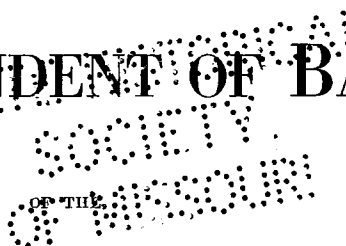


FIFTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS



STATE OF CALIFORNIA

1914

Showing the Financial Condition of State Banks at the Close of
Business June 30, 1914



CALIFORNIA
STATE PRINTING OFFICE
1914

1—12255

INTRODUCTORY LETTER.

October 31, 1914.

His Excellency HIRAM W. JOHNSON,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the fifth annual report of the superintendent of banks of the State of California, pursuant to section 140 of the Bank Act, enacted by the twenty-eighth session of the legislature and effective July 1, 1909.

During the fiscal year which ended June 30, 1914, those banks of California that are under the jurisdiction of the state banking department enjoyed prosperity. Their resources showed a splendid increase over the great aggregate of the year before. Their banking power was broadened to meet an expanding field of industry and was reflected in a magnificent total of loans and discounts.

The state banks of California are entitled to the fullest confidence of the people of the state. They are well managed by conscientious and capable officers and directors. An increasing volume of business in the state, demanding enormous credit facilities, has been well met by our state banks during the fiscal year. Deposits have increased, resources are greater and credit conditions demonstrate a growth of business that is healthful. As reflected in their banks the people of California are prosperous in all departments of productive energy.

It should be a matter of congratulation that all of the state banks of California have been successful during the fiscal year when there was an unquestioned depression in business and a financial strain since imposed primarily by the European war. It is gratifying, however, to report that the state banks of California, unlike similar institutions in some other states, have felt unsettled conditions only in a very small way. The state banks of California have practically escaped the consequences of the financial unrest which has spread so widely over the world. Our banks have endured less of commercial stagnation than have others and the prosperity of the state has not even been held stationary, much less retarded. Capital is active, industry is widespread and enterprise is successful. This is the significant story told in the condition of state banks for the fiscal year now under discussion.

As related in the called report of June 30, 1914, the condition of the state banks of California is one of the most satisfactory in the United States. This condition is representative of a prosperity far in excess of what might be expected from the population of the state. The combined assets of the state banks of California on that date were \$714,330,336.89, an increase in assets over the previous year of an aggregate

of \$8,458,995.09. This advance of assets, as representative only of one of the elements of the banking power of the state, proves the marked prosperity which California has enjoyed under world conditions which have been recognized as not the best. Upon the same date the banks of this state had in loans and discounts an aggregate of \$465,417,351.17, an increase of \$7,019,741.86. There was at the same time cash on hand in banks of the state a total sum of \$30,548,948.12, an increase over the aggregate of the preceding year of \$3,614,139.44. On the last day of the fiscal year of 1913-1914 there were in the state banks of California \$575,557,512.10 in individual deposits. This aggregate represents an increase over the previous year of \$13,635,817.74.

This total of deposits represents a steady, healthful and substantial growth. It is significant that in the last three years and a half, from January, 1911, to June 30, 1914, the deposits, individually considered and representative of the banking wealth of the people of California, increased in the state banks alone more than \$108,000,000.

Of the aggregate of \$575,557,512.10 there were \$449,221,639.57 in saving deposits of individuals alone. This remarkable total of savings deposits, representative of the prosperity, frugality, thrift and progress of the people of California, brings this state up in these deposits to fourth in the entire United States.

At the close of the fiscal year 1913-1914 the aggregate capital invested in the state banks of California was \$62,173,816.66, which was \$495,077.30 less than the preceding year. This decrease, however, represents no untoward circumstance, as primarily it was caused by the retirement as a banking institution of a corporation with a capital of \$1,100,000 and a surplus of \$110,000 and which was engaged only in the trust banking business. On the other hand, there was an increase of \$703,535.71 in the surplus of state banks. On June 30, 1914, the state banks of California had accumulated a surplus, in addition to their capital, of \$28,489,063.82 showing to what very great extent the bankers of California are seeking to strengthen their institutions and to increase the confidence in which they are held by the public.

The condition of the banks of California proves that the working capital of the state is employed to its highest advantage. There is a healthy development of the resources of the state. The people are prosperous and domestic conditions are established on so firm a basis that external conditions have operated only in a minimum degree.

Since my last report ample time has been given to judge in experience of the effect of the many important amendments to the Bank Act made by the legislature at its session in 1913. These amendments in their aggregate accomplished a practical revision of the banking laws of this

state, making them more effective in operation, more definite in application and more thoroughly representative of desired conditions than the Bank Act of 1909 and the amendments of 1911. It is a matter of gratification to bankers and to those who deal with the banking community that in the amended act of 1913 greater liberality in the conduct of banking assets and greater elasticity in the handling of loans and discounts were given.

This, particularly in the field of commercial banking in this state, has worked to the advantage of the community at large. Opportunity has been given for the development of legitimate enterprise and localities throughout the state have benefited from the more liberal treatment of banking facilities. At the same time greater discretion and more significant latitude have been given to the operations of the supervisory authority that there might not creep into the remodeled system of state banking abuses which work to the injury either of the banks or of the communities in which they are organized. I am pleased to report that there is now a very general observance of the law in this state. A violation of our statutes is now an exception, readily brought within the observation of the state banking department and easily adjusted. The bankers as a whole recognize the necessities of supervision and meet these requirements in good spirit. While greater liberties have been given to the commercial banks in the organization of the credit of the communities, at the same time these broadened powers must be and are exercised strictly within the limits of safety.

Among the most important of the changes made practicable by the amendments of 1913 was that providing for an examination by this department of the bonds submitted by corporations for investments by the state banks. We have created within the department a bond department which gives critical consideration to every bond issue submitted for public patronage. The activities of the state banking department in this reference have been of material advantage, not only to the banks but to the conservative investing public. We are enabled now to fortify all of the banks under the state jurisdiction as against unwise or hazardous investments in bonds. All public utility corporations must pass their bonds in critical review before this department.

As an incident in this new administration corporations have indicated very generally the desirability of securing the approval of the state banking department for their credit instruments. Banks have now the means of ascertaining absolutely the character of bonds which are offered for purchase and it is now quite beyond the range of probability that investments by banks in this kind of securities will be ill advised.

An interesting extension of this public service has manifested itself in the desire of real estate corporations to have the state banking depart-

ment pass judgment upon their bond issues. This indication, which is distinctly one of good faith, is of common benefit to the corporation seeking credit and to the public which desires to invest its money in such securities. We anticipate a rapidly broadening influence of the state banking department in this particular field.

I desire also to report the establishment of a credit department, the purpose of which is to have at our command the standing of borrowers in all of the banks of the state. We are enabled, through the institution of this department, which rapidly is being brought to a state of high efficiency, to give valuable advice to banks in their credit department and at the same time be able to have broader vision and closer knowledge of the credit of large borrowers than any single institution or any group of banks.

Among the important amendments to the Bank Act adopted at the session of the legislature in 1913, was one which provides that all amounts of money heretofore or hereafter deposited with any banks to the credit of depositors who have not made a deposit on said account, or withdrawn any part thereof, or the interest, or which shall have remained unclaimed, for more than twenty years after the date of such deposit or withdrawal of any part of principal or interest, and for which no claimant is known or the depositor can not be found, shall, with the increase and proceeds thereof, be deposited with the state treasurer in the same manner and subject to the same distribution as provided for the estates of deceased persons in section 1234 of the Code of Civil Procedure. To this amendment there has been interposed by the banks a legal objection.

This protest in no way reflects the desire on the part of the banks to evade the intention of the act, but they wish simply to determine their responsibility beyond any question. They have therefore, upon an agreed statement of facts, submitted the question for court decision. In the event that an opinion shall be rendered adverse to the statute I recommend that an amendment be presented to the legislature at its next session. As a matter of public policy most of the states of the United States make provision that deposits conditioned similarly to those described in our statute shall be placed in the custody of the state and revert finally to the school fund. The objection which we here indicate as having been made is one purely of administration and not of policy.

I desire also to report that one of the amendments to the Bank Act adopted in 1913, that which particularly enlarges the capacity of banks to engage in so-called school savings banking, has met with a very generous response, and there are now several of our largest and most thickly settled communities enjoying the advantages of this new system. Expe-

rience indicates that the establishment of these so-called school banks as branch offices of regularly organized institutions will inspire a spirit of thrift in school children.

The amendment to the Bank Act which enables the state banking department to give to recalcitrant or feeble institutions such special care and attention as may be necessary for their protection or improvement has worked to excellent advantage. We are enabled now without working an injustice to progressive and self sustaining banks to assist other institutions.

I am convinced that an amendment may be made to the trust sections of the Bank Act so that abstract companies may be permitted to act in the capacity of trustees in securing legal title to realty as one of the incidents of transactions whose ultimate object is the transfer of property through a corporate intermediary. The law governing trust companies in this state gives exclusive capacity to act as trustee for any purpose permitted by law only to those corporations which are organized within the limitations of the Bank Act, or under the provisions of section 453x of the Civil Code. In this manner abstract companies, which find their field of operation in practically all of the county seats of the state, are barred from an incident in their legitimate conduct of affairs. There would appear to be no hazard and apparently no objection to abstract companies being permitted to act in conjunction with their ordinary affairs as escrow men or trustees in holding for a time the legal title to property. I suggest therefore that such an amendment to the law be made.

It is a matter of satisfaction to the state banking department that the changes made by the amendments to the Bank Act in 1913 affecting trust companies have worked well to the advantage of the state. Trust companies may be formed now in smaller communities with a minimum capitalization of one hundred thousand dollars. Advantage of this provision has been taken and there has been broadened very materially the field of trust companies in this state. The new law has added also to the dignity which necessarily should surround the operations of trust companies and a very commendable spirit has been displayed by the public at large in urging that unauthorized companies, copartnerships and individuals be prohibited from an unwarranted and illegal exercise of trust functions.

I earnestly recommend also that an amendment to the Bank Act be adopted so as clearly to establish the authority of state law over those state banks which may become members of the federal reserve bank. It will be remembered that at the session of the state legislature in 1913, and before the adoption of the Federal Reserve Act, it was deemed

advisable that an amendment to the Bank Act of California be adopted so as to give privilege to the banks of this state to become members of the prospective federal reserve bank. This amendment was adopted in anticipation of the creation of the federal reserve association and also as a precautionary measure to permit banks of California to avail themselves of every advantage contemplated in the enactment of the federal law.

It has been found, however, that far too broad a license may be construed into section 56 of the Bank Act which permits state banks to join the federal reserve banks. I believe it imperative, therefore, that an amendment which will prevent the lessening of the strength or an encroachment upon the stability of state banks in this relationship must be adopted. There should be in section 56 of the Bank Act of California a reservation that all banks which become members of the federal reserve association and units in the regional reserve district of which this state is a part shall remain in all respects subject to the laws of this state and to the supervision of the superintendent of banks.

In the same connection we have had under discussion with the federal reserve board the character of membership which banks under state jurisdiction in California may enjoy as members of the federal reserve association. This state is practically the only one in the United States which has found it wise to departmentize to the final expression of safety by complete segregation of each department. There has arisen in consequence some doubt as to the conditions under which a state bank may become a member of a federal reserve bank. I have submitted to the federal reserve board the point of view of this department, particularly in that reference which indicates our desire to preserve in its complete integrity the departmental feature of our Bank Act. It is quite a matter of serious concern to this state that the line of demarcation between the savings department and the commercial department and the trust department shall be maintained to the last analysis in every banking institution.

We have also under consideration with the federal reserve association our point of view, which we have found it necessary to present insistently, that savings depositors in this state be protected against the hazards of commercial banking. Under the Bank Act of California the greatest care has been taken to protect the public against any investment of savings in the assets of commercial banking. Our savings banks are hedged about by a restricted field of investments and loans. In opposition and contrast to this protective policy of California, some national banks resident in this state are seeking to create the impression that they have not only equal authority to solicit savings deposits but

that to these deposits is given a security at least equal to that insisted upon by state law.

This is not a condition which suggests itself to this department as working to the best advantage of those who desire to place in banks their savings. We have asked the federal reserve board, therefore, to indicate to us whether or not the word "savings" and the conduct of all banking business which is in the manner of a savings bank business shall be protected as against such invasion by national banks located in California. To these inquiries we have yet to receive a reply. Until we are given an answer to both of these important questions it will be impossible to suggest a prospective amendment to our law which will protect the state against what seems to be a loosening of the restrictive legislation which has been woven around the savings of the people of this state.

I desire also to suggest an amendment to the Bank Act which will equalize the reserve requirements of state banks with that of national banks and members of the regional federal reserve banks. It has been found expedient by the national government to reduce the reserve requirements primarily because of the centralized reserves which are now provided for in regional reserve banks. If we insist upon the present state law requirement, state commercial banks will unnecessarily be placed at a disadvantage. I believe that we may fully, within the limitations of complete safety, reduce the reserve requirements to an equality with those of the other banks involved.

I desire respectfully to suggest the propriety of an amendment to our law by which the organization of banking corporations in this state will be placed completely within the purview and at the discretion of the state banking department. It is now the law that groups of men may organize banking corporations without authority from this department. The general statutes incorporated in the Civil Code govern the incorporation of all corporations. It would be eminently advisable that banking corporations should be withdrawn from such a privilege, and that every step in the organization, from an expression of a desire to organize until the granting of a certificate of final authority to conduct a banking business, should be absolutely under the direction of the state banking department.

As the law now stands in this state there is a divided authority as between the secretary of state and the state banking department in the organization of banking corporations. Although the final governmental act, which gives to a banking corporation its right to conduct a banking business, is the act of the superintendent of banks there is

in this governmental scheme a confusion of ideas unnecessarily burdensome upon incorporators and upon the departments of government involved.

I urgently suggest therefore that an amendment to the law be made taking the organization of all banking corporations from the secretary of state and making it resident in the superintendent of banks. Such an amendment will be in harmony with the latest expression of state legislatures in this reference. It will bring our banks also in agreement as far as their organization is concerned with the national system. As we are now conditioned, the public convenience and advantage must be considered in the licensing of a banking corporation, but at the same time we permit a corporation to be formed before the question of the public convenience or advantage may even be discussed. Obviously this is not to the best advantage either of organizers or of the departments of government interested.

It is my purpose to suggest certain other amendments to the Bank Act of this state. These amendments will relate purely to adjustments which experience has demonstrated as necessary and are concerned only with minor matters. We have found perhaps here and there an inadequacy or clumsiness of expression or a minor conflict as between sections, the result of the enormous task of practical revision which was accomplished in 1913. I wish particularly to bring every section of the act, which may have a bearing upon any other, into complete harmony of expression as well as of purpose and intention. With that in view I shall ask certain other amendments to the Bank Act.

I beg also to report that rapid and satisfactory progress has been made in the liquidation of banks which have been sequestered and which are now passing through the various stages of dissolution. The success which has attended the efforts of this department in this regard argues well for the liquidation of sequestered banks by the state banking department.

I have to report also that Citizens Bank of Visalia was closed by me because of unsatisfactory management resulting in an unnecessary hazard to the institution. As soon as manifest provisions of law were obeyed, a new management installed and new capital invested in the institution, I permitted its reopening upon a complete basis of solvency. I have also to report that the liquidation of the Bank of Modoc County has been concluded. The condition of other banks in liquidation at the close of the fiscal year under discussion will be shown more completely in detail in the report which follows.

During the fiscal year 1913-1914, 19 new banks were organized and began business under authority of state law. Of the banks thus newly established 5 are devoted exclusively to a commercial banking business,

2 are savings banks, 2 are trust companies and 10 are departmentized with the privilege of conducting a commercial and savings bank business. At the close of business on June 30, 1914, there were under the jurisdiction of this department 473 state banks, with 77 branch offices. Of these 138 are commercial banks, 137 are savings banks, 7 are trust companies, 175 are commercial and savings departmental banks, 14 are commercial, savings and trust companies, 1 is a savings and trust company and 1 is a commercial and trust company.

During the fiscal year under discussion 6 banks were authorized to establish new branch offices. Six institutions availed themselves of the new law which permits so-called school savings banks to accept the responsibility of the collection of school savings. In the institutions already established in the state 2 introduced commercial departments, 9 broadened their sphere of activity to include savings departments and 2 others took advantage of the new law to establish trust departments in their institutions.

During the year 3 banks, their sphere of activity and influence no longer being profitable, voluntarily retired as banking institutions. Six state institutions voluntarily closed their branch offices. This tendency, however, was one looking to the greater stability of the home office and the needlessness of maintaining banking facilities in districts well equipped. Ten banks changed their names during the year. Four institutions passed into the national system. This very small percentage of banks removing themselves from the influence of state laws and accepting the government of national authority is of particular significance in view of the creation of the Federal Reserve Act. Nine banks found it to their advantage to sell their assets to others, thus strengthening the banking situation in which the transactions took place. In 12 banks of the state the capital stock was increased and in 6 it was reduced. The reduction, however, was not an untoward indication, as in all instances it was found that the banks had been capitalized in excess of the necessities of their communities. Two banks became extinct by consolidation, thus introducing into the state system a new and stronger bank than either of those which disappeared.

All of the banks in the state system rendered a called report of condition as of the close of business on the following days: December 24, 1913; March 11, 1914; June 30, 1914.

As already indicated these reports disclosed most substantial increases in assets, deposits, cash on hand, surplus and loans and discounts as compared with the previous year. The aggregate is best expressed in a tabulated form, the comparison being made as between the called

report of June 30, 1914, and the called report of June 4, 1913, as follows:

	1912-1913	1913-1914	Increase	Decrease
Assets.....	\$705,871,341.80	\$714,330,336.89	\$8,458,995.09
Loans and discounts.....	458,397,609.31	465,417,351.17	7,019,741.86
Cash on hand.....	26,934,808.68	30,548,948.12	3,614,139.44
Capital.....	62,668,893.96	62,173,816.66	\$495,077.30
Surplus.....	27,785,528.11	28,489,063.82	703,535.71
Undivided profits.....	15,271,219.99	10,524,715.30	4,746,504.69
Individual deposits.....	561,921,694.36	575,557,512.10	13,635,817.74

Appended hereto and made a part of this report are the following:

1. Summary of condition of every state bank.
2. List of new banks and branch offices.
3. Names and compensations of all persons employed by the superintendent of banks and the whole amount of receipts and expenses of the department during the fiscal year.
4. Names of banks placed in the hands of the superintendent of banks in process of liquidation and the amount of dividends paid thereon.
5. Miscellaneous changes in banks.
6. Reports of deposits unclaimed for more than twenty years.
7. Tabulated statement of condition of banks.

Yours very truly,

W. R. WILLIAMS,
Superintendent of Banks.

STATEMENTS

2. "THE HIBERNIA SAVINGS AND LOAN SOCIETY"—SAN FRANCISCO.

Incorporated September 6, 1864.

OFFICERS—Charles Mayo, President; E. J. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.

DIRECTORS—Alfred R. Kelly, R. M. Tobin, Charles Mayo, Joseph S. Tobin, Edward J. Tobin, Clement P. Tobin, Thomas A. Driscoll, Joseph O. Tobin.

Statement of June 30, 1914.

RESOURCES.	Commercial department	Savings department	Combined
Loans and discounts.....		\$34,702,480 94	
Overdrafts.....			
Bonds, warrants, and other securities.....		18,707,835 02	
Bank premises, furniture and fixtures.....		988,819 88	
Safe deposit vaults.....			
Other real estate owned.....		1,902,685 55	
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....		2,493,021 82	
Exchanges for clearing house.....		50,857 95	
Checks and other cash items.....		1,017 30	
Other resources.....		174,989 15	
Totals		\$59,021,156 61	
LIABILITIES.			
Capital stock paid in.....		\$3,694,819 28	
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		55,122,574 56	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		203,782 77	
Totals		\$59,021,156 61	

3. BANK OF BRITISH NORTH AMERICA—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter 1840.

OFFICERS—A. G. Fry, First Agent; A. B. Ireland, Second Agent; A. G. Wallis, Secretary, Montreal, Canada.

DIRECTORS—J. H. Brodie, J. H. Mayne Campbell, E. A. Hoare, Frederick Lubbock, C. E. Tomkinson, G. C. Whatman, F. R. S. Balfour.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$1,283,577 44		
Bonds, warrants, and other securities	26,691 43		
Bank premises, furniture and fixtures	410 31		
Safe deposit vaults			
Other real estate owned	12,087 81		
Due from reserve banks	210,043 15		
Due from other banks	150,000 00		
Actual cash on hand	114,569 80		
Exchanges for clearing house	65,752 74		
Checks and other cash items	6,820 65		
Other resources	342,813 97		
Totals	\$2,212,781 30		
LIABILITIES.			
Capital stock paid in	\$250,000 00		
Surplus	50,000 00		
Undivided profits, less expenses and taxes paid	6,588 63		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	488,337 57		
Dividends unpaid			
Individual deposits subject to check	720,380 53		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	179,282 79		
Certified checks	1,373 80		
Cashier's checks	4,884 78		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	561,528 20		
Totals	\$2,212,781 30		

*Total capital £1,000,000. Apportioned to San Francisco branch \$250,000.00.

4. SAVINGS UNION BANK AND TRUST COMPANY—SAN FRANCISCO.

Incorporated June 18, 1862.

OFFICERS—John S. Drum, President; G. D. Greenwood, Vice-President; C. O. G. Miller, Second Vice-President; R. M. Welch, Third Vice-President and Secretary; R. B. Burmeister, Treasurer and Cashier; C. F. Hamsher, Assistant Cashier; W. A. Day, Assistant Cashier; A. M. Whittle, Assistant Cashier; D. L. Clarke, Assistant Secretary.

DIRECTORS—John S. Drum, G. D. Greenwood, C. O. G. Miller, F. E. Anderson, R. M. Welch, E. C. Burr, Fred H. Beaver, Henry C. Breeden, F. J. Carolan, W. B. Dunning, Vanderlyn Stow, Warden D. Clark, Ralston L. White, William H. Crocker, Horace Davis, F. D. Madison, Jas. J. Fagan, John D. McKee, Arthur A. Smith, Wallace M. Alexander, F. W. Dohrmann.

Statement of June 30, 1914.

RESOURCES.	Commercial	Savings	Trust		Combined
			Court trusts	Private trusts	
Loans and discounts -----	\$1,719,897 86	\$20,662,896 84	\$30,450 00		\$22,412,744 70
Overdrafts -----	3,176 87				8,176 87
Bonds, warrants and other securities -----		9,895,450 80	452,461 00	\$100,000 00	10,447,911 80
Bank premises, furniture and fixtures -----		1,000,000 00			1,000,000 00
Safe deposit vaults -----		130,000 00			130,000 00
Other real estate owned -----		66,972 90			66,972 90
Due from reserve banks -----	238,068 97	2,298,034 89			2,531,073 86
Due from other banks -----	8,228 88				82,271 98
Actual cash on hand -----	120,588 40	520,531 35	44,043 13		641,069 75
Exchanges for clearing house -----	24,980 07	165,231 26			180,261 33
Checks and other cash items -----	601 68	2,365 44			2,967 27
Other resources -----	82,448 98	5,233 38	346 38		88,028 74
Personal assets received from executors, administrators, assignees, receivers or trustees -----			3,451 45	Private trusts not under supervision of State Banking Department	3,451 45
Trusts invested under order of court or } (Personal property in accordance with provisions of trust) } (Real property -----			281,656 53		281,656 53
			499,068 00		499,068 00
Totals -----	\$2,197,911 81	\$34,741,266 36	\$1,311,466 49	\$100,000 00	\$38,350,644 66
LIABILITIES.					
Capital stock paid in -----	\$250,000 00	\$750,000 00	\$400,000 00	\$100,000 00	\$1,500,000 00
Surplus -----	150,000 00	1,125,000 00	125,000 00		1,400,000 00
Undivided profits less expenses and taxes paid -----	5,000 00	98,066 67			98,066 67
Other existing profits, collected, but not in undivided profits account -----		720,000 00			720,000 00
Bills payable (including certificates of deposit representing money borrowed) -----					
Notes rediscounted -----	34,043 13				34,043 13
Deposits due to banks -----					
Dividends unpaid -----		90,000 00			90,000 00
Individual deposits subject to check -----	1,658,202 68				1,658,202 68
Savings deposits -----		31,667,815 75			31,667,815 75
Demand certificates of deposit -----	3,733 59				3,733 58
Time certificates of deposit -----		235,524 71			235,524 71
Certified checks -----	11,869 88				11,869 88
Cashier's checks -----	4,286 94				4,286 94
State, county and municipal deposits -----		58,195 60			58,195 60
Postal savings deposits -----					
Other liabilities -----	80,775 70	6,668 68			87,439 38
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees -----				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees -----			3,451 45		3,451 45
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court -----			783,015 04		783,015 04
Totals -----	\$2,197,911 81	\$34,741,266 36	\$1,311,466 69	\$100,000 00	\$38,350,644 66

REPORT OF SUPERINTENDENT OF BANKS.

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6, 6A, 6B AND 6C. THE GERMAN SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated February 15, 1868.

OFFICERS—N. Ohlandt, President; George Tourny, Vice-President; J. W. Van Bergen, Vice-President; A. H. Muller, Secretary; A. H. R. Schmidt, Treasurer and Vice-President; George Tourny, Manager; A. H. R. Schmidt, Cashier; William Herrmann, Assistant Cashier; G. J. O. Folte, Assistant Secretary; William D. Newhouse, Assistant Secretary.

DIRECTORS—N. Ohlandt, George Tourny, I. N. Walter, J. W. Van Bergen, John H. Dieckmann, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, Henry Meyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,790,171 57	\$88,728,292 88	\$90,488,464 40
Overdrafts.....			
Bonds, warrants, and other securities.....	1,505,500 00	12,180,385 04	13,685,885 04
Bank premises, furniture and fixtures.....		1 00	1 00
Safe deposit vaults.....			
Other real estate owned.....		1 00	1 00
Due from reserve banks.....			
Due from other banks.....			
Actual cash on hand.....	946,322 82	3,481,481 26	4,877,754 08
Exchanges for clearing house.....			
Checks and other cash items.....	4,418 91	100,164 70	104,578 61
Other resources.....		1 00	1 00
Totals	\$4,216,408 30	\$54,440,226 83	\$58,656,635 13
LIABILITIES.			
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus.....	125,000 00	1,650,000 00	1,775,000 00
Undivided profits, less expenses and taxes paid.....		82,717 65	82,717 65
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	50,041 66	438 17	50,474 83
Dividends unpaid.....		150,000 00	150,000 00
Individual deposits subject to check.....	3,385,985 47		3,385,985 47
Savings deposits.....		52,067,076 01	52,067,076 01
Demand certificates of deposit.....	150,000 00		150,000 00
Time certificates of deposit.....			
Certified checks.....	5,381 17		5,381 17
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$4,216,408 30	\$54,440,226 83	\$58,656,635 13

NOTE.—The above statement includes the business of the Mission street, Clement street, and Haight street branch offices.

7. "DONOHUE-KELLY BANKING COMPANY"—SAN FRANCISCO.

Incorporated March 2, 1891.

OFFICERS—Jos. A. Donohoe, President; George Whittell, Vice-President; John Ed Fitzpatrick, Secretary and Treasurer; John Ed Fitzpatrick, Cashier; John T. Dispaux, Assistant Cashier.

DIRECTORS—Jos. A. Donohoe, Edward L. Byre, George Whittell, R. H. Pease, Chr de Guigne, Joseph D. Grant, F. P. Cole, J. C. Welsh, Arthur J. Caire, Thos. H. Kelly.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$2,002,553 32		
Overdrafts	26,692 05		
Bonds, warrants, and other securities	112,291 59		
Bank premises, furniture and fixtures	5,370 14		
Safe deposit vaults			
Other real estate owned	2 00		
Due from reserve banks	49,453 39		
Due from other banks	39,083 25		
Actual cash on hand	850,425 20		
Exchanges for clearing house	67,506 70		
Checks and other cash items	14,134 62		
Other resources	109,270 76		
Totals	\$2,776,738 32		
LIABILITIES.			
Capital stock paid in	\$350,000 00		
Surplus	200,000 00		
Undivided profits, less expenses and taxes paid	59,064 53		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	72,458 46		
Dividends unpaid			
Individual deposits subject to check	1,470,462 66		
Savings deposits			
Demand certificates of deposit	3,405 61		
Time certificates of deposit	159,964 43		
Certified checks	14,149 52		
Cashier's checks	18,046 08		
State, county and municipal deposits	50,000 00		
Postal savings deposits			
Other liabilities	78,592 23		
Totals	\$2,776,738 32		

8. HUMBOLDT SAVINGS BANK—SAN FRANCISCO.

Incorporated November 25, 1869.

OFFICERS—William H. Crocker, Vice-President; W. A. Frederick, Vice-President; H. C. Klevesahl, Secretary, Treasurer, and Cashier; J. S. Curran, Assistant Cashier.

DIRECTORS—William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keys, R. D. Robbins, I. Kohn, Rudolph Herold, Jr., Philip Zimmerman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$195,042 73	\$4,787,925 60	\$4,982,968 33
Overdrafts.....	313 66		313 66
Bonds, warrants, and other securities.....	325,260 00	708,202 68	1,028,462 68
Bank premises, furniture and fixtures.....		1,188,000 00	1,188,000 00
Safe deposit vaults.....		89,000 00	89,000 00
Other real estate owned.....		66,000 00	66,000 00
Due from reserve banks.....	74,441 01	311,693 67	386,134 68
Due from other banks.....			
Actual cash on hand.....	42,566 84	140,965 46	183,532 30
Exchanges for clearing house.....	433 80	337 10	770 90
Checks and other cash items.....		23,127 99	23,127 99
Other resources.....	150 00		150 00
Totals	\$638,207 54	\$7,260,252 50	\$7,898,460 04
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$550,000 00	\$600,000 00
Surplus.....	50,000 00	350,000 00	400,000 00
Undivided profits, less expenses and taxes paid.....		9,963 06	9,963 06
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		10,000 00	10,000 00
Dividends unpaid.....		18,000 00	18,000 00
Individual deposits subject to check.....	513,969 83		513,969 83
Savings deposits.....		6,322,289 44	6,322,289 44
Demand certificates of deposit.....	12,602 47		12,602 47
Time certificates of deposit.....			
Certified checks.....	10,662 09		10,662 09
Cashier's checks.....	973 15		973 15
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$638,207 54	\$7,260,252 50	\$7,898,460 04

10 AND 10A.—YOKOHAMA SPECIE BANK, LTD.—SAN FRANCISCO BRANCH.

Incorporated in Japan February 28, 1880.

OFFICERS—Junnosuke Inouye, President; Yuki Yamakawa, Vice-President; T. Asano, Secretary; Junzo Fujihira, Manager; Tetsu Suto, Per Pro Manager; Chotaro Arima, Per Pro Manager; Taro Hodsumi, Per Pro Manager; Kimpel Takeuchi, Per Pro Manager.
 DIRECTORS—Nagatane Soma, Esq., Riyemon Kinura, Esq., Yuki Yamakawa, Esq., Tchuonsuke Kawashima, Esq., Junnosuke Inouye, Esq., Kokichi Sonoda, Esq., Rokuro Hara, Esq., Masunosuke Odagiri, Esq., Baron Koyata Iwasaki, K. Tatsumi.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts-----	\$842,346 44		
Overdrafts-----			
Bonds, warrants, and other securities-----			
Bank premises, furniture and fixtures-----	19,723 18		
Safe deposit vaults-----			
Other real estate owned-----			
Due from reserve banks-----	211,225 98		
Due from other banks-----	1,943 483 96		
Actual cash on hand-----	102,803 04		
Exchanges for clearing house-----	49,772 18		
Checks and other cash items-----	13,148 20		
Other resources-----	3,636 18		
Totals-----	\$3,186,088 06		
LIABILITIES.			
Capital stock paid in-----	\$325,000 00		
Surplus-----	81,250 00		
Undivided profits, less expenses and taxes paid-----	19,661 72		
Other existing profits, collected, but not in undivided profits account-----			
Bills payable (including certificates of deposit representing money borrowed)-----			
Deposits, due to banks-----	1,663,186 06		
Dividends unpaid-----			
Individual deposits subject to check-----	296,333 94		
Savings deposits-----			
Demand certificates of deposit-----	162,457 43		
Time certificates of deposit-----	430,251 17		
Certified checks-----	718 35		
Cashier's checks-----	33,373 99		
State, county and municipal deposits-----			
Postal savings deposits-----			
Other liabilities-----	23,865 40		
Totals-----	\$3,186,088 06		

NOTE.—The above statement includes the business of the Los Angeles branch office.

11. SECURITY SAVINGS BANK—SAN FRANCISCO.

Incorporated March 4, 1871.

OFFICERS—William Babcock, President; S. L. Abbot, Vice-President and Treasurer; Edward D. Oakley, Secretary and Cashier; W. T. Pager, Assistant Cashier; Fred T. Jenner, Assistant Cashier.
 DIRECTORS—S. L. Abbot, William Babcock, Edward D. Oakley, Warren D. Clark, Jas. L. Flood, Jos. D. Grant, J. A. Donohoe, L. F. Monteagle, E. J. McCutchen, R. H. Pease, Jacob Stern, Harry Babcock.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$3,021,258 59	
Overdrafts.....			
Bonds, warrants, and other securities.....		1,095,685 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....		150,000 00	
Other real estate owned.....		914 27	
Due from reserve banks.....		256,171 05	
Due from other banks.....		8,629 10	
Actual cash on hand.....		89,581 11	
Exchanges for clearing house.....		1,192 60	
Checks and other cash items.....		1,282 02	
Other resources.....			
Totals		\$4,624,673 74	
LIABILITIES.			
Capital stock paid in.....		\$500,000 00	
Surplus.....		185,000 00	
Undivided profits, less expenses and taxes paid.....		30,299 17	
Other existing profits, collected, but not in undivided profits account.....		202,901 81	
Bills payable (including certificates of deposit representing money borrowed).....		5,577 02	
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		5,690,985 74	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$4,624,673 74	

12. FRENCH-AMERICAN BANK OF SAVINGS—SAN FRANCISCO.

Incorporated February 1, 1860. (Extended for 50 years February 1, 1910.)

OFFICERS—A. Legallet, President; L. Bocqueraz, Vice-President; J. M. Dupas, Vice-President; A. Bousquet, Secretary; M. Girard, Treasurer and Cashier; P. Bellemans, Assistant Cashier.
 DIRECTORS—George Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, A. Legallet, George McNear, Xavier de Pichon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$838,718 01	\$3,797,016 95	\$4,635,734 96
Overdrafts.....	2,565 17		2,565 17
Bonds, warrants, and other securities.....	199,607 50	1,115,751 51	1,315,359 01
Bank premises, furniture and fixtures.....		466,572 47	466,572 47
Safe deposit vaults.....		44,000 00	44,000 00
Other real estate owned.....	7,895 48	23,098 88	35,489 36
Due from reserve banks.....	144,402 43	218,731 34	363,133 77
Due from other banks.....	58,213 24		58,213 24
Actual cash on hand.....	79,083 00	106,825 42	187,908 42
Exchanges for clearing house.....	25,469 57	16,665 97	42,135 54
Checks and other cash items.....	14,280 54		14,280 54
Other resources.....	137,879 21	64,549 83	202,429 04
Totals	\$1,502,614 15	\$5,880,207 37	\$7,382,821 52
LIABILITIES.			
Capital stock paid in.....	\$800,000 00	\$450,000 00	\$750,000 00
Surplus.....	80,000 00	114,000 00	194,000 00
Undivided profits, less expenses and taxes paid.....	36,829 14	76,663 37	113,492 51
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	64,495 63		64,495 63
Dividends unpaid.....		68 50	68 50
Individual deposits subject to check.....	665,810 08		665,810 08
Savings deposits.....		4,970,400 07	4,970,400 07
Demand certificates of deposit.....	730 00		730 00
Time certificates of deposit.....	35,900 00		35,900 00
Certified checks.....	8,909 45		8,909 45
Cashier's checks.....	8,222 58		8,222 58
State, county and municipal deposits.....	159,700 00	211,500 00	371,200 00
Postal savings deposits.....		30,996 47	30,996 47
Other liabilities.....	142,017 27	6,573 96	148,591 23
Totals	\$1,502,614 15	\$5,880,207 37	\$7,382,821 52

REPORT OF SUPERINTENDENT OF BANKS.

15. MUTUAL SAVINGS BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 21, 1889.

OFFICERS—James D. Phelan, President; John A. Hooper, Vice-President; J. K. Moffitt, Vice-President; C. B. Hobson, Secretary and Treasurer; C. B. Hobson, Cashier; J. F. Mullen, Assistant Cashier; A. E. Curtis, Assistant Cashier and Assistant Secretary; J. C. McKinstry and D. C. Murphy, Attorneys.
 DIRECTORS—James D. Phelan, John A. Hooper, J. K. Moffitt, J. C. McKinstry, R. D. McElroy, Rudolph Spreckels, Chas. Holbrook, Rolla V. Watt, Frank J. Devlin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	.	\$5,969,051 60	
Overdrafts.....			
Bonds, warrants, and other securities.....		2,225,543 62	
Bank premises, furniture and fixtures.....		992,800 00	
Safe deposit vaults.....			
Other real estate owned.....		70,000 00	
Due from reserve banks.....		187,535 08	
Due from other banks.....		25,491 54	
Actual cash on hand.....		218,712 06	
Exchanges for clearing house.....		41,142 70	
Checks and other cash items.....			
Other resources.....			
Totals		\$9,720,276 60	
LIABILITIES.			
Capital stock paid in.....		\$500,000 00	
Surplus.....		425,000 00	
Undivided profits, less expenses and taxes paid.....		69,990 02	
Other existing profits, collected, but not in undivided profits account.....		2,000 00	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		8,495,614 13	
Demand certificates of deposit.....			
Time certificates of deposit.....		2,672 45	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		225,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$9,720,276 60	

16. MARINE TRUST AND SAVINGS BANK—SAN FRANCISCO.

Incorporated November 24, 1890.

OFFICERS—G. M. Perine, President; W. H. Marston, Vice-President; J. L. Sharp, Secretary, Treasurer and Cashier; W. H. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—G. M. Perine, W. H. Marston, F. N. Belgrano, L. Fishbeck, Burt L. Davis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$121,201 02	\$181,867 29	\$308,068 81
Overdrafts.....			
Bonds, warrants, and other securities.....	30,000 00		30,000 00
Bank premises, furniture and fixtures.....	4,401 66	43,649 30	48,050 96
Safe deposit vaults.....			
Other real estate owned.....		7,981 91	7,981 91
Due from reserve banks.....	4,239 20	8,400 85	12,640 05
Due from other banks.....			
Actual cash on hand.....	1,721 90	3,872 15	5,594 05
Exchanges for clearing house.....	253 32	1,490 96	1,684 28
Checks and other cash items.....			
Other resources.....		992 44	992 44
Totals	\$161,817 10	\$248,184 90	\$410,002 00
LIABILITIES.			
Capital stock paid in.....	\$100,000 00	\$25,000 00	\$125,000 00
Surplus.....	25,000 00	50,000 00	75,000 00
Undivided profits, less expenses and taxes paid.....	8,216 71	1,787 81	9,884 52
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	1,075 39		1,075 39
Savings deposits.....		98,701 61	98,701 61
Demand certificates of deposit.....			
Time certificates of deposit.....		71,019 40	71,019 40
Certified checks.....	525 00		525 00
Cashier's checks.....			
State, county and municipal deposits.....	27,000 00		27,000 00
Postal savings deposits.....			
Other liabilities.....		1,696 08	1,696 08
Totals	\$161,817 10	\$248,184 90	\$410,002 00

REPORT OF SUPERINTENDENT OF BANKS.

17. COLUMBUS SAVINGS AND LOAN SOCIETY—SAN FRANCISCO.

Incorporated January 18, 1893.

OFFICERS—I. W. Hellman, Jr., President; G. Bacigalupi, Vice-President; C. J. Deering, Vice-President; W. H. Hartwell, Secretary, Treasurer, Manager and Cashier.
 DIRECTORS—I. W. Hellman, Jr., G. Bacigalupi, G. Cuneo, W. J. deMartini, V. Garibaldi, David E. Bacigalupi, E. N. Torello, S. M. Ehrman, Charles J. Deering.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,453,576 82	
Overdrafts			
Bonds, warrants, and other securities		748,671 46	
Bank premises, furniture and fixtures		101,976 78	
Safe deposit vaults		8,000 00	
Other real estate owned		6,211 88	
Due from reserve banks			
Due from other banks		281,621 22	
Actual cash on hand		48,239 37	
Exchanges for clearing house		6,351 67	
Checks and other cash items		266 45	
Other resources			
Totals		\$2,652,915 64	
LIABILITIES.			
Capital stock paid in		\$130,000 00	
Surplus		110,000 00	
Undivided profits, less expenses and taxes paid		52,077 39	
Other existing profits, collected, but not in undivided profits account		57 25	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		3,287 95	
Individual deposits subject to check			
Savings deposits		2,350,688 52	
Demand certificates of deposit			
Time certificates of deposit		1,150 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits		5,654 53	
Other liabilities			
Totals		\$2,652,915 64	

18. UNION TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated February 6, 1893.

OFFICERS—Isaias W. Hellman, President; I. W. Hellman, Jr., Vice-President; Charles J. Deering, Vice-President; H. Van Luvan, Secretary, Treasurer and Cashier; I. W. Hellman, Jr., Manager; Charles du Parc, Assistant Cashier and Assistant Secretary; W. C. Fife, Assistant Cashier; H. G. Larsh, Assistant Cashier; L. E. Greene, Trust Officer.

DIRECTORS—Isaias W. Hellman, I. W. Hellman, Jr., John D. Spreckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, J. Henry Meyer, A. H. Payson, Wm. F. Herrin, E. S. Heller, Charles J. Deering, Percy T. Morgan, Wm. L. Gerstle.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$4,512,379 47	\$6,392,759 33			\$10,905,138 80
Overdrafts.....	15,178 32				15,178 32
Bonds, warrants and other securities.....	1,333,270 22	2,246,160 30		\$109,677 50	4,192,108 02
Bank premises, furniture and fixtures.....	800,000 00		\$500,000 00		1,300,000 00
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....	3,682,258 39	1,223,325 01	46,315 73		4,901,894 13
Due from other banks.....	399,893 95		514,150 60		884,047 55
Actual cash on hand.....	757,060 05	198,314 27			956,374 32
Exchanges for clearing house.....	318,244 85				318,244 85
Checks and other cash items.....	27,410 12	6,104 16			33,514 28
Other resources.....	576,915 34		19,709 15		596,624 49
Personal assets received from executors, administrators, assignees, receivers or trustees.....			900 00	Private trusts not under supervision of State Banking Department	900 00
Trusts invested under order of court, or} (Personal property in accordance with provisions of trust} (Real property.....			5,338,067 66		5,338,067 66
			1,370,362 93		1,370,362 93
Totals	\$12,345,608 71	\$10,061,663 07	\$7,789,506 10	\$109,677 50	\$30,806,455 88
LIABILITIES.					
Capital stock paid in.....	\$370,000 00	\$430,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus.....	750,000 00	500,000 00	400,000 00		1,650,000 00
Undivided profits less expenses and taxes paid.....	179,726 66	35,620 79		9,677 50	225,024 95
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	1,558,690 04				1,558,690 04
Dividends unpaid.....	41,250 00				41,250 00
Individual deposits subject to check.....	8,161,181 08				8,161,181 08
Savings deposits.....		9,096,042 28			9,096,042 28
Demand certificates of deposit.....	17,332 97				17,332 97
Time certificates of deposit.....	223,400 00				223,400 00
Certified checks.....	3,710 94				2,710 94
Cashier's checks.....	240,496 66				240,496 66
State, county and municipal deposits.....	623,750 00				623,750 00
Postal savings deposits.....	98,374 93				98,374 93
Other liabilities.....	388,725 42				388,725 42
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			25,234 84	Private trusts not under supervision of State Banking Department	25,234 84
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			900 00		900 00
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			7,263,371 26		7,263,371 26
Totals	\$12,345,608 71	\$10,061,663 07	\$7,789,506 10	\$109,677 50	\$30,806,455 88

REPORT OF SUPERINTENDENT OF BANKS.

21. "THE MISSION BANK"—SAN FRANCISCO.

Incorporated February 7, 1903.

OFFICERS—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart F. Smith, Secretary, Treasurer, Manager and Cashier; John S. Reardon, Assistant Cashier; H. A. Thayer, Assistant Cashier.
 DIRECTORS—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, William Babcock.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,024,811 86		
Overdrafts.....	1,337 79		
Bonds, warrants, and other securities.....	186,123 01		
Bank premises, furniture and fixtures.....	166,000 00		
Safe deposit vaults.....	22,500 00		
Other real estate owned.....			
Due from reserve banks.....	162,895 32		
Due from other banks.....	680 84		
Actual cash on hand.....	93,830 61		
Exchanges for clearing house.....	42,786 18		
Checks and other cash items.....	3,124 15		
Other resources.....	5,183 22		
Totals	\$1,709,322 48		
LIABILITIES.			
Capital stock paid in.....	\$200,000 00		
Surplus.....	50,000 00		
Undivided profits, less expenses and taxes paid.....	40,572 23		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	123 00		
Individual deposits subject to check.....	1,251,495 99		
Savings deposits.....			
Demand certificates of deposit.....	3,346 00		
Time certificates of deposit.....	62,200 00		
Certified checks.....	9,162 12		
Cashier's checks.....	3,893 26		
State, county and municipal deposits.....	85,000 00		
Postal savings deposits.....			
Other liabilities.....	8,529 88		
Totals	\$1,709,322 48		

25, 25B, 25C, 25E, 25F, 25G AND 25H. BANK OF ITALY—SAN FRANCISCO.

Incorporated August 10, 1914.

OFFICERS—L. Scatena, President; J. H. Skinner, Vice-President; A. P. Giannini, Vice-President; J. J. Fagan, Vice-President; A. H. Giannini, Vice-President; S. Guasti, Vice-President; A. Pedrini, Cashier and Treasurer; A. J. Ferroggiaro, Assistant Cashier; F. Kroneberg, Jr., Assistant Cashier; C. W. Bell, Assistant Cashier; A. Micheletti, Assistant Cashier; W. E. Blauer, Assistant Cashier; J. F. Cavagnaro, Secretary.

DIRECTORS—L. Scatena, A. P. Giannini, A. H. Giannini, L. D. Bacigalupi, G. E. Cagliari, James Fugazi, J. J. Fagan, Geo. J. Giannini, Chas. F. Grondona, Adolph Levy, N. A. Fellerano, J. H. Skinner, J. W. Macdonald, P. J. Dreher, S. B. Fugazi, P. C. Hale, J. Lagomarsino, G. Ferro, S. Guasti, J. C. Kays, N. Pease.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$4,084,405 51	\$6,890 953 86	\$10,925,359 37
Overdrafts.....	2,396 28	2,396 28	2,396 28
Bonds, warrants, and other securities.....	3,358 00	2,768,083 68	2,768,386 68
Bank premises, furniture and fixtures.....	4,568 50	580,413 66	584,982 16
Safe deposit vaults.....	71,600 00	60,735 69	132,335 69
Other real estate owned.....	98,660 10	98,660 10	98,660 10
Due from reserve banks.....	578,620 61	704,672 00	1,278,292 21
Due from other banks.....	57,945 37	57,945 37	57,945 37
Actual cash on hand.....	409,823 32	227,800 61	637,623 98
Exchanges for clearing house.....	242,544 57	242,544 57	242,544 57
Checks and other cash items.....	170,220 41	27,338 07	197,558 48
Other resources.....	259,408 88	106 00	259,511 88
Totals	\$5,829,881 45	\$11,358,716 27	\$17,188,597 72
LIABILITIES.			
Capital stock paid in.....	\$525,000 00	\$725,000 00	\$1,250,000 00
Surplus.....	100,000 00	47,000 00	147,000 00
Undivided profits, less expenses and taxes paid.....	44,587 16	127,687 85	172,225 01
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	248,827 89	248,827 89	248,827 89
Dividends unpaid.....	18,896 00	18,750 00	37,646 00
Individual deposits subject to check.....	4,478,515 77	4,478,515 77	4,478,515 77
Savings deposits.....	-----	9,526,915 86	9,526,915 86
Demand certificates of deposit.....	74,445 70	74,455 70	74,455 70
Time certificates of deposit.....	-----	252,159 89	252,159 89
Certified checks.....	55,451 14	55,451 14	55,451 14
Cashier's checks.....	32,688 62	32,688 62	32,688 62
State, county and municipal deposits.....	-----	615,869 58	615,869 58
Postal savings deposits.....	-----	38,873 70	38,873 70
Other liabilities.....	201,459 23	1,509 39	202,968 62
Totals	\$5,829,881 45	\$11,358,716 27	\$17,188,597 72

Note.—The above statement includes the business of the Market street, Montgomery street, San Jose, San Mateo and Los Angeles branch offices.

REPORT OF SUPERINTENDENT OF BANKS.

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26. MERCANTILE TRUST COMPANY OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated April 18, 1899.

OFFICERS—Henry T. Scott, President; Frank G. Drum, Vice-President; John D. McKee, Vice-President; O. Ellinghouse, Cashier, Secretary and Treasurer; Allen Knight, Assistant Secretary; W. F. Berry, Assistant Cashier and Assistant Secretary; Thos. M. Paterson, Assistant Cashier and Assistant Secretary; F. O. Cooke, Assistant Cashier and Assistant Secretary; R. M. Sims, Trust Officer; Paul McDonald, Assistant Trust Officer.

DIRECTORS—Henry T. Scott, John D. McKee, William Babcock, H. C. Breeden, Warren D. Clark, W. F. Detert, F. G. Drum, Alexander Hamilton, Joseph D. Grant, Joseph Hyman, John Lawson, Ogden Mills, R. H. Pease, R. D. Robbins, Mountford S. Wilson, Chas. E. Green, O. Ellinghouse.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....			\$4,500 00	\$140,000 00	\$144,500 00
Overdrafts.....					
Bonds, warrants and other securities.....			350,000 00	100,000 00	510,000 00
Bank premises, furniture and fixtures.....			525,278 45		525,278 45
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			188,268 05		188,268 05
Due from other banks.....					
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....			2,517 86		2,517 86
Personal assets received from executors, administrators, assignees, receivers or trustees.....			12,532 80	Private trusts not under supervision of State Banking Department	12,532 80
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property.....)			3,602,791 46		3,602,791 46
			906,879 73		906,879 73
Totals			\$5,541,768 35	\$300,000 00	\$5,841,768 35
LIABILITIES.					
Capital stock paid in.....			\$700,000 00	\$300,000 00	\$1,000,000 00
Surplus.....			50,000 00		50,000 00
Undivided profits less expenses and taxes paid.....			262,825 27		262,825 27
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....			7,739 09		7,739 09
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			12,532 80		12,532 80
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			4,508,671 19		4,508,671 19
Totals			\$5,541,768 35	\$300,000 00	\$5,841,768 35

27. THE CANADIAN BANK OF COMMERCE—SAN FRANCISCO AGENCY.

Incorporated by Royal Charter May 15, 1867.

OFFICERS—Sir Edmund Walker, President; Z. A. Lash, Vice-President; Bruce Heathcote, Manager.
 DIRECTORS—Sir Edmund Walker, Z. A. Lash, John Hoskin, J. W. Flavelle, A. Kingman, Hon. Sir Lyman Melvin Jones, Hon. W. C. Edwards, E. R. Wood, Robert Stuart, Sir John Morison Gibson, G. F. Galt, Alexander Laird, Wm. Farwell, Gardner Stevens, A. C. Flumerfelt, Geo. G. Foster, Chas. Colby, G. W. Allan, H. J. Fuller, F. P. Jones.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$3,184,444 25		
Overdrafts.....	27,972 67		
Bonds, warrants, and other securities.....	165,700 60		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....	105,090 47		
Due from reserve banks.....	2,270,177 25		
Due from other banks.....	29,885 72		
Actual cash on hand.....	414,970 33		
Exchanges for clearing house.....	79,778 00		
Checks and other cash items.....	43,922 09		
Other resources.....	629,977 34		
Totals	\$6,961,918 65		
LIABILITIES.			
Capital stock paid in.....	\$750,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	9,922 25		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	1,567,401 33		
Dividends unpaid.....			
Individual deposits subject to check.....	3,174,838 08		
Savings deposits.....			
Demand certificates of deposit.....	60,380 43		
Time certificates of deposit.....	\$75,352 69		
Certified checks.....	23,089 96		
Cashier's checks.....	317,065 41		
State, county and municipal deposits.....			
Postal savings deposits.....	673,868 40		
Other liabilities.....			
Totals	\$6,961,918 65		

REPORT OF SUPERINTENDENT OF BANKS.

30 AND 30A. INTERNATIONAL BANKING CORPORATION—SAN FRANCISCO BRANCH.

Incorporated June 14, 1901, under laws of the State of Connecticut.

OFFICERS—Thos. H. Hubbard, President; James S. Fearon, Vice-President; H. T. S. Green, General Manager; John Hubbard, Treasurer; E. W. Wilson, Local Manager; Alexander & Green, Counsel.
 DIRECTORS—Chas. B. Alexander, Jules S. Bache, Guy Cary, James S. Fearon, Haley Fiske, H. T. S. Green, Lionel Hagenaers, John R. Hegeman, William G. Henshaw, Erskine Hewitt, John Hubbard, Thomas H. Hubbard, Colgate Hoyt, Henry P. McIntosh, George H. Macy, Pierre Mall, Henry S. Manning, Allan W. Paige, William Salomon, Hermann Seilken, William H. Taylor, Sir Wm. V. Van Horne, Valentine P. Snyder, Henry Clay Pierce.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,745,961 98	\$665,398 24	\$2,411,355 17
Overdrafts.....	23,379 91		23,379 91
Bonds, warrants, and other securities.....	214,917 40	460,970 75	675,888 15
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....	1,969 10		1,969 10
Due from reserve banks.....	264,876 56	59,061 58	323,938 14
Due from other banks.....	17,624 71		17,624 71
Actual cash on hand.....	264,967 75	23,157 92	288,125 67
Exchanges for clearing house.....	110,572 65	1,130 50	111,703 15
Checks and other cash items.....	191,785 39		191,785 39
Other resources.....	30,170 88	848 06	31,018 88
Totals	\$2,866,216 23	\$1,210,562 04	\$4,076,778 27
LIABILITIES.			
Capital stock paid in.....	\$350,000 00	\$125,000 00	\$475,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	8,563 77	1,882 91	10,446 68
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	467,183 68		467,183 68
Dividends unpaid.....			
Individual deposits subject to check.....	1,539,585 08		1,539,585 08
Savings deposits.....		1,059,463 13	1,059,463 13
Demand certificates of deposit.....	12,386 70		12,386 70
Time certificates of deposit.....	227,886 17		227,886 17
Certified checks.....	44,557 27		44,557 27
Cashier's checks.....	20,009 80		20,009 80
State, county and municipal deposits.....	67,500 00	24,000 00	91,500 00
Postal savings deposits.....			
Other liabilities.....	128,543 81	216 00	128,759 81
Totals	\$2,866,216 23	\$1,210,562 04	\$4,076,778 27

NOTE.—The above statement includes the business of the Fillmore street branch office.

31 AND 31A. ITALIAN AMERICAN BANK—SAN FRANCISCO.

Incorporated March 16, 1899.

OFFICERS—Andrea Sbarboro, President; C. H. Crocker, Vice-President; A. E. Sbarboro, Cashier, Secretary and Treasurer;
R. A. Sbarboro, Assistant Cashier.
DIRECTORS—Andrea Sbarboro, L. Boitano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, E. A. Rossi,
C. H. Crocker.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$975,272 21	\$2,781,857 13	\$3,757,129 34
Overdrafts.....	3,514 14		3,514 14
Bonds, warrants, and other securities.....	401,996 14	477,887 57	879,883 71
Bank premises, furniture and fixtures.....	110,000 00	350,000 00	460,000 00
Safe deposit vaults.....			
Other real estate owned.....	773 85	47,595 52	48,369 37
Due from reserve banks.....	289,400 78	120,820 81	410,221 59
Due from other banks.....	46,149 50		46,149 50
Actual cash on hand.....	136,208 85	95,669 82	231,878 67
Exchanges for clearing house.....	40,974 90		40,974 90
Checks and other cash items.....	23,064 18		23,064 18
Other resources.....	68,910 32		68,910 32
Totals	\$2,096,264 87	\$3,873,830 85	\$5,970,095 72
LIABILITIES.			
Capital stock paid in.....	\$470,000 00	\$280,000 00	\$750,000 00
Surplus.....	120,000 00	70,000 00	190,000 00
Undivided profits, less expenses and taxes paid.....	23,488 49		23,488 49
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	70,182 84		70,182 84
Dividends unpaid.....	22,710 00		22,710 00
Individual deposits subject to check.....	948,429 98		948,429 98
Savings deposits.....		3,523,830 85	3,523,830 85
Demand certificates of deposit.....	41,703 82		41,703 82
Time certificates of deposit.....	61,700 00		61,700 00
Certified checks.....	15,916 65		15,916 65
Cashier's checks.....	6,883 14		6,883 14
State, county and municipal deposits.....	259,491 48		259,491 48
Postal savings deposits.....	21,890 14		21,890 14
Other liabilities.....	34,888 38		34,888 38
Totals	\$2,096,264 87	\$3,873,830 85	\$5,970,095 72

NOTE.—The above statement includes the business of the Columbus avenue branch office.

35. THE MISSION SAVINGS BANK—SAN FRANCISCO.

Incorporated August 3, 1906.

OFFICERS—James Rolph, Jr., President; E. W. Hopkins, Vice-President; Matt I. Sullivan, Vice-President; DeWitt C. Treat, Cashier and Treasurer and Assistant Secretary; Stuart F. Smith, Secretary.
 DIRECTORS—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, Geo. L. Center, Wm. H. Crim, George A. Pope.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,546,024 31	
Overdrafts.....			
Bonds, warrants, and other securities.....		232,049 45	
Bank premises, furniture and fixtures.....		191,260 57	
Safe deposit vaults.....			
Other real estate owned.....		1,636 16	
Due from reserve banks.....		90,051 18	
Due from other banks.....			
Actual cash on hand.....		41,073 15	
Exchanges for clearing house.....		1,376 44	
Checks and other cash items.....		225 00	
Other resources.....			
Totals		\$2,108,696 26	
LIABILITIES.			
Capital stock paid in.....		\$200,000 00	
Surplus.....		5,000 00	
Undivided profits, less expenses and taxes paid.....		14,686 28	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,883,371 98	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		44,000 00	
Postal savings deposits.....			
Other liabilities.....		1,639 00	
Totals		\$2,108,696 26	

36, 36A, AND 36B. "FUGAZI BANCA POPOLARE OPERAIA ITALIANA"—SAN FRANCISCO.

Incorporated November 3, 1906.

OFFICERS—J. F. Fugazi, President; F. N. Belgrano, Vice-President and Cashier; George M. Perine, Vice-President; L. G. Bonzagni, Manager Oakland Branch; N. J. Baglietto, Assistant Cashier; A. Friant, Assistant Cashier; J. H. Barter, Assistant Cashier; Antonio Laiolo, Treasurer; K. T. Soracco, Secretary.

DIRECTORS—J. F. Fugazi, F. N. Belgrano, Geo. M. Perine, C. Soracco, A. Laiolo, Dr. Camillo Barsotti, Thos. Morrin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$336,267 82	\$3,396,647 73	\$3,734,915 55
Overdrafts.....	2,274 81		2,274 81
Bonds, warrants, and other securities.....	2,688 89	323,942 56	326,631 47
Bank premises, furniture and fixtures.....		284,321 33	284,321 33
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	108,177 41	441,666 41	544,873 82
Due from other banks.....	40,197 42	50,089 78	90,287 20
Actual cash on hand.....	44,473 08	97,197 00	141,670 08
Exchanges for clearing house.....	2,164 47		2,164 47
Checks and other cash items.....	266 20	23,761 15	24,027 35
Other resources.....	1,526 79		1,526 79
Totals	\$538,086 89	\$4,619,605 98	\$5,152,642 87
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$350,300 00	\$400,300 00
Surplus.....	20,500 00	68,000 00	88,500 00
Undivided profits, less expenses and taxes paid.....	2,481 64	17,716 70	20,198 34
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	4,553 52	3,091 41	7,644 98
Dividends unpaid.....		315 00	315 00
Individual deposits subject to check.....	361,081 49		361,081 49
Savings deposits.....		4,184,251 87	4,184,251 87
Demand certificates of deposit.....	65,425 00		65,425 00
Time certificates of deposit.....	23,068 21		23,068 21
Certified checks.....	2,859 53		2,859 53
Cashier's checks.....	981 40		981 40
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	2,066 10	981 00	2,997 10
Totals	\$538,086 89	\$4,619,605 98	\$5,152,642 87

NOTE.—The above statement includes the business of the Oakland and Santa Barbara branch offices.

38. PORTUGUESE AMERICAN BANK OF SAN FRANCISCO—SAN FRANCISCO.

Incorporated November 29, 1905.

OFFICERS—J. A. Silveira, President; John Enas, Vice-President; J. L. Silveira, Vice-President; V. L. DeFigueiredo, Cashier and Secretary; Alf. Henas, Assistant Cashier; M. T. Bettencourt, Assistant Cashier; Jose Baptista, Treasurer.
 DIRECTORS—A. Avila, J. L. Silveira, John Enas, J. J. Enos, A. F. Nunes, J. M. Santana, B. Sherry, J. A. Silveira, M. S. Frietas, J. B. Mendonca, M. M. Enos.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$540,275 71	\$712,585 15	\$1,252,860 86
Overdrafts.....	837 18		837 18
Bonds, warrants, and other securities.....	113,000 00	29,000 00	142,000 00
Bank premises, furniture and fixtures.....		120,600 97	120,600 97
Safe deposit vaults.....		5,400 00	5,400 00
Other real estate owned.....			
Due from reserve banks.....	58,354 21	84,821 25	143,175 46
Due from other banks.....	5,008 90		5,008 90
Actual cash on hand.....	61,195 30	22,141 09	83,336 39
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$778,171 30	\$974,548 46	\$1,752,719 76
LIABILITIES.			
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....	28,000 00	17,000 00	45,000 00
Undivided profits, less expenses and taxes paid.....	8,849 36		8,849 36
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....	98,886 54		98,886 54
Dividends unpaid.....	250 50		250 50
Individual deposits subject to check.....	270,041 49		270,041 49
Savings deposits.....		857,548 46	857,548 46
Demand certificates of deposit.....	4,388 85		4,388 85
Time certificates of deposit.....	46,000 00		46,000 00
Certified checks.....	13,476 97		13,476 97
Cashier's checks.....	376 54		376 54
State, county and municipal deposits.....	86,193 55		86,193 55
Postal savings deposits.....			
Other liabilities.....	11,707 50		11,707 50
Totals	\$778,171 30	\$974,548 46	\$1,752,719 76

40. FIRST FEDERAL TRUST COMPANY—SAN FRANCISCO.

Incorporated August 23, 1907.

OFFICERS—Rudolph Spreckels, President; James K. Lynch, Vice-President; Clinton E. Worden, Vice-President; Joseph G. Hooper, Vice-President and Manager; James K. Moffitt, Secretary and Cashier; M. R. Clark, Assistant Cashier; R. R. Pardow, Assistant Secretary; C. H. McCormick, Treasurer.
DIRECTORS—Rudolph Spreckels, James K. Lynch, Clinton E. Worden, Joseph G. Hooper, James K. Moffitt, John A. Hooper, Thos. Jennings, Walter S. Martin, S. G. Murphy, James D. Phelan, M. L. Requa, John W. Van Bergen, Rolla V. Watt, George Whittell.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$2,471,780 90				\$2,471,780 90
Overdrafts.....					
Bonds, warrants and other securities.....	787,671 85		\$184,058 40	\$100,000 00	1,021,729 75
Bank premises, furniture and fixtures.....	2,000,000 00				2,000,000 00
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....	920,776 74		111,314 87		1,032,091 61
Actual cash on hand.....	856,109 27		4,000 00		860,109 27
Exchanges for clearing house.....					
Checks and other cash items.....	8,804 85				8,804 85
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....			108,616 25	Private trusts not under supervision of State Banking Department	108,616 25
Trusts invested under order of court, or in accordance with provisions of trust: {Personal property.....			381,275 37		
{Real property.....			306,285 00		306,285 00
Totals	\$6,545,143 11		\$989,549 89	\$100,000 00	\$7,634,693 00
LIABILITIES.					
Capital stock paid in.....	\$1,250,000 00		\$150,000 00	\$100,000 00	\$1,500,000 00
Surplus.....	60,000 00				60,000 00
Undivided profits less expenses and taxes paid.....	277,283 34				277,283 34
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....	712,825 71				712,825 71
Individual deposits subject to check.....					
Savings deposits.....	3,185,496 95				3,185,496 95
Demand certificates of deposit.....	4,813 28				4,813 28
Time certificates of deposit.....	287,943 80				287,943 80
Certified checks.....	509 74				509 74
Cashier's checks.....	261,188 66				261,188 66
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....	505,571 73				505,571 73
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			34,572 60	Private trusts not under supervision of State Banking Department	34,572 60
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			108,616 25		
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			701,861 04		701,861 04
Totals	\$6,545,143 11		\$989,549 89	\$100,000 00	\$7,634,693 00

REPORT OF SUPERINTENDENT OF BANKS.

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41. CANTON BANK—SAN FRANCISCO.

Incorporated October 1, 1907.

OFFICERS—Look Tin Eli, President; Lew Hing, Vice-President; I. P. Allen, Manager and Treasurer; E. V. Spiganovicz, Cashier; Chun Kew, Secretary; Yee Dan Young, Assistant Secretary.
 DIRECTORS—Look Tin Eli, Lew Hing, Tom Youn, Yee Dan Young, Ng Hee Wing, Lee Dock Wah, Woo Chan Soon, Wang How Lon, Chun Kew, Tom King Deg, Mark Thue.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$501,624 08		
Overdrafts.....	1,081 16		
Bonds, warrants, and other securities.....	179,647 58		
Bank premises, furniture and fixtures.....	4,084 20		
Safe deposit vaults.....	1,854 09		
Other real estate owned.....			
Due from reserve banks.....	142,678 32		
Due from other banks.....	419 00		
Actual cash on hand.....	26,880 55		
Exchanges for clearing house.....	1,461 64		
Checks and other cash items.....	281 28		
Other resources.....	569 68		
Totals	\$800,581 58		
LIABILITIES.			
Capital stock paid in.....	\$128,650 00		
Surplus.....	2,029 30		
Undivided profits, less expenses and taxes paid.....	30,574 85		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	85,000 00		
Deposits, due to banks.....	125,329 48		
Dividends unpaid.....	520 00		
Individual deposits subject to check.....	194,670 82		
Savings deposits.....			
Demand certificates of deposit.....	26,747 28		
Time certificates of deposit.....	309,210 22		
Certified checks.....	2,693 98		
Cashier's checks.....	10,131 95		
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	23 75		
Totals	\$800,581 58		

43 AND 43A. ANGLO-CALIFORNIA TRUST COMPANY—SAN FRANCISCO.

Incorporated April 12, 1909.

OFFICERS—M. Fleishhacker, President; H. Fleishhacker, Vice-President; J. W. Lillenthal, Vice-President; T. C. Tognazzini, Vice-President; Charles F. Leege, Vice-President; F. F. Ouer, Cashier and Treasurer; F. V. Vollmer, Assistant Cashier; C. L. Smith, Assistant Cashier; J. C. Mearns, Assistant Cashier; M. P. Lillenthal, Secretary; Grant Cordrey, Trust Officer and Assistant Secretary.

DIRECTORS—George I. Cochran, Herbert Fleishhacker, Mortimer Fleishhacker, S. Greenebaum, Mark L. Gerstle, Chas. F. Leege, Jesse W. Lillenthal, J. J. Mack, Chas. C. Moore, Gavin McNab, Warren R. Porter, R. D. Robbins, Adolph Stahl, T. C. Tognazzini, P. Zimmerman.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$3,843,137 65	\$2,747,013 57	\$40,000 00	\$99,000 00	\$6,729,151 22
Overdrafts.....	15,771 71				15,771 71
Bonds, warrants and other securities.....	606,284 62	1,217,040 60		28,400 00	1,851,725 22
Bank premises, furniture and fixtures.....	50,520 06		150,000 00		200,520 06
Safe deposit vaults.....			10,000 00		10,000 00
Other real estate owned.....					
Due from reserve banks.....	847,520 98	401,906 33			1,249,427 31
Due from other banks.....	211,568 57		43,817 60	10,347 34	265,731 51
Actual cash on hand.....	372,381 97	90,004 66	188 90	206 82	462,712 35
Exchanges for clearing house.....	204,978 29				204,978 29
Checks and other cash items.....	34,500 80	20,640 73		658 69	55,800 22
Other resources.....	179,325 11			923 05	180,248 16
Personal assets received from executors, administrators, assignees, receivers or trustees.....			1,855 00	Private trusts not under supervision of State Banking Department	1,855 00
Trusts invested under order of court, or in accordance with provisions of trust			203,964 12		203,964 12
(Personal property)			12,100 00		12,100 00
(Real property)					
Totals	\$6,365,967 76	\$4,476,605 89	\$461,875 62	\$139,535 90	\$11,443,985 17
LIABILITIES.					
Capital stock paid in.....	\$1,000,000 00	\$200,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus.....	125,000 00	200,000 00			325,000 00
Undivided profits less expenses and taxes paid.....	26,623 30	38,120 08		39,535 90	99,279 28
Other existing profits, collected, but not in undivided profits account.....	17,717 56				17,717 56
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	1,374,005 98				1,374,005 98
Dividends unpaid.....	309 00				309 00
Individual deposits subject to check.....	2,770,778 11				2,770,778 11
Savings deposits.....		3,895,324 16			3,895,324 16
Demand certificates of deposit.....	3,471 33				3,471 33
Time certificates of deposit.....	623,999 74				623,999 74
Certified checks.....	56,469 61				56,469 61
Cashier's checks.....	38,278 52				38,278 52
State, county and municipal deposits.....	281,000 00	121,942 01			402,942 01
Postal savings deposits.....					
Other liabilities.....	43,814 61	28,219 64	188 90		60,673 15
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			25,174 97	Private trusts not under supervision of State Banking Department	25,174 97
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			1,855 00		1,855 00
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			234,706 75		234,706 75
Totals	\$6,365,967 76	\$4,476,605 89	\$461,875 62	\$139,535 90	\$11,443,985 17

REPORT OF SUPERINTENDENT OF BANKS.

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NOTE.—The above statement includes the business of Sixteenth and Mission streets branch office.

45. "THE STOCKTON SAVINGS AND LOAN SOCIETY"—STOCKTON.

Incorporated August 13, 1867.

OFFICERS—R. E. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Cashier, Secretary and Treasurer; Horace Vincent, Assistant Cashier; T. H. Hefferman, Assistant Cashier.
 DIRECTORS—R. E. Wilhoit, Geo. W. Grupe, Chas. F. Holman, M. H. Orr, J. F. Peters, Frank A. West, Albert F. Minahan, John A. Inglis, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, Chas. J. Haas, Wm. Steinbeck.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$632,853 18	\$3,249,467 50	\$4,082,320 68
Overdrafts.....	4,421 19		4,421 19
Bonds, warrants, and other securities.....	124,061 86	174,373 60	298,435 46
Bank premises, furniture and fixtures.....		222,500 00	222,500 00
Safe deposit vaults.....		14,500 00	14,500 00
Other real estate owned.....		1,835 60	1,835 60
Due from reserve banks.....	66,686 20	104,099 23	170,785 43
Due from other banks.....	20,331 89	2,316 56	22,648 45
Actual cash on hand.....	81,704 18	114,909 37	196,613 55
Exchanges for clearing house.....	12,509 13		12,509 13
Checks and other cash items.....	5,819 37		5,819 37
Other resources.....		4,761 24	4,761 24
Totals	\$1,148,437 00	\$3,949,263 10	\$5,097,700 10
LIABILITIES.			
Capital stock paid in.....	\$225,000 00	\$275,000 00	\$500,000 00
Surplus.....	56,250 00	73,750 00	130,000 00
Undivided profits, less expenses and taxes paid.....	13,897 47	96,688 24	110,585 71
Other existing profits, collected, but not in undivided profits account.....	27,968 91	104,613 46	132,582 37
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	15,692 48		15,692 48
Dividends unpaid.....	735 00		735 00
Individual deposits subject to check.....	658,647 37		658,647 37
Savings deposits.....		3,265,060 16	3,265,060 16
Demand certificates of deposit.....	148,983 27		148,983 27
Time certificates of deposit.....			
Certified checks.....	1,272 50		1,272 50
Cashier's checks.....			
State, county and municipal deposits.....		129,250 00	129,250 00
Postal savings deposits.....			
Other liabilities.....		4,911 24	4,911 24
Totals	\$1,148,437 00	\$3,949,263 10	\$5,097,700 10

46. OAKLAND BANK OF SAVINGS—OAKLAND.

Incorporated August 21, 1867.

OFFICERS—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; Henry Rogers, Vice-President; J. Y. Eccleston, Cashier, Secretary and Treasurer; Samuel Breck, Assistant Cashier; Leslie F. Rice, Assistant Cashier; F. A. Allardt, Assistant Cashier; A. W. Moore, Assistant Cashier; Jas. A. Thompson, Assistant Secretary; A. E. Caldwell, Assistant Secretary.

DIRECTORS—W. W. Garthwaite, Wm. B. Dunning, Henry Rogers, J. Y. Eccleston, A. Borland, A. H. Breed, George H. Collins, Horace Davis, J. P. Edoft, James K. Moffitt, M. L. Requa.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts	\$1,742,709 85	\$12,448,176 36			\$14,190,886 21
Overdrafts	11,909 14				11,909 14
Bonds, warrants and other securities	428,651 92	5,371,296 25	\$147,514 59	\$100,000 00	6,047,462 76
Bank premises, furniture and fixtures		1,075,000 00			1,075,000 00
Safe deposit vaults					
Other real estate owned		15,209 81			15,209 81
Due from reserve banks	478,985 18	1,182,666 62			1,611,651 80
Due from other banks	64,673 26		25,647 91		90,321 17
Actual cash on hand	\$11,018 97	419,338 77	1,000 00		731,357 74
Exchanges for clearing house	62,447 72				62,447 72
Checks and other cash items	98,448 81	74,784 81			173,233 12
Other resources	58,516 04	1 00			58,517 04
Personal assets received from executors, administrators, assignees, receivers or trustees			36,845 50	Private trusts not under supervision of State Banking Department	36,845 50
Trusts invested under order of court, or in accordance with provisions of trust			456,762 87 8,500 00		456,762 87 8,500 00
Totals	\$3,252,260 89	\$20,536,472 62	\$676,270 87	\$100,000 00	\$24,565,004 88
LIABILITIES.					
Capital stock paid in	\$250,000 00	\$700,000 00	\$100,000 00	\$100,000 00	\$1,150,000 00
Surplus	600,000 00	375,000 00	50,000 00		1,025,000 00
Undivided profits, less expenses and taxes paid					
Other existing profits, collected, but not in undivided profits account		68,008 19			68,008 19
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks	178,564 24				178,564 24
Dividends unpaid	57,620 00				57,620 00
Individual deposits subject to check	1,949,109 50				1,949,109 50
Savings deposits		18,908,273 78			18,908,273 78
Demand certificates of deposit	112,132 11				112,132 11
Time certificates of deposit					
Certified checks	16,229 35				16,229 35
Cashier's checks	84,286 58				84,286 58
State, county and municipal deposits	8,981 11	490,000 00			498,981 11
Postal savings deposits					
Other liabilities	388 00	190 65			578 65
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees			36,845 50		36,845 50
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			489,425 37	489,425 37	
Totals	\$3,252,260 89	\$20,536,472 62	\$676,270 87	\$100,000 00	\$24,565,004 88

REPORT OF SUPERINTENDENT OF BANKS.

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48. "THE SAN JOAQUIN VALLEY BANK"—STOCKTON.

Incorporated March 26, 1868.

OFFICERS—Joseph Fyfe, President; Dr. J. D. Young, Vice-President; R. B. Teefy, Cashier, Secretary and Treasurer; J. R. Koch, Assistant Cashier; F. W. Wurster, Assistant Cashier; J. C. Keys, Assistant Cashier.
 DIRECTORS—Joseph Fyfe, J. D. Young, R. C. Minor, Henry W. Earle, A. A. Smallfield, L. J. Wagner, W. E. Elliott, W. G. Wallace, A. M. Noble.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined
Loans and discounts	\$1,382,208 56	\$2,549,344 73	\$3,931,553 29
Overdrafts	1,279 59		1,279 59
Bonds, warrants, and other securities	26,968 85	166,775 00	193,743 85
Bank premises, furniture and fixtures		104,000 00	104,000 00
Safe deposit vaults		4,000 00	4,000 00
Other real estate owned		19,098 16	19,098 16
Due from reserve banks	95,525 02	58,989 88	154,464 90
Due from other banks	3,172 47		3,172 47
Actual cash on hand	137,514 85	71,310 95	208,825 80
Exchanges for clearing house	12,908 75		12,908 75
Checks and other cash items	16,822 48	699 85	17,522 33
Other resources			
Totals	\$1,676,400 07	\$2,974,168 57	\$4,650,568 64
LIABILITIES.			
Capital stock paid in	\$164,300 00	\$100,000 00	\$264,300 00
Surplus	105,700 00	185,000 00	270,700 00
Undivided profits, less expenses and taxes paid	124,167 50	10,687 66	134,855 16
Other existing profits, collected, but not in undivided profits account	9,152 06	21,047 46	30,199 52
Bills payable (including certificates of deposit representing money borrowed)	100,000 00		100,000 00
Deposits, due to banks	8,624 18		8,624 18
Dividends unpaid		10,632 00	10,632 00
Individual deposits subject to check	1,047,296 70		1,047,296 70
Savings deposits		2,471,725 61	2,471,725 61
Demand certificates of deposit	108,353 72		108,353 72
Time certificates of deposit		92,930 55	92,930 55
Certified checks	3,705 93		3,705 93
Cashier's checks	100 00		100 00
State, county and municipal deposits	10,000 00	83,750 00	93,750 00
Postal savings deposits		15,670 48	15,670 48
Other liabilities		2,714 81	2,714 81
Totals	\$1,676,400 07	\$2,974,168 57	\$4,650,568 64

49. "THE BANK OF WOODLAND"—WOODLAND.

Incorporated November 19, 1868.

OFFICERS—J. L. Stephens, President; C. Q. Nelson, Vice-President; J. H. Willoughby, Cashier, Secretary and Treasurer; F. W. Stephens, Assistant Cashier and Assistant Secretary.

DIRECTORS—C. Q. Nelson, F. W. Stephens, J. L. Harian, L. H. Stephens, J. L. Stephens, Jos. R. Griffin, Geo. W. Gray.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,149,325 45		
Overdrafts.....	1,861 48		
Bonds, warrants, and other securities.....	249,160 00		
Bank premises, furniture and fixtures.....	84,000 00		
Safe deposit vaults.....			
Other real estate owned.....	21,317 63		
Due from reserve banks.....	167,235 16		
Due from other banks.....			
Actual cash on hand.....	19,600 40		
Exchanges for clearing house.....			
Checks and other cash items.....	1,254 04		
Other resources.....	2,942 16		
Totals	\$1,646,226 35		
LIABILITIES.			
Capital stock paid in.....	\$932,100 00		
Surplus.....	240,525 00		
Undivided profits, less expenses and taxes paid.....	117,858 89		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	25,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	339 00		
Individual deposits subject to check.....	257,465 83		
Savings deposits.....			
Demand certificates of deposit.....	12,507 18		
Time certificates of deposit.....			
Certified checks.....	250 00		
Cashier's checks.....			
State, county and municipal deposits.....	30,680 95		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,646,226 35		

REPORT OF SUPERINTENDENT OF BANKS.

50. UNION SAVINGS BANK—OAKLAND.

Incorporated June 17, 1869.

OFFICERS—W. G. Henshaw, President; Victor H. Metcalf, Vice-President and Manager; Chas T. Rodolph, Vice-President and Assistant Manager; L. E. Boardman, Secretary and Assistant Cashier; C. F. Gorman, Treasurer and Cashier; M. H. Baker, Assistant Secretary.

DIRECTORS—Wm. G. Henshaw, Victor H. Metcalf, Chas. T. Rodolph, W. H. Bissel, Jos. R. Knowland, H. J. Knowles, P. C. Black.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$667,010 76	\$3,371,551 08	\$4,038,561 84
Overdrafts	226 68		226 68
Bonds, warrants, and other securities	269,798 68	567,226 88	827,025 56
Bank premises, furniture and fixtures		434,443 94	434,443 94
Safe deposit vaults			
Other real estate owned		50,005 16	50,005 16
Due from reserve banks	89,644 73	400,398 44	490,043 17
Due from other banks			
Actual cash on hand	78,149 20	106,283 54	184,432 74
Exchanges for clearing house	17,158 73		17,158 73
Checks and other cash items	1,139 62		1,139 62
Other resources	4,151 79		4,151 79
Totals	\$1,127,290 14	\$4,919,909 04	\$6,047,199 18
LIABILITIES.			
Capital stock paid in	\$100,000 00	\$200,000 00	\$300,000 00
Surplus	200,000 00	300,000 00	500,000 00
Undivided profits, less expenses and taxes paid	17,865 64	79,565 82	97,431 46
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	91,439 84		91,439 84
Dividends unpaid		4,751 50	4,751 50
Individual deposits subject to check	506,288 46		506,288 46
Savings deposits		4,272,122 04	4,272,122 04
Demand certificates of deposit	8,598 00		8,598 00
Time certificates of deposit			
Certified checks	4,428 53		4,428 53
Cashier's checks	2,333 47		2,333 47
State, county and municipal deposits	119,000 00	25,000 00	144,000 00
Postal savings deposits	75,788 07		75,788 07
Other liabilities	1,538 13	88,469 68	40,007 81
Totals	\$1,127,290 14	\$4,919,909 04	\$6,047,199 18

51. "SANTA CRUZ BANK OF SAVINGS AND LOAN"—SANTA CRUZ.

Incorporated June 17, 1869.

OFFICERS—Wm. T. Jeter, President; H. F. Kron, Vice-President; F. J. Hoffmann, Secretary, Treasurer and Cashier; Ed Daubebiss, Assistant Cashier; U. M. Thompson, Assistant Cashier;
 DIRECTORS—William T. Jeter, H. F. Kron, H. E. Irish, Wm. T. Sesnon, W. H. Lamb, F. H. Davis, F. J. Hoffmann.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,030,312 72	
Overdrafts.....			
Bonds, warrants, and other securities.....		166,118 30	
Bank premises, furniture and fixtures.....		54,680 00	
Safe deposit vaults.....		1,000 00	
Other real estate owned.....			
Due from reserve banks.....		158,307 96	
Due from other banks.....		5,894 69	
Actual cash on hand.....		68,820 19	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		485 87	
Totals		\$1,479,539 75	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		34,000 00	
Undivided profits, less expenses and taxes paid.....		3,173 84	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		3,776 75	
Individual deposits subject to check.....			
Savings deposits.....		1,335,589 16	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,479,539 75	

REPORT OF SUPERINTENDENT OF BANKS.

52. SANTA ROSA BANK—SANTA ROSA.

Incorporated August 31, 1870.

OFFICERS—Glenn E. Murdock, President; R. W. Peterson, Vice-President; E. C. Merritt, Secretary, Treasurer and Cashier;

O. H. Reeve, Assistant Cashier; G. W. Palmer, Assistant Cashier.

DIRECTORS—R. W. Peterson, W. H. Lee, Thomas Maclay, W. H. Early, F. W. Laughlin, Glenn E. Murdock, C. A. LeBaron.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$372,725 78	\$266,812 02	\$739,537 80
Overdrafts	2,217 50		2,217 50
Bonds, warrants, and other securities	65,000 00	49,650 00	114,650 00
Bank premises, furniture and fixtures	99,000 00	51,000 00	150,000 00
Safe deposit vaults			
Other real estate owned	64,201 25		64,201 25
Due from reserve banks	24,344 46	10,303 17	34,647 63
Due from other banks	4,220 43		4,220 43
Actual cash on hand	31,910 50	11,018 81	42,929 31
Exchanges for clearing house	2,798 54		2,798 54
Checks and other cash items	204 50		204 50
Other resources			
Totals	\$666,622 96	\$488,784 00	\$1,155,406 96
LIABILITIES.			
Capital stock paid in	\$150,000 00	\$50,000 00	\$200,000 00
Surplus	10,000 00	1,000 00	11,000 00
Undivided profits, less expenses and taxes paid	14,817 11		14,817 11
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	110,000 00		110,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	219,860 99		219,860 99
Savings deposits		392,784 00	392,784 00
Demand certificates of deposit	7,298 26		7,298 26
Time certificates of deposit	97,851 55		97,851 55
Certified checks	1,765 06		1,765 06
Cashier's checks			
State, county and municipal deposits	55,000 00	45,000 00	100,000 00
Postal savings deposits			
Other liabilities			
Totals	\$666,622 96	\$488,784 00	\$1,155,406 96

53. "PETALUMA SAVINGS BANK"—PETALUMA.

Incorporated September 7, 1870.

OFFICERS—Frank H. Denman, President; Geo. P. McNear, Vice-President; John Lawler, Jr., Secretary, Treasurer and Cashier;
 R. W. Turner, Assistant Cashier; A. P. Behrens, Assistant Cashier.
 DIRECTORS—Frank H. Denman, George P. McNear, Scott Bowles, W. C. Keig, John Denman, Wm. H. Zartman, J. T. O'Brien,
 Wm. B. Haskell, N. Tomasi.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$228,985 07	
Overdrafts			
Bonds, warrants, and other securities		85,678 50	
Bank premises, furniture and fixtures		17,000 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		25,889 99	
Due from other banks		19,548 32	
Actual cash on hand		17,000 00	
Exchanges for clearing house		467 45	
Checks and other cash items			
Other resources			
Totals		\$994,347 83	
LIABILITIES.			
Capital stock paid in		\$100,000 00	
Surplus		25,000 00	
Undivided profits, less expenses and taxes paid		23,520 83	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		788,044 17	
Demand certificates of deposit			
Time certificates of deposit		57,347 18	
Certified checks			
Cashier's checks			
State, county and municipal deposits		49,000 00	
Postal savings deposits			
Other liabilities		1,435 20	
Totals		\$994,347 83	

REPORT OF SUPERINTENDENT OF BANKS.

54, 54A, AND 54B. "COLUSA COUNTY BANK"—COLUSA.

Incorporated September 15, 1870.

OFFICERS—B. H. Burton, President; T. Harrington, Secretary, Treasurer, and Cashier.

DIRECTORS—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,721,180 77		
Overdrafts.....	12,005 49		
Bonds, warrants, and other securities.....	350,621 97		
Bank premises, furniture and fixtures.....	61,366 16		
Safe deposit vaults.....			
Other real estate owned.....	7,637 69		
Due from reserve banks.....	119,710 91		
Due from other banks.....			
Actual cash on hand.....	69,613 15		
Exchanges for clearing house.....			
Checks and other cash items.....	2,713 59		
Other resources.....			
Totals	\$2,344,869 73		
LIABILITIES.			
Capital stock paid in.....	\$500,000 00		
Surplus.....	250,000 00		
Undivided profits, less expenses and taxes paid.....	90,653 86		
Other existing profits, collected, but not in undivided profits account.....	32,420 91		
Bills payable (including certificates of deposit representing money borrowed).....	300,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	504,591 49		
Savings deposits.....			
Demand certificates of deposit.....	44,015 43		
Time certificates of deposit.....	373,138 04		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	250,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$2,344,869 73		

NOTE.—The above statement includes the business of Maxwell and Grimes branch offices.

57. BANK OF NAPA—NAPA.

Incorporated September 14, 1871.

OFFICERS—S. M. Chapman, President and Treasurer; Henry Brown, Secretary and Cashier.

DIRECTORS—S. M. Chapman, Henry Brown, F. E. Trubody, R. S. Holden, L. J. Norton, J. W. Miller, R. P. Lamdin, P. S. King, D. C. Brown, Louise M. Chapman, W. D. Mansfield, N. P. Nielsen, S. E. Lester, Nina C. DeWeese, Levi Chapman, Geo. M. Chapman, Nina DeWeese Starr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$418,105 41	\$506,800 00	\$924,905 41
Overdrafts.....			
Bonds, warrants, and other securities.....	147,616 75	98,825 00	246,441 75
Bank premises, furniture and fixtures.....	40,000 00		40,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	43,339 82	12,000 00	55,339 82
Due from other banks.....	130 90		130 90
Actual cash on hand.....	38,753 95	18,428 85	47,182 80
Exchanges for clearing house.....			
Checks and other cash items.....	12,700 98		12,700 98
Other resources.....			
Totals	\$896,647 81	\$631,053 85	\$1,326,701 66
LIABILITIES.			
Capital stock paid in.....	\$150,000 00	\$25,000 00	\$175,000 00
Surplus.....	50,000 00	35,000 00	85,000 00
Undivided profits, less expenses and taxes paid.....	66,445 93		66,445 93
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	50,000 00		50,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	279,400 52		279,400 52
Savings deposits.....		571,063 85	571,063 85
Demand certificates of deposit.....	7,187 89		7,187 89
Time certificates of deposit.....	29,058 81		29,058 81
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	68,555 16		68,555 16
Postal savings deposits.....			
Other liabilities.....			
Totals	\$896,647 81	\$631,053 85	\$1,326,701 66

REPORT OF SUPERINTENDENT OF BANKS.

58. BANK OF CHICO—CHICO.

Incorporated January 4, 1873.

OFFICERS—W. S. Kilpatric, President; E. E. Canfield, Vice-President; Thos. N. Crew, Secretary, Treasurer and Cashier; O. A. Kilpatric, Assistant Cashier.
 DIRECTORS—B. H. T. Anderson, E. E. Canfield, Thos. N. Crew, Morris Oser, H. W. Crew, W. S. Kilpatric, H. C. Compton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$314,832 72	\$97,265 00	\$412,097 72
Overdrafts.....	4,862 09		4,862 09
Bonds, warrants, and other securities.....	47,415 66	10,320 00	57,735 66
Bank premises, furniture and fixtures.....	27,724 09		27,724 09
Safe deposit vaults.....	650 20		650 20
Other real estate owned.....	1,944 47		1,944 47
Due from reserve banks.....	49,227 44	2,005 70	51,233 14
Due from other banks.....	424 69		424 69
Actual cash on hand.....	29,983 00	2,462 64	32,445 64
Exchanges for clearing house.....			
Checks and other cash items.....	2,483 28		2,483 28
Other resources.....	363 60		363 60
Totals	\$479,411 24	\$112,063 34	\$591,464 58
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	8,500 00	2,500 00	11,000 00
Undivided profits, less expenses and taxes paid.....	14,785 72	196 89	14,982 61
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	30,000 00		30,000 00
Deposits due to banks.....	54 50		54 50
Dividends unpaid.....	4,000 00		4,000 00
Individual deposits subject to check.....	208,498 29		208,498 29
Savings deposits.....		75,356 45	75,356 45
Demand certificates of deposit.....	19,478 85		19,478 85
Time certificates of deposit.....	67,088 04		67,088 04
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	31,005 84	9,000 00	40,005 84
Postal savings deposits.....			
Other liabilities.....			
Totals	\$479,411 24	\$112,063 34	\$591,464 58

Note.—Added savings department November 17, 1913.

61. SAVINGS BANK OF SANTA ROSA—SANTA ROSA.

Incorporated March 10, 1873.

OFFICERS—J. P. Overton, President; Cornelius Shea, Vice-President; C. A. Hoffer, Secretary, Treasurer and Cashier; A. G. Wright, Assistant Cashier; E. A. Belden, Assistant Cashier.

DIRECTORS—J. P. Overton, Cornelius Shea, F. H. Denman, P. F. Hahmann, F. A. Mecham, J. R. Edwards, C. D. Barnett.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$904,066 74	\$768,094 08	\$1,672,160 77
Overdrafts.....	13,559 99	-----	13,559 99
Bonds, warrants, and other securities.....	35,990 00	92,165 42	128,155 42
Bank premises, furniture and fixtures.....	-----	50,000 00	50,000 00
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	4,956 55	4,956 55
Due from reserve banks.....	60,389 00	23,897 24	84,286 24
Due from other banks.....	8,012 08	-----	8,012 08
Actual cash on hand.....	52,657 34	38,055 51	90,712 85
Exchanges for clearing house.....	12,844 12	-----	12,844 12
Checks and other cash items.....	1,295 95	-----	1,295 95
Other resources.....	159 56	-----	159 56
Totals	\$1,089,524 73	\$977,168 75	\$2,066,693 48
LIABILITIES.			
Capital stock paid in.....	\$217,000 00	\$66,350 00	\$283,350 00
Surplus.....	90,000 00	40,000 00	130,000 00
Undivided profits, less expenses and taxes paid.....	12,697 58	14,817 19	27,514 77
Other existing profits, collected, but not in undivided profits account.....	-----	-----	-----
Bills payable (including certificates of deposit representing money borrowed).....	57,000 00	-----	57,000 00
Deposits, due to banks.....	20,234 93	-----	20,234 93
Dividends unpaid.....	132 72	-----	132 72
Individual deposits subject to check.....	314,486 94	-----	314,486 94
Savings deposits.....	-----	801,316 06	801,316 06
Demand certificates of deposit.....	30,510 15	-----	30,510 15
Time certificates of deposit.....	327,049 41	-----	327,049 41
Certified checks.....	10,423 00	-----	10,423 00
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	10,000 00	54,500 00	64,500 00
Postal savings deposits.....	-----	-----	-----
Other liabilities.....	-----	185 50	185 50
Totals	\$1,089,524 73	\$977,168 75	\$2,066,693 48

REPORT OF SUPERINTENDENT OF BANKS.

62 AND 62A. SALINAS CITY BANK—SALINAS.

Incorporated May 10, 1873.

OFFICERS—Harry Winham, President; W. J. Irvine, Vice-President; Elmer P. Alexander, Secretary, Treasurer and Cashier;
James Binsacca, Assistant Cashier; R. E. Walsh, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Bardin, Wm. Sarles, Elmer McKinnon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$477,470 92	\$450,672 83	\$928,143 75
Overdrafts.....	1,567 10		1,567 10
Bonds, warrants, and other securities.....	126,818 83	27,927 83	154,746 20
Bank premises, furniture and fixtures.....	95,710 30		95,710 30
Safe deposit vaults.....			
Other real estate owned.....	7,608 40	4,430 70	12,039 10
Due from reserve banks.....	47,948 22	12,988 70	60,936 92
Due from other banks.....	94 24		94 24
Actual cash on hand.....	50,834 19	17,062 14	67,896 33
Exchanges for clearing house.....			
Checks and other cash items.....	2,835 84		2,835 84
Other resources.....			
Totals	\$810,887 58	\$513,072 20	\$1,323,959 78
LIABILITIES.			
Capital stock paid in.....	\$260,000 00	\$40,000 00	\$300,000 00
Surplus.....	65,000 00	10,000 00	75,000 00
Undivided profits, less expenses and taxes paid.....	10,614 63		10,614 63
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	80,000 00		80,000 00
Deposits, due to banks.....	3,119 82		3,119 82
Dividends unpaid.....	4,875 00		4,875 00
Individual deposits subject to check.....	200,750 67		200,750 67
Savings deposits.....		460,071 88	460,071 88
Demand certificates of deposit.....	305 58		305 58
Time certificates of deposit.....	91,231 36		91,231 36
Certified checks.....	20 00		20 00
Cashier's checks.....	1,470 49		1,470 49
State, county and municipal deposits.....	93,500 00		93,500 00
Postal savings deposits.....	08	3,000 32	3,000 35
Other liabilities.....			
Totals	\$810,887 58	\$513,072 20	\$1,323,959 78

NOTE.—The above statement includes the business of the Soledad branch office.

63. BANK OF HOLLISTER—HOLLISTER.

Incorporated October 21, 1875.

OFFICERS—T. S. Hawkins, President; T. W. Hawkins, Secretary, Treasurer and Cashier; D. M. Paterson, Assistant Cashier.
DIRECTORS—T. S. Hawkins, R. Eschenburg, J. W. Hawkins, H. J. Schultz, E. E. Holbrook, N. C. Briggs, Jr., J. L. Hudner.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,025,976 14		
Overdrafts.....	2,680 75		
Bonds, warrants, and other securities.....	103,950 52		
Bank premises, furniture and fixtures.....	33,000 00		
Safe deposit vaults.....	5,000 00		
Other real estate owned.....			
Due from reserve banks.....	89,000 08		
Due from other banks.....	1,087 85		
Actual cash on hand.....	43,053 50		
Exchanges for clearing house.....			
Checks and other cash items.....	2,949 99		
Other resources.....			
Totals	\$1,306,788 28		
LIABILITIES.			
Capital stock paid in.....	\$250,000 00		
Surplus.....	175,000 00		
Undivided profits, less expenses and taxes paid.....	121,591 37		
Other existing profits, collected, but not in undivided profits account.....	24,466 11		
Bills payable (including certificates of deposit representing money borrowed).....	165,000 00		
Deposits, due to banks.....	40,525 95		
Dividends unpaid.....	12,249 24		
Individual deposits subject to check.....	278,515 07		
Savings deposits.....			
Demand certificates of deposit.....	1,070 00		
Time certificates of deposit.....	169,541 54		
Certified checks.....	225 00		
Cashier's checks.....			
State, county and municipal deposits.....	73,604 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,306,788 28		

REPORT OF SUPERINTENDENT OF BANKS.

64. BANK OF MARTINEZ—MARTINEZ.

Incorporated October 7, 1873.

OFFICERS—W. S. Tinning, President; A. E. Dunkel, Vice-President; W. A. Hale, Secretary, Treasurer and Cashier; Jeanette Rankin, Assistant Cashier; F. R. Jones, Assistant Cashier.
 DIRECTORS—W. S. Tinning, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thomas B. Fernandez.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$183,934 41	\$536,709 28	\$720,643 69
Overdrafts.....	595 54		595 54
Bonds, warrants, and other securities.....	65,103 31	33,450 50	98,553 81
Bank premises, furniture and fixtures.....	20,250 00	6,750 00	27,000 00
Safe deposit vaults.....			
Other real estate owned.....	221 23	1,582 55	1,803 83
Due from reserve banks.....	86,899 18	50,965 05	137,864 18
Due from other banks.....	1,090 89		1,090 89
Actual cash on hand.....	27,609 65	11,459 40	39,069 05
Exchanges for clearing house.....			
Checks and other cash items.....	271 05		271 05
Other resources.....	77 06		77 06
Totals	\$386,052 32	\$640,906 78	\$1,026,959 10
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	73,541 59	37,000 00	110,541 59
Undivided profits, less expenses and taxes paid.....		5,077 84	5,077 84
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	9,580 33		9,580 33
Dividends unpaid.....			
Individual deposits subject to check.....	175,279 20		175,279 20
Savings deposits.....		573,823 94	573,823 94
Demand certificates of deposit.....	2,848 94		2,848 94
Time certificates of deposit.....			
Certified checks.....	1,777 21		1,777 21
Cashier's checks.....	25 00		25 00
State, county and municipal deposits.....	48,000 00		48,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$386,052 32	\$640,906 78	\$1,026,959 10

65. "BANK OF DIXON"—DIXON.

Incorporated October 30, 1873.

OFFICERS—J. H. Peterson, President; R. J. Currey, Vice-President; J. H. Rice, Secretary, Treasurer, Manager and Cashier;
 R. Moss, Assistant Cashier.
 DIRECTORS—J. H. Peterson, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$410,948 52	\$238,499 20	\$649,447 72
Overdrafts.....	7,008 28		7,008 28
Bonds, warrants, and other securities.....	93,902 90	89,000 00	182,902 90
Bank premises, furniture and fixtures.....	38,399 23		38,399 23
Safe deposit vaults.....	1,250 00		1,250 00
Other real estate owned.....	5,000 00		5,000 00
Due from reserve banks.....	35,231 88	6,883 56	42,115 44
Due from other banks.....			
Actual cash on hand.....	18,262 75	5,416 55	18,679 30
Exchanges for clearing house.....	94 65		94 65
Checks and other cash items.....			
Other resources.....			
Totals	\$605,096 19	\$289,799 31	\$894,897 50
LIABILITIES.			
Capital stock paid in.....	\$200,000 00	\$25,900 00	\$225,900 00
Surplus.....	40,000 00	10,000 00	50,000 00
Undivided profits, less expenses and taxes paid.....	16,700 81		16,700 81
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	120,000 00		120,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	167,247 67		167,247 67
Savings deposits.....		205,301 51	205,301 51
Demand certificates of deposit.....	1,005 00		1,005 00
Time certificates of deposit.....		48,597 80	48,597 80
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	60,145 21		60,145 21
Postal savings deposits.....			
Other liabilities.....			
Totals	\$605,096 19	\$289,799 31	\$894,897 50

66. BANK OF UKIAH—UKIAH.

Incorporated January 10, 1874.

OFFICERS—H. T. Hopper, President; F. C. Albertson, Vice-President; W. F. Thomas, Secretary, Treasurer and Cashier; C. H. Duncan, Assistant Cashier.

DIRECTORS—H. T. Hopper, F. C. Albertson, J. A. Redmeyer, F. C. Handy, W. H. Gibson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$355,642 32		
Overdrafts.....	294 62		
Bonds, warrants, and other securities.....	151,995 29		
Bank premises, furniture and fixtures.....	25,000 00		
Safe deposit vaults.....			
Other real estate owned.....	3,106 06		
Due from reserve banks.....	60,059 76		
Due from other banks.....	1,267 74		
Actual cash on hand.....	42,863 38		
Exchanges for clearing house.....			
Checks and other cash items.....	93 70		
Other resources.....			
Totals	\$640,322 86		
LIABILITIES.			
Capital stock paid in.....	\$150,600 00		
Surplus.....	25,000 00		
Undivided profits, less expenses and taxes paid.....	890 80		
Other existing profits, collected, but not in undivided profits account.....	13,385 36		
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		
Deposits, due to banks.....	4,182 87		
Dividends unpaid.....	78 00		
Individual deposits subject to check.....	273,732 88		
Savings deposits.....			
Demand certificates of deposit.....	4,552 01		
Time certificates of deposit.....	78,941 44		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	69,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$640,322 86		

REPORT OF SUPERINTENDENT OF BANKS.

68. "THE BANK OF LAKE"—LAKEPORT.

Incorporated March 19, 1874.

OFFICERS—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Secretary, Treasurer, Manager and Cashier; D. W. Greene, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos. Levy, L. J. Shuman, W. C. Moore.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$113,968 28		
Overdrafts.....	100 24		
Bonds, warrants, and other securities.....	33,987 10		
Bank premises, furniture and fixtures.....	10,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	35,060 40		
Due from other banks.....			
Actual cash on hand.....	20,687 88		
Exchanges for clearing house.....			
Checks and other cash items.....	1 20		
Other resources.....			
Totals	\$213,730 10		
LIABILITIES.			
Capital stock paid in.....	\$50,070 00		
Surplus.....	20,000 00		
Undivided profits, less expenses and taxes paid.....	9,280 29		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	330 00		
Individual deposits subject to check.....	121,927 81		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	12,142 50		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$213,730 10		

REPORT OF SUPERINTENDENT OF BANKS.

71. BANK OF WATSONVILLE—WATSONVILLE.

OFFICERS—H. S. Fletcher, President; W. R. Radcliff, Secretary, Treasurer and Cashier; T. F. Murray, Assistant Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$337,604 40		
Overdrafts	9 97		
Bonds, warrants, and other securities	9,600 00		
Bank premises, furniture and fixtures	45,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	57,230 69		
Due from other banks	21,794 54		
Actual cash on hand	36,969 73		
Exchanges for clearing house	697 33		
Checks and other cash items			
Other resources			
Totals	\$508,966 66		
LIABILITIES.			
Capital stock paid in	\$100,000 00		
Surplus	75,000 00		
Undivided profits, less expenses and taxes paid	32,321 55		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	5,000 00		
Individual deposits subject to check	230,105 87		
Savings deposits			
Demand certificates of deposit	15,503 94		
Time certificates of deposit			
Certified checks	1,035 00		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$508,966 66		

72. BANK OF TEHAMA COUNTY—RED BLUFF.

Incorporated September 5, 1874.

OFFICERS—W. B. Cahoon, President; C. L. Brown, Vice-President; Erle Gans, Secretary, Treasurer, Manager and Cashier.
 DIRECTORS—W. B. Cahoon, C. L. Brown, W. G. Moore, H. C. Swain, Erle Gans.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,267,971 00		
Overdrafts.....	1,925 94		
Bonds, warrants, and other securities.....	364,100 00		
Bank premises, furniture and fixtures.....	20,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	474,609 84		
Due from other banks.....	27,633 15		
Actual cash on hand.....	111,200 55		
Exchanges for clearing house.....			
Checks and other cash items.....	9,901 51		
Other resources.....	2,909 31		
Totals	\$2,230,251 30		
LIABILITIES.			
Capital stock paid in.....	\$300,000 00		
Surplus.....	100,000 00		
Undivided profits, less expenses and taxes paid.....	129,205 49		
Other existing profits, collected, but not in undivided profits account.....	70,765 25		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	6,000 00		
Individual deposits subject to check.....	684,149 13		
Savings deposits.....			
Demand certificates of deposit.....	119,902 64		
Time certificates of deposit.....	740,387 00		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	139,841 79		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$2,230,251 30		

REPORT OF SUPERINTENDENT OF BANKS.

74. THE FARMERS BANK OF WHEATLAND—WHEATLAND.

Incorporated October 21, 1874.

OFFICERS—A. C. Stagner, President; J. F. Baun, Secretary; Wm. Lumbard, Treasurer and Cashier.

DIRECTORS—J. F. Baun, Daniel Fraser, J. M. Johnson, Wm. Lumbard, A. C. Stagner.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$64,886 50	\$19,573 09	\$84,459 59
Overdrafts.....	69 53		69 53
Bonds, warrants, and other securities.....	71,288 73	5,172 30	76,461 03
Bank premises, furniture and fixtures.....	8,440 07		8,440 07
Safe deposit vaults.....	16 00		16 00
Other real estate owned.....	1,250 00		1,250 00
Due from reserve banks.....	19,739 90		19,739 90
Due from other banks.....	639 24		639 24
Actual cash on hand.....	8,263 27	1,001 06	9,264 33
Exchanges for clearing house.....			
Checks and other cash items.....	21 20		21 20
Other resources.....	42 83		42 83
Totals	\$174,657 27	\$25,746 47	\$200,403 74
LIABILITIES.			
Capital stock paid in.....	\$30,900 00	\$7,500 00	\$38,400 00
Surplus.....	11 48	2,000 00	2,011 48
Undivided profits, less expenses and taxes paid.....	729 74	31 73	761 47
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		20,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	92,175 72		92,175 72
Savings deposits.....		16,214 74	16,214 74
Demand certificates of deposit.....	12,840 33		12,840 33
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	18,000 00		18,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$174,657 27	\$25,746 47	\$200,403 74

Note.—Added savings department January 20, 1914.

75. 'FARMERS SAVINGS BANK'—LAKEPORT.

Incorporated December 14, 1874.

OFFICERS—J. W. Boggs, President; J. Banks, Vice-President; F. H. Boggs, Cashier, Secretary and Treasurer; H. C. Boggs, Assistant Cashier; Geo. R. Smith, Assistant Cashier.

DIRECTORS—J. W. Boggs, W. D. Rantz, S. T. Packwood, J. Banks, Andrew Smith, F. H. Boggs, H. C. Boggs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$185,835 85	\$45,925 00	\$231,760 85
Overdrafts.....	80 93		80 93
Bonds, warrants, and other securities.....	8,650 85		8,650 85
Bank premises, furniture and fixtures.....	15,000 00		15,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	43,914 90		43,914 90
Due from other banks.....			
Actual cash on hand.....	28,011 85	2,365 00	30,376 85
Exchanges for clearing house.....	423 50		423 50
Checks and other cash items.....			
Other resources.....			
Totals	\$281,917 88	\$48,290 00	\$330,207 88
LIABILITIES.			
Capital stock paid in.....	\$60,000 00	\$20,000 00	\$100,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
Undivided profits, less expenses and taxes paid.....	6,696 78	128 84	6,825 62
Other existing profits, collected, but not in undivided profits account.....	8,752 84	91 15	8,843 99
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	166,427 99		166,427 99
Savings deposits.....		23,070 00	23,070 00
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	34 95		34 95
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	5 32	01	5 33
Totals	\$281,917 88	\$48,290 00	\$330,207 88

Note.—Added savings department December 29, 1913.

REPORT OF SUPERINTENDENT OF BANKS.

76 AND 76A. MERCED SECURITY SAVINGS BANK—MERCED.

Incorporated March 11, 1875.

OFFICERS—C. M. Smith, President; J. H. Simonson, Vice-President, Manager and Secretary; M. D. Wood, Vice-President; L. R. Fancher, Vice-President; J. B. Olcese, Vice-President; H. B. Stoddard, Treasurer and Cashier; F. B. Fancher, Assistant Cashier; O. A. Turner, Assistant Cashier; C. R. Schaffer, Assistant Cashier.

DIRECTORS—L. R. Fancher, J. H. Simonson, G. D. Bliss, E. J. Thomas, M. C. Burchell, J. B. Olcese, C. R. Schaffer, M. D. Wood, H. B. Stoddard, Clarence M. Smith, J. P. Gagliardo.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$552,045 55	\$1,188,324 80	\$1,735,370 35
Overdrafts	4,612 58		4,612 58
Bonds, warrants, and other securities	17,350 50	204,125 00	221,475 50
Bank premises, furniture and fixtures		69,500 00	69,500 00
Safe deposit vaults		13,000 00	13,000 00
Other real estate owned			
Due from reserve banks	101,117 52	54,847 95	155,965 77
Due from other banks	1,574 07		1,574 07
Actual cash on hand	32,925 87	21,448 82	54,374 69
Exchanges for clearing house			
Checks and other cash items	6,708 48		6,708 48
Other resources			
Totals	\$716,334 87	\$1,546,246 57	\$2,262,581 44
LIABILITIES.			
Capital stock paid in	\$150,000 00	\$150,000 00	\$300,000 00
Surplus	31,000 00	32,000 00	63,000 00
Undivided profits, less expenses and taxes paid	22,136 25	33,748 67	55,884 92
Other existing profits, collected, but not in undivided profits account		2,618 00	2,618 00
Bills payable (including certificates of deposit representing money borrowed)	150,000 00		150,000 00
Deposits, due to banks	14,796 28		14,796 28
Dividends unpaid			
Individual deposits subject to check	340,655 20		340,655 20
Savings deposits		1,181,128 92	1,181,128 92
Demand certificates of deposit	7,414 71		7,414 71
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		145,455 61	145,455 61
Postal savings deposits		1,295 37	1,295 37
Other liabilities	332 43		332 43
Totals	\$716,334 87	\$1,546,246 57	\$2,262,581 44

NOTE.—The above statement includes the business of the Atwater branch office.

77. SONOMA VALLEY BANK—SONOMA.

Incorporated June 9, 1875.

OFFICERS—Frank M. Burris, President; F. T. Duhring, Vice-President; Jesse Burris, Secretary, Treasurer and Cashier; R. E. Perkins, Assistant Cashier; A. L. Luce, Jr., Assistant Secretary.
 DIRECTORS—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, P. H. Thompson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$208,723 91	\$315,667 73	\$524,391 64
Overdrafts.....	1,071 47		1,071 47
Bonds, warrants, and other securities.....	26,475 02		26,475 02
Bank premises, furniture and fixtures.....		11,174 00	11,174 00
Safe deposit vaults.....			
Other real estate owned.....	3,247 33		3,247 33
Due from reserve banks.....	78,864 95		78,864 95
Due from other banks.....	2,551 90		2,551 90
Actual cash on hand.....	25,182 88	22,191 06	47,373 94
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$341,107 46	\$349,082 79	\$690,140 25
LIABILITIES.			
Capital stock paid in.....	\$40,100 00	\$10,000 00	\$50,100 00
Surplus.....	35,000 00	25,000 00	60,000 00
Undivided profits, less expenses and taxes paid.....	17,010 58		17,010 58
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	213 33		213 33
Dividends unpaid.....			
Individual deposits subject to check.....	176,490 56		176,490 56
Savings deposits.....		314,082 79	314,082 79
Demand certificates of deposit.....	5,496 20		5,496 20
Time certificates of deposit.....	61,601 79		61,601 79
Certified checks.....	195 00		195 00
Cashier's checks.....			
State, county and municipal deposits.....	5,000 00		5,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$341,107 46	\$349,082 79	\$690,140 25

REPORT OF SUPERINTENDENT OF BANKS.

78, 78A, 78B AND 78C. SACRAMENTO BANK—SACRAMENTO.

Incorporated February 4, 1875.

OFFICERS—J. M. Henderson, Jr., President; W. M. Bowers, Vice-President; Geo. W. Kramer, Secretary, Treasurer and Cashier;
Frank H. Conn, Assistant Cashier.

DIRECTORS—A. Phillip Scheid, W. M. Bowers, M. E. Ross Roan, J. M. Henderson, Jr., W. S. Kendall.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$7,533,733 55	
Overdrafts.....			
Bonds, warrants, and other securities.....		495,950 33	
Bank premises, furniture and fixtures.....		88,483 16	
Safe deposit vaults.....			
Other real estate owned.....		9,000 00	
Due from reserve banks.....		547,878 52	
Due from other banks.....			
Actual cash on hand.....		160,255 52	
Exchanges for clearing house.....		18,374 29	
Checks and other cash items.....			
Other resources.....			
Totals		\$8,853,675 37	
LIABILITIES.			
Capital stock paid in.....		\$500,000 00	
Surplus.....		378,727 65	
Undivided profits, less expenses and taxes paid.....		381,978 51	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		8,032 86	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		7,286,350 44	
Demand certificates of deposit.....			
Time certificates of deposit.....		63,585 91	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		250,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$8,853,675 37	

NOTE.—The above statement includes the business of the southwest corner of Seventh and J' streets, Sacramento avenue, and southeast corner of Tenth and K streets branch offices.

80. "BANK OF SUISUN"—SUISUN.

Incorporated February 7, 1876.

OFFICERS—R. D. Robbins, President; R. D. Robbins, Jr., Vice-President, Secretary, Treasurer and Cashier; C. D. Bowman, Assistant Cashier.

DIRECTORS—R. D. Robbins, F. S. Jones, F. O. Scarlett, Henry Bird, R. D. Robbins, Jr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$502,152 55	\$354,031 58	\$856,184 09
Overdrafts	13,285 85		13,285 85
Bonds, warrants, and other securities	98,432 56	216,688 50	315,221 06
Bank premises, furniture and fixtures	500 00		500 00
Safe deposit vaults			
Other real estate owned		2,587 00	2,587 00
Due from reserve banks	153,379 20	54,913 65	208,292 85
Due from other banks	185,097 42	15,017 26	200,114 68
Actual cash on hand	34,068 16	12,951 84	47,014 50
Exchanges for clearing house	1,160 83		1,160 83
Checks and other cash items			
Other resources			
Totals	\$969,071 57	\$656,169 23	\$1,645,240 85
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	425,000 00	50,000 00	475,000 00
Undivided profits, less expenses and taxes paid	75,361 88	30,951 24	106,313 12
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	6,023 00		6,023 00
Individual deposits subject to check	270,209 63		270,209 63
Savings deposits		550,218 04	550,218 04
Demand certificates of deposit	2,147 94		2,147 94
Time certificates of deposit	126,794 10		126,794 10
Certified checks	129 00		129 00
Cashier's checks			
State, county and municipal deposits	5,000 00		5,000 00
Postal savings deposits	3,406 02		3,406 02
Other liabilities			
Totals	\$969,071 57	\$656,169 23	\$1,645,240 85

81 AND 81A. "CITIZENS BANK"—NEVADA CITY.

Incorporated September 21, 1876.

OFFICERS—D. E. Morgan, President; B. Hall, Vice-President; E. J. Morgan, Secretary and Cashier; W. J. Grenfell, Assistant Cashier.

DIRECTORS—Benj. Hall, John M. Thomas, D. E. Matteson, C. H. Taylor, D. E. Morgan, R. J. Bennetts, John T. Morgan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$268,249 72	\$175,990 01	\$439,239 73
Overdrafts.....	1,736 82		1,736 82
Bonds, warrants, and other securities.....	116,020 82	492,950 00	608,970 82
Bank premises, furniture and fixtures.....	16,000 00		16,000 00
Safe deposit vaults.....			
Other real estate owned.....	23,485 00	3,357 00	26,842 00
Due from reserve banks.....	75,659 92	87,217 46	132,877 38
Due from other banks.....			
Actual cash on hand.....	68,240 37	35,600 75	103,841 12
Exchanges for clearing house.....	2,230 83		2,230 83
Checks and other cash items.....	609 76		609 76
Other resources.....	365 41		365 41
Totals	\$567,598 65	\$765,115 22	\$1,332,713 87
LIABILITIES.			
Capital stock paid in.....	\$85,000 00	\$59,000 00	\$144,000 00
Surplus.....	6,016 43	11,000 00	17,016 43
Undivided profits, less expenses and taxes paid.....	12,318 92		12,318 92
Other existing profits, collected, but not in undivided profits account.....	2,333 44	5,139 47	7,472 91
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	1,757 53		1,757 53
Individual deposits subject to check.....	402,359 61		402,359 61
Savings deposits.....		669,975 75	669,975 75
Demand certificates of deposit.....	22,804 69		22,804 69
Time certificates of deposit.....			
Certified checks.....	253 20		253 20
Cashier's checks.....			
State, county and municipal deposits.....	28,000 00	20,000 00	48,000 00
Postal savings deposits.....	6,754 83		6,754 83
Other liabilities.....			
Totals	\$567,598 65	\$765,115 22	\$1,332,713 87

NOTE.—The above statement includes the business of the Grass Valley branch office.

84. THE MODESTO BANK—MODESTO.

Incorporated October 28, 1878.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary, and Treasurer; W. T. Scoon, Cashier; D. K. Young, Assistant Cashier.
DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, C. R. Tillson, T. J. Wisecarver, L. W. Shearer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$744,625 15		
Overdrafts.....	2,036 58		
Bonds, warrants, and other securities.....	56,339 00		
Bank premises, furniture and fixtures.....	25,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	54,279 03		
Due from other banks.....			
Actual cash on hand.....	60,596 85		
Exchanges for clearing house.....			
Checks and other cash items.....	3,769 82		
Other resources.....	5,688 55		
Totals	\$662,834 98		
LIABILITIES.			
Capital stock paid in.....	\$250,000 00		
Surplus.....	55,000 00		
Undivided profits, less expenses and taxes paid.....	25,777 53		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	100,000 00		
Deposits, due to banks.....	26,312 98		
Dividends unpaid.....			
Individual deposits subject to check.....	348,005 71		
Savings deposits.....			
Demand certificates of deposit.....	97,238 81		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	50,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$662,834 98		

85. PEOPLE'S SAVINGS BANK—SACRAMENTO.

Incorporated May 28, 1879.

OFFICERS—Wm. Beckman, President; A. G. Folger, Vice-President; J. E. Huntoon, Secretary, Treasurer and Cashier; S. E. Pope, Assistant Cashier and Assistant Secretary.

DIRECTORS—Wm. Beckman, J. E. Huntoon, G. W. Lorenz, A. G. Folger, J. J. Keegan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$3,489,294 41	
Overdrafts.....			
Bonds, warrants, and other securities.....		438,363 68	
Bank premises, furniture and fixtures.....		265,000 00	
Safe deposit vaults.....		6,500 00	
Other real estate owned.....		5,446 44	
Due from reserve banks.....		217,137 95	
Due from other banks.....		4,028 35	
Actual cash on hand.....		102,082 94	
Exchanges for clearing house.....		4,346 09	
Checks and other cash items.....		13,086 82	
Other resources.....		1,483 25	
Totals		\$4,546,779 93	
LIABILITIES.			
Capital stock paid in.....		\$500,000 00	
Surplus.....		52,000 00	
Undivided profits, less expenses and taxes paid.....		51,482 47	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		16,597 10	
Individual deposits subject to check.....			
Savings deposits.....		3,673,207 15	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		250,000 00	
Postal savings deposits.....			
Other liabilities.....		3,496 21	
Totals		\$4,546,779 93	

86. BANK OF WILLOWS—WILLOWS.

Incorporated September 2, 1880.

OFFICERS—B. H. Burton, President; Milton French, Vice-President; P. H. Green, Secretary, Treasurer and Cashier; C. R. Wickes, Assistant Cashier.

DIRECTORS—B. H. Burton, Milton French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,211,883 35		
Overdrafts.....	2,551 67		
Bonds, warrants, and other securities.....	157,954 18		
Bank premises, furniture and fixtures.....	40,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	87,029 62		
Due from other banks.....			
Actual cash on hand.....	43,650 60		
Exchanges for clearing house.....			
Checks and other cash items.....	3,105 73		
Other resources.....			
Totals	\$1,545,675 13		
LIABILITIES.			
Capital stock paid in.....	\$300,000 00		
Surplus.....	200,000 00		
Undivided profits, less expenses and taxes paid.....	87,620 60		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	245,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	855 00		
Individual deposits subject to check.....	396,378 88		
Savings deposits.....			
Demand certificates of deposit.....	21,913 72		
Time certificates of deposit.....	150,476 09		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	144,260 85		
Postal savings deposits.....			
Other liabilities.....	174 89		
Totals	\$1,545,675 13		

REPORT OF SUPERINTENDENT OF BANKS.

88. "STOCKTON SAVINGS BANK"—STOCKTON.

Incorporated July 10, 1882.

OFFICERS—George E. Catts, President; A. W. Hoisholt, Vice-President; W. H. Lyons, Cashier and Treasurer; W. N. Harrison, Secretary and Assistant Cashier.
 DIRECTORS—George E. Catts, Hoyle Greenwood, E. R. Hedges, A. W. Hoisholt, George Hornage, James H. Hough, A. B. Lang, A. D. Rothenbush, J. Cohn, G. A. Atherton, Herman C. Meyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$690,869 94	\$905,648 62	\$1,496,518 56
Overdrafts.....	1,264 09		1,264 09
Bonds, warrants, and other securities.....	80,996 59	105,181 10	186,177 69
Bank premises, furniture and fixtures.....	1,500 00	62,000 00	63,500 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	79,259 63	21,441 23	100,700 86
Due from other banks.....	2,270 14		2,270 14
Actual cash on hand.....	98,904 75	24,710 43	118,615 18
Exchanges for clearing house.....	9,441 84		9,441 84
Checks and other cash items.....	115 00		115 00
Other resources.....	3,420 00		3,420 00
Totals	\$963,041 98	\$1,018,981 38	\$1,982,023 36
LIABILITIES.			
Capital stock paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus.....	25,000 00	10,000 00	35,000 00
Undivided profits, less expenses and taxes paid.....	49,436 40	1,354 42	50,790 82
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	16,810 95		16,810 95
Dividends unpaid.....	12,630 00		12,630 00
Individual deposits subject to check.....	375,674 25		375,674 25
Savings deposits.....		796,264 63	796,264 63
Demand certificates of deposit.....	44,912 43		44,912 43
Time certificates of deposit.....	121,989 12		121,989 12
Certified checks.....	4,965 30		4,965 30
Cashier's checks.....	11,673 53		11,673 53
State, county and municipal deposits.....	50,000 00	47,660 00	97,660 00
Postal savings deposits.....		11,712 33	11,712 33
Other liabilities.....			
Totals	\$963,041 98	\$1,018,981 38	\$1,982,023 36

89. THE BANK OF ST. HELENA—ST. HELENA.

Incorporated August 9, 1882.

OFFICERS—W. W. Lyman, President; C. E. Davis, Vice-President; Frank Pellet, Cashier, Secretary and Treasurer; L. G. Clark, Assistant Cashier.
 DIRECTORS—W. W. Lyman, C. E. Davis, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellet, T. C. Coogan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$92,824 00	\$199,570 00	\$292,394 00
Overdrafts.....			
Bonds, warrants, and other securities.....	42,968 25	66,100 00	109,068 25
Bank premises, furniture and fixtures.....	7,694 87		7,694 87
Safe deposit vaults.....			
Other real estate owned.....	1 00		1 00
Due from reserve banks.....	36,232 45	4,386 73	40,619 18
Due from other banks.....	88 91		88 91
Actual cash on hand.....	15,940 25	14,067 10	30,007 35
Exchanges for clearing house.....			
Checks and other cash items.....	376 45		376 45
Other resources.....			
Totals	\$196,141 18	\$284,123 83	\$480,265 01
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	12,500 00	6,250 00	18,750 00
Undivided profits, less expenses and taxes paid.....	5,132 16	4,020 30	9,152 46
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	595 00		595 00
Individual deposits subject to check.....	112,470 20		112,470 20
Savings deposits.....		248,853 53	248,853 53
Demand certificates of deposit.....	2,167 00		2,167 00
Time certificates of deposit.....	512 00		512 00
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,784 82		12,784 82
Postal savings deposits.....			
Other liabilities.....			
Totals	\$196,141 18	\$284,123 83	\$480,265 01

REPORT OF SUPERINTENDENT OF BANKS.

90. SISKIYOU COUNTY BANK—YREKA.

Incorporated September 6, 1882.

OFFICERS—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. C. Patterson, Cashier, Secretary and Treasurer;
 Jas. A. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Lillian M. Julien.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$358,713 78		
Overdrafts.....	10 82		
Bonds, warrants, and other securities.....	219,865 10		
Bank premises, furniture and fixtures.....	25,200 00		
Safe deposit vaults.....			
Other real estate owned.....	8,400 00		
Due from reserve banks.....	104,953 88		
Due from other banks.....			
Actual cash on hand.....	43,311 00		
Exchanges for clearing house.....			
Checks and other cash items.....	1,779 85		
Other resources.....	1,049 00		
Totals	\$758,883 38		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	100,000 00		
Undivided profits, less expenses and taxes paid.....	55,419 92		
Other existing profits, collected, but not in undivided profits account.....	485 78		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	5,164 61		
Dividends unpaid.....			
Individual deposits subject to check.....	422,230 88		
Savings deposits.....			
Demand certificates of deposit.....	20,373 62		
Time certificates of deposit.....			
Certified checks.....	490 40		
Cashier's checks.....			
State, county and municipal deposits.....	37,851 57		
Postal savings deposits.....	16,947 15		
Other liabilities.....			
Totals	\$758,883 38		

91 AND 91A. THE BANK OF YOLO—WOODLAND.

Incorporated January 27, 1883.

OFFICERS—C. W. Bush, President; R. W. Browning, Vice-President; G. N. Merritt, Vice-President; C. L. Richmond, Cashier, Secretary and Treasurer; E. B. Hayward, Assistant Cashier; J. H. Krider, Cashier Davis Branch.
 DIRECTORS—C. W. Bush, R. W. Browning, T. L. Baird, Leroy Coll, John Hart, J. A. Harby, T. R. Lowe, G. N. Merritt, G. H. Hecke.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$829,536 99	\$570,600 80	\$1,400,137 79
Overdrafts.....	2,717 15		2,717 15
Bonds, warrants, and other securities.....	205,465 90	87,437 50	292,903 40
Bank premises, furniture and fixtures.....	60,500 00		60,500 00
Safe deposit vaults.....			
Other real estate owned.....	3,246 62		3,246 62
Due from reserve banks.....	41,789 86		41,789 86
Due from other banks.....			
Actual cash on hand.....	40,311 60	25,100 73	65,412 33
Exchanges for clearing house.....			
Checks and other cash items.....	1,108 78		1,108 78
Other resources.....			
Totals	\$1,184,676 90	\$683,139 03	\$1,867,815 93
LIABILITIES.			
Capital stock paid in.....	\$250,000 00	\$80,000 00	\$330,000 00
Surplus.....	100,000 00	70,000 00	170,000 00
Undivided profits, less expenses and taxes paid.....	14,369 52	1,510 84	15,880 36
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	285,000 00		285,000 00
Deposits, due to banks.....			
Dividends unpaid.....	20 00		20 00
Individual deposits subject to check.....	249,467 38		249,467 38
Savings deposits.....		531,628 19	531,628 19
Demand certificates of deposit.....	138,912 34		138,912 34
Time certificates of deposit.....			
Certified checks.....	115 00		115 00
Cashier's checks.....			
State, county and municipal deposits.....	145,000 00		145,000 00
Postal savings deposits.....			
Other liabilities.....	1,792 66		1,792 66
Totals	\$1,184,676 90	\$683,139 03	\$1,867,815 93

NOTE.—The above statement includes the business of the Davis branch office.

REPORT OF SUPERINTENDENT OF BANKS.

92. BANK OF VACAVILLE—VACAVILLE.

Incorporated April 23, 1883.

OFFICERS—R. D. Robbins, President; G. W. Crystal, Vice-President; Edw. Fisher, Cashier, Secretary and Treasurer; W. W. Chandler, Assistant Cashier.

DIRECTORS—R. D. Robbins, G. W. Crystal, F. B. Chandler, W. E. Lawrence, E. R. Thurber.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$874,783 29		
Overdrafts.....	405 20		
Bonds, warrants, and other securities.....	59,000 00		
Bank premises, furniture and fixtures.....	9,500 00		
Safe deposit vaults.....			
Other real estate owned.....	12,000 00		
Due from reserve banks.....	30,064 60		
Due from other banks.....	881 84		
Actual cash on hand.....	20,495 82		
Exchanges for clearing house.....	48 75		
Checks and other cash items.....			
Other resources.....			
Totals	\$506,679 00		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	27,000 00		
Undivided profits, less expenses and taxes paid.....	6,872 07		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	75,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	25 00		
Individual deposits subject to check.....	125,071 81		
Savings deposits.....			
Demand certificates of deposit.....	11,560 56		
Time certificates of deposit.....	161,159 56		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$506,679 00		

93. THE BANK OF LOS GATOS—LOS GATOS.

Incorporated November 9, 1883.

OFFICERS—J. A. Case, President; F. F. Watkins, Vice-President; S. D. Balch, Cashier, Secretary and Treasurer; P. E. Curtis, Assistant Cashier.
 DIRECTORS—G. S. McMurty, J. A. Case, F. F. Watkins, S. D. Balch, Jas. J. Stanfield.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$205,945 70	\$308,829 50	\$514,275 20
Overdrafts.....	49 50	-----	49 50
Bonds, warrants, and other securities.....	44,500 00	7,800 00	52,300 00
Bank premises, furniture and fixtures.....	1,000 00	-----	1,000 00
Safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks.....	46,475 80	8,540 63	55,016 43
Due from other banks.....	3,256 66	-----	3,256 66
Actual cash on hand.....	24,183 85	8,552 97	32,736 82
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	189 67	-----	189 67
Other resources.....	732 95	-----	732 95
Totals	\$326,284 18	\$338,223 10	\$669,507 28
LIABILITIES.			
Capital stock paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	20,000 00	10,000 00	30,000 00
Undivided profits, less expenses and taxes paid.....	3,573 23	4,870 21	8,443 44
Other existing profits, collected, but not in undivided profits account.....	1,742 20	2,943 49	4,685 69
Bills payable (including certificates of deposit representing money borrowed).....	-----	-----	-----
Deposits, due to banks.....	-----	-----	-----
Dividends unpaid.....	80 00	-----	80 00
Individual deposits subject to check.....	203,576 43	-----	203,576 43
Savings deposits.....	-----	296,404 40	296,404 40
Demand certificates of deposit.....	4,713 46	-----	4,713 46
Time certificates of deposit.....	37,744 14	-----	37,744 14
Certified checks.....	342 50	-----	342 50
Cashier's checks.....	-----	-----	-----
State, county and municipal deposits.....	22,000 00	-----	22,000 00
Postal savings deposits.....	2,512 17	-----	2,512 17
Other liabilities.....	-----	-----	-----
Totals	\$326,284 18	\$338,223 10	\$669,507 28

REPORT OF SUPERINTENDENT OF BANKS.

94. BANK OF CLOVERDALE—CLOVERDALE.

Incorporated February 25, 1884.

OFFICERS—C. B. Shaw, President; Walter Sink, Vice-President; C. L. Sedgley, Cashier, Secretary and Treasurer.
DIRECTORS—C. B. Shaw, Walter Sink, C. L. Sedgley, Geo. Fredricks, H. E. Black.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$295,194 44		
Overdrafts	33 66		
Bonds, warrants, and other securities	30,000 00		
Bank premises, furniture and fixtures			
Safe deposit vaults	10,000 00		
Other real estate owned			
Due from reserve banks	56,038 32		
Due from other banks			
Actual cash on hand	27,027 30		
Exchanges for clearing house			
Checks and other cash items	1,150 84		
Other resources			
Totals	\$419,444 56		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	25,000 00		
Undivided profits, less expenses and taxes paid	11,247 48		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	118,842 30		
Savings deposits			
Demand certificates of deposit	21,811 09		
Time certificates of deposit	168,043 74		
Certified checks			
Cashier's checks			
State, county and municipal deposits	25,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$419,444 56		

96. GLENDORA BANK—GLENDORA.

Incorporated December 8, 1884.

OFFICERS—J. H. Odell, President; A. E. Englehardt, Vice-President; F. E. Odell, Cashier, Secretary and Treasurer; Dr. G. E. Odell, Assistant Cashier.

DIRECTORS—J. H. Odell, A. E. Englehardt, F. E. Odell, G. E. Odell, J. J. West, W. B. Cullen, J. A. Lewis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$176,741 11		
Overdrafts.....	249 41		
Bonds, warrants, and other securities.....	22,009 40		
Bank premises, furniture and fixtures.....	9,185 30		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	20,681 10		
Due from other banks.....			
Actual cash on hand.....	12,944 49		
Exchanges for clearing house.....			
Checks and other cash items.....	28 00		
Other resources.....	61 88		
Totals	\$241,800 69		
LIABILITIES.			
Capital stock paid in.....	\$42,000 00		
Surplus.....	8,000 00		
Undivided profits, less expenses and taxes paid.....	4 69		
Other existing profits, collected, but not in undivided profits account.....	5,371 55		
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	78,831 32		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	77,563 13		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	20,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$241,800 69		

97. THE SAN JOSE SAFE DEPOSIT BANK OF SAVINGS—SAN JOSE.

Incorporated April 29, 1885.

OFFICERS—E. McLaughlin, President; John F. Brooke, Vice-President, Manager and Treasurer; W. H. Pabst, Cashier and Secretary; J. H. Russell, Assistant Cashier.

DIRECTORS—E. McLaughlin, John F. Brooke, J. E. Auzerais, S. E. Smith, H. E. Wilcox.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$830,457 10	\$1,826,235 00	\$2,656,692 10
Overdrafts.....			
Bonds, warrants, and other securities.....	111,541 21	1,464,000 00	1,575,541 21
Bank premises, furniture and fixtures.....		175,000 00	175,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	123,778 05	529,495 99	653,274 04
Due from other banks.....	37,523 48	49,502 00	87,025 48
Actual cash on hand.....	162,700 18	85,233 81	247,933 99
Exchanges for clearing house.....	16,056 68		16,056 68
Checks and other cash items.....	150 75		150 75
Other resources.....			
Totals	\$1,282,207 40	\$4,129,466 80	\$5,411,674 20
LIABILITIES.			
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	450,000 00	250,000 00	700,000 00
Undivided profits, less expenses and taxes paid.....	1,417 86		1,417 86
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	39,836 74		39,836 74
Dividends unpaid.....			
Individual deposits subject to check.....	533,377 85		533,377 85
Savings deposits.....		3,729,466 80	3,729,466 80
Demand certificates of deposit.....	87,806 45		87,806 45
Time certificates of deposit.....	17,945 00		17,945 00
Certified checks.....	1,824 00		1,824 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,282,207 40	\$4,129,466 80	\$5,411,674 20

102. "CONSOLIDATED BANK OF ELSINORE"—EL SINORE.

Incorporated August 18, 1887.

OFFICERS—S. A. Stewart, President; S. H. Herrick, Vice-President; H. H. Niemann, Vice-President; J. O. Michelle, Cashier, Secretary and Treasurer.

DIRECTORS—S. A. Stewart, S. H. Herrick, H. H. Niemann, A. G. Keck, N. L. Dickson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$71,708 33		
Overdrafts	55 43		
Bonds, warrants, and other securities	20,450 00		
Bank premises, furniture and fixtures	12,600 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	19,187 64		
Due from other banks	2,500 00		
Actual cash on hand	8,413 68		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$134,865 08		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	5,000 00		
Undivided profits, less expenses and taxes paid	887 66		
Other existing profits, collected, but not in undivided profits account	1,682 08		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	69,799 52		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	20,400 24		
Certified checks	50 00		
Cashier's checks	193 78		
State, county and municipal deposits	11,881 81		
Postal savings deposits			
Other liabilities			
Totals	\$134,865 08		

103. THE BANK OF ARCATA—ARCATA.

Incorporated September 11, 1886.

OFFICERS—Thomas Bair, President; Wesley W. Stone, Vice-President; Frank H. Tooby, Cashier, Secretary and Treasurer; C. B. Stone, Assistant Cashier.

DIRECTORS—Frank H. Tooby, N. H. Falk, Sylvester Myers, Thomas Bair, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$329,740 84		
Overdrafts.....			
Bonds, warrants, and other securities.....	10,008 60		
Bank premises, furniture and fixtures.....	38,859 52		
Safe deposit vaults.....			
Other real estate owned.....	10,330 10		
Due from reserve banks.....	98,072 72		
Due from other banks.....	7,881 78		
Actual cash on hand.....	24,482 15		
Exchanges for clearing house.....	640 04		
Checks and other cash items.....	124 75		
Other resources.....	5 31		
Totals	\$510,885 81		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	100,000 00		
Undivided profits, less expenses and taxes paid.....	51,512 40		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	234,764 50		
Savings deposits.....			
Demand certificates of deposit.....	18,363 31		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	8,909 53		
Postal savings deposits.....	2,286 07		
Other liabilities.....			
Totals	\$510,885 81		

106. "BANK OF CENTRAL CALIFORNIA"—FRESNO.

Incorporated February 26, 1887.

OFFICERS—Louis Einstein, President; Max Frankenau, Vice-President; L. Gundelfinger, Cashier and Treasurer; C. E. Hamilton, Secretary and Assistant Cashier.

DIRECTORS—W. M. Rennie, W. T. Mattingly, Louis Einstein, Max Frankenau, L. Gundelfinger.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$543,778 66		
Overdrafts.....	201 79		
Bonds, warrants, and other securities.....	94,612 96		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	176,026 69		
Due from other banks.....	19,447 78		
Actual cash on hand.....	63,145 16		
Exchanges for clearing house.....	5,222 56		
Checks and other cash items.....	908 85		
Other resources.....	2,288 75		
Totals	\$906,127 70		
LIABILITIES.			
Capital stock paid in.....	\$200,000 00		
Surplus.....	80,000 00		
Undivided profits, less expenses and taxes paid.....	22,021 70		
Other existing profits, collected, but not in undivided profits account.....	22,967 25		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	15,468 67		
Dividends unpaid.....	6,000 00		
Individual deposits subject to check.....	488,576 72		
Savings deposits.....			
Demand certificates of deposit.....	1,232 96		
Time certificates of deposit.....	51,388 56		
Certified checks.....	881 82		
Cashier's checks.....	10,300 00		
State, county and municipal deposits.....	7,000 00		
Postal savings deposits.....			
Other liabilities.....	222 00		
Totals	\$906,127 70		

107. THE BANK OF ORLAND—ORLAND.

Incorporated March 29, 1887.

OFFICERS—George A. Barceloux, President; H. J. Barceloux, Vice-President; W. E. Searce, Cashier, Secretary and Treasurer.

DIRECTORS—George A. Barceloux, W. E. Searce, H. J. Barceloux, Charles L. Donahoe, A. Searce.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$228,776 72		
Overdrafts.....	2,596 68		
Bonds, warrants, and other securities.....	83,896 45		
Bank premises, furniture and fixtures.....	18,250 00		
Safe deposit vaults.....	2,000 00		
Other real estate owned.....			
Due from reserve banks.....	23,166 78		
Due from other banks.....			
Actual cash on hand.....	17,798 00		
Exchanges for clearing house.....			
Checks and other cash items.....	109 90		
Other resources.....			
Totals	\$316,022 86		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	12,500 00		
Undivided profits, less expenses and taxes paid.....	11,782 45		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	5,000 00		
Notes rediscounted.....	5,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	135 50		
Individual deposits subject to check.....	162,414 44		
Savings deposits.....			
Demand certificates of deposit.....	19,846 70		
Time certificates of deposit.....	21,842 84		
Certified checks.....			
Cashier's checks.....	11,868 87		
State, county and municipal deposits.....	25,000 00		
Postal savings deposits.....	1,181 50		
Other liabilities.....			
Totals	\$316,022 86		

108. THE SAN DIEGO SAVINGS BANK—SAN DIEGO.

Incorporated April 15, 1889.

OFFICERS—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; E. M. Barber, Cashier, Secretary and Treasurer; C. L. Reed, Assistant Cashier.
 DIRECTORS—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., E. M. Barber, C. L. Williams, F. R. Burnham.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$3,574,608 83	
Overdrafts.....			
Bonds, warrants, and other securities.....		215,588 06	
Bank premises, furniture and fixtures.....		96,374 78	
Safe deposit vaults.....		85,000 00	
Other real estate owned.....			
Due from reserve banks.....		324,665 72	
Due from other banks.....			
Actual cash on hand.....		106,879 92	
Exchanges for clearing house.....		21,758 18	
Checks and other cash items.....		22,897 81	
Other resources.....			
Totals		\$4,397,737 80	
LIABILITIES.			
Capital stock paid in.....		\$200,000 00	
Surplus.....		200,000 00	
Undivided profits, less expenses and taxes paid.....		178,084 87	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		3,515,776 61	
Demand certificates of deposit.....			
Time certificates of deposit.....		203,876 32	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		100,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$4,397,737 80	

REPORT OF SUPERINTENDENT OF BANKS.

109. THE BANK OF OCEANSIDE—OCEANSIDE.

Incorporated June 9, 1887.

OFFICERS—George A. Lane, President; C. S. Libby, Vice-President; E. S. Payne, Cashier and Treasurer; E. B. Johansen, Secretary and Assistant Cashier.

DIRECTORS—C. J. Walker, E. S. Payne, C. S. Libby, W. W. Perkins, George A. Lane.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$48,402 23		
Overdrafts.....	77 26		
Bonds, warrants, and other securities.....	20,484 42		
Bank premises, furniture and fixtures.....	25,320 00		
Safe deposit vaults.....			
Other real estate owned.....	2,500 00		
Due from reserve banks.....	9,978 60		
Due from other banks.....			
Actual cash on hand.....	4,688 92		
Exchanges for clearing house.....			
Checks and other cash items.....	575 68		
Other resources.....			
Totals	\$111,975 11		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	5,500 00		
Undivided profits, less expenses and taxes paid.....	1,168 80		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	7,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	51,919 53		
Savings deposits.....			
Demand certificates of deposit.....	375 00		
Time certificates of deposit.....	8,299 00		
Certified checks.....	13 23		
Cashier's checks.....	700 00		
State, county and municipal deposits.....	12,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$111,975 11		

110. "THE COMMERCIAL BANK"—SANTA BARBARA.

Incorporated August 17, 1887.

OFFICERS—George S. Edwards, President; Joseph Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier.
 DIRECTORS—George S. Edwards, Joseph Sexton, A. Edwards, T. S. Hawley, John W. Ballard, John S. Edwards, Edward F. R. Vail.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$957,817 97		
Overdrafts	5,070 84		
Bonds, warrants, and other securities	155,198 12		
Bank premises, furniture and fixtures	8,500 00		
Safe deposit vaults			
Other real estate owned	17,880 00		
Due from reserve banks	169,890 40		
Due from other banks	1,854 35		
Actual cash on hand	98,485 37		
Exchanges for clearing house	9,280 51		
Checks and other cash items	11,869 14		
Other resources	9,987 47		
Totals	\$1,447,758 97		
LIABILITIES.			
Capital stock paid in	\$225,000 00		
Surplus	11,000 00		
Undivided profits, less expenses and taxes paid	18,997 33		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	100,000 00		
Deposits, due to banks	58,123 43		
Dividends unpaid	9,000 00		
Individual deposits subject to check	841,386 09		
Savings deposits			
Demand certificates of deposit	11,022 33		
Time certificates of deposit	45,886 06		
Certified checks	4,392 49		
Cashier's checks			
State, county and municipal deposits	122,951 20		
Postal savings deposits			
Other liabilities			
Totals	\$1,447,758 97		

REPORT OF SUPERINTENDENT OF BANKS.

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111 AND 111A. PLACER COUNTY BANK—AUBURN.

Incorporated October 5, 1887.

OFFICERS—Alden Anderson, President; W. J. Wilson, Jr., Vice-President; J. M. Francis, Vice-President; Geo. W. Eckhardt, Cashier,
Secretary and Treasurer; J. S. Johns, Assistant Cashier.

DIRECTORS—J. M. Francis, W. J. Wilson, Jr., Geo. McAulay, E. S. Birdsall, Alden Anderson, Chas. Keena, F. S. Stevens.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$200,565 51	\$254,076 25	\$454,641 76
Overdrafts.....	780 59		780 59
Bonds, warrants, and other securities.....	102,741 80	101,556 90	204,298 70
Bank premises, furniture and fixtures.....	40,419 99		40,419 99
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	30,552 00	8,068 96	38,620 96
Due from other banks.....	589 28		589 28
Actual cash on hand.....	28,355 95	7,111 80	35,467 75
Exchanges for clearing house.....			
Checks and other cash items.....	1,074 47		1,074 47
Other resources.....			
Totals	\$405,079 59	\$370,806 91	\$775,886 50
LIABILITIES.			
Capital stock paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	20,000 00	15,000 00	35,000 00
Undivided profits, less expenses and taxes paid.....	1,988 85	1,197 77	3,186 62
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	6,000 00		6,000 00
Individual deposits subject to check.....	227,759 17		227,759 17
Savings deposits.....		334,611 14	334,611 14
Demand certificates of deposit.....	13,012 13		13,012 13
Time certificates of deposit.....	3,090 00		3,090 00
Certified checks.....	265 00		265 00
Cashier's checks.....	2,314 86		2,314 86
State, county and municipal deposits.....	45,000 00		45,000 00
Postal savings deposits.....	5,664 78		5,664 78
Other liabilities.....			
Totals	\$405,079 59	\$370,806 91	\$775,886 50

NOTE.—The above statement includes the business of the East Auburn branch office.

112. CITY SAVINGS BANK—SANTA CRUZ.

Incorporated December 6, 1887.

OFFICERS—F. D. Baldwin, President; F. O. Hihn, Vice-President; C. D. Hinkle, Vice-President; T. G. McCreary, Cashier, Secretary and Treasurer; A. H. Foster, Assistant Cashier; W. M. Carmean, Assistant Cashier.
 DIRECTORS—F. D. Baldwin, F. O. Hihn, F. K. Roberts, H. S. Deming, C. D. Hinkle, L. E. McLellan, F. R. Howe.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,211,718 71	
Overdrafts.....			
Bonds, warrants, and other securities.....		299,085 00	
Bank premises, furniture and fixtures.....		25,507 82	
Safe deposit vaults.....			
Other real estate owned.....		22,923 06	
Due from reserve banks.....		82,108 62	
Due from other banks.....		59,773 31	
Actual cash on hand.....		31,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		2,368 54	
Totals		\$1,738,490 08	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		61,000 00	
Undivided profits, less expenses and taxes paid.....		30,004 80	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		75 00	
Individual deposits subject to check.....			
Savings deposits.....		1,499,910 23	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		42,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,738,490 08	

REPORT OF SUPERINTENDENT OF BANKS.

113. CITIZENS' SAVINGS BANK OF SAN DIEGO—SAN DIEGO.

Incorporated January 16, 1888.

OFFICERS—I. Isaac Irwin, President; C. B. Whittelsey, Cashier, Secretary and Treasurer; John Zweck, Assistant Cashier; George E. Jaeger, Assistant Cashier.
 DIRECTORS—W. J. Bailey, J. E. Connell, Marco H. Hellman, I. Isaac Irwin, George E. Jaeger, William Kettner, Edmund Mayer, C. B. Whittelsey, Terry E. Barker.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$708,291 32	
Overdrafts.....			
Bonds, warrants, and other securities.....		82,505 45	
Bank premises, furniture and fixtures.....		6,348 07	
Safe deposit vaults.....		4,000 00	
Other real estate owned.....		1,832 18	
Due from reserve banks.....		104,847 06	
Due from other banks.....		120 00	
Actual cash on hand.....		19,768 41	
Exchanges for clearing house.....		11,332 65	
Checks and other cash items.....		1,551 06	
Other resources.....			
Totals		\$940,586 18	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		9,866 60	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		8,017 27	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		639,501 61	
Demand certificates of deposit.....			
Time certificates of deposit.....		107,245 70	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		49,500 00	
Postal savings deposits.....		1,455 00	
Other liabilities.....			
Totals		\$940,586 18	

114. "COMMERCIAL BANK OF SAN LUIS OBISPO"—SAN LUIS OBISPO.

Incorporated March 20, 1888.

OFFICERS—J. W. Barneberg, President; E. W. Clark, Vice-President; R. R. Muscio, Vice-President; H. L. Kemper, Cashier, Secretary and Treasurer; F. H. Throop, Assistant Cashier; L. J. Defossett, Assistant Cashier.

DIRECTORS—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, R. R. Muscio, P. Tognazzini, H. L. Kemper, E. Biaggini.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$1,099,930 45	\$985,067 79	\$2,075,988 24
Overdrafts	7,660 30		7,660 30
Bonds, warrants, and other securities	228,605 75	209,537 50	438,143 25
Bank premises, furniture and fixtures	60,000 00		60,000 00
Safe deposit vaults			
Other real estate owned	2,358 52		2,358 52
Due from reserve banks	227,925 51	109,712 15	337,637 66
Due from other banks	1,268 30		1,268 30
Actual cash on hand	121,234 99	29,094 35	150,329 34
Exchanges for clearing house			
Checks and other cash items	3,964 95		3,964 95
Other resources			
Totals	\$1,743,948 77	\$1,333,701 79	\$3,077,650 56
LIABILITIES.			
Capital stock paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus	40,000 00	10,000 00	50,000 00
Undivided profits, less expenses and taxes paid	17,598 42	8,314 51	25,912 93
Other existing profits, collected, but not in undivided profits account	40,588 79		40,588 79
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	72,344 83		72,344 83
Dividends unpaid	192 00		192 00
Individual deposits subject to check	828,506 87		828,506 87
Savings deposits		1,154,460 06	1,154,460 06
Demand certificates of deposit	3,959 17		3,959 17
Time certificates of deposit	395,074 40	60,927 22	456,001 62
Certified checks	315 00		315 00
Cashier's checks			
State, county and municipal deposits	134,678 63		134,678 63
Postal savings deposits	10,605 66		10,605 66
Other liabilities			
Totals	\$1,743,948 77	\$1,333,701 79	\$3,077,650 56

REPORT OF SUPERINTENDENT OF BANKS.

116. PAJARO VALLEY SAVINGS BANK—WATSONVILLE.

Incorporated July 18, 1888.

OFFICERS—W. R. Porter, President; N. A. Uren, Vice-President; C. F. Langley, Vice-President and Manager; C. A. Palmtag, Cashier and Secretary; L. H. Lopes, Treasurer and Assistant Cashier.

DIRECTORS—W. R. Porter, F. Mauk, N. A. Uren, L. P. Cox, Charles F. Langley.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$700,454 16	
Overdrafts			
Bonds, warrants, and other securities		43,000 47	
Bank premises, furniture and fixtures		30,000 00	
Safe deposit vaults			
Other real estate owned		26,370 15	
Due from reserve banks		81,138 56	
Due from other banks			
Actual cash on hand		20,759 78	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$851,723 11	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		35,000 00	
Undivided profits, less expenses and taxes paid		18,492 43	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		716,192 68	
Demand certificates of deposit			
Time certificates of deposit		81,068 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$851,723 11	

REPORT OF SUPERINTENDENT OF BANKS.

117.—BANK OF RIDEOUT, SMITH & CO.—OROVILLE.

Incorporated May 31, 1888.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; L. L. Green, Vice-President, Cashier, Secretary and Treasurer; F. W. Ellerman, Assistant Cashier and Assistant Secretary.

DIRECTORS—Phoebe M. Rideout, Dunning Rideout, L. L. Green, A. F. Jones, R. S. Powers, H. P. Stow, John J. Hamlyn.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$299,864 27	
Overdrafts.....			
Bonds, warrants, and other securities.....		68,600 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		149 40	
Due from reserve banks.....		23,966 44	
Due from other banks.....			
Actual cash on hand.....		17,261 87	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		7,822 47	
Totals		\$417,723 95	
LIABILITIES.			
Capital stock paid in.....		\$30,000 00	
Surplus.....		7,000 00	
Undivided profits, less expenses and taxes paid.....		4,073 00	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		376,650 95	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$417,723 95	

118. "BANK OF LODI"—LODI.

Incorporated June 7, 1888.

OFFICERS—H. E. Welch, President; D. A. Guernsey, Vice-President; C. M. Ferdun, Cashier, Secretary and Treasurer; A. O. Eddlemon, Assistant Cashier.
 DIRECTORS—D. A. Guernsey, H. E. Welch, J. H. Thompson, J. Brack, A. V. Friedberger, Frank Perrott, J. W. Emde, T. H. Beckman, G. E. Lawrence.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$299,999 44	\$117,875 00	\$417,874 44
Overdrafts.....			
Bonds, warrants, and other securities.....	112,825 00	9,875 00	122,700 00
Bank premises, furniture and fixtures.....	58,269 53		58,269 53
Safe deposit vaults.....			
Other real estate owned.....	17,637 50		17,637 50
Due from reserve banks.....	45,566 55		45,566 55
Due from other banks.....			
Actual cash on hand.....	32,436 30	4,898 07	36,829 37
Exchanges for clearing house.....			
Checks and other cash items.....	1,084 17		1,084 17
Other resources.....			
Totals	\$562,818 49	\$132,143 07	\$694,961 56
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	34,000 00	10,000 00	44,000 00
Undivided profits, less expenses and taxes paid.....	6,888 00	4,452 93	11,340 93
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	2,050 00		2,050 00
Individual deposits subject to check.....	246,777 51		246,777 51
Savings deposits.....		72,610 14	72,610 14
Demand certificates of deposit.....	43,081 59		43,081 59
Time certificates of deposit.....	114,971 39	20,080 00	135,051 39
Certified checks.....	50 00		50 00
Cashier's checks.....			
State, county and municipal deposits.....	40,000 00		40,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$562,818 49	\$132,143 07	\$694,961 56

119. MONROVIA SAVINGS BANK—MONROVIA.

Incorporated July 27, 1888.

OFFICERS—John H. Bartle, President; W. A. Chess, Vice-President; Marco H. Hellman, Vice-President; K. E. Lawrence, Cashier and Secretary; A. H. Johnson, Treasurer.

DIRECTORS—John H. Bartle, W. A. Chess, Marco H. Hellman, A. H. Johnson, Frank J. Cornes, John P. Dunn, R. M. Baker.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$389,632 99	
Overdrafts			
Bonds, warrants, and other securities		37,525 00	
Bank premises, furniture and fixtures		2,750 00	
Safe deposit vaults			
Other real estate owned		5,209 40	
Due from reserve banks		46,604 13	
Due from other banks		3,000 00	
Actual cash on hand		13,500 60	
Exchanges for clearing house			
Checks and other cash items		831 34	
Other resources			
Totals		\$499,113 96	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		9,000 00	
Undivided profits, less expenses and taxes paid		11,017 13	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		404,096 33	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		25,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$499,113 96	

121. FARMERS AND MERCHANTS' BANK OF STOCKTON, CALIFORNIA—STOCKTON.

Incorporated October 17, 1888.

OFFICERS—D. A. Guernsey, President; John M. Perry, Vice-President; James M. Abeel, Cashier, Secretary and Treasurer; Carl H. Rothenbush, Assistant Cashier and Assistant Secretary; Will E. Morris, Assistant Cashier.

DIRECTORS—D. A. Guernsey, John M. Perry, S. N. Cross, S. B. Coates, Dan N. Gilmore, H. E. Welch, E. F. Davis, Frank Cox, Geo. Finkbohner.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,000,886 58	\$790,741 57	\$1,791,128 15
Overdrafts.....	294 70		294 70
Bonds, warrants, and other securities.....	198,087 91	25,900 00	223,987 91
Bank premises, furniture and fixtures.....	1,500 00		1,500 00
Safe deposit vaults.....	250 00		250 00
Other real estate owned.....	2,817 82		2,817 82
Due from reserve banks.....	85,989 37	12,390 62	98,319 99
Due from other banks.....	5,102 88		5,102 88
Actual cash on hand.....	72,162 95	15,727 08	87,890 03
Exchanges for clearing house.....	7,598 29		7,598 29
Checks and other cash items.....	1,473 47		1,473 47
Other resources.....			
Totals	\$1,875,614 02	\$844,699 27	\$2,220,313 29
LIABILITIES.			
Capital stock paid in.....	\$400,000 00	\$100,000 00	\$500,000 00
Surplus.....	100,000 00	25,000 00	125,000 00
Undivided profits, less expenses and taxes paid.....	110,820 70	45,976 46	156,797 16
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	44,420 88		44,420 88
Dividends unpaid.....	11,832 00		11,832 00
Individual deposits subject to check.....	498,616 77		498,616 77
Savings deposits.....		567,124 25	567,124 25
Demand certificates of deposit.....	49,754 97		49,754 97
Time certificates of deposit.....		116,598 56	116,598 56
Certified checks.....	4,698 75		4,698 75
Cashier's checks.....			
State, county and municipal deposits.....	156,000 00		156,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,875,614 02	\$844,699 27	\$2,220,313 29

122. DECKER, JEWETT & CO. BANK—MARYSVILLE.

Incorporated November 12, 1888.

OFFICERS—Elliott McAllister, President; H. B. P. Carden, Vice-President; A. C. Bingham, Cashier, Secretary and Treasurer; Jackson Waste, Assistant Cashier.

DIRECTORS—Elliott McAllister, A. C. Bingham, H. B. P. Carden, John K. Kelly, W. T. Ellis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$538,848 80		
Overdrafts.....	2,711 50		
Bonds, warrants, and other securities.....	72,907 93		
Bank premises, furniture and fixtures.....	19,500 00		
Safe deposit vaults.....	2,500 00		
Other real estate owned.....			
Due from reserve banks.....	20,347 58		
Due from other banks.....	1,805 38		
Actual cash on hand.....	44,388 10		
Exchanges for clearing house.....	885 99		
Checks and other cash items.....			
Other resources.....			
Totals	\$708,895 11		
LIABILITIES.			
Capital stock paid in.....	\$150,000 00		
Surplus.....	35,000 00		
Undivided profits, less expenses and taxes paid.....	28,815 27		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	60,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	880 00		
Individual deposits subject to check.....	184,024 78		
Savings deposits.....			
Demand certificates of deposit.....	12,419 99		
Time certificates of deposit.....	193,705 12		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	39,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$708,895 11		

REPORT OF SUPERINTENDENT OF BANKS.

123 AND 123A. SECURITY TRUST & SAVINGS BANK—LOS ANGELES.

Incorporated January 11, 1889.

OFFICERS—J. F. Sartori, President; M. S. Hellman, Vice-President; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; John E. Plater, Vice-President; W. D. Longyear, Cashier, Secretary and Treasurer; T. Q. Hall, Assistant Cashier; R. B. Hardacre, Assistant Cashier; G. M. Wallace, Assistant Cashier; C. W. Wilson, Assistant Secretary; W. A. Ellis, Assistant Secretary; J. H. Griffin, Assistant Secretary.

DIRECTORS—J. F. Sartori, M. S. Hellman, John E. Plater, Chas. H. Toll, W. H. Booth, W. D. Longyear, Wm. H. Allen, Jr., J. A. Graves, W. L. Graves, Isaias W. Hellman, R. H. Lacy, James H. Adams, W. L. Valentine, W. H. Holliday, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, W. D. Woolwine, T. S. Duque, James Slauson, W. Jarvis Barlow, Jos. Kurtz.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts	\$2,758,351 56	\$25,408,444 28			\$28,161,795 84
Overdrafts	939 46				939 46
Bonds, warrants and other securities		7,172,720 38	\$300,000 00	\$101,880 00	7,574,600 38
Bank premises, furniture and fixtures		845,812 87			845,812 87
Safe deposit vaults	86,636 16	168,769 84			208,406 00
Other real estate owned		81,710 51			81,710 51
Due from reserve banks	1,370,228 17	4,337,659 02	142,800 84	20,221 50	5,870,909 53
Due from other banks	45,601 43	233,672 58			279,274 01
Actual cash on hand	697,090 23	1,927,921 36		2,530 50	2,627,542 09
Exchanges for clearing house	155,104 60	44,369 53			199,474 13
Checks and other cash items	157,881 39	96,910 65		2,006 87	256,858 91
Other resources				23,301 13	23,301 13
Personal assets received from executors, administrators, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property			2,151,830 33 681,400 26		2,151,830 33 681,400 26
Totals	\$5,221,833 00	\$40,260,490 97	\$3,276,091 48	\$150,000 00	\$48,908,415 45
LIABILITIES.					
Capital stock paid in	\$400,000 00	\$1,000,000 00	\$300,000 00	\$100,000 00	\$1,800,000 00
Surplus	330,000 00	750,000 00			1,100,000 00
Undivided profits less expenses and taxes paid	53,743 39	664,023 38		50,000 00	767,766 77
Other existing profits, collected, but not in undivided profits account					
Bills payable (including certificates of deposit representing money borrowed)					
Notes rediscounted					
Deposits due to banks	144,910 54	7,615 75			152,526 29
Dividends unpaid					
Individual deposits subject to check	4,049,677 08				4,049,677 08
Savings deposits		35,664,398 84			35,664,398 84
Demand certificates of deposit	10,382 20				10,382 20
Time certificates of deposit		1,374,453 00			1,374,453 00
Certified checks	11,772 46				11,772 46
Cashier's checks	201,347 33				201,347 33
State, county and municipal deposits		800,000 00			800,000 00
Postal savings deposits					
Other liabilities					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court			2,976,091 48		2,976,091 48
Totals	\$5,221,833 00	\$40,260,490 97	\$3,276,091 48	\$150,000 00	\$48,908,415 45

NOTE.—The above statement includes the First and Spring streets branch office.

124. "THE BANK OF E. COOKE SMITH OF PACIFIC GROVE, CALIFORNIA"—PACIFIC GROVE.

Incorporated January 8, 1907.

OFFICERS—E. C. Smith, President; C. D. Smith, Cashier, Secretary and Treasurer; A. C. Gates, Assistant Cashier.
DIRECTORS—E. C. Smith, C. D. Smith, A. O. Gates.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$49,944 66	\$74,611 99	\$124,556 65
Overdrafts.....	86 45		86 45
Bonds, warrants, and other securities.....	38,414 65	2,550 00	40,964 65
Bank premises, furniture and fixtures.....	33,000 00		33,000 00
Safe deposit vaults.....	3,000 00		3,000 00
Other real estate owned.....	2,000 00		2,000 00
Due from reserve banks.....	7,570 34		7,570 34
Due from other banks.....	468 64		468 64
Actual cash on hand.....	11,293 15	4,371 89	15,665 04
Exchanges for clearing house.....	412 75		412 75
Checks and other cash items.....			
Other resources.....			
Totals	\$146,190 64	\$81,538 88	\$227,724 52
LIABILITIES.			
Capital stock paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	8,740 46	1,536 77	10,277 23
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	59,201 12		59,201 12
Savings deposits.....		69,997 11	69,997 11
Demand certificates of deposit.....	2,312 85		2,312 85
Time certificates of deposit.....	300 00		300 00
Certified checks.....	325 00		325 00
Cashier's checks.....			
State, county and municipal deposits.....	24,500 00		24,500 00
Postal savings deposits.....	311 21		311 21
Other liabilities.....			
Totals	\$146,190 64	\$81,538 88	\$227,724 52

125. "BANK OF HUENEME"—HUENEME.

Incorporated February 28, 1889.

OFFICERS—Thomas R. Bard, President; E. O. Gerberding, Vice-President; A. Levy, Vice-President; D. T. Perkins, Secretary;
Edwin H. Wood, Treasurer and Cashier.

DIRECTORS—Thomas R. Bard, E. O. Gerberding, A. Levy, Edwin H. Wood, Thomas G. Bard, D. T. Perkins, F. Antes Snyder.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$68,045 42		
Overdrafts.....			
Bonds, warrants, and other securities.....	16,188 90		
Bank premises, furniture and fixtures.....	2,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	19,410 07		
Due from other banks.....	2,683 72		
Actual cash on hand.....	6,380 80		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$140,108 41		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	12,500 00		
Undivided profits, less expenses and taxes paid.....	52 41		
Other existing profits, collected, but not in undivided profits account.....	1,543 28		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	3,753 33		
Dividends unpaid.....			
Individual deposits subject to check.....	47,721 98		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	14,582 46		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	10,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$140,108 41		

126. ORANGE COUNTY SAVINGS AND TRUST COMPANY—LOS ANGELES.

Incorporated April 12, 1889.

OFFICERS—W. S. Zimmerman, President; C. E. French, Vice-President; F. W. Winslow, Secretary, Treasurer and Trust Officer;
Chester E. Lamme, Cashier; H. R. Andre, Assistant Cashier; C. D. Hindley, Assistant Cashier.

DIRECTORS—C. E. Lamme, A. Otis Birch, W. A. Zimmerman, E. E. Keech, George E. Peters, L. J. Carden, C. E. French.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$845,385 00	\$319,086 61	\$50,500 00	\$98,750 00	\$908,622 21
Overdrafts.....	58 84				58 84
Bonds, warrants and other securities.....	147,858 11	12,769 10		12,300 00	172,927 21
Bank premises, furniture and fixtures.....		70,223 67		12,000 00	82,223 67
Safe deposit vaults.....				12,000 00	12,000 00
Other real estate owned.....		77 20		608 58	680 78
Due from reserve banks.....	11,667 55			2,250 87	13,908 42
Due from other banks.....	8,444 27				8,444 27
Actual cash on hand.....	65,554 10	27,284 64		33 80	92,872 54
Exchanges for clearing house.....					
Checks and other cash items.....	1,652 79	3,472 88	419 89	1,387 49	6,932 55
Other resources.....	6,177 07	256 78			6,433 85
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or in accordance with provisions of trust: {Personal property.....					
{Real property.....					
Totals	\$596,738 33	\$483,120 83	\$50,919 89	\$129,325 74	\$1,200,104 84
LIABILITIES.					
Capital stock paid in.....	\$85,000 00	\$45,100 00	\$50,000 00	\$125,000 00	\$255,100 00
Surplus.....	88,275 00	25,000 00	500 00		68,775 00
Undivided profits less expenses and taxes paid.....		2,271 20			2,271 20
Other existing profits, collected, but not in undivided profits account.....	100 98				100 98
Bills payable (including certificates of deposit representing money borrowed).....	73,275 00				73,275 00
Notes rediscounted.....					
Deposits due to banks.....	2,899 45				2,899 45
Dividends unpaid.....		10,204 00			10,204 00
Individual deposits subject to check.....	211,896 83				211,896 83
Savings deposits.....		314,809 67			314,809 67
Demand certificates of deposit.....					
Time certificates of deposit.....	43,533 00	27,785 51			71,268 51
Certified checks.....	1,001 00				1,001 00
Cashier's checks.....	54,762 16				54,762 16
State, county and municipal deposits.....	124,710 00	8,000 00			132,710 00
Postal savings deposits.....	1,284 91				1,284 91
Other liabilities.....				4,325 74	4,325 74
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			419 89		419 89
Totals	\$588,738 33	\$483,120 83	\$50,919 89	\$129,325 74	\$1,200,104 84

REPORT OF SUPERINTENDENT OF BANKS.

99

127, 127A AND 127B. PIONEER BANK—PORTERVILLE.

Incorporated April 18, 1889.

OFFICERS—Eugene L. Scott, President and Manager; W. H. Shry, Vice-President and Manager; J. F. Wright, Secretary, Treasurer and Cashier; P. Gafvert, Assistant Cashier; W. F. Harvey, Assistant Cashier; E. E. Ridgway, Assistant Cashier.

DIRECTORS—R. Horbach, G. L. Robbins, Eugene L. Scott, S. A. Barber, E. E. Graham, H. Peterson, W. H. Shry.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$294,182 97	\$145,177 42	\$439,310 39
Overdrafts.....	585 35		585 35
Bonds, warrants, and other securities.....	19,947 40	30,900 00	50,847 40
Bank premises, furniture and fixtures.....	68,154 51		68,154 51
Safe deposit vaults.....			
Other real estate owned.....	10,177 27	3,061 25	13,238 52
Due from reserve banks.....	27,716 78		27,716 78
Due from other banks.....			
Actual cash on hand.....	22,805 41	13,373 85	36,179 26
Exchanges for clearing house.....	4,502 36		4,502 36
Checks and other cash items.....	2,743 42		2,743 42
Other resources.....			
Totals	\$445,765 42	\$192,512 52	\$638,277 94
LIABILITIES.			
Capital stock paid in.....	\$85,000 00	\$20,000 00	\$105,000 00
Surplus.....	35,000 00	5,000 00	40,000 00
Undivided profits, less expenses and taxes paid.....	2,703 09	8 74	2,711 83
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	50,000 00		50,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	229,045 74		229,045 74
Savings deposits.....		95,178 07	95,178 07
Demand certificates of deposit.....	9,064 87		9,064 87
Time certificates of deposit.....	25,372 40	43,725 71	69,098 11
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	9,000 00	23,600 00	37,600 00
Postal savings deposits.....	579 32		579 32
Other liabilities.....			
Totals	\$445,765 42	\$192,512 52	\$638,277 94

NOTE.—The above statement includes the business of the Springville and Strathmore branch offices.

128. UNION SAVINGS BANK—MODESTO.

Incorporated April 29, 1889.

OFFICERS—C. D. Swan, President; C. R. Gallfus, Vice-President and Treasurer; G. C. Nelson, Secretary, Manager and Cashier.
DIRECTORS—C. D. Swan, E. C. Peck, T. H. Kewin, C. R. Gallfus, W. N. Steele.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$134,508 62	\$506,190 89	\$640,699 01
Overdrafts.....	599 90		599 90
Bonds, warrants, and other securities.....	49,548 04		49,548 04
Bank premises, furniture and fixtures.....		20,000 00	20,000 00
Safe deposit vaults.....			
Other real estate owned.....		2,500 00	2,500 00
Due from reserve banks.....	3,558 75	11,276 86	14,830 61
Due from other banks.....			
Actual cash on hand.....	11,186 90	15,021 00	26,157 90
Exchanges for clearing house.....			
Checks and other cash items.....	1,666 75		1,666 75
Other resources.....	1,204 00		1,204 00
Totals	\$202,217 96	\$554,973 25	\$757,196 21
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$75,000 00	\$100,000 00
Surplus.....	2,500 00	25,000 00	27,500 00
Undivided profits, less expenses and taxes paid.....	9,526 48	25,296 55	34,823 03
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		20,000 00
Deposits, due to banks.....			
Dividends unpaid.....		2,180 00	2,180 00
Individual deposits subject to check.....	94,430 06		94,430 06
Savings deposits.....		396,285 70	396,285 70
Demand certificates of deposit.....	24,095 28		24,095 28
Time certificates of deposit.....		29,266 00	29,266 00
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	26,666 14		26,666 14
Postal savings deposits.....			
Other liabilities.....			
Totals	\$202,217 96	\$554,973 25	\$757,196 21

REPORT OF SUPERINTENDENT OF BANKS.

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129. VALLEJO COMMERCIAL BANK—VALLEJO.

Incorporated May 17, 1889.

OFFICERS—W. K. Cole, President; S. J. McKnight, Vice-President; D. Brosnahan, Secretary, Treasurer and Cashier; B. C. Byrne, Assistant Cashier and Assistant Secretary.

DIRECTORS—D. Brosnahan, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, S. J. McKnight.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$222,176 75	\$222,799 35	\$504,976 10
Overdrafts.....	35 02		35 02
Bonds, warrants, and other securities.....	70,516 05	350,869 94	421,385 99
Bank premises, furniture and fixtures.....		72,997 54	72,997 54
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	54,719 74	52,590 57	107,300 31
Due from other banks.....			
Actual cash on hand.....	21,381 75	15,596 48	36,978 23
Exchanges for clearing house.....			
Checks and other cash items.....	460 98		460 98
Other resources.....	5,044 32	483 28	5,527 60
Totals	\$374,384 56	\$775,327 16	\$1,149,661 72
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$75,000 00	\$150,000 00
Surplus.....	2,000 00	2,000 00	4,000 00
Undivided profits, less expenses and taxes paid.....	1,504 51	1,061 68	2,566 14
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	440 00		440 00
Individual deposits subject to check.....	208,998 79		208,998 79
Savings deposits.....		659,502 53	659,502 53
Demand certificates of deposit.....	16,673 09		16,673 09
Time certificates of deposit.....	25,300 00		25,300 00
Certified checks.....	3,134 60		3,134 60
Cashier's checks.....	53 13		53 13
State, county and municipal deposits.....	37,500 00	37,500 50	75,000 50
Postal savings deposits.....	3,576 19		3,576 19
Other liabilities.....	154 25	242 50	396 75
Totals	\$374,384 56	\$775,327 16	\$1,149,661 72

130. "JAS. H. GOODMAN & COMPANY BANK"—NAPA.

Incorporated June 11, 1889.

OFFICERS—Clarence M. Smith, President; E. Z. Hennessey, Vice-President; E. W. Churchill, Secretary, Treasurer and Cashier;
H. M. Meacham, Manager; E. B. Carhart, Assistant Cashier.

DIRECTORS—H. M. Meacham, E. Z. Hennessey, Clarence M. Smith, F. L. Coombs, F. G. Noyes, E. J. Thomas, E. W. Churchill.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$361,531 45		
Overdrafts	1,268 95		
Bonds, warrants, and other securities	58,783 08		
Bank premises, furniture and fixtures	2,000 00		
Safe deposit vaults			
Other real estate owned	53,504 16		
Due from reserve banks	39,584 37		
Due from other banks	45,879 53		
Actual cash on hand			
Exchanges for clearing house	939 01		
Checks and other cash items	2,650 00		
Other resources			
Totals	\$566,200 53		
LIABILITIES.			
Capital stock paid in	\$100,000 00		
Surplus	25,000 00		
Undivided profits, less expenses and taxes paid	12,956 88		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	1,437 24		
Dividends unpaid			
Individual deposits subject to check	225,509 85		
Savings deposits			
Demand certificates of deposit	745 97		
Time certificates of deposit	164,705 45		
Certified checks	2,527 23		
Cashier's checks			
State, county and municipal deposits	33,223 36		
Postal savings deposits			
Other liabilities			
Totals	\$566,200 53		

131. THE BANK OF EUREKA—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; N. B. Libbey, Assistant Cashier; C. F. Edson, Assistant Cashier.

DIRECTORS—C. P. Soule, Alex. Connick, N. H. Falk, R. D. Porter, G. A. Belcher, G. W. Hunter.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$667,016 19		
Overdrafts.....	629 54		
Bonds, warrants, and other securities.....	70,626 18		
Bank premises, furniture and fixtures.....	61,750 00		
Safe deposit vaults.....	5,000 00		
Other real estate owned.....	15,970 58		
Due from reserve banks.....	117,409 72		
Due from other banks.....	6,111 49		
Actual cash on hand.....	79,730 47		
Exchanges for clearing house.....			
Checks and other cash items.....	4,966 30		
Other resources.....			
Totals	\$1,029,210 47		
LIABILITIES.			
Capital stock paid in.....	\$200,000 00		
Surplus.....	50,000 00		
Undivided profits, less expenses and taxes paid.....	49,610 28		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	71,644 60		
Dividends unpaid.....	3,686 00		
Individual deposits subject to check.....	553,741 50		
Savings deposits.....			
Demand certificates of deposit.....	41,274 88		
Time certificates of deposit.....			
Certified checks.....	55 00		
Cashier's checks.....	9,265 00		
State, county and municipal deposits.....	48,000 00		
Postal savings deposits.....	1,923 08		
Other liabilities.....	23		
Totals	\$1,029,210 47		

132. THE SAVINGS BANK OF HUMBOLDT COUNTY—EUREKA.

Incorporated October 4, 1889.

OFFICERS—C. P. Soule, President; G. A. Belcher, Vice-President; C. Deane, Secretary, Treasurer and Cashier; T. R. Dinsmore, Assistant Cashier.

DIRECTORS—C. P. Soule, Alex. Connick, G. A. Belcher, N. H. Falk, R. D. Porter, G. W. Hunter.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,322,735 12	
Overdrafts.....			
Bonds, warrants, and other securities.....		156,410 00	
Bank premises, furniture and fixtures.....		61,750 00	
Safe deposit vaults.....			
Other real estate owned.....		21,498 32	
Due from reserve banks.....		140,935 91	
Due from other banks.....			
Actual cash on hand.....		41,397 25	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		15,520 69	
Totals		\$1,820,245 29	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		64,500 00	
Undivided profits, less expenses and taxes paid.....		26,682 07	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		2,766 00	
Individual deposits subject to check.....			
Savings deposits.....		1,626,297 22	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,820,245 29	

133. HOME SAVINGS BANK—EUREKA.

Incorporated October 21, 1889.

OFFICERS—E. A. Leach, President; Harry P. Vance, Vice-President; H. W. Leach, Secretary, Treasurer and Cashier; E. N. Fokes, Assistant Cashier.

DIRECTORS—E. A. Leach, H. W. Leach, H. H. Buhne, Geo. W. Cousins, G. H. Schulze.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$987,845 83	
Overdrafts.....			
Bonds, warrants, and other securities.....		316,342 75	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		13,100 00	
Due from reserve banks.....		77,880 74	
Due from other banks.....			
Actual cash on hand.....		36,286 23	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$1,381,455 06	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		45,000 00	
Undivided profits, less expenses and taxes paid.....		9,415 10	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,196,039 95	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		31,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,381,455 06	

134. SAVINGS BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated December 2, 1889.

OFFICERS—A. G. Kendall, President; John Anderson, Jr., Vice-President; C. E. Vahey, Secretary, Treasurer and Cashier.
 DIRECTORS—A. G. Kendall, C. E. Vahey, C. Cohn, F. C. Drew, Jas. C. Love, Fred T. Ferris, G. W. Prescott, H. R. Scott, J. Andreson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$360,920 14	
Overdrafts.....			
Bonds, warrants, and other securities.....		28,500 00	
Bank premises, furniture and fixtures.....		6,000 00	
Safe deposit vaults.....		500 50	
Other real estate owned.....			
Due from reserve banks.....		56,522 11	
Due from other banks.....			
Actual cash on hand.....		9,596 70	
Exchanges for clearing house.....		310 15	
Checks and other cash items.....		1,048 68	
Resources.....		310 15	
Totals		\$463,798 43	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		7,000 00	
Undivided profits, less expenses and taxes paid.....		5,504 10	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		340,044 42	
Demand certificates of deposit.....			
Time certificates of deposit.....		84,249 91	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		25,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$463,798 43	

REPORT OF SUPERINTENDENT OF BANKS.

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135. NORTHERN CALIFORNIA BANK OF SAVINGS—MARYSVILLE.

Incorporated December 7, 1889.

OFFICERS—Phoebe M. Rideout, President; Helman Cheim, Vice-President; G. R. Eckhart, Secretary, Treasurer and Cashier.

DIRECTORS—Phoebe M. Rideout, Helman Cheim, G. R. Eckhart, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$665,712 77	
Overdrafts			
Bonds, warrants, and other securities		1,178,851 50	
Bank premises, furniture and fixtures		62,500 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		108,120 19	
Due from other banks			
Actual cash on hand		48,967 28	
Exchanges for clearing house			
Checks and other cash items		1,081 50	
Other resources		48 10	
Totals		\$2,059,758 84	
LIABILITIES.			
Capital stock paid in		\$130,000 00	
Surplus		55,000 00	
Undivided profits, less expenses and taxes paid		9,242 79	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		84,617 07	
Individual deposits subject to check			
Savings deposits		1,774,815 79	
Demand certificates of deposit			
Time certificates of deposit		3,619 25	
Certified checks			
Cashier's checks			
State, county and municipal deposits		48,750 00	
Postal savings deposits		7,171 83	
Other liabilities		1,541 62	
Totals		\$2,059,758 84	

136. ALAMEDA SAVINGS BANK—ALAMEDA.

Incorporated January 17, 1890.

OFFICERS—J. E. Baker, President; I. L. Borden, Vice-President; Chas. S. Neal, Vice-President; Chas. E. Tabor, Secretary, Treasurer and Cashier; W. M. McKean, Assistant Cashier and Assistant Secretary.

DIRECTORS—J. E. Baker, I. L. Borden, Geo. W. Scott, Chas. S. Neal, Jos. F. Forderer, J. R. Knowland, A. V. Clark.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$2,081,452 04	
Overdrafts			
Bonds, warrants, and other securities		448,514 50	
Bank premises, furniture and fixtures		105,799 49	
Safe deposit vaults		12,489 29	
Other real estate owned		29,483 16	
Due from reserve banks		178,313 55	
Due from other banks			
Actual cash on hand		67,246 86	
Exchanges for clearing house			
Checks and other cash items		43 75	
Other resources			
Totals		\$2,918,297 64	
LIABILITIES.			
Capital stock paid in		\$235,800 00	
Surplus		60,000 00	
Undivided profits, less expenses and taxes paid		71,380 02	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks		296 11	
Dividends unpaid		14,148 00	
Individual deposits subject to check			
Savings deposits		2,380,973 51	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		155,700 00	
Postal savings deposits			
Other liabilities			
Totals		\$2,918,297 64	

137. "EUCLID SAVINGS BANK"—ONTARIO.

Incorporated March 17, 1890.

OFFICERS—H. E. Swan, President; A. H. Rose, Vice-President; H. S. Abbott, Secretary, Treasurer and Cashier; J. Bauer, Assistant Cashier.

DIRECTORS—H. E. Swan, A. H. Rose, A. M. Chaffey, H. O. Chapman, H. S. Abbott.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$9,271 95	\$101,585 55	\$110,857 50
Overdrafts.....			
Bonds, warrants, and other securities.....	4,000 00	14,900 00	18,900 00
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		19,800 00	19,800 00
Due from reserve banks.....	28 05	1,974 92	2,002 97
Due from other banks.....			
Actual cash on hand.....		3,070 99	3,070 99
Exchanges for clearing house.....			
Checks and other cash items.....		1,165 08	1,165 08
Other resources.....			
Totals	\$13,300 00	\$142,496 54	\$155,796 54
LIABILITIES.			
Capital stock paid in.....	\$10,000 00	\$15,000 00	\$25,000 00
Surplus.....	2,500 00	3,750 00	6,250 00
Undivided profits, less expenses and taxes paid.....	800 00	81 44	881 44
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		115,609 27	115,609 27
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		8,000 00	8,000 00
Postal savings deposits.....		105 83	105 83
Other liabilities.....			
Totals	\$13,300 00	\$142,496 54	\$155,796 54

138. EXCHANGE BANK—SANTA ROSA.

Incorporated April 3, 1890.

OFFICERS—M. Doyle, President; A. B. Ware, Vice-President; F. P. Doyle, Secretary, Treasurer and Cashier; L. A. Pressley, Assistant Cashier; A. J. LeBaron, Assistant Cashier.

DIRECTORS—M. Doyle, A. B. Ware, F. P. Doyle, A. C. Shelton, H. W. LeBaron.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$359,913 93	\$420,319 36	\$780,233 29
Overdrafts.....	3,382 00		3,382 00
Bonds, warrants, and other securities.....	90,585 84	34,000 00	124,585 84
Bank premises, furniture and fixtures.....	102,500 00		102,500 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	97,689 55	31,418 87	129,107 42
Due from other banks.....	3,047 29		3,047 29
Actual cash on hand.....	30,156 40	21,739 58	51,945 98
Exchanges for clearing house.....			
Checks and other cash items.....	2,389 28		2,389 28
Other resources.....	1,671 33		1,671 33
Totals	\$691,288 62	\$507,527 81	\$1,198,811 43
LIABILITIES.			
Capital stock paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus.....	25,000 00	12,500 00	37,500 00
Undivided profits, less expenses and taxes paid.....	79,741 04		79,741 04
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	216,100 28		216,100 28
Savings deposits.....		440,027 81	440,027 81
Demand certificates of deposit.....	6,666 30		6,666 30
Time certificates of deposit.....	222,996 97		222,996 97
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	40,000 00	5,000 00	45,000 00
Postal savings deposits.....			
Other liabilities.....	779 06		779 06
Totals	\$691,288 62	\$507,527 81	\$1,198,811 43

REPORT OF SUPERINTENDENT OF BANKS.

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139. "THE BANK OF SANTA MARIA"—SANTA MARIA.

Incorporated May 7, 1890.

OFFICERS—Paul O. Tietzen, President and Manager; James F. Goodwin, Vice-President; Samuel A. Dana, Vice-President; L. P. Scaroni, Secretary and Cashier; B. E. Jessee, Treasurer and Assistant Cashier.

DIRECTORS—F. C. Twitchell, Paul O. Tietzen, E. J. Pezzoni, S. A. Dana, M. Thornberg, John Long, J. F. Goodwin, G. Muscio.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,147,062 62	\$454,732 50	\$1,601,795 12
Overdrafts.....	170 59		170 59
Bonds, warrants, and other securities.....	188,868 73	44,800 00	178,668 73
Bank premises, furniture and fixtures.....	87,000 00		87,000 00
Safe deposits vaults.....			
Other real estate owned.....			
Due from reserve banks.....	125,691 84	12,948 87	188,640 71
Due from other banks.....	15,230 08		15,230 08
Actual cash on hand.....	87,943 15	14,826 09	102,269 24
Exchanges for clearing house.....			
Checks and other cash items.....	14,313 52	3,000 00	17,313 52
Other resources.....			
Totals	\$1,611,260 48	\$529,807 46	\$2,141,067 94
LIABILITIES.			
Capital stock paid in.....	\$175,000 00	\$25,000 00	\$200,000 00
Surplus.....	125,000 00	25,000 00	150,000 00
Undivided profits, less expenses and taxes paid.....	16,199 21	6,782 39	22,981 60
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	125,000 00		125,000 00
Deposits, due to banks.....	1,717 61		1,717 61
Dividends unpaid.....			
Individual deposits subject to check.....	569,214 49		569,214 49
Savings deposits.....		473,025 07	473,025 07
Demand certificates of deposit.....	1,492 30		1,492 30
Time certificates of deposit.....	494,369 84		494,369 84
Certified checks.....	1,902 62		1,902 62
Cashier's checks.....			
State, county and municipal deposits.....	100,000 00		100,000 00
Postal savings deposits.....	1,364 91		1,364 91
Other liabilities.....			
Totals	\$1,611,260 48	\$529,807 46	\$2,141,067 94

NOTE.—The above statement includes the business of the Guadalupe branch office.

140. BANK OF LOMPOC—LOMPOC.

Incorporated June 5, 1890.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Secretary, Treasurer and Cashier.
DIRECTORS—Jas. Sloan, R. C. Sudden, R. E. Sudden, Leta H. Sudden, Ph. Scolari, D. Manfrina, W. C. Bissinger.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$294,161 40		
Overdrafts	412 14		
Bonds, warrants, and other securities	46,525 00		
Bank premises, furniture and fixtures	4,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	32,210 62		
Due from other banks			
Actual cash on hand	17,561 20		
Exchanges for clearing house			
Checks and other cash items	1,369 67		
Other resources	14,606 95		
Totals	\$410,846 98		
LIABILITIES.			
Capital stock paid in	\$100,000 00		
Surplus	40,000 00		
Undivided profits, less expenses and taxes paid	38,879 18		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	15,000 00		
Deposits, due to banks	12,565 88		
Dividends unpaid			
Individual deposits subject to check	182,976 81		
Savings deposits			
Demand certificates of deposit	4,792 12		
Time certificates of deposit	24,940 00		
Certified checks	201 50		
Cashier's checks			
State, county and municipal deposits	41,462 04		
Postal savings deposits			
Other liabilities			
Totals	\$410,846 98		

141. GERMAN AMERICAN TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated August 21, 1890.

OFFICERS—M. N. Avery, President; W. E. McVay, Vice-President; J. F. Andrews, Vice-President; R. P. Hillman, Secretary, Treasurer and Cashier; Geo. A. Mattern, Assistant Cashier; W. R. Morehouse, Assistant Cashier; J. Veenhuyzen, Trust Officer and Assistant Secretary; O. C. Schmidt, Assistant Secretary; L. B. Howe, Assistant Trust Officer.

DIRECTORS—W. S. Bartlett, M. N. Avery, O. T. Johnson, E. S. Rowley, Gail B. Johnson, Jos. Barkhard, Isaac Milbank, C. N. Flint, J. M. Schneider, P. F. Schumacher, Walter F. Hass, Walter Bordwell, J. F. Andrews, W. E. McVey.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$968,111 87	\$16,286,004 53		\$100,000 00	\$17,249,116 40
Overdrafts.....	181 68				181 68
Bonds, warrants and other securities.....	631,750 75	372,310 00	\$141,643 33		1,145,704 08
Bank premises, furniture and fixtures.....	88,174 00				88,174 00
Safe deposit vaults.....	40,000 00				40,000 00
Other real estate owned.....					
Due from reserve banks.....	233,420 57	1,864,344 36			2,097,764 93
Due from other banks.....	4,750 00		20,288 80		25,038 80
Actual cash on hand.....	610,337 21	695,939 89	1,188 14		1,307,465 24
Exchanges for clearing house.....	49,848 89	34,982 92			84,831 81
Checks and other cash items.....	52,806 26	1,372 70	7,088 55		61,267 51
Other resources.....	20,965 75	27,112 42	79 98		48,178 15
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts invested under order of court, or in accordance with provisions of trust: { Personal property.....			230,585 61	Private trusts not under supervision of State Banking Department	230,585 61
{ Real property.....			195,164 70		195,164 70
Totals	\$2,595,366 98	\$19,282,066 82	\$506,033 61	\$100,000 00	\$22,573,467 41
LIABILITIES.					
Capital stock paid in.....	\$300,000 00	\$500,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus.....	200,000 00	700,000 00			900,000 00
Undivided profits less expenses and taxes paid.....	209,241 53	53,904 20	49,000 00		312,145 73
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	8,019 61				8,019 61
Dividends unpaid.....	50,075 00				50,075 00
Individual deposits subject to check.....	1,215,292 28				1,215,292 28
Savings deposits.....		17,342,911 37			17,342,911 37
Demand certificates of deposit.....	42,492 99				42,492 99
Time certificates of deposit.....		684,678 28			684,678 28
Certified checks.....	28,480 92				28,480 92
Cashier's checks.....	105,735 81				105,735 81
State, county and municipal deposits.....	380,000 00				380,000 00
Postal savings deposits.....					
Other liabilities.....	56,023 84	572 97	1,000 00		57,601 81
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			446,083 61	Private trusts not under supervision of State Banking Department	446,083 61
Totals	\$2,595,366 98	\$19,282,066 82	\$506,033 61	\$100,000 00	\$22,573,467 41

142. "RIVERSIDE SAVINGS BANK"—RIVERSIDE.

Incorporated September 10, 1880.

OFFICERS—J. A. Simms, President; E. S. Moulton, Vice-President; C. E. Waite, Secretary, Treasurer and Cashier; C. E. Smith, Assistant Cashier.

DIRECTORS—J. A. Simms, C. O. Evans, H. F. Grout, C. L. McFarland, E. S. Moulton, W. A. Purington, W. A. Avey.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,119,037 24	
Overdrafts.....			
Bonds, warrants, and other securities.....		66,284 20	
Bank premises, furniture and fixtures.....		16,000 00	
Safe deposit vaults.....			
Other real estate owned.....		40,079 21	
Due from reserve banks.....		174,196 80	
Due from other banks.....			
Actual cash on hand.....		29,213 96	
Exchanges for clearing house.....			
Checks and other cash items.....		87 98	
Other resources.....			
Totals		\$1,444,899 38	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		32,000 00	
Undivided profits, less expenses and taxes paid.....		2,534 80	
Other existing profits, collected, but not in undivided profits account.....		1,169 29	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,212,143 82	
Demand certificates of deposit.....			
Time certificates of deposit.....		41,086 78	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		50,000 00	
Postal savings deposits.....		5,203 19	
Other liabilities.....		750 00	
Totals		\$1,444,899 38	

NOTE.—Changed name from Riverside Savings Bank and Trust Company, June 15, 1914.

143. FARMERS AND MECHANICS' SAVINGS BANK—SACRAMENTO.

Incorporated September 20, 1890.

OFFICERS—Geo. W. Peltier, President; Robert M. Richardson, Vice-President; Peter J. Shields, Vice-President; Marshall Diggs, Vice-President; Montfort K. Crowell, Secretary, Treasurer and Cashier.
 DIRECTORS—Geo. W. Peltier, Marshall Diggs, J. C. Coffings, W. F. Gormley, Philip Wolf, Jr., Peter J. Shields, P. H. Harney, M. N. Williamson, Thos. J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, Bonus Lightner, Henry Mitau, W. F. Geary, John L. White, J. L. Gillis, Jos. H. Arnold, A. Van V. Phinney.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,325,791 19	
Overdrafts.....			
Bonds, warrants, and other securities.....		492,700 79	
Bank premises, furniture and fixtures.....		222,808 10	
Safe deposit vaults.....		20,000 00	
Other real estate owned.....			
Due from reserve banks.....		187,904 51	
Due from other banks.....			
Actual cash on hand.....		45,016 29	
Exchanges for clearing house.....		4,524 24	
Checks and other cash items.....		10,704 81	
Other resources.....		1,141 69	
Totals		\$2,250,586 12	
LIABILITIES.			
Capital stock paid in.....		\$350,000 00	
Surplus.....		21,906 60	
Undivided profits, less expenses and taxes paid.....		18,592 82	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		30,000 00	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,610,884 95	
Demand certificates of deposit.....			
Time certificates of deposit.....		81,202 55	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		185,000 00	
Postal savings deposits.....		7,999 70	
Other liabilities.....			
Totals		\$2,250,586 12	

145. "PEOPLE'S STATE BANK"—CHULA VISTA.

Incorporated October 17, 1890.

OFFICERS—B. J. Edmonds, President; Greg. Rogers, Vice-President; Warner Edmonds, Secretary, Treasurer and Cashier; H. G. Edwards, Assistant Cashier.
 DIRECTORS—B. J. Edmonds, H. G. Edwards, Warner Edmonds, M. L. Ward, W. J. S. Browne, Carl S. Owen, Greg. Rogers, R. J. Jaeger, M. W. Edmonds.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$64,568 38		
Overdrafts.....	14 64		
Bonds, warrants, and other securities.....	19,154 10		
Bank premises, furniture and fixtures.....	14,772 40		
Safe deposit vaults.....	527 20		
Other real estate owned.....	2,000 00		
Due from reserve banks.....	13,527 56		
Due from other banks.....	354 45		
Actual cash on hand.....	6,143 62		
Exchanges for clearing house.....	620 70		
Checks and other cash items.....			
Other resources.....			
Totals	\$121,668 05		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	8,250 00		
Undivided profits, less expenses and taxes paid.....	2,163 23		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	65,177 32		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	13,314 00		
Certified checks.....			
Cashier's checks.....	213 50		
State, county and municipal deposits.....	12,050 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$121,668 05		

REPORT OF SUPERINTENDENT OF BANKS.

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146 AND 146A. MONTEREY COUNTY BANK—SALINAS.

Incorporated October 17, 1890.

OFFICERS—Luther Rodgers, President; C. N. Thorup, Vice-President; A. C. Hughes, Secretary, Treasurer, Manager and Cashier;
F. E. Dayton, Assistant Cashier; H. E. Wetzel, Assistant Cashier.

DIRECTORS—Luther Rodgers, A. C. Hughes, H. E. Abbott, C. N. Thorup, Chapman Foster, L. Griffin, Ella E. Hitchcock.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$446,471 19	\$582,550 68	\$1,029,021 87
Overdrafts.....	1,079 11		1,079 11
Bonds, warrants, and other securities.....	23,250 00	88,025 00	111,275 00
Bank premises, furniture and fixtures.....	62,000 00		62,000 00
Safe deposit vaults.....			
Other real estate owned.....		1,150 00	1,150 00
Due from reserve banks.....	51,501 19	14,123 24	65,624 43
Due from other banks.....	1,063 13		1,063 13
Actual cash on hand.....	36,744 46	14,282 20	51,026 66
Exchanges for clearing house.....			
Checks and other cash items.....	1,423 71		1,423 71
Other resources.....			
Totals	\$623,522 79	\$700,181 12	\$1,323,653 91
LIABILITIES.			
Capital stock paid in.....	\$90,000 00	\$30,000 00	\$120,000 00
Surplus.....	50,000 00	35,000 00	85,000 00
Undivided profits, less expenses and taxes paid.....	18,706 95		18,706 95
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	95,000 00		95,000 00
Deposits, due to banks.....	5,689 83		5,689 83
Dividends unpaid.....	7,500 00		7,500 00
Individual deposits subject to check.....	333,992 81		333,992 81
Savings deposits.....		601,047 92	601,047 92
Demand certificates of deposit.....	8,982 50		8,982 50
Time certificates of deposit.....		9,083 20	9,083 20
Certified checks.....	790 50		790 50
Cashier's checks.....			
State, county and municipal deposits.....	12,614 52	25,000 00	37,614 52
Postal savings deposits.....			
Other liabilities.....	254 68		254 68
Totals	\$623,522 79	\$700,181 12	\$1,323,653 91

NOTE.—The above statement includes the business of the King City branch office.

147, 147A AND 147B. THE RIDEOUT BANK—MARYSVILLE.

Incorporated November 1, 1890.

OFFICERS—Phoebe M. Rideout, President; Dunning Rideout, Vice-President; W. B. Swain, Secretary, Treasurer and Cashier; S. J. Flanery, Assistant Cashier.
 DIRECTORS—Phoebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,184,300 43	\$272,635 00	\$1,456,935 43
Overdrafts.....	13,848 76		13,848 76
Bonds, warrants, and other securities.....	309,207 40	30,712 50	339,919 90
Bank premises, furniture and fixtures.....	70,577 09		70,577 09
Safe deposit vaults.....	6,275 75		6,275 75
Other real estate owned.....	48,729 14		48,729 14
Due from reserve banks.....	169,898 66	5,955 16	175,853 82
Due from other banks.....	3,398 33		3,398 33
Actual cash on hand.....	116,014 17	5,970 68	121,984 85
Exchanges for clearing house.....	7,409 10		7,409 10
Checks and other cash items.....	3,369 55		3,369 55
Other resources.....			
Totals	\$1,933,028 38	\$315,273 34	\$2,248,301 72
LIABILITIES.			
Capital stock paid in.....	\$225,000 00	\$25,000 00	\$250,000 00
Surplus.....	243,750 00	6,250 00	250,000 00
Undivided profits, less expenses and taxes paid.....	88,239 79		88,239 79
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	25,000 00		25,000 00
Deposits, due to banks.....	91,464 63		91,464 63
Dividends unpaid.....	15,000 00		15,000 00
Individual deposits subject to check.....	901,599 55		901,599 55
Savings deposits.....		284,023 34	284,023 34
Demand certificates of deposit.....	55,081 66		55,081 66
Time certificates of deposit.....	186,605 64		186,605 64
Certified checks.....	4,549 22		4,549 22
Cashier's checks.....	370 49		370 49
State, county and municipal deposits.....	94,102 18		94,102 18
Postal savings deposits.....	366 48		366 48
Other liabilities.....	1,896 74		1,896 74
Totals	\$1,933,028 38	\$315,273 34	\$2,248,301 72

NOTE.—The above statement includes the business of the Gridley and Live Oak branch offices.

REPORT OF SUPERINTENDENT OF BANKS.

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148. CITIZENS' BANK—CORONA.

OFFICERS—T. O. Andrews, President; F. H. Ott, Vice-President; L. D. Bedford, Secretary, Treasurer and Cashier.
 DIRECTORS—T. O. Andrews, T. C. Jameson, T. L. Willits, C. E. Randall, L. D. Bedford.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$86,407 15	
Overdrafts.....			
Bonds, warrants, and other securities.....		22,537 50	
Bank premises, furniture and fixtures.....		2,459 24	
Safe deposit vaults.....		398 00	
Other real estate owned.....		571 37	
Due from reserve banks.....		2,062 84	
Due from other banks.....		875 28	
Actual cash on hand.....		2,479 76	
Exchanges for clearing house.....			
Checks and other cash items.....		5 85	
Other resources.....			
Totals.....		\$117,791 49	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		6,250 00	
Undivided profits, less expenses and taxes paid.....		237 81	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		56,449 53	
Demand certificates of deposit.....			
Time certificates of deposit.....		11,054 12	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,000 00	
Postal savings deposits.....		5,670 03	
Other liabilities.....		1,130 00	
Totals.....		\$117,791 49	

149. WATSONVILLE SAVINGS BANK—WATSONVILLE.

Incorporated December 8, 1890.

OFFICERS—H. S. Fletcher, President; E. S. Bockius, Vice-President; W. R. Radcliff, Secretary, Treasurer and Cashier.
 DIRECTORS—H. S. Fletcher, E. S. Bockius, H. E. Fletcher, L. W. Sanborn, W. R. Radcliff.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$533,469 38	
Overdrafts			
Bonds, warrants, and other securities		143,880 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		34,000 00	
Due from reserve banks		53,000 24	
Due from other banks			
Actual cash on hand		17,424 29	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$781,278 91	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		30,000 00	
Undivided profits, less expenses and taxes paid		2,247 26	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		698,026 65	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$781,278 91	

150. PEOPLE'S SAVINGS BANK OF FRESNO—FRESNO.

Incorporated December 10, 1890.

OFFICERS—A. V. Lisenby, President; F. K. Prescott, Vice-President; Wick W. Parsons, Cashier, Secretary and Treasurer; B. K. G. Butterfield, Assistant Cashier.

DIRECTORS—A. V. Lisenby, F. K. Prescott, O. J. Woodward, C. S. Pierce, Wick W. Parsons.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,769,492 20	
Overdrafts.....			
Bonds, warrants and other securities.....		68,796 02	
Bank premises, furniture and fixtures.....		20,490 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		130,905 37	
Due from other banks.....			
Actual cash on hand.....		51,918 78	
Exchanges for clearing house.....		24,150 89	
Checks and other cash items.....			
Other resources.....			
Totals		\$2,065,753 26	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		100,000 00	
Undivided profits, less expenses and taxes paid.....		50,940 94	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,814,812 32	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$2,065,753 26	

151. THE VISALIA SAVINGS BANK—VISALIA.

Incorporated January 27, 1891.

OFFICERS—L. C. Hyde, President and Treasurer; R. E. Hyde, Vice-President; C. J. Giddings, Cashier and Secretary.
 DIRECTORS—L. C. Hyde, R. E. Hyde, C. J. Giddings.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$608,726 35	
Overdrafts.....			
Bonds, warrants, and other securities.....		27,625 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		9,974 05	
Due from reserve banks.....		39,322 73	
Due from other banks.....			
Actual cash on hand.....		13,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$700,248 13	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		22,237 74	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		590,308 39	
Demand certificates of deposit.....			
Time certificates of deposit.....		202 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$700,248 13	

REPORT OF SUPERINTENDENT OF BANKS.

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153. BANK OF HAYWARDS—HAYWARDS.

Incorporated February 26, 1931.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier.
DIRECTORS—I. B. Parsons, F. C. Winton, E. O. Webb, J. W. Farnum, S. S. Hawley, F. I. Lemos, Chas. Allen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$122,868 91		
Overdrafts.....	1,061 48		
Bonds, warrants, and other securities.....	27,000 00		
Bank premises, furniture and fixtures.....	50,200 00		
Safe deposit vaults.....	4,800 00		
Other real estate owned.....			
Due from reserve banks.....	28,574 48		
Due from other banks.....	2,088 85		
Actual cash on hand.....	25,842 74		
Exchanges for clearing house.....	1,428 46		
Checks and other cash items.....			
Other resources.....			
Totals	\$258,854 42		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	5,672 80		
Undivided profits, less expenses and taxes paid.....	415 88		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		
Deposits, due to banks.....	15,128 70		
Dividends unpaid.....	1,533 90		
Individual deposits subject to check.....	155,833 82		
Savings deposits.....			
Demand certificates of deposit.....	1,363 50		
Time certificates of deposit.....	3,983 25		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	4,973 57		
Other liabilities.....			
Totals	\$258,854 42		

154. SANTA BARBARA SAVINGS AND LOAN BANK—SANTA BARBARA.

Incorporated March 19, 1891.

OFFICERS—Geo. S. Edwards, President; Jos. Sexton, Vice-President; Alfred Edwards, Cashier, Secretary and Treasurer; John P. Redington, Assistant Cashier; John S. Edwards, Assistant Cashier and Assistant Secretary.

DIRECTORS—Geo. S. Edwards, Jos. Sexton, T. S. Hawley, Alfred Edwards, John W. Ballard, John S. Edwards, Edward F. R. Vail.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,998,477 05	
Overdrafts			
Bonds, warrants, and other securities		510,501 71	
Bank premises, furniture and fixtures			
Safe deposit vaults		17,000 00	
Other real estate owned		24,701 83	
Due from reserve banks		62,672 04	
Due from other banks		32,758 57	
Actual cash on hand		50,940 54	
Exchanges for clearing house		8,748 73	
Checks and other cash items			
Other resources			
Totals		\$2,705,799 97	
LIABILITIES.			
Capital stock paid in		\$225,000 00	
Surplus		26,000 00	
Undivided profits, less expenses and taxes paid		2,049 68	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		9,000 00	
Individual deposits subject to check			
Savings deposits		2,290,883 36	
Demand certificates of deposit			
Time certificates of deposit		41,043 81	
Certified checks			
Cashier's checks			
State, county and municipal deposits		101,075 61	
Postal savings deposits		10,747 51	
Other liabilities			
Totals		\$2,705,799 97	

155. SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated June 19, 1891.

OFFICERS—F. P. Morrison, President; J. P. Fisk, Vice-President; H. R. Scott, Vice-President and Treasurer; S. Williams, Secretary;
W. B. Johnson, Assistant Secretary.

DIRECTORS—F. P. Morrison, J. P. Fisk, S. Williams, H. H. Garstin, Harmon R. Scott, Edward M. Cape, S. C. Haver.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$526,586 81	
Overdrafts.....			
Bonds, warrants, and other securities.....		63,340 66	
Bank premises, furniture and fixtures.....		6,000 00	
Safe deposit vaults.....			
Other real estate owned.....		11,931 24	
Due from reserve banks.....		82,306 22	
Due from other banks.....			
Actual cash on hand.....		32,245 73	
Exchanges for clearing house.....			
Checks and other cash items.....		2,391 08	
Other resources.....			
Totals		\$724,802 74	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		35,000 00	
Undivided profits, less expenses and taxes paid.....		26,854 23	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		579,289 06	
Demand certificates of deposit.....			
Time certificates of deposit.....		7,976 25	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		25,000 00	
Postal savings deposits.....		688 20	
Other liabilities.....			
Totals		\$724,802 74	

156. SECURITY SAVINGS BANK OF SAN JOSE—SAN JOSE.

Incorporated June 23, 1891.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; Geo. B. Campbell, Assistant Cashier; E. D. Shepherd, Assistant Cashier.
 DIRECTORS—W. S. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Frank Stock, Wm. M. Curtner, T. Kirk, A. H. Marten, Fred M. Stern, J. S. Williams, Wilbur J. Edwards.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,205,981 38	
Overdrafts.....			
Bonds, warrants, and other securities.....		90,908 27	
Bank premises, furniture and fixtures.....		31,760 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		150,676 90	
Due from other banks.....			
Actual cash on hand.....		45,948 18	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		10 00	
Totals		\$1,525,279 73	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		50,000 00	
Undivided profits, less expenses and taxes paid.....		26,209 09	
Other existing profits, collected, but not in undivided profits account.....		168 82	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		7,500 00	
Individual deposits subject to check.....			
Savings deposits.....		1,341,249 82	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		182 00	
Totals		\$1,525,279 73	

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157 AND 157A. LOS NIETOS VALLEY BANK—DOWNEY.

Incorporated July 20, 1891.

OFFICERS—Q. J. Rowley, President; Arthur L. Darby, Vice-President and Treasurer; Chas. R. Church, Cashier and Manager; John W. Rudd, Assistant Cashier; Jos. Smith, Secretary.

DIRECTORS—Q. J. Rowley, Arthur L. Darby, Joseph Smith, Frank Burke, James C. Rives, A. L. Ball, Charles R. Church.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$304,588 36		
Overdrafts.....	1,822 92		
Bonds, warrants, and other securities.....	4,694 85		
Bank premises, furniture and fixtures.....	17,000 00		
Safe deposit vaults.....	700 00		
Other real estate owned.....			
Due from reserve banks.....	21,561 77		
Due from other banks.....	1,331 62		
Actual cash on hand.....	20,182 41		
Exchanges for clearing house.....	1,031 75		
Checks and other cash items.....	1,664 82		
Other resources.....			
Totals	\$374,567 50		
LIABILITIES.			
Capital stock paid in.....	\$75,000 00		
Surplus.....	18,750 00		
Undivided profits, less expenses and taxes paid.....	3,712 06		
Other existing profits, collected, but not in undivided profits account.....	268 41		
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	211,837 89		
Savings deposits.....			
Demand certificates of deposit.....	1,350 00		
Time certificates of deposit.....	48,465 49		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	5,188 66		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$374,567 50		

NOTE.—The above statement includes the business of the Watts branch office.

158. "AZUSA VALLEY SAVINGS BANK"—AZUSA.

Incorporated August 20, 1891.

OFFICERS—W. R. Powell, President; W. W. Heth, Vice-President; F. A. Carpenter, Cashier, Secretary and Treasurer.
DIRECTORS—V. M. Greever, Jas. Slauson, J. C. Wright, Alfred P. Griffith, T. H. Knapp, W. R. Powell, W. W. Heth.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$124,601 51	
Overdrafts.....			
Bonds, warrants, and other securities.....		14,095 17	
Bank premises, furniture and fixtures.....		5,000 00	
Safe deposit vaults.....			
Other real estate owned.....		2,606 07	
Due from reserve banks.....		1,358 05	
Due from other banks.....		3,121 68	
Actual cash on hand.....		3,416 68	
Exchanges for clearing house.....			
Checks and other cash items.....		6 40	
Other resources.....			
Totals		\$164,205 51	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		10,000 00	
Undivided profits, less expenses and taxes paid.....		1,288 57	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		1,250 00	
Individual deposits subject to check.....			
Savings deposits.....		114,714 16	
Demand certificates of deposit.....			
Time certificates of deposit.....		2 78	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$164,205 51	

159 AND 159A. CENTRAL SAVINGS BANK OF OAKLAND—OAKLAND.

Incorporated September 8, 1891.

OFFICERS—J. F. Carliston, President; R. M. Fitzgerald, Vice-President; H. N. Morris, Vice-President; Arthur L. Harris, Vice-President; H. C. Sageborn, Cashier, Secretary and Treasurer; C. H. Hawley, Assistant Cashier; H. R. Bronner, Assistant Cashier.

DIRECTORS—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, Geo. H. Kraft, J. K. Moffitt, A. S. Blake, W. T. Veitch, J. F. Carliston, H. N. Morris.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$5,748,209 78	
Overdrafts.....			
Bonds, warrants, and other securities.....		525,396 85	
Bank premises, furniture and fixtures.....		369,838 80	
Safe deposit vaults.....		50,000 00	
Other real estate owned.....		203,144 84	
Due from reserve banks.....		388,668 83	
Due from other banks.....			
Actual cash on hand.....		148,090 50	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$7,423,346 66	
LIABILITIES.			
Capital stock paid in.....		\$500,000 00	
Surplus.....		146,014 52	
Undivided profits, less expenses and taxes paid.....		107,177 62	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....		20,037 10	
Dividends unpaid.....		20,015 00	
Individual deposits subject to check.....			
Savings deposits.....		6,337,880 39	
Demand certificates of deposit.....			
Time certificates of deposit.....		140 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		259,500 00	
Postal savings deposits.....		32,582 08	
Other liabilities.....			
Totals		\$7,423,346 66	

Note.—The above statement includes the business of the Telegraph avenue and Forty-ninth street branch office.

160. BANK OF ANTIOCH—ANTIOCH.

Incorporated September 14, 1891.

OFFICERS—Seth Davison, President; R. Harkinson, Cashier, Manager, Secretary and Treasurer; R. V. Davis, Assistant Cashier.
DIRECTORS—J. Rio Baker, H. F. Beede, S. Davison, R. Harkinson, C. M. Belshaw.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$222,723 20	\$267,809 25	\$490,532 45
Overdrafts.....	2,996 47		2,996 47
Bonds, warrants, and other securities.....	35,463 97		35,463 97
Bank premises, furniture and fixtures.....		7,500 00	7,500 00
Safe deposit vaults.....			
Other real estate owned.....	4,617 88		4,617 88
Due from reserve banks.....	20,556 15	4,268 65	24,824 80
Due from other banks.....			
Actual cash on hand.....	17,490 04	5,834 54	23,324 58
Exchanges for clearing house.....	155 00		155 00
Checks and other cash items.....			
Other resources.....			
Totals	\$304,004 21	\$285,412 44	\$589,416 65
LIABILITIES.			
Capital stock paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	10,500 00	12,500 00	23,000 00
Undivided profits, less expenses and taxes paid.....	1,644 34	1,620 10	3,264 44
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	55,000 00		55,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	123,963 07		123,963 07
Savings deposits.....		288,718 74	288,718 74
Demand certificates of deposit.....	3,094 05		3,094 05
Time certificates of deposit.....		12,573 60	12,573 60
Certified checks.....	305 92		305 92
Cashier's checks.....			
State, county and municipal deposits.....	29,506 83		29,506 83
Postal savings deposits.....			
Other liabilities.....			
Totals	\$304,004 21	\$285,412 44	\$589,416 65

161. HANFORD SAVINGS BANK—HANFORD.

Incorporated October 8, 1891.

OFFICERS—C. M. Cross, President; C. L. Newport, Vice-President; Judd Smith, Cashier, Secretary and Treasurer; R. J. Downing, Assistant Cashier.
 DIRECTORS—C. M. Cross, C. L. Newport, Judd Smith, F. M. Parrish, J. T. Dunlap, A. Leoni, E. F. Pickerell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$295,411 00	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		15,056 46	
Due from other banks.....			
Actual cash on hand.....		5,984 56	
Exchanges for clearing house.....			
Checks and other cash items.....		9 54	
Other resources.....			
Totals		\$316,441 56	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		25,000 00	
Undivided profits; less expenses and taxes paid.....		11,682 88	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		2,500 00	
Individual deposits subject to check.....			
Savings deposits.....		227,278 68	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$316,441 56	

163. "YOLO COUNTY SAVINGS BANK"—WOODLAND.

Incorporated December 9, 1891.

OFFICERS—John Wohlfrom, President; H. H. Gable, Vice-President; J. I. McConnell, Cashier, Manager, Secretary and Treasurer; H. D. Porter, Assistant Cashier and Assistant Secretary.
 DIRECTORS—John Wohlfrom, H. H. Gable, A. M. Bemmerly, E. Niclas, J. F. Hink, P. T. Laugenour, W. R. Laugenour, A. F. Anderson, H. D. Porter.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,068,133 69	
Overdrafts			
Bonds, warrants, and other securities		106,781 25	
Bank premises, furniture and fixtures		66,046 57	
Safe deposit vaults			
Other real estate owned		2,216 00	
Due from reserve banks		28,968 83	
Due from other banks		1,251 04	
Actual cash on hand		24,369 85	
Exchanges for clearing house			
Checks and other cash items		620 50	
Other resources			
Totals		\$1,268,402 23	
LIABILITIES.			
Capital stock paid in		\$120,000 00	
Surplus		100,000 00	
Undivided profits, less expenses and taxes paid		24,708 68	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		4,800 00	
Individual deposits subject to check			
Savings deposits		981,543 55	
Demand certificates of deposit			
Time certificates of deposit		350 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		37,600 00	
Postal savings deposits			
Other liabilities			
Totals		\$1,268,402 23	

164 AND 164A. SACRAMENTO VALLEY BANK—BIGGS.

Incorporated December 16, 1891.

OFFICERS—J. M. Hastings, President; S. McKee, Vice-President; John M. Brough, Cashier and Treasurer; Bernard F. Lucas, Assistant Cashier; J. A. Foster, Secretary.

DIRECTORS—J. M. Hastings, S. McKee, W. M. Smith, J. A. Foster, J. M. Brough.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$326,274 89		
Overdrafts.....	3,668 91		
Bonds, warrants, and other securities.....	33,008 97		
Bank premises, furniture and fixtures.....	16,997 12		
Safe deposit vaults.....			
Other real estate owned.....	4,247 40		
Due from reserve banks.....	42,806 97		
Due from other banks.....	846 56		
Actual cash on hand.....	19,154 87		
Exchanges for clearing house.....			
Checks and other cash items.....	918 82		
Other resources.....	331 72		
Totals	\$447,881 23		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	11,000 00		
Undivided profits, less expenses and taxes paid.....	4,804 27		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	45,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	1,866 60		
Individual deposits subject to check.....	139,353 14		
Savings deposits.....			
Demand certificates of deposit.....	2,040 00		
Time certificates of deposit.....	178,610 84		
Certified checks.....	1,429 37		
Cashier's checks.....			
State, county and municipal deposits.....	3,963 68		
Postal savings deposits.....	268 88		
Other liabilities.....			
Totals	\$447,881 23		

NOTE.—The above statement includes the business of the Butte City branch office.

165. "THE BANK OF MONTEREY"—MONTEREY.

Incorporated December 30, 1891.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Cashier, Secretary and Treasurer; E. E. James, Assistant Cashier.

DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Jessie D. Seale, M. Ortins, O. S. Trimmer, C. Martin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$311,197 97		
Overdrafts	445 75		
Bonds, warrants, and other securities	12,000 00		
Bank premises, furniture and fixtures	49,293 30		
Safe deposit vaults	5,807 41		
Other real estate owned	2,517 47		
Due from reserve banks	96,853 88		
Due from other banks	3,248 22		
Actual cash on hand	52,896 67		
Exchanges for clearing house			
Checks and other cash items	598 35		
Other resources	518 35		
Totals	\$535,372 32		
LIABILITIES.			
Capital stock paid in	\$100,000 00		
Surplus	25,000 00		
Undivided profits, less expenses and taxes paid	8,739 09		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	387,254 86		
Savings deposits			
Demand certificates of deposit	200 00		
Time certificates of deposit	4,355 84		
Certified checks	695 00		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	9,127 53		
Other liabilities			
Totals	\$535,372 32		

166. "BANK OF LEMOORE"—LEMOORE.

Incorporated December 31, 1891.

OFFICERS—S. C. Lillis, President; J. O. Hickman, Vice-President; N. W. Sorrick, Cashier, Secretary and Treasurer; A. D. Campbell, Assistant Cashier.

DIRECTORS—S. C. Lillis, N. W. Sorrick, J. A. McCormick, A. L. McKay, J. H. Fox.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$347,449 20		
Overdrafts.....	8,109 23		
Bonds, warrants, and other securities.....	33,969 95		
Bank premises, furniture and fixtures.....	36,107 68		
Safe deposit vaults.....	2,000 00		
Other real estate owned.....	7,200 00		
Due from reserve banks.....	44,438 13		
Due from other banks.....	2,327 94		
Actual cash on hand.....	28,408 70		
Exchanges for clearing house.....			
Checks and other cash items.....	137 98		
Other resources.....			
Totals.....	\$500,138 76		
LIABILITIES.			
Capital stock paid in.....	\$80,000 00		
Surplus.....	20,000 00		
Undivided profits, less expenses and taxes paid.....	2,488 80		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits, due to banks.....			
Dividends unpaid.....	3,036 00		
Individual deposits subject to check.....	185,947 97		
Savings deposits.....			
Demand certificates of deposit.....	6,775 90		
Time certificates of deposit.....	161,270 90		
Certified checks.....	5 00		
Cashier's checks.....	614 19		
State, county and municipal deposits.....	30,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$500,138 76		

167 AND 167A. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY"—BERKELEY.

Incorporated January 27, 1892.

OFFICERS—A. W. Naylor, President; W. E. Woolsey, Vice-President; F. L. Naylor, Vice-President; W. S. Wood, Cashier, Secretary, Trust Officer and Manager Trust Department; J. S. Mills, Assistant Cashier, and Assistant Secretary.
 DIRECTORS—Wm. H. Crocker, C. M. Gayley, J. W. Havens, J. R. Little, W. H. Marston, A. W. Naylor, F. L. Naylor, W. E. Woolsey, W. R. Scott.

Statement of June 30, 1914.

Resources.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$189,140 95	\$8,415,894 59	\$61,500 00	\$91,000 00	\$8,707,085 54
Overdrafts.....	147 08				147 08
Bonds, warrants and other securities.....	36,163 06	294,613 11	19,187 50		849,913 67
Bank premises, furniture and fixtures.....		86,000 00			86,000 00
Safe deposit vaults.....		14,000 00			14,000 00
Other real estate owned.....					
Due from reserve banks.....	88,162 89	879,002 54	28,628 40	15,329 52	461,113 35
Due from other banks.....		83,235 88	18,096 55		96,331 98
Actual cash on hand.....	28,162 49	85,818 35			118,980 84
Exchanges for clearing house.....					
Checks and other cash items.....	1,458 15	496 52			1,954 67
Other resources.....		1 69			1 69
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Department not under supervision of State Banking Department	
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property.....			136,861 78		136,861 78
			59,200 00		59,200 00
Totals	\$243,224 62	\$4,358,562 18	\$318,424 23	\$106,329 52	\$5,026,540 55
LIABILITIES.					
Capital stock paid in.....	\$25,000 00	\$175,000 00	\$100,000 00	\$100,000 00	\$400,000 00
Surplus.....	2,400 00	250,000 00			252,400 00
Undivided profits less expenses and taxes paid.....	649 51	1,882 78		129 52	2,161 81
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	41,711 02				41,711 02
Dividends unpaid.....		14,860 00			14,860 00
Individual deposits subject to check.....	142,637 70				142,637 70
Savings deposits.....		3,570,779 29			3,570,779 29
Demand certificates of deposit.....	88 90	11 00			99 90
Time certificates of deposit.....	29,686 29	100,173 71			129,860 00
Certified checks.....	46 99				46 99
Cashier's checks.....	1,004 21	38 65			1,042 86
State, county and municipal deposits.....		200,405 67			200,405 67
Postal savings deposits.....		45,911 08			45,911 08
Other liabilities.....				6,200 00	6,200 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			218,424 23		218,424 23
Totals	\$243,224 62	\$4,358,562 18	\$318,424 23	\$106,329 52	\$5,026,540 55

NOTE.—The above statement includes the business of Telegraph avenue branch office.

169. THE SAVINGS AND LOAN BANK OF SAN BENITO COUNTY—HOLLISTER.

Incorporated January 28, 1892.

OFFICERS—T. S. Hawkins, President; T. W. Hawkins, Cashier, Secretary and Treasurer.

DIRECTORS—T. S. Hawkins, J. W. Hawkins, J. F. Etcheverry, Fred Vile, C. N. Hawkins, R. P. Lathrop, N. C. Briggs, Jr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$775,899 36	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		1,861 14	
Due from reserve banks.....		11,531 21	
Due from other banks.....		86,848 42	
Actual cash on hand.....		15,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$841,141 18	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		50,000 00	
Undivided profits, less expenses and taxes paid.....		70,028 85	
Other existing profits, collected, but not in undivided profits account.....		18,887 56	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		652,225 22	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$841,141 18	

170. THE SAVINGS BANK OF ST. HELENA—ST. HELENA.

Incorporated January 29, 1892.

OFFICERS—F. L. Alexander, President; W. H. Smith, Vice-President; Leo. H. Martin, Cashier, Secretary and Treasurer.

DIRECTORS—F. L. Alexander, W. H. Smith, D. O. Hunt, Walter Metzner, Leo H. Martin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$267,462 21	
Overdrafts.....			
Bonds, warrants, and other securities.....		47,250 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		10,377 23	
Due from other banks.....			
Actual cash on hand.....		10,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$335,589 44	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		5,500 00	
Undivided profits, less expenses and taxes paid.....		89 95	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		292,499 49	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$335,589 44	

171. HOLLISTER SAVINGS BANK—HOLLISTER.

Incorporated February 11, 1892.

OFFICERS—Wm. Palmtag, President; T. H. Slaven, Vice-President; C. J. Cox, Vice-President; C. H. Wagner, Cashier, Secretary and Treasurer.

DIRECTORS—Wm. Palmtag, T. H. Slaven, N. T. Jensen, C. F. Leege, C. J. Cox, M. Rosenberg, C. H. Wagner.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$404,983 84	
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		21,458 58	
Due from other banks.....			
Actual cash on hand.....		7,622 26	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		521 80	
Totals		\$434,586 48	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		9,548 79	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		375,051 69	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$434,586 48	

172. PEOPLE'S BANK—SANTA CRUZ.

Incorporated February 11, 1892.

OFFICERS—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier.
 DIRECTORS—L. C. Matzen, Thos. W. Kelly, Charles E. Towne, Percy T. Phillips, C. C. Campbell, W. P. Netherton, L. F. Hinds, W. I. Forsyth, Warren Garrett.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$150,437 67		
Overdrafts.....	195 11		
Bonds, warrants, and other securities.....	49,257 50		
Bank premises, furniture and fixtures.....	53,433 45		
Safe deposit vaults.....	4,586 00		
Other real estate owned.....			
Due from reserve banks.....	32,447 24		
Due from other banks.....	10 00		
Actual cash on hand.....	17,936 03		
Exchanges for clearing house.....	513 22		
Checks and other cash items.....	78 75		
Other resources.....			
Totals	\$306,896 97		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	12,950 00		
Undivided profits, less expenses and taxes paid.....	19,904 94		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	181,720 15		
Savings deposits.....			
Demand certificates of deposit.....	153 01		
Time certificates of deposit.....			
Certified checks.....	1,730 60		
Cashier's checks.....	1,532 80		
State, county and municipal deposits.....	40,000 00		
Postal savings deposits.....	902 47		
Other liabilities.....			
Totals	\$306,896 97		

173. PRODUCERS' SAVINGS BANK—BAKERSFIELD.

Incorporated March 17, 1892.

OFFICERS—Clinton E. Worden, President; F. W. Robinson, Vice-President, Cashier, Secretary and Treasurer; J. S. Henton, Vice-President; E. W. Splers, Assistant Cashier.

DIRECTORS—Clinton E. Worden, R. F. Barnett, A. D. M. Osborne, F. W. Robinson, J. S. Henton, F. M. Worthington, F. W. Tegeler, W. H. Hill, W. W. Worden, W. E. Benz, E. M. Brown.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$872,239 78	
Overdrafts.....			
Bonds, warrants, and other securities.....		138,837 50	
Bank premises, furniture and fixtures.....		84,718 14	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		45,317 91	
Due from other banks.....			
Actual cash on hand.....		20,356 90	
Exchanges for clearing house.....		964 05	
Checks and other cash items.....		77 50	
Other resources.....		180 00	
Totals		\$1,162,681 78	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		35,000 00	
Undivided profits, less expenses and taxes paid.....		32,994 76	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		6,000 00	
Individual deposits subject to check.....			
Savings deposits.....		985,534 70	
Demand certificates of deposit.....		200 00	
Time certificates of deposit.....		2,952 32	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		50,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,162,681 78	

174 AND 174A. CITIZENS' BANK OF PASO ROBLES—PASO ROBLES.

Incorporated April 21, 1892.

OFFICERS—W. C. Bennett, President; Alex. Webster, Vice-President; A. Pfister, Cashier, Secretary and Treasurer; W. A. Johnson, Assistant Cashier; J. Haabesland, Assistant Cashier.
 DIRECTORS—W. C. Bennett, D. S. Lewis, W. O. Dresser, Jas. Munk, A. Pfister, Paul Pfister, Alex. Webster.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$888,847 73		
Overdrafts.....	3,773 38		
Bonds, warrants, and other securities.....	16,021 54		
Bank premises, furniture and fixtures.....	7,600 00		
Safe deposit vaults.....			
Other real estate owned.....	838 50		
Due from reserve banks.....	30,579 79		
Due from other banks.....			
Actual cash on hand.....	20,280 65		
Exchanges for clearing house.....			
Checks and other cash items.....	1,651 62		
Other resources.....			
Totals	\$418,988 21		
LIABILITIES.			
Capital stock paid in.....	\$61,800 00		
Surplus.....	10,500 00		
Undivided profits, less expenses and taxes paid.....	15,526 38		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	25,000 00		
Deposits, due to banks.....	788 65		
Dividends unpaid.....			
Individual deposits subject to check.....	194,324 85		
Savings deposits.....			
Demand certificates of deposit.....	228 72		
Time certificates of deposit.....	99,304 02		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	8,000 00		
Postal savings deposits.....	3,520 59		
Other liabilities.....			
Totals	\$418,988 21		

NOTE.—The above statement includes the business of the San Miguel branch office.

REPORT OF SUPERINTENDENT OF BANKS.

175. PEOPLE'S SAVINGS BANK—SANTA CRUZ.

Incorporated April 26, 1892.

OFFICERS—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; C. C. Campbell, Cashier, Secretary and Treasurer; L. F. Hinds, Assistant Cashier.

DIRECTORS—L. C. Matzen, Thos. W. Kelly, C. E. Towne, P. T. Phillips, C. C. Campbell, W. P. Netherton, L. F. Hinds, W. I. Forsyth, Warren Garrett.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$512,985 00	
Overdrafts			
Bonds, warrants, and other securities		85,220 77	
Bank premises, furniture and fixtures		56,922 44	
Safe deposit vaults			
Other real estate owned		848 15	
Due from reserve banks		42,425 20	
Due from other banks			
Actual cash on hand		31,864 84	
Exchanges for clearing house			
Checks and other cash items		68 00	
Other resources		61 38	
Totals		\$527,390 78	
LIABILITIES.			
Capital stock paid in		\$32,140 00	
Surplus		32,140 00	
Undivided profits, less expenses and taxes paid		9,410 08	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		441,650 70	
Demand certificates of deposit			
Time certificates of deposit		2,050 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$527,390 78	

176. BANK OF WILLIAMS—WILLIAMS.

Incorporated June 17, 1892.

OFFICERS—H. C. Stovall, President; J. M. Stovall, Cashier, Secretary and Treasurer; B. L. Fouch, Assistant Cashier.
DIRECTORS—H. C. Stovall, J. M. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, B. L. Fouch.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$324,320 17		
Overdrafts.....	596 67		
Bonds, warrants, and other securities.....	40,578 91		
Bank premises, furniture and fixtures.....	5,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	51,149 82		
Due from other banks.....			
Actual cash on hand.....	23,325 95		
Exchanges for clearing house.....			
Checks and other cash items.....	2 80		
Other resources.....	386 51		
Totals	\$445,361 13		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	21,000 00		
Undivided profits, less expenses and taxes paid.....	13,252 12		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	140,921 14		
Savings deposits.....			
Demand certificates of deposit.....	88,243 17		
Time certificates of deposit.....	106,444 70		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	25,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$445,361 13		

177. BANK OF OROVILLE—OROVILLE.

Incorporated June 28, 1892.

OFFICERS—S. C. Lillis, President; W. W. Gingles, Cashier, Secretary and Treasurer; C. N. Putnam, Assistant Cashier and Assistant Secretary.

DIRECTORS—S. C. Lillis, J. M. Ward, H. C. Lillis, W. W. Gingles, C. W. Putnam.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$221,982 11	
Overdrafts			
Bonds, warrants, and other securities		21,700 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		1,800 00	
Due from reserve banks		15,488 77	
Due from other banks			
Actual cash on hand		6,443 33	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$266,914 21	
LIABILITIES.			
Capital stock paid in		\$30,000 00	
Surplus		10,500 00	
Undivided profits, less expenses and taxes paid		2,375 26	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		2,500 00	
Individual deposits subject to check			
Savings deposits		209,358 95	
Demand certificates of deposit			
Time certificates of deposit		12,180 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$266,914 21	

178. BANK OF TEHACHAPI—TEHACHAPI.

Incorporated September 16, 1892.

OFFICERS—Dave Hirschfeld, President; Albert Ancker, Vice-President; Phil Marx, Cashier, Secretary and Treasurer.

DIRECTORS—Dave Hirschfeld, Albert Ancker, Phil. Marx, Chas. Asher, B. M. Dennison.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$124,181 62		
Overdrafts.....	86 57		
Bonds, warrants, and other securities.....	12,457 40		
Bank premises, furniture and fixtures.....	5,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	35,898 63		
Due from other banks.....	353 70		
Actual cash on hand.....	12,275 05		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$190,202 97		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	32,500 00		
Undivided profits, less expenses and taxes paid.....	862 71		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	75 00		
Individual deposits subject to check.....	63,734 23		
Savings deposits.....			
Demand certificates of deposit.....	1,902 73		
Time certificates of deposit.....	57,421 00		
Certified checks.....			
Cashier's checks.....	135 25		
State, county and municipal deposits.....	8,571 96		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$190,202 97		

180. "THE BANK OF PALO ALTO"—PALO ALTO.

Incorporated October 18, 1892.

OFFICERS—G. R. Parkinson, President; C. D. Marx, Vice-President; H. F. Congdon, Cashier, Secretary and Treasurer; J. F. Prior, Assistant Cashier; Percy M. McDowell, Assistant Cashier.

DIRECTORS—G. R. Parkinson, C. D. Marx, C. S. Downing, H. F. Congdon, E. C. Thoits.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$320,767 51	\$267,794 40	\$588,561 91
Overdrafts.....	87 88		87 88
Bonds, warrants, and other securities.....	12,000 00	78,080 00	90,080 00
Bank premises, furniture and fixtures.....		22,000 00	22,000 00
Safe deposit vaults.....		1,000 00	1,000 00
Other real estate owned.....		14,500 00	14,500 00
Due from reserve banks.....	52,147 53	14,968 98	67,116 51
Due from other banks.....	296 80		296 80
Actual cash on hand.....	30,102 95	17,457 88	47,560 83
Exchanges for clearing house.....	2,380 98		2,380 98
Checks and other cash items.....	31 15		31 15
Other resources.....			
Totals	\$417,814 80	\$415,801 28	\$833,615 86
LIABILITIES:			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	25,000 00	15,000 00	40,000 00
Undivided profits, less expenses and taxes paid.....	8,886 06	4,924 90	13,770 96
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	4,964 75		4,964 75
Dividends unpaid.....			
Individual deposits subject to check.....	318,088 67		318,088 67
Savings deposits.....		370,866 36	370,866 36
Demand certificates of deposit.....	7,991 11		7,991 11
Time certificates of deposit.....	27,900 31		27,900 31
Certified checks.....	38 70		38 70
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$417,814 80	\$415,801 28	\$833,615 86

181. "BANK OF LASSEN COUNTY"—SUSANVILLE.

Incorporated October 29, 1892.

OFFICERS—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; C. H. Bridges, Cashier, Secretary and Treasurer; C. M. Hall, Assistant Cashier.
 DIRECTORS—J. B. Spaulding, I. E. Baily, Richard H. Browne, F. E. Humphrey, C. B. Clark, P. J. Goumaz, C. H. Bridges.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$252,796 96	\$75,390 00	\$328,186 96
Overdrafts.....	141 23		141 23
Bonds, warrants, and other securities.....	54,365 11		54,365 11
Bank premises, furniture and fixtures.....	12,369 45	118 25	12,487 70
Safe deposit vaults.....			
Other real estate owned.....	450 00		450 00
Due from reserve banks.....	28,134 18		28,134 18
Due from other banks.....	5,018 44		5,018 44
Actual cash on hand.....	17,406 10	2,031 22	19,437 32
Exchanges for clearing house.....			
Checks and other cash items.....	5,022 35		5,022 35
Other resources.....			
Totals	\$375,703 82	\$77,539 47	\$453,243 29
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	30,000 00	5,000 00	35,000 00
Undivided profits, less expenses and taxes paid.....	7,472 81	319 33	7,792 14
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	12 00		12 00
Individual deposits subject to check.....	184,629 92		184,629 92
Savings deposits.....		47,220 14	47,220 14
Demand certificates of deposit.....	1,900 90		1,900 90
Time certificates of deposit.....	41,178 18		41,178 18
Certified checks.....	75 88		75 88
Cashier's checks.....	439 13		439 13
State, county and municipal deposits.....	85,000 00		85,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$375,703 82	\$77,539 47	\$453,243 29

NOTE.—Added savings department September 17, 1913.

182. "FARMERS AND MERCHANTS SAVINGS BANK OF OAKLAND, CALIFORNIA"—OAKLAND.

Incorporated November 12, 1892.

OFFICERS—Edson F. Adams, President; Samuel Bell McKee, Vice-President; George S. Meredith, Cashier, Secretary and Treasurer; Frank C. Martens, Assistant Cashier and Assistant Secretary.

DIRECTORS—Edson F. Adams, Samuel Bell McKee, C. D. Bates, George S. Meredith, Frank C. Martens, C. H. Redington, C. H. Daly.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$1,607,734 85	
Overdrafts			
Bonds, warrants, and other securities		201,963 23	
Bank premises, furniture and fixtures		176,235 00	
Safe deposit vaults		9,000 00	
Other real estate owned			
Due from reserve banks		46,362 37	
Due from other banks			
Actual cash on hand		42,432 08	
Exchanges for clearing house		9,042 88	
Checks and other cash items		82 78	
Other resources			
Totals		\$2,092,853 19	
LIABILITIES.			
Capital stock paid in		\$181,100 00	
Surplus		5,400 00	
Undivided profits, less expenses and taxes paid		7,536 17	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		1,825,517 02	
Demand certificates of deposit			
Time certificates of deposit		6,000 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		67,300 00	
Postal savings deposits			
Other liabilities			
Totals		\$2,092,853 19	

183. BANK OF PLEASANTON—PLEASANTON.

Incorporated February 3, 1893.

OFFICERS—T. W. Harris, President; C. H. Schween, Vice-President; E. L. Benedict, Cashier, Secretary and Treasurer; Thos. H. Silver, Assistant Cashier.

DIRECTORS—T. W. Harris, E. L. Benedict, C. L. Crellin, C. H. Schween, T. H. Silver.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$120,514 65	\$238,426 91	\$358,941 56
Overdrafts	881 30		881 30
Bonds, warrants, and other securities	17,612 50	32,575 00	50,187 50
Bank premises, furniture and fixtures		5,500 00	5,500 00
Safe deposit vaults			
Other real estate owned		3,023 00	3,023 00
Due from reserve banks	15,012 20	6,247 52	21,259 72
Due from other banks	10,186 90	7,693 06	17,879 96
Actual cash on hand			
Exchanges for clearing house	806 75		806 75
Checks and other cash items			
Other resources			
Totals	\$164,963 30	\$293,471 49	\$458,434 79
LIABILITIES.			
Capital stock paid in	\$12,500 00	\$12,500 00	\$25,000 00
Surplus	10,000 00	17,500 00	27,500 00
Undivided profits, less expenses and taxes paid	359 84	52 64	412 48
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	104,083 38		104,083 38
Savings deposits		204,785 10	204,785 10
Demand certificates of deposit	1,720 23		1,720 23
Time certificates of deposit	33,263 30	56,579 40	91,842 70
Certified checks			
Cashier's checks	3,086 55		3,086 55
State, county and municipal deposits			
Postal savings deposits		54 35	54 35
Other liabilities			
Totals	\$164,963 30	\$293,471 49	\$458,434 79

184. FERNDALE BANK—FERNDALE.

Incorporated February 17, 1893.

OFFICERS—A. Putnam, President; E. P. Nisson, Vice-President; F. N. Rasmussen, Cashier, Secretary and Treasurer.
 DIRECTORS—A. Putnam, E. P. Nisson, J. Rasmussen, P. J. Peterson, J. H. Ring, Ph. Calanchini, J. A. Shaw, R. H. Smith, B. N. Bullock.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$312,448 58	\$104,900 00	\$417,348 58
Overdrafts	148 12		148 12
Bonds, warrants, and other securities	20,737 12	9,793 75	30,530 87
Bank premises, furniture and fixtures	1 00	20,000 00	20,001 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	34,843 06	5,362 65	40,205 71
Due from other banks	568 39		568 39
Actual cash on hand	20,698 55	7,999 79	28,698 34
Exchanges for clearing house			
Checks and other cash items	147 44		147 44
Other resources			
Totals	\$383,582 26	\$148,056 19	\$537,638 45
LIABILITIES.			
Capital stock paid in	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	50,000 00	15,000 00	65,000 00
Undivided profits, less expenses and taxes paid	598 83	2,937 73	3,536 56
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	3,000 00		3,000 00
Individual deposits subject to check	231,498 90		231,498 90
Savings deposits		120,118 46	120,118 46
Demand certificates of deposit	3,114 48		3,114 48
Time certificates of deposit	66,867 50		66,867 50
Certified checks			
Cashier's checks			
State, county and municipal deposits	9,500 00		9,500 00
Postal savings deposits	2 55		2 55
Other liabilities			
Totals	\$389,582 26	\$148,056 19	\$537,638 45

185 AND 185A. "BANK OF SAN LEANDRO"—SAN LEANDRO.

Incorporated February 24, 1893.

OFFICERS—L. C. Morehouse, President; A. B. Cary, Vice-President; Chas. H. Hale, Cashier, Secretary and Treasurer; J. H. Skillen, Assistant Cashier; J. Dring, Assistant Cashier.
 DIRECTORS—L. C. Morehouse, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, F. H. Williams.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$185,934 07	\$783,152 50	\$969,086 57
Overdrafts.....			
Bonds, warrants, and other securities.....	17,000 00	130,565 00	147,565 00
Bank premises, furniture and fixtures.....		78,081 51	78,081 51
Safe deposit vaults.....		3,500 00	3,500 00
Other real estate owned.....			
Due from reserve banks.....	23,837 38	89,181 29	113,018 67
Due from other banks.....	1,849 79		1,849 79
Actual cash on hand.....	9,743 15	24,985 78	34,678 93
Exchanges for clearing house.....			
Checks and other cash items.....	289 98	2,641 29	2,931 27
Other resources.....	1,508 22		1,508 22
Totals	\$190,162 59	\$1,112,007 37	\$1,302,169 96
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$75,000 00	\$100,000 00
Surplus.....		26,000 00	26,000 00
Undivided profits, less expenses and taxes paid.....	8,021 20	10,251 71	18,272 91
Other existing profits, collected, but not in undivided profits account.....	19 75		19 75
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		90 00	90 00
Individual deposits subject to check.....	145,394 49		145,394 49
Savings deposits.....		1,000,662 36	1,000,662 36
Demand certificates of deposit.....	1,599 46		1,599 46
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	10,067 25		10,067 25
Postal savings deposits.....			
Other liabilities.....	70 44	3 30	73 74
Totals	\$190,162 59	\$1,112,007 37	\$1,302,169 96

NOTE.—The above statement includes the business of the Elmhurst branch office.

REPORT OF SUPERINTENDENT OF BANKS.

186. "THE DAIRYMAN'S BANK"—VALLEY FORD.

Incorporated March 17, 1893.

OFFICERS—J. D. Williams, President; L. D. Ambrogio, Vice-President; C. A. LeBaron, Cashier, Secretary and Treasurer; A. M. J. BaGasci, Assistant Cashier.
 DIRECTORS—P. Carroll, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$348,752 51		
Overdrafts.....			
Bonds, warrants, and other securities.....	49,020 00		
Bank premises, furniture and fixtures.....	4,000 00		
Safe deposit vaults.....			
Other real estate owned.....	500 00		
Due from reserve banks.....	68,173 10		
Due from other banks.....	397 50		
Actual cash on hand.....	21,563 99		
Exchanges for clearing house.....			
Checks and other cash items.....	150 70		
Other resources.....	4,000 00		
Totals	\$486,557 80		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	25,000 00		
Undivided profits, less expenses and taxes paid.....	8,330 34		
Other existing profits, collected, but not in undivided profits account.....	3,965 40		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	139,948 92		
Savings deposits.....			
Demand certificates of deposit.....	1,580 00		
Time certificates of deposit.....	176,083 14		
Certified checks.....			
Cashier's checks.....	50 00		
State, county and municipal deposits.....	31,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$486,557 80		

Note.—Certificate issued April 14, 1914, authorizing addition of savings department. Not yet opened.

187. STATE SAVINGS BANK—OAKLAND.

Incorporated March 24, 1893.

OFFICERS—R. J. McMullen, President; Dudley Kinsell, Vice-President; R. J. McMullen, Cashier and Treasurer; S. C. Bennetts,
Secretary and Assistant Cashier.

DIRECTORS—R. J. McMullen, Dudley Kinsell, Chas. H. Jones, J. B. Lanktree, D. F. Tillinghast.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,002,192 32	
Overdrafts.....			
Bonds, warrants, and other securities.....		1,091 00	
Bank premises, furniture and fixtures.....		108,167 85	
Safe deposit vaults.....			
Other real estate owned.....		11,089 42	
Due from reserve banks.....		110,660 89	
Due from other banks.....		10,198 14	
Actual cash on hand.....		98,226 04	
Exchanges for clearing house.....		3,206 80	
Checks and other cash items.....		170 68	
Other resources.....			
Totals		\$1,335,002 14	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		160,000 00	
Undivided profits, less expenses and taxes paid.....		29,689 47	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		872,799 42	
Demand certificates of deposit.....			
Time certificates of deposit.....		31,549 19	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		140,964 06	
Totals		\$1,335,002 14	

189. "SANTA CLARA VALLEY BANK"—SANTA CLARA.

Incorporated May 31, 1893.

OFFICERS—H. E. Losse, President; J. B. O'Brien, Vice-President; G. E. Hamilton, Vice-President; F. A. Birge, Cashier, Secretary and Treasurer; F. H. Roberts, Assistant Cashier.

DIRECTORS—H. E. Losse, J. B. O'Brien, G. E. Hamilton, A. V. Fatjo, E. L. Fellows, I. E. Pomeroy, F. A. Birge.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$167,817 45	\$219,275 00	\$387,092 45
Overdrafts	850 61		850 61
Bonds, warrants, and other securities	24,772 80	58,170 98	82,943 78
Bank premises, furniture and fixtures	62,457 57		62,457 57
Safe deposit vaults	6,000 00		6,000 00
Other real estate owned			
Due from reserve banks	17,264 60	6,048 29	23,312 89
Due from other banks	821 96		821 96
Actual cash on hand	14,738 92	5,605 86	20,344 78
Exchanges for clearing house			
Checks and other cash items	1,219 87	639 17	1,859 04
Other resources			
Totals	\$295,948 78	\$289,739 30	\$585,688 08
LIABILITIES.			
Capital stock paid in	\$50,000 00	\$10,000 00	\$60,000 00
Surplus	50,000 00	20,000 00	70,000 00
Undivided profits, less expenses and taxes paid	21,688 78	8,617 94	30,306 67
Other existing profits, collected, but not in undivided profits account	200 75		200 75
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		10,000 00
Deposits, due to banks			
Dividends unpaid	3,010 00		3,010 00
Individual deposits subject to check	141,513 09		141,513 09
Savings deposits		217,436 46	217,436 46
Demand certificates of deposit	2,848 65		2,848 65
Time certificates of deposit	8,500 00	30,911 00	39,411 00
Certified checks	90 00		90 00
Cashier's checks	751 77		751 77
State, county and municipal deposits	7,340 79		7,340 79
Postal savings deposits		2,773 90	2,773 90
Other liabilities			
Totals	\$295,948 78	\$289,739 30	\$585,688 08

190. "GARDEN CITY BANK AND TRUST COMPANY"—SAN JOSE.

Incorporated June 26, 1893.

OFFICERS—T. S. Montgomery, Vice-President; W. G. Alexander, Secretary; A. B. Post, Cashier, Treasurer and Assistant Secretary; C. J. Tripp, Assistant Cashier.
 DIRECTORS—T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, M. E. Dally, Geo. E. Graft, John D. Kuster, A. McDonald, J. J. Miller, G. K. McDonald, A. B. Post.

Statement of June 30, 1914.

RESOURCES.	Commercial	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$701,025 36	\$1,066,056 75	\$50,000 00	\$50,000 00	\$1,867,082 11
Overdrafts.....	891 14				891 14
Bonds, warrants and other securities.....	2,681 22	456,232 50			458,913 72
Bank premises, furniture and fixtures.....		151,041 08			151,041 08
Safe deposit vaults.....	111,000 00	2,958 97			113,958 97
Other real estate owned.....					
Due from reserve banks.....	52,646 96	32,699 07	3,734 34		89,080 37
Due from other banks.....	426 28				426 28
Actual cash on hand.....	66,854 09	33,320 92	106 49		100,281 10
Exchanges for clearing house.....	10,501 42				10,501 42
Checks and other cash items.....		2,184 30			2,184 30
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts invested under order of court, or in accordance with provisions of trust {					
Personal property.....			4,700 00		4,700 00
Real property.....			2,485 00	Private trusts not under supervision of State Banking Department	2,485 00
Totals	\$946,027 07	\$1,765,498 54	\$60,975 83	\$50,000 00	\$2,822,496 44
LIABILITIES.					
Capital stock paid in.....	\$125,000 00	\$75,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus.....	175,000 00	100,000 00			275,000 00
Undivided profits less expenses and taxes paid.....	16,962 15				16,962 15
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....	50,000 00				50,000 00
Notes rediscounted.....					
Deposits due to banks.....	20,327 86	3,646 45			23,974 31
Dividends unpaid.....	15,085 00				15,085 00
Individual deposits subject to check.....	525,611 66				525,611 66
Savings deposits.....		1,485,568 36			1,485,568 36
Demand certificates of deposit.....	18,887 01				18,887 01
Time certificates of deposit.....		14,778 73			14,778 73
Certified checks.....	4,168 39				4,168 39
Cashier's checks.....					
State, county and municipal deposits.....		86,500 00			86,500 00
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			10,975 83	Private trusts not under supervision of State Banking Department	10,975 83
Totals	\$946,027 07	\$1,765,498 54	\$60,975 83	\$50,000 00	\$2,822,496 44

NOTE.—Added trust department November 26, 1913.

192. TITLE INSURANCE AND TRUST COMPANY—LOS ANGELES.

Incorporated December 22, 1893.

OFFICERS—Wm. H. Allen, Jr., President; O. F. Brant, Vice-President and Manager; M. S. Hellman, Vice-President; O. P. Clark, Vice-President, Secretary and Treasurer; W. B. Brown, Assistant Secretary.

DIRECTORS—Wm. H. Allen, Jr., O. F. Brant, M. S. Hellman, O. P. Clark, H. W. O'Melveney, Wm. H. Burnham, W. M. Caswell, W. R. Staats, C. B. Jones, Henry M. Robinson, Harry C. Allen.

Statement of June 30, 1914.

Resources.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....			\$184,468 01		\$184,468 01
Overdrafts.....					
Bonds, warrants and other securities.....			185,862 50	\$100,000 00	285,862 50
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			282,422 65		282,422 65
Due from other banks.....			427,844 48		427,844 48
Actual cash on hand.....			18 50		18 50
Exchanges for clearing house.....					
Checks and other cash items.....			5,027 10		5,027 10
Other resources.....			4,259 47		4,259 47
Personal assets received from executors, administrators, assignees, receivers or trustees.....				} Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or in accordance with provisions of trust {Personal property.....			2,480,541 08		2,480,541 08
{Real property.....			5,167,431 86		5,167,431 86
Totals			\$8,736,870 60	\$100,000 00	\$8,836,870 60
LIABILITIES.					
Capital stock paid in.....			\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....			800,000 00		800,000 00
Undivided profits less expenses and taxes paid.....			358 87		358 87
Other existing profits, collected, but not in undivided profits account.....			35,471 66		35,471 66
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....			5,000 00		5,000 00
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				} Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			8,293,045 07		8,293,045 07
Totals			\$8,736,870 60	\$100,000 00	\$8,836,870 60

193. THE CAPITAL BANKING AND TRUST CO.—SACRAMENTO.

Incorporated December 28, 1893.

OFFICERS—F. W. Biewener, President; George C. Bassett, Vice-President; W. W. Bassett, Cashier, Secretary and Treasurer; F. W. Biewener, Jr., Assistant Cashier.

DIRECTORS—W. W. Bassett, H. C. Muddox, Geo. C. Bassett, F. W. Biewener, S. S. Day.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$399,232 49	
Overdrafts			
Bonds, warrants, and other securities		170,790 97	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		6,071 81	
Due from reserve banks		107,580 79	
Due from other banks			
Actual cash on hand		12,531 40	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$996,237 46	
LIABILITIES.			
Capital stock paid in		\$100,000 00	
Surplus		1,000 00	
Undivided profits, less expenses and taxes paid		11,570 26	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		558,596 84	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		25,000 00	
Postal savings deposits			
Other liabilities		70 36	
Totals		\$996,237 46	

194. THE BANK OF GONZALES—GONZALES.

Incorporated January 20, 1894.

OFFICERS—J. R. Somavia, President; J. C. Lazier, Vice-President; Geo. H. Bofinger, Cashier and Secretary.
DIRECTORS—J. C. Lazier, Joseph Juri, John Hargens, J. R. Somavia, Geo. C. Miller.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$175,983 55		
Overdrafts	12 76		
Bonds, warrants, and other securities	9,890 00		
Bank premises, furniture and fixtures	12,125 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	25,807 87		
Due from other banks	3,208 65		
Actual cash on hand	11,315 74		
Exchanges for clearing house			
Checks and other cash items	96 92		
Other resources	43 80		
Totals	\$237,934 29		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	16,000 00		
Undivided profits, less expenses and taxes paid	204 66		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	20,000 00		
Deposits, due to banks	44 24		
Dividends unpaid			
Individual deposits subject to check	85,568 61		
Savings deposits			
Demand certificates of deposit	4,427 80		
Time certificates of deposit	61,175 56		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	513 42		
Other liabilities			
Totals	\$237,934 29		

197. UNION TRUST AND SAVINGS BANK OF PASADENA—PASADENA.

Incorporated February 1, 1895.

OFFICERS—H. I. Stuart, President; C. J. Hall, Vice-President; S. Washburn, Vice-President; E. H. Groenendyke, Vice-President; H. L. Mouat, Cashier, Secretary and Treasurer; Wm. H. McGee, Assistant Cashier and Assistant Secretary.
 DIRECTORS—H. I. Stuart, E. H. Groenendyke, C. W. Gates, E. S. Gosney, John Earle Jardine, C. J. Hall, Frank C. Bolt, S. Washburn, Ed. R. Braley, Henry M. Robinson, Freeman A. Ford.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....		\$2,167,020 00			\$2,167,020 00
Overdrafts.....					
Bonds, warrants and other securities.....		456,762 00	\$50,000 00	\$50,000 00	556,762 00
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....		25,000 00			25,000 00
Other real estate owned.....		2,623 91			2,623 91
Due from reserve banks.....		273,686 29	32,638 41		306,324 70
Actual cash on hand.....		62,881 20			62,881 20
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....			72 15		72 15
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or {Personal property in accordance with provisions of trust} {Real property.....			646,287 59		
			360,757 17		360,757 17
Totals		\$2,967,473 40	\$1,089,755 32	\$50,000 00	\$4,127,228 72
LIABILITIES.					
Capital stock paid in.....		\$325,500 00	\$50,000 00	\$50,000 00	\$425,500 00
Surplus.....		50,000 00			50,000 00
Undivided profits less expenses and taxes paid.....		14,031 26	300 00		14,931 26
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....		2,271,522 90			2,271,522 90
Demand certificates of deposit.....					
Time certificates of deposit.....		224,441 01			224,441 01
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....		95,153 00			95,153 00
Postal savings deposits.....		6,225 23			6,225 23
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			1,089,455 32		1,089,455 32
Totals		\$2,967,473 40	\$1,089,755 32	\$50,000 00	\$4,127,228 72

REPORT OF SUPERINTENDENT OF BANKS.

198 AND 198A. BANK OF SANTA MONICA—SANTA MONICA.

Incorporated April 14, 1893.

OFFICERS—H. M. Gorham, President; R. W. Kenny, Vice-President; H. J. Englebrecht, Cashier, Secretary and Treasurer; C. H. Powers, Assistant Cashier, F. J. Townsend, Assistant Cashier.

DIRECTORS—A. P. Williamson, H. M. Gorham, N. H. Hamilton, A. C. Rogers, H. J. Engelbrecht, R. W. Kenny, John S. Hunt.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$458,652 56	\$381,208 59	\$839,861 15
Overdrafts	461 08		461 08
Bonds, warrants, and other securities	12,802 20		12,802 20
Bank premises, furniture and fixtures	8,179 82		8,179 82
Safe deposit vaults			
Other real estate owned	1,071 00		1,071 00
Due from reserve banks	260,111 55	49,064 87	309,176 42
Due from other banks	5,000 00		5,000 00
Actual cash on hand	74,442 99	14,255 74	88,698 73
Exchanges for clearing house	7,704 77		7,704 77
Checks and other cash items	1,327 17		1,327 17
Other resources	405 57		405 57
Totals	\$830,158 71	\$444,504 20	\$1,274,662 91
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$35,000 00	\$110,000 00
Surplus	18,000 00	9,000 00	27,000 00
Undivided profits, less expenses and taxes paid	1,580 53		1,580 53
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	1,202 56		1,202 56
Dividends unpaid	4,400 00		4,400 00
Individual deposits subject to check	667,361 08		667,361 08
Savings deposits		400,504 20	400,504 20
Demand certificates of deposit	768 75		768 75
Time certificates of deposit	38,860 23		38,860 23
Certified checks	1,425 12		1,425 12
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	9,516 00		9,516 00
Other liabilities	22,544 44		22,544 44
Totals	\$830,158 71	\$444,504 20	\$1,274,662 91

NOTE.—The above statement includes the business of the Sawtelle branch office

200. TITLE GUARANTEE AND TRUST COMPANY—LOS ANGELES.

Incorporated October 28, 1895.

OFFICERS—L. C. Brand, President; E. W. Sargent, Vice-President; D. McPeak, Vice-President, Cashier and Treasurer; T. R. Hulme, Vice-President; A. F. Morlan, Secretary; H. Blue, Assistant Secretary and Auditor; W. J. O'Brien, Assistant Secretary and Escrow Officer; A. R. Killgore, Trust Officer.

DIRECTORS—A. F. Morlan, E. W. Sargent, J. B. Brokaw, W. H. Holliday, Irving H. Hellmán, Marco H. Hellman, L. C. Brand, W. L. Graves, Daniel McPeak, James Edmondson.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....			\$47,565 20	\$150,000 00	\$197,565 20
Overdrafts.....					
Bonds, warrants and other securities.....			100,000 00		100,000 00
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			2,124 82		2,124 82
Due from other banks.....			2,500 00		2,500 00
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....			159 94		159 94
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or in accordance with provisions of trust) {Personal property..... {Real property.....			18,828 18		
Totals			\$170,678 14	\$150,000 00	\$320,678 14
LIABILITIES.					
Capital stock paid in.....			\$125,000 00	\$125,000 00	\$250,000 00
Surplus.....			25,000 00	25,000 00	50,000 00
Undivided profits less expenses and taxes paid.....					
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....			65 20		65 20
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers, or trustees.....			20,612 94		
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals			\$170,678 14	\$150,000 00	\$320,678 14

201. "THE BANK OF CAMPBELL"—CAMPBELL.

Incorporated July 13, 1896.

OFFICERS—C. N. Cooper, President; R. K. Thomas, Vice-President; John F. Duncan, Cashier, Manager, Secretary and Treasurer; Ralston Alison, Assistant Cashier and Assistant Secretary; Roy G. Archibald, Assistant Cashier.
 DIRECTORS—Chas. N. Cooper, E. A. Duncan, John F. Duncan, S. G. Rodeck, J. C. Ainsley, J. L. Hagelin, W. H. Hinde, Ralston Alison, R. K. Thomas, E. I. Price, Marian H. Duncan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$127,872 38	\$172,468 25	\$300,335 63
Overdrafts.....	1,002 49		1,002 49
Bonds, warrants, and other securities.....	31,364 25	5,988 35	37,352 60
Bank premises, furniture and fixtures.....	417 50	5,000 00	5,417 50
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	33,785 54	4,536 83	38,322 37
Due from other banks.....			
Actual cash on hand.....	9,265 14	3,787 23	13,052 37
Exchanges for clearing house.....			
Checks and other cash items.....	18 20		18 20
Other resources.....	326 05		326 05
Totals	\$204,051 55	\$191,755 66	\$395,807 21
LIABILITIES.			
Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	15,000 00	12,000 00	27,000 00
Undivided profits, less expenses and taxes paid.....	1,987 11		1,987 11
Other existing profits, collected, but not in undivided profits account.....	3,828 89		3,828 89
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	1,250 00		1,250 00
Individual deposits subject to check.....	105,813 20		105,813 20
Savings deposits.....		157,469 75	157,469 75
Demand certificates of deposit.....	45,504 01		45,504 01
Time certificates of deposit.....		12,285 91	12,285 91
Certified checks.....	2,276 14		2,276 14
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....	942 20		942 20
Other liabilities.....			
Totals	\$204,051 55	\$191,755 66	\$395,807 21

202 AND 202A. BANK OF AMADOR COUNTY—JACKSON.

Incorporated November 23, 1896.

OFFICERS—J. Chichizola, President; A. Ginocchio, Vice-President; C. R. Downs, Vice-President; B. F. Taylor, Vice-President; C. L. Culbert, Cashier, Secretary and Treasurer.
 DIRECTORS—J. Chichizola, A. Ginocchio, B. F. Taylor, C. L. Culbert, G. E. Allen, C. R. Downs, Carlo Soracco, J. B. Grillo, W. F. Detert, W. J. McGee, V. J. Brignole.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$611,506 11		
Overdrafts.....	3,363 11		
Bonds, warrants, and other securities.....	289,280 00		
Bank premises, furniture and fixtures.....	6,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	169,746 26		
Due from other banks.....			
Actual cash on hand.....	72,574 24		
Exchanges for clearing house.....			
Checks and other cash items.....	59 37		
Other resources.....	417 30		
Totals	\$1,158,446 41		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	25,000 00		
Undivided profits, less expenses and taxes paid.....	10,515 20		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	2,159 74		
Individual deposits subject to check.....	509,488 33		
Savings deposits.....			
Demand certificates of deposit.....	37,979 90		
Time certificates of deposit.....	407,914 05		
Certified checks.....	1,000 00		
Cashier's checks.....			
State, county and municipal deposits.....	30,000 00		
Postal savings deposits.....	27,389 19		
Other liabilities.....			
Totals	\$1,158,446 41		

NOTE.—The above statement includes the business of the Sutter Creek branch office.

203 AND 203A. UNION SAFE DEPOSIT BANK—STOCKTON.

Incorporated April 21, 1897.

OFFICERS—E. C. Stewart, President; J. E. Crump, Vice-President; W. K. Gill, Cashier, Secretary and Manager.

DIRECTORS—J. A. Barr, J. A. Merz, G. F. Hudson, Forrest Foote, J. V. Craviatto, J. E. Crump, E. C. Stewart, J. L. Blossom, S. E. Latta, J. A. Plummer, R. R. Reibenstein.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$275,154 17	\$244,704 61	\$519,918 78
Overdrafts.....			
Bonds, warrants, and other securities.....	73,116 98		73,116 98
Bank premises, furniture and fixtures.....	4,000 00		4,000 00
Safe deposit vaults.....	15,000 00		15,000 00
Other real estate owned.....			
Due from reserve banks.....	28,181 26	4,500 00	32,681 26
Due from other banks.....			
Actual cash on hand.....	18,918 37	6,635 78	25,554 15
Exchanges for clearing house.....	3,113 54		3,113 54
Checks and other cash items.....	1,779 52		1,779 52
Other resources.....			
Totals	\$419,263 84	\$255,900 33	\$675,164 23
LIABILITIES.			
Capital stock paid in.....	\$127,700 00	\$25,000 00	\$152,700 00
Surplus.....	10,000 00		10,000 00
Undivided profits, less expenses and taxes paid.....	6,264 06		6,264 06
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	120 00		120 00
Individual deposits subject to check.....	205,276 72		205,276 72
Savings deposits.....		226,100 39	226,100 39
Demand certificates of deposit.....	9,849 64		9,849 64
Time certificates of deposit.....		4,800 00	4,800 00
Certified checks.....	1,804 67		1,804 67
Cashier's checks.....	348 75		348 75
State, county and municipal deposits.....	57,900 00		57,900 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$419,263 84	\$255,900 39	\$675,164 23

NOTE.—The above statement includes the business of Lockeford branch office.

204. THE COMMERCIAL SAVINGS BANK OF MERCED—MERCED.

Incorporated June 8, 1909.

OFFICERS—L. G. Worden, President; S. F. B. Morse, Vice-President; J. B. Hart, Cashier and Treasurer; E. P. Sheridan, Assistant Cashier; J. B. Garibaldi, Secretary.

DIRECTORS—L. G. Worden, S. F. B. Morse, Wm. H. Crocker, J. B. Garibaldi, Geo. S. Bloss, Jr., E. T. Cunningham, H. K. Huls.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$760,308 04	
Overdrafts.....			
Bonds, warrants, and other securities.....		45,900 00	
Bank premises, furniture and fixtures.....		88,600 00	
Safe deposit vaults.....		8,000 00	
Other real estate owned.....		9,607 86	
Due from reserve banks.....		21,022 02	
Due from other banks.....		12,335 20	
Actual cash on hand.....		16,797 48	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$987,570 60	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		17,601 44	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		780,669 16	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		34,300 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$987,570 60	

206. TUOLUMNE COUNTY BANK—SONORA.

Incorporated May 12, 1898.

OFFICERS—Geo. W. Johnson, President; J. B. Curtin, Vice-President; C. A. Belli, Cashier, Secretary and Treasurer; W. E. Burden, Assistant Cashier; Geo. A. Griffin, Assistant Cashier.
 DIRECTORS—Geo. W. Johnson, J. B. Curtin, John Raggio, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Paul Morris, J. E. Baer, B. Meyer, J. Gondolfo, C. H. Segerstrom, J. P. Hardin, T. F. McGavern.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$405,107 98	
Overdrafts.....			
Bonds, warrants, and other securities.....		28,000 00	
Bank premises, furniture and fixtures.....		1 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		43,952 04	
Due from other banks.....			
Actual cash on hand.....		8,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$485,061 02	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		13,000 00	
Undivided profits, less expenses and taxes paid.....		4,073 97	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		393,947 05	
Demand certificates of deposit.....			
Time certificates of deposit.....		40 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		24,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$485,061 02	

207. MARIN COUNTY SAVINGS BANK—SAN RAFAEL.

Incorporated January 30, 1899.

OFFICERS—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. C. Hansen, Cashier, Secretary and Treasurer; P. L. Scheer, Assistant Cashier.

DIRECTORS—S. H. Cheda, Thos. Hansen, Geo. C. Hansen, H. L. Smith, Fred W. Dickson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$615,426 47	
Overdrafts.....			
Bonds, warrants, and other securities.....		108,149 26	
Bank premises, furniture and fixtures.....		6,250 00	
Safe deposit vaults.....		3,250 00	
Other real estate owned.....		20,584 12	
Due from reserve banks.....		45,880 57	
Due from other banks.....			
Actual cash on hand.....		28,100 40	
Exchanges for clearing house.....			
Checks and other cash items.....		25 00	
Other resources.....			
Totals		\$822,865 82	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		152 70	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		722,872 00	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		25,000 00	
Postal savings deposits.....		141 12	
Other liabilities.....			
Totals		\$822,865 82	

209. BANK OF HEMET—HEMET.

Incorporated May 12, 1899.

OFFICERS—W. F. Whittier, President; Alger Fast, Vice-President; A. W. Landquist, Cashier, Secretary and Treasurer; A. M. Hogue, Assistant Cashier; C. P. Carl, Assistant Cashier.

DIRECTORS—W. F. Whittier, Alger Fast, A. W. Landquist, W. J. Weatherly, John M. Clayton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$167,631 05	\$66,250 00	\$233,881 05
Overdrafts.....	759 01		759 01
Bonds, warrants, and other securities.....	22 50		22 50
Bank premises, furniture and fixtures.....	18,813 86		18,813 86
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	14,778 65	1,887 81	16,666 46
Due from other banks.....			
Actual cash on hand.....	15,052 00	1,534 06	16,586 06
Exchanges for clearing house.....	1,468 75		1,468 75
Checks and other cash items.....			
Other resources.....	707 32		707 32
Totals	\$219,233 14	\$69,671 87	\$288,905 01
LIABILITIES.			
Capital stock paid in.....	\$24,000 00	\$1,000 00	\$25,000 00
Surplus.....	41,112 58	24,249 32	65,361 90
Undivided profits, less expenses and taxes paid.....	*30 85	1,380 98	1,350 13
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	141,453 28		141,453 28
Savings deposits.....		48,041 57	48,041 57
Demand certificates of deposit.....			
Time certificates of deposit.....	9,682 09		9,682 09
Certified checks.....	10 50		10 50
Cashier's checks.....	3,005 54		3,005 54
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$219,233 14	\$69,671 87	\$288,905 01

*Deficit.

212 AND 212A. BANK OF TOMALES—TOMALES.

Incorporated March 12, 1900.

OFFICERS—D. B. Burbank, President; William Bassett, Vice-President; H. P. Bostick, Cashier, Manager, Secretary and Treasurer;
L. W. Beede, Assistant Cashier and Assistant Secretary; Thos. J. Capella, Assistant Cashier.
DIRECTORS—D. B. Burbank, J. Warren Dutton, Edwin Bean, John Cerini, William Bassett.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$108,833 00	\$302,400 00	\$411,833 00
Overdrafts	122 08		122 08
Bonds, warrants, and other securities		44,543 75	44,543 75
Bank premises, furniture and fixtures		8,300 00	8,300 00
Safe deposit vaults			
Other real estate owned		50,799 83	50,799 83
Due from reserve banks	19,849 16	13,120 84	32,970 00
Due from other banks			
Actual cash on hand	8,105 82	8,848 58	16,954 40
Exchanges for clearing house			
Checks and other cash items	240 13	7,500 00	7,740 13
Other resources			
Totals	\$137,250 14	\$485,513 00	\$572,763 14
LIABILITIES.			
Capital stock paid in	\$40,000 00	\$60,000 00	\$100,000 00
Surplus	10,000 00	15,000 00	25,000 00
Undivided profits, less expenses and taxes paid	1,198 02	2,858 45	4,051 50
Other existing profits, collected, but not in undivided profits account	559 67	806 92	1,365 59
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	85,492 45		85,492 45
Savings deposits		310,168 75	310,168 75
Demand certificates of deposit		10,684 85	10,684 85
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		36,000 00	36,000 00
Postal savings deposits			
Other liabilities			
Totals	\$137,250 14	\$485,513 00	\$572,763 14

NOTE.—The above statement includes the business of the Point Reyes branch office.

213. "DEL NORTE COUNTY BANK"—CRESCENT CITY.

Incorporated March 16, 1900.

OFFICERS—Jacob Marhoffer, President; Henry E. Westbrook, Vice-President; Fred Frantz, Cashier and Secretary; J. B. Endert, Treasurer.

DIRECTORS—Jacob Marhoffer, Fred Frantz, T. B. Cutler, Henry E. Westbrook, J. B. Endert.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$112,975 52		
Overdrafts			
Bonds, warrants, and other securities	95,352 71		
Bank premises, furniture and fixtures	4,700 00		
Safe deposit vaults			
Other real estate owned	5,000 00		
Due from reserve banks	32,540 78		
Due from other banks	8,915 49		
Actual cash on hand	16,127 04		
Exchanges for clearing house			
Checks and other cash items	1,283 83		
Other resources			
Totals	\$276,895 37		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	5,000 00		
Undivided profits, less expenses and taxes paid	2,902 67		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	80,577 28		
Savings deposits			
Demand certificates of deposit	1,117 36		
Time certificates of deposit	121,811 81		
Certified checks	1,500 00		
Cashier's checks	103 97		
State, county and municipal deposits	12,500 00		
Postal savings deposits	1,382 28		
Other liabilities			
Totals	\$276,895 37		

NOTE.—Certificate issued June 20, 1914, authorizing addition of savings department. Not yet opened.

214. "CALAVERAS COUNTY BANK"—ANGELS CAMP.

Incorporated April 3, 1900.

OFFICERS—John Raggio, President; Warren Rose, Vice-President; D. Muscio, Cashier, Secretary and Treasurer; Anthony Vegia, Assistant Cashier and Assistant Secretary.

DIRECTORS—John Raggio, Warren Rose, W. O. Meyers, James Lagomarsino, J. A. Peirano, D. Muscio, M. H. Manuel, P. F. Pache, Thos. J. Moran.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$145,273 79	\$308,534 35	\$453,808 14
Overdrafts	310 31		310 31
Bonds, warrants, and other securities	102,776 47	52,410 25	155,186 72
Bank premises, furniture and fixtures		7,500 00	7,500 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	53,926 24	15,345 08	69,271 32
Due from other banks			
Actual cash on hand	23,167 28	11,342 42	34,509 70
Exchanges for clearing house			
Checks and other cash items	152 45		152 45
Other resources	465 55		465 55
Totals	\$326,072 09	\$395,132 10	\$721,204 19
LIABILITIES.			
Capital stock paid in	\$35,000 00	\$35,000 00	\$100,000 00
Surplus	5,000 00	1,000 00	6,000 00
Undivided profits, less expenses and taxes paid	11,029 29		11,029 29
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	168,408 99		168,408 99
Savings deposits		359,132 10	359,132 10
Demand certificates of deposit	193 05		193 05
Time certificates of deposit	3,425 00		3,425 00
Certified checks			
Cashier's checks	6,760 71		6,760 71
State, county and municipal deposits	48,435 67		48,435 67
Postal savings deposits	17,774 38		17,774 38
Other liabilities			
Totals	\$326,072 09	\$395,132 10	\$721,204 19

REPORT OF SUPERINTENDENT OF BANKS.

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216. "TRINITY COUNTY BANK"—WEAVERVILLE.

Incorporated September 13, 1900.

OFFICERS—C. H. Edwards, President; Herbert Gray, Vice-President, Cashier, Manager, Secretary and Treasurer.
 DIRECTORS—C. H. Edwards, Herbert Gray, M. E. Gray.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$109,739 90	\$21,698 39	\$131,433 29
Overdrafts.....	463 62		463 62
Bonds, warrants, and other securities.....	5,593 00	12,000 00	17,593 00
Bank premises, furniture and fixtures.....	2,801 87	3,500 00	6,301 87
Safe deposit vaults.....			
Other real estate owned.....	8,646 92		8,646 92
Due from reserve banks.....	29,575 48		29,575 48
Due from other banks.....	3,580 84		3,580 84
Actual cash on hand.....	8,549 50	4,276 23	12,825 73
Exchanges for clearing house.....	226 84		226 84
Checks and other cash items.....			
Other resources.....	2,869 62		2,869 62
Totals	\$172,047 59	\$41,469 62	\$213,517 21
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	6,250 00		6,250 00
Undivided profits, less expenses and taxes paid.....	7,467 94		7,467 94
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	118,268 90		118,268 90
Savings deposits.....		36,469 62	36,469 62
Demand certificates of deposit.....	550 00		550 00
Time certificates of deposit.....	5,021 91		5,021 91
Certified checks.....	1,875 00		1,875 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	2,613 84		2,613 84
Other liabilities.....			
Totals	\$172,047 59	\$41,469 62	\$213,517 21

217 AND 217A. "NEVADA COUNTY BANK"—GRASS VALLEY.

Incorporated October 12, 1900.

OFFICERS—E. J. Rector, President; W. H. Martin, Vice-President; G. J. Rector, Secretary and Treasurer; A. H. Mooser, Cashier.
 DIRECTORS—E. J. Rector, W. H. Martin, G. J. Rector, B. S. Rector, A. L. Gill, A. H. Mooser, E. M. Rector.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$171,901 23	\$308,734 36	\$480,635 59
Overdrafts	438 39		438 39
Bonds, warrants, and other securities	82,137 45	560,569 37	632,696 82
Bank premises, furniture and fixtures	2,086 50	2,044 67	4,131 17
Safe deposit vaults		2,163 33	2,163 33
Other real estate owned		1,453 00	1,453 00
Due from reserve banks	71,538 63	78,848 33	150,386 96
Due from other banks			
Actual cash on hand	82,682 17	48,113 07	80,795 24
Exchanges for clearing house			
Checks and other cash items	5,060 04		5,060 04
Other resources	1,565 19		1,565 19
Totals	\$367,409 60	\$991,916 13	\$1,359,325 73
LIABILITIES.			
Capital stock paid in	\$68,500 00	\$68,500 00	\$150,000 00
Surplus	1,500 00	6,500 00	8,000 00
Undivided profits, less expenses and taxes paid	8,096 92	2,567 09	10,654 01
Other existing profits, collected, but not in undivided profits account		98 35	98 35
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	227,734 26		227,734 26
Savings deposits		551,996 26	551,996 26
Demand certificates of deposit	18,508 92		18,508 92
Time certificates of deposit	12,837 50		12,837 50
Certified checks	232 00		232 00
Cashier's checks			
State, county and municipal deposits	40,000 00	35,000 00	75,000 00
Postal savings deposits		9,267 43	9,267 43
Other liabilities			
Totals	\$367,409 60	\$991,916 13	\$1,359,325 73

NOTE.—The above statement includes the business of the Nevada City branch office.

REPORT OF SUPERINTENDENT OF BANKS.

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218. VENTURA SAVINGS BANK—VENTURA.

Incorporated December 31, 1900.

OFFICERS—E. P. Foster, President; A. Bernheim, Vice-President; J. H. Chaffee, Vice-President and Cashier; J. A. Walker, Secretary and Treasurer.

DIRECTORS—E. P. Foster, A. Bernheim, J. H. Chaffee, J. A. Walker, S. H. Percy, C. G. Bartlett, Geo. E. Farrand.

Statement of June 30, 1914.

RESOURCES.	Commercial department	Savings department.	Combined.
Loans and discounts.....		\$565,808 52	
Overdrafts.....			
Bonds, warrants, and other securities.....		140 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		34,000 24	
Due from other banks.....			
Actual cash on hand.....		9,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$609,448 76	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		22,188 82	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		459,472 19	
Demand certificates of deposit.....			
Time certificates of deposit.....		2,777 75	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$609,448 76	

219. STATE BANK OF SAN PEDRO—SAN PEDRO.

Incorporated January 7, 1901.

OFFICERS—Edward Mahar, President; Marco H. Hellman, Vice-President; A. K. Maloy, Vice-President; A. G. Sepulveda, Cashier, Secretary and Treasurer; Lon T. Johnson, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Edward Mahar, Marco H. Hellman, Dr. R. W. Hill, Benj. E. Page, S. Aronson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$198,126 80	\$148,827 86	\$386,954 16
Overdrafts.....	262 70		262 70
Bonds, warrants, and other securities.....	39,478 00		39,478 00
Bank premises, furniture and fixtures.....	60,370 62	20,000 00	80,370 62
Safe deposit vaults.....		965 00	965 00
Other real estate owned.....	3,525 00		3,525 00
Due from reserve banks.....	61,665 05	16,959 85	78,624 90
Due from other banks.....			
Actual cash on hand.....	20,648 82	10,795 98	31,444 80
Exchanges for clearing house.....	2,715 89		2,715 89
Checks and other cash items.....	1,077 00		1,077 00
Other resources.....	22 30		22 30
Totals	\$382,886 68	\$192,548 19	\$575,434 87
LIABILITIES.			
Capital stock paid in.....	\$80,875 00	\$20,225 00	\$80,900 00
Surplus.....	3,680 00	1,210 00	4,840 00
Undivided profits, less expenses and taxes paid.....	2,187 92		2,187 92
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		20,000 00
Deposits, due to banks.....			
Dividends unpaid.....	3,276 00		3,276 00
Individual deposits subject to check.....	257,081 27		257,081 27
Savings deposits.....		151,101 21	151,101 21
Demand certificates of deposit.....			
Time certificates of deposit.....	1,100 85	19,957 98	21,058 83
Certified checks.....	4,968 44		4,968 44
Cashier's checks.....	1,436 04		1,436 04
State, county and municipal deposits.....	27,800 00		27,800 00
Postal savings deposits.....			
Other liabilities.....	781 66	54 00	835 66
Totals	\$382,886 68	\$192,548 19	\$575,434 87

220. COVINA VALLEY SAVINGS BANK—COVINA.

Incorporated April 1, 1901.

OFFICERS—A. P. Kerckhoff, President; W. M. Griswold, Vice-President; M. Leonhardt, Cashier, Secretary and Treasurer; Robert M. Philleo, Assistant Cashier.

DIRECTORS—A. P. Kerckhoff, W. M. Griswold, Marco H. Hellman, W. H. Holliday, H. M. Houser, J. R. Elliott, Geo. E. Anderson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....			
Overdrafts.....		\$179,622 77	
Bonds, warrants, and other securities.....		750 00	
Bank premises, furniture and fixtures.....		7,000 00	
Safe deposit vaults.....			
Other real estate owned.....		7,000 00	
Due from reserve banks.....		20,884 16	
Due from other banks.....			
Actual cash on hand.....		5,809 93	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$221,016 86	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		10,000 00	
Undivided profits, less expenses and taxes paid.....		20,086 86	
Other existing profits, collected, but not in undivided profits account.....		113 00	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		125,080 07	
Demand certificates of deposit.....			
Time certificates of deposit.....		39,787 13	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$221,016 86	

221. FIRST BANK OF KERN—BAKERSFIELD.

Incorporated April 3, 1901.

OFFICERS—G. J. Planz, President; F. M. Noriega, Vice-President; Arthur S. Crites, Cashier, Secretary and Treasurer; E. C. O. Boyle, Assistant Cashier and Assistant Secretary.

DIRECTORS—G. J. Planz, F. M. Noreiga, A. J. Crites, Arthur S. Crites, L. P. St. Clair, W. B. Robb, I. D. Iler, M. H. Warren, Louis V. Olcese.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$244,758 62	\$214,783 86	\$459,542 48
Overdrafts.....	2,751 73		2,751 73
Bonds, warrants, and other securities.....	40,600 00	85,200 00	125,800 00
Bank premises, furniture and fixtures.....		15,000 00	15,000 00
Safe deposit vaults.....			
Other real estate owned.....	945 00		945 00
Due from reserve banks.....	78,012 10	11,034 73	89,046 83
Due from other banks.....			
Actual cash on hand.....	20,380 88	7,673 34	28,054 22
Exchanges for clearing house.....	2,408 88		2,408 88
Checks and other cash items.....	1,432 09		1,432 09
Other resources.....			
Totals	\$391,288 30	\$333,691 93	\$724,980 23
LIABILITIES.			
Capital stock paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....		5,000 00	5,000 00
Undivided profits, less expenses and taxes paid.....	20,039 43		20,039 43
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	2,148 00		2,148 00
Individual deposits subject to check.....	270,220 67		270,220 67
Savings deposits.....		218,780 91	218,780 91
Demand certificates of deposit.....	14,612 27		14,612 27
Time certificates of deposit.....		26,612 34	26,612 34
Certified checks.....	899 73		899 73
Cashier's checks.....	8,191 52		8,191 52
State, county and municipal deposits.....		50,000 00	50,000 00
Postal savings deposits.....		8,298 68	8,298 68
Other liabilities.....	176 68		176 68
Totals	\$391,288 30	\$333,691 93	\$724,980 23

222. BANK OF ARBUCKLE—ARBUCKLE.

Incorporated June 24, 1901.

OFFICERS—George C. Meckfessel, President; C. B. Morrison, Vice-President; J. E. Cain, Cashier, Secretary and Treasurer.
 DIRECTORS—George C. Meckfessel, C. B. Morrison, H. V. Traynham, J. E. Cain, Asa Kalfsbeek.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$142,125 47		
Overdrafts.....	349 63		
Bonds, warrants, and other securities.....	44,434 00		
Bank premises, furniture and fixtures.....	8,050 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	26,960 21		
Due from other banks.....	9 45		
Actual cash on hand.....	10,147 05		
Exchanges for clearing house.....			
Checks and other cash items.....	4,050 00		
Other resources.....			
Totals	\$236,205 81		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	13,000 00		
Undivided profits, less expenses and taxes paid.....	3,126 16		
Other existing profits, collected, but not in undivided profits account.....	997 94		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	1,306 06		
Individual deposits subject to check.....	78,377 37		
Savings deposits.....			
Demand certificates of deposit.....	4,467 58		
Time certificates of deposit.....	74,970 70		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	9,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$236,205 81		

223. VALLEY SAVINGS BANK—SANTA MARIA.

Incorporated August 31, 1901.

OFFICERS—W. H. Rice, President; M. Thornburg, Vice-President; Thos. B. Adam, Cashier and Treasurer; Paul O. Tietzen, Secretary.

DIRECTORS—W. H. Rice, M. Thornburg, A. J. Sousa, John G. Prall, Sr., P. O. Tietzen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$276 018 00	
Overdrafts			
Bonds, warrants, and other securities		31,814 30	
Bank premises, furniture and fixtures		5,750 00	
Safe deposit vaults			
Other real estate owned		500 00	
Due from reserve banks		5,394 49	
Due from other banks			
Actual cash on hand		5,983 70	
Exchanges for clearing house			
Checks and other cash items		581 81	
Other resources			
Totals		\$325,940 30	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		25,000 00	
Undivided profits, less expenses and taxes paid		5,982 14	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		236,330 83	
Demand certificates of deposit		21,927 33	
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,700 00	
Postal savings deposits			
Other liabilities			
Totals		\$325,940 30	

224. CALIFORNIA STATE BANK OF SAN BERNARDINO—SAN BERNARDINO.

Incorporated August 2, 1901.

OFFICERS—J. L. Oakey, President; H. H. Ham, Vice-President; W. S. Boggs, Cashier, Manager, Secretary and Treasurer.
DIRECTORS—J. L. Oakey, H. H. Ham, J. R. McKinley, W. S. Boggs, Dr. J. N. Baylis, Dr. W. H. Stiles, Irving G. Davis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$265,479 11		
Overdrafts.....	213 68		
Bonds, warrants, and other securities.....	187,136 13		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....	5,186 57		
Other real estate owned.....			
Due from reserve banks.....	82,112 61		
Due from other banks.....			
Actual cash on hand.....	35,318 13		
Exchanges for clearing house.....	1,267 60		
Checks and other cash items.....	131 97		
Other resources.....			
Totals	\$576,845 80		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....	11,000 00		
Undivided profits, less expenses and taxes paid.....	9,686 43		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	347 01		
Dividends unpaid.....			
Individual deposits subject to check.....	268,399 60		
Savings deposits.....			
Demand certificates of deposit.....	6,448 45		
Time certificates of deposit.....	137,752 37		
Certified checks.....	31 50		
Cashier's checks.....	72 00		
State, county and municipal deposits.....	37,500 00		
Postal savings deposits.....	5,608 44		
Other liabilities.....			
Totals	\$576,845 80		

226. "PASADENA SAVINGS AND TRUST COMPANY"—PASADENA.

Incorporated September 14, 1901.

OFFICERS—Wm. H. Vedder, President; John McDonald, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Cruickshank, Harry Gray, Dan C. Porter, R. I. Rogers, H. C. Hotaling, A. E. Edwards.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$2,130,071 00	
Overdrafts.....			
Bonds, warrants, and other securities.....		196,175 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....		104,268 38	
Actual cash on hand.....		93,031 74	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		22 14	
Totals		\$2,523,566 26	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		125,000 00	
Undivided profits, less expenses and taxes paid.....		1,918 67	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		84,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,953,547 76	
Demand certificates of deposit.....			
Time certificates of deposit.....		208,987 86	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		50,000 00	
Postal savings deposits.....		5,161 97	
Other liabilities.....			
Totals		\$2,523,566 26	

REPORT OF SUPERINTENDENT OF BANKS.

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227. THE OLD BANK—HANFORD.

Incorporated November 26, 1901.

OFFICERS—F. R. Hight, President; P. McRae, Vice-President; J. J. Hight, Secretary, Treasurer and Cashier; F. R. Hight, Manager.
 DIRECTORS—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schnreger, Jas. J. Hight, N. Weisbaum, A. A. Biddle.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$501,751 39		
Overdrafts	4,803 60		
Bonds, warrants, and other securities	26,150 23		
Bank premises, furniture and fixtures	19,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	35,529 66		
Due from other banks	3,562 93		
Actual cash on hand	38,068 88		
Exchanges for clearing house			
Checks and other cash items	978 19		
Other resources	6,735 18		
Totals	\$723,600 15		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	30,000 00		
Undivided profits, less expenses and taxes paid	25,026 44		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	50,000 00		
Notes rediscounted	7,000 00		
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	413,134 42		
Savings deposits			
Demand certificates of deposit	7,358 50		
Time certificates of deposit	120,205 94		
Certified checks	574 85		
Cashier's checks			
State, county and municipal deposits	23,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$726,600 15		

228, 228A, AND 228B. LOS ANGELES TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated January 17, 1902.

OFFICERS—J. C. Drake, President; M. H. Flint, Vice-President; H. W. O'Melveny, Vice-President; R. W. Hervey, Vice-President; Jay Spence, Cashier, Secretary, Treasurer and Manager; Ralph Day, Assistant Cashier; C. F. Seidel, Assistant Cashier; J. M. Rugg, Assistant Cashier; J. R. Henderson, Assistant Cashier; H. R. Krohn, Assistant Cashier; A. D. Averill, Assistant Cashier; B. H. Grigsby, Assistant Secretary.

DIRECTORS—J. C. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, Robert N. Frick, Geo. I. Cochran, John S. Cravens, J. M. Elliott, W. R. Staats, W. M. Garland, W. E. Hampton, Godfrey Holterhoff, Jr., Stoddard Jess, Gail B. Johnson, W. L. Stewart, L. Lindsay, A. H. Naftzger, E. S. Pauly, Geo. S. Phillips, W. R. Hervey, Jay Spence.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$4,052,582 68	\$9,414,484 98	\$179,000 00	\$101,500 00	\$18,747,567 56
Overdrafts.....	1,788 66				1,788 66
Bonds, warrants and other securities.....	1,297,410 80	922,060 75	88,000 00		2,257,501 05
Bank premises, furniture and fixtures.....	100,524 75	850,000 00			950,524 75
Safe deposit vaults.....	15,000 00	100,000 00			115,000 00
Other real estate owned.....					
Due from reserve banks.....	728,951 57	1,277,970 90	62,412 38	23,770 22	2,068,105 07
Due from other banks.....	82,099 26				82,099 26
Actual cash on hand.....	534,978 62	885,509 68			920,488 25
Exchanges for clearing house.....	301,268 57	26,711 14			327,979 71
Checks and other cash items.....	48,068 57	82 48			48,149 05
Other resources.....	6,106 00				12,517 51
Personal assets received from executors, administrators, assignees, receivers or trustees.....			6,412 51		
Trusts invested under order of court, or) (Personal property in accordance with provisions of trust) (Real property.....			1,894,189 07	Private trusts not under supervision of State Banking Department	1,894,189 07
			681,334 70		681,334 70
Totals	\$7,118,725 98	\$12,976,849 88	\$2,811,848 66	\$125,270 22	\$22,527,194 64
LIABILITIES.					
Capital stock paid in.....	\$900,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus.....	400,000 00	800,000 00	50,000 00		1,650,000 00
Undivided profits less expenses and taxes paid.....	315,022 80		67,000 00	24,070 22	406,092 52
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	321,675 65	14,500 00			336,175 65
Dividends unpaid.....					
Individual deposits subject to check.....	4,475,528 01				4,475,528 01
Savings deposits.....		10,668,648 72			10,668,648 72
Demand certificates of deposit.....	20,290 00				20,290 00
Time certificates of deposit.....		1,298,706 11			1,298,706 11
Certified checks.....	16,688 61				16,688 61
Cashier's checks.....	380,612 14				380,612 14
State, county and municipal deposits.....	175,000 00				175,000 00
Postal savings deposits.....	94,700 00				94,700 00
Other liabilities.....	14,264 22			1,200 00	15,464 22
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....					
Personal assets received from executors, administrators, assignees, receivers, or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			2,094,848 66	Private trusts not under supervision of State Banking Department	2,094,848 66
Totals	\$7,118,725 98	\$12,976,849 88	\$2,811,848 66	\$125,270 22	\$22,527,194 64

NOTE.—The above statement includes the business of the Pico street and Grand avenue and the Second and Spring streets branch offices.

REPORT OF SUPERINTENDENT OF BANKS.

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229. LONG BEACH SAVINGS BANK AND TRUST COMPANY—LONG BEACH.

Incorporated February 1, 1902.

OFFICERS—George H. Bixby, President; P. E. Hatch, Vice-President; F. C. Yeomans, Vice-President; J. W. Tucker, Cashier, Secretary and Treasurer; Chas. H. Tucker, Assistant Cashier.
 DIRECTORS—George H. Bixby, P. E. Hatch, F. C. Yeomans, J. W. Tucker, Jotham Bixby, S. E. Kennedy, A. H. Farnam, T. L. DeCoudres, J. T. Cullen, W. M. Raymond, Llewellyn Bixby, John A. Lamb, Isaias Hellman, A. P. Hoffman, E. N. Grant.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,498,477 58	
Overdrafts.....			
Bonds, warrants, and other securities.....		150,747 50	
Bank premises, furniture and fixtures.....		187,500 00	
Safe deposit vaults.....		15,000 00	
Other real estate owned.....			
Due from reserve banks.....		277,888 11	
Due from other banks.....			
Actual cash on hand.....		81,133 07	
Exchanges for clearing house.....		11,800 89	
Checks and other cash items.....		2,103 70	
Other resources.....		90 55	
Totals		\$2,199,716 40	
LIABILITIES.			
Capital stock paid in.....		\$250,000 00	
Surplus.....		77,500 00	
Undivided profits, less expenses and taxes paid.....		19,155 77	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		10,000 00	
Individual deposits subject to check.....			
Savings deposits.....		1,693,440 36	
Demand certificates of deposit.....			
Time certificates of deposit.....		143,854 38	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		765 89	
Totals		\$2,199,716 40	

230 AND 230A. "SCOTT VALLEY BANK"—FORT JONES.

Incorporated February 4, 1902.

OFFICERS—J. W. Young, President; E. Reichman, Vice-President; M. C. Beem, Cashier, Secretary and Treasurer; R. A. Walker, Assistant Cashier; W. T. Young, Assistant Cashier; Mary M. Funk, Assistant Cashier.
DIRECTORS—J. W. Young, E. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

Statement of June 30, 1914.

RESOURCES.	Commeretal department.	Savings department.	Combined.
Loans and discounts	\$244,014 00	\$136,390 17	\$380,404 17
Overdrafts	1,275 77		1,275 77
Bonds, warrants, and other securities	35,980 23		35,980 23
Bank premises, furniture and fixtures	12,000 00		12,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	26,268 89	4,239 30	30,508 19
Due from other banks	1,846 19		1,846 19
Actual cash on hand	15,422 00	4,215 83	19,637 83
Exchanges for clearing house	104 65		104 65
Checks and other cash items	3,019 86		3,019 86
Other resources	356 35		356 35
Totals	\$339,787 94	\$144,845 30	\$484,633 24
LIABILITIES.			
Capital stock paid in	\$85,000 00	\$15,000 00	\$100,000 00
Surplus	20,000 00	5,000 00	25,000 00
Undivided profits, less expenses and taxes paid	13,559 78	1,644 18	15,203 96
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	30,000 00		30,000 00
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	126,588 64		126,588 64
Savings deposits		123,201 12	123,201 12
Demand certificates of deposit	22,800 30		22,800 30
Time certificates of deposit	12,705 43		12,705 43
Certified checks	70 00		70 00
Cashier's checks	2,020 00		2,020 00
State, county and municipal deposits	25,973 23		25,973 23
Postal savings deposits	1,070 47		1,070 47
Other liabilities			
Totals	\$339,787 94	\$144,845 30	\$484,633 24

NOTE.—The above statement includes the business of the Etna Mills branch office.

231. FIRST SAVINGS BANK OF COLUSA—COLUSA.

Incorporated February 13, 1902.

OFFICERS—U. W. Brown, President; R. E. Blevins, Vice-President; H. F. Osgood, Cashier, Secretary and Treasurer; Everett Bowes, Assistant Cashier.

DIRECTORS—U. W. Brown, Ira L. Compton, John Ahlf, R. E. Blevins, Clara C. Packer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$121,857 19	
Overdrafts			
Bonds, warrants and other securities		9,000 00	
Bank premises, furniture and fixtures		35,482 50	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		13,814 20	
Due from other banks			
Actual cash on hand		6,596 35	
Exchanges for clearing house			
Checks and other cash items		38 76	
Other resources			
Totals		\$186,789 00	
LIABILITIES.			
Capital stock paid in		\$35,000 00	
Surplus			
Undivided profits, less expenses and taxes paid		1,815 02	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		137,514 89	
Demand certificates of deposit			
Time certificates of deposit		4,459 08	
Certified checks			
Cashier's checks			
State, county and municipal deposits		8,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$186,789 00	

232 AND 232A. BANK OF ALAMEDA COUNTY—ALVARADO.

Incorporated February 20, 1902.

OFFICERS—August May, President; D. F. Wiegman, Vice-President; J. R. Blacow, Cashier and Secretary; August May, Treasurer and Manager; R. A. Blacow, Assistant Cashier.
 DIRECTORS—August May, D. F. Wiegman, J. R. Blacow, George Althausen, F. B. Granger, Henry H. Patterson, E. H. Stevenson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$438,129 60		
Overdrafts.....			
Bonds, warrants and other securities.....	60,000 00		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....	14,000 00		
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	141,669 31		
Actual cash on hand.....	35,537 09		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$389,336 00		
LIABILITIES.			
Capital stock paid in.....	\$65,000 00		
Surplus.....	10,000 00		
Undivided profits, less expenses and taxes paid.....	6,331 09		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	186,048 39		
Savings deposits.....			
Demand certificates of deposit.....	2,350 00		
Time certificates of deposit.....	388,203 38		
Certified checks.....			
Cashier's checks.....	1,403 14		
State, county and municipal deposits.....	30,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$689,336 00		

Note.—The above statement includes the business of the Irvington branch office

233. UNIVERSITY SAVINGS BANK—BERKELEY.

Incorporated March 10, 1902.

OFFICERS—W. K. Cole, President; J. W. Richards, Vice-President; C. S. Downing, Vice-President; W. A. Shockley, Cashier, Secretary and Treasurer; H. S. Crockett, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Dr. Thos. Addison, F. L. Lipman, Chas. E. Miller, Frederick W. Hall, J. W. Richards, R. C. Shaw, J. E. McCreary, W. K. Cole, C. S. Downing, Cline Bull, Jas. J. Nicholl.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$503,854 34	
Overdrafts.....			
Bonds, warrants and other securities.....		83,896 50	
Bank premises, furniture and fixtures.....		45,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		87,134 12	
Due from other banks.....		562 64	
Actual cash on hand.....		11,342 23	
Exchanges for clearing house.....			
Checks and other cash items.....		547 50	
Other resources.....			
Totals		\$712,327 33	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		49,000 00	
Undivided profits, less expenses and taxes paid.....		7,908 88	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....			
Savings deposits.....		507,977 48	
Demand certificates of deposit.....			
Time certificates of deposit.....		4,000 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		49,440 97	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$712,327 33	

234. "SECURITY STATE BANK OF SAN JOSE, CALIFORNIA"—SAN JOSE.

Incorporated March 24, 1902.

OFFICERS—W. S. Richards, President; Henry Curtner, Vice-President; Wilbur J. Edwards, Cashier, Secretary and Treasurer; E. D. Shepherd, Assistant Cashier; Geo. B. Campbell, Assistant Cashier and Assistant Secretary.

DIRECTORS—W. S. Richards, Henry Curtner, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$390,061 30		
Overdrafts	63 62		
Bonds, warrants and other securities	73,373 70		
Bank premises, furniture and fixtures	32,020 00		
Safe deposit vaults	2,270 00		
Other real estate owned			
Due from reserve banks	176,852 52		
Due from other banks			
Actual cash on hand	62,645 71		
Exchanges for clearing house	6,922 32		
Checks and other cash items	674 80		
Other resources	527 94		
Totals	\$385,411 91		
LIABILITIES.			
Capital stock paid in	\$100,000 00		
Surplus	50,000 00		
Undivided profits, less expenses and taxes paid	25,188 08		
Other existing profits, collected, but not in undivided profits account	2,762 24		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	66,741 02		
Dividends unpaid			
Individual deposits subject to check	372,645 98		
Savings deposits			
Demand certificates of deposit	4,842 35		
Time certificates of deposit	12,164 66		
Certified checks	1,067 63		
Cashier's checks			
State, county and municipal deposits	50,000 00		
Postal savings deposits	•		
Other liabilities			
Totals	\$685,411 91		

235. "THE SANTA ANA SAVINGS BANK"—SANTA ANA.

Incorporated March 25, 1902.

OFFICERS—M. M. Crookshank, President; A. Getty, Vice-President and Treasurer; C. S. Crookshank, Secretary and Cashier, J. H. Metzger, Assistant Cashier.

DIRECTORS—M. M. Crookshank, A. Getty, John Awe, A. C. Bowers, J. H. Metzger.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$851,667 48	
Overdrafts.....			
Bonds, warrants and other securities.....		20,570 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		58,108 25	
Due from other banks.....			
Actual cash on hand.....		8,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		33	
Totals.....		\$433,346 06	
LIABILITIES.			
Capital stock paid in.....		\$40,000 00	
Surplus.....		7,000 00	
Undivided profits, less expenses and taxes paid.....		13,562 64	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		350,778 62	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		20,000 00	
Postal savings deposits.....			
Other liabilities.....		4 80	
Totals.....		\$433,346 06	

236 AND 236A. "OCEAN PARK BANK"—SANTA MONICA.

Incorporated March 26, 1902.

OFFICERS—T. H. Dudley, President; F. E. Royston, Vice-President; P. J. Dudley, Vice-President and Secretary; W. O. Bender, Cashier and Treasurer; Geo. A. Neilson, Assistant Cashier; H. H. Hertel, Manager Venice Branch.

DIRECTORS—T. H. Dudley, F. E. Royston, P. J. Dudley, E. S. Tomblin, H. Michel, K. A. Miller, James A. Bernard.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$271,593 95	\$161,374 23	\$432,968 18
Overdrafts	936 43		936 43
Bonds, warrants and other securities	78,594 77	21,689 89	100,284 66
Bank premises, furniture and fixtures	28,624 40		28,624 40
Safe deposit vaults	2,980 00		2,980 00
Other real estate owned	11,965 00		11,965 00
Due from reserve banks	41,825 66	10,029 76	51,855 42
Due from other banks			
Actual cash on hand	44,811 36	3,751 04	48,562 40
Exchanges for clearing house	4,133 39		4,133 39
Checks and other cash items			
Other resources	14,260 58		14,260 58
Totals	\$499,225 54	\$196,874 92	\$696,100 46
LIABILITIES.			
Capital stock paid in	\$75,500 00	\$14,000 00	\$89,500 00
Surplus	11,850 00	7,500 00	19,350 00
Undivided profits, less expenses and taxes paid	2,907 37	366 44	3,273 81
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	20,000 00		20,000 00
Deposits, due to banks			
Dividends unpaid	1,459 00		1,459 00
Individual deposits subject to check	332,170 37		332,170 37
Savings deposits		151,504 30	151,504 30
Demand certificates of deposit			
Time certificates of deposit	511 91	21,080 00	21,591 91
Certified checks	145 21		145 21
Cashier's checks	7,486 46		7,486 46
State, county and municipal deposits	34,942 38	2,415 68	37,358 06
Postal savings deposits	12,252 54		12,252 54
Other liabilities		8 50	8 50
Totals	\$499,225 54	\$196,874 92	\$696,100 46

NOTE.—The above statement includes the business of the Venice branch office.

237. BANK OF LINCOLN—LINCOLN.

Incorporated March 31, 1902.

OFFICERS—A. J. Gladding, President; John Haenny, Vice-President; B. C. Musser, Cashier, Secretary and Treasurer; E. H. Sander-
son, Assistant Cashier.

DIRECTORS—A. J. Gladding, John Haenny, J. J. Pelster, B. C. Musser, Hans Andreson, Jr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$75,184 24	\$128,577 81	\$203,762 05
Overdrafts.....	277 85		277 85
Bonds, warrants and other securities.....	62,890 00	49,048 07	111,438 07
Bank premises, furniture and fixtures.....	16,271 18	15,461 16	31,732 34
Safe deposit vaults.....	1,369 45	1,363 45	2,732 90
Other real estate owned.....			
Due from reserve banks.....	88,748 60	10,434 26	49,182 86
Due from other banks.....			
Actual cash on hand.....	12,827 78	7,310 10	20,137 88
Exchanges for clearing house.....			
Checks and other cash items.....	906 50	437 74	1,346 24
Other resources.....			
Totals	\$207,977 60	\$212,638 59	\$420,616 19
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	1,415 40	210 73	1,626 13
Undivided profits, less expenses and taxes paid.....	869 97	1,814 33	2,624 30
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	151,280 46		151,280 46
Savings deposits.....		168,618 58	168,618 58
Demand certificates of deposit.....	20,833 52		20,833 52
Time certificates of deposit.....			
Certified checks.....	21 00		21 00
Cashier's checks.....	1,603 30		1,603 30
State, county and municipal deposits.....	6,927 95	17,000 00	23,927 95
Postal savings deposits.....			
Other liabilities.....	86 00		86 00
Totals	\$207,977 60	\$212,638 59	\$420,616 19

238. "BANK OF RICHMOND"—RICHMOND.

Incorporated April 17, 1902.

OFFICERS—John W. Nicholl, President; W. K. Cole, Vice-President; W. Stairley, Cashier and Secretary; Harry Ells, Treasurer; George Lee, Assistant Cashier.

DIRECTORS—L. M. Mitzner, C. S. Downing, W. Stairley, Harry Ells, John Nicholl, E. M. Tilden, John F. Regello, Geo. Lee, W. K. Cole.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$191,895 87		
Overdrafts.....	277 04		
Bonds, warrants and other securities.....	111,975 95		
Bank premises, furniture and fixtures.....	25,730 02		
Safe deposit vaults.....			
Other real estate owned.....	431 00		
Due from reserve banks.....	52,940 70		
Due from other banks.....			
Actual cash on hand.....	19,570 30		
Exchanges for clearing house.....			
Checks and other cash items.....	5,845 60		
Other resources.....	2,064 32		
Totals	\$410,730 80		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	8,100 00		
Undivided profits, less expenses and taxes paid.....	1,723 37		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	186,791 51		
Savings deposits.....			
Demand certificates of deposit.....	129,708 64		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	27,620 07		
Postal savings deposits.....	6,007 85		
Other liabilities.....	179 36		
Totals	\$410,730 80		

239. A. MIERSON BANKING COMPANY—PLACERVILLE.

Incorporated July 2, 1902.

OFFICERS—Max Mierson, President; B. Mierson, Vice-President, Secretary, Cashier and Treasurer; Sol. H. Mierson, Assistant Cashier.
DIRECTORS—Max Mierson, B. Mierson, Sol. H. Mierson, Jas. A. Mierson, M. Mierson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$206,480 19		
Overdrafts	2,319 55		
Bonds, warrants and other securities	179,115 51		
Bank premises, furniture and fixtures	4,500 00		
Safe deposit vaults			
Other real estate owned	8,000 00		
Due from reserve banks	53,331 90		
Due from other banks	23,754 95		
Actual cash on hand	28,414 42		
Exchanges for clearing house	2,857 07		
Checks and other cash items	145 55		
Other resources	3,104 14		
Totals	\$511,823 23		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	50,000 00		
Undivided profits, less expenses and taxes paid	8,872 41		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid			
Individual deposits subject to check	359,100 66		
Savings deposits			
Demand certificates of deposit	18,196 32		
Time certificates of deposit			
Certified checks	500 00		
Cashier's checks			
State, county and municipal deposits	22,500 00		
Postal savings deposits	2,653 39		
Other liabilities			
Totals	\$511,823 23		

241. BANK OF CAMBRIA—CAMBRIA.

Incorporated January 29, 1903.

OFFICERS—J. H. Bradhoff, President; John Taylor, Vice-President; Amos Smithers, Secretary; Murle Jones, Treasurer, Manager and Cashier.

DIRECTORS—John Taylor, A. Smithers, J. H. Bradhoff, L. Ferrasci, Thos. Holdsworth, B. Corda, N. Stomi.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$98,360 25		
Overdrafts			
Bonds, warrants and other securities	45,549 00		
Bank premises, furniture and fixtures	3,480 00		
Safe deposit vaults			
Other real estate owned	510 00		
Due from reserve banks	123,181 11		
Due from other banks			
Actual cash on hand	10,298 37		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$276,378 73		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	22,500 00		
Undivided profits, less expenses and taxes paid	3,891 28		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid	7 50		
Individual deposits subject to check	168,550 87		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	49,429 06		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$276,378 73		

242. INTERNATIONAL SAVINGS AND EXCHANGE BANK—LOS ANGELES.

Incorporated February 9, 1914.

OFFICERS—John Lopzich, President; John Castera, Vice-President; Leon Escallier, Vice-President; Jules Viole, Vice-President; Morris Orsatti, Vice-President; James O. Moore, Secretary, Treasurer and Cashier; Emile Christopher, Assistant Cashier.
DIRECTORS—John Lopzich, John Castera, Leon Escallier, Jules Viole, Morris Orsatti, Luigi Dell'Orto, E. Fleur, Sylvester Dupuy, T. M. Kristovich, Louis Terrile, Louis Sentous, Jr., A. P. Pusich, R. A. Todd, D. Vaccaro, L. Vignolo.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$558,453 51	\$1,324,500 11	\$1,882,953 62
Overdrafts.....	2,119 66		2,119 66
Bonds, warrants and other securities.....	138,151 35	5,125 00	143,276 35
Bank premises, furniture and fixtures.....	8,300 00	6,500 00	14,800 00
Safe deposit vaults.....	10,000 00	8,000 00	18,000 00
Other real estate owned.....		500,321 42	500,321 42
Due from reserve banks.....	125,676 95	159,984 83	285,661 78
Due from other banks.....	92 00		92 00
Actual cash on hand.....	91,433 37	45,964 85	137,398 22
Exchanges for clearing house.....	57,789 10		57,789 10
Checks and other cash items.....	24,905 49		24,905 49
Other resources.....			
Totals	\$1,017,011 43	\$2,050,886 21	\$3,067,897 64
LIABILITIES.			
Capital stock paid in.....	\$100,000 00	\$200,000 00	\$300,000 00
Surplus.....	33,500 00	4,000 00	37,500 00
Undivided profits, less expenses and taxes paid.....	33,109 04		33,109 04
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	9,000 00		9,000 00
Individual deposits subject to check.....	657,944 50		657,944 50
Savings deposits.....		1,822,678 66	1,822,678 66
Demand certificates of deposit.....	17,945 16		17,945 16
Time certificates of deposit.....		20,457 55	20,457 55
Certified checks.....	1,170 21		1,170 21
Cashier's checks.....	45,967 52		45,967 52
State, county and municipal deposits.....	118,375 00		118,375 00
Postal savings deposits.....		3,750 00	3,750 00
Other liabilities.....			
Totals	\$1,017,011 43	\$2,050,886 21	\$3,067,897 64

244. CALIFORNIA SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

Incorporated March 3, 1903.

OFFICERS—M. P. Snyder, President; W. F. Callander, Vice-President, Secretary and Treasurer; W. C. Durgin, Vice-President; A. L. Crandall, Cashier and Assistant Secretary; V. R. Pentecost, Assistant Cashier; H. L. Holland, Assistant Cashier.
 DIRECTORS—M. P. Snyder, W. F. Callander, H. L. Holland, E. A. Montgomery, W. C. Durgin, R. A. Fowler, W. W. Phelps, J. B. Millard, J. V. Baldwin, M. A. Bresee, W. M. Hughes.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$668,870 70	\$1,607,591 40	\$2,276,462 10
Overdrafts.....	482 88		482 88
Bonds, warrants and other securities.....	48,114 74	88,758 48	136,873 17
Bank premises, furniture and fixtures.....	9,285 00		9,285 00
Safe deposit vaults.....	15,500 00		15,500 00
Other real estate owned.....	2,142 84	596 85	2,738 69
Due from reserve banks.....	112,330 59	95,728 99	208,059 58
Due from other banks.....	1,198 64		1,198 64
Actual cash on hand.....	89,554 84	41,888 97	131,443 81
Exchanges for clearing house.....	3,688 41	26 32	3,714 73
Checks and other cash items.....	8,067 40		8,067 40
Other resources.....			
Totals.....	\$1,254,205 49	\$1,834,085 46	\$3,088,290 95
LIABILITIES.			
Capital stock paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	19,000 00	20,200 00	39,200 00
Undivided profits, less expenses and taxes paid.....	34,855 89		34,855 89
Other existing profits, collected, but not in undivided profits account.....	18,220 00		18,220 00
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....			
Dividends unpaid.....	408 00		408 00
Individual deposits subject to check.....	958,640 49		958,640 49
Savings deposits.....		1,888,548 58	1,888,548 58
Demand certificates of deposit.....	400 00		400 00
Time certificates of deposit.....		201,191 98	201,191 98
Certified checks.....	14,719 13		14,719 13
Cashier's checks.....	45,835 88		45,835 88
State, county and municipal deposits.....		74,100 00	74,100 00
Postal savings deposits.....	11,250 00		11,250 00
Other liabilities.....	11,376 15		11,376 15
Totals.....	\$1,254,205 49	\$1,834,085 46	\$3,088,290 95

REPORT OF SUPERINTENDENT OF BANKS.

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247. WEST BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—Francis Ferrier, President; W. A. Gompertz, Vice-President; H. H. Camper, Cashier, Secretary and Treasurer.
DIRECTORS—Francis Ferrier, John Gill, W. A. Gompertz, J. T. Renas, H. W. Taylor, E. F. Underwood, E. L. Reese.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$43,712 14	\$176,759 85	\$220,471 99
Overdrafts.....	54 64		54 64
Bonds, warrants and other securities.....	30,060 00	23,086 67	53,146 67
Bank premises, furniture and fixtures.....	17,000 00	23,298 67	40,298 67
Safe deposit vaults.....		1,500 00	1,500 00
Other real estate owned.....		1,579 05	1,579 05
Due from reserve banks.....	21,068 58	9,253 12	30,346 65
Due from other banks.....			
Actual cash on hand.....	10,364 17	10,006 69	20,370 86
Exchanges for clearing house.....			
Checks and other cash items.....	335 37		335 37
Other resources.....	1,282 50		1,282 50
Totals	\$123,902 35	\$250,484 05	\$374,386 40
LIABILITIES.			
Capital stock paid in.....	\$38,000 00	\$22,000 00	\$55,000 00
Surplus.....	876 58	3,600 00	4,086 58
Undivided profits, less expenses and taxes paid.....		245 40	245 00
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits, due to banks.....	7,171 49		7,171 49
Dividends unpaid.....	750 00		750 00
Individual deposits subject to check.....	74,984 19		74,984 19
Savings deposits.....		202,978 65	202,978 65
Demand certificates of deposit.....	2,326 25		2,326 25
Time certificates of deposit.....		1,600 00	1,600 00
Certified checks.....	4 20		4 20
Cashier's checks.....	318 20		380 20
State, county and municipal deposits.....	4,971 49	20,000 00	24,971 49
Postal savings deposits.....			
Other liabilities.....			
Totals	\$123,902 35	\$250,484 05	\$374,386 40

250. THE CENTRAL BANK—SANTA BARBARA.

Incorporated March 4, 1903.

OFFICERS—Frank Smith, President; J. R. Fithian, Vice-President; W. B. Metcalf, Cashier, Secretary and Treasurer; H. F. R. Vail, Assistant Cashier and Assistant Secretary.

DIRECTORS—Frank Smith, George M. Williams, Walter L. Hunt, Joel Remington Fithian, H. F. R. Vail, W. B. Metcalf, D. T. Perkins.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$189,537 00	\$335,281 38	\$524,818 38
Overdrafts	3,035 07		3,035 07
Bonds, warrants and other securities	12,373 75	27,557 53	39,931 28
Bank premises, furniture and fixtures	20,602 05	36,600 00	57,202 05
Safe deposit vaults		3,000 00	3,000 00
Other real estate owned	16,777 40	5,225 00	22,002 40
Due from reserve banks	22,661 98	23,451 69	46,113 67
Due from other banks	1,606 64		1,606 64
Actual cash on hand	42,349 70	16,280 53	58,630 23
Exchanges for clearing house	4,643 99		4,643 99
Checks and other cash items	1,096 94		1,096 94
Other resources	1,491 18		1,491 18
Totals	\$316,175 70	\$447,376 13	\$763,551 83
LIABILITIES.			
Capital stock paid in	\$30,000 00	\$30,000 00	\$30,000 00
Surplus	2,500 00	11,000 00	13,500 00
Undivided profits, less expenses and taxes paid	1,845 66	1,177 56	3,023 22
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks	2,112 09		2,112 09
Dividends unpaid	1,509 00		1,509 00
Individual deposits subject to check	246,467 16		246,467 16
Savings deposits		390,198 57	390,198 57
Demand certificates of deposit	1,537 76		1,537 76
Time certificates of deposit	19,297 29		19,297 29
Certified checks	125 00		125 00
Cashier's checks	1,292 08		1,292 08
State, county and municipal deposits	9,408 68	15,000 00	24,408 68
Postal savings deposits			
Other liabilities			
Totals	\$316,175 70	\$447,376 13	\$763,551 83

REPORT OF SUPERINTENDENT OF BANKS.

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252. SOUTH BERKELEY BANK—BERKELEY.

Incorporated March 5, 1903.

OFFICERS—A. W. Naylor, President; H. D. Irwin, Vice-President; E. K. Cole, Cashier, Secretary and Treasurer; R. D. Parish, Assistant Cashier.

DIRECTORS—A. A. Fink, H. D. Irwin, F. L. Naylor, A. W. Naylor, Wm. F. Lorenz.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$79,430 05	\$322,906 40	\$402,423 45
Overdrafts	6 71		6 71
Bonds, warrants and other securities	39,957 58		39,957 58
Bank premises, furniture and fixtures	45,000 00	30,600 00	75,600 00
Safe deposit vaults		1,894 70	1,894 70
Other real estate owned	1,846 95	923 22	2,773 17
Due from reserve banks	18,587 33	30,683 32	44,270 68
Due from other banks			
Actual cash on hand	12,536 80	7,627 36	20,164 16
Exchanges for clearing house			
Checks and other cash items	644 80	52 32	697 12
Other resources			
Totals	\$198,010 25	\$394,777 32	\$597,787 57
LIABILITIES.			
Capital stock paid in	\$35,000 00	\$15,000 00	\$50,000 00
Surplus	10,000 00	21,000 00	31,000 00
Undivided profits, less expenses and taxes paid	390 85	238 82	629 67
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits, due to banks			
Dividends unpaid		1,760 00	1,760 00
Individual deposits subject to check	113,673 65		113,673 65
Savings deposits		356,778 50	356,778 50
Demand certificates of deposit	2,194 51		2,194 51
Time certificates of deposit	6,007 38		6,007 38
Certified checks	630 79		630 79
Cashier's checks	113 07		113 07
State, county and municipal deposits	25,000 00		25,000 00
Postal savings deposits			
Other liabilities			
Totals	\$198,010 25	\$394,777 32	\$597,787 57

257. "THE NAPA SAVINGS BANK"—NAPA.

Incorporated March 5, 1903.

OFFICERS—E. L. Bickford, President; D. A. Dunlap, Vice-President; Hensley S. Davis, Cashier, Secretary and Treasurer.
 DIRECTORS—E. L. Bickford, H. P. Goodman, J. A. McClelland, D. A. Dunlap, H. A. Crawford, H. C. Melone, H. S. Davis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$248,839 60	
Overdrafts			
Bonds, warrants and other securities		89,186 25	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks		40,085 70	
Actual cash on hand		10,620 87	
Exchanges for clearing house			
Checks and other cash items		189 12	
Other resources			
Totals		\$388,871 04	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		704 97	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,250 00	
Individual deposits subject to check			
Savings deposits		889,091 07	
Demand certificates of deposit			
Time certificates of deposit		825 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$388,871 04	

REPORT OF SUPERINTENDENT OF BANKS.

258 AND 258A. "SECURITY BANK"—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—H. C. Capwell, President; S. E. Biddle, Vice-President; Chas. A. Smith, Cashier, Secretary and Treasurer; J. R. Westdahl, Assistant Cashier and Assistant Secretary.

DIRECTORS—H. C. Capwell, A. D. Wilson, W. H. L. Hynes, Carl Plaut, Charles E. Snook, H. C. Thomas, John A. Beckwith, T. W. Corder, Wm. W. Westover, S. E. Biddle, Arthur D. King.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$445,089 58	\$648,621 23	\$1,093,660 76
Overdrafts.....	1,346 52		1,346 52
Bonds, warrants and other securities.....	329,851 19	47,864 20	377,745 39
Bank premises, furniture and fixtures.....	334,906 02	58,306 42	393,272 44
Safe deposit vaults.....	12,740 70		12,740 70
Other real estate owned.....		2,021 23	2,021 23
Due from reserve banks.....	45,834 58	17,064 25	65,919 13
Due from other banks.....	21,270 43		21,270 43
Actual cash on hand.....	52,910 48	14,589 55	67,500 03
Exchanges for clearing house.....	13,573 50		13,573 50
Checks and other cash items.....	109 91		109 91
Other resources.....	2,996 57		2,996 57
Totals	\$1,263,669 73	\$788,486 88	\$2,052,156 61
LIABILITIES.			
Capital stock paid in.....	\$355,720 00	\$80,420 00	\$436,140 00
Surplus.....	45,327 00	11,982 63	60,309 63
Undivided profits, less expenses and taxes paid.....	17,781 67	2,804 27	20,585 94
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	50,000 00		50,000 00
Deposits due to banks.....	41,623 46		41,623 46
Dividends unpaid.....	9,231 79		9,231 79
Individual deposits subject to check.....	398,240 97		398,240 97
Savings deposits.....		708,979 87	708,979 87
Demand certificates of deposit.....	3,623 23		3,623 23
Time certificates of deposit.....			
Certified checks.....	3,228 92		3,228 92
Cashier's checks.....	3,555 15		3,555 15
State, county and municipal deposits.....	176,000 00		176,000 00
Postal savings deposits.....	11,287 49	4,300 11	15,687 60
Other liabilities.....	150,000 00		150,000 00
Totals	\$1,263,669 73	\$788,486 88	\$2,052,156 61

NOTE.—The above statement includes the business of the College avenue branch office. Changed name from Security Bank and Trust Company February 5, 1914.

259. WEST OAKLAND BANK—OAKLAND.

Incorporated March 5, 1903.

OFFICERS—O. F. Brelling, President; William Long, Vice-President; J. S. Burpee, Jr., Cashier, Secretary and Treasurer; E. J. Brelling, Assistant Cashier.

DIRECTORS—O. F. Brelling, E. J. Brelling, A. J. Brelling, William Long, Hugh Flynn, J. R. Kaelin, J. S. Burpee, Jr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$60,188 88	\$99,924 21	\$160,063 04
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	1,700 00	1,250 00	2,950 00
Safe deposit vaults			
Other real estate owned	5,200 00		5,200 00
Due from reserve banks	12,577 47	10,094 40	22,671 87
Due from other banks			
Actual cash on hand	4,663 00	2,407 48	7,070 48
Exchanges for clearing house	1,009 50		1,009 50
Checks and other cash items	1,166 00		1,166 00
Other resources			
Totals	\$86,454 80	\$113,676 09	\$200,130 89
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$6,600 00	\$26,600 00
Surplus	2,650 00	3,700 00	6,350 00
Undivided profits, less expenses and taxes paid	127 93	187 30	315 23
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	977 72		977 72
Individual deposits subject to check	59,152 69		59,152 69
Savings deposits		101,484 24	101,484 24
Demand certificates of deposit			
Time certificates of deposit		1,700 00	1,700 00
Certified checks	30 00		30 00
Cashier's checks	764 55		764 55
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	2,751 91	54 55	2,806 46
Totals	\$86,454 80	\$113,676 09	\$200,130 89

NOTE.—Changed name from West Oakland Bank and Trust Company December 8, 1913.

260. ROSEVILLE BANKING COMPANY—ROSEVILLE.

Incorporated March 5, 1903.

OFFICERS—J. A. Hill, President; Alden Anderson, Vice-President; G. A. MacPherson, Cashier, Secretary and Treasurer.
DIRECTORS—J. A. Hill, G. A. MacPherson, E. C. Bedell, W. T. Butler, M. B. Johnson, A. B. McRae, E. J. Scheilhaus, W. J. Doyle,
Alden Anderson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$126,699 87	\$35,806 02	\$212,005 89
Overdrafts.....	100 27		100 27
Bonds, warrants and other securities.....	8,157 35	23,000 00	36,157 35
Bank premises, furniture and fixtures.....	1,500 00	14,000 00	15,500 00
Safe deposit vaults.....			
Other real estate owned.....		1,081 98	1,081 98
Due from reserve banks.....	31,506 73	4,843 16	36,349 89
Due from other banks.....	250 00		250 00
Actual cash on hand.....	15,362 21	8,559 65	23,921 86
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$183,576 43	\$141,790 79	\$325,367 22
LIABILITIES.			
Capital stock paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....		7,150 00	7,150 00
Undivided profits, less expenses and taxes paid.....	422 33		422 33
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	112,655 68		112,655 68
Savings deposits.....		100,778 54	100,778 54
Demand certificates of deposit.....	11,325 72		11,325 72
Time certificates of deposit.....	14,618 06		14,618 06
Certified checks.....			
Cashier's checks.....	1,546 10		1,546 10
State, county and municipal deposits.....	3,007 94	17,000 00	20,007 94
Postal savings deposits.....		6,862 25	6,862 25
Other liabilities.....			
Totals	\$183,576 43	\$141,790 79	\$325,367 22

Note.—Changed name from The Roseville Banking and Trust Company February 11, 1914.

263. FARMERS & MERCHANTS' BANK—MODESTO.

Incorporated March 25, 1903.

OFFICERS—W. A. Harter, President; I. W. Updike, Vice-President; C. J. Cressey, Cashier and Secretary; W. A. Harter, Treasurer;

C. W. Sikes, Assistant Cashier and Assistant Secretary.

DIRECTORS—I. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, M. McPherson, C. M. Maze, T. F. Griffin, A. B. Shoemaker, J. M. Finley.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$210,908 15		
Overdrafts	91 08		
Bonds, warrants and other securities	27,023 40		
Bank premises, furniture and fixtures	1,500 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	10,690 94		
Due from other banks			
Actual cash on hand	29,423 35		
Exchanges for clearing house			
Checks and other cash items	5,031 33		
Other resources			
Totals	\$285,268 20		
LIABILITIES.			
Capital stock paid in	\$49,500 00		
Surplus	30,000 00		
Undivided profits, less expenses and taxes paid	2,662 58		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		
Deposits due to banks	25,469 03		
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	140,831 84		
Demand certificates of deposit			
Time certificates of deposit	4,920 48		
Certified checks			
Cashier's checks			
State, county and municipal deposits	20,000 00		
Postal savings deposits	1,664 77		
Other liabilities			
Totals	\$285,268 20		

265. THE SAN BERNARDINO COUNTY SAVINGS BANK—SAN BERNARDINO.

Incorporated April 27, 1903.

OFFICERS—E. D. Roberts, President; H. E. Harris, Vice-President; A. M. Ham, Vice-President; J. H. Wilson, Cashier, Secretary and Treasurer; J. C. Ralphs, Jr., Assistant Cashier.
 DIRECTORS—E. D. Roberts, Victor C. Smith, H. E. Harris, J. H. Wilson, T. A. Blakeley, W. J. Curtis, J. E. Gill, A. M. Ham, W. S. Hooper, G. W. Parsons, Howard B. Smith.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,442,264 98	
Overdrafts.....			
Bonds, warrants and other securities.....		135,719 02	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		192,548 21	
Due from other banks.....			
Actual cash on hand.....		81,520 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$1,802,047 16	
LIABILITIES.			
Capital stock paid in.....		\$150,000 00	
Surplus.....		50,000 00	
Undivided profits, less expenses and taxes paid.....		10,475 58	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,446,441 64	
Demand certificates of deposit.....			
Time certificates of deposit.....		70,129 99	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		75,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,802,047 16	

266 AND 266A. BANK OF NEWMAN—NEWMAN.

Incorporated May 4, 1903.

OFFICERS—E. S. Wangenheim, President; J. H. Elfers, Vice-President; W. W. Giddings, Cashier and Secretary; J. L. Kinnear, Treasurer; E. R. Dixon, Assistant Cashier.

DIRECTORS—E. S. Wangenheim, A. M. Souza, J. H. Elfers, W. W. Giddings, Fred Bartch, A. J. Stevenson, J. L. Kinnear, W. W. Cox, H. V. Armistead.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$279,481 89	\$328,165 61	\$607,647 50
Overdrafts.....	2,819 91		2,019 91
Bonds, warrants and other securities.....	54,084 80	18,200 00	72,284 80
Bank premises, furniture and fixtures.....	42,085 00	15,000 00	57,085 00
Safe deposit vaults.....	3,500 00		3,500 00
Other real estate owned.....	7,000 00		7,000 00
Due from reserve banks.....	75,150 08	21,624 10	96,774 18
Due from other banks.....			
Actual cash on hand.....	19,738 13	7,449 77	27,237 90
Exchanges for clearing house.....			
Checks and other cash items.....	1,600 88		1,600 88
Other resources.....			
Totals	\$484,559 64	\$390,499 48	\$875,059 12
LIABILITIES.			
Capital stock paid in.....	\$85,000 00	\$15,000 00	\$100,000 00
Surplus.....	32,500 00	20,000 00	52,500 00
Undivided profits, less expenses and taxes paid.....	1,186 98		1,186 98
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	55,000 00		55,000 00
Deposits due to banks.....	249 84		249 84
Dividends unpaid.....	1,317 00		1,317 00
Individual deposits subject to check.....	244,963 42		244,963 42
Savings deposits.....		351,999 48	351,999 48
Demand certificates of deposit.....	11,296 70		11,296 70
Time certificates of deposit.....	2,806 73	3,500 00	6,306 73
Certified checks.....	20 00		20 00
Cashier's checks.....			
State, county and municipal deposits.....	50,000 00		50,000 00
Postal savings deposits.....	219 02		219 02
Other liabilities.....			
Totals	\$484,559 64	\$390,499 48	\$875,059 12

NOTE.—The above statement includes the business of the Crows Landing branch office.

268. BANK OF GEYSERVILLE—GEYSERVILLE.

Incorporated June 22, 1903.

OFFICERS—C. B. Shaw, President; W. A. Black, Vice-President; H. E. Black, Cashier, Secretary and Treasurer; E. L. Wisecarver, Assistant Cashier.

DIRECTORS—C. B. Shaw, F. E. Sohler, W. A. Black, H. E. Black, J. H. Meyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$76,455 30	\$73,160 50	\$149,615 80
Overdrafts	6 23		6 23
Bonds, warrants and other securities		13,800 00	13,800 00
Bank premises, furniture and fixtures		1,000 00	1,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,820 49	1,500 00	5,820 49
Due from other banks			
Actual cash on hand	5,984 48	1,825 06	7,759 49
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$86,716 45	\$91,285 56	\$178,002 01
LIABILITIES.			
Capital stock paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	10,000 00	2,500 00	12,500 00
Undivided profits, less expenses and taxes paid	1,015 36	695 65	1,711 01
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	42,808 13		42,808 13
Savings deposits		65,589 91	65,589 91
Demand certificates of deposit	1,878 41		1,878 41
Time certificates of deposit	16,014 56		16,014 56
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$86,716 45	\$91,285 56	\$178,002 01

269. COMMERCIAL AND SAVINGS BANK OF STOCKTON—STOCKTON.

Incorporated June 26, 1903.

OFFICERS—John Raggio, President; F. D. Cobb, Vice-President; E. F. Harris, Cashier, Secretary and Treasurer; A. J. Zitlan, Assistant Cashier.
 DIRECTORS—John Raggio, F. D. Cobb, J. A. Patterson, Wm. Snow, J. S. Silva, Joe Gianelli, Sr., F. J. Dietrich, W. S. Montgomery, Ed C. Wagner, Chas. L. Neumiller, Edward F. Harris.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$716,963 29	\$1,407,940 04	\$2,124,903 33
Overdrafts.....	3,416 34		3,416 34
Bonds, warrants and other securities.....	165,712 96	108,831 25	269,044 21
Bank premises, furniture and fixtures.....	6,269 50		6,269 50
Safe deposit vaults.....			
Other real estate owned.....		60,000 00	60,000 00
Due from reserve banks.....	117,960 08	51,050 02	169,030 05
Due from other banks.....	45,614 34		45,614 34
Actual cash on hand.....	58,411 29	83,131 41	141,542 70
Exchanges for clearing house.....	17,535 85		17,535 85
Checks and other cash items.....			
Other resources.....			
Totals	\$1,181,903 60	\$1,705,452 72	\$2,887,356 32
LIABILITIES.			
Capital stock paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....	100,000 00	75,000 00	175,000 00
Undivided profits, less expenses and taxes paid.....	1,740 21	26,838 28	28,628 49
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	46,352 64		46,352 64
Dividends unpaid.....	11,620 00		11,620 00
Individual deposits subject to check.....	606,598 57		606,598 57
Savings deposits.....		1,454,364 44	1,454,364 44
Demand certificates of deposit.....	75,552 30		75,552 30
Time certificates of deposit.....		4,200 00	4,200 00
Certified checks.....	6,339 22		6,339 22
Cashier's checks.....	1,400 60		1,400 60
State, county and municipal deposits.....	82,300 06	45,000 00	127,300 06
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,181,903 60	\$1,705,452 72	\$2,887,356 32

REPORT OF SUPERINTENDENT OF BANKS.

273. THE GRANITE SAVINGS BANK—MONROVIA.

Incorporated July 27, 1903.

OFFICERS—C. H. Ainley, President; F. N. Hawes, Vice-President; Chas. Anderson, Vice-President; Augustus Adams, Cashier, Secretary and Treasurer; F. G. Ainley, Assistant Cashier and Assistant Secretary.
 DIRECTORS—C. H. Ainley, Chas. Anderson, Thos. Wardell, F. N. Hawes, Augustus Adams, W. M. Baird, F. N. Pottenger.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$157,517 05	
Overdrafts			
Bonds, warrants and other securities		19,634 50	
Bank premises, furniture and fixtures		9,249 80	
Safe deposit vaults		2,059 00	
Other real estate owned			
Due from reserve banks		12,717 28	
Due from other banks			
Actual cash on hand		3,908 08	
Exchanges for clearing house			
Checks and other cash items		1 50	
Other resources		1 40	
Totals		\$205,088 61	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		2,400 00	
Undivided profits, less expenses and taxes paid		161 94	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		151,781 77	
Demand certificates of deposit			
Time certificates of deposit		12,544 90	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$205,088 61	

274. CITIZENS' SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated August 14, 1903.

OFFICERS—Henry Baly, President; George P. Adams, Vice-President; Henry Sherer, Cashier, Treasurer and Assistant Secretary;
 Robert C. Baly, Secretary and Assistant Cashier.

DIRECTORS—Henry Baly, Geo. P. Adams, Henry Sherer, E. D. Seward, Robert C. Baly, William Davis, C. N. Krog.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$295,381 45	
Overdrafts			
Bonds, warrants and other securities		24,008 41	
Bank premises, furniture and fixtures		2,000 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		25,486 88	
Due from other banks			
Actual cash on hand		6,348 79	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$353,220 08	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		3,066 75	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		302,653 28	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$353,220 08	

275. THE WHITTIER SAVINGS BANK—WHITTIER.

Incorporated August 14, 1903.

OFFICERS—A. C. Maple, President; C. W. Clayton, Vice-President; C. A. Carden, Cashier, Secretary and Treasurer; Helen Fulgham, Assistant Cashier and Assistant Secretary.
 DIRECTORS—W. V. Coffin, C. W. Clayton, A. W. Mathews, John Crook, A. C. Maple.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$871,646 92	
Overdrafts			
Bonds, warrants and other securities		32,688 45	
Bank premises, furniture and fixtures		35,913 89	
Safe deposit vaults		4,000 00	
Other real estate owned			
Due from reserve banks		31,992 00	
Due from other banks		1,406 73	
Actual cash on hand		11,720 42	
Exchanges for clearing house		445 27	
Checks and other cash items			
Other resources			
Totals		\$489,813 68	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		4,500 00	
Undivided profits, less expenses and taxes paid		57 63	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		2,000 00	
Individual deposits subject to check			
Savings deposits		390,877 85	
Demand certificates of deposit			
Time certificates of deposit		25,162 61	
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,000 00	
Postal savings deposits		1,034 99	
Other liabilities		5,180 60	
Totals		\$489,813 68	

276. PLUMAS COUNTY BANK—QUINCY.

Incorporated September 2, 1903.

OFFICERS—Clark J. Lee, President; Ed Huskinson, Vice-President; H. C. Flournoy, Cashier, Secretary and Treasurer; J. N. Stephan, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

DIRECTORS—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Clinch, J. F. Spooner, L. N. Peter, H. C. Flournoy.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$54,681 75	\$81,471 10	\$136,062 85
Overdrafts	170 84		170 84
Bonds, warrants and other securities	12,508 99	7,450 00	19,958 99
Bank premises, furniture and fixtures	11,006 82		11,006 82
Safe deposit vaults			
Other real estate owned	3,158 02		3,158 02
Due from reserve banks	16,821 37		16,821 37
Due from other banks	5,387 66		5,387 66
Actual cash on hand	9,468 00	8,901 39	18,369 39
Exchanges for clearing house			
Checks and other cash items	1,028 03		1,028 03
Other resources	3,412 70		3,412 70
Totals	\$117,543 68	\$97,722 49	\$215,266 17
LIABILITIES.			
Capital stock paid in	\$16,500 00	\$8,500 00	\$25,000 00
Surplus	4,800 00	5,698 62	9,998 62
Undivided profits, less expenses and taxes paid	37 18		37 18
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	95,418 66		95,418 66
Savings deposits		77,898 87	77,898 87
Demand certificates of deposit			
Time certificates of deposit		5,635 00	5,635 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	1,287 84		1,287 84
Other liabilities			
Totals	\$117,543 68	\$97,722 49	\$215,266 17

REPORT OF SUPERINTENDENT OF BANKS.

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277. THE PEOPLE'S SAVINGS BANK—HANFORD.

Incorporated October 15, 1903.

OFFICERS—W. V. Buckner, President; Chas. A. Kimble, Vice-President; H. E. Wright, Cashier, Secretary and Treasurer.
DIRECTORS—W. V. Buckner, Chas. A. Kimble, Jos. Schnereger, S. E. Railsback, H. E. Wright.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$140,298 70	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		400 00	
Due from other banks.....			
Actual cash on hand.....		2,684 58	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$143,378 28	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		3,150 00	
Undivided profits, less expenses and taxes paid.....		40,487 69	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		234 00	
Individual deposits subject to check.....			
Savings deposits.....		74,506 59	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$143,378 28	

278. "THE STIRLING CITY BANK"—STIRLING CITY.

Incorporated October 16, 1903.

OFFICERS—W. P. Lynch, President; V. S. Wooley, Vice-President; W. S. Stoddard, Cashier, Secretary and Treasurer; W. J. Whittier, Assistant Cashier.

DIRECTORS—W. P. Lynch, F. M. Thatcher, V. S. Wooley, C. K. Buchanan, W. S. Stoddard.

Statement of June 30, 1914.

RESOURCES:	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$24,897 49		
Overdrafts.....			
Bonds, warrants and other securities.....	70,306 50		
Bank premises, furniture and fixtures.....	1,014 65		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,627 45		
Due from other banks.....			
Actual cash on hand.....	6,770 50		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	1,678 83		
Totals	\$114,295 42		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	7,500 00		
Undivided profits, less expenses and taxes paid.....	10 41		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	11,000 00		
Deposits due to banks.....			
Dividends unpaid.....	100 00		
Individual deposits subject to check.....	39,269 30		
Savings deposits.....			
Demand certificates of deposit.....	19,368 53		
Time certificates of deposit.....			
Certified checks.....	50 00		
Cashier's checks.....			
State, county and municipal deposits.....	12,000 00		
Postal savings deposits.....			
Other liabilities.....	2 18		
Totals	\$114,295 42		

279. HOME SAVINGS BANK OF WHITTIER—WHITTIER.

Incorporated October 31, 1903.

OFFICERS—J. Allen Osmun, President; A. H. Dunlap, Vice-President; A. C. Johnson, Cashier and Secretary; W. E. Butler, Treasurer and Assistant Cashier.

DIRECTORS—J. Allen Osmun, A. H. Dunlap, W. E. Butler, E. S. Chase, T. L. Gooch, A. L. Reed, E. W. Reider, S. M. Smith, C. Sorensen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$258,268 80	\$258,268 80
Overdrafts			
Bonds, warrants and other securities	\$5,029 32	55,891 86	60,921 18
Bank premises, furniture and fixtures		14,968 00	14,968 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	811 82	18,335 29	18,646 61
Due from other banks			
Actual cash on hand	146 66	7,048 48	7,195 14
Exchanges for clearing house			
Checks and other cash items		1,210 45	1,210 45
Other resources			
Totals	\$5,467 80	\$350,722 88	\$356,210 18
LIABILITIES.			
Capital stock paid in	\$5,000 00	\$35,000 00	\$40,000 00
Surplus		10,000 00	10,000 00
Undivided profits, less expenses and taxes paid		5,435 70	5,435 70
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		2,400 00	2,400 00
Individual deposits subject to check	487 30		487 30
Savings deposits		290,082 18	290,082 18
Demand certificates of deposit			
Time certificates of deposit		7,805 00	7,805 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$5,467 80	\$350,722 88	\$356,210 18

280. BANK OF NEWCASTLE—NEWCASTLE.

Incorporated July 6, 1907.

OFFICERS—F. E. Horne, President; F. L. Horne, Vice-President, Cashier, Secretary and Treasurer; Chas. E. Thomas, Assistant Cashier and Assistant Secretary.

DIRECTORS—F. L. Horne, John Henny, F. P. Henderson, F. E. Horne, Frank Tupper.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$88,063 34	\$23,880 00	\$111,943 34
Overdrafts	86 20		86 20
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	1,628 55		1,628 55
Safe deposit vaults.			
Other real estate owned			
Due from reserve banks.	3,275 85	400 44	3,676 29
Due from other banks.	555 23		555 23
Actual cash on hand.	6,280 26	449 00	6,709 26
Exchanges for clearing house.			
Checks and other cash items	221 86		221 86
Other resources			
Totals	\$100,091 29	\$24,729 44	\$124,820 73
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	900 00	200 00	1,100 00
Undivided profits, less expenses and taxes paid.	*1,486 03	44	1,485 59
Other existing profits, collected, but not in undivided profits account.			
Bills payable (including certificates of deposit representing money borrowed)	20,000 00		20,000 00
Deposits due to banks.			
Dividends unpaid			
Individual deposits subject to check	43,286 35		43,286 35
Savings deposits		19,529 00	19,529 00
Demand certificates of deposit.	1,330 81		1,330 81
Time certificates of deposit.	16,060 16		16,060 16
Certified checks			
Cashier's checks			
State, county and municipal deposits.			
Postal savings deposits.			
Other liabilities			
Totals	\$100,091 29	\$24,729 44	\$124,820 73
*Deficit.			

281. BANK OF ARROYO GRANDE—ARROYO GRANDE.

Incorporated November 7, 1903.

OFFICERS—M. R. Swall, President and Manager; S. A. Dana, Vice-President; J. S. Gibson, Cashier and Treasurer; W. A. Conrad, Jr., Secretary.
 DIRECTORS—M. R. Swall, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benchimol, Paul M. Gregg.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$68,198 26	\$78,695 00	\$146,893 26
Overdrafts.....	39 93		39 98
Bonds, warrants and other securities.....	53,100 35	4,400 00	57,500 35
Bank premises, furniture and fixtures.....	14,500 00		14,500 00
Safe deposit vaults.....			
Other real estate owned.....		2,327 50	2,327 50
Due from reserve banks.....	22,566 30	8,482 31	31,048 61
Due from other banks.....			
Actual cash on hand.....	10,561 16	3,089 31	13,650 47
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$168,966 00	\$96,994 12	\$265,960 12
LIABILITIES.			
Capital stock paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	1,500 00		1,500 00
Undivided profits, less expenses and taxes paid.....	2,760 65	730 58	3,491 23
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	102,187 54		102,187 54
Savings deposits.....		79,863 54	79,863 54
Demand certificates of deposit.....	140 00		140 00
Time certificates of deposit.....	20,359 00	1,400 00	21,759 00
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	7,009 54		7,009 54
Postal savings deposits.....			
Other liabilities.....	9 27		9 27
Totals	\$168,966 00	\$96,994 12	\$265,960 12

282. "BANK OF PACIFIC GROVE"—PACIFIC GROVE.

Incorporated November 17, 1908.

OFFICERS—O. S. Trimmer, President; Chas. D. Henry, Vice-President; F. H. Gonzalves, Cashier, Secretary and Treasurer.
 DIRECTORS—O. S. Trimmer, Chas. D. Henry, H. S. Ball, D. T. Welch, M. M. Gragg, E. S. Johnston, I. K. Miller.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$148,139 17	\$167,582 05	\$315,721 22
Overdrafts.....	216 03		216 03
Bonds, warrants and other securities.....	19,940 00	13,560 00	33,500 00
Bank premises, furniture and fixtures.....	18,637 00		18,637 00
Safe deposit vaults.....	3,222 00		3,222 00
Other real estate owned.....	2,316 35		2,316 35
Due from reserve banks.....	38,982 15	11,122 41	50,054 56
Due from other banks.....	74 63		74 63
Actual cash on hand.....	17,612 78	4,000 00	21,612 78
Exchanges for clearing house.....			
Checks and other cash items.....	210 00		210 00
Other resources.....	999 65		999 65
Totals	\$250,299 76	\$196,264 46	\$446,564 22
LIABILITIES.			
Capital stock paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	11,500 00	9,000 00	20,500 00
Undivided profits, less expenses and taxes paid.....	6,623 21	2,767 97	9,391 18
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	180,182 65		180,182 65
Savings deposits.....		174,496 49	174,496 49
Demand certificates of deposit.....	1,049 30		1,049 30
Time certificates of deposit.....	9,147 44		9,147 44
Certified checks.....	30 00		30 00
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	1,766 66		1,766 66
Other liabilities.....			
Totals	\$250,299 76	\$196,264 46	\$446,564 22

REPORT OF SUPERINTENDENT OF BANKS.

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284. SAVINGS BANK OF MENDOCINO COUNTY—UKIAH.

Incorporated November 28, 1903.

OFFICERS—J. M. Mannon, President; J. L. McCracken, Vice-President; Arthur L. Tracy, Cashier and Treasurer; Dr. G. W. Stout, Secretary; L. V. Ray, Assistant Cashier.

DIRECTORS—F. T. Barker, J. M. Mannon, J. L. McCracken, George W. Stout, Otis Redemeyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$47,529 19	\$207,147 55	\$254,676 74
Overdrafts	15 46		15 46
Bonds, warrants and other securities	33,634 50	67,037 95	100,672 45
Bank premises, furniture and fixtures		2,767 50	2,767 50
Safe deposit vaults			
Other real estate owned		150 00	150 00
Due from reserve banks	16,224 88	19,819 74	36,044 62
Due from other banks	2,155 52		2,155 52
Actual cash on hand	9,625 00	8,808 94	18,433 94
Exchanges for clearing house			
Checks and other cash items	458 06		458 06
Other resources	185 75	2,705 32	2,891 07
Totals	\$109,778 38	\$308,437 00	\$418,215 38
LIABILITIES.			
Capital stock paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	3,000 00	3,000 00	6,000 00
Undivided profits, less expenses and taxes paid	1,856 00	300 03	1,656 08
Other existing profits, collected, but not in undivided profits account	1,927 70	*788 69	1,144 01
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	777 37		777 37
Dividends unpaid			
Individual deposits subject to check	58,480 47		58,480 47
Savings deposits		278,238 30	278,238 30
Demand certificates of deposit			
Time certificates of deposit	3,047 81		3,047 81
Certified checks			
Cashier's checks	670 55		670 55
State, county and municipal deposits	14,000 00		14,000 00
Postal savings deposits	1,342 73		1,342 73
Other liabilities	175 75	2,682 36	2,858 11
Totals	\$109,778 38	\$308,437 00	\$418,215 38

*Deficit.

285. "CONTRA COSTA COUNTY BANK"—PITTSBURG (FORMERLY BLACK DIAMOND).

Incorporated November 30, 1903.

OFFICERS—W. C. Creed, President; W. J. Buchanan, Vice-President; G. Todaro, Cashier, Secretary and Treasurer; Miss N. Canevara, Assistant Cashier.

DIRECTORS—W. J. Buchanan, C. A. Hooper, W. C. Creed, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$96,529 75	\$148,529 35	\$240,059 10
Overdrafts.....	882 21		882 21
Bonds, warrants and other securities.....	2,670 00	50,512 90	53,182 90
Bank premises, furniture and fixtures.....	1,726 88	8,617 69	70,344 57
Safe deposit vaults.....	2,538 31		2,538 31
Other real estate owned.....			
Due from reserve banks.....	25,406 63	15,708 94	41,115 57
Due from other banks.....	5 19		5 19
Actual cash on hand.....	8,892 07	9,268 17	18,160 24
Exchanges for clearing house.....			
Checks and other cash items.....	39 78		39 78
Other resources.....	50 90	387 66	438 56
Totals	\$138,796 72	\$228,024 71	\$366,821 43
LIABILITIES.			
Capital stock paid in.....	\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....	3,000 00	13,000 00	16,000 00
Undivided profits, less expenses and taxes paid.....	562 37		562 37
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	860 62		860 62
Dividends unpaid.....	1,500 00		1,500 00
Individual deposits subject to check.....	92,723 63		92,723 63
Savings deposits.....		176,611 76	176,611 76
Demand certificates of deposit.....	1,515 00		1,515 00
Time certificates of deposit.....	450 00		450 00
Certified checks.....	445 00		445 00
Cashier's checks.....	240 10		240 10
State, county and municipal deposits.....		22,500 00	22,500 00
Postal savings deposits.....		3,412 95	3,412 95
Other liabilities.....			
Totals	\$138,796 72	\$228,024 71	\$366,821 43

REPORT OF SUPERINTENDENT OF BANKS.

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286. SAN MATEO COUNTY SAVINGS BANK—REDWOOD CITY

Incorporated December 28, 1903.

OFFICERS—L. P. Behrens, President; A. D. Walsh, Vice-President; F. K. Towne, Cashier and Secretary; L. P. Behrens, Treasurer; E. R. Whitehead, Assistant Cashier.
 DIRECTORS—L. P. Behrens, P. P. Chamberlain, Chas. Holbrook, E. Avenall, Geo. C. Ross, A. D. Walsh, J. L. Ross.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$589,471 11	
Overdrafts			
Bonds, warrants and other securities		147,886 00	
Bank premises, furniture and fixtures		11,500 00	
Safe deposit vaults			
Other real estate owned		5,419 00	
Due from reserve banks		50,884 07	
Due from other banks			
Actual cash on hand		18,000 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$767,160 18	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		25,000 00	
Undivided profits, less expenses and taxes paid		84,829 79	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		4,223 75	
Individual deposits subject to check			
Savings deposits		628,606 64	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		25,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$767,160 18	

287. COMMERCIAL BANK OF UKIAH—UKIAH.

Incorporated December 18, 1903.

OFFICERS—W. P. Thomas, President; H. B. Muir, Vice-President; H. B. Smith, Cashier, Secretary and Treasurer; J. G. Thomas, Assistant Cashier.

DIRECTORS—W. P. Thomas, H. B. Muir, P. Connolly, R. E. Donohoe, Geo. W. Scott.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$232,623 10		
Overdrafts.....	2,299 05		
Bonds, warrants and other securities.....	40,600 00		
Bank premises, furniture and fixtures.....	16,377 86		
Safe deposit vaults.....			
Other real estate owned.....	1,021 80		
Due from reserve banks.....	20,886 04		
Due from other banks.....	1,746 96		
Actual cash on hand.....	24,705 63		
Exchanges for clearing house.....			
Checks and other cash items.....	1,421 76		
Other resources.....	963 61		
Totals	\$342,615 71		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	30,000 00		
Undivided profits, less expenses and taxes paid.....	625 65		
Other existing profits, collected, but not in undivided profits account.....	3,685 09		
Bills payable (including certificates of deposit representing money borrowed).....	35,000 00		
Deposits due to banks.....	27,020 43		
Dividends unpaid.....			
Individual deposits subject to check.....	172,063 55		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	220 99		
Cashier's checks.....			
State, county and municipal deposits.....	24,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$342,615 71		

288 AND 288A. THE ANALY SAVINGS BANK—SEBASTOPOL.

Incorporated February 18, 1904.

OFFICERS—Frank A. Brush, President; Robert Cunningham, Vice-President; A. B. Swain, Cashier, Secretary and Treasurer; E. F. Jewell, Assistant Cashier.

DIRECTORS—Frank A. Brush, Robert Cunningham, A. B. Swain, H. B. Morris, E. F. Jewell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$140,187 64	\$199,012 47	\$339,200 11
Overdrafts.....	912 60		912 60
Bonds, warrants and other securities.....	32,237 50		32,237 50
Bank premises, furniture and fixtures.....	22,200 00		22,200 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	16,730 89	4,000 00	20,730 89
Due from other banks.....	13,402 51	3,841 98	17,244 49
Actual cash on hand.....			
Exchanges for clearing house.....	2,581 96		2,581 96
Checks and other cash items.....			
Other resources.....			
Totals	\$228,258 10	\$206,854 45	\$435,107 55
LIABILITIES.			
Capital stock paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....	1,000 00	15,000 00	16,000 00
Undivided profits, less expenses and taxes paid.....	495 75		495 75
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	25,000 00		25,000 00
Deposits due to banks.....			
Dividends unpaid.....	1,512 00		1,512 00
Individual deposits subject to check.....	109,681 69		109,681 69
Savings deposits.....		180,729 45	180,729 45
Demand certificates of deposit.....	5,468 73		5,468 73
Time certificates of deposit.....	16,271 75	6,125 00	22,396 75
Certified checks.....	88 45		88 45
Cashier's checks.....			
State, county and municipal deposits.....	23,500 00		23,500 00
Postal savings deposits.....	184 01		184 01
Other liabilities.....	106 72		106 72
Totals	\$228,258 10	\$206,854 45	\$435,107 55

NOTE.—The above statement includes the business of the Forestville branch office.

289. SOUTH PASADENA SAVINGS BANK—SOUTH PASADENA.

Incorporated February 23, 1904.

OFFICERS—E. T. Grau, President and Treasurer; W. M. Eason, Vice-President; A. P. Manning, Cashier and Secretary; W. C. Springer, Assistant Cashier.
 DIRECTORS—Jonathan S. Dodge, John H. Jacobs, E. T. Grau, W. M. Eason, W. J. Filley, W. C. Springer, H. C. Mason, A. P. Manning, Wm. Henry Smith.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$50,653 48	\$155,214 92	\$205,868 40
Overdrafts	34 62		34 62
Bonds, warrants and other securities	18,007 56	11,221 95	24,829 51
Bank premises, furniture and fixtures	1,380 00	1,815 76	3,145 76
Safe deposit vaults			
Other real estate owned		4,078 88	4,078 88
Due from reserve banks	7,706 06	17,861 61	25,067 67
Due from other banks			
Actual cash on hand	4,879 74	6,670 98	11,550 72
Exchanges for clearing house			
Checks and other cash items		132 68	132 68
Other resources			
Totals	\$78,211 46	\$196,491 76	\$274,708 22
LIABILITIES.			
Capital stock paid in	\$10,000 00	\$15,000 00	\$25,000 00
Surplus	700 00	4,900 00	5,600 00
Undivided profits, less expenses and taxes paid	388 16	785 59	1,168 75
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	1,000 00
Individual deposits subject to check	58,275 11		58,275 11
Savings deposits		163,025 86	163,025 86
Demand certificates of deposit			
Time certificates of deposit		7,282 41	7,282 41
Certified checks			
Cashier's checks	2,068 19		2,068 19
State, county and municipal deposits	6,800 00	4,548 40	11,848 40
Postal savings deposits			
Other liabilities			
Totals	\$78,211 46	\$196,491 76	\$274,708 22

REPORT OF SUPERINTENDENT OF BANKS.

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291. "THE SAVINGS AND LOAN COMPANY OF SAN MATEO COUNTY"—REDWOOD CITY.

Incorporated March 11, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; J. P. Weller, Secretary and Manager; D. W. Williams, Cashier and Treasurer; F. E. Fitzpatrick, Assistant Cashier.

DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, M. T. Frietas, D. W. Williams, E. H. Sampson, Jas. T. Casey, D. R. Stafford.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$198,925 00	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		28,425 00	
Safe deposit vaults			
Other real estate owned		6,000 00	
Due from reserve banks		7,218 59	
Due from other banks			
Actual cash on hand		5,535 76	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$246,104 35	
LIABILITIES.			
Capital stock paid in		\$25,850 00	
Surplus		2,700 00	
Undivided profits, less expenses and taxes paid		5,451 49	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		112 25	
Individual deposits subject to check			
Savings deposits		211,990 61	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$246,104 35	

NOTE.—Changed name from Savings and Trust Company of San Mateo County January 5, 1914.

292, 292B, 292D, 292E, 292F, 292G AND 292H, HOME SAVINGS BANK OF LOS ANGELES—LOS ANGELES.

Incorporated March 15, 1904.

OFFICERS—O. J. Wigdal, President; F. M. Douglass, Vice-President; J. W. Phelps, Vice-President; Boyle Workman, Vice-President; H. J. Whitley, Vice-President; F. L. Thompson, Cashier; A. M. Brown, Secretary; J. A. Murphy, Treasurer; H. A. Hawley, Assistant Cashier; H. M. Coffin, Assistant Cashier; Edw. B. Mong, Assistant Cashier; Geo. E. Reid, Assistant Cashier and Assistant Secretary.

DIRECTORS—Russ Avery, Wm. Bowen, Walter J. Wren, F. M. Douglass, Herbert J. Goudge, E. M. Guthrie, George Hanna, C. B. Jones, R. B. Lane, John A. Murphy, Geo. R. Murdock, W. E. Oliver, J. W. Phelps, T. A. Thompson, H. J. Whitley, O. J. Wigdal, Boyle Workman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,642,117 87	\$3,977,900 87	\$5,620,018 74
Overdrafts.....	2,109 45		2,109 45
Bonds, warrants and other securities.....	85,606 02	690,558 16	776,164 18
Bank premises, furniture and fixtures.....	50,515 67	105,908 87	156,424 54
Safe deposit vaults.....	30,000 00	63,917 58	93,917 58
Other real estate owned.....		6,000 00	6,000 00
Due from reserve banks.....	185,517 33	339,040 47	524,557 80
Due from other banks.....	11,498 44	59,761 66	71,255 10
Actual cash on hand.....	224,131 75	120,000 00	344,131 75
Exchanges for clearing house.....	111,677 10		111,677 10
Checks and other cash items.....	5,778 01		5,778 01
Other resources.....	45,177 28	548 88	45,721 11
Totals	\$2,894,123 87	\$5,363,631 49	\$7,757,755 86
LIABILITIES.			
Capital stock paid in.....	\$300,000 00	\$700,000 00	\$1,000,000 00
Surplus.....	22,300 00	18,700 00	41,000 00
Undivided profits, less expenses and taxes paid.....	1,929 57	35,840 20	37,769 77
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	164,678 65		164,678 65
Dividends unpaid.....		17,823 50	17,823 50
Individual deposits subject to check.....	1,605,775 93		1,605,775 93
Savings deposits.....		3,962,441 C7	3,962,441 07
Demand certificates of deposit.....	142,214 61		142,214 61
Time certificates of deposit.....		96,513 11	96,513 11
Certified checks.....	5,197 06		5,197 06
Cashier's checks.....	152,019 06		152,019 06
State, county and municipal deposits.....		394,653 61	394,653 61
Postal savings deposits.....		137,660 00	137,660 00
Other liabilities.....	9 00		9 00
Totals	\$2,894,123 87	\$5,363,631 49	\$7,757,755 86

NOTE.—The above statement includes the business of the Central avenue, Second and Spring streets, East First street, Vernon and Central avenues, South Vermont avenue, and Vernon and Moneta avenues branch offices.

REPORT OF SUPERINTENDENT OF BANKS.

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293. "FIRST BANK OF HIGHLAND"—HIGHLAND.

Incorporated March 28, 1904.

OFFICERS—N. L. Levering, President; C. A. Sherrod, Vice-President; J. M. Spaulding, Cashier, Secretary and Treasurer.
 DIRECTORS—N. L. Levering, C. A. Sherrod, R. A. Boyd, M. M. Randall, F. H. Cole, Jno. A. Reilly, H. H. Llenau, J. E. Allen, G. V. Cadwallader.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$126,226 82	\$42,806 85	\$169,125 67
Overdrafts	232 88		232 88
Bonds, warrants and other securities	22,765 58	1,650 00	24,415 58
Bank premises, furniture and fixtures	14,200 00		14,200 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	26,408 48	1,689 87	28,098 35
Due from other banks			
Actual cash on hand	9,872 46	871 00	10,743 46
Exchanges for clearing house			
Checks and other cash items	1,588 63		1,588 63
Other resources			
Totals	\$201,294 85	\$47,109 72	\$248,404 57
LIABILITIES.			
Capital stock paid in	\$30,000 00	\$5,000 00	\$35,000 00
Surplus	7,500 00	500 00	8,000 00
Undivided profits, less expenses and taxes paid	1,801 86	96 22	1,898 08
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	1,280 00		1,280 00
Individual deposits subject to check	104,994 95		104,994 95
Savings deposits		41,513 50	41,513 50
Demand certificates of deposit	18,854 00		18,854 00
Time certificates of deposit	23,985 19		23,985 19
Certified checks	300 00		300 00
Cashier's checks	568 85		568 85
State, county and municipal deposits	17,000 00		17,000 00
Postal savings deposits			
Other liabilities			
Totals	\$201,294 85	\$47,109 72	\$248,404 57

294. THE STATE BANK OF DUNSMUIR—DUNSMUIR

Incorporated April 2, 1904.

OFFICERS—George Engwicht, President; G. A. Hutaff, Vice-President; I. S. Erbentraut, Cashier, Secretary and Treasurer; T. S. DeHaven, Assistant Cashier.
 DIRECTORS—A. Levy, George Engwicht, B. K. Collier, G. A. Hutaff, A. A. Conger.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$60,339 07		
Bonds, warrants, and other securities	473 09		
Bank premises, furniture and fixtures	48,224 48		
Safe deposit vaults	13,402 87		
Other real estate owned			
Due from reserve banks		16,904 69	
Due from other banks			
Actual cash on hand	11,470 70		
Exchanges for clearing house			
Checks and other cash items	17 98		
Other resources	219 73		
Totals	\$160,112 61		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	4,500 00		
Undivided profits, less expenses and taxes paid	2,011 28		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check		93,066 57	
Savings deposits			
Demand certificates of deposit	4,467 10		
Time certificates of deposit	10,625 00		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,000 00		
Postal savings deposits	3,376 99		
Other liabilities	45 67		
Totals	\$160,112 61		

295. UNION SAVINGS BANK OF REDLANDS—REDLANDS.

Incorporated April 11, 1904.

OFFICERS—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President; B. W. Cave, Cashier, Secretary and Treasurer; Thos. A. Ogden, Assistant Cashier.

DIRECTORS—H. H. Ford, E. M. Lyon, M. M. Phinney, B. W. Cave, C. A. Tripp, M. W. Hill, K. H. Field, F. C. Hornby, C. J. Curtis, L. M. King.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$602,633 69	
Overdrafts.....			
Bonds, warrants, and other securities.....		72,758 56	
Bank premises, furniture and fixtures.....		2,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		97,379 24	
Due from other banks.....			
Actual cash on hand.....		15,128 20	
Exchanges for clearing house.....			
Checks and other cash items.....		62 11	
Other resources.....			
Totals		\$789,961 80	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		14,400 09	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		664,141 71	
Demand certificates of deposit.....			
Time certificates of deposit.....		11,420 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		24,000 00	
Postal savings deposits.....			
Other liabilities.....		1,000 00	
Totals		\$789,961 80	

296. BANK OF WILLITS—WILLITS.

Incorporated April 11, 1904.

OFFICERS—W. A. S. Foster, President; Jesse W. Lillenthal, Vice-President; W. H. Baechtel, Cashier, Secretary and Treasurer; C. M. Walker, Assistant Cashier.

DIRECTORS—W. A. S. Foster, Jesse W. Lillenthal, A. J. Fairbanks, W. H. Baechtel, P. I. Lancaster.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$315,366 84		
Overdrafts			
Bonds, warrants, and other securities	67,790 00		
Bank premises, furniture and fixtures	13,187 80		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	35,737 59		
Due from other banks	216 49		
Actual cash on hand	21,637 60		
Exchanges for clearing house			
Checks and other cash items	44 62		
Other resources	1,194 39		
Totals	\$455,194 83		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	30,000 00		
Undivided profits, less expenses and taxes paid	15,376 94		
Other existing profits, collected, but not in undivided profits account	5,656 60		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	750 00		
Individual deposits subject to check	215,974 66		
Savings deposits			
Demand certificates of deposit	1,543 93		
Time certificates of deposit	113,449 89		
Certified checks	62 00		
Cashier's checks	17 50		
State, county and municipal deposits	19,000 00		
Postal savings deposits	3,363 31		
Other liabilities			
Totals	\$455,194 83		

297. BANK OF RIO VISTA—RIO VISTA.

Incorporated April 12, 1904.

OFFICERS—L. P. Larsen, President; Peter Hamilton, Vice-President; J. W. Hamilton, Cashier, Secretary and Treasurer.
 DIRECTORS—L. P. Larsen, R. D. Robbins, Peter Hamilton, P. F. Heringer, George H. Butler, Dan McCormack, J. W. Hamilton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$227,811 68	\$144,820 88	\$372,632 01
Overdrafts.....	1,648 98		1,648 98
Bonds, warrants, and other securities.....	78,326 05	28,383 58	106,709 63
Bank premises, furniture and fixtures.....		7,600 00	7,600 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	48,330 70	7,318 22	55,648 92
Due from other banks.....			
Actual cash on hand.....	22,362 22	8,950 84	31,313 06
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$378,479 58	\$197,073 02	\$575,552 55
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	20,000 00		20,000 00
Undivided profits, less expenses and taxes paid.....	1,541 85	1,054 65	2,596 50
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	30,000 00		30,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	178,338 58		178,338 58
Savings deposits.....		171,018 37	171,018 37
Demand certificates of deposit.....	12,270 41		12,270 41
Time certificates of deposit.....	58,330 30		58,330 30
Certified checks.....	2,575 25		2,575 25
Cashier's checks.....			
State, county and municipal deposits.....	30,000 00		30,000 00
Postal savings deposits.....	418 46		418 46
Other liabilities.....	4 70		4 70
Totals.....	\$378,479 58	\$197,073 02	\$575,552 55

300. CITIZENS' BANK OF VISALIA—VISALIA.

Incorporated May 24, 1907.

OFFICERS—W. A. Zimmerman, President; J. R. Hitchcock, Vice-President; R. F. Cross, Vice-President, Assistant Cashier and Assistant Secretary; V. L. Hughes, Cashier and Treasurer; J. H. Bliss, Secretary.
 DIRECTORS—J. R. Hitchcock, J. R. Robinson, C. J. Shannon, R. F. Cross, C. B. Lillie, W. A. Zimmerman, J. Zimmerman, C. E. Lamme.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$40,688 41	\$16,179 46	\$56,817 87
Overdrafts.....			
Bonds, warrants, and other securities.....	8,000 00	1,500 00	9,500 00
Bank premises, furniture and fixtures.....	5,650 00		5,650 00
Safe deposit vaults.....			374 50
Other real estate owned.....	374 50		
Due from reserve banks.....			
Due from other banks.....	7,706 02		7,706 02
Actual cash on hand.....	6,416 65	1,210 81	7,626 96
Exchanges for clearing house.....			
Checks and other cash items.....	229 37		229 37
Other resources.....	33,311 83		33,311 83
Totals	\$102,328 78	\$18,889 77	\$121,218 55
LIABILITIES.			
Capital stock paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....		520 37	520 37
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	21,918 75		21,918 75
Savings deposits.....		13,369 40	13,369 40
Demand certificates of deposit.....			
Time certificates of deposit.....	1 00		1 00
Certified checks.....	1,800 00		1,800 00
Cashier's checks.....	366 00		366 00
State, county and municipal deposits.....	228 03		228 03
Postal savings deposits.....	23,000 00		23,000 00
Other liabilities.....	15 00		15 00
Totals	\$102,328 78	\$18,889 77	\$121,218 55

REPORT OF SUPERINTENDENT OF BANKS.

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301. PEOPLE'S BANK OF BENICIA—BENICIA.

Incorporated June 15, 1904.

OFFICERS—W. L. Crooks, President; L. W. Kuhland, Vice-President; Jacob Kullman, Secretary and Treasurer; Miss O. Bandel, Assistant Cashier.
 DIRECTORS—W. L. Crooks, L. W. Kuhland, D. J. Quinn, Alex. McKay, Joe Enos, A. J. Pine, J. Kullman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$132,330 27	\$64,210 00	\$196,540 27
Overdrafts	46 30		46 30
Bonds, warrants, and other securities	2,500 00	4,000 00	6,500 00
Bank premises, furniture and fixtures	15,000 00		15,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	67,597 57	11,966 84	79,564 41
Due from other banks	553 23		553 23
Actual cash on hand	13,788 70	2,750 84	16,539 54
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$231,816 07	\$82,927 68	\$314,743 75
LIABILITIES.			
Capital stock paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	3,983 18	726 65	4,709 83
Undivided profits, less expenses and taxes paid	517 13	59 69	576 82
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	12 00	240 00	252 00
Individual deposits subject to check	173,936 52		173,936 52
Savings deposits		71,901 84	71,901 84
Demand certificates of deposit	11,941 42		11,941 42
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	1,425 82		1,425 82
Other liabilities			
Totals	\$231,816 07	\$82,927 68	\$314,743 75

302. "SAVINGS BANK OF POMONA"—POMONA.

Incorporated July 7, 1904.

OFFICERS—Wm. Benesh, President; W. M. Lattin, Vice-President; E. Hinman, Vice-President; Chas. D. Baker, Secretary, Treasurer and Cashier.

DIRECTORS—William Benesh, E. Hinman, J. M. Booth, Chas. P. Curran, H. B. Miller, G. S. Phillips, S. C. Pitzer, W. S. Hufford, W. M. Lattin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$295,066 22	
Overdrafts.....			
Bonds, warrants, and other securities.....		24,140 00	
Bank premises, furniture and fixtures.....		4,000 00	
Safe deposit vaults.....		2,000 00	
Other real estate owned.....			
Due from reserve banks.....		52,653 99	
Due from other banks.....			
Actual cash on hand.....		7,935 16	
Exchanges for clearing house.....		1,794 71	
Checks and other cash items.....			
Other resources.....			
Totals		\$386,990 08	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		12,500 00	
Undivided profits, less expenses and taxes paid.....		6,335 23	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		280,642 76	
Demand certificates of deposit.....			
Time certificates of deposit.....		14,475 56	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		21,006 53	
Postal savings deposits.....			
Other liabilities.....		30 00	
Totals		\$386,990 08	

NOTE.—Changed name from Savings Bank and Trust Company of Pomona May 25, 1914.

303. FIRST STATE BANK OF CLOVIS—CLOVIS.

Incorporated August 6, 1904.

OFFICERS—R. Norrish, President; O. I. Chamberlain, Vice-President; Chas. T. Reyburn, Secretary, Treasurer and Cashier; Thos. Hawison, Jr., Assistant Cashier.

DIRECTORS—R. Norrish, O. I. Chamberlain, Chas. T. Reyburn, Thos. Hawison, Jr., R. E. L. Good.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combned.
Loans and discounts.....	\$117,302 67		
Overdrafts.....	607 70		
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	1,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	1,414 64		
Due from other banks.....	291 54		
Actual cash on hand.....	4,127 81		
Exchanges for clearing house.....			
Checks and other cash items.....	1,219 09		
Other resources.....	8 46		
Totals	\$125,966 81		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	8,500 00		
Undivided profits, less expenses and taxes paid.....	2,704 96		
Other existing profits, collected, but not in undivided profits account.....	749 68		
Bills payable (including certificates of deposit representing money borrowed).....	13,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	58,371 36		
Savings deposits.....			
Demand certificates of deposit.....	1,062 00		
Time certificates of deposit.....	16,568 91		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$125,966 81		

304. "HOME SAVINGS BANK OF VENTURA"—VENTURA.

Incorporated September 10, 1904.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edgar W. Carne, Secretary, Treasurer and Cashier; Chas. H. Carne, Assistant Cashier.
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, Edwin F. Baker, Juan E. Camarillo, Henry W. Connor, John Lagomarsino.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$282,200 00	
Overdrafts			
Bonds, warrants and other securities		28,415 00	
Bank premises, furniture and fixtures		800 00	
Safe deposit vaults		1,000 00	
Other real estate owned			
Due from reserve banks		5,499 80	
Due from other banks		30,362 88	
Actual cash on hand		2,289 88	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$325,567 06	
LIABILITIES.			
Capital stock paid in		\$40,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		4,515 00	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		250,652 06	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		20,400 00	
Postal savings deposits			
Other liabilities			
Totals		\$325,567 06	

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306. OXNARD SAVINGS BANK—OXNARD.

Incorporated October 4, 1904.

OFFICERS—T. A. Rice, President; Chas. Donlon, Vice-President; Geo. E. Hume, Secretary and Cashier; Justin Petit, Treasurer; H. P. Speer, Assistant Secretary.
 DIRECTORS—T. A. Rice, Geo. E. Hume, Frank Petit, Justin Petit, Chas. Donlon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$332,205 97	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		10,454 39	
Due from other banks		2,918 12	
Actual cash on hand		7,013 25	
Exchanges for clearing house			
Checks and other cash items		175 46	
Other resources			
Totals		\$352,765 19	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		25,000 00	
Undivided profits, less expenses and taxes paid		16,466 17	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		287,296 02	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$352,765 19	

307. "REDWOOD CITY COMMERCIAL BANK"—REDWOOD CITY.

Incorporated October 10, 1904.

OFFICERS—E. F. Fitzpatrick, President; M. F. X. Kavanaugh, Vice-President; John P. Weller, Secretary and Manager; D. W. Williams, Cashier; F. E. Fitzpatrick, Assistant Cashier.
 DIRECTORS—E. F. Fitzpatrick, M. F. X. Kavanaugh, J. P. Weller, G. R. Sneath, E. H. Sampson, D. R. Stafford, J. T. Casey, D. W. Williams, M. T. Frietas.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$124,097 11		
Overdrafts	479 11		
Bonds, warrants and other securities	24,863 86		
Bank premises, furniture and fixtures	3,073 46		
Safe deposit vaults			
Other real estate owned	1,976 49		
Due from reserve banks	27,388 86		
Due from other banks	1,790 10		
Actual cash on hand	9,769 44		
Exchanges for clearing house			
Checks and other cash items	988 00		
Other resources	2,680 00		
Totals	\$107,056 48		
LIABILITIES.			
Capital stock paid in	\$62,875 00		
Surplus	7,000 00		
Undivided profits, less expenses and taxes paid	2,960 08		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	110,471 94		
Savings deposits			
Demand certificates of deposit	150 00		
Time certificates of deposit			
Certified checks	60 00		
Cashier's checks			
State, county and municipal deposits	13,589 46		
Postal savings deposits			
Other liabilities			
Totals	\$107,056 48		

308. SOUTHERN TRUST COMPANY—LOS ANGELES.

Incorporated October 24, 1904.

OFFICERS—J. F. Sartori, President and Manager; M. S. Hellman, Vice-President; Chas. Toll, Vice-President; W. H. Booth, Vice-President; W. A. Ellis, Secretary and Treasurer; W. D. Longyear, Cashier; C. W. Brown, Assistant Cashier.
 DIRECTORS—J. F. Sartori, M. S. Hellman, W. H. Booth, Chas. H. Toll, W. D. Longyear.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....					
Overdrafts.....					
Bonds, warrants and other securities.....			\$100,000 00	\$100,000 00	\$200,000 00
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....			25,988 82	88,773 72	64,712 54
Actual cash on hand.....					
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or {Personal property.....			601,746 62		601,746 62
in accordance with provisions of trust} {Real property.....			444,088 88		444,088 88
Totals			\$1,171,774 82	\$188,773 72	\$1,310,548 04
LIABILITIES.					
Capital stock paid in.....			\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....					
Undivided profits less expenses and taxes paid.....				88,773 72	88,773 72
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			1,071,774 82		1,071,774 82
Totals			\$1,171,774 82	\$188,773 72	\$1,310,548 04

309. SIERRA VALLEY BANK—LOYALTON.

Incorporated September 1, 1906.

OFFICERS—A. S. Nichols, President; Peter Scalari, Vice-President; W. H. Duncan, Secretary, Treasurer, Manager and Cashier; E. W. Weston, Assistant Cashier.

DIRECTORS—A. S. Nichols, Geo. H. Taylor, W. H. Duncan, Matteo Ramelli, Peter Scalari.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$86,927 02		
Overdrafts.....	14 86		
Bonds, warrants and other securities.....	19,752 15		
Bank premises, furniture and fixtures.....	1,550 00		
Safe deposit vaults.....			
Other real estate owned.....	1,500 00		
Due from reserve banks.....	8,606 31		
Due from other banks.....	623 24		
Actual cash on hand.....	6,905 25		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$125,878 88		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,600 00		
Undivided profits, less expenses and taxes paid.....	272 21		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	3,500 00		
Notes rediscounted.....	9,800 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	56,684 26		
Savings deposits.....			
Demand certificates of deposit.....	1,112 50		
Time certificates of deposit.....	13,889 08		
Certified checks.....	2 85		
Cashier's checks.....	294 13		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	1,224 30		
Other liabilities.....			
Totals	\$125,878 88		

NOTE.—Certificate issued June 12, 1914, authorizing addition of savings department, not yet opened.

310. HOLLYWOOD SAVINGS BANK—HOLLYWOOD.

Incorporated December 19, 1904.

OFFICERS—Joseph W. Norvell, President; J. E. Law, Vice-President; J. P. Roberts, Secretary, Treasurer and Cashier; L. M. Beatty, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Robert Hale, C. A. Frieburg, A. J. Withersell, Alan Gardner, J. Eugene Law, Jos. W. Norvell, C. E. Walker.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$157,999 91	
Overdrafts.....			
Bonds, warrants and other securities.....		14,800 52	
Bank premises, furniture and fixtures.....		15,440 02	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		4,668 12	
Due from other banks.....			
Actual cash on hand.....		4,087 85	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$196,966 42	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		5,000 00	
Undivided profits, less expenses and taxes paid.....		611 27	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		108,298 22	
Demand certificates of deposit.....			
Time certificates of deposit.....		49,327 43	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....		229 50	
Totals		\$196,966 42	

311. THE MAYFIELD BANK—MAYFIELD.

Incorporated December 30, 1904.

OFFICERS—Ed C. Ellet, President; Jos. P. Ponce, Vice-President; Charles Ellet, Secretary, Treasurer and Cashier.
 DIRECTORS—J. P. Ponce, L. Distel, G. R. Parkinson, E. D. Carothers, J. R. Mesa, Ed C. Ellet, M. Carney, Fred S. Adams.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$24,891 25	\$64,801 12	\$89,692 37
Overdrafts.....			
Bonds, warrants and other securities.....	13,584 00	1,750 00	15,334 00
Bank premises, furniture and fixtures.....	6,000 00	6,000 00	12,000 00
Safe deposit vaults.....			
Other real estate owned.....		1,066 02	1,066 02
Due from reserve banks.....	7,170 80	9,531 08	16,701 88
Due from other banks.....			
Actual cash on hand.....	4,066 69	2,361 76	6,428 45
Exchanges for clearing house.....			
Checks and other cash items.....	5 52	26	5 78
Other resources.....			
Totals	\$55,718 26	\$85,540 24	\$141,258 50
LIABILITIES.			
Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	3,300 00	1,300 00	4,600 00
Undivided profits, less expenses and taxes paid.....	191 76	1,136 70	1,328 46
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	25,196 43		25,196 43
Savings deposits.....		78,103 54	78,103 54
Demand certificates of deposit.....	71 25		71 25
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	11,200 00		11,200 00
Postal savings deposits.....	758 82		758 82
Other liabilities.....			
Totals	\$55,718 26	\$85,540 24	\$141,258 50

NOTE.—Changed name from Mayfield Bank and Trust Company May 5, 1914.

312. "UNION SAVINGS BANK"—SANTA ROSA.

Incorporated January 24, 1905.

OFFICERS—J. H. Brush, President; R. F. Crawford, Vice-President; F. A. Brush, Secretary, Treasurer and Cashier; H. W. Beardin, Assistant Cashier.

DIRECTORS—J. H. Brush, F. A. Brush, I. H. Brush, R. F. Crawford, D. P. Anderson, C. H. Thompson, J. E. Clark.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$228,647 49	
Overdrafts.....			
Bonds, warrants and other securities.....		29,900 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		1,540 00	
Due from reserve banks.....		47,131 79	
Due from other banks.....			
Actual cash on hand.....		14,466 25	
Exchanges for clearing house.....			
Checks and other cash items.....		40 00	
Other resources.....		329 86	
Totals		\$722,045 39	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		17,500 00	
Undivided profits, less expenses and taxes paid.....		6,216 76	
Other existing profits, collected, but not in undivided profits account.....		343 79	
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		635,984 84	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$722,045 39	

NOTE.—Changed name from "Union Trust Savings Bank" April 3, 1914.

313. SALINAS VALLEY SAVINGS BANK—SALINAS.

Incorporated January 28, 1905.

OFFICERS—J. H. Menke, President; J. K. Alexander, Vice-President; C. J. Whisman, Secretary, Treasurer, Manager and Cashier; E. W. Palmtag, Assistant Cashier; W. F. Menke, Assistant Cashier.

DIRECTORS—J. H. Menke, J. K. Alexander, Chas. L. Pioda, P. Tavernetti, Walter Wallace, Dr. S. B. Gordon, John Olsen, Geo. J. Fiese, John Berges.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$566,027 00	
Overdrafts.....			
Bonds, warrants and other securities.....		86,150 00	
Bank premises, furniture and fixtures.....		27,000 00	
Safe deposit vaults.....		1,750 00	
Other real estate owned.....		12,021 50	
Due from reserve banks.....		62,555 23	
Due from other banks.....			
Actual cash on hand.....		14,420 37	
Exchanges for clearing house.....			
Checks and other cash items.....		125 00	
Other resources.....			
Totals		\$770,049 10	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		23,000 00	
Undivided profits, less expenses and taxes paid.....		19,698 29	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1 25	
Individual deposits subject to check.....			
Savings deposits.....		677,106 09	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		243 47	
Totals		\$770,049 10	

REPORT OF SUPERINTENDENT OF BANKS.

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317. BANK OF FORTUNA—FORTUNA.

Incorporated March 2, 1905.

OFFICERS—E. W. Haight, President; I. H. Van Duzer, Vice-President; Fred P. Newell, Secretary, Treasurer and Cashier; Gordon R. Legg, Assistant Cashier.

DIRECTORS—E. W. Haight, I. H. Van Duzer, Fred P. Newell, M. P. Hansen, Frank W. Luther, Geo. H. Newell, G. W. Williams.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$87,434 54	\$82,337 16	\$169,771 70
Overdrafts	113 54		113 54
Bonds, warrants and other securities	7,520 80	21,177 45	28,698 25
Bank premises, furniture and fixtures	1,565 00	14,500 00	16,065 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks	20,828 73	12,175 36	32,504 09
Actual cash on hand	7,148 75	8,984 08	16,132 83
Exchanges for clearing house			
Checks and other cash items			
Other resources	861 84		861 84
Totals	\$124,973 20	\$189,174 05	\$264,147 25
LIABILITIES.			
Capital stock paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	6,500 00	6,000 00	12,500 00
Undivided profits, less expenses and taxes paid	834 15	329 90	1,164 05
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	126 00		126 00
Individual deposits subject to check	95,953 20		95,953 20
Savings deposits		121,595 16	121,595 16
Demand certificates of deposit	962 45		962 45
Time certificates of deposit		750 00	750 00
Certified checks			
Cashier's checks			
State, county and municipal deposits	5,597 40		5,597 40
Postal savings deposits		495 99	495 99
Other liabilities			
Totals	\$124,973 20	\$189,174 05	\$264,147 25

319. MODESTO SAVINGS BANK—MODESTO.

Incorporated March 8, 1905.

OFFICERS—J. R. Broughton, President; Geo. A. Cressey, Vice-President, Secretary and Treasurer; W. T. Scoon, Assistant Secretary and Cashier; D. K. Young, Assistant Cashier.
 DIRECTORS—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, C. R. Tillson, J. J. McMahon, T. J. Wisecarver, L. W. Shearer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$635,046 00	
Overdrafts.....		15,818 00	
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		15,886 07	
Due from other banks.....			
Actual cash on hand.....		12,426 71	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$679,156 78	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		30,000 00	
Undivided profits, less expenses and taxes paid.....		17,453 01	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		515,535 41	
Demand certificates of deposit.....			
Time certificates of deposit.....		16,168 36	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$679,156 78	

REPORT OF SUPERINTENDENT OF BANKS.

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321. ESCONDIDO SAVINGS BANK—ESCONDIDO.

Incorporated March 23, 1905.

OFFICERS—A. W. Wohlford, President; G. V. Thomas, Vice-President; E. E. Turrentine, Secretary, Treasurer and Cashier.
 DIRECTORS—A. W. Wohlford, E. E. Turrentine, G. V. Thomas, Alexander Stewart, J. H. Sampson, Arthur B. Jones, E. G. Logan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$180,267 49	
Overdrafts.....			
Bonds, warrants and other securities.....		14,125 00	
Bank premises, furniture and fixtures.....		744 00	
Safe deposit vaults.....			
Other real estate owned.....		600 00	
Due from reserve banks.....		17,083 27	
Due from other banks.....			
Actual cash on hand.....		19,818 64	
Exchanges for clearing house.....			
Checks and other cash items.....		167 84	
Other resources.....			
Totals		\$232,806 24	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		12,500 00	
Undivided profits, less expenses and taxes paid.....		5,172 53	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		150,384 64	
Demand certificates of deposit.....			
Time certificates of deposit.....		80,700 07	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		9,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$232,806 24	

322. "BANK OF ANDERSON"—ANDERSON.

Incorporated March 31, 1905.

OFFICERS—W. C. Barkuloo, President; E. L. Story, Vice-President; H. E. Black, Cashier, Secretary and Treasurer.
DIRECTORS—W. C. Barkuloo, E. L. Story, S. G. Roycroft, A. M. Barkuloo, A. C. Burbank.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$63,248 73	\$188,641 33	\$201,890 06
Overdrafts.....	758 49		758 49
Bonds, warrants and other securities.....	8,934 34	84,250 73	93,185 07
Bank premises, furniture and fixtures.....	3,000 00		3,000 00
Safe deposit vaults.....			
Other real estate owned.....	1,194 62		1,194 62
Due from reserve banks.....	7,921 62	3,138 85	11,060 47
Due from other banks.....			
Actual cash on hand.....	4,697 90	6,694 85	11,392 75
Exchanges for clearing house.....			
Checks and other cash items.....	88 57	71 91	160 48
Other resources.....	147 17		147 17
Totals	\$89,986 44	\$182,797 17	\$272,783 61
LIABILITIES.			
Capital stock paid in.....	\$13,000 00	\$17,500 00	\$30,500 00
Surplus.....	250 25		250 25
Undivided profits, less expenses and taxes paid.....	*1,328 05	112 44	*1,215 61
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		10,000 00
Deposits due to banks.....	351 06		351 06
Dividends unpaid.....			
Individual deposits subject to check.....	65,188 90		65,188 90
Savings deposits.....		70,735 21	70,735 21
Demand certificates of deposit.....	1,299 33		1,299 33
Time certificates of deposit.....		88,809 52	88,809 52
Certified checks.....			
Cashier's checks.....	1,225 05		1,225 05
State, county and municipal deposits.....		11,140 00	11,140 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$89,986 44	\$182,797 17	\$272,783 61

*Deficit.

323. LOMPOC VALLEY BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazier, Cashier, Secretary and Treasurer; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazier.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$223,563 88		
Overdrafts.....	603 42		
Bonds, warrants and other securities.....	19,400 00		
Bank premises, furniture and fixtures.....	4,650 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	23,206 26		
Due from other banks.....	240 21		
Actual cash on hand.....	18,762 86		
Exchanges for clearing house.....			
Checks and other cash items.....	1,733 75		
Other resources.....			
Totals	\$287,102 88		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	21,000 00		
Undivided profits, less expenses and taxes paid.....	3,623 22		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	60,000 00		
Deposits due to banks.....	24,409 81		
Dividends unpaid.....	24 00		
Individual deposits subject to check.....	99,045 12		
Savings deposits.....			
Demand certificates of deposit.....	12,300 00		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	16,155 13		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$287,102 88		

324. LOMPOC VALLEY SAVINGS BANK—LOMPOC.

Incorporated April 1, 1905.

OFFICERS—Geo. S. Edwards, President; Geo. W. Harris, Vice-President; R. A. Lazler, Cashier, Secretary and Treasurer; C. D. McCabe, Assistant Cashier.

DIRECTORS—Geo. S. Edwards, M. M. Gragg, Geo. W. Harris, Chas. Rudolph, R. A. Lazler.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$280,899 68	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....		16,000 00	
Safe deposit vaults.....			
Other real estate owned.....		4,690 67	
Due from reserve banks.....		6,585 28	
Due from other banks.....		7,714 72	
Actual cash on hand.....		5,800 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$321,690 35	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		16,000 00	
Undivided profits, less expenses and taxes paid.....		874 14	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		280,316 21	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$321,690 35	

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325. SOLANO COUNTY SAVINGS BANK—SUISUN.

Incorporated April 3, 1905.

OFFICERS—E. L. Reese, President; A. L. Reed, Vice-President, Manager and Treasurer; E. D. Holly, Cashier and Secretary.
 DIRECTORS—E. L. Reese, A. L. Reed, E. E. Long, F. A. Chadbourne, Jas. McNulty, B. N. Sheldon, Jos. L. Neitzel.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$192,885 70	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		18,681 04	
Due from other banks.....			
Actual cash on hand.....		3,848 18	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$210,374 92	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		6,000 00	
Undivided profits, less expenses and taxes paid.....		2,662 45	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		814 50	
Individual deposits subject to check.....			
Savings deposits.....		175,007 97	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$210,374 92	

326. SURPRISE VALLEY BANK—CEDARVILLE.

Incorporated April 18, 1905.

OFFICERS—F. E. Bush, President and Treasurer; Geo. C. Turner, Vice-President; Miss K. M. Lester, Cashier and Secretary.
 DIRECTORS—H. L. Merryfield, Miss K. M. Lester, John Fritz, George C. Turner, G. F. Hill, E. A. Richardson, B. F. Lynip, C. A. Estes, F. E. Bush.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$125,156 34		
Overdrafts	770 08		
Bonds, warrants and other securities	15 56		
Bank premises, furniture and fixtures	10,375 00		
Safe deposit vaults	425 00		
Other real estate owned			
Due from reserve banks	30,507 65		
Due from other banks	11,619 38		
Actual cash on hand	8,381 85		
Exchanges for clearing house			
Checks and other cash items	164 48		
Other resources	512 18		
Totals	\$187,927 87		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	20,000 00		
Undivided profits, less expenses and taxes paid	1,586 41		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	112,864 12		
Savings deposits			
Demand certificates of deposit	547 78		
Time certificates of deposit	28,215 78		
Certified checks			
Cashier's checks	202 05		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	11 28		
Totals	\$187,927 87		

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327. FARMERS AND MERCHANTS' SAVINGS BANK—LOMPOC.

Incorporated May 4, 1905.

OFFICERS—Jas. Sloan, President; R. E. Sudden, Vice-President; W. C. Bissinger, Cashier, Secretary and Treasurer; L. Kahn, Assistant Cashier.

DIRECTORS—Jas. Sloan, Antonette Sudden, R. C. Sudden, W. C. Bissinger, R. E. Sudden.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$274,241 40	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures		41,000 00	
Safe deposit vaults			
Other real estate owned		1,578 73	
Due from reserve banks		6,060 00	
Due from other banks		10,538 54	
Actual cash on hand		5,500 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$338,916 67	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		20,000 00	
Undivided profits, less expenses and taxes paid		10,931 01	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		282,985 66	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$338,916 67	

328. BANK OF HALFMOON BAY—HALFMOON BAY.

Incorporated May 6, 1905.

OFFICERS—Jos. M. Francis, President; Horace Nelson, Vice-President; M. J. Bettencourt, Cashier, Manager and Secretary; J. C. Williamson, Treasurer.
 DIRECTORS—M. Girard, Horace Nelson, Jos. M. Francis, Jos. Fernandez, Jr., John Souza, J. C. Williamson, J. Debedenetti, C. W. Borden, M. J. Bettencourt.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$42,466 92	\$113,682 64	\$156,149 56
Overdrafts.....	289 17		289 17
Bonds, warrants and other securities.....	492 85	12,155 54	12,648 39
Bank premises, furniture and fixtures.....		3,560 00	3,560 00
Safe deposit vaults.....			
Other real estate owned.....		2,280 79	2,280 79
Due from reserve banks.....	12,548 86	11,768 03	24,316 89
Due from other banks.....			
Actual cash on hand.....	3,928 67	3,296 74	7,225 41
Exchanges for clearing house.....			
Checks and other cash items.....	370 00		370 00
Other resources.....			
Totals	\$60,066 47	\$146,748 74	\$206,840 21
LIABILITIES.			
Capital stock paid in.....	\$12,500 00	\$12,500 00	\$25,000 00
Surplus.....	1,630 00	2,500 00	4,130 00
Undivided profits, less expenses and taxes paid.....	1,889 57	2,049 75	3,889 32
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	40,912 75		40,912 75
Savings deposits.....		118,748 99	118,748 99
Demand certificates of deposit.....	1,853 15		1,853 15
Time certificates of deposit.....		150 00	150 00
Certified checks.....	1,360 00		1,360 00
Cashier's checks.....			
State, county and municipal deposits.....		10,800 00	10,800 00
Postal savings deposits.....			
Other liabilities.....	1 00		1 00
Totals	\$60,066 47	\$146,748 74	\$206,840 21

329. AMERICAN SAVINGS BANK OF ANAHEIM—ANAHEIM.

Incorporated May 8, 1905.

OFFICERS—Frank Shanley, President; John Hartung, Vice-President, Assistant Cashier and Assistant Secretary; Samuel Kraemer, Vice-President; E. J. Hartung, Cashier, Secretary and Treasurer.
 DIRECTORS—Frank Shanley, John Hartung, S. Kraemer, A. S. Bradford, E. J. Hartung.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$160,227 50	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		22,846 00	
Due from other banks			
Actual cash on hand		5,349 58	
Exchanges for clearing house			
Checks and other cash items		1,568 20	
Other resources			
Totals		\$189,991 28	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		4,135 00	
Undivided profits, less expenses and taxes paid		1,144 22	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		158,212 06	
Demand certificates of deposit			
Time certificates of deposit		500 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$189,991 28	

330. BANK OF COALINGA—COALINGA.

Incorporated May 12, 1905.

OFFICERS—A. P. May, President; A. T. Borst, Vice-President; H. C. Kerr, Vice-President; Stanley Pedder, Cashier, Secretary and Treasurer; J. A. Fleutsch, Assistant Cashier.

DIRECTORS—A. P. May, H. C. Kerr, R. J. King, Jacob Zwang, A. Kreyenhagen, A. T. Borst, W. A. Greer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$249,252 92	\$131,495 80	\$380,748 72
Overdrafts.....	355 68		355 68
Bonds, warrants and other securities.....	35,588 53	53,974 77	89,563 20
Bank premises, furniture and fixtures.....	4,559 53	5,942 20	10,501 73
Safe deposit vaults.....	2,250 00		2,250 00
Other real estate owned.....	18,898 05	1,848 34	20,746 39
Due from reserve banks.....	39,646 26	19,084 58	58,680 84
Due from other banks.....	1,929 26		1,929 26
Actual cash on hand.....	30,089 70	10,490 74	40,580 44
Exchanges for clearing house.....	1,394 46		1,394 46
Checks and other cash items.....			
Other resources.....	1,429 80	3,300 00	4,729 80
Totals	\$385,343 64	\$226,086 43	\$611,430 07
LIABILITIES.			
Capital stock paid in.....	\$42,500 00	\$7,500 00	\$50,000 00
Surplus.....	54,000 00	12,500 00	66,500 00
Undivided profits, less expenses and taxes paid.....	515 71	6,274 53	6,790 24
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	60 00		60 00
Individual deposits subject to check.....	260,810 33		260,810 33
Savings deposits.....		172,126 29	172,126 29
Demand certificates of deposit.....	335 00		335 00
Time certificates of deposit.....	633 00	12,007 75	12,640 75
Certified checks.....	3,638 17		3,638 17
Cashier's checks.....	61		61
State, county and municipal deposits.....	22,850 82		22,850 82
Postal savings deposits.....		15,677 86	15,677 86
Other liabilities.....			
Totals	\$385,343 64	\$226,086 43	\$611,430 07

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331. SECURITY SAVINGS BANK OF STANISLAUS COUNTY—MODESTO.

Incorporated May 15, 1905.

OFFICERS—W. A. Harter, President; I. W. Updike, Vice-President; C. J. Cressey, Cashier and Secretary; W. A. Harter, Treasurer; C. W. Sikes, Assistant Cashier.
 DIRECTORS—J. W. Updike, W. A. Harter, J. K. Corson, Fred Bartch, M. McPherson, C. M. Maze, T. F. Griffin, A. B. Shoemaker, J. M. Finley.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$188,435 85	
Overdrafts			
Bonds, warrants and other securities		4,120 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		360 23	
Due from reserve banks			
Due from other banks			
Actual cash on hand		7,687 12	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$200,608 20	
LIABILITIES.			
Capital stock paid in		\$25,500 00	
Surplus		17,500 00	
Undivided profits, less expenses and taxes paid		2,429 96	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		152,537 69	
Demand certificates of deposit			
Time certificates of deposit		2,635 55	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$200,608 20	

332. BANK OF GLENDALE—GLENDALE.

Incorporated May 19, 1905.

OFFICERS—F. H. Vesper, President; C. M. Walton, Vice-President; Herman Nelson, Cashier, Manager, Secretary and Treasurer; M. G. Smith, Assistant Cashier.

DIRECTORS—F. H. Vesper, J. F. McIntyre, C. M. Walton, Frank Campbell, Thos. F. Cooke, Herman Nelson, A. W. Beach.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$133,061 94	\$73,070 00	\$206,131 94
Overdrafts.....	376 00		376 00
Bonds, warrants and other securities.....	9,561 29	15,044 21	24,595 50
Bank premises, furniture and fixtures.....	14,416 00		14,416 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	12,535 08	3,277 00	15,812 68
Due from other banks.....			
Actual cash on hand.....	10,097 06	1,800 00	11,897 06
Exchanges for clearing house.....	619 70		619 70
Checks and other cash items.....	42 50		42 50
Other resources.....	288 00		288 00
Totals	\$180,982 52	\$98,191 81	\$274,174 33
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	4,300 00		4,300 00
Undivided profits, less expenses and taxes paid.....	9,823 10		9,823 10
Other existing profits, collected, but not in undivided profits account.....	1,781 58	645 15	2,426 73
Bills payable (including certificates of deposit representing money borrowed).....	5,000 00		5,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	125,273 59		125,273 59
Savings deposits.....		25,089 68	25,089 68
Demand certificates of deposit.....			
Time certificates of deposit.....	6,877 90	31,926 98	88,804 88
Certified checks.....	278 56		278 56
Cashier's checks.....			
State, county and municipal deposits.....	3,147 79	10,350 00	13,497 79
Postal savings deposits.....			
Other liabilities.....		180 00	180 00
Totals	\$180,982 52	\$98,191 81	\$274,174 33

333. BANK OF SOUTH SAN FRANCISCO—SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

OFFICERS—W. H. Coffinberry, President; H. G. Plymire, Vice-President; D. W. Ratto, Secretary; H. L. Haaker, Treasurer and Assistant Cashier.

DIRECTORS—W. H. Coffinberry, H. G. Plymire, C. M. McFarland, Edward Tilden, S. Lombardi, T. L. Hickey, J. O. Snyder.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$115,968 46	\$209,599 78	\$325,568 24
Overdrafts.....	354 45		354 45
Bonds, warrants and other securities.....	19,159 50	26,235 98	45,395 48
Bank premises, furniture and fixtures.....	15 50	10,000 00	10,015 50
Safe deposit vaults.....			
Other real estate owned.....	3,051 20	3,016 49	6,067 69
Due from reserve banks.....	12,226 83	32,139 72	44,366 55
Due from other banks.....			
Actual cash on hand.....	11,906 00	7,875 00	19,781 00
Exchanges for clearing house.....			
Checks and other cash items.....	638 79	14 00	652 79
Other resources.....	3 00		3 00
Totals	\$168,323 73	\$289,180 97	\$452,504 70
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	6,250 00	6,250 00	12,500 00
Undivided profits, less expenses and taxes paid.....	5,139 93	2,392 77	7,532 70
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	111,995 06		111,995 06
Savings deposits.....		250,538 20	250,538 20
Demand certificates of deposit.....	61 60		61 50
Time certificates of deposit.....		5,000 00	5,000 00
Certified checks.....	35 80		35 80
Cashier's checks.....	3,124 79		3,124 79
State, county and municipal deposits.....	11,716 55		11,716 55
Postal savings deposits.....			
Other liabilities.....			
Totals	\$168,323 73	\$289,180 97	\$452,504 70

335. CROWN CITY SAVINGS AND TRUST COMPANY—PASADENA.

Incorporated May 29, 1905.

OFFICERS—J. B. Coulston, President; C. A. Goodyear, Vice-President; R. C. Davis, Cashier, Secretary and Treasurer; Chas. H. Bradley, Assistant Cashier; H. E. Allen, Assistant Cashier.
 DIRECTORS—T. D. Allin, J. B. Coulston, G. A. Gibbs, N. T. Nixon, D. C. Casterline, J. M. McKibben, C. A. Goodyear, G. L. Stimson, R. D. Davis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$19,572 92	\$490,496 78	\$510,069 70
Overdrafts			
Bonds, warrants and other securities	6,407 55	115,017 58	121,425 08
Bank premises, furniture and fixtures	50,000 00	68,680 32	118,680 32
Safe deposit vaults		18,680 64	18,680 64
Other real estate owned		11,471 80	11,471 80
Due from reserve banks	27,527 32	77,288 88	104,791 20
Due from other banks			
Actual cash on hand	10,167 27	9,990 45	20,157 72
Exchanges for clearing house	723 58	6,535 69	7,259 27
Checks and other cash items	296 00		296 00
Other resources			
Totals	\$114,694 64	\$798,067 59	\$907,762 23
LIABILITIES.			
Capital stock paid in	\$76,000 00	\$90,500 00	\$166,500 00
Surplus		20,000 00	20,000 00
Undivided profits, less expenses and taxes paid	56 44	1,054 18	1,110 62
(Other existing profits, collected, but not in undivided profits account)			
Bills payable (including certificates of deposit representing money borrowed)		6,088 46	6,088 46
Deposits due to banks	644 25		644 25
Dividends unpaid			
Individual deposits subject to check	84,875 91		84,875 91
Savings deposits		505,877 14	505,877 14
Demand certificates of deposit			
Time certificates of deposit		105,297 81	105,297 81
Certified checks			
Cashier's checks	3,318 04		3,318 04
State, county and municipal deposits		64,300 00	64,300 00
Postal savings deposits			
Other liabilities			
Totals	\$114,694 64	\$798,067 59	\$907,762 23

REPORT OF SUPERINTENDENT OF BANKS.

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336. SAVINGS BANK OF HUNTINGTON BEACH—HUNTINGTON BEACH.

Incorporated July 1, 1905.

OFFICERS—W. T. Newland, President; C. H. Howard, Vice-President; W. S. Thomson, Vice-President; R. E. Graves, Cashier, Secretary and Treasurer; H. B. Little, Assistant Cashier.

DIRECTORS—W. T. Newland, C. H. Howard, R. E. Graves, W. S. Thomson, R. Courregas, H. F. Brainard, D. O. Stewart.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$70,013 99	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned		3,398 55	
Due from reserve banks		1,272 75	
Due from other banks			
Actual cash on hand		1,160 20	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$75,845 49	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		1,300 00	
Undivided profits, less expenses and taxes paid		1,395 37	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		2,000 00	
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		84,810 12	
Demand certificates of deposit			
Time certificates of deposit		11,840 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$75,845 49	

338. BANK OF POINT ARENA—POINT ARENA.

Incorporated June 9, 1905.

OFFICERS—J. C. Halliday, President; C. F. O'Brien, Vice-President; P. W. Haggreen, Cashier; Wm. Hanen, Assistant Cashier and Secretary; A. Stornetta, Treasurer.

DIRECTORS—J. C. Halliday, C. F. O'Brien, J. H. Halliday, W. Hanen, A. Stornetta, Mrs. E. Antrim, A. D. Pitts.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$48,758 27		
Overdrafts.....			
Bonds, warrants and other securities.....	14,125 00		
Bank premises, furniture and fixtures.....	757 08		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	48,110 75		
Due from other banks.....	5,040 95		
Actual cash on hand.....	9,459 89		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$121,251 89		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,540 49		
Undivided profits, less expenses and taxes paid.....	830 66		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	168 44		
Dividends unpaid.....	109 00		
Individual deposits subject to check.....	90,492 94		
Savings deposits.....			
Demand certificates of deposit.....	773 50		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	2,341 86		
Other liabilities.....			
Totals	\$121,251 89		

339. BANK OF CENTERVILLE—CENTERVILLE.

Incorporated June 13, 1905.

OFFICERS—John G. Mattos, Jr., President; Joseph Dias, Vice-President; F. T. Dusterberry, Cashier, Manager, Secretary and Treasurer.
 DIRECTORS—John G. Mattos, Jr., Joseph Dias, F. T. Dusterberry, E. I. Lemos, L. C. Morehouse, M. F. Silva, Emanuel George.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$411,936 15		
Overdrafts.....			
Bonds, warrants and other securities.....	109,498 08		
Bank premises, furniture and fixtures.....	6,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	119,782 30		
Due from other banks.....	109 78		
Actual cash on hand.....	35,474 16		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$682,800 45		
LIABILITIES.			
Capital stock paid in.....	\$75,000 00		
Surplus.....	18,000 00		
Undivided profits, less expenses and taxes paid.....	4,948 88		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	2,250 00		
Individual deposits subject to check.....	169,517 04		
Savings deposits.....			
Demand certificates of deposit.....	1,895 00		
Time certificates of deposit.....	378,899 02		
Certified checks.....			
Cashier's checks.....	3,583 07		
State, county and municipal deposits.....	35,000 00		
Postal savings deposits.....	707 49		
Other liabilities.....			
Totals.....	\$682,800 45		

340. SELMA SAVINGS BANK—SELMA.

Incorporated June 22, 1905.

OFFICERS—M. Vincent, President; L. D. Scott, Vice-President; W. C. Freeland, Cashier, Manager, Secretary and Treasurer; G. W. Glines, Assistant Cashier; W. H. Lemmon, Assistant Cashier.

DIRECTORS—M. Vincent, L. D. Scott, M. Sides, W. C. Freeland, O. J. Woodward.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$185,887 00	
Overdrafts.....			
Bonds, warrants and other securities.....		11,475 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		9,000 00	
Due from other banks.....		452 85	
Actual cash on hand.....		4,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$210,814 85	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		4,843 86	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		150,471 49	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		6,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$210,814 85	

341. THE CALIFORNIA SAVINGS BANK—PETALUMA.

Incorporated June 23, 1905.

OFFICERS—A. J. Bloom, President; W. F. Farrell, Vice-President; J. H. Gwinn, Cashier, Manager, Secretary and Treasurer; Chas. McNally, Assistant Cashier.
 DIRECTORS—A. J. Bloom, W. F. Farrell, H. Schluckebier, J. H. Gwinn, H. S. Gossage, J. F. Burns, C. C. Boysen, B. B. Hinshaw, James Sorensen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$1,011 892 26	
Overdrafts.....			
Bonds, warrants and other securities.....		209,344 10	
Bank premises, furniture and fixtures.....		500 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		82,681 51	
Due from other banks.....			
Actual cash on hand.....		22,824 99	
Exchanges for clearing house.....			
Checks and other cash items.....		3,285 00	
Other resources.....			
Totals		\$1,330,477 86	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		20,000 00	
Undivided profits, less expenses and taxes paid.....		33,812 14	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,128 165 72	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		48,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$1,330,477 86	

342. VENICE SAVINGS BANK—VENICE.

Incorporated July 1, 1905.

OFFICERS—A. McNally, President; R. A. Phillips, Vice-President; J. W. Lawrence, Jr., Cashier, Secretary and Treasurer.
 DIRECTORS—A. McNally, R. A. Phillips, R. A. Dalluge, J. W. Lawrence, Jr., Ward McFadden.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$61,840 00	
Overdrafts.....			
Bonds, warrants and other securities.....		18,706 71	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....		900 00	
Other real estate owned.....			
Due from reserve banks.....		3,425 97	
Due from other banks.....			
Actual cash on hand.....		2,863 75	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$87,236 43	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		700 00	
Undivided profits, less expenses and taxes paid.....		290 11	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		753 75	
Individual deposits subject to check.....			
Savings deposits.....		34,292 78	
Demand certificates of deposit.....			
Time certificates of deposit.....		18,294 79	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,200 00	
Postal savings deposits.....		745 00	
Other liabilities.....			
Totals		\$82,236 43	

REPORT OF SUPERINTENDENT OF BANKS.

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343. BANK OF A. LEVY (INCORPORATED)—OXNARD.

Incorporated July 20, 1905.

OFFICERS—A. Levy, President; James Leonard, Vice-President; Alpha Adams, Cashier and Treasurer; Albert Guedemann, Assistant Cashier; Jos. P. Levy, Secretary.
 DIRECTORS—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Pettit, Casper Borchard, Thomas Bell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$940,899 78	\$235,268 50	\$1,176,168 28
Overdrafts.....	3,649 25		3,649 25
Bonds, warrants and other securities.....	49,813 33		49,813 33
Bank premises, furniture and fixtures.....	4,299 25		4,299 25
Safe deposit vaults.....			
Other real estate owned.....	1,696 35		1,696 35
Due from reserve banks.....	139,303 99		139,303 99
Due from other banks.....			
Actual cash on hand.....	48,874 09	10,507 96	59,382 05
Exchanges for clearing house.....			
Checks and other cash items.....	906 07		906 07
Other resources.....	4,445 58		4,445 58
Totals	\$1,198,887 09	\$245,776 46	\$1,439,664 15
LIABILITIES.			
Capital stock paid in.....	\$150,000 00	\$20,000 00	\$200,000 00
Surplus.....	120,000 00	5,000 00	125,000 00
Undivided profits, less expenses and taxes paid.....	106,465 28	18,864 48	124,829 71
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	160 00		160 00
Individual deposits subject to check.....	659,010 52		659,010 52
Savings deposits.....		202,412 18	202,412 18
Demand certificates of deposit.....	15,454 00		15,454 00
Time certificates of deposit.....	67,817 03		67,817 03
Certified checks.....	556 73		556 73
Cashier's checks.....	448 80		448 80
State, county and municipal deposits.....	43,975 85		43,975 85
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,198,887 09	\$245,776 46	\$1,439,664 15

344. REDONDO SAVINGS BANK—REDONDO BEACH.

Incorporated July 22, 1905.

OFFICERS—N. Bonfilio, President; L. F. Wells, Vice-President; G. H. Anderson, Cashier and Secretary; Geo. S. Funk, Treasurer;

C. E. Perkins, Assistant Cashier and Assistant Secretary.

DIRECTORS—N. Bonfilio, L. F. Wells, R. D. Smith, Marco H. Hellman, Irving H. Hellman, Geo. S. Funk.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$33,200 00	
Overdrafts.....			
Bonds, warrants and other securities.....		11,140 91	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		9,214 99	
Due from other banks.....		3,705 91	
Actual cash on hand.....		3,419 46	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		538 88	
Totals.....		\$121,245 13	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		4,800 00	
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		875 00	
Individual deposits subject to check.....			
Savings deposits.....		80,790 13	
Demand certificates of deposit.....			
Time certificates of deposit.....		780 00	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		9,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$121,245 13	

346 AND 346A. BANK OF LOS BANOS—LOS BANOS.

Incorporated August 3, 1905.

OFFICERS—J. Leroy Nickel, President; J. F. Clyne, Vice-President; A. C. Smith, Cashier, Secretary and Treasurer.

DIRECTORS—Joe G. Furtado, J. Leroy Nickel, J. F. Clyne, J. E. Place, A. Genelly, Leon K. David, A. C. Smith.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$256,162 58	\$228,662 14	\$479,824 72
Overdrafts	104 59		104 59
Bonds, warrants and other securities	46,116 52		46,116 52
Bank premises, furniture and fixtures	2,753 10		2,753 10
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	30,310 61	8,452 88	38,763 49
Due from other banks			
Actual cash on hand	14,492 71	7,852 01	21,844 72
Exchanges for clearing house			
Checks and other cash items	1,572 06	3,000 00	4,572 06
Other resources			
Totals	\$351,512 17	\$242,467 03	\$593,979 20
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	15,750 00	6,250 00	22,000 00
Undivided profits, less expenses and taxes paid	4,210 18	2,324 00	6,534 18
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	8,000 00		8,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	134,387 49		134,387 49
Savings deposits		208,893 03	208,893 03
Demand certificates of deposit	1,501 60		1,501 60
Time certificates of deposit	75,446 87		75,446 87
Certified checks			
Cashier's checks			
State, county and municipal deposits	37,111 44		37,111 44
Postal savings deposits			
Other liabilities	104 59		104 59
Totals	\$351,512 17	\$242,467 03	\$593,979 20

NOTE.—The above statement includes the business of the Dos Palos branch office.

347. BUTTE COUNTY SAVINGS BANK—CHICO.

Incorporated August 14, 1905.

OFFICERS—J. R. Robinson, President; B. Cussick, Vice-President; E. T. Williamson, Cashier, Secretary and Treasurer; L. S. Williams, Assistant Cashier.
 DIRECTORS—J. R. Robinson, E. T. Williamson, Ed Harkness, B. Cussick, T. H. Barnard, Wm. J. O'Connor, J. W. Konning.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$619,998 53	
Overdrafts.....			
Bonds, warrants and other securities.....		178,212 81	
Bank premises, furniture and fixtures.....		2,000 00	
Safe deposit vaults.....			
Other real estate owned.....		5,972 55	
Due from reserve banks.....		27,919 87	
Due from other banks.....			
Actual cash on hand.....		15,484 17	
Exchanges for clearing house.....			
Checks and other cash items.....		1,045 85	
Other resources.....			
Totals		\$850,633 08	
LIABILITIES.			
Capital stock paid in.....		\$100,000 00	
Surplus.....		11,000 00	
Undivided profits, less expenses and taxes paid.....		7,117 89	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		3,000 00	
Individual deposits subject to check.....			
Savings deposits.....		699,662 17	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		27,972 56	
Postal savings deposits.....		1,800 46	
Other liabilities.....			
Totals		\$850,633 08	

348. MENDOCINO BANK OF COMMERCE—MENDOCINO.

Incorporated September 1, 1905.

OFFICERS—Joshua Grindle, President; John S. Ross, Vice-President; J. N. Rea, Cashier; Fred W. Stickney, Secretary and Treasurer; H. A. Atwood, Assistant Cashier.

DIRECTORS—Joshua Grindle, John S. Ross, C. J. Wood, Fred W. Stickney, W. B. Coombs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$105,865 55		
Overdrafts.....	7 42		
Bonds, warrants and other securities.....	37,290 00		
Bank premises, furniture and fixtures.....	12,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	24,925 99		
Due from other banks.....	849 16		
Actual cash on hand.....	14,705 86		
Exchanges for clearing house.....			
Checks and other cash items.....	124 25		
Other resources.....	213 42		
Totals	\$195,971 64		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	10,100 00		
Undivided profits, less expenses and taxes paid.....	1,925 37		
Other existing profits, collected, but not in undivided profits account.....	6,310 54		
Bills payable (including certificates of deposit representing money borrowed).....	105 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	126,228 26		
Savings deposits.....			
Demand certificates of deposit.....	5,606 38		
Time certificates of deposit.....			
Certified checks.....	90 00		
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	8,106 14		
Other liabilities.....			
Totals	\$195,971 64		

349. LIVERMORE SAVINGS BANK—LIVERMORE.

Incorporated September 2, 1905.

OFFICERS—L. M. McDonald, President; Chas. E. Beck, Vice-President; H. R. Parshall, Cashier, Secretary and Treasurer; E. Fuchs, Assistant Cashier and Assistant Secretary.
 DIRECTORS—L. M. McDonald, C. E. Beck, F. Mathieson, M. G. Callaghan, Carl Holm, T. E. Knox, F. C. Lassen, D. J. Murphy, E. Pronzini, G. A. Therkof, John J. Callaghan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$252,878 05	
Overdrafts.....			
Bonds, warrants and other securities.....		37,735 00	
Bank premises, furniture and fixtures.....		250 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		26,768 07	
Due from other banks.....			
Actual cash on hand.....		6,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$324,126 12	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		5,000 00	
Undivided profits, less expenses and taxes paid.....		447 11	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		282,329 01	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,350 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$324,126 12	

REPORT OF SUPERINTENDENT OF BANKS.

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350. FARMERS AND MERCHANTS' STATE BANK—MOUNTAIN VIEW.

Incorporated September 16, 1905.

OFFICERS—George Swall, President; J. C. Mockbee, Vice-President; Wilbur L. Camp, Cashier, Secretary and Treasurer; O. W. Whaley, Assistant Cashier.

DIRECTORS—J. S. Mockbee, Geo. Swall, Geo. Jagels, Wilbur L. Camp, Jas. A. Huff, O. W. Butz, H. A. Rengstorff, M. Farrell, A. M. Crittenden.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$388,654 72		
Overdrafts			
Bonds, warrants and other securities	52,165 82		
Bank premises, furniture and fixtures	18,274 78		
Safe deposit vaults	1,467 00		
Other real estate owned			
Due from reserve banks	41,689 70		
Due from other banks	3,287 09		
Actual cash on hand	28,233 72		
Exchanges for clearing house	514 26		
Checks and other cash items	1,749 68		
Other resources			
Totals	\$536,026 72		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	20,000 00		
Undivided profits, less expenses and taxes paid	3,816 85		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	25,000 00		
Deposits due to banks			
Dividends unpaid	2,500 00		
Individual deposits subject to check	348,440 50		
Savings deposits			
Demand certificates of deposit	2,056 95		
Time certificates of deposit	61,356 57		
Certified checks			
Cashier's checks			
State, county and municipal deposits	25,000 00		
Postal savings deposits	2,856 85		
Other liabilities			
Totals	\$536,026 72		

351. BANK OF NEEDLES—NEEDLES.

Incorporated July 31, 1907.

OFFICERS—George E. Butler, President; Wm. R. Hervey, Vice-President; J. H. Butler, Cashier, Secretary and Treasurer.

DIRECTORS—George E. Butler, Wm. R. Hervey, O. D. Collins, R. H. Tuttle, J. H. Butler.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$83,110 19		
Overdrafts.....	308 02		
Bonds, warrants and other securities.....	37,101 91		
Bank premises, furniture and fixtures.....	29,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	35,698 75		
Due from other banks.....	11,715 37		
Actual cash on hand.....	24,028 60		
Exchanges for clearing house.....			
Checks and other cash items.....	1,193 42		
Other resources.....			
Totals	\$222,157 16		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	6,250 00		
Undivided profits, less expenses and taxes paid.....	4,752 00		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	126,110 82		
Savings deposits.....			
Demand certificates of deposit.....	15,774 93		
Time certificates of deposit.....	21,449 53		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	10,319 88		
Other liabilities.....			
Totals	\$222,157 16		

REPORT OF SUPERINTENDENT OF BANKS.

352. LIVERMORE VALLEY SAVINGS BANK—LIVERMORE.

Incorporated October 6, 1905.

OFFICERS—C. H. Wente, President; J. O. McKown, Vice-President; H. S. Goodell, Cashier, Secretary and Treasurer; C. F. Wente, Assistant Cashier.

DIRECTORS—C. H. Wente, A. H. Merritt, H. S. Goodell, J. F. Carlton, C. F. Wente, Patrick Connolly, August Hagemann, J. O. McKown, Chas. M. Nissen, D. D. Emminger, Jos. S. Concannon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$228,117 88	
Overdrafts.....			
Bonds, warrants and other securities.....		62,225 00	
Bank premises, furniture and fixtures.....		1,350 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		36,839 06	
Due from other banks.....		3,357 82	
Actual cash on hand.....		6,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$337,889 76	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		8,000 00	
Undivided profits, less expenses and taxes paid.....		230 28	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,250 00	
Individual deposits subject to check.....			
Savings deposits.....		292,109 48	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		11,300 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$337,889 76	

353. FILLMORE STATE BANK—FILLMORE.

Incorporated October 13, 1905.

OFFICERS—Felix W. Ewing, President; Geo. W. Tighe, Vice-President; Fergus L. Fairbanks, Cashier, Secretary and Treasurer.
 DIRECTORS—Felix W. Ewing, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Fyle, Columbus A. Harmonson, William Shiells.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$230,430 08		
Overdrafts.....	849 08		
Bonds, warrants and other securities.....	22,370 00		
Bank premises, furniture and fixtures.....	13,200 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	14,911 45		
Due from other banks.....	1,708 47		
Actual cash on hand.....	12,894 25		
Exchanges for clearing house.....			
Checks and other cash items.....	2,482 51		
Other resources.....			
Totals	\$297,845 84		
LIABILITIES.			
Capital stock paid in.....	\$70,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	4,710 00		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	35,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	141,910 90		
Savings deposits.....			
Demand certificates of deposit.....	1,511 89		
Time certificates of deposit.....	21,946 85		
Certified checks.....	339 08		
Cashier's checks.....	1,272 40		
State, county and municipal deposits.....	21,104 14		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$297,845 84		

355. BANK OF MORGAN HILL—MORGAN HILL.

Incorporated October 14, 1905.

OFFICERS—J. A. Case, President; George R. Lynch, Vice-President; Claude Stark, Cashier, Secretary and Treasurer; Irwin E. Payne, Assistant Cashier.

DIRECTORS—J. A. Case, George R. Lynch, S. D. Balch, I. Purcell, Claude Stark.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$116,803 09		
Overdrafts.....	40 45		
Bonds, warrants and other securities.....	27,331 40		
Bank premises, furniture and fixtures.....	14,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,143 61		
Due from other banks.....	841 94		
Actual cash on hand.....	11,714 52		
Exchanges for clearing house.....			
Checks and other cash items.....	36 75		
Other resources.....			
Totals	\$179,941 76		
LIABILITIES.			
Capital stock paid in.....	\$37,300 00		
Surplus.....	2,000 00		
Undivided profits, less expenses and taxes paid.....	1,333 28		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	84,053 15		
Savings deposits.....			
Demand certificates of deposit.....	664 18		
Time certificates of deposit.....	44,648 37		
Certified checks.....	11 79		
Cashier's checks.....			
State, county and municipal deposits.....	9,780 99		
Postal savings deposits.....			
Other liabilities.....	150 00		
Totals	\$179,941 76		

356 AND 356A. BANK OF PINOLE—PINOLE.

Incorporated October 28, 1905.

OFFICERS—E. M. Downer, President; J. P. Connors, Vice-President; L. E. Hart, Cashier, Secretary and Treasurer; T. W. Hutchinson, Assistant Cashier.

DIRECTORS—E. M. Downer, L. F. Tormey, L. E. Hart, S. R. Birmingham, W. K. Cole, J. P. Connors, W. A. Davis, S. S. Mackinley, J. A. Fraser.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$138,651 17	\$207,614 90	\$346,266 07
Overdrafts	1,709 28		1,709 28
Bonds, warrants and other securities	72,830 00	32,325 00	105,155 00
Bank premises, furniture and fixtures	1,448 59	5,119 77	6,568 36
Safe deposit vaults			
Other real estate owned	2,500 00		2,500 00
Due from reserve banks	62,824 64	7,915 33	70,239 97
Due from other banks			
Actual cash on hand	25,133 99	12,224 07	37,411 06
Exchanges for clearing house			
Checks and other cash items	2,355 15		2,355 15
Other resources			
Totals	\$307,030 82	\$265,199 07	\$572,199 89
LIABILITIES.			
Capital stock paid in	\$43,336 39	\$6,668 61	\$50,000 00
Surplus	11,100 00	18,900 00	30,000 00
Undivided profits, less expenses and taxes paid	2,032 23	2,754 25	5,688 48
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	2,030 00		2,030 00
Individual deposits subject to check	210,569 33		210,569 33
Savings deposits		226,881 21	226,881 21
Demand certificates of deposit	565 00		565 00
Time certificates of deposit			
Certified checks	50 00		50 00
Cashier's checks	1,558 76		1,558 76
State, county and municipal deposits	24,500 00		24,500 00
Postal savings deposits	10,859 11		10,859 11
Other liabilities			
Totals	\$307,000 82	\$265,199 07	\$572,199 89

Note.—The above statement includes the business of the Crockett branch office.

357. GERMAN-AMERICAN BANK—ANAHEIM.

Incorporated October 30, 1905.

OFFICERS—Adolph Thomas, President; Joseph Helmsen, Vice-President; A. B. McCord, Cashier, Secretary and Treasurer; Earl E. Smith, Assistant Cashier.

DIRECTORS—Adolph Thomas, Joseph Helmsen, W. A. Bonyng, J. D. Lavin, J. B. Rea, Louis Denni, Chas. F. Grim, T. J. F. Boege, A. B. McCord.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$151,449 62	\$102,405 25	\$253,854 87
Overdrafts.....	144 11		144 11
Bonds, warrants and other securities.....		4,244 70	4,244 70
Bank premises, furniture and fixtures.....	25,025 78	16,000 00	41,025 78
Safe deposit vaults.....			
Other real estate owned.....		18,290 00	18,290 00
Due from reserve banks.....	21,806 90	488 74	22,295 64
Due from other banks.....			
Actual cash on hand.....	15,987 44	6,582 96	22,570 40
Exchanges for clearing house.....	836 91		836 91
Checks and other cash items.....	22 50		22 50
Other resources.....	762 86		762 86
Totals	\$216,036 12	\$148,006 65	\$364,042 77
LIABILITIES.			
Capital stock paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	4,700 00	1,900 00	6,500 00
Undivided profits, less expenses and taxes paid.....	7,967 04		7,967 04
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		20,000 00
Deposits due to banks.....			
Dividends unpaid.....	2,008 00		2,008 00
Individual deposits subject to check.....	140,752 20		140,752 20
Savings deposits.....		90,950 48	90,950 48
Demand certificates of deposit.....	1,915 00		1,915 00
Time certificates of deposit.....		39,011 50	39,011 50
Certified checks.....	140 47		140 47
Cashier's checks.....	3,563 41		3,563 41
State, county and municipal deposits.....			
Postal savings deposits.....		1,244 67	1,244 67
Other liabilities.....			
Totals	\$216,036 12	\$148,006 65	\$364,042 77

358. BANK OF GUERNEVILLE—GUERNEVILLE.

Incorporated October 31, 1905.

OFFICERS—J. P. Overton, President; Wm. Carr, Vice-President; H. L. Bagley, Cashier, Secretary and Treasurer.

DIRECTORS—J. P. Overton, Wm. Carr, A. P. Mosely, J. T. Coon, L. V. Korbel, H. L. Bagley, T. C. Mellersh.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$85,683 16		
Overdrafts.....	485 67		
Bonds, warrants and other securities.....	41,820 00		
Bank premises, furniture and fixtures.....	1,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	10,878 20		
Due from other banks.....			
Actual cash on hand.....	12,828 82		
Exchanges for clearing house.....			
Checks and other cash items.....	280 00		
Other resources.....			
Totals	\$153,425 85		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	3,000 00		
Undivided profits, less expenses and taxes paid.....	2,547 33		
Other existing profits, collected, but not in undivided profits account.....	2,701 69		
Bills payable (including certificates of deposit representing money borrowed).....	3,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	38,708 59		
Savings deposits.....			
Demand certificates of deposit.....	1,215 20		
Time certificates of deposit.....	65,728 49		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	11,500 00		
Postal savings deposits.....			
Other liabilities.....	26 55		
Totals	\$153,425 85		

360. THE MECHANICS' BANK OF RICHMOND—RICHMOND.

Incorporated August 3, 1907.

OFFICERS—B. H. Griffins, President; R. J. Tyson, Vice-President; W. L. Ballenger, Cashier, Secretary and Treasurer; Chris Escobar, Assistant Cashier.

DIRECTORS—B. H. Griffins, H. A. Johnston, W. L. Ballenger, Robt. J. Tyson, Fred C. Schram, T. H. Moore.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$117,546 61	\$150,538 19	\$268,079 80
Overdrafts.....	446 80		446 80
Bonds, warrants and other securities.....	42,772 77	15,630 00	58,402 77
Bank premises, furniture and fixtures.....	3,700 00		3,700 00
Safe deposit vaults.....	1,550 00		1,550 00
Other real estate owned.....			
Due from reserve banks.....	99,925 32	11,839 68	41,815 00
Due from other banks.....			
Actual cash on hand.....	16,408 40	8,608 36	20,016 76
Exchanges for clearing house.....	5,162 43		5,162 43
Checks and other cash items.....	1,069 37		1,069 37
Other resources.....			
Totals	\$218,611 20	\$181,661 23	\$400,272 43
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	4,750 00	2,250 00	7,000 00
Undivided profits, less expenses and taxes paid.....	4,124 15		4,124 15
Other existing profits, collected, but not in undivided profits account.....	2,250 09		2,250 09
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	171,669 25		171,669 25
Savings deposits.....		143,991 23	143,991 23
Demand certificates of deposit.....	1,255 00		1,255 00
Time certificates of deposit.....		1,150 00	1,150 00
Certified checks.....	50 89		50 89
Cashier's checks.....	1,412 32		1,412 32
State, county and municipal deposits.....	8,100 00	9,270 00	17,370 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$218,611 20	\$181,661 23	\$400,272 43

361. FARMERS AND MERCHANTS' BANK OF HAYWARD—HAYWARD.

Incorporated November 21, 1905.

OFFICERS—J. H. Strobridge, President; M. C. Petersen, Vice-President; John A. Park, Cashier, Secretary and Treasurer; Geo. H. Park, Assistant Cashier.

DIRECTORS—J. H. Strobridge, M. C. Petersen, Jesse H. Woods, John E. Geary, John A. Park.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$448,700 00	
Overdrafts.....			
Bonds, warrants and other securities.....		48,250 00	
Bank premises, furniture and fixtures.....		44,950 00	
Safe deposit vaults.....		4,645 00	
Other real estate owned.....		8,000 00	
Due from reserve banks.....		71,016 58	
Due from other banks.....		10,000 00	
Actual cash on hand.....		12,573 75	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$348,195 33	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		14,000 00	
Undivided profits, less expenses and taxes paid.....		15,470 00	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		551,225 33	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$348,195 33	

REPORT OF SUPERINTENDENT OF BANKS.

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362. BANK OF HUNTINGTON PARK—HUNTINGTON PARK.

Incorporated November 24, 1905.

OFFICERS—H. G. Condee, President; A. F. Keables, Vice-President; A. E. Walters, Cashier, Secretary and Treasurer; F. D. Clark, Assistant Cashier.

DIRECTORS—F. M. Douglass, A. F. Keables, W. T. Graham, F. B. Dublo, H. G. Condee.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$79,546 93		
Overdrafts	93 32		
Bonds, warrants and other securities	17,334 06		
Bank premises, furniture and fixtures	15,443 06		
Safe deposit vaults	400 00		
Other real estate owned	800 00		
Due from reserve banks	18,674 45		
Due from other banks			
Actual cash on hand	9,409 07		
Exchanges for clearing house	868 27		
Checks and other cash items			
Other resources	39 90		
Totals	\$142,609 05		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	1,050 00		
Undivided profits, less expenses and taxes paid	510 23		
Other existing profits, collected, but not in undivided profits account	28 10		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	22 75		
Individual deposits subject to check	88,934 42		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	18,058 62		
Certified checks	80 73		
Cashier's checks	1,515 92		
State, county and municipal deposits	12,403 24		
Postal savings deposits			
Other liabilities	5 04		
Totals	\$142,609 05		

363. SANTA PAULA SAVINGS BANK—SANTA PAULA.

Incorporated November 28, 1905.

OFFICERS—C. C. Teague, President; D. W. Mott, Vice-President; A. L. Shively, Cashier and Secretary; A. H. Stovall, Assistant Cashier; B. C. Hedrick, Treasurer.
 DIRECTORS—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., F. E. Davis, A. C. Hardison, L. B. Hogue, A. C. McKeet.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$149,600 00	
Overdrafts.....			
Bonds, warrants and other securities.....		14,000 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		8,884 64	
Due from other banks.....			
Actual cash on hand.....		2,719 19	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$175,208 83	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....			
Undivided profits, less expenses and taxes paid.....		26,522 73	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		123,681 10	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$175,208 83	

REPORT OF SUPERINTENDENT OF BANKS.

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364. BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 26, 1888.

OFFICERS—Henry E. Sherer, President; Geo. P. Adams, Vice-President; Henry Baly, Cashier, Treasurer and Assistant Secretary;
Robt. C. Baly, Secretary and Assistant Cashier.

DIRECTORS—Henry E. Sherer, Henry Baly, Geo. P. Adams, E. D. Seward, John Gray, Wm. Davis, C. N. Krog.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$226,970 52		
Overdrafts			
Bonds, warrants and other securities	34,668 00		
Bank premises, furniture and fixtures	42,000 00		
Safe deposit vaults			
Other real estate owned	1,632 81		
Due from reserve banks	62,824 09		
Due from other banks			
Actual cash on hand	21,305 18		
Exchanges for clearing house	1,754 80		
Checks and other cash items	325 10		
Other resources			
Totals	\$391,480 40		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	18,500 00		
Undivided profits, less expenses and taxes paid	3,102 87		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	247,705 35		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	50,119 47		
Certified checks	56 00		
Cashier's checks	4,005 71		
State, county and municipal deposits	23,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$391,480 40		

365. THE HOME SAVINGS BANK OF SANTA ANA—SANTA ANA.

Incorporated December 1, 1905.

OFFICERS—W. A. Huff, President; C. F. Mansur, Vice-President; J. A. Turner, Cashier, Secretary and Treasurer; E. P. Stafford,
Assistant Cashier.

DIRECTORS—W. A. Huff, C. F. Mansur, J. A. Turner, Chas. A. Riggs, J. D. Parsons, Sherman Stevens.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$800,313 75	
Overdrafts.....			
Bonds, warrants and other securities.....		10,000 00	
Bank premises, furniture and fixtures.....		2,150 00	
Safe deposit vaults.....			
Other real estate owned.....		5,350 00	
Due from reserve banks.....		5,000 00	
Due from other banks.....			
Actual cash on hand.....		5,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$828,513 75	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		1,000 00	
Undivided profits, less expenses and taxes paid.....		16,604 64	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....		1,002 52	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		259,906 59	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$828,513 75	

366. BANK OF SUNNYVALE—SUNNYVALE.

Incorporated December 8, 1905.

OFFICERS—C. C. Spalding, President; C. A. Austin, Vice-President; F. B. Hughes, Cashier, Secretary and Treasurer; H. R. Dunkelberg, Assistant Cashier.
 DIRECTORS—C. C. Spalding, C. A. Austin, C. W. Shephard, Jas. Ryan, T. B. Dalton, F. B. Hughes, Charlie H. Spalding.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$86,570 82	\$69,586 00	\$156,156 82
Overdrafts	30 09		30 09
Bonds, warrants and other securities	10,236 90	7,000 00	17,236 90
Bank premises, furniture and fixtures	14,231 50		14,231 50
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	11,061 42	3,001 66	14,063 08
Due from other banks			
Actual cash on hand	6,849 90	5,529 98	12,379 88
Exchanges for clearing house			
Checks and other cash items	438 63		438 63
Other resources			
Totals	\$129,489 26	\$85,117 64	\$214,556 90
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	4,500 00	6,000 00	10,500 00
Undivided profits, less expenses and taxes paid	715 93		715 93
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,000 00		5,000 00
Deposits due to banks			
Dividends unpaid	1,000 00		1,000 00
Individual deposits subject to check	89,153 06		89,153 06
Savings deposits		67,606 96	67,606 96
Demand certificates of deposit	493 87		493 87
Time certificates of deposit	1,700 00	1,510 68	3,210 68
Certified checks			
Cashier's checks			
State, county and municipal deposits	6,500 00	5,000 00	11,500 00
Postal savings deposits	376 40		376 40
Other liabilities			
Totals	\$129,489 26	\$85,117 64	\$214,556 90

367, 367A AND 367B. FARMERS AND MERCHANTS' BANK—SANTA PAULA.

Incorporated December 20, 1905.

OFFICERS—J. M. Sharp, President; Roger G. Edwards, Vice-President; M. N. Shedenhelm, Cashier, Secretary and Treasurer; E. C. Cory, Manager Saticoy Branch.
 DIRECTORS—J. M. Sharp, R. G. Edwards, Davis Felsenthal, David Darling, Benj. E. Merrill, Geo. W. Burson, Richard Stevens, John B. McNab.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$271,908 39	\$58,471 50	\$330,379 89
Overdrafts	379 66		379 66
Bonds, warrants and other securities	35,637 35		35,637 35
Bank premises, furniture and fixtures	49,098 16		49,098 16
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	16,727 86	1,366 83	18,094 69
Due from other banks	4,004 92		4,004 92
Actual cash on hand	24,880 84	1,981 58	26,862 42
Exchanges for clearing house			
Checks and other cash items	2,263 88		2,263 88
Other resources			
Totals	\$404,396 06	\$61,819 91	\$466,215 97
LIABILITIES.			
Capital stock paid in	\$90,000 00	\$10,000 00	\$100,000 00
Surplus	2,100 00		2,100 00
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	1,795 43	464 83	2,260 26
Bills payable (including certificates of deposit representing money borrowed)	20,000 00		20,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	221,885 26		221,885 26
Savings deposits		51,855 08	51,855 08
Demand certificates of deposit	3,919 00		3,919 00
Time certificates of deposit	33,134 07		33,134 07
Certified checks	150 00		150 00
Cashier's checks	212 30		212 30
State, county and municipal deposits	31,700 00		31,700 00
Postal savings deposits			
Other liabilities			
Totals	\$404,396 06	\$61,819 91	\$466,215 97

NOTE.—The above statement includes the business of the Saticoy and Fillmore branch offices.

368. 'THE PRODUCERS' SAVINGS BANK'—VISALIA.

Incorporated December 30, 1905.

OFFICERS—S. Mitchell, President; A. Levis, Vice-President; C. M. Griffith, Cashier, Secretary and Treasurer; C. E. Coughran, Assistant Cashier and Assistant Secretary.
 DIRECTORS—S. Mitchell, A. Levis, George Morrell, Nathan Levy, B. M. Maddox, Chas. Togni, H. M. Mooney.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$270,625 10	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		25,674 55	
Due from other banks			
Actual cash on hand		6,468 79	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$302,768 44	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		14,000 00	
Undivided profits, less expenses and taxes paid		5,371 37	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		7 50	
Individual deposits subject to check			
Savings deposits		244,692 82	
Demand certificates of deposit			
Time certificates of deposit		18,696 75	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$302,768 44	

369. "HAYWARD BANK OF SAVINGS"—HAYWARD.

Incorporated January 2, 1906.

OFFICERS—I. B. Parsons, President; F. C. Winton, Vice-President; J. E. Farnum, Cashier, Secretary and Treasurer; W. T. Knightly, Assistant Cashier and Assistant Secretary.

DIRECTORS—I. B. Parsons, F. C. Winton, F. I. Lemos, Chas. Allen, Stuart Hawley, J. C. With, Edw. O. Webb.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$360,565 82	
Overdrafts.....			
Bonds, warrants and other securities.....		39,160 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		6,918 30	
Due from reserve banks.....		20,594 54	
Due from other banks.....		15,128 70	
Actual cash on hand.....		8,500 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals /		\$450,867 36	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		11,000 00	
Undivided profits, less expenses and taxes paid.....		1,022 50	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,530 00	
Individual deposits subject to check.....			
Savings deposits.....		387,314 86	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$450,867 36	

370. CITIZENS' SAVINGS BANK—HOLLYWOOD.

Incorporated January 13, 1906.

OFFICERS—Edwin O. Palmer, President; B. S. Phelps, Vice-President; G. G. Greenwood, Vice-President; Gilbert H. Beesemyer, Cashier, Secretary and Treasurer; Ralph C. Long, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Edwin O. Palmer, G. G. Greenwood, Gilbert H. Beesemyer, B. S. Phelps, P. J. Beveridge, E. F. Bogardus, Sanford Rich.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$298,827 39	
Overdrafts			
Bonds, warrants and other securities		52,335 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		33,961 50	
Due from other banks		15,000 00	
Actual cash on hand		7,500 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$407,623 89	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		15,000 00	
Undivided profits, less expenses and taxes paid		436 25	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		297,025 45	
Demand certificates of deposit			
Time certificates of deposit		56,762 19	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,400 00	
Postal savings deposits			
Other liabilities			
Totals		\$407,623 89	

371. STANISLAUS COUNTY SAVINGS BANK—OAKDALE.

Incorporated January 23, 1905.

OFFICERS—Edward Rodden, President; L. F. Bricchetto, Vice-President; W. L. Rodden, Cashier, Secretary and Treasurer; W. Rodden, Assistant Cashier.

DIRECTORS—Edward Rodden, W. L. Rodden, L. F. Bricchetto, I. Monroe, J. C. Laughlin, T. F. Snedigar, A. L. Leitch.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$256,101 16	
Overdrafts.....			
Bonds, warrants and other securities.....		86,900 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		29,378 53	
Due from other banks.....		16,550 76	
Actual cash on hand.....		8,397 93	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$397,328 38	
LIABILITIES.			
Capital stock paid in.....		\$30,000 00	
Surplus.....		20,000 00	
Undivided profits, less expenses and taxes paid.....		3,892 06	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		900 00	
Individual deposits subject to check.....			
Savings deposits.....		337,536 32	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		5,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$397,328 38	

372 AND 372A. SAN RAMON VALLEY BANK—WALNUT GROVE.

Incorporated June 28, 1907.

OFFICERS—N. S. Boone, President; Arthur Burton, Vice-President; E. D. Porter, Vice-President; Jos. L. Silveira, Cashier, Secretary and Treasurer; F. A. Marshall, Assistant Cashier at Danville.

DIRECTORS—W. S. Burpee, Arthur Burton, N. S. Boone, Jos. L. Silveira, Wm. K. Cole, A. P. Borges, E. D. Porter, E. I. Hutchinson, John F. Baldwin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$183,850 86	\$116,892 71	\$300,243 07
Overdrafts	215 59		215 59
Bonds, warrants, and other securities		56,089 89	56,089 89
Bank premises, furniture and fixtures	2,698 44	29,853 80	32,547 24
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	24,864 54	12,930 67	37,895 21
Due from other banks	1,630 50		1,630 50
Actual cash on hand	9,675 97	4,169 53	13,845 50
Exchanges for clearing house	162 00		162 00
Checks and other cash items	815 52		815 52
Other resources			
Totals	\$223,557 92	\$219,936 60	\$443,494 52
LIABILITIES.			
Capital stock paid in	\$60,000 00	\$15,000 00	\$75,000 00
Surplus	6,750 00	13,250 00	20,000 00
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account	2,287 03		2,287 03
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		10,000 00
Deposits due to banks			
Dividends unpaid	2,310 00		2,310 00
Individual deposits subject to check	106,955 68		106,955 68
Savings deposits		157,436 60	157,436 60
Demand certificates of deposit	100 00		100 00
Time certificates of deposit	32,705 75		32,705 75
Certified checks			
Cashier's checks	2,414 00		2,414 00
State, county and municipal deposits		34,250 00	34,250 00
Postal savings deposits	34		34
Other liabilities	55 12		55 12
Totals	\$223,557 92	\$219,936 60	\$443,494 52

NOTE.—The above statement includes the business of the Danville branch office.

373. CITIZENS' SAVINGS BANK OF ALAMEDA—ALAMEDA.

Incorporated March 6, 1906.

OFFICERS—James K. Lynch, President; Thos. G. Hutt, Vice-President; Frank V. Bordwell, Cashier, Secretary and Treasurer; C. J. Hammond, Jr., Assistant Cashier; R. B. Tappan, Assistant Cashier.

DIRECTORS—James K. Lynch, S. E. Biddle, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thos. G. Hutt, P. H. Gohn, James Tyson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$584,387 11	
Overdrafts.....			
Bonds, warrants and other securities.....		32,886 00	
Bank premises, furniture and fixtures.....		65,000 00	
Safe deposit vaults.....			
(Other real estate owned.....			
Due from reserve banks.....		42,966 51	
Due from other banks.....			
Actual cash on hand.....		14,625 52	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$739,795 14	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		16,000 00	
Undivided profits, less expenses and taxes paid.....		904 08	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		668,065 96	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		2,805 15	
Other liabilities.....			
Totals		\$739,795 14	

374. CITIZENS' SAVINGS BANK OF COMPTON—COMPTON.

Incorporated March 7, 1906.

OFFICERS—J. J. Harshman, President; J. H. Williams, Vice-President; E. E. Elliott, Cashier, Secretary and Treasurer.
DIRECTORS—P. E. Hoag, E. E. Elliott, J. H. Williams, J. J. Harshman, W. H. Craig.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$77,144 59	
Overdrafts			
Bonds, warrants and other securities		12,150 00	
Bank premises, furniture and fixtures		100 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks		2,561 27	
Actual cash on hand			
Exchanges for clearing house		1,498 39	
Checks and other cash items			
Other resources			
Totals		\$98,454 25	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		5,000 00	
Undivided profits, less expenses and taxes paid		1,888 22	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		49,974 80	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,841 23	
Postal savings deposits			
Other liabilities			
Totals		\$98,454 24	

375. BANK OF NORWALK—NORWALK.

Incorporated March 12, 1906.

OFFICERS—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Cashier, Secretary and Treasurer; Phosa Roberts, Assistant Cashier.

DIRECTORS—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, C. M. Church, J. G. Smith, J. S. Horst.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$110,076 82		
Overdrafts	430 17		
Bonds, warrants and other securities	11,500 00		
Bank premises, furniture and fixtures	1 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	10,088 96		
Due from other banks			
Actual cash on hand	10,323 85		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$142,370 80		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	10,000 00		
Undivided profits, less expenses and taxes paid	2,302 33		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	78,606 02		
Savings deposits			
Demand certificates of deposit	90 00		
Time certificates of deposit	21,872 45		
Certified checks			
Cashier's checks			
State, county and municipal deposits	10,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$142,370 80		

376. HARBOR CITY SAVINGS BANK OF SAN PEDRO—SAN PEDRO.

Incorporated March 15, 1906.

OFFICERS—Chas. Nicolai, President; Jas. H. Dodson, Vice-President; W. L. Davenport, Vice-President; Phillip M. Gaffey, Cashier, Secretary and Treasurer; E. B. Moores, Assistant Cashier.
 DIRECTORS—Chas. Nicolai, John T. Gaffey, Jas. H. Dodson, Ed Amar, R. D. Sepulveda, W. A. Bonyngé, J. G. Austin, A. G. Sepulveda, Edward Mahar, E. B. Moores, W. L. Davenport.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$173,627 06	
Overdrafts			
Bonds, warrants and other securities		13,500 00	
Bank premises, furniture and fixtures		1,600 00	
Safe deposit vaults			
Other real estate owned		4,445 52	
Due from reserve banks		2,685 65	
Due from other banks			
Actual cash on hand		5,483 66	
Exchanges for clearing house			
Checks and other cash items		73 80	
Other resources		13 15	
Totals		\$201,428 34	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		3,116 65	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		188,420 97	
Demand certificates of deposit			
Time certificates of deposit		16,879 53	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,000 00	
Postal savings deposits			
Other liabilities		11 19	
Totals		\$201,428 34	

377. ORANGE SAVINGS BANK—ORANGE.

Incorporated March 16, 1906.

OFFICERS—P. W. Ehlen, President; M. O. Ainsworth, Vice-President; J. R. Porter, Cashier, Secretary and Treasurer.
 DIRECTORS—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, Fred Struck.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$291,930 90	
Overdrafts.....		7,706 20	
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		23,224 18	
Due from reserve banks.....			
Due from other banks.....		6,802 44	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....		5 00	
Other resources.....			
Totals		\$329,068 67	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		18,000 00	
Undivided profits, less expenses and taxes paid.....		4,750 87	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		234,728 82	
Demand certificates of deposit.....			
Time certificates of deposit.....		42,687 87	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....		3,901 61	
Other liabilities.....			
Totals		\$329,068 67	

379 AND 379A. STATE BANK OF POMONA—POMONA.

Incorporated March 20, 1906.

OFFICERS—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Cashier, Secretary, Treasurer and Manager; H. J. Vaniman, Assistant Cashier; Lynn S. Birdsall, Assistant Cashier.

DIRECTORS—A. C. Abbott, J. A. Gallup, E. R. Yundt, J. W. Fulton, S. E. Yundt, H. J. Vaniman, J. E. McGowan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$478,414 22		
Overdrafts	100 54		
Bonds, warrants and other securities	70,124 80		
Bank premises, furniture and fixtures	38,800 00		
Safe deposit vaults	3,100 00		
Other real estate owned			
Due from reserve banks	79,192 98		
Due from other banks			
Actual cash on hand	45,218 97		
Exchanges for clearing house	1,271 12		
Checks and other cash items			
Other resources	27 25		
Totals	\$711,249 88		
LIABILITIES.			
Capital stock paid in	\$75,000 00		
Surplus	7,000 00		
Undivided profits, less expenses and taxes paid	18,876 21		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	5,776 46		
Dividends unpaid			
Individual deposits subject to check	292,351 99		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	243,518 68		
Certified checks			
Cashier's checks	33,704 04		
State, county and municipal deposits	40,000 00		
Postal savings deposits			
Other liabilities	27 50		
Totals	\$711,249 88		

NOTE.—The above statement includes the business of the Lordsburg branch office.

380. CITIZENS' SAVINGS BANK OF UPLAND—UPLAND.

Incorporated May 11, 1906.

OFFICERS—R. F. Lemon, President; W. T. Leeke, Vice-President; R. C. Norton, Cashier, Secretary and Treasurer; M. E. Palmer, Manager; Eva M. Geery, Assistant Cashier.
 DIRECTORS—R. F. Lemon, M. H. Bordwell, F. L. Purvis, A. P. Harwood, W. T. Leeke, E. T. Jordan, Paul Harwood.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$98,540 00	
Overdrafts.....			
Bonds, warrants and other securities.....		6,050 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....		1,247 00	
Other real estate owned.....			
Due from reserve banks.....		8,980 78	
Due from other banks.....			
Actual cash on hand.....		1,824 84	
Exchanges for clearing house.....			
Checks and other cash items.....		109 20	
Other resources.....			
Totals		\$116,761 30	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		5,500 00	
Undivided profits, less expenses and taxes paid.....		8 09	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....		5,000 00	
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		58,480 78	
Demand certificates of deposit.....			
Time certificates of deposit.....		16,728 48	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		5,000 00	
Postal savings deposits.....			
Other liabilities.....		54 00	
Totals		\$116,761 30	

REPORT OF SUPERINTENDENT OF BANKS.

381. THE GRIDLEY STATE BANK—GRIDLEY.

Incorporated May 14, 1906.

OFFICERS—H. M. Serkland, President; H. C. Veatch, Vice-President; R. M. Veatch, Secretary; B. H. Whitney, Cashier and Treasurer; R. M. Veatch, Assistant Cashier.

DIRECTORS—H. M. Serkland, C. W. Putnam, John Moreland, J. F. Schaeffer, W. H. Gilstrap, H. C. Veatch, B. H. Whitney.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$106,138 02		
Overdrafts	2,917 74		
Bonds, warrants and other securities	290 00		
Bank premises, furniture and fixtures	2,280 66		
Safe deposit vaults	194 77		
Other real estate owned			
Due from reserve banks	6,941 51		
Due from other banks			
Actual cash on hand	4,001 74		
Exchanges for clearing house	178 20		
Checks and other cash items			
Other resources	36 75		
Totals	\$122,927 39		
LIABILITIES.			
Capital stock paid in	\$90,000 00		
Surplus	2,000 00		
Undivided profits, less expenses and taxes paid	161 51		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	9,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	62,322 99		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	13,826 89		
Certified checks	1 00		
Cashier's checks	5,615 00		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$122,927 39		

382. FULLERTON SAVINGS BANK—FULLERTON.

Incorporated June 14, 1906.

OFFICERS—J. E. Jones, President; B. G. Balcom, Vice-President; E. E. Balcom, Cashier and Secretary; J. H. McDermont, Treasurer;
 R. B. Robinson, Assistant Cashier.
 DIRECTORS—B. G. Balcom, J. E. Jones, A. C. Bowers, J. H. McDermott, A. McDermont.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$220,080 37	
Overdrafts			
Bonds, warrants and other securities		14,000 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		12,055 60	
Due from other banks			
Actual cash on hand		4,978 07	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$251,122 04	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		4,478 91	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		177,951 61	
Demand certificates of deposit			
Time certificates of deposit		21,191 52	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$251,122 04	

383 AND 383A. BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 26, 1906.

OFFICERS—Dr. Chas. L. Tisdale, President; R. W. Westover, Vice-President, Treasurer and Cashier; Geo. J. Krattiger, Secretary.
DIRECTORS—Louis Durein, R. W. Westover, Chas. C. Boynton, S. E. Biddle, Jr., Chas. L. Tisdale, I. L. Bryner, Wm. W. Westover.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$124,781 14	\$158,453 70	\$283,234 84
Overdrafts.....	986 15		986 15
Bonds, warrants and other securities.....	18,400 00		18,400 00
Bank premises, furniture and fixtures.....	3,400 00		3,400 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	6,604 82	11,313 57	17,918 39
Due from other banks.....			
Actual cash on hand.....	10,413 28	4,293 87	14,707 15
Exchanges for clearing house.....			
Checks and other cash items.....	272 52		272 52
Other resources.....	422 50		422 50
Totals	\$165,280 41	\$174,061 14	\$339,341 55
LIABILITIES.			
Capital stock paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	1,600 00	2,500 00	4,100 00
Undivided profits, less expenses and taxes paid.....	848 46	916 07	1,265 13
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	1,473 50		1,473 50
Individual deposits subject to check.....	110,718 64		110,718 64
Savings deposits.....		150,644 47	150,644 47
Demand certificates of deposit.....	4,489 81		4,489 81
Time certificates of deposit.....			
Certified checks.....	500 00		500 00
Cashier's checks.....			
State, county and municipal deposits.....	16,150 00		16,150 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$165,280 41	\$174,061 14	\$339,341 55

NOTE.—The above statement includes the business of the Melrose branch office.

348. THE CITIZENS' BANK OF FRUITVALE—OAKLAND (FORMERLY FRUITVALE).

Incorporated July 26, 1906.

OFFICERS—F. J. Schultz, President; J. A. Carr, Vice-President; L. R. Robinson, Cashier, Secretary, Treasurer and Manager; J. E. Spafford, Assistant Cashier; R. F. Thurston, Assistant Cashier.
 DIRECTORS—J. M. Carr, D. M. Heagerty, T. Jensen, N. Christianson, C. Lepori, C. E. Archer, L. R. Robertson, A. H. Kopperud, F. J. Schultz, Geo. R. Warren, John E. Spafford.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$70,473 90	\$150,025 00	\$220,498 90
Overdrafts	133 90		133 90
Bonds, warrants and other securities	559 90		559 90
Bank premises, furniture and fixtures	18,680 00	12,289 00	30,969 00
Safe deposit vaults	900 00	900 00	1,800 00
Other real estate owned	5,741 86	4,158 69	9,900 55
Due from reserve banks	38,202 99	19,686 52	57,889 51
Due from other banks	802 42		802 42
Actual cash on hand	17,925 30	8,732 33	21,657 63
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$147,920 27	\$190,791 54	\$338,711 81
LIABILITIES.			
Capital stock paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	5,000 00	8,000 00	13,000 00
Undivided profits, less expenses and taxes paid	686 37	5,589 12	6,275 49
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	85 00		85 00
Individual deposits subject to check	122,210 74		122,210 74
Savings deposits		167,202 42	167,202 42
Demand certificates of deposit	4,238 16		4,238 16
Time certificates of deposit	700 00		700 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$147,920 27	\$190,791 54	\$338,711 81

REPORT OF SUPERINTENDENT OF BANKS.

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386. BANK OF SHERMAN—SHERMAN.

Incorporated August 28, 1906.

OFFICERS—H. Eller, President; P. T. Durfy, Vice-President; Thos. Feron, Cashier, Secretary, Treasurer and Manager; O. H. Beasley, Assistant Cashier.

DIRECTORS—O. N. Beasley, L. T. Swall, P. E. Benedict, H. Eller, P. T. Durfy.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$82,678 90		
Overdrafts	92		
Bonds, warrants and other securities	4,000 00		
Bank premises, furniture and fixtures	5,253 20		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	31,797 20		
Due from other banks			
Actual cash on hand	5,022 98		
Exchanges for clearing house	252 28		
Checks and other cash items			
Other resources			
Totals	\$129,005 43		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	2,750 00		
Undivided profits, less expenses and taxes paid	1,906 46		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	771 00		
Individual deposits subject to check	86,667 98		
Savings deposits			
Demand certificates of deposit	280 00		
Time certificates of deposit	11,897 47		
Certified checks	50 00		
Cashier's checks	122 53		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$129,005 43		

388 AND 388A. CITIZENS' STATE BANK OF SAWTELLE—SAWTELLE.

Incorporated September 20, 1906.

OFFICERS—R. F. McClellan, President; W. E. Sawtelle, Vice-President; W. W. Haskell, Cashier, Secretary and Treasurer; G. G. McClellan, Assistant Cashier; T. T. Turner, Assistant Cashier.

DIRECTORS—R. F. McClellan, W. E. Sawtelle, J. L. Brady, L. D. Loomis, A. L. King.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$252,984 27		
Overdrafts.....			
Bonds, warrants and other securities.....	34,669 10		
Bank premises, furniture and fixtures.....	6,500 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	51,660 50		
Due from other banks.....	57 00		
Actual cash on hand.....	24,321 86		
Exchanges for clearing house.....			
Checks and other cash items.....	75 16		
Other resources.....			
Totals	\$370,277 89		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	11,500 00		
Undivided profits, less expenses and taxes paid.....	4,114 64		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	229,911 60		
Savings deposits.....			
Demand certificates of deposit.....	120 00		
Time certificates of deposit.....	56,667 08		
Certified checks.....	100 00		
Cashier's checks.....	95 00		
State, county and municipal deposits.....	782 90		
Postal savings deposits.....	17,996 67		
Other liabilities.....			
Totals	\$370,277 89		

Note.—The above statement includes the business of the Palms branch office.

389. ALHAMBRA SAVINGS BANK—ALHAMBRA.

Incorporated January 20, 1906.

OFFICERS—E. L. McCormack, President; E. E. Bally, Vice-President; R. F. Bishop, Vice-President; Wm. H. Bedell, Cashier, Secretary and Treasurer.

DIRECTORS—George S. Johnson, E. E. Bally, R. F. Bishop, E. L. McCormack, S. D. Crow, R. H. Sanborn, W. M. Northrup.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$36,291 98	\$167,689 00	\$208,980 98
Overdrafts.....			
Bonds, warrants and other securities.....	13,902 50		13,902 50
Bank premises, furniture and fixtures.....	10,866 64	23,430 00	39,296 64
Safe deposit vaults.....		1,570 00	1,570 00
Other real estate owned.....			
Due from reserve banks.....	4,175 85	9,668 34	13,844 19
Due from other banks.....			
Actual cash on hand.....	3,674 08	5,321 98	8,996 01
Exchanges for clearing house.....		810 41	810 41
Checks and other cash items.....	264 48		264 48
Other resources.....			
Totals	\$69,175 48	\$218,489 78	\$282,615 16
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	5,000 00	5,000 00	10,000 00
Undivided profits, less expenses and taxes paid.....		1,925 17	1,925 17
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	16,985 98		16,985 98
Savings deposits.....		167,220 34	167,220 34
Demand certificates of deposit.....			
Time certificates of deposit.....		14,174 22	14,174 22
Certified checks.....			
Cashier's checks.....	9,689 45		9,689 45
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....			
Other liabilities.....		120 00	120 00
Totals	\$39,175 48	\$218,489 78	\$282,615 16

Note.—Added commercial department October 27, 1913.

390. NILES STATE BANK—NILES.

Incorporated September 24, 1906.

OFFICERS—August May, President; F. B. Granger, Vice-President; Chas. Evans, Cashier, Secretary and Treasurer.

DIRECTORS—Chas. Evans, August May, F. B. Granger, J. C. Shinn, J. A. Silva.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$69,883 08		
Overdrafts.....			
Bonds, warrants and other securities.....	19,683 70		
Bank premises, furniture and fixtures.....	9,306 95		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	29,497 41		
Actual cash on hand.....	10,374 05		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	2,500 00		
Totals	\$140,195 14		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	2,580 82		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	54,129 75		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	47,059 23		
Certified checks.....	100 38		
Cashier's checks.....			
State, county and municipal deposits.....	10,400 00		
Postal savings deposits.....	924 93		
Other liabilities.....			
Totals	\$140,195 14		

392. STATE BANK OF NEWPORT—NEWPORT BEACH.

Incorporated October 12, 1906.

OFFICERS—Lew H. Wallace, President; S. Townsend, Vice-President; Chas. H. Wallace, Cashier, Secretary and Treasurer; Max R. Wallace, Assistant Cashier.

DIRECTORS—S. Townsend, Lew H. Wallace, Ed H. Wallace, Chas. H. Wallace, Mrs. W. S. Hooper.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$75,161 40		
Overdrafts	618 75		
Bonds, warrants and other securities	13,700 00		
Bank premises, furniture and fixtures	10,000 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	15,687 14		
Due from other banks			
Actual cash on hand	8,021 62		
Exchanges for clearing house			
Checks and other cash items	37 15		
Other resources	200 00		
Totals	\$123,421 08		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	2,800 00		
Undivided profits, less expenses and taxes paid	242 21		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	64,313 41		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	15,753 75		
Certified checks	250 00		
Cashier's checks	2,743 69		
State, county and municipal deposits	12,315 00		
Postal savings deposits			
Other liabilities			
Totals	\$123,421 08		

394. MONTAGUE BANKING COMPANY—MONTAGUE.

Incorporated December 26, 1906.

OFFICERS—Henry L. Davis, President; E. Reichman, Vice-President; Arthur Simon, Cashier, Secretary, Treasurer and Manager;

Walter A. Simon, Assistant Cashier.

DIRECTORS—Henry L. Davis, E. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$184,674 62		
Overdrafts.....	198 00		
Bonds, warrants and other securities.....	20,000 00		
Bank premises, furniture and fixtures.....	9,151 96		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	15,873 14		
Due from other banks.....			
Actual cash on hand.....	15,374 98		
Exchanges for clearing house.....			
Checks and other cash items.....	496 88		
Other resources.....	161 33		
Totals	\$245,430 81		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	5,000 00		
Undivided profits, less expenses and taxes paid.....	8,588 51		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	20,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	116,544 58		
Savings deposits.....			
Demand certificates of deposit.....	29,297 72		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	18,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$245,430 81		

REPORT OF SUPERINTENDENT OF BANKS.

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395. THE SECURITY SAVINGS BANK OF ORANGE—ORANGE.

Incorporated December 26, 1906.

OFFICERS—W. D. Granger, President; D. F. Campbell, Vice-President; E. W. Bolinger, Cashier, Treasurer and Manager.
DIRECTORS—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$168,250 00	
Overdrafts.....			
Bonds, warrants and other securities.....		11,093 80	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		26,945 99	
Due from other banks.....			
Actual cash on hand.....		5,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$211,289 79	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		3,500 00	
Undivided profits, less expenses and taxes paid.....		859 07	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		171,463 69	
Demand certificates of deposit.....			
Time certificates of deposit.....		10,467 08	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$211,289 79	

396. OJAI STATE BANK—NORDHOFF.

Incorporated January 8, 1907.

OFFICERS—Felix W. Ewing, President; Adolfo Camarillo, Vice-President; Edward L. Wiest, Cashier, Secretary and Treasurer;
 Mabel R. Isenberg, Assistant Cashier.
 DIRECTORS—Felix W. Ewing, Adolfo Camarillo, Edgar W. Carne, John J. Burke, J. W. Dennison.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$159,166 01		
Overdrafts.....	1,369 10		
Bonds, warrants and other securities.....	17,300 00		
Bank premises, furniture and fixtures.....	12,000 00		
Safe deposit vaults.....	2,000 00		
Other real estate owned.....			
Due from reserve banks.....	30,628 28		
Due from other banks.....			
Actual cash on hand.....	12,987 44		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$235,450 88		
LIABILITIES.			
Capital stock paid in.....	\$40,000 00		
Surplus.....	3,000 00		
Undivided profits, less expenses and taxes paid.....	4,000 00		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	132,992 47		
Savings deposits.....			
Demand certificates of deposit.....	69 15		
Time certificates of deposit.....	39,595 00		
Certified checks.....	25 00		
Cashier's checks.....	53 17		
State, county and municipal deposits.....	15,700 00		
Postal savings deposits.....			
Other liabilities.....	16 04		
Totals	\$235,450 88		

REPORT OF SUPERINTENDENT OF BANKS.

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397. FARMERS AND MERCHANTS' BANK OF IMPERIAL—IMPERIAL.

Incorporated February 12, 1907.

OFFICERS—L. J. Thomas, President; A. E. Wright, Vice-President; Otto Storm, Cashier, Secretary and Treasurer; P. H. Black, Assistant Cashier.
 DIRECTORS—J. C. Chalupnik, C. C. Reher, J. H. Holland, S. E. Robinson, L. J. Thomas, A. E. Wright, W. Vance Wilson, Barclay Thomas, C. E. Cooke.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$195,608 86	\$32,163 15	\$227,772 01
Overdrafts	2,760 35		2,760 35
Bonds, warrants and other securities	107 50		107 50
Bank premises, furniture and fixtures	6,475 00	750 00	7,225 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	7,604 41		7,604 41
Due from other banks	579 54		579 54
Actual cash on hand	7,838 94	1,796 86	9,130 80
Exchanges for clearing house	1,089 02		1,089 02
Checks and other cash items			
Other resources	124 16		124 16
Totals	\$221,682 78	\$34,710 01	\$256,392 79
LIABILITIES.			
Capital stock paid in	\$22,500 00	\$2,500 00	\$25,000 00
Surplus	5,625 00	625 00	6,250 00
Undivided profits, less expenses and taxes paid	2,868 25	2,113 04	4,796 29
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	30,000 00		30,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	159,076 56		159,076 56
Savings deposits		27,684 02	27,684 02
Demand certificates of deposit	97 50		97 50
Time certificates of deposit		1,787 95	1,787 95
Certified checks			
Cashier's checks	1,700 47		1,700 47
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$221,682 78	\$34,710 01	\$256,392 79

398. EAGLE ROCK BANK—EAGLE ROCK.

Incorporated February 20, 1907.

OFFICERS—E. E. Chandler, President; Robert Henry Brown, Vice-President; Col. J. W. Eddy, Vice-President; Fred E. Biles, Cashier and Secretary; E. E. Chandler, Treasurer; Ada Carr, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Robert Henry Brown, Fred E. Biles, Col. J. W. Eddy, C. I. Ritchey, E. E. Chandler, F. W. Nahouse, O. J. Root.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$69,590 19		
Overdrafts.....	133 89		
Bonds, warrants and other securities.....	8,035 90		
Bank premises, furniture and fixtures.....	10,368 13		
Safe deposit vaults.....	325 00		
Other real estate owned.....			
Due from reserve banks.....	8,494 59		
Due from other banks.....			
Actual cash on hand.....	5,064 48		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$102,012 18		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	500 00		
Undivided profits, less expenses and taxes paid.....	1,128 50		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	58,966 20		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	4,172 02		
Certified checks.....			
Cashier's checks.....	2 00		
State, county and municipal deposits.....	2,223 46		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$102,012 18		

REPORT OF SUPERINTENDENT OF BANKS.

400 AND 400A. COMMERCIAL BANK OF TURLOCK—TURLOCK.

Incorporated February 27, 1907.

OFFICERS—H. S. Crane, President; E. B. Osborn, Vice-President; F. W. Hosmer, Cashier, Secretary and Treasurer; L. T. Brown, Assistant Cashier; W. W. Ferguson, Assistant Cashier.

DIRECTORS—H. S. Crane, E. B. Osborn, J. F. Carlston, C. H. Geer, Chas. V. Lundahl, J. N. Lester, H. M. Hatch.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$395,008 15	\$281,977 46	\$607,075 61
Overdrafts			
Bonds, warrants and other securities	74,616 88	6,000 00	80,616 88
Bank premises, furniture and fixtures	74,029 50		74,029 50
Safe deposit vaults			
Other real estate owned	2,140 00		2,140 00
Due from reserve banks	80,962 15	7,464 91	88,447 06
Due from other banks			
Actual cash on hand	26,694 80	5,547 29	32,242 09
Exchanges for clearing house	6,375 76	2,400 00	8,775 76
Checks and other cash items	24,709 86		24,709 86
Other resources			
Totals	\$684,646 05	\$303,389 66	\$988,035 71
LIABILITIES.			
Capital stock paid in	\$50,000 00	\$25,000 00	\$75,000 00
Surplus	68,000 00	7,000 00	75,000 00
Undivided profits, less expenses and taxes paid	8,056 88	7,578 33	15,634 66
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	50,000 00		50,000 00
Deposits due to banks			
Dividends unpaid		8,000 00	8,000 00
Individual deposits subject to check	424,756 86		424,756 86
Savings deposits		280,811 33	280,811 33
Demand certificates of deposit	27,911 57		27,911 57
Time certificates of deposit	31,133 34		31,133 34
Certified checks	150 00		150 00
Cashier's checks	637 95		637 95
State, county and municipal deposits	24,000 00		24,000 00
Postal savings deposits			
Other liabilities			
Totals	\$684,646 05	\$303,389 66	\$988,035 71

Note.—The above statement includes the business of the Denair branch office.

401. HARBOR BANK—OAKLAND.

Incorporated May 24, 1907.

OFFICERS—A. G. Taft, President; C. A. Young, Vice-President; C. A. Brown, Cashier, Secretary and Treasurer; W. K. Sparks, Assistant Cashier.

DIRECTORS—C. A. Brown, A. Kendall, C. A. Young, Herbert T. Webster, A. G. Taft, Geo. Samuels, N. E. Haines, John A. Jurgenson, Donly C. Gray.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$186,156 82	\$68,126 06	\$199,282 88
Overdrafts	88 21		88 21
Bonds, warrants, and other securities	59,500 51		59,500 51
Bank premises, furniture and fixtures	6,227 70		6,227 70
Safe deposit vaults	10,000 00		10,000 00
Other real estate owned	14,793 61		14,793 61
Due from reserve banks	14,186 17	6,048 68	20,229 80
Due from other banks			
Actual cash on hand	14,012 18	2,764 92	16,767 10
Exchanges for clearing house	5,160 11		5,160 11
Checks and other cash items	572 85		572 85
Other resources			
Totals	\$260,677 66	\$71,924 61	\$332,602 27
LIABILITIES.			
Capital stock paid in	\$102,000 00	\$8,000 00	\$110,000 00
Surplus	580 00		580 00
Undivided profits, less expenses and taxes paid	6,186 71	2,381 88	8,468 04
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	98,870 18		98,870 18
Savings deposits		61,508 28	61,508 28
Demand certificates of deposit	1,086 28		1,086 28
Time certificates of deposit			
Certified checks	1,286 82		1,286 82
Cashier's checks	3,168 22		3,168 22
State, county and municipal deposits	47,600 00		47,600 00
Postal savings deposits			
Other liabilities			
Totals	\$260,677 66	\$71,924 61	\$332,602 27

REPORT OF SUPERINTENDENT OF BANKS.

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402. STATE BANK OF PASADENA—PASADENA.

Incorporated April 5, 1907.

OFFICERS—W. M. Eason, President; R. Eason, Vice-President; Frank W. Hill, Cashier, Secretary and Treasurer.
DIRECTORS—W. M. Eason, Geo. W. Johnson, Frank W. Hill, W. N. Gordy, Carl H. W. Runde, R. Eason.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts	\$158,589 32		
Bonds, warrants, and other securities	42 92		
Bank premises, furniture and fixtures	4,704 00		
Safe deposit vaults	5,900 00		
Other real estate owned			
Due from reserve banks			
Due from other banks	27,216 26		
Actual cash on hand			
Exchanges for clearing house	10,537 59		
Checks and other cash items			
Other resources			
Totals	\$206,940 09		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	7,000 00		
Undivided profits, less expenses and taxes paid	5,827 18		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	103,026 93		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	64,633 00		
Certified checks			
Cashier's checks	1,452 98		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$206,940 09		

403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA—LODI.

Incorporated April 9, 1907.

OFFICERS—John B. Cory, President; T. C. Shaw, Vice-President; W. H. Lorenz, Cashier, Secretary and Treasurer; James P. Shaw, Assistant Cashier and Assistant Treasurer.
 DIRECTORS—John B. Cory, T. C. Shaw, C. W. Norton, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin; E. E. Morse.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$219,527 35	
Overdrafts.....			
Bonds, warrants, and other securities.....		67,250 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		14,788 56	
Due from other banks.....			
Actual cash on hand.....		6,200 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$307,715 93	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		6,250 00	
Undivided profits, less expenses and taxes paid.....		3,193 31	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		28 00	
Individual deposits subject to check.....			
Savings deposits.....		187,091 92	
Demand certificates of deposit.....			
Time certificates of deposit.....		123,652 70	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$307,715 93	

406. PEOPLE'S STATE BANK—TURLOCK.

Incorporated May 6, 1907.

OFFICERS—J. E. Weaver, President; Edgar Baxter, Vice-President; A. L. Foote, Secretary; O. H. Olson, Cashier and Treasurer;
Ray E. Weaver, Assistant Cashier.

DIRECTORS—J. E. Weaver, Edgar Baxter, Claus Johnson, M. M. Berg, D. J. Walton, A. L. Foote, Peter Erickson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$234,540 58		
Overdrafts	84 94		
Bonds, warrants, and other securities	29,193 80		
Bank premises, furniture and fixtures	38,000 00		
Safe deposit vaults			
Other real estate owned	1,224 00		
Due from reserve banks	38,375 87		
Due from other banks			
Actual cash on hand	80,977 27		
Exchanges for clearing house	835 22		
Checks and other cash items			
Other resources			
Totals	\$368,061 18		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus	10,000 00		
Undivided profits, less expenses and taxes paid	5,311 00		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	156,358 19		
Savings deposits			
Demand certificates of deposit	4,237 89		
Time certificates of deposit	110,974 60		
Certified checks			
Cashier's checks			
State, county and municipal deposits	21,200 00		
Postal savings deposits			
Other liabilities			
Totals	\$368,061 18		

407. FARMERS AND MERCHANT'S BANK—HEMET.

Incorporated May 15, 1907.

OFFICERS—D. W. Amos, President; I. B. Gibbel, Vice-President; C. B. Covell, Cashier, Secretary and Treasurer; H. C. Wilson, Assistant Cashier.

DIRECTORS—D. W. Amos, I. B. Gibbel, H. C. Wilson, C. B. Covell, Newman Essick, William Bruce, Daniel Myers, W. W. Phelps, A. C. Barnes, D. A. Kingsbury, Joe Simpson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$118,340 00	\$37,650 00	\$155,990 00
Overdrafts.....			
Bonds, warrants, and other securities.....			
Bank premises, furniture and fixtures.....	2,000 00		2,000 00
Safe deposit vaults.....			
Other real estate owned.....		6,500 00	6,500 00
Due from reserve banks.....	14,984 09	2,000 00	16,984 09
Due from other banks.....			
Actual cash on hand.....	11,749 42	6,400 00	18,149 42
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$147,073 51	\$52,550 00	\$199,623 51
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	6,250 00		6,250 00
Undivided profits, less expenses and taxes paid.....	1,750 00		1,750 00
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		750 00
Individual deposits subject to check.....	97,008 51		97,008 51
Savings deposits.....		47,550 00	47,550 00
Demand certificates of deposit.....			
Time certificates of deposit.....	12,595 00		12,595 00
Certified checks.....			
Cashier's checks.....	8,720 00		8,720 00
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$147,073 51	\$52,550 00	\$199,623 51

REPORT OF SUPERINTENDENT OF BANKS.

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408. SECURITY SAVINGS BANK OF RIVERSIDE—RIVERSIDE.

Incorporated June 5, 1907.

OFFICERS—S. H. Herrick, President; C. H. Low, Vice-President; W. G. Fraser, Vice-President; W. B. Clancy, Vice-President; W. T. Dinsmore, Cashier, Secretary and Treasurer; Harry Conrad, Assistant Cashier and Assistant Secretary.
 DIRECTORS—S. H. Herrick, C. H. Low, W. G. Fraser, W. B. Clancy, J. A. Allen, G. Rouse, F. A. Tetley, E. H. Wood, C. Van Zwaluwenberg, George Frost, D. P. Chapman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$544,947 50	
Overdrafts			
Bonds, warrants, and other securities		83,687 80	
Bank premises, furniture and fixtures		2,375 88	
Safe deposit vaults		1,000 00	
Other real estate owned			
Due from reserve banks		86,057 79	
Due from other banks			
Actual cash on hand		20,849 20	
Exchanges for clearing house			
Checks and other cash items		1,956 80	
Other resources			
Totals		\$690,874 97	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		20,000 00	
Undivided profits, less expenses and taxes paid		7,777 59	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		2,500 00	
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		584,920 73	
Demand certificates of deposit			
Time certificates of deposit		48,645 05	
Certified checks			
Cashier's checks			
State, county and municipal deposits		25,000 00	
Postal savings deposits		2,081 80	
Other liabilities			
Totals		\$690,874 97	

409. BANK OF MILL VALLEY—MILL VALLEY.

Incorporated June 6, 1907.

OFFICERS—F. F. Bostwick, President; Clinton Folger, Vice-President; C. F. Runyon, Vice-President; Chas. H. Hunton, Cashier and Secretary; H. S. Bridge, Treasurer; F. C. Ankers, Assistant Cashier.
 DIRECTORS—F. F. Bostwick, F. A. Losh, C. G. Runyon, C. W. Durbrow, John Dias, Clinton Folger, Henry S. Bridge.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$73,535 82	\$127,236 11	\$200,771 93
Overdrafts.....	344 96		344 96
Bonds, warrants, and other securities.....	21,519 85	36,214 50	57,734 35
Bank premises, furniture and fixtures.....	26,383 14	6,526 12	32,909 26
Safe deposit vaults.....		5,983 44	5,983 44
Other real estate owned.....		1,111 04	1,111 04
Due from reserve banks.....	32,269 63	12,949 31	45,218 94
Due from other banks.....			
Actual cash on hand.....	9,263 65	4,296 27	13,559 92
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$163,317 05	\$194,326 79	\$357,643 84
LIABILITIES.			
Capital stock paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	1,500 00	2,350 00	3,850 00
Undivided profits, less expenses and taxes paid.....	662 44	723 31	1,375 75
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	104,611 45		104,611 45
Savings deposits.....		169,428 39	169,428 39
Demand certificates of deposit.....	100 00		100 00
Time certificates of deposit.....			
Certified checks.....	50 00		50 00
Cashier's checks.....	2,388 61		2,388 61
State, county and municipal deposits.....	19,000 00	6,000 00	25,000 00
Postal savings deposits.....		825 09	825 09
Other liabilities.....	14 55		14 55
Totals.....	\$163,317 05	\$194,326 79	\$357,643 84

REPORT OF SUPERINTENDENT OF BANKS.

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410 AND 410A. SOUTHERN TRUST AND SAVINGS BANK—SAN DIEGO.

Incorporated June 8, 1907.

OFFICERS—G. A. Davidson, President; Philip Morse, Vice-President; E. O. Hodge, Cashier, Secretary, Treasurer and Manager; L. G. Bradley, Assistant Cashier; W. H. Bradley, Assistant Cashier.

DIRECTORS—G. A. Davidson, Philip Morse, R. C. Allen, E. O. Hodge, John E. Boal, A. H. Frost, G. Holterhoff, Jr., C. W. Pauly, B. M. Frees.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$798,036 67	\$1,139,628 68	\$1,937,665 35
Overdrafts.....	1,323 15		1,323 15
Bonds, warrants, and other securities.....	141,474 50	122,397 43	263,871 93
Bank premises, furniture and fixtures.....	17,600 00		17,600 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	173,991 96	109,439 53	283,431 49
Due from other banks.....			
Actual cash on hand.....	142,907 40	70,816 69	213,724 09
Exchanges for clearing house.....	20,400 15		20,400 15
Checks and other cash items.....	865 30	177 59	1,042 89
Other resources.....	886 98		886 98
Totals	\$1,292,486 11	\$1,442,459 97	\$2,734,946 08
LIABILITIES.			
Capital stock paid in.....	\$225,000 00	\$125,000 00	\$350,000 00
Surplus.....	30,000 09	40,000 00	70,000 00
Undivided profits, less expenses and taxes paid.....	12,606 42	424 68	13,031 10
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	30,397 10		30,397 10
Dividends unpaid.....	10,536 00		10,536 00
Individual deposits subject to check.....	640,028 79		640,028 79
Savings deposits.....		1,270,338 29	1,270,338 29
Demand certificates of deposit.....	2,506 63		2,506 63
Time certificates of deposit.....	157,072 84	6,697 00	163,769 84
Certified checks.....	1,479 17		1,479 17
Cashier's checks.....	76,869 16		76,869 16
State, county and municipal deposits.....	105,900 00		105,900 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$1,292,486 11	\$1,442,459 97	\$2,734,946 08

Note.—The above statement includes the business of the La Jolla branch office.

411. CITIZENS' BANK OF WINTERS—WINTERS.

Incorporated June 13, 1907.

OFFICERS—J. E. Sackett, President; J. Rummelsburg, Vice-President; W. O. Russell, Secretary; W. S. Baker, Cashier and Treasurer; C. W. Armstrong, Assistant Cashier.

DIRECTORS—J. E. Sackett, W. S. Baker, J. Rummelsburg, R. F. Schmeisser, W. H. Robinson, August Brinck, G. M. Chapman, H. R. Bowman, W. O. Russell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$188,780 30	\$112,210 95	\$250,991 25
Overdrafts	1,735 30		1,735 30
Bonds, warrants, and other securities	37,136 10		37,136 10
Bank premises, furniture and fixtures	39,285 75		39,285 75
Safe deposit vaults	600 00		600 00
Other real estate owned			
Due from reserve banks	15,368 08	2,933 65	18,301 73
Due from other banks	9 32		9 32
Actual cash on hand	6,608 50	2,340 44	8,948 94
Exchanges for clearing house	315 49		315 49
Checks and other cash items			
Other resources			
Totals	\$239,888 84	\$117,485 04	\$357,323 88
LIABILITIES.			
Capital stock paid in	\$79,600 00	\$12,600 00	\$92,200 00
Surplus	6,630 16		6,630 16
Undivided profits, less expenses and taxes paid	1,777 76	1,298 88	3,071 59
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	43,000 00		43,000 00
Deposits due to banks			
Dividends unpaid	255 50		255 50
Individual deposits subject to check	81,345 57		81,345 57
Savings deposits		102,511 21	102,511 21
Demand certificates of deposit	330 00		330 00
Time certificates of deposit	80 00	1,000 00	1,080 00
Certified checks	10 00		10 00
Cashier's checks			
State, county and municipal deposits	23,300 00		23,300 00
Postal savings deposits			
Other liabilities	3,509 85		3,509 85
Totals	\$239,888 84	\$117,485 04	\$357,323 88

REPORT OF SUPERINTENDENT OF BANKS.

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413. BANK OF SAUSALITO—SAUSALITO.

Incorporated July 18, 1907.

OFFICERS—F. A. Robbins, President; R. J. Tyson, Vice-President; F. A. Fiedler, Vice-President; E. S. Rayburn, Cashier, Secretary, Treasurer and Manager; F. D. Linsley, Assistant Cashier.

DIRECTORS—F. A. Robbins, R. J. Tyson, C. P. Overton, F. A. Fiedler, J. V. Sliva, C. M. Gunn, H. Cartan, J. E. Hall, John Mecchi.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$9,847 45	\$92,285 00	\$102,132 45
Overdrafts.....	131 92		131 92
Bonds, warrants, and other securities.....	38,295 77	53,606 71	91,902 48
Bank premises, furniture and fixtures.....	15,012 65	13,250 00	28,262 65
Safe deposit vaults.....	1,250 00		1,250 00
Other real estate owned.....		2,495 13	2,495 13
Due from reserve banks.....	17,916 66	25,191 17	43,107 83
Due from other banks.....	148 00		148 00
Actual cash on hand.....	12,336 98	7,836 53	20,173 51
Exchanges for clearing house.....			
Checks and other cash items.....	327 15		327 15
Other resources.....	509 65		509 65
Totals	\$95,776 23	\$194,664 54	\$290,440 77
LIABILITIES.			
Capital stock paid in.....	\$12,500 00	\$25,000 00	\$37,500 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,031 39	2,283 80	3,315 19
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	69,815 78		69,815 78
Savings deposits.....		161,880 74	161,880 74
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	740 75		740 75
Cashier's checks.....			
State, county and municipal deposits.....	8,423 63	5,500 00	13,923 63
Postal savings deposits.....	3,264 68		3,264 68
Other liabilities.....			
Totals	\$95,776 23	\$194,664 54	\$290,440 77

415.—COLFAX BANK—COLFAX.

Incorporated August 12, 1907.

OFFICERS—D. Falconer, President; D. A. Russell, Vice-President; S. G. Watts, Cashier and Secretary; J. B. McCleary, Treasurer.

DIRECTORS—D. A. Russell, D. Falconer, John B. McCleary, Sam Wolford, Alden Anderson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$41,197 88	\$30,280 00	\$71,477 88
Overdrafts	3 25		3 25
Bonds, warrants, and other securities	62,269 24	10,916 80	73,186 04
Bank premises, furniture and fixtures	1,459 08		1,459 07
Safe deposit vaults	915 36		915 36
Other real estate owned	822 27		822 27
Due from reserve banks	18,595 34		18,595 34
Due from other banks		1,505 11	
Actual cash on hand	13,047 60		14,552 71
Exchanges for clearing house			
Checks and other cash items	70 00		70 00
Other resources			
Totals	\$138,880 12	\$42,701 91	\$181,082 08
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	2,500 00	1,000 00	3,500 00
Undivided profits, less expenses and taxes paid	2,583 11	666 41	3,249 52
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	90,415 56		90,415 56
Savings deposits		36,035 50	36,035 50
Demand certificates of deposit	7,130 00		7,130 00
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits	10,355 00		10,355 00
Postal savings deposits	5,896 45		5,896 45
Other liabilities			
Totals	\$138,880 12	\$42,701 91	\$181,082 08

REPORT OF SUPERINTENDENT OF BANKS.

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416. BANK OF FORT BIDWELL—FORT BIDWELL.

Incorporated August 13, 1907.

OFFICERS—A. C. Lowell, President; E. P. Sessions, Vice-President; R. R. Baker, Cashier, Secretary and Treasurer.

DIRECTORS—A. C. Lowell, E. P. Sessions, R. R. Baker, Edward Conlon, E. G. Peterson, C. H. Fee, H. B. Stephens, Henry Kober, E. J. Fee.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$96,480 21		
Overdrafts	258 39		
Bonds, warrants, and other securities	573 75		
Bank premises, furniture and fixtures	19,000 00		
Safe deposit vaults			
Other real estate owned	3,026 00		
Due from reserve banks	8,187 80		
Due from other banks	2,276 02		
Actual cash on hand	10,792 35		
Exchanges for clearing house			
Checks and other cash items	289 00		
Other resources			
Totals	\$140,833 52		
LIABILITIES.			
Capital stock paid in	\$30,000 00		
Surplus	3,000 00		
Undivided profits, less expenses and taxes paid	650 49		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	54,278 58		
Savings deposits			
Demand certificates of deposit	2,045 66		
Time certificates of deposit	42,932 09		
Certified checks	2,130 00		
Cashier's checks	796 70		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$140,833 52		

418 AND 418A. BANK OF COMMERCE AND TRUST COMPANY—SAN DIEGO.

Incorporated September 13, 1907.

OFFICERS—Julius Wangenheim, President; F. S. Jennings, Vice-President; Milton H. Epstein, Cashier, Secretary, Treasurer and Manager; R. B. Thomas, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
 DIRECTORS—Julius Wangenheim, J. S. Hawley, Jr., M. A. Graham, Chas. T. Hinde, Geo. W. Marston, Melville Klauber, Nat R. Titus, F. S. Jennings, L. M. Arey, Wm. E. Otis.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$734,043 94	\$1,231,214 08	\$66,966 28	\$50,000 00	\$2,082,244 80
Overdrafts.....	391 47				391 47
Bonds, warrants and other securities.....	186,780 00	670,809 50			856,589 50
Bank premises, furniture and fixtures.....		32,000 00			32,000 00
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....	329,947 53	286,229 75	13,306 17	2,000 00	621,483 45
Due from other banks.....		10,000 00			10,000 00
Actual cash on hand.....	112,615 69	50,459 86			163,075 55
Exchanges for clearing house.....	26,528 71	9,710 08			36,238 79
Checks and other cash items.....	12,299 98	104 00			12,403 98
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or (Personal property in accordance with provisions of trust) (Real property.....					
Totals	\$1,401,557 82	\$2,290,527 27	\$80,292 45	\$52,000 00	\$3,824,377 04
LIABILITIES.					
Capital stock paid in.....	\$300,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus.....	100,000 00	100,000 00			200,000 00
Undivided profits less expenses and taxes paid.....	45,751 40	88,055 73	3,400 74		87,207 87
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	58,875 55				58,875 55
Dividends unpaid.....	12,500 00				12,500 00
Individual deposits subject to check.....	635,146 09				635,146 09
Savings deposits.....		1,834,037 39			1,834,037 39
Demand certificates of deposit.....	16,798 43				16,798 43
Time certificates of deposit.....	13,925 69				13,925 69
Certified checks.....	3,881 55				3,881 55
Cashier's checks.....	123,731 39				123,731 39
State, county and municipal deposits.....	50,000 00	148,500 00			198,500 00
Postal savings deposits.....		44,934 15			44,934 15
Other liabilities.....	35,997 17			2,000 00	37,997 17
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....			26,891 71	Private trusts not under supervision of State Banking Department	26,891 71
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals	\$1,401,557 82	\$2,290,527 27	\$80,292 45	\$52,000 00	\$3,824,377 04

REPORT OF SUPERINTENDENT OF BANKS.

NOTE—The above statement includes the business of the Coronado branch office.

420.—NIPPON BANK—SACRAMENTO.

Incorporated September 19, 1907.

OFFICERS—S. Yoshida, President; G. H. Kishi, Vice-President; M. Matsumoto, Vice-President; R. K. Iseri, Cashier, Secretary and Treasurer.

DIRECTORS—S. Yoshida, G. H. Kishi, R. K. Iseri, M. Matsumoto, I. Arao.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$81,348 25		
Overdrafts	480 08		
Bonds, warrants, and other securities			
Bank premises, furniture and fixtures	1,500 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	11,067 76		
Due from other banks			
Actual cash on hand	5,170 70		
Exchanges for clearing house	438 20		
Checks and other cash items			
Other resources	249 00		
Totals	\$100,248 99		
LIABILITIES.			
Capital stock paid in	\$38,775 00		
Surplus	5,000 00		
Undivided profits, less expenses and taxes paid	755 44		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	23,538 23		
Savings deposits			
Demand certificates of deposit	7,762 26		
Time certificates of deposit	22,060 68		
Certified checks			
Cashier's checks	2,357 43		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$100,248 99		

421. BANK OF BURLINGAME—BURLINGAME.

Incorporated September 27, 1907.

OFFICERS—H. T. Scott, President; Gustave J. McGregor, Vice-President; Hall C. Ross, Vice-President; C. S. Crary, Cashier, Secretary, Treasurer and Manager; D. Wisnom, Assistant Cashier.
 DIRECTORS—J. H. Coleman, Henry T. Scott, F. J. Carolean, Hall C. Ross, Eric Lange, W. M. Roberts, Gustave J. McGregor, C. S. Crary, M. S. Crary.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$54,199 56	\$139,401 00	\$193,600 56
Overdrafts	101 08		101 08
Bonds, warrants, and other securities	20,033 53	18,751 50	38,785 03
Bank premises, furniture and fixtures	21,550 00	15,568 47	37,108 47
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	8,935 57	4,615 91	13,551 48
Due from other banks	14 90	3,608 49	3,623 39
Actual cash on hand	11,705 43	6,290 46	17,995 89
Exchanges for clearing house	653 08		653 08
Checks and other cash items	135 96		135 96
Other resources			
Totals	\$117,329 11	\$188,225 83	\$305,554 94
LIABILITIES.			
Capital stock paid in	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	500 00	500 00	1,000 00
Undivided profits, less expenses and taxes paid	240 98		240 98
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	1,001 50		1,001 50
Individual deposits subject to check	82,787 41		82,787 41
Savings deposits		147,725 83	147,725 83
Demand certificates of deposit	8 60		8 60
Time certificates of deposit			
Certified checks	35 00		35 00
Cashier's checks	2 00		2 00
State, county and municipal deposits	6,519 06	15,000 00	21,519 06
Postal savings deposits	1,234 56		1,234 56
Other liabilities			
Totals	\$117,329 11	\$188,225 83	\$305,554 94

REPORT OF SUPERINTENDENT OF BANKS.

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422. "CITIZENS' BANK OF ARLINGTON"—RIVERSIDE.

Incorporated September 27, 1907.

OFFICERS—S. H. Herrick, President; Chas. H. Low, Vice-President; W. B. Clancy, Vice-President; J. W. Wells, Cashier, Secretary and Treasurer; H. B. Wells, Assistant Cashier.

DIRECTORS—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Zwaluwenberg, J. A. Allen, D. P. Chapman, E. H. Wood, G. Rouse, George Frost, F. A. Tetley.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$122,025 25		
Overdrafts.....	447 87		
Bonds, warrants, and other securities.....	19,200 00		
Bank premises, furniture and fixtures.....	4,280 00		
Safe deposit vaults.....	320 00		
Other real estate owned.....			
Due from reserve banks.....	31,794 19		
Due from other banks.....			
Actual cash on hand.....	17,789 21		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$195,806 52		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	3,300 00		
Undivided profits, less expenses and taxes paid.....	8,322 05		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	29,000 00		
Dividends unpaid.....			
Individual deposits subject to check.....	96,312 39		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	17,847 91		
Certified checks.....			
Cashier's checks.....	3,984 17		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....	40 00		
Totals.....	\$195,806 52		

423. UNIVERSITY AVENUE BANK—SAN DIEGO.

Incorporated September 27, 1907.

OFFICERS—Chas. T. Chandler, President; Wm. E. Otis, Vice-President; W. E. Otis, Secretary and Treasurer; E. G. Otis, Cashier.
 DIRECTORS—Chas. T. Chandler, William E. Otis, John R. Mitchell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$88,719 75	\$223,300 00	\$312,019 75
Overdrafts.....	291 66		291 66
Bonds, warrants and other securities.....		27,250 00	27,250 00
Bank premises, furniture and fixtures.....	1,488 10		1,488 10
Safe deposit vaults.....		488 00	488 00
Other real estate owned.....			
Due from reserve banks.....	22,561 60	6,423 83	28,985 43
Due from other banks.....	33,641 48		33,641 48
Actual cash on hand.....	11,075 33	4,800 00	15,875 33
Exchanges for clearing house.....	1,863 57		1,863 57
Checks and other cash items.....	1 50		1 50
Other resources.....	96 86		96 86
Totals	\$159,741 85	\$262,211 83	\$421,953 68
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	5,000 00	5,500 00	10,500 00
Undivided profits, less expenses and taxes paid.....	100 71	206 83	307 04
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	3,046 84		3,046 84
Dividends unpaid.....		2,500 00	2,500 00
Individual deposits subject to check.....	124,911 40		124,911 40
Savings deposits.....		175,148 69	175,148 69
Demand certificates of deposit.....	142 90		142 90
Time certificates of deposit.....		29,856 81	29,856 81
Certified checks.....			
Cashier's checks.....	1,540 00		1,540 00
State, county and municipal deposits.....		24,005 00	24,005 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$159,741 85	\$262,211 83	\$421,953 68

REPORT OF SUPERINTENDENT OF BANKS.

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425. THE BANK OF COMMERCE—OAKLAND.

Incorporated October 31, 1907.

OFFICERS—E. M. Gibson, President; Chas. W. Fore, Vice-President and Manager; E. H. M. Lannowe, Secretary, Treasurer and Assistant Cashier.

DIRECTORS—E. M. Gibson, John A. McNear, Chas. W. Fore, Chas. Jurgens, S. G. Cook, C. H. Jurgens, Math. Jacobs, Jos. Pedrini.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$111,896 71	\$98,960 85	\$205,857 56
Overdrafts.....	9 03		9 03
Bonds, warrants and other securities.....	77,378 18		77,378 18
Bank premises, furniture and fixtures.....	11,000 00		11,000 00
Safe deposit vaults.....	6,000 00		6,000 00
Other real estate owned.....	2,151 88		2,151 88
Due from reserve banks.....	17,766 01	2,097 72	19,863 73
Due from other banks.....			
Actual cash on hand.....	11,012 44	7,790 14	18,792 58
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	1,213 00	12,088 20	13,301 20
Totals	\$238,427 25	\$115,926 91	\$354,354 16
LIABILITIES.			
Capital stock paid in.....	\$62,500 00	\$12,500 00	\$105,000 00
Surplus.....		220 00	220 00
Undivided profits, less expenses and taxes paid.....	1,779 64	209 72	1,989 36
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	85,482 05		85,482 05
Savings deposits.....		102,997 19	102,997 19
Demand certificates of deposit.....	10,050 00		10,050 00
Time certificates of deposit.....	1,779 24		1,779 24
Certified checks.....			
Cashier's checks.....	236 32		236 32
State, county and municipal deposits.....	46,600 00		46,600 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$238,427 25	\$115,926 91	\$354,354 16

426. CUYAMACA STATE BANK—EL CAJON.

Incorporated November 5, 1907.

OFFICERS—George Sears, President; C. O. Nichols, Vice-President, H. J. Hall, Cashier, Secretary and Treasurer; O. W. Carr, Assistant Cashier.
 DIRECTORS—G. W. Fishburn, C. O. Nichols, H. J. Hall, Thos. Ballantyne, Chas. O. Graves, George Sears, William Stell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$68,396 06		
Overdrafts.....	293 38		
Bonds, warrants and other securities.....	14,720 48		
Bank premises, furniture and fixtures.....	10,008 71		
Safe deposit vaults.....	250 00		
Other real estate owned.....			
Due from reserve banks.....	31,612 99		
Due from other banks.....			
Actual cash on hand.....	7,096 72		
Exchanges for clearing house.....			
Checks and other cash items.....	30 00		
Other resources.....			
Totals.....	\$182,410 84		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	3,000 00		
Undivided profits, less expenses and taxes paid.....	3,408 22		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	62,494 21		
Savings deposits.....			
Demand certificates of deposit.....	7,780 29		
Time certificates of deposit.....	18,017 62		
Certified checks.....			
Cashier's checks.....	6 00		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....	200 00		
Totals.....	\$182,410 84		

427. FARMERS AND MERCHANTS' BANK OF LONG BEACH—LONG BEACH.

Incorporated November 21, 1907.

OFFICERS—C. J. Walker, President; T. W. Williams, Vice-President; C. E. Huntington, Cashier and Treasurer; H. V. Ketcherside, Assistant Cashier; A. R. Montgomery, Assistant Cashier; W. H. Dunn, Secretary.
 DIRECTORS—C. J. Walker, T. W. Williams, S. Townsend, W. H. Dunn, B. W. Hahn.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$497,643 28	\$260,216 60	\$757,859 88
Overdrafts.....	429 87		429 87
Bonds, warrants and other securities.....	114,237 50	17,000 00	131,237 50
Bank premises, furniture and fixtures.....	25,645 55		25,645 55
Safe deposit vaults.....	2,000 00		2,000 00
Other real estate owned.....			
Due from reserve banks.....	206,806 98	37,642 80	244,449 78
Due from other banks.....			
Actual cash on hand.....	80,003 24	8,785 10	88,788 34
Exchanges for clearing house.....	7,774 25	427 31	8,201 56
Checks and other cash items.....			
Other resources.....			
Totals	\$934,540 62	\$324,071 81	\$1,258,612 43
LIABILITIES.			
Capital stock paid in.....	\$91,000 00	\$25,000 00	\$116,000 00
Surplus.....	18,500 00	4,500 00	23,000 00
Undivided profits, less expenses and taxes paid.....	7,900 68	6,219 79	14,120 47
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	778,352 97		778,352 97
Savings deposits.....		208,800 68	208,800 68
Demand certificates of deposit.....			
Time certificates of deposit.....		67,051 39	67,051 39
Certified checks.....			
Cashier's checks.....	3,786 97		3,786 97
State, county and municipal deposits.....	40,000 00	12,500 00	52,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$934,540 62	\$324,071 81	\$1,258,612 43

429. THE FIRST SAVINGS BANK OF GLENDORA—GLENDORA.

Incorporated January 13, 1908.

OFFICERS—W. L. Wiley, President; E. E. Gard, Vice-President; H. C. Wentworth, Cashier, Secretary and Treasurer.
 DIRECTORