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	8,000.00
Undivided profits, net.....	4,945.33	2,753.14	4,325.30	3,132.78
Notes rediscounted .....	.....	.....	18,697.50	23,745.90
Savings accounts	1,733.20	2,719.44	2,466.28	2,452.41
Individual deposits	143,513.07	174,559.48	111,916.34	136,162.97
Due to banks (not reserve banks) .....	.....	.....	.....	666.59
Demand certificates of deposit.....	19,213.89	.....	.....	.....
Time certificates of deposit.....	.....	16,852.68	20,062.46	19,669.17
Certified checks	141.15	.....	.....	300.00
Cashier's checks .....	.....	119.87	3,332.17	7,795.73
Other liabilities .....	.....	.....	.....	.....
Total	\$ 203,046.64	\$ 231,004.61	\$ 196,540.59	\$ 231,925.55

Directors—A. Dudek, J. C. Fleming, W. W. Hayward, A. D. Isherwood, A. S. Kitch.

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY

C. L. Waite, President; B. E. Timbers, Vice-President; H. F. Timbers, Cashier.

NO. 309.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 9,367.59	\$ 14,749.70	\$ 20,283.80	\$ 21,810.14	\$ 19,539.92
Loans and discounts (secured by collateral).....	43,937.28	36,372.10	34,521.90	31,826.10	60,997.48
Loans on real estate.....	2,450.00	2,450.00	.....	.....	.....
Overdrafts (secured and unsecured)	323.31	115.25	133.79	292.42	580.44
United States bonds.....	2,436.00	3,886.89	418.89	373.89	2,158.89
Other bonds and securities.....	.....	.....	356.70	206.58	.....
Furniture and fixtures	1,519.98	1,519.98	1,519.98	1,519.98	1,519.98
Banking house	1,416.59	1,416.59	1,416.59	1,416.59	1,416.59
Cash items (not including checks on other banks).....	779.04	15.00	5.00	775.95	.....
Due from reserve banks.....	8,085.37	4,131.20	8,470.55	8,398.87	11,110.40
Checks on other banks.....	.....	.....	.....	.....	1,680.85
Currency	1,742.00	1,062.00	1,973.00	1,787.00	1,837.00
Gold	120.00	227.50	247.50	307.50	352.50
Silver and fractional coin.....	494.36	477.38	482.69	454.04	998.21
Other resources .....	.....	.....	.....	.....	138.15
Total	\$ 72,671.52	\$ 66,423.59	\$ 69,830.39	\$ 69,169.06	\$ 102,330.41

THE ROGGEN STATE BANK, ROGGEN, WELD COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	2,050.29	500.00	500.00	500.00	500.00
Undivided profits, net	54,439.90	665.50	1,455.12	1,167.33	2,144.71
Individual deposits	2,905.31	48,044.75	54,356.80	46,202.28	77,726.80
Time certificates of deposit	3,276.02	2,875.31	3,324.63	10,522.00	8,990.87
Cashier's checks		4,338.03	193.84	777.45	2,968.03
Total	\$ 72,671.52	\$ 66,423.59	\$ 69,830.39	\$ 69,169.06	\$ 102,330.41

Directors—John G. Epple, A. Knox, B. E. Timbers, H. F. Timbers, C. L. Waite.

NO. 107.

SAGUACHE COUNTY BANK, SAGUACHE, SAGUACHE COUNTY

E. G. Gotthelf, President; Leopold Mayer, Chas. Tarbell, Vice-Presidents; Wm. F. Boyd, Cashier; A. N. Ritter, Assistant Cashier.

RESOURCES.

Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 149,124.77	\$ 141,055.50	\$ 147,066.84	\$ 100,303.91	\$ 115,707.65
Loans on real estate	123,418.30	117,357.35	120,849.65	98,724.95	100,534.32
Overdrafts (secured and unsecured)	45,870.35	44,826.95	39,900.35	42,470.35	30,445.05
United States bonds	458.18	285.54	287.90	1,433.62	476.15
Other bonds and securities	3,950.00	2,700.00	12,050.00	7,000.00	9,620.00
Furniture and fixtures	3,826.97	13,347.28	1,950.69	2,739.16	885.24
Banking house	4,100.00	4,122.70	4,131.20	4,841.70	4,841.70
Due from banks (not reserve banks)	5,400.00	5,400.00	5,400.00	5,400.00	5,400.00
Cash items (not including checks on other banks)	6.80	10.00	111.80	43.92	10,234.20
Due from reserve banks	196.61	203.30	47.55	991.25	457.19
Currency	94,829.91	71,555.09	51,183.36	77,153.20	106,052.38
Gold	5,706.00	6,221.00	5,621.00	5,392.00	6,595.00
Silver and fractional coin	4,725.00	4,830.00	4,835.00	4,865.00	4,872.50
Other resources	1,283.57	1,168.72	1,150.73	859.62	894.26
	383.68		268.63	1,214.72	1,584.14
Total	\$ 443,280.14	\$ 413,083.43	\$ 394,854.70	\$ 353,433.40	\$ 398,599.78

LIABILITIES.

Capital stock	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Surplus fund	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Bills payable	2,083.28	1,556.78	2,790.32	4,440.92	5,976.89
Individual deposits	175,899.06	144,277.57	149,474.09	142,580.94	30,000.00
Demand certificates of deposit	1,811.45	2,439.74	839.35	347.35	172,557.47
Time certificates of deposit	183,486.35	184,809.34	161,750.94	126,064.19	3,417.59
Total	\$ 443,280.14	\$ 413,083.43	\$ 394,854.70	\$ 353,433.40	\$ 398,599.78

Directors—Wm. F. Boyd, E. G. Gotthelf, F. M. Gotthelf, Leopold Mayer, Chas. Tarbell.

NO. 195.

COSTILLA COUNTY BANK, SAN ACACIO, COSTILLA COUNTY

A. A. Salazar, President; C. C. Rockafellow, Vice-President and Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 60,469.82	\$ 73,910.83	\$ 76,386.86	\$ 64,424.86	\$ 72,903.31
Loans and discounts (secured by collateral).....	42,943.18	41,204.14	57,251.20	66,257.20	56,682.35
Loans on real estate.....	4,690.00	9,290.00	7,240.00	6,500.00	6,000.00
Overdrafts (secured and unsecured).....	87.27	61.08	156.59	294.63	144.23
United States bonds.....	2,735.06	3,148.65	3,250.00	4,369.13	3,658.37
Other bonds and securities.....	2,493.21	2,547.14	2,024.43	2,476.87	2,970.55
Furniture and fixtures.....	1,500.00	1,527.55	1,540.60	1,737.70	1,737.70
Banking house.....	1,500.00	1,500.00	1,500.00	1,500.00	1,500.00
Cash items (not including checks on other banks).....	35.25			156.56	
Due from reserve banks.....	41,855.62	41,819.47	20,144.84	23,262.02	19,459.01
Checks on other banks.....		345.29	928.00		1,000.00
Currency.....	5,386.00	3,681.00	6,642.00	4,385.00	4,302.00
Gold.....	215.00	205.00	297.50	357.50	180.00
Silver and fractional coin.....	776.51	567.30	405.19	360.49	814.90
Other resources.....	175.30	12,462.34	2,101.24	11.00	520.64
Total.....	\$ 164,862.22	\$ 192,269.79	\$ 179,868.45	\$ 176,092.96	\$ 171,873.06

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	7,500.00	7,500.00	7,500.00	10,000.00	10,000.00
Undivided profits, net.....	562.59	1,728.94	3,337.75	505.27	1,851.90
Bills payable.....		10,000.00	10,000.00	16,000.00	16,000.00
Notes rediscounted.....					6,000.00
Individual deposits.....	115,939.89	122,546.31	111,533.02	104,931.29	98,372.50
Demand certificates of deposit.....	5,140.00	5,100.00	5,200.00	5,000.00	5,000.00
Time certificates of deposit.....	23,042.74	28,924.98	30,391.72	29,147.14	22,940.23
Cashier's checks.....	2,427.00	6,467.31	1,883.57	490.00	1,670.94
Reserved for interest.....	150.00	2.25	22.39	19.26	37.49
Reserved for taxes.....	100.00				
Total.....	\$ 164,862.22	\$ 192,269.79	\$ 179,868.45	\$ 176,092.96	\$ 171,873.06

Directors—C. C. Rockafellow, A. A. Salazar, S. M. Smith.

NO. 128.

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY

A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 27,510.94	\$ 30,466.71	\$ 22,961.72	\$ 28,021.08	\$ 37,393.22
Loans and discounts (secured by collateral).....	54,344.51	40,263.58	62,267.81	69,156.02	53,666.93

THE SEIBERT STATE BANK, SEIBERT, KIT CARSON COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans on real estate.....	6,597.48	6,414.48	8,543.77	8,313.08	6,303.86
Overdrafts (secured and unsecured).....	846.12	1,067.90	1,097.08	1,974.10	949.64
United States bonds.....				541.00	1,772.00
Other bonds and securities.....	882.90	1,943.92	2,187.04	949.94	2,211.00
Furniture and fixtures.....	650.00	650.00	650.00	650.00	650.00
Banking house.....	1,850.00	1,850.00	1,850.00	1,850.00	1,850.00
Other real estate.....	500.00	500.00	500.00		
Cash items (not including checks on other banks).....				66.75	28.21
Due from reserve banks.....	9,294.84	22,821.76	56,416.10	28,366.68	23,889.93
Checks on other banks.....	428.85	500.45		187.45	143.49
Currency.....	3,833.00	4,415.00	3,330.00	2,814.00	3,820.00
Gold.....		10.00			25.00
Silver and fractional coin.....	1,209.06	1,020.38	1,783.43	477.56	520.02
Other resources.....					10.00
Total.....	\$ 107,947.70	\$ 111,924.18	\$ 161,586.95	\$ 143,367.66	\$ 133,233.30
LIABILITIES.					
Capital stock.....					
Surplus fund.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	2,093.04	1,041.73	1,929.31	1,000.00	1,100.00
Savings accounts.....	218.64	267.17	178.41	152.31	77.54
Individual deposits.....	87,128.74	91,149.48	132,918.25	112,361.15	100,752.64
Time certificates of deposit.....	6,907.28	8,465.80	15,560.98	18,747.85	17,668.11
Cashier's checks.....	1,600.00				
Total.....	\$ 107,947.70	\$ 111,924.18	\$ 161,586.95	\$ 143,367.66	\$ 133,233.30
Directors—A. V. Jessee, Boyd Roller, Warren Shamburg.					

FARMERS BANK OF SEVERANCE, SEVERANCE, WELD COUNTY

R. Irl Mawson, President; E. G. Holden, Vice-President; H. G. Gaines, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 45,442.82	\$ 43,458.28	\$ 35,151.73	\$ 23,883.15	\$ 24,754.61
Loans and discounts (secured by collateral).....	5,991.50	8,771.50	17,847.50	29,787.50	23,120.00
Loans on real estate.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Overdrafts (secured and unsecured).....	365.76	175.40	9.41	33.09	328.25
Other bonds and securities.....				41.53	85.00
Furniture and fixtures.....	1,444.00	1,444.00	1,444.00	1,300.00	1,300.00
Due from banks (not reserve banks).....	41.11	3.55	2,152.98	753.73	73.94
Cash items (not including checks on other banks).....					75.00
Total.....	\$ 55,547.39	\$ 67,382.73	\$ 58,107.62	\$ 59,307.68	\$ 51,332.60
LIABILITIES.					
Capital stock.....					
Surplus fund.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net.....	2,093.04	1,041.73	1,929.31	1,000.00	1,100.00
Savings accounts.....	218.64	267.17	178.41	152.31	77.54
Individual deposits.....	87,128.74	91,149.48	132,918.25	112,361.15	100,752.64
Time certificates of deposit.....	6,907.28	8,465.80	15,560.98	18,747.85	17,668.11
Cashier's checks.....	1,600.00				
Total.....	\$ 107,947.70	\$ 111,924.18	\$ 161,586.95	\$ 143,367.66	\$ 133,233.30
Directors—A. V. Jessee, Boyd Roller, Warren Shamburg.					

NO. 307.

Due from reserve banks.....	11,761.55	11,533.89	14,067.15	7,920.48	4,662.37
Checks on other banks.....	.....	123.36	460.98	.....	746.21
Currency.....	1,282.00	2,060.00	1,555.00	2,540.00	1,875.00
Gold.....	912.50	.....	975.00	65.00	.....
Silver and fractional coin.....	861.28	957.13	581.62	750.39	412.04
Other resources.....	.....	1,645.07	426.41	.....	529.82
Total.....	\$ 69,402.52	\$ 71,472.18	\$ 75,971.78	\$ 68,374.87	\$ 59,262.24
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	500.00	500.00	500.00	500.00	500.00
Undivided profits, net.....	15.17	107.81	446.16	548.51	455.55
Individual deposits.....	39,276.39	42,652.89	40,391.44	36,463.03	30,617.67
Demand certificates of deposit.....	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
Time certificates of deposit.....	15,913.03	14,643.03	21,134.18	17,277.43	13,561.65
Cashier's checks.....	197.93	68.45	.....	85.90	627.37
Total.....	\$ 69,402.52	\$ 71,472.18	\$ 75,971.78	\$ 68,374.87	\$ 59,262.24

Directors—H. G. Gaines, E. G. Holden, R. Irl Mawson, A. H. Myers, C. A. Nixon, C. J. Stockfleth, J. D. Wilson,

NO. 225.

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY

Walter James, President; G. W. Pittman, Vice-President; H. J. Thode, Cashier; Marion Thode, Assistant Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 9,879.12	\$ 10,282.44	\$ 10,981.49	\$ 11,077.93	\$ 15,366.21
Loans and discounts (secured by collateral).....	16,027.49	13,955.60	10,439.45	10,622.80	8,969.17
Loans on real estate.....	2,250.00	3,050.00	2,000.00	2,150.00	2,300.00
Overdrafts (secured and unsecured).....	9.08	35.80	124.69	23.25	81.97
United States bonds.....	.....	.....	.....	.....	700.00
Other bonds and securities.....	1,051.70	1,557.55	807.37	1,282.89	1,153.59
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
Other real estate.....	.....	.....	.....	.....	.....
Cash items (not including checks on other banks).....	138.65	22.50	76.50	1,000.00	1,000.00
Due from reserve banks.....	3,762.12	3,863.18	4,643.04	1,768.49	7,160.79
Checks on other banks.....	765.00	177.98	183.50	451.94	106.65
Currency.....	1,686.00	1,075.00	506.00	561.00	1,266.00
Gold.....	.....	.....	155.00	200.00	60.00
Silver and fractional coin.....	311.75	299.13	326.16	229.71	216.29
Other resources.....	.....	.....	.....	145.59	436.27
Total.....	\$ 39,780.99	\$ 38,219.18	\$ 35,143.20	\$ 33,413.60	\$ 42,728.84

FIRST STATE BANK OF SILT, SILT, GARFIELD COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Undivided profits, net	1,036.46	1,129.72	1,340.15	1,423.03	1,996.30
Individual deposits	23,848.76	22,558.01	19,718.60	16,194.00	25,344.97
Time certificates of deposit	3,821.53	4,081.45	4,084.45	5,611.57	5,387.57
Cashier's checks	1,074.24	450.00		185.00	
Total	\$ 39,780.99	\$ 38,219.18	\$ 35,143.20	\$ 33,413.60	\$ 42,728.84
Directors—Henry Hasley, Walter James, G. W. Pittman, H. J. Thode, Marion Thode.					

NO. 279.

STATE BANK OF SIMLA, SIMLA, ELBERT COUNTY

Charles C. Isely, President; W. H. Wells, Vice-President; M. R. Dubach, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 28,789.65	\$ 31,124.92	\$ 37,346.71	\$ 43,274.75	\$ 47,391.40
Loans and discounts (secured by collateral)	62,631.36	61,155.97	53,796.15	41,451.63	48,076.43
Overdrafts (secured and unsecured)	270.28	575.38	1,003.34	521.69	1,209.48
United States bonds	700.00	650.00	650.00	1,150.00	1,700.00
Other bonds and securities	2,465.18	2,784.04	1,878.75	612.51	4,633.07
Furniture and fixtures	1,350.00	1,400.00	1,400.00	1,400.00	2,072.50
Banking house	2,640.00	2,640.00	2,640.00	2,640.00	2,640.00
Due from banks (not reserve banks)	2,941.64	2,941.64	2,977.12	2,996.45	1,153.70
Cash items (not including checks on other banks)		2,672.27			1,869.65
Due from reserve banks	21,915.18	15,897.56	16,971.81	44,602.88	21,858.86
Checks on other banks	233.33	283.31	267.25	37.12	284.83
Currency	2,215.00	4,800.00	4,050.00	3,155.00	4,770.00
Gold	5.00	35.00			45.00
Silver and fractional coin	709.06	1,070.82	1,308.31	1,098.87	1,302.42
Expense account		20.61			
Total	\$ 121,870.68	\$ 128,051.52	\$ 124,289.44	\$ 142,940.90	\$ 139,007.34
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,250.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net	2,577.36		459.31	1,324.80	896.38
Bills payable					10,219.25
Individual deposits	98,876.73	98,619.97	97,747.13	109,673.79	98,571.69
Time certificates of deposit	7,166.59	10,431.55	7,083.00	12,942.31	10,320.02
Total	\$ 126,870.68	\$ 128,051.52	\$ 124,289.44	\$ 142,940.90	\$ 139,007.34
Directors—M. Altman, L. E. Burnett, M. R. Dubach, E. E. Gray, C. C. Isley, M. J. Pease, W. H. Wells.					

NO. 355.

THE SNYDER STATE BANK, SNYDER, MORGAN COUNTY

N. R. Limburg, President; G. C. Cobb, Vice-President; P. V. Barth, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 3,610.25
Loans and discounts (secured by collateral)	7,933.00
Other bonds and securities	208.00
Furniture and fixtures	301.84
Banking house	350.00
Due from reserve banks	5,476.35
Currency	1,370.00
Silver and fractional coin	108.44
Other resources	437.87
Total	\$ 19,795.75
LIABILITIES.					
Capital stock	\$ 10,000.00
Surplus fund	1,000.00
Individual deposits	8,745.75
Time certificates of deposit	50.00
Total	\$ 19,795.75
Directors—P. V. Barth, G. L. Cobb, D. N. Glassey, N. R. Lindburg, E. W. Power.					

NO. 327.

FARMERS STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

J. A. Stinson, President; Charles Maxwell, Vice-President; R. E. Hooker, Cashier; Anna E. White, Assistant Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 3,013.92	\$ 14,707.21	\$ 12,906.80	\$ 11,579.52	\$ 13,048.81
Loans and discounts (secured by collateral)	28,730.91	26,398.18	36,186.64	38,607.12	51,623.52
Loans on real estate	912.20	.....	1,283.22	1,995.72	4,954.54
Overdrafts (secured and unsecured)	82.51	34.42	84.44	266.45	49.10
United States bonds	680.00	1,054.22	3,009.72	1,050.00	1,771.00
Other bonds and securities	980.90	1,548.75	890.58	581.20	1,026.71
Furniture and fixtures	1,423.32	1,423.32	1,423.32	1,423.32	1,423.32
Banking house	4,013.70	4,213.70	4,243.70	4,243.70	4,243.70
Due from banks (not reserve banks)	.....	5,333.20	8,333.25	849.49	.....
Cash items (not including checks on other banks)	251.03	12.75	195.30	.....	87.83
Due from reserve banks	7,931.74	32,061.53	12,583.39	16,380.21	20,753.86
Checks on other banks	55.00	173.31	455.32	384.90	46.00

FARMERS STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Currency	827.00	2,470.00	3,021.00	2,242.00	5,608.00
Gold	30.00	-----	30.00	20.00	65.00
Silver and fractional coin	402.47	517.31	724.08	335.75	410.31
Expense account	493.97	431.39	-----	-----	-----
Total	\$ 55,828.67	\$ 90,379.29	\$ 85,370.76	\$ 79,959.38	\$ 105,111.70
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	1,500.00
Individual deposits	35,811.66	68,937.33	63,382.58	57,302.77	82,880.94
Due to banks (not reserve banks)	1,457.34	1,719.96	1,933.87	1,503.97	36.10
Due to reserve banks	57.67	-----	473.55	-----	-----
Time certificates of deposit	2,002.00	2,022.00	2,745.90	3,909.55	4,968.62
Certified checks	-----	400.00	-----	-----	-----
Cashier's checks	-----	800.00	63.00	353.90	6.58
Other liabilities	-----	-----	271.86	389.19	719.46
Total	\$ 55,828.67	\$ 90,379.29	\$ 85,370.76	\$ 79,959.38	\$ 105,111.70

Directors—G. J. Coburn, Charles Maxwell, Will Spurgeon, W. M. Stewart, J. A. Stinson.

FIRST STATE BANK OF SPRINGFIELD, SPRINGFIELD, BACA COUNTY

C. G. Eckles, President; Laura Holt, Vice-President; Sam Holt, Cashier; J. C. Shriver, Assistant Cashier.

NO. 277.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 52,623.25	\$ 48,234.26	\$ 45,005.48	\$ 46,598.76	\$ 42,163.18
Loans and discounts (secured by collateral)	63,617.51	81,556.13	85,481.93	86,124.53	93,381.68
Loans on real estate	11,684.22	15,625.24	16,425.24	15,625.24	8,325.16
Overdrafts (secured and unsecured)	115.31	152.39	268.75	385.14	161.74
United States bonds	-----	-----	-----	8,433.50	-----
Other bonds and securities	2,058.27	2,567.06	2,290.87	367.45	471.06
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)	139.55	3,009.51	3,055.41	1,940.95	4,942.08
Cash items (not including checks on other banks)	6.00	-----	82.50	-----	2,395.00
Due from reserve banks	52,688.80	23,354.97	76,767.79	43,670.03	44,545.97
Checks on other banks	683.10	1,694.17	1,066.66	4,458.00	25.38
Currency	4,000.00	6,390.00	6,810.00	4,458.00	4,016.00
Gold	1,055.00	1,060.00	1,067.50	1,042.50	965.00
Silver and fractional coin	797.87	1,638.77	820.58	650.03	911.80
Total	\$ 193,068.88	\$ 188,882.50	\$ 241,782.71	\$ 213,581.22	\$ 205,904.05

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	2,565.01	2,771.48	4,666.86	3,466.09
Bills payable	10,000.00	10,000.00	10,000.00	10,000.00
Individual deposits	129,055.66	136,512.76	202,980.28	169,730.01
Due to banks (not reserve banks)	22,819.91	13,885.65	6,448.75	1,087.64
Demand certificates of deposit	3,500.00	10,712.61	12,686.82	16,620.31
Time certificates of deposit	10,128.30	10,712.61	12,686.82	16,620.31
Total	\$ 193,068.88	\$ 188,882.50	\$ 241,782.71	\$ 205,904.05

Directors—C. G. Eckles, Laura Holt, Sam Holt.

NO. 111.

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY

(Placed in Hands of Special Deputy for Liquidation March 11, 1918)

Oliver L. Cheney, President; E. W. Davis, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 60,536.25	\$ 52,548.26	.....	.....	.....
Loans and discounts (secured by collateral)	52,281.81	93,429.96	.....	.....	.....
Loans on real estate	37,059.22	.....	.....	.....	.....
Overdrafts (secured and unsecured)	218.88	504.41	.....	.....	.....
Other bonds and securities	37,366.31	39,891.40	.....	.....	.....
Furniture and fixtures	3,000.00	3,000.00	.....	.....	.....
Banking house	11,500.00	11,500.00	.....	.....	.....
Other real estate	8,675.41	8,675.41	.....	.....	.....
Due from banks (not reserve banks)	5,765.04	454.38	.....	.....	.....
Cash items (not including checks on other banks) .....	.25	100.50	.....	.....	.....
Due from reserve banks	34,360.28	4,152.49	.....	.....	.....
Checks on other banks	2,569.78	370.07	.....	.....	.....
Currency	5,650.00	3,327.00	.....	.....	.....
Gold	3,780.00	3,885.00	.....	.....	.....
Silver and fractional coin	1,070.16	1,266.29	.....	.....	.....
Other resources	37.19	6.40	.....	.....	.....
Total	\$ 263,870.58	\$ 223,111.57	.....	.....	.....

LIABILITIES.

Capital stock	\$ 50,000.00
Surplus fund	5,000.00
Undivided profits, net	673.01
Bills payable	13,300.00
Savings accounts	1,758.82
Individual deposits	100,273.24

THE MILNER BANK AND TRUST COMPANY, STEAMBOAT SPRINGS, ROUTT COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Due to banks (not reserve banks).....	1,902.02	934.62	.....	.....	.....
Demand certificates of deposit.....	5,000.00	5,000.00	.....	.....	.....
Time certificates of deposit.....	44,465.06	38,245.55	.....	.....	.....
Certified checks.....	700.00	.....	.....	.....	.....
Cashier's checks.....	2,042.93	7,852.97	.....	.....	.....
Other liabilities.....	.....	73.36	.....	.....	.....
Total.....	\$ 263,870.58	\$ 223,111.57	.....	.....	.....

Directors—Oliver I. Cheney, C. H. Leckenby, F. E. Milner, Daniel Stukey.

NO. 357.

BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS, ROUTT COUNTY

(Operated as a Private Bank Under Charter No. 142 Until September 30, 1918, Incorporated that date as No. 357)

J. M. Stone, President; Charles S. Stone, Cashier; Carrie A. Stone, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 70,551.88	\$ 67,157.73	\$ 78,611.59	\$ 76,700.40	\$ 67,034.46
Loans and discounts (secured by collateral).....	30,699.57	38,433.84	53,895.18	43,644.61	61,980.22
Loans on real estate.....	12,900.00	11,200.00	12,499.54	12,499.54	11,375.99
Overdrafts (secured and unsecured).....	77.49	216.90	148.60	204.87	184.19
Other bonds and securities.....	13,858.06	12,729.85	4,881.60	3,444.74	16,450.76
Furniture and fixtures.....	1,545.00	1,545.00	4,545.00	4,283.50	4,356.82
Banking house.....	.....	.....	11,500.00	11,500.00	11,500.00
Due from banks (not reserve banks).....	3,703.71	2,063.37	589.28	1,516.50	2,389.54
Cash items (not including checks on other banks).....	.....	.....	.....	.....	833.95
Due from reserve banks.....	50,575.38	43,105.77	36,289.02	14,208.51	36,084.17
Checks on other banks.....	591.49	1,028.25	3,291.34	3,811.14	295.37
Currency.....	7,609.00	4,546.00	4,773.00	3,257.00	5,294.00
Gold.....	65.00	60.00	1,360.00	1,170.00	.....
Silver and fractional coin.....	930.59	1,103.44	2,262.66	1,059.81	1,108.99
Expense account.....	.....	.....	.....	.....	435.81
Other resources.....	.....	.....	.....	.....	1,098.46
Total.....	\$ 193,107.17	\$ 183,190.15	\$ 214,646.81	\$ 177,300.62	\$ 220,422.73

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 25,000.00
Surplus fund.....	910.00	1,500.00	1,500.00	1,625.00	2,500.00
Undivided profits.....	1,492.27	167.65	482.25	1,026.72	.....
Individual deposits.....	94,696.60	91,536.63	122,422.45	91,586.11	125,926.28
Due to banks (not reserve banks).....	9,724.28	2,886.18	2,056.82	875.83	.....

Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	69,329.52	69,032.56	61,634.74	56,841.96
Cashier's checks	1,954.50	3,067.13	1,550.55	345.00
Other liabilities .....	.....	.....	.....	.....
Total	\$ 193,107.17	\$ 183,190.15	\$ 214,646.81	\$ 177,300.62

Directors—Walter A. Head, Carrie A. Stone, Charles S. Stone, James M. Stone, R. B. Stone.

NO. 346.

COMMERCIAL SAVINGS BANK OF STERLING, STERLING, LOGAN COUNTY

J. N. Sanders, President and Cashier; E. T. Conquest, Vice-President; James Essex, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 4,475.00	\$ 39,383.65	\$ 54,228.48
Loans and discounts (secured by collateral).....	748.00	14,250.00
Loans on real estate.....	8,000.00	1,000.00
Overdrafts (secured and unsecured).....	2.00	2.00
Other bonds and securities.....	240.00	576.88
Furniture and fixtures.....	2,294.48	5,077.59	5,485.04
Banking house.....	8,648.00	8,746.25	8,746.25
Due from reserve banks.....	53,763.60	28,196.27	14,161.24
Checks on other banks.....	27.75	872.15	.....
Currency.....	1,490.00	1,200.00	3,817.00
Silver and fractional coin.....	140.02	813.86	611.15
Total	\$ 70,838.85	\$ 93,279.77	\$ 102,878.04

LIABILITIES.

Capital stock.....	.....	.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund.....	.....	.....	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	.....	.....	1,107.42	1,983.65	2,889.32
Savings accounts.....	.....	.....	.....	15.00	229.62
Individual deposits.....	.....	.....	33,263.23	46,992.65	58,298.30
Time certificates of deposit.....	.....	.....	5,998.00	10,101.32	11,262.50
Certified checks.....	.....	.....	470.20	.....	.....
Cashier's checks.....	.....	.....	.....	4,187.15	191.30
Other liabilities.....	.....	.....	.....	.....	7.00
Total .....	.....	.....	\$ 70,838.85	\$ 93,279.77	\$ 102,878.04

Directors—John R. Coen, E. T. Conquest, W. A. Fyffe, J. N. Sanders, J. J. Woodring.

NO. 316.

THE STONEHAM STATE BANK, STONEHAM, WELD COUNTY

John O. Peterson, President; W. C. Pike, Vice-President; R. K. Niederjohn, Cashier; Lester S. Wheeler, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 31,260.88	\$ 42,869.37	\$ 48,467.35	\$ 57,165.21	\$ 41,030.08
Loans and discounts (secured by collateral).....	24,323.98	29,236.04	27,885.93	14,079.58	20,204.24
Loans on real estate.....	375.00	1,100.00	1,100.00	1,100.00	1,100.00
Overdrafts (secured and unsecured).....	148.08	128.96	350.00	417.38	331.66
United States bonds.....		4,000.00	3,400.00	900.00	320.49
Other bonds and securities.....	1,073.08	2,055.32	440.00	944.65	2,490.00
Furniture and fixtures.....	1,895.46	1,800.00	1,800.00	2,490.00	3,000.00
Banking house.....	3,005.05	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks).....		149.75	1.62	1.62	211.14
Due from reserve banks.....	40,860.54	5,662.30	4,583.91	3,166.25	6,243.32
Checks on other banks.....			49.27	215.40	1,078.00
Currency.....	1,668.00	2,039.00	2,235.00	1,656.00	40.00
Gold.....	425.00	405.00	450.00	27.50	374.33
Silver and fractional coin.....	661.30	592.17	660.55	475.16	3,107.66
Other resources.....				1,000.00	
Total.....	\$ 105,696.37	\$ 93,037.91	\$ 94,422.01	\$ 86,638.75	\$ 79,530.92

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.....	947.54	842.00	1,092.30	1,527.95	2,311.06
Bills payable.....				10,000.00	10,000.00
Notes rediscounted.....					
Individual deposits.....	83,695.15	70,302.79	63,783.82	51,744.99	48,729.64
Due to reserve banks.....				2,951.46	
Time certificates of deposit.....	7,662.39	8,940.64	7,762.84	8,907.38	4,686.40
Cashier's checks.....	2,391.29	1,952.48	783.05	506.97	2,803.82
Total.....	\$ 105,696.37	\$ 93,037.91	\$ 94,422.01	\$ 86,638.75	\$ 79,530.92

Directors—Ernest Cnockaert, Philip Durcholz, R. K. Niederjohn, John O. Peterson, W. C. Pike.

NO. 313.

COLORADO STATE BANK OF STONINGTON, STONINGTON, BACA COUNTY

C. G. Eckles, President; Sam Holt, Maude Holt, Vice-Presidents; R. B. Holt, Cashier; J. K. McKinnis, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 5,582.76	\$ 12,507.00	\$ 12,454.10	\$ 16,250.00	\$ 20,350.00
Loans and discounts (secured by collateral).....	54,724.26	52,094.79	49,528.61	52,159.56	58,363.56
Loans on real estate.....	830.00	630.00		770.00	

Overdrafts (secured and unsecured).....	353.44	451.17	238.11	44.58	398.00
United States bonds.....	1,379.50	1,379.50	1,379.50	1,379.50	500.00
Furniture and fixtures.....	604.80	604.80	604.80	604.80	1,379.50
Banking house.....	7,536.80	6,841.96	18,037.69	5,320.07	604.80
Due from banks (not reserve banks).....	13,537.01	100.00	100.00	100.00	1,100.80
Cash items (not including checks on other banks).....	2,373.00	26,258.23	27,484.25	17,759.36	100.00
Due from reserve banks.....	15.00	3,640.00	2,204.00	2.08	16,020.00
Checks on other banks.....	343.41	17.50	15.00	25.00	3,330.00
Currency.....		371.61	220.89	276.01	25.00
Gold.....			100.00		1,028.41
Silver and fractional coin.....					
Other resources.....					
Total.....	\$ 87,279.92	\$ 104,896.56	\$ 112,266.95	\$ 97,372.96	\$ 103,200.07

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.....	1,233.09	1,821.26	2,810.65	3,409.49	4,478.22
Individual deposits.....	58,105.64	80,000.66	91,874.80	75,577.42	71,231.84
Due to banks (not reserve banks).....	16,915.30	11,548.75	5,077.45	5,382.11	7,885.86
Due to reserve banks.....					6,220.00
Demand certificates of deposit.....		500.00	500.00	1,000.00	1,000.00
Time certificates of deposit.....	25.89	25.89	1,004.05	1,003.94	1,384.15
Certified checks.....					
Total.....	\$ 87,279.92	\$ 104,896.56	\$ 112,266.95	\$ 97,372.96	\$ 103,200.07

Directors—C. G. Eckles, J. K. McKinnis, Maude Holt, R. B. Holt, Sam Holt.

Gordon Hollis, President; Grover E. Totten, Cashier.

THE STRASBURG STATE BANK, STRASBURG, ARAPAHOE COUNTY

NO. 322.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 22,736.79	\$ 20,609.70	\$ 26,627.20	\$ 27,075.25	\$ 30,456.00
Loans and discounts (secured by collateral).....	30,818.32	28,314.68	34,364.36	38,382.74	43,276.95
Loans on real estate.....	1,333.02	1,629.95	896.35	1,567.60	690.30
Overdrafts (secured and unsecured).....	166.35	29.90	104.36	22.51	364.43
United States bonds.....		600.69	8,025.61	2,313.42	4,115.97
Furniture and fixtures.....	1,500.00	1,000.00	1,000.00	1,000.00	1,565.00
Banking house.....	2,000.00	2,500.00	2,500.00	2,500.00	2,500.00
Due from banks (not reserve banks).....	1,466.82	2,159.56	2,635.99	4,010.55	6,443.92
Cash items (not including checks on other banks).....	3.05	1.10		13.37	5.00
Due from reserve banks.....	2,949.82	8,688.26	11,133.75	11,214.45	19,528.83
Checks on other banks.....	56.10	102.63	8.54	17.56	48.99
Currency.....	1,209.00	1,178.00	2,856.00	2,653.00	3,325.00

THE STRASBURG STATE BANK, STRASBURG, ARAPAHOE COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Gold	85.00	135.00	195.00	215.00	215.00
Silver and fractional coin	301.82	251.01	444.43	622.08	1,047.32
Total	\$ 64,626.09	\$ 67,200.48	\$ 90,791.59	\$ 91,607.53	\$ 113,582.71
LIABILITIES.					
Capital stock					
Undivided profits, net	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Bills payable		110.80	820.51	973.14	1,774.25
Notes rediscounted		4,450.00	6,850.00	6,850.00	1,450.00
Trust funds					
Individual deposits	30,743.91	37,650.99	43,001.87	42,629.96	66,913.02
Time certificates of deposit	8,990.05	9,695.77	13,020.96	21,734.45	27,366.13
Cashier's checks	535.20	292.92	12,098.25	2,919.98	1,079.31
Reserved for taxes	156.93				
Other liabilities				1,500.00	
Total	\$ 64,626.09	\$ 67,200.48	\$ 90,791.59	\$ 91,607.53	\$ 113,582.71
Directors—Frank J. Denison, Gordon Hollis, Andrew G. Horn, Grover E. Totten.					

THE STRATTON STATE BANK, STRATTON, KIT CARSON COUNTY

J. E. Holtz, President; O. H. Holtz, Vice-President; W. R. King, Cashier.

NO. 228.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 131,998.26	\$ 115,612.46	\$ 104,432.74	\$ 99,020.69	\$ 116,119.76
Loans and discounts (secured by collateral)	79,115.10	85,115.97	105,090.76	111,547.61	85,574.51
Loans on real estate	17,365.00	9,860.15	12,115.45	9,561.75	13,021.75
Overdrafts (secured and unsecured)	562.13	1,590.64	1,552.58	1,466.85	2,259.10
United States bonds		5,000.00		1,473.68	3,615.00
Other bonds and securities	2,385.15	1,233.40	615.82	666.98	3,276.26
Furniture and fixtures	1,600.00	1,600.00	1,600.00	1,600.00	1,600.00
Banking house	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00
Cash items (not including checks on other banks)		103,327.68	46,396.17	33.17	
Due from reserve banks	26,563.25			31,547.36	14,812.93
Checks on other banks					226.40
Currency	4,128.00	4,771.00	11,047.00	8,246.00	6,266.00
Gold	640.00	625.00	705.00	757.50	745.00
Silver and fractional coin	1,957.30	207.05	1,312.32	682.09	1,473.61
Total	\$ 268,314.19	\$ 330,943.35	\$ 286,867.84	\$ 268,603.68	\$ 250,990.32

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	14,189.60	8,353.13	9,985.58	6,670.23
Bills payable	20,000.00	.....	.....	15,000.00
Individual deposits	178,182.95	273,562.09	236,459.61	183,758.92
Demand certificates of deposit	40,941.64	34,028.13	25,422.65	8,752.42
Time certificates of deposit .....	.....	.....	.....	21,808.75
Total	\$ 268,314.19	\$ 330,943.35	\$ 286,867.84	\$ 250,990.32

Directors—J. E. Holtz, O. H. Holtz, W. R. King.

NO. 200.

STATE BANK OF SUGAR CITY, SUGAR CITY, CROWLEY COUNTY

F. S. Howard, President; J. M. Cravens, Vice-President; J. O'Connell, Jr., Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 41,199.25	\$ 36,096.28	\$ 42,466.54	\$ 43,881.32	\$ 40,379.50
Loans and discounts (secured by collateral)	70,285.77	81,558.75	99,552.93	101,452.99	111,002.58
Loans on real estate	3,337.65	3,732.95	5,626.40	5,603.75	3,533.65
Overdrafts (secured and unsecured)	1,369.79	851.90	974.60	1,537.38	3,266.59
Furniture and securities	333.22	1,284.83	1,381.41	2,806.41	7,716.41
Banking house	1,986.00	1,983.00	1,981.50	1,981.50	1,977.50
Other real estate	2,459.00	2,459.00	2,459.00	2,459.00	2,459.00
Due from real estate	1,529.75	1,406.75	1,355.25	1,326.75	1,321.75
Checks on other banks	33,002.32	114,380.08	56,840.47	47,764.95	18,184.49
Currency	1,418.05	378.55	3,091.78	941.78	783.36
Gold	1,049.00	2,240.00	3,576.00	3,411.00	5,435.00
Silver and fractional coin	35.00	77.50	157.50	190.00	.....
Other resources	361.43	763.32	745.05	298.16	534.56
Total	\$ 158,366.23	\$ 247,212.91	\$ 220,445.88	\$ 214,218.53	\$ 196,901.55

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	7,500.00	7,500.00	6,000.00	6,000.00	6,000.00
Undivided profits, net	6,308.55	1,155.02	2,691.50	2,632.96	5,677.99
Bills payable .....	.....	.....	.....	.....	30,000.00
Individual deposits	99,296.44	196,642.01	152,876.08	154,143.86	104,548.13
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	25,261.24	21,915.88	23,878.30	16,438.91	15,675.43
Other liabilities .....	.....	.....	.....	2.80	.....
Total	\$ 158,366.23	\$ 247,212.91	\$ 220,445.88	\$ 214,218.53	\$ 196,901.55

Directors—P. V. Barth, O. C. Berger, J. M. Cravens, R. A. Hamilton, F. S. Howard.

NO. 236.

FIRST STATE BANK OF SWINK, SWINK, OTERO COUNTY

Chas. A. Reynolds, President; R. R. Beaty, Vice-President; O. W. Bundy, Cashier; Fred Thornton, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 34,063.12	\$ 24,884.88	\$ 25,489.52	\$ 26,598.16	\$ 42,382.19
Loans and discounts (secured by collateral)	51,464.60	60,053.81	54,810.31	58,975.83	48,089.59
Loans on real estate	1,850.00	1,950.00	1,950.00	1,950.00	1,850.00
Overdrafts (secured and unsecured)	75.34	250.60	187.40	252.92	285.39
United States bonds	900.00	4,450.00	9,832.50	1,245.82	150.00
Other bonds and securities	10,277.26	5,026.88			833.31
Furniture and fixtures	150.00				
Due from reserve banks	23,493.17	37,598.57	15,333.55	14,974.09	63,937.24
Checks on other banks			1,225.00	92.00	652.90
Currency	2,534.00	2,504.00	2,648.00	3,110.00	3,981.00
Gold	2,270.00	2,365.00	2,352.50	2,367.50	2,407.50
Silver and fractional coin	1,292.31	1,981.23	702.37	848.15	852.62
Other resources					1,409.77
Total	\$ 128,369.80	\$ 141,064.97	\$ 114,531.15	\$ 110,414.47	\$ 166,831.51

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	1,650.00	2,700.00	2,700.00	2,700.00	2,700.00
Undivided profits, net	2,243.67	2,269.33	2,179.79	2,323.61	2,294.80
Individual deposits	95,265.84	105,090.01	79,223.53	72,767.63	135,265.28
Due to reserve banks		2,139.85			
Demand certificates of deposit	18,537.41	19,991.32	19,991.32	22,054.51	16,137.63
Cashier's checks	672.88	480.72	436.51	568.72	285.80
Other liabilities					148.00
Total	\$ 128,369.80	\$ 141,064.97	\$ 114,531.15	\$ 110,414.47	\$ 166,831.51

Directors—O. W. Bundy, R. R. Beaty, Chas. A. Reynolds.

NO. 115.

THE BANK OF TELLURIDE, TELLURIDE, SAN MIGUEL COUNTY

W. E. Wheeler, President; E. B. Adams, Vice-President; C. D. Waggoner, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 117,049.00	\$ 164,019.80	\$ 166,827.00	\$ 187,811.00	\$ 173,959.00
Loans and discounts (secured by collateral)	197,159.70	166,199.91	151,234.41	176,175.41	153,083.00
Loans on real estate	58,860.00	77,590.00	81,000.00	81,925.00	83,655.00
Overdrafts (secured and unsecured)	2,538.45	6,550.40	13,002.53	1,982.62	1,081.03
United States bonds	29,063.50	46,496.50	158,969.50	84,473.50	189,068.50

Bonds to secure postal savings.....	54,150.00	54,150.00	53,600.00	53,600.00	53,600.00
Other bonds and securities.....	17,497.50	20,830.53	1,274.17	5,870.34	4,244.92
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	3,379.86	3,229.86	3,139.86	3,152.36	3,133.80
Cash items (not including checks on other banks).....	6.88	776.30	778.81	2,909.88	1,299.23
Due from reserve banks.....	279,067.73	304,836.72	169,047.31	100,241.46	170,954.24
Checks on other banks.....	2,463.32	3,121.59	1,416.42	1,918.86	673.45
Currency.....	19,400.00	15,692.00	16,502.00	14,334.00	24,091.00
Gold.....	39,100.00	29,915.00	44,665.00	26,737.50	40,310.00
Silver and fractional coin.....	5,716.00	3,708.95	2,830.65	4,246.40	1,257.20
Other resources.....	180.00	330.00	280.00	228.00	-----
Total.....	\$ 888,131.94	\$ 899,947.56	\$ 867,067.66	\$ 748,106.33	\$ 902,910.37

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	50,000.00	50,000.00	50,000.00
Undivided profits, net.....	25,000.00	28,104.94	8,845.63	115.70	3,711.34
Bills payable.....	-----	-----	-----	-----	25,000.00
Savings accounts.....	37,229.58	40,080.24	34,277.48	34,178.30	7,226.05
Postal savings accounts.....	673.61	2,601.83	726.30	845.59	30,292.00
Trust funds.....	1,180.00	140.00	-----	1,000.00	4,783.14
Dividends unpaid.....	479,186.69	490,018.21	472,279.25	370,635.69	513,449.45
Individual deposits.....	10,268.57	10,788.48	3,707.04	1,155.88	7,950.96
Due to banks (not reserve banks).....	259,593.49	252,909.04	246,451.96	239,572.17	209,927.43
Demand certificates of deposit.....	-----	-----	780.00	603.00	500.00
Certified checks.....	-----	-----	-----	-----	-----
Cashier's checks.....	-----	304.82	-----	-----	-----
Total.....	\$ 888,131.94	\$ 899,947.56	\$ 867,067.66	\$ 748,106.33	\$ 902,910.37

Directors—E. B. Adams, Charles A. Chase, Alfred Dunham, C. D. Waggoner, W. E. Wheeler.

No. 117.

THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY

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

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 113,767.58	\$ 112,846.42	\$ 119,339.62	\$ 104,999.38	\$ 143,830.02
Loans and discounts (secured by collateral).....	71,002.78	47,203.09	94,914.03	128,337.85	89,950.76
Overdrafts (secured and unsecured).....	-----	888.73	473.90	842.63	2,165.11
United States bonds.....	983.00	-----	10,000.00	3,000.00	100.00
Other bonds and securities.....	-----	-----	-----	4,128.30	-----
Furniture and fixtures.....	1,025.89	1,500.00	1,457.64	1,502.64	1,502.64
Banking house.....	4,915.10	4,965.10	4,965.10	4,965.10	4,800.00
Due from reserve banks.....	28,404.10	45,941.96	71,145.93	19,889.05	53,075.75

THE FARMERS BANK OF TIMNATH, TIMNATH, LARIMER COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Checks on other banks.....	21.84	25.00	115.00	5.60	15.19
Currency.....	3,744.00	6,835.00	8,733.00	8,971.00	7,974.00
Silver and fractional coin.....	1,421.74	1,164.40	1,566.82	1,555.65	969.88
Other resources.....	20.00	24.00	.....	.....	6,880.30
Total.....	\$ 225,306.03	\$ 221,393.70	\$ 312,711.04	\$ 278,197.20	\$ 311,263.65
LIABILITIES.					
Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	15,000.00	20,000.00	20,000.00	20,000.00	25,000.00
Undivided profits, net.....	9,535.65	3,447.01	5,770.13	9,266.11	1,981.93
Savings accounts.....	2,480.52	2,550.39	2,381.17	2,363.19	2,354.28
Individual deposits.....	114,048.54	102,410.09	149,395.31	74,371.18	126,644.58
Demand certificates of deposit.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Time certificates of deposit.....	61,276.85	59,653.05	103,658.43	149,286.15	135,261.76
Cashier's checks.....	5,464.47	15,833.16	14,006.00	5,197.73	2,521.10
Reserved for taxes.....	.....	.....	.....	212.84	.....
Total.....	\$ 225,306.03	\$ 221,393.70	\$ 312,711.04	\$ 278,197.20	\$ 311,263.65
Directors—B. F. Clark, J. M. Edwards, E. D. Pearson, W. A. Scott, H. C. Springer, E. W. Thayer, H. H. Thayer.					

No. 144.

PEOPLES STATE BANK OF TOWNER, TOWNER, KIOWA COUNTY

R. B. Christy, President; J. J. Kella, Vice-President; Arthur J. Heaney, Cashier; C. E. Heaney, Asst. Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 2,706.75	\$ 6,068.15	\$ 3,773.67	\$ 7,511.65	\$ 8,298.06
Loans and discounts (secured by collateral).....	21,068.75	22,577.91	27,746.21	24,277.16	43,171.80
Loans on real estate.....	1,400.00	1,400.00	1,400.00	1,400.00	2,000.00
Overdrafts (secured and unsecured).....	245.21	84.65	149.89	59.65	154.26
United States bonds.....	.....	.....	92.50	3,829.90	3,544.17
Furniture and fixtures.....	800.00	800.00	800.00	800.00	800.00
Banking house.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Other real estate.....	2,245.00	2,245.00	1,950.00	1,950.00	1,942.00
Due from banks (not reserve banks).....	9,622.30	4,226.45	4,856.05	5,325.25	11,062.32
Cash items (not including checks on other banks).....	260.00	264.00	107.40	111.00	35.00
Due from reserve banks.....	4,793.54	3,062.56	11,090.42	19,513.97	8,024.57
Checks on other banks.....	73.92	50.00	.....	.....	38.98
Currency.....	1,003.00	1,130.00	1,079.00	603.00	940.00
Gold.....	135.00	135.00	175.00	175.00	250.00
Silver and fractional coin.....	824.87	696.33	450.82	556.72	420.01
Total.....	\$ 47,678.34	\$ 45,240.05	\$ 56,170.96	\$ 68,613.30	\$ 83,181.17

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	500.00	500.00	500.00	500.00
Undivided profits, net	1,613.22	1,871.53	2,636.40	2,786.84
Individual deposits	30,357.70	26,032.70	27,858.33	38,880.75
Demand certificates of deposit	197.16	450.13	9,477.18	1,952.86
Time certificates of deposit	3,173.46	3,198.30	3,381.60	3,959.91
Cashier's checks	1,836.80	3,187.39	2,317.45	3,408.76
Total	\$ 47,678.34	\$ 45,240.05	\$ 56,170.96	\$ 68,613.30

Directors—R. B. Christy, Arthur J. Heaney, C. E. Heaney.

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY

No. 116.

F. R. Wood, President; J. H. Drury, Vice-President; R. S. Gregory, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 426,811.12	\$ 495,043.65	\$ 445,132.73	\$ 521,159.66	\$ 284,478.48
Loans and discounts (secured by collateral)	277,772.80	214,862.20	254,840.07	243,775.71	290,699.26
Loans on real estate	93,188.65	92,674.65	86,875.65	79,420.14	69,745.30
Overdrafts (secured and unsecured) .....	.....	165.53	477.91	426.08	232.18
United States bonds .....	.....	74,651.20	30,600.00	29,550.00	145,500.00
Bonds to secure postal savings	7,000.00	7,000.00	7,000.00	7,000.00	7,000.00
Other bonds and securities	274,321.39	266,330.28	242,010.65	258,258.85	309,959.44
Furniture and fixtures	4,430.93	4,405.93	4,405.93	4,405.93	4,405.93
Other real estate	1,518.46	1,494.46	1,458.46	1,446.46	1,393.26
Due from banks (not reserve banks)	780.45	.....	.....	.....	.....
Cash items (not including checks on other banks) .....	.....	1,979.93	837.66	432.40	320.85
Due from reserve banks	143,902.07	165,474.05	226,086.51	155,802.40	145,891.85
Checks on other banks	15,788.83	4,611.94	3,194.87	5,158.24	4,056.62
Currency	43,058.00	50,189.00	52,375.00	49,489.00	52,175.00
Gold	127.50	452.50	197.50	77.50	270.00
Silver and fractional coin	4,835.72	4,482.20	5,427.11	3,783.96	3,269.86
Other resources .....	.....	.....	.....	93.00	53.00
Total	\$1,293,535.92	\$ 1,383,817.52	\$ 1,360,920.05	\$ 1,360,279.33	\$ 1,319,451.03

LIABILITIES.

Capital stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus fund	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits, net	1,499.91	1,827.52	3,749.67	6,703.07	14,781.93
Savings accounts	621,284.27	663,691.59	659,190.67	680,911.92	668,024.77
Postal savings accounts	1,775.03	1,797.40	1,743.40	1,766.25	1,589.19
Individual deposits	185,135.04	188,263.20	188,131.80	173,522.56	193,921.88
Demand certificates of deposit	9,697.15	3,418.45	5,527.55	3,676.05	952.53

THE COMMERCIAL SAVINGS BANK, TRINIDAD, LAS ANIMAS COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Time certificates of deposit.....	385,512.04	426,760.13	403,100.94	399,852.04	330,945.34
Certified checks	37.96	1.50	4.50	94.55	97.53
Cashier's checks .....	.....	.....	530.78	5,849.06	18,421.58
Reserved for interest	8,594.52	12,757.73	12,340.74	3,314.92	5,716.28
Reserved for taxes.....	.....	5,300.00	6,600.00	4,588.91	5,000.00
Total	\$1,293,535.92	\$ 1,383,817.52	\$ 1,360,920.05	\$ 1,360,279.33	\$ 1,319,451.03

Directors—J. H. Drury, R. S. Gregory, J. C. Hudelson, Eli Jeffries, F. R. Wood.

No. 220.

THE INTERNATIONAL STATE BANK, TRINIDAD, LAS ANIMAS COUNTY

John Aiello, President; John J. Hendrick, Vice-President; Wm. G. Piested, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 342,889.47	\$ 367,520.27	\$ 382,552.56	\$ 364,811.50	\$ 302,462.85
Loans and discounts (secured by collateral).....	272,793.35	278,265.49	312,818.44	311,073.51	306,276.89
Loans on real estate.....	84,576.52	78,224.17	66,133.84	62,648.84	55,526.44
Overdrafts (secured and unsecured).....	1,004.19	179.19	1,686.80	3,843.54	800.80
United States bonds	22,520.00	54,020.00	73,320.00	58,520.00	75,500.00
Bonds to secure postal savings.....	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other bonds and securities.....	22,443.21	28,628.23	16,253.76	26,372.46	12,853.94
Furniture and fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Other real estate.....	2,134.96	2,134.96	1,134.96	1,134.96	1,134.96
Due from banks (not reserve banks).....	21,779.49	26,083.49	9,420.46	6,090.49	22,560.25
Cash items (not including checks on other banks).....	760.10	1,975.95	851.00	1,116.94	56.52
Due from reserve banks.....	96,102.34	114,650.14	45,472.54	66,837.70	103,101.10
Checks on other banks.....	5,899.23	3,415.72	4,619.56	1,773.38	12,730.38
Currency	10,894.00	15,655.00	14,421.00	18,973.00	22,362.00
Gold	20,402.50	20,840.00	20,577.50	10,320.00	10,025.00
Silver and fractional coin.....	3,785.07	5,412.58	3,273.89	4,029.67	3,809.21
Other resources .....	.....	.....	3,116.25	1,852.33	24,698.51
Total	\$ 918,984.43	\$ 1,008,005.19	\$ 966,652.56	\$ 950,398.32	\$ 964,898.85

LIABILITIES.

Capital stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus fund	26,000.00	26,000.00	26,000.00	26,000.00	26,000.00
Undivided profits, net .....	.....	4,214.08	6,407.09	6,081.09	7,449.14
Bills payable .....	.....	.....	.....	.....	60,000.00
Savings accounts	105,580.63	106,164.53	93,977.52	99,372.61	93,544.20
Postal savings accounts.....	2,281.25	2,281.25	2,213.25	2,241.06	2,017.06
Individual deposits	371,910.56	449,695.75	421,318.68	406,321.53	353,957.98

Demand certificates of deposit.....	7,005.00	11,338.50	10,166.00	7,946.00	16,061.00
Time certificates of deposit.....	200,667.63	302,590.18	297,835.94	296,020.80	299,779.00
Certified checks	672.48	117.63	222.41	176.26	1,203.53
Cashier's checks	9,412.43	2,549.15	2,717.97	2,320.48	1,049.71
Reserved for taxes.....	2,732.96	512.57	-----	2,732.96	2,732.96
Other liabilities	721.49	2,541.55	-----	1,185.53	1,104.27
Total	\$ 918,984.43	\$ 1,008,005.19	\$ 966,652.56	\$ 950,398.32	\$ 964,898.85

Directors—John Aiello, J. J. Hendrick, A. E. McGlashan, A. W. McHendric, Charles Niccoli, J. G. Northcutt, Wm. G. Plected.

No. 237.

THE BANK OF BACA COUNTY, TWO BUTTES, BACA COUNTY

F. L. Harris, President; Onda Young, Vice-President; J. V. Saylor, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 14,905.00	\$ 16,851.60	\$ 11,093.00	\$ 16,628.00	\$ 16,517.00
Loans and discounts (secured by collateral).....	21,615.05	21,425.67	23,571.70	23,397.15	18,156.29
Loans on real estate.....	1,370.00	-----	-----	-----	-----
Overdrafts (secured and unsecured).....	-----	191.88	134.88	378.71	200.19
United States bonds.....	-----	-----	3,250.00	-----	-----
Other bonds and securities.....	5,084.10	3,900.50	186.40	8,346.40	7,694.65
Furniture and fixtures	1,000.00	1,000.00	1,000.00	1,000.00	1,058.56
Other real estate	-----	-----	-----	-----	600.00
Due from banks (not reserve banks).....	4,216.46	9,171.91	7,084.73	5,942.16	-----
Cash items (not including checks on other banks).....	-----	235.35	96.00	155.10	179.05
Due from reserve banks.....	19,441.66	12,273.46	16,070.02	7,545.21	41,177.55
Currency	1,716.00	458.00	2,540.00	1,871.00	1,352.00
Gold	302.50	317.50	315.00	315.00	317.50
Silver and fractional coin.....	767.95	602.98	551.54	266.60	573.40
Expense account	-----	-----	-----	-----	-----
Total	\$ 70,418.72	\$ 66,722.81	\$ 65,893.27	\$ 65,845.33	\$ 87,826.19

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 15,000.00
Surplus fund	1,000.00	1,000.00	1,000.00	1,000.00	1,500.00
Undivided profits, net	40.78	40.78	440.64	580.31	904.60
Dividends unpaid	1,000.00	-----	-----	-----	-----
Individual deposits	53,270.80	50,570.28	49,296.62	47,979.96	68,887.78
Time certificates of deposit.....	5,026.79	5,020.31	5,020.31	6,220.31	1,518.81
Cashier's checks	80.35	91.44	135.70	64.75	15.00
Total	\$ 70,418.72	\$ 66,722.81	\$ 65,893.27	\$ 65,845.33	\$ 87,826.19

Directors—St. George Creaghe, F. L. Harris, J. V. Saylor, P. J. Saylor, Onda Young.

No. 330.

THE VERNON STATE BANK, VERNON, YUMA COUNTY

J. H. Dickson, President; W. D. McGinnis, Vice-President; E. W. Stevens, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 12,295.59	\$ 13,695.01	\$ 17,713.90	\$ 18,821.05	\$ 21,371.53
Loans and discounts (secured by collateral).....	13,407.18	17,919.65	16,079.89	19,322.46	18,784.65
Loans on real estate.....	700.00	700.00	700.00	700.00	.....
Overdrafts (secured and unsecured).....	1.50	1.59	11.23	13.38	180.39
United States bonds.....	.....	.....	.....	.....	19.36
Other bonds and securities.....	.....	.....	500.00	717.24	197.29
Furniture and fixtures.....	1,035.50	1,035.50	1,035.50	1,079.50	1,079.50
Cash items (not including checks on other banks).....	.....	60.05	93.25	.....	.....
Due from reserve banks.....	13,720.24	26,994.77	19,734.86	9,588.16	10,064.80
Checks on other banks.....	1,099.34	271.30	273.45	442.73	155.51
Currency.....	1,154.00	2,211.00	2,182.00	1,966.00	1,401.00
Gold.....	5.00	20.00	.....	.....	15.00
Silver and fractional coin.....	360.05	442.48	586.50	740.00	376.29
Total.....	\$ 43,778.40	\$ 63,351.35	\$ 58,910.58	\$ 53,390.52	\$ 53,645.32

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Undivided profits, net.....	2.97	2.97	2.97	806.68	1,693.15
Bills payable.....	.....	.....	.....	.....	4,000.00
Individual deposits.....	26,892.13	43,001.61	43,133.88	34,803.60	29,919.64
Demand certificates of deposit.....	.....	.....	.....	41.15	.....
Time certificates of deposit.....	5,883.30	8,954.77	3,864.07	6,739.09	7,032.53
Other liabilities.....	.....	392.00	909.66	.....	.....
Total.....	\$ 43,778.40	\$ 63,351.35	\$ 58,910.58	\$ 53,390.52	\$ 53,645.32

Directors—J. H. Dickson, W. D. McGinnis, E. W. Stevens, D. B. Ward, A. J. Wakefield.

No. 119.

THE BANK OF VICTOR, VICTOR, TELLER COUNTY

A. E. Carlton, President; J. N. Simmons, Vice-President; J. C. McCord, Cashier; Gretchen Delahoyde, Asst. Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 143,676.22	\$ 154,561.62	\$ 171,152.11	\$ 156,998.07	\$ 126,160.22
Loans and discounts (secured by collateral).....	202,393.86	184,731.24	348,002.57	340,077.29	503,357.85
Loans on real estate.....	74,612.87	84,127.82	65,026.06	72,761.06	76,144.01
Overdrafts (secured and unsecured).....	605.34	100.00	62.12	.....	923.02

United States bonds	22,800.00	13,800.00	14,550.00	27,383.00
Bonds to secure postal savings	36,900.00	36,900.00	36,900.00	36,900.00
Other bonds and securities	164,540.00	151,540.00	151,540.00	136,540.00
Due from banks (not reserve banks)	65,626.75	59,007.95	58,816.49	64,239.95
Cash items (not including checks on other banks)	273,604.64	228,029.40	437.90	71.93
Due from reserve banks	1,476.42	2,206.38	171,182.11	180,480.52
Checks on other banks	22,192.00	24,000.00	251.13	573.95
Currency	17,417.50	30,000.00	19,975.00	21,311.00
Gold	5,558.56	456.80	23,665.00	17,922.50
Silver and fractional coin	1,683.00	448.33	4,174.15	5,529.16
Other resources	1,019.85	1,992.21	1,992.21	889.28
Total	\$ 1,034,321.88	\$ 1,130,631.72	\$ 1,053,320.42	\$ 1,192,426.39

LIABILITIES.				
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	2,700.00	2,700.00	3,000.00	3,000.00
Undivided profits, net	4,693.94	4,410.00	2,496.26	7,335.80
Savings accounts	422,596.80	384,367.90	389,989.71	306,590.25
Postal savings accounts	28,376.84	18,367.48	15,729.98	14,302.22
Dividends unpaid	3,100.00	3,000.00	3,000.00	3,000.00
Individual deposits	514,181.47	554,981.53	569,748.67	668,650.90
Due to banks (not reserve banks)	1,618.35	101,763.38	10,580.96	3,625.17
Due to reserve banks	20,171.59	20,171.59	20,171.59	123,466.78
Demand certificates of deposit	7,367.41	5,069.27	5,569.27	20,171.59
Time certificates of deposit	2.00	2.00	2.00	6,024.27
Certified checks	3,574.19	2,798.57	3,031.98	32.00
Cashier's checks .....	.....	6,000.00	.....	5,227.41
Reserved for interest .....	.....	.....	.....	4,000.00
Total	\$ 1,038,344.34	\$ 1,130,631.72	\$ 1,053,320.42	\$ 1,192,426.39

Directors—A. E. Carlton, L. G. Carlton, J. N. Simmons.

THE CITIZENS BANK OF VICTOR, TELLER COUNTY

NO. 275.

J. R. Gardner, President; C. S. Anderson, Vice-President; M. E. Dukes, Cashier; L. B. Dukes, Assistant Cashier.

RESOURCES.				
Loans and discounts (unsecured)	Dec. 31, 1917	March 4, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (secured by collateral)	\$ 138,640.46	\$ 140,813.01	\$ 141,353.55	\$ 136,846.60
Loans on real estate	86,986.95	75,473.71	88,879.83	65,925.10
Overdrafts (secured and unsecured)	16,505.00	14,545.75	10,566.35	11,459.85
United States bonds	172.60	291.45	124.64	299.53
Other bonds and securities	20,322.00	17,755.00	13,132.50	22,604.00
Furniture and fixtures	2,725.00	2,725.00	17,431.00	18,794.46
Other real estate	2,436.25	2,855.25	2,725.00	2,725.00
Total	\$ 243,666.25	\$ 243,666.25	\$ 243,666.25	\$ 243,666.25

THE CITIZENS BANK OF VICTOR, VICTOR, TELLER COUNTY—Continued

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Due from reserve banks.....	81,848.08	55,206.96	59,041.44	64,378.25	33,753.49
Checks on other banks.....	4,657.37	2,641.94	7,377.33	2,016.72	1,517.87
Currency.....	14,101.00	5,205.00	6,285.00	9,146.00	9,909.00
Gold.....	3,282.50	1,290.00	2,530.00	1,520.00	2,145.00
Silver and fractional coin.....	2,745.80	4,300.45	3,693.17	5,152.40	2,319.90
Total.....	\$ 374,423.01	\$ 323,103.52	\$ 334,401.26	\$ 336,266.62	\$ 311,155.05
LIABILITIES.					
Capital stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund.....					300.00
Undivided profits, net.....	3,187.60	4,106.41	2,939.84	1,552.19	2,729.28
Savings accounts.....	198,158.27	150,478.11	145,302.95	146,336.67	119,394.67
Individual deposits.....	135,035.04	131,789.00	147,193.93	150,648.51	148,590.44
Demand certificates of deposit.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit.....	1,800.00	730.00	200.00		1,501.86
Certified checks.....		100.00			
Cashier's checks.....	242.10		2,064.54	2,229.25	1,438.80
Reserved for interest.....		800.00	1,400.00		1,600.00
Reserved for taxes.....	1,000.00	100.00	300.00	500.00	600.00
Total.....	\$ 374,423.01	\$ 323,103.52	\$ 334,401.26	\$ 336,266.62	\$ 311,155.05
Directors—C. S. Anderson, P. H. Argall, M. E. Dukes, W. J. Galligan, J. R. Gardner, C. G. Gorman, H. C. Nelson.					

NO. 295.

THE VONA STATE BANK, VONA, KIT CARSON COUNTY

James J. Delaney, President; Ella M. Delaney, J. A. McDougal, Vice-Presidents; Robert S. Schnebly, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 22,580.45	\$ 21,462.50	\$ 21,647.54	\$ 26,409.70	\$ 29,506.72
Loans and discounts (secured by collateral).....	43,831.04	41,800.48	50,253.50	46,162.23	45,654.65
Loans on real estate.....	75.00	75.00			300.00
Overdrafts (secured and unsecured).....	562.47	386.54	524.87	785.47	942.68
United States bonds.....	1,000.00	1,500.00	1,450.00	1,450.00	3,650.00
Other bonds and securities.....	647.02	940.82	835.40	1,463.25	1,047.92
Furniture and fixtures.....	1,340.00	1,415.00	1,415.00	1,415.00	1,665.00
Banking house.....					1,500.00
Other real estate.....	51.00	51.00	51.00	51.00	51.00
Cash items (not including checks on other banks).....	15.50	15.50	15.50	15.50	12,601.26
Due from reserve banks.....	11,774.87	18,217.73	15,264.74	15,682.80	
Checks on other banks.....	15.00	15.00		8.00	35.50

Currency	2,146.00	2,034.00	2,357.00	2,833.00	2,205.00
Gold	150.00	140.00	225.00	212.50	195.00
Silver and fractional coin	727.43	947.63	995.01	447.51	981.97
Other resources	.....	.....	.....	500.00	100.00
Total	\$ 84,900.28	\$ 88,985.70	\$ 95,034.56	\$ 97,420.46	\$ 100,436.70
LIABILITIES.					
Capital stock	.....	.....	.....	.....	.....
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	3,000.00	5,500.00	5,500.00	5,500.00	5,500.00
Bills payable	5,521.18	1,112.86	1,994.91	2,680.06	3,799.35
Savings accounts	10,000.00	.....	.....	.....	15,000.00
Dividends unpaid	413.49	423.93	438.58	410.16	2,267.05
Individual deposits	43,729.73	240.00	.....	.....	.....
Demand certificates of deposit	6,000.00	60,244.07	67,188.78	64,253.70	54,217.19
Time certificates of deposit	974.80	6,000.00	5,500.00	5,500.00	5,500.00
Cashier's checks	5,220.46	2,245.80	1,807.39	3,957.58	2,712.04
Reserved for taxes	40.62	2,923.92	2,309.78	5,118.96	1,441.07
	.....	295.12	295.12	.....	.....
Total	\$ 84,900.28	\$ 88,985.70	\$ 95,034.56	\$ 97,420.46	\$ 100,436.70
Directors—James J. Delaney, Ella M. Delaney, Robert S. Schnebly.					

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY

NO. 121.

K. J. MacCallum, President; Owen S. Case, Vice-President; F. L. Baker, Cashier; W. E. Viner, Assistant Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	126,666.78	\$ 122,015.56	\$ 139,289.50	\$ 150,509.89	\$ 160,108.55
Loans and discounts (secured by collateral)	203,524.65	182,809.25	168,441.07	132,918.50	124,225.25
Loans on real estate	31,108.85	34,297.75	25,508.85	30,525.33	30,370.33
Overdrafts (secured and unsecured)	3,918.39	3,802.12	3,001.22	5,647.15	8,091.75
United States bonds	.....	.....	.....	3,769.69	1,101.66
Furniture and fixtures	1,170.00	1,170.00	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
Cash items (not including checks on other banks)	.....	20.00	.....	.....	.....
Due from reserve banks	81,037.72	73,234.23	22,020.53	173.91	841.50
Checks on other banks	.....	.....	.....	9,290.97	44,688.69
Currency	.....	.....	.....	327.39	.....
Gold	12,685.00	11,989.00	8,537.00	10,307.00	7,940.00
Silver and fractional coin	1,200.00	1,100.00	800.00	950.00	1,150.00
Other resources	1,550.18	1,370.85	1,263.01	907.79	1,032.13
	.....	.....	.....	924.05	675.00
Total	\$ 467,611.57	\$ 436,558.76	\$ 374,781.18	\$ 352,171.67	\$ 386,144.86

THE NORTH PARK BANK, WALDEN, JACKSON COUNTY—Continued

LIABILITIES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Capital stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus fund	15,000.00	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits, net	13,184.40	6,027.79	8,142.91	10,365.37	7,392.95
Bills payable	298,202.70	243,365.73	40,000.00	50,000.00	50,000.00
Individual deposits	333.97	88.50	174,560.60	149,490.08	179,978.03
Due to banks (not reserve banks)		111.38		350.97	4,291.63
Due to reserve banks	500.00	2,000.00			
Demand certificates of deposit	110,326.74	109,965.36	102,077.67	91,965.25	94,482.25
Time certificates of deposit	63.76				
Reserved for taxes					
Total	\$ 467,611.57	\$ 436,558.76	\$ 374,781.18	\$ 352,171.67	\$ 386,144.86

Directors—F. L. Baker, Fletcher W. Campbell, Owen S. Case, K. J. MacCallum, A. J. Munroe, Andrew Peterson, Grace Peterson.

NO. 318.

STOCK GROWERS BANK, WALDEN, JACKSON COUNTY

(Nationalized September 27, 1918)

A. H. Marble, President; W. H. Slee, Vice-President; J. E. Milner, Cashier.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 21,238.65	\$ 23,338.73	\$ 28,858.17	\$ 25,867.98	
Loans and discounts (secured by collateral)	28,548.70	32,223.30	32,051.30	46,388.30	
Loans on real estate	2,090.00	2,490.00	2,490.00	2,940.00	
Overdrafts (secured and unsecured)	370.98	835.32	254.98	23.57	
United States bonds	900.00				
Furniture and fixtures	500.00	500.00	500.00	500.00	
Due from banks (not reserve banks)	150.00				
Cash items (not including checks on other banks)	49.50				
Due from reserve banks	10,348.29	28,632.24	35,949.42	8,673.58	
Checks on other banks	102.51	49.94	779.26	212.31	
Currency	2,120.00	2,340.00	1,840.00	1,667.00	
Gold	137.50	145.00	155.00	150.00	
Silver and fractional coin	454.85	530.30	580.08	432.90	
Other resources	29.04	14.78	4.50	3.37	
Total	\$ 67,040.02	\$ 91,099.61	\$ 103,462.71	\$ 86,859.01	

LIABILITIES.

Capital stock	\$ 20,000.00	\$ 20,000.00	\$ 25,000.00	\$ 25,000.00	
Undivided profits, net	2,148.90	2,035.59	1,799.97	2,085.34	

NO. 156.

Individual deposits	50,516.37	56,922.30	38,757.85
Demand certificates of deposit	2,500.00	2,500.00	2,500.00
Time certificates of deposit	15,413.28	16,010.42	16,010.42
Certified checks	551.67	551.67	551.67
Cashier's checks	2.75	678.35	664.13
Other liabilities			682.50
Total	\$ 91,099.61	\$ 103,462.71	\$ 86,859.01
Directors—A. H. Marble, C. N. Jackson, J. E. Milner, W. H. Snee.			

GUARANTY STATE BANK, WALSENBURG, HUERFANO COUNTY

Ralph Stanley, President; T. M. Hudson, Vice-President; A. D. McGarraugh, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 92,333.38	\$ 105,261.33	\$ 97,837.58	\$ 88,958.35	\$ 91,601.30
Loans and discounts (secured by collateral)	29,314.00	24,039.00	27,381.50	36,331.05	26,941.25
Loans on real estate	37,873.00	35,195.00	36,655.00	40,033.00	39,455.00
United States bonds	12,815.96	25,361.76	24,497.88	27,499.89	46,990.75
Bonds to secure postal savings	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other bonds and securities	54,273.43	55,051.84	71,138.84	57,461.82	49,704.13
Furniture and fixtures	5,000.00	5,000.00	4,750.00	4,750.00	4,750.00
Other real estate	7,746.08	7,741.63	7,741.63	4,696.93	4,696.93
Due from banks (not reserve banks)	25,061.33	38,604.02	10,043.08	10,064.76	15,098.94
Due from reserve banks	31,427.44	65,687.47	52,577.22	46,977.83	44,543.32
Checks on other banks	1,966.25	5,671.93	555.70	3,062.74	624.94
Currency	16,972.00	16,644.00	13,967.00	18,022.00	16,230.00
Gold	1,315.00	1,770.00	1,502.50	1,320.00	1,020.00
Silver and fractional coin	3,463.08	2,107.25	2,899.56	1,758.61	4,498.92
Total	\$ 320,560.95	\$ 389,135.23	\$ 352,547.49	\$ 341,936.98	\$ 347,155.48

LIABILITIES.

Capital stock					
Surplus fund	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Undivided profits, net	1,500.00	1,800.00	1,800.00	1,800.00	1,950.00
Bills payable	2,892.94	2,135.02	2,056.60	2,236.82	1,767.94
Savings accounts	117,710.11	117,246.70	21,000.00	21,000.00	130,176.50
Postal savings accounts	445.94	445.94	113,881.20	118,191.07	438.38
Dividends unpaid		180.00	432.94	438.38	
Individual deposits	164,053.19	230,005.90	174,346.75	162,706.75	176,480.49
Time certificates of deposit	3,050.00	3,000.00	3,000.00	3,000.00	3,000.00
Cashier's checks	908.77	3,721.67	4,730.00	2,563.96	1,842.17
Reserved for interest		600.00	1,300.00		1,500.00
Total	\$ 320,560.95	\$ 389,135.23	\$ 352,547.49	\$ 341,936.98	\$ 347,155.48
Directors—Charles Agnes, T. M. Hudson, G. R. Moore, Ralph Stanley, Damasco Vigil, W. B. Wayt.					

NO. 133.

WELDON VALLEY STATE BANK, WELDONA, MORGAN COUNTY

John Wyckoff, President; A. Petteys, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured).....	\$ 84,578.86	\$ 69,579.27	\$ 78,539.49	\$ 102,364.02	\$ 80,829.89
Loans and discounts (secured by collateral).....	52,478.25	64,106.92	39,319.94	21,255.70	30,551.63
Loans on real estate.....	2,860.00	2,926.00	500.00	3,686.34	4,901.56
Overdrafts (secured and unsecured).....	4,626.28	1,045.18	972.06	596.11	2,341.53
United States bonds.....	2,000.00	2,000.00	1,000.00	10,175.00	26,330.00
Bonds to secure postal savings.....	2,209.27				
Other bonds and securities.....		3,709.43	2,218.34	3,248.55	1,945.66
Premium on bonds.....	1,850.93	1,850.93	1,850.93	1,850.93	2,075.93
Furniture and fixtures.....	2,300.00	2,300.00	2,300.00	2,300.00	2,300.00
Other real estate.....	5,631.20	4,375.53	4,289.66	4,296.73	993.03
Cash items (not including checks on other banks).....	151.40	917.24	236.00		8.70
Due from reserve banks.....	18,574.40	28,107.29	42,088.97	25,169.72	24,539.98
Checks on other banks.....	1,345.96	1,452.07	1,694.31		118.99
Currency.....	1,423.00	3,971.00	5,955.00	5,021.00	3,203.00
Gold.....	1,572.50	1,840.00	1,820.00	1,847.50	1,765.00
Silver and fractional coin.....	971.95	1,753.40	1,724.30	1,428.80	1,324.30
Other resources.....		2,004.16		104.15	
Total	\$ 182,574.00	\$ 191,938.42	\$ 184,509.00	\$ 183,344.55	\$ 183,229.20
LIABILITIES.					
Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,775.00	1,900.00	1,900.00	1,900.00	2,100.00
Undivided profits, net.....	398.51	179.76	1,516.16	1,399.12	1,044.09
Bills payable.....	11,000.00	11,000.00	11,000.00	11,000.00	12,000.00
Dividends unpaid.....		80.00	30.00	30.00	
Individual deposits.....	124,842.35	118,019.87	90,936.92	88,172.73	104,071.50
Due to banks (not reserve banks).....	.44				
Demand certificates of deposit.....			14,361.14	1,033.85	90.00
Time certificates of deposit.....	33,437.82	42,179.35	53,943.21	65,037.32	42,769.69
Certified checks.....					5.71
Cashier's checks.....		8,579.44	821.57	4,771.53	11,146.21
Other liabilities.....					2.00
Total	\$ 182,574.00	\$ 191,938.42	\$ 184,509.00	\$ 183,344.55	\$ 183,229.20

Directors—Wm. Keal, Alonzo Petteys, W. A. Petteys, R. A. Towne, John Wyckoff.

HENRY H. TOMKINS AND COMPANY, BANKERS, WESTCLIFFE, CUSTER COUNTY
NO. 122.

George B. Beardley, Cashier; Floyd A. Thomson, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 53,753.80	\$ 42,589.80	\$ 44,835.55	\$ 43,183.25	\$ 68,321.58
Loans and discounts (secured by collateral)	28,437.00	26,113.00	23,587.00	24,829.00	23,614.00
Loans on real estate	36,335.00	36,040.00	34,740.00	34,490.00	35,315.00
Overdrafts (secured and unsecured)	169.21	7.24	128.53	30.29	78.17
United States bonds	22,800.00	20,350.00	85,350.00	34,750.00	41,010.00
Other bonds and securities	3,961.61	24,086.02	44,333.29	3,752.76	1,797.53
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
Due from banks (not reserve banks)	495.29	128.23	141.75	336.30	81.71
Cash items (not including checks on other banks)	267,127.25	202,621.84	120,678.51	110,833.89	70,539.27
Due from reserve banks	462.15	763.58	1,900.48	523.92	1,384.23
Checks on other banks	5,599.00	4,570.00	1,038.00	4,778.00	6,258.00
Currency	8,260.00	8,475.00	8,565.00	8,765.00	1,845.00
Gold	678.15	612.20	559.25	767.60	719.25
Silver and fractional coin				38,771.76	
Expense account					
Total	\$ 432,278.46	\$ 370,556.91	\$ 370,051.36	\$ 310,011.77	\$ 255,163.74

LIABILITIES.

Capital stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits, net	4,003.21	5,358.76	7,474.03	8,672.77	10,293.78
Individual deposits	358,799.85	296,684.25	298,608.93	240,315.98	187,375.85
Demand certificates of deposit	34,475.40	33,513.90	28,968.40	26,023.02	22,494.11
Total	\$ 432,278.46	\$ 370,556.91	\$ 370,051.36	\$ 310,011.77	\$ 255,163.74

Owners—George B. Beardley, Henry H. Tomkins, Lewis H. Tomkins.

FIRST STATE BANK OF WIGGINS, WIGGINS, MORGAN COUNTY
NO. 175.

Grant L. Shaw, President; D. N. Johnson, Vice-President; G. L. Cobb, Cashier; Hazel Neil, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured)	\$ 16,889.80	\$ 18,213.33	\$ 19,705.88	\$ 22,002.68	\$ 21,964.58
Loans and discounts (secured by collateral)	46,450.08	47,724.55	59,207.54	56,022.63	58,151.39
Loans on real estate	11,425.00	7,350.00	11,513.00	11,401.00	9,577.00
Overdrafts (secured and unsecured)	62.46	113.41	409.99	265.73	3,034.16
United States bonds	1,130.00	664.00	414.00	277.50	200.00

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

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Other bonds and securities.....	1,151.25	2,311.25	5,721.25	836.25	556.25
Furniture and fixtures.....	1,300.00	1,300.00	1,300.00	1,300.00	1,300.00
Banking house.....	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00
Due from banks (not reserve banks).....	7,300.00	3,675.00			
Due from reserve banks.....	30,630.77	25,472.33	28,879.17	26,654.91	19,227.18
Currency.....	3,131.00	1,271.00	3,764.00	3,078.00	3,177.00
Gold.....	460.00	512.50	10.00	60.00	142.50
Silver and fractional coin.....	754.15	792.33	839.84	631.79	1,051.30
Total.....	\$ 121,784.51	\$ 110,499.70	\$ 132,864.67	\$ 123,630.49	\$ 119,481.36

LIABILITIES.

Capital stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus fund.....	1,150.00	1,150.00	1,150.00	1,300.00	1,400.00
Undivided profits, net.....	662.53	715.21	2,520.05	1,455.96	2,078.30
Individual deposits.....	96,206.87	78,684.55	104,914.00	88,178.92	96,586.66
Due to reserve banks.....				1,530.95	
Time certificates of deposit.....	12,513.82	19,932.69	14,280.62	21,163.66	9,416.40
Cashier's checks.....	1,251.29	17.25			
Reserved for taxes.....				1.00	
Total.....	\$ 121,784.51	\$ 110,499.70	\$ 132,864.67	\$ 123,630.49	\$ 119,481.36

Directors—G. L. Cobb, D. N. Johnson, Grant L. Shaw.

STATE BANK OF WILEY, WILEY, PROWERS COUNTY

J. B. Esgar, President; Harry Cline, Vice-President; A. G. Carley, Cashier; E. H. Tempel, Assistant Cashier.

NO. 123.

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 63,260.28	\$ 67,282.66	\$ 77,465.10	\$ 78,553.30	\$ 71,624.67
Loans and discounts (secured by collateral).....	48,339.22	43,495.18	46,253.57	38,104.18	41,405.56
Loans on real estate.....	7,000.00	7,000.00	7,000.00	4,500.00	4,500.00
Overdrafts (secured and unsecured).....	46.60	745.49	577.81	359.97	367.98
United States bonds.....		6,500.00	2,000.00	9,254.90	6,150.00
Other bonds and securities.....	3,122.12	4,335.84	3,420.04	3,636.58	2,728.04
Furniture and fixtures.....	1,400.00	1,200.00	1,200.00	1,200.00	1,925.00
Banking house.....	3,750.00	3,500.00	3,500.00	3,500.00	3,500.00
Cash items (not including checks on other banks).....	455.30	18.75	17.30		8.20
Due from reserve banks.....	55,266.92	65,261.85	31,495.17	6,736.09	6,137.07
Checks on other banks.....	230.95		200.00	159.90	985.50
Currency.....	3,030.00	6,221.00	3,493.00	4,043.00	4,818.00
Gold.....	1,585.00	1,485.00	1,300.00	1,225.00	1,060.00

Silver and fractional coin.....	772.21	647.70	878.09	1,443.27	1,386.11
Other resources					1,056.71
Total	\$ 188,258.60	\$ 207,693.47	\$ 178,800.08	\$ 152,716.19	\$ 147,652.84
LIABILITIES.					
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	2,500.00	5,000.00	5,000.00	5,000.00	5,000.00
Undivided profits, net.....	3,064.51	1,800.15	3,242.69	3,275.81	3,426.87
Bills payable					10,000.00
Individual deposits	128,054.75	157,493.11	130,500.01	100,413.00	92,623.68
Time certificates of deposit.....	29,039.34	18,375.07	15,013.39	18,884.35	11,491.56
Cashier's checks	600.00	25.14	43.99	143.03	110.73
Total	\$ 188,258.60	\$ 207,693.47	\$ 178,800.08	\$ 152,716.19	\$ 147,652.84
Directors—A. G. Carley, Harry Cline, A. C. Davis, J. B. Esgar, E. H. Tempel, F. A. Temple.					

NO. 248.

FARMERS STATE BANK OF WINDSOR, WINDSOR, WELD COUNTY

J. M. Allam, President; J. S. Cable, Vice-President; J. N. Akey, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 69,350.02	\$ 58,558.75	\$ 67,700.84	\$ 77,727.06	\$ 85,060.10
Loans and discounts (secured by collateral).....	15,486.00	21,157.49	39,175.00	35,794.50	35,092.50
Loans on real estate.....	5,200.00	5,655.00	5,655.00	4,745.00	5,095.00
Overdrafts (secured and unsecured).....	720.40	211.24	843.22	990.60	649.41
United States bonds.....	13,400.00	10,000.00	11,600.00	10,450.00	14,000.00
Other bonds and securities.....	429.30	10,100.00	1,100.00	100.00	100.00
Furniture and fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
Cash items (not including checks on other banks).....	391.05			72.03	
Due from reserve banks.....	101,079.47	73,290.87	51,062.74	31,364.99	16,211.20
Checks on other banks.....	752.70	1,142.86	992.13	1,322.43	156.15
Currency	10,843.00	14,738.00	9,723.00	9,770.00	8,003.00
Gold	3,190.00	3,300.00	3,405.00	3,420.00	3,465.00
Silver and fractional coin.....	1,930.64	1,184.52	666.89	746.01	901.75
Expense account		207.12			333.48
Other resources	35.00	732.10	321.82	589.46	139.09
Total	\$ 225,307.58	\$ 202,777.95	\$ 194,745.64	\$ 179,592.08	\$ 171,706.68

LIABILITIES.

Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	3,500.00	4,000.00	4,000.00	4,000.00	4,000.00
Undivided profits, net.....	2,350.00		120.92	500.00	
Savings accounts	3,907.85	4,449.95	2,809.92	2,902.73	4,787.95
Individual deposits	131,797.42	96,430.55	95,378.60	82,997.49	103,346.24
Demand certificates of deposit.....	3,497.59	3,504.66	4,956.54	11,373.78	5,718.84

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

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
LIABILITIES.					
Time certificates of deposit.....	61,710.97	72,025.62	71,582.49	62,110.49	33,431.13
Cashier's checks	2,543.75	7,367.17	897.17	707.59	5,422.52
Total	\$ 225,307.58	\$ 202,777.95	\$ 194,745.64	\$ 179,592.08	\$ 171,706.68

Directors—J. M. Allam, J. N. Akey, W. A. Beisel, J. S. Cable, Martin Svedman.

NO. 209.

PEOPLES STATE BANK OF WRAY, WRAY, YUMA COUNTY

John Whyte, President; G. E. Hiser, Vice-President; W. T. Fair, Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 35,139.17	\$ 49,134.13	\$ 44,104.86	\$ 55,597.18	\$ 45,370.92
Loans and discounts (secured by collateral).....	30,930.48	37,457.36	38,733.79	40,685.09	29,544.69
Loans on real estate.....	12,925.00	8,650.00	15,600.00	11,875.00	13,151.77
Overdrafts (secured and unsecured).....	41.07	63.85	54.84	34.35	110.77
United States bonds.....	719.20	4,198.92	4,198.92	5,387.02	1,250.00
Other bonds and securities.....	1,700.00	1,304.66	7,432.70	1,700.00	4,868.96
Furniture and fixtures.....	4,700.00	1,700.00	1,700.00	1,700.00	1,700.00
Banking house.....	87,244.41	74,034.92	72,459.43	4,700.00	4,700.00
Due from reserve banks.....	205.47	921.16	304.49	30,742.66	30,474.63
Checks on other banks.....	5,501.00	4,273.00	8,327.00	2,143.00	322.05
Currency.....	785.00	807.50	892.50	957.50	6,359.00
Gold.....	874.19	804.35	901.93	586.79	962.50
Silver and fractional coin.....					931.54
Total	\$ 180,764.99	\$ 188,049.85	\$ 195,202.54	\$ 154,784.43	\$ 139,746.83

LIABILITIES.

Capital stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund.....	7,000.00	13,000.00	13,000.00	13,000.00	13,000.00
Undivided profits, net.....	7,432.98	2,743.31	3,764.00	4,442.17	6,676.06
Bills payable.....				4,000.00	
Individual deposits.....	123,140.36	127,997.45	132,894.04	91,535.97	76,823.93
Time certificates of deposit.....	28,191.65	29,309.09	30,544.50	26,806.29	28,246.84
Total	\$ 180,764.99	\$ 188,049.85	\$ 195,202.54	\$ 154,784.43	\$ 139,746.83

Directors—J. L. Akey, G. E. Hiser, M. A. Scheible, C. M. Webster, John Whyte.

NO. 125.

THE BANK OF YAMPA, YAMPA, ROUTT COUNTY

Arnold Powell, President; Chas. J. Wheeler, Vice-President; Melvin S. Wheeler, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 34,798.58	\$ 42,445.98	\$ 43,315.24	\$ 40,720.17	\$ 57,661.66
Loans and discounts (secured by collateral)	53,989.38	59,341.17	47,705.20	47,791.12	38,871.31
Loans on real estate	900.00	1,180.00	1,894.00	900.00	900.00
Overdrafts (secured and unsecured)	337.68	941.40	746.58	1,897.50	528.07
United States bonds	4,548.00	3,498.00	3,500.00	4,700.00	15,235.63
Other bonds and securities	2,916.36	7,134.40	1,451.85	367.07	4,527.16
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)	7,003.34	9,498.48	6,256.51	6,123.32	6,089.05
Cash items (not including checks on other banks)	50	2.53	1,015.67	---	---
Due from reserve banks	74,832.27	24,493.57	26,907.14	29,482.27	24,303.14
Checks on other banks	2,437.75	2,078.59	757.28	413.90	44.12
Currency	7,628.00	3,445.00	8,826.00	4,168.00	5,007.00
Gold	677.50	722.50	692.50	712.50	877.50
Silver and fractional coin	1,277.69	1,555.16	2,130.79	2,135.08	2,626.07
Other resources	---	---	938.58	1,170.97	180.00
Total	\$ 193,897.05	\$ 158,886.78	\$ 148,687.34	\$ 143,131.90	\$ 159,400.71
LIABILITIES.					
Capital stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus fund	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits, net	233.55	625.65	1,137.95	2,453.50	2,816.83
Dividends unpaid	2,250.00	180.00	---	---	---
Individual deposits	140,863.94	106,371.89	89,421.17	88,615.30	98,225.70
Due to banks (not reserve banks)	---	---	---	---	211.62
Demand certificates of deposit	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Time certificates of deposit	19,407.72	21,659.30	24,464.45	21,431.45	21,368.97
Cashier's checks	1,141.84	49.94	3,663.77	631.65	6,777.59
Total	\$ 193,897.05	\$ 158,886.78	\$ 148,687.34	\$ 143,131.90	\$ 159,400.71
Directors—D. M. Chapman, Arnold Powell, Chas. J. Wheeler, Jessie M. Wheeler, Melvin S. Wheeler.					

NO. 143.

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY

Joseph B. Male, President; George C. Crossan, Vice-President; E. W. Ewing, Cashier.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
RESOURCES.					
Loans and discounts (unsecured)	\$ 19,697.43	\$ 20,282.45	\$ 20,405.02	\$ 22,035.20	\$ 21,869.81
Loans and discounts (secured by collateral)	8,285.31	8,380.50	9,351.25	8,773.80	7,724.80

THE STOCKMAN'S BANK, YAMPA, ROUTT COUNTY—Continued

RESOURCES.	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans on real estate.....	2,437.00	2,437.00	1,922.00	1,972.00	1,887.00
Overdrafts (secured and unsecured).....	313.79	313.94	372.07	369.44	547.82
United States bonds.....			50.00	50.00	100.00
Other bonds and securities.....	3,728.27	3,492.27	1,677.74	2,758.78	1,375.39
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00
Other real estate.....		444.87	444.87	469.87	537.41
Due from banks (not reserve banks).....	95.20	86.83	145.53	100.05	278.77
Cash items (not including checks on other banks).....	80.00	76.35			12.50
Due from reserve banks.....	3,613.90	7,084.58	5,074.83	1,144.12	1,660.64
Checks on other banks.....	1,366.10	719.75	173.55	238.50	410.83
Currency.....	3,306.00	3,136.00	2,012.00	1,120.00	1,830.00
Gold.....	260.00	335.00	335.00	330.00	190.00
Silver and fractional coin.....	242.40	140.82	263.76	119.45	92.85
Expense account.....		139.55			
Other resources.....					801.95
Total.....	\$ 44,425.40	\$ 48,069.91	\$ 43,227.62	\$ 40,481.21	\$ 40,319.77

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.....	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00
Individual deposits.....	2,175.26		275.41	385.98	433.70
Time certificates of deposit.....		3,000.00	3,000.00	3,000.00	3,000.00
Certified checks.....	22,721.81	24,265.58	20,493.88	17,895.23	17,886.07
Cashier's checks.....	4,328.33	5,204.33	4,258.33	4,000.00	4,000.00
	200.00	600.00			
Total.....	\$ 44,425.40	\$ 48,069.91	\$ 43,227.62	\$ 40,481.21	\$ 40,319.77

Directors—J. H. Cole, George C. Crossan, Margaret J. Gibbs, E. W. Ewing, Joseph B. Male.

FARMERS STATE BANK OF YUMA, YUMA, YUMA COUNTY

Geo. A. Dodd, President; W. H. Gerdtz, Vice-President; Roy Sheperd, Cashier; I. L. Rising, Assistant Cashier.

RESOURCES.

	Dec. 31, 1917	March 4, 1918	May 10, 1918	June 29, 1918	Nov. 1, 1918
Loans and discounts (unsecured).....	\$ 87,450.00	\$ 105,640.43	\$ 117,821.33	\$ 174,476.97	\$ 169,915.67
Loans and discounts (secured by collateral).....	130,810.01	151,886.79	158,720.89	163,783.39	147,841.92
Overdrafts (secured and unsecured).....	3,047.48	983.38	930.69	2,705.91	12,061.14
Other bonds and securities.....	4,126.44	8,456.01	7,440.21	3,052.57	4,331.65
Furniture and fixtures.....	1,000.00	1,000.00	1,000.00	1,000.00	1,876.70

NO. 224.

Banking house	3,000.00	3,000.00	3,000.00	3,000.00
Cash items (not including checks on other banks)	.....	.....	.....	.....
Due from reserve banks	141,761.19	152,316.00	105,743.55	53,912.19
Checks on other banks	2,964.06	2,565.42	1,838.14	2,004.43
Currency	6,291.00	5,343.00	4,757.00	4,115.00
Gold	5,000.00	5,000.00	5,000.00	5,000.00
Silver and fractional coin	452.80	505.23	948.46	1,932.55
Total	\$ 385,902.98	\$ 436,696.26	\$ 407,200.27	\$ 427,186.81
LIABILITIES.				
Capital stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus fund	9,000.00	12,500.00	12,500.00	12,500.00
Undivided profits, net	13,825.60	12,311.75	15,759.66	16,945.19
Bills payable	.....	.....	.....	.....
Individual deposits	265,020.73	300,680.02	259,737.16	20,000.00
Demand certificates of deposit	8,019.73	2,500.00	5,500.00	213,020.41
Time certificates of deposit	64,536.92	83,204.49	88,144.85	5,002.00
Certified checks	500.00	500.00	558.60	122,012.57
Cashier's checks	.....	.....	.....	500.00
Total	\$ 385,902.98	\$ 436,669.26	\$ 407,200.27	\$ 427,186.81
Directors—C. C. Chrismser, Geo. A. Dodd, Burr Gardner, W. H. Heiserman, Roy Sheperd.	.....	.....	.....	.....
				\$ 405,991.25

REPORT OF THE CONDITION OF THE LOUISVILLE BANK, LOUISVILLE, BOULDER COUNTY, DECEMBER 31ST, 1918, IN THE HANDS OF SPECIAL DEPUTY STATE BANK COMMISSIONER EVERETT OWENS, FOSTER BUILDING, DENVER, COLO.

DECEMBER 31, 1918.

ASSETS ON HAND AT DATE OF REPORT

Bills receivable	Good	Doubtful	Worthless
Notes charged off before closing of bank	\$15,577.58	\$20,274.16	\$ 48,959.40
Miller Farms guarantee	539.06	53,500.00	70,478.75
Securities	3,176.88	621.87	17,164.00
Industrial city bonds claimed by other parties			25,000.00
The Miller Farms Company stock			99,997.00
Overdrafts		73.35	2,177.55
Real estate	9,765.00		
Bank buildings	8,500.00		
Furniture and fixtures	566.00		
Cash from E. E. Drach	4,072.87		
	\$42,197.39	\$74,469.38	\$263,776.70

Notes and securities held by The City Bank & Trust Co.	\$ 32,004.71
Collected and charged up by The City Bank & Trust Co.	5,158.06
Notes and securities held by the National Surety Co.	31,945.57
Collected by National Surety Company	7,773.40
Total	\$ 76,881.74

COLLECTIONS

Loans and discounts	\$ 35,410.32
Interest	4,193.68
Overdrafts	855.46
From banks	3,417.29
Chattels	138.65
Miscellaneous	4,775.51
Rents	9,350.46
Cash from Bank Commissioner	4,072.87
Real estate	4,892.31
Total	\$ 67,106.55

Securities in possession of Special Deputy State Bank Commissioner E. Owens.	\$ 1,265.02
Bank sale certificate	493.86
Tax sale certificate	500.00
Warrant Town of Lafayette	468.00
Colorado state bonds	40.00
Bankers' International stock	7,125.00
Biggs Irrigation bonds	2,000.00
Receiver's certificate Colo. Cop.	250.00
Miller Farms Company note	69.00
Biggs expense item	270.00
Abstract	331.87
Rox & Patterson check	5,843.86
Assignment of accounts	247.48
Assignment of accounts	1,609.61
Assignment of accounts	25,000.00
Industrial city bonds	450.00
U. S. Bonds, H. R. Burns	\$45,963.70

DISPOSITION OF COLLECTIONS

Secured loans paid	\$ 13,695.96
Preferred claims paid	9,052.31
Salaries	8,613.35
Insurance and bonds	2,218.67
Postage	127.28
Court costs and legal expense	1,859.30
Taxes paid	4,788.32
Printing and stationery	96.73
Telephone and telegraph	40.59
Property repairs	2,186.49
Secured loans cancelled by court order	2,874.31
General expense	1,682.95
Dividends paid to date	13,366.52
Cash on hand	6,503.77
	\$ 67,106.55

LIABILITIES

Claims proved and allowed	\$121,884.20
Claims not allowed or proven:	
U. M. W. of A.	\$95,131.85
Miscellaneous	47,248.85
Claims cancelled by offset	8,906.13
Total	\$273,171.03

REPORT OF THE CONDITION OF THE INTERNATIONAL BANK OF COMMERCE
PUEBLO, COLORADO

In the hands of Special Deputy Geo. H. Sweeney, for the period ending December 31, 1918.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless
Loans and discounts	\$ 547.78	\$ 13,581.87	\$ 26,605.97
Overdrafts			327.03
Stocks, bonds, etc.			1,300.09
Real estate	10,000.00	6,506.19	
Furniture and fixtures			492.85
Profit and loss	143.66		9,927.50
Sight exchange			
Bills in suit		3,247.62	
Cash	4,327.04		
	\$ 15,018.48	\$ 23,335.68	\$ 38,653.44
Good assets			\$ 15,018.48
Doubtful assets			23,335.68
Worthless assets			38,653.44
Total			\$ 77,007.60

Good assets	\$ 38,653.44
Doubtful assets	\$ 15,018.48
Worthless assets	23,335.68
Total	\$ 77,007.60

COLLECTIONS

Amount collected by Special Deputy:

Assessments	\$ 4,305.00
From good assets	18,359.77
From doubtful assets	39,874.96
From worthless assets	16,705.84
Miscellaneous collections	19,375.75
Interest collected	1,617.95
Cash on hand at date of suspension	1,516.28
Total	\$101,755.55

LIABILITIES

Claims proved, for liabilities shown by books	\$ 68,205.59
Liabilities not proved as shown by books	8,277.01
Rediscoumts Interstate Trust Company, Denver	525.00
Total	\$ 77,007.60

DISPOSITION OF COLLECTIONS

Taxes paid	\$ 2,123.97
Interest paid	998.74
Preferred claims paid	1,718.87
Legal expenses paid	5,618.17
Special Deputy paid to date	5,850.00
All other expenses	5,400.65
Paid W. K. Dudley on bills payable	32,619.75
Depositors paid by offsets	5,908.61
Rediscoumts	2,324.00
Charged to profit and loss	23,756.97
Real estate and other assets taken over	11,108.78
Cash on hand December 31, 1918	4,327.04
Total	\$101,755.55

REPORT OF THE CONDITION OF "THE MILNER BANK AND TRUST COMPANY"
STEAMBOAT SPRINGS, COLORADO

In the hands of Special Deputy E. W. Davis, for the period ending December 31, 1918.

ASSETS ON HAND AT DATE OF THIS REPORT

	Good	Doubtful	Worthless	Total
Loans and discounts.....	\$22,620.38	\$43,777.63	\$ 6,589.46	\$ 72,987.47
Overdrafts	75.00			75.00
Stocks, bonds, etc.....		12,500.00		25,000.00
Real estate	5,000.00	1,300.00	2,083.00	8,383.00
Taxes paid				2,244.56
Preferred dividend paid				5,289.53
General dividend paid				87,510.37
Cash on hand.....				6,999.87
Capital stock				\$208,489.80
Surplus				\$ 50,000.00
Profit, "Loss" Cherokee				5,000.00
Deposits				332.87
				153,156.93
				\$208,489.80

LIABILITIES

Claims proved and allowed:	
General checking account.....	\$ 92,982.78
Certificates of deposit.....	43,790.65
Drafts, cashier checks and miscellaneous	18,471.54
Preferred claims.....	4,097.33
Liabilities not proved or shown by books (unfiled)	3,378.80
	\$162,721.10
Less by offset, filed and not filed.....	9,564.16
	\$153,156.94

DISPOSITION OF COLLECTIONS

Taxes paid	\$ 2,244.56
Preferred claims paid.....	5,289.53
General claims paid.....	87,510.37
Salaries—Bank Examiner and Special Deputy	2,025.10
Postage—revenue stamps	69.95
Legal	42.05
Insurance and bonds.....	87.30
Printing, advertising and stationery.....	30.84
Rents and P. O. box rent.....	18.15
Coal and light.....	30.45
Telephone and telegrams.....	25.60
Recording and abstracts	12.40
Miscellaneous expense	129.59
Bills payable	13,300.00
First National Bank, Denver, O. D.....	747.35

COLLECTIONS

Cash on hand day of suspension.....	\$ 10,355.52
Interest	2,608.44
Cherokee property	56.15
Loans and discount	74,360.01
Overdrafts	583.93
Stocks, bonds, etc.....	15,067.20
Real estate	292.41
From banks	1,000.43
Bank building, furniture and fixtures.....	14,500.00
From rents and refund (profit and loss).....	123.22
	\$118,947.31

Paid from Profit and Loss Account:

Legal	\$125.25
Salaries to date of suspension.....	215.00
Bond	40.00
Rent	6.66
	\$386.91
Less offset	2.71
	384.20

Cash on hand.....

	\$111,947.44
	6,999.87
	\$118,947.31



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