

## 532 REPORT OF THE COMPTROLLER OF THE CURRENCY.

Resources and liabilities of national banks as shown

MARYLAND.  
DISTRICT NO. 5.

	Location and name of bank.	President.	Cashier.	Resources.		
				Loans, discounts, and overdrafts.	United States Liberty Loan bonds and certificates of indebtedness.	Other bonds, investments, and real estate.
1	Aberdeen, First.....	Septimus Davis.....	D. P. Jamison.....	\$678, 168	\$94, 100	\$177, 175
2	Annapolis, Farmers...	Harry J. Hopkins...	L. D. Gassaway.....	1,457,344	390,898	173,046
3	Baltimore, Second.....	Charles C. Horner, jr.	D. J. Enrich.....	4,109,174	815,700	718,264
4	Baltimore, Citizens.....	A. D. Graham.....	M. S. Billmire.....	15,074,171	2,335,800	797,765
5	Baltimore, Drivers and Mechanics.	Paul A. Seeger.....	Edwin P. Hayden..	6,810,614	1,600,300	1,841,604
6	Baltimore, Farmers and Merchants.	Carter G. Osburn...	John E. Marshall....	3,164,266	1,180,000	536,785
7	Baltimore, Merchants-Mechanics First.	Douglas H. Thomas.	Saml. W. Tschudi...	21,575,623	2,454,100	3,742,227
8	Baltimore, National...	T. Rowland Thomas	Wm. J. Delcher.....	8,853,038	1,411,394	2,026,951
9	Baltimore, National Bank of Commerce.	Eugene Levering.....	G. H. Barnes.....	7,948,181	1,004,900	1,242,770
10	Baltimore, National Central.	August Weber.....	George F. Lang.....	2,132,957	259,850	291,100
11	Baltimore, National Exchange.	Waldo Newcomer...	Clinton G. Morgan..	8,395,882	1,776,450	1,143,999
12	Baltimore, National Marine.	John M. Littig.....	Yates Penniman....	2,637,902	427,550	531,553
13	Baltimore, National Union.	Phillips Lee Goldsborough.	Walter W. Beers....	3,840,539	853,799	1,446,169
14	Baltimore, Old Town.	Jacob W. Hook.....	Henry O. Redue....	1,996,162	506,600	123,274
15	Baltimore, Western...	Charles E. Rieinan..	Wm. Marriott.....	3,893,824	602,650	622,783
16	Barton, First.....	Samuel Bradley.....	P. A. Laughlin.....	85,777	66,700	214,900
17	Bel Air, Second.....	Thomas H. Robinson	W. Wylie Hopkins..	494,128	91,850	20,950
18	Bel Air, Farmers and Merchants.	W. E. Robinson.....	H. S. O'Neill.....	238,964	53,600	11,222
19	Berlin, First.....	Wm. F. Johnson.....	C. F. Matthews.....	61,986	29,500	18,006
20	Brunswick, Peoples...	G. H. Hogan.....	J. H. Bowers.....	304,730	113,200	256,890
21	Cambridge, Farmers and Merchants.	W. F. Applegarth...	L. Thurman Phillips	570,938	154,550	50,966
22	Cambridge, National..	Levi B. Phillips.....	Walter B. Johnson..	465,539	87,550	72,806
23	Canton, Canton.....	F. A. Dolfield.....	M. R. Bramble.....	935,473	217,650	204,829
24	Catonsville, First.....	Victor G. Bloede.....	Arthur C. Montell..	402,593	219,447	224,206
25	Centreville, Centreville	William McKenney..	J. F. Rolph.....	758,454	259,645	217,343
26	Centreville, Queen Anne's.	Walter T. Wright...	J. Lemuel Roberts..	399,086	58,000	216,997
27	Chesapeake City, National.	Jas. S. Hopper.....	Richard S. Wallis...	124,494	33,250	101,228
28	Chestertown, Third...	H. H. Burroll.....	W. B. Copper.....	574,992	207,674	622,324
29	Clear Spring, Clear Spring.	Elwood McLaughlin	G. B. Haugh.....	71,797	37,050	177,574
30	Cockeysville, National	Joshua F. Cockey...	Wm. H. Buck, jr....	135,365	60,100	340,107
31	Cumberland, First.....	Henry Shriver.....	J. L. Griffith.....	1,396,578	446,950	433,605
32	Cumberland, Second...	D. Annan.....	D. F. Kuykendall..	2,833,726	827,293	561,088
33	Cumberland, Third.....	H. E. Weber.....	J. H. Lippold.....	642,217	150,388	354,834
34	Cumberland, Citizens.	Geo. L. Wellington.	W. L. Morgan.....	593,382	468,438	1,155,737
35	Denton, Denton.....	Harry L. Cooper.....	Thos. C. West.....	932,434	80,550	96,750
36	Denton, Peoples.....	A. G. Towers.....	T. F. Johnson.....	353,202	73,950	51,146
37	Easton, Easton National Bank of Maryland.	Robt. B. Dixon.....	Hy Hollyday.....	1,316,903	378,500	294,881
38	Elkton, Second.....	Wm. T. Warburton.	Isaac D. Davis.....	271,678	22,500	28,811
39	Elkton, National.....	T. B. Miller.....	C. C. Strickland...	337,002	181,613	700,742
40	Ellicott City, Patapsco	Harold Hardinger...	John M. Collier.....	288,826	136,450	541,614
41	Federalburg, First.....	Bayard Nichols.....	John N. Wright, jr..	205,824	44,450	8,375
42	Frederick, Citizens...	J. D. Baker.....	Wm. G. Zimmerman	1,953,383	1,246,513	1,931,260
43	Frederick, Farmers & Mechanics.	J. H. Harris.....	C. A. Gilson.....	887,985	469,400	1,003,610
44	Frederick, Frederick County.	A. C. McCardeli....	J. W. L. Carty.....	318,963	397,573	806,609
45	Friendsville, First....	L. E. Friend.....	Orval A. Welch.....	87,791	23,650	147,795
46	Frostburg, First.....	R. Annan.....	Olin Beall.....	776,279	183,924	584,116
47	Frostburg, Citizens...	D. Armstrong.....	Frank Watts.....	366,033	126,950	538,580
48	Gaithersburg, First...	J. B. Diamond.....	F. B. Severance....	231,605	139,150	81,025
49	Grantsville, First....	C. H. Jennings....	U. O. Blocher.....	100,331	46,800	33,465
50	Hagerstown, First.....	H. F. Wingert.....	Miller Wingert.....	1,160,051	230,903	606,870

REPORT OF THE COMPTROLLER OF THE CURRENCY.

by reports of condition on Aug. 31, 1918—Continued.

MARYLAND.  
DISTRICT NO. 5.

Resources.			Total resources and liabilities.	Liabilities.						
Cash and exchange, exclusive of lawful reserve.	Lawful reserve with Federal reserve bank.	Other assets.		Capital.	Surplus and undivided profits.	Circulation.	Demand deposits.	Time deposits.	Due to banks and all other liabilities.	
\$48,136	\$84,832	\$625	\$1,083,237	\$50,000	\$46,187	\$12,100	\$494,066	\$417,626	\$63,257	1
286,639	99,339	13,538	2,331,304	252,000	217,960	99,800	1,063,975	638,500	54,069	2
391,210	253,590	263,637	6,551,575	500,000	1,230,336	178,900	2,718,359	124,836	1,798,594	3
5,829,536	1,754,016	373,347	26,224,935	1,000,000	2,662,947	369,998	16,177,557	77,296	5,936,839	4
1,099,094	890,626	129,283	13,271,521	600,000	477,424	213,495	5,583,944	1,347,156	5,049,502	5
1,349,637	324,213	377,065	6,931,966	650,000	273,588	375,600	3,699,477	.....	1,933,301	6
13,314,208	2,870,403	2,981,663	46,950,224	2,500,000	2,086,142	1,082,900	19,977,128	261,099	21,042,955	7
1,231,749	835,348	15,500	14,373,981	1,210,700	538,269	290,000	6,970,185	2,173,758	3,191,069	8
2,746,473	701,982	355,789	14,000,095	750,000	1,039,663	485,547	5,350,832	419,645	5,924,408	9
550,376	226,483	39,042	3,519,808	400,000	343,657	.....	2,608,118	61,032	107,001	10
1,457,278	691,705	163,946	13,628,360	1,500,000	1,011,345	849,098	6,105,403	151,070	4,011,443	11
800,470	358,607	92,255	4,843,337	400,000	217,316	193,500	3,616,030	8,689	407,502	12
1,179,216	392,034	28,198	7,739,954	1,000,000	696,231	495,398	3,166,027	.....	2,382,299	13
414,780	339,330	15,742	3,395,888	250,000	140,004	196,600	2,564,059	.....	245,225	14
1,122,402	293,398	7,952	6,543,014	500,000	537,936	75,000	2,661,593	.....	2,768,454	15
55,523	14,492	1,737	439,129	25,000	28,079	25,000	60,239	300,551	260,16	16
55,672	33,279	3,948	743,179	60,000	33,376	60,000	393,594	138,059	14,797	17
29,269	19,205	2,900	3,555,160	25,000	28,630	25,000	162,362	61,635	52,533	18
11,715	4,000	1,891	127,097	25,000	5,571	25,000	20,079	51,447	.....	19
77,096	31,817	4,135	787,868	25,000	33,049	15,000	220,900	493,919	.....	20
55,230	23,926	3,084	858,694	60,000	48,408	.....	180,722	473,787	35,777	21
58,488	34,401	2,500	721,284	50,000	65,563	49,993	142,423	365,150	48,155	22
146,594	63,986	5,899	1,574,433	100,000	43,185	100,000	590,239	736,880	4,127	23
52,975	40,997	6,147	946,347	50,000	54,887	50,000	450,270	250,214	90,974	24
125,316	56,307	2,023	1,419,938	75,000	107,824	18,600	496,352	716,934	4,363	25
48,286	27,231	950	47,490	75,000	48,345	19,000	271,836	255,355	80,114	26
22,207	18,488	412	300,079	25,000	20,278	6,250	242,551	.....	6,000	27
47,748	73,662	625	1,527,025	50,000	50,609	12,500	423,923	972,584	15,409	28
83,423	14,644	2,992	387,480	25,000	17,310	25,000	112,931	207,239	.....	29
37,685	20,678	27,055	620,990	50,000	35,823	12,500	162,439	339,478	20,750	30
335,815	150,267	7,194	2,770,409	100,000	255,602	100,000	905,124	1,354,024	55,659	31
556,409	167,535	18,158	4,964,209	200,000	399,095	200,000	1,230,966	2,854,825	79,323	32
129,354	107,585	5,220	1,479,598	100,000	69,477	100,000	572,770	592,017	45,334	33
189,177	59,656	5,193	2,472,303	100,000	138,584	100,000	644,067	1,101,374	388,278	34
122,362	29,576	3,130	1,264,852	75,000	144,847	49,200	353,514	629,603	12,688	35
20,410	17,633	3,501	519,842	50,000	38,330	49,400	124,895	238,479	18,738	36
232,987	80,935	10,161	2,314,427	200,000	204,345	197,200	566,584	1,120,237	26,061	37
41,918	17,572	625	383,104	50,000	21,096	12,500	264,158	.....	35,350	38
73,343	72,749	2,500	1,367,949	50,000	153,791	50,000	1,009,158	.....	105,000	39
23,914	42,991	3,277	1,037,072	100,000	51,450	50,000	272,108	551,166	12,348	40
10,161	9,966	1,000	279,675	25,000	8,492	20,000	77,425	127,918	20,940	41
270,667	191,284	7,993	5,600,200	100,000	414,250	93,900	1,167,077	6,745,289	74,684	42
123,933	84,917	13,807	2,586,562	125,000	157,925	125,000	593,234	1,464,116	121,287	43
79,687	42,329	9,514	1,654,676	150,000	73,902	146,540	409,775	869,908	4,550	44
36,545	13,657	1,250	315,688	25,000	32,229	25,000	142,261	90,447	751	45
109,137	59,606	11,581	1,724,643	50,000	61,685	50,000	310,724	1,200,265	51,909	46
109,177	33,924	8,380	1,183,044	50,000	93,051	50,000	278,099	635,579	76,315	47
42,367	23,269	10,004	528,020	50,000	38,676	50,000	291,274	95,102	2,968	48
24,689	8,009	2,148	215,495	25,000	21,628	25,000	53,275	77,591	16,000	49
145,062	76,295	5,109	2,224,287	100,000	181,716	100,000	586,560	1,234,686	41,326	50

## 534 REPORT OF THE COMPTROLLER OF THE CURRENCY.

Resources and liabilities of national banks as shown

## MARYLAND—Continued.

## DISTRICT NO. 5—Continued.

	Location and name of bank.	President.	Cashier.	Resources.		
				Loans, discounts, and overdrafts.	United States and Liberty Loan bonds and certificates of indebtedness.	Other bonds, investments, and real estate.
1	Hagerstown, Second..	J. J. Funk .....	H. K. Mumma.....	\$587,311	\$191,747	\$654,410
2	Hagerstown, Peoples..	Chas. Edwd. Hilliard	Thos. H. Newman..	358,542	197,241	729,613
3	Hampstead, First.....	E. M. Bush .....	R. Blaine Murray..	217,915	52,184	212,532
4	Hancock, First.....	W. N. Mann .....	Roy M. Daniels.....	176,529	44,929	63,225
5	Havre de Grace, First..	C. B. Silver .....	W. N. Coale .....	753,594	97,150	211,973
6	Havre de Grace, Citizens.	Jno. M. Michael.....	Wm. A. Lefler.....	833,450	132,138	194,703
7	Hyattsville, First.....	Chas. A. Wells.....	Harry W. Shepherd..	213,963	113,577	110,660
8	Kltzmler, First.....	R. A. Smith .....	R. L. Wilson .....	61,352	54,490	87,700
9	La Plata, Southern Maryland.	A. Posey.....	J. D. Robertson.....	225,621	32,000	105,539
10	Laurel, Citizens.....	G. W. Waters, jr....	C. E. Little .....	335,715	104,000	164,965
11	Leonardtwn, First, of St. Marys.	L. E. Mumford.....	L. J. Sterling.....	523,663	128,750	214,386
12	Lonaconing, First.....	H. C. Thrush .....	T. Leslie Kilroy.....	61,217	53,350	145,795
13	Mechanicsville National.	Jesse Turner .....	E. M. Anderson.....	87,297	41,710	57,031
14	Midland, First.....	R. Annan .....	Frank C. Ort.....	143,727	46,000	108,510
15	Mount Airy, First.....	Milton G. Urner .....	J. L. Burdette.....	456,255	124,478	321,254
16	Mount Sayge, First..	W. Bladen Lowndes	H. A. Pitzer .....	228,784	64,897	69,350
17	New Windsor, First....	David E. Stern.....	Nathan H. Baile .....	117,031	86,900	262,882
18	North East, First.....	C. A. Benjamin.....	R. C. Reeder .....	94,505	35,850	185,271
19	Oakland, First.....	D. M. Dixon .....	R. E. Sliger .....	255,198	124,942	67,821
20	Oakland, Garrett.....	Gilmer S. Hamill....	G. A. Fraley.....	364,207	154,360	390,720
21	Parkton, First.....	John Mays Little....	Ernest Krout.....	278,963	29,050	56,572
22	Perryville, National..	Joseph Coudon.....	Geo. H. Cobourn.....	208,733	7,500	8,961
23	Pikesville, Pikesville..	H. M. Benzinger....	Frederick O. Scherf..	48,043	30,916	255,240
24	Pocomoke City, Citizens.	E. J. Schofield.....	Colmore E. Byrd....	307,732	49,464	66,968
25	Pocomoke City, Pocomoke City.	F. M. Wilson.....	John W. Ennis.....	560,743	98,000	69,386
26	Poolesville, Poolesville	H. W. Spurrier.....	Geo. D. Willard.....	196,269	24,150	48,037
27	Port Deposit, Cecil....	S. C. Rowland.....	John H. Kimble.....	471,033	113,500	304,762
28	Rising Sun, National..	Chas. S. Pyle.....	M. E. Flounders.....	399,204	147,844	267,379
29	Rockville, Montgomery County.	R. H. Stokes.....	G. M. Hunter.....	671,523	191,550	229,714
30	Salisbury, Peoples....	V. Perry .....	Isaac L. Price.....	447,958	114,400	9,080
31	Salisbury, Salisbury..	W. P. Jackson.....	Wm. S. Gordy, jr....	776,451	173,250	56,350
32	Sandy Spring, First....	A. G. Thomas.....	F. L. Thomas.....	106,269	34,250	25,474
33	Silver Spring, Silver Spring.	James H. Cissel.....	Robert Burns.....	95,082	29,550	42,843
34	Snow Hill, First.....	John Walter Smith..	Wm. E. Bratten.....	529,460	67,050	60,967
35	Snow Hill, Commercial	Geo. S. Payne.....	C. T. Richardson....	228,825	67,600	219,321
36	Sykesville, Sykesville.	Wade H. D. Warfield	Wm. M. Chipley.....	414,060	103,500	132,853
37	Towson, Second.....	Thos. W. Offutt.....	Thos. J. Meads.....	126,745	87,900	212,663
38	Towson, Towson.....	John Crowther.....	W. C. Craumer.....	372,446	119,988	240,743
39	Union Bridge, First... Upper Marlboro, First National Bank of Southern Maryland.	Jacob A. Gladhill....	Edw. F. Olmstead... Wm. S. Hill.....	179,648 729,593	41,000 184,600	317,570 343,261
41	Westernport, Citizens.	Z. T. Kalbaugh.....	Howard C. Dixon....	415,486	50,350	213,250
42	Westminster, First....	J. J. Weaver, jr....	Geo. R. Gehr.....	551,816	206,948	542,124
43	Westminster, Farmers & Mechanics.	Frank C. Sharrer... Geo. K. Schaeffer... S. W. Black.....	Jno. H. Cunningham Jas. Pearre Wantz... C. Evans Wiley.....	494,648 388,610 296,886	74,751 109,364 27,150	108,782 283,224 92,988
44	Westminster, Union..	Geo. K. Schaeffer... S. W. Black.....	Jas. Pearre Wantz... C. Evans Wiley.....	388,610 296,886	109,364 27,150	283,224 92,988
45	White Hall, White Hall.	S. W. Black.....	C. Evans Wiley.....	296,886	27,150	92,988
46	Williamsport, Washington County.	Edward W. Byron...	William Stake.....	133,912	128,950	254,338
47	Woodbine, Woodbine.	J. M. De Lashmutt..	Harry S. Owings....	296,477	35,600	78,732

by reports of condition on Aug. 31, 1918—Continued.

MARYLAND—Continued.

DISTRICT NO. 5—Continued.

Resources.			Total resources and liabilities.	Liabilities.					Due to banks and all other liabilities.	
Cash and exchange, exclusive of lawful reserve.	Lawful reserve with Federal reserve bank.	Other assets.		Capital.	Surplus and undivided profits.	Circulation.	Demand deposits.	Time deposits.		
\$165,493	\$58,619	\$4,743	\$1,662,325	\$100,000	\$100,009	\$100,000	\$462,044	\$847,425	\$52,846	1
91,779	50,245	6,559	1,433,979	100,000	98,709	98,600	371,023	738,286	27,356	2
33,111	19,450	2,796	537,988	25,000	11,531	25,000	162,829	313,628	.....	3
48,032	11,690	2,500	346,906	30,000	12,847	30,000	116,902	156,108	1,048	4
173,228	60,919	7,284	1,304,148	60,000	70,123	20,000	797,047	342,719	14,259	5
42,367	42,367	3,973	1,234,335	70,000	70,474	69,200	312,954	630,164	81,544	6
44,110	17,961	3,042	503,313	40,000	14,641	38,700	274,465	134,017	1,490	7
58,419	19,135	1,589	282,685	25,000	13,091	24,990	113,955	105,649	.....	8
112,342	30,759	6,216	512,477	25,000	20,484	20,850	444,272	.....	1,870	9
116,425	38,110	6,998	766,213	50,000	74,014	12,500	369,804	259,655	239	10
297,852	55,061	2,754	1,222,456	50,000	34,086	24,390	352,410	743,576	17,994	11
27,058	11,123	2,362	300,905	25,000	7,913	25,000	63,021	179,332	1,089	12
30,176	8,615	7,712	225,542	25,000	6,882	19,960	62,621	90,341	.....	13
18,599	8,155	2,227	327,218	25,000	25,855	25,000	34,682	209,505	7,176	14
116,879	38,161	2,031	1,089,058	25,000	53,624	24,700	190,306	795,428	.....	15
98,853	16,068	2,253	480,205	25,000	28,726	24,400	99,100	302,454	519	16
10,279	15,764	4,223	497,080	77,000	38,508	54,000	136,325	188,982	2,265	17
25,725	20,400	313	362,064	25,000	14,367	5,850	189,572	127,180	95	18
44,160	17,959	2,500	512,580	50,000	33,179	48,500	186,641	194,260	.....	19
85,738	68,835	3,217	1,067,067	50,000	77,612	48,797	442,692	422,668	25,898	20
23,791	13,751	1,250	403,377	25,000	24,723	25,000	96,400	222,254	10,000	21
21,863	15,265	.....	262,323	50,000	7,572	.....	174,634	27,607	2,509	22
11,433	13,649	1,322	360,601	25,000	13,526	6,250	105,579	199,846	10,400	23
53,864	21,900	6,333	499,661	50,000	17,665	12,500	217,699	210,716	81	24
125,963	46,157	6,451	908,700	50,000	69,856	12,500	427,909	250,188	96,247	25
44,233	14,500	1,486	328,675	25,000	23,696	7,300	119,150	152,487	1,042	26
90,386	29,262	2,500	1,011,444	50,000	49,344	49,300	438,139	388,753	35,908	27
68,228	36,433	2,500	921,688	50,000	79,380	49,400	344,362	397,122	1,424	28
143,819	66,424	5,000	1,308,030	100,000	109,483	100,000	973,585	.....	24,982	29
73,976	17,951	2,631	665,996	100,000	87,739	48,700	270,608	96,656	62,298	30
160,936	61,484	2,230	1,230,701	80,000	128,094	49,247	636,640	320,764	15,956	31
24,559	9,904	3,163	203,019	25,000	27,399	6,250	138,871	.....	6,092	32
33,546	10,503	2,034	213,558	25,000	10,112	23,400	102,659	50,687	1,700	33
154,366	28,339	2,835	841,020	100,000	49,182	24,600	298,350	166,683	202,205	34
51,766	20,750	2,471	590,734	50,000	12,758	49,300	153,679	324,933	46	35
99,379	36,389	3,750	759,931	75,000	33,480	74,000	266,909	310,542	.....	36
31,748	23,047	2,052	487,155	50,000	34,587	49,100	323,453	.....	30,015	37
176,510	37,311	5,994	949,992	50,000	100,754	48,120	452,791	197,158	101,169	38
29,836	18,676	1,250	587,980	25,000	22,437	25,000	64,024	451,519	.....	39
65,611	59,295	3,166	1,385,526	50,000	44,115	39,300	538,573	712,013	1,525	40
248,582	38,662	2,000	968,330	40,000	78,199	40,000	282,323	527,120	688	41
117,322	68,758	5,664	1,292,632	125,000	100,075	109,965	442,954	501,857	15,781	42
51,355	33,847	3,374	766,757	50,000	67,836	50,000	187,875	375,391	35,653	43
11,115	22,102	4,277	818,692	100,000	67,491	98,700	141,446	377,516	33,538	44
12,566	16,281	1,250	447,120	25,000	23,005	25,000	111,503	237,612	25,000	45
163,410	25,240	3,500	709,350	100,000	47,922	96,910	205,424	288,915	179	46
10,435	15,032	868	437,144	25,000	21,072	6,250	106,731	277,066	1,025	47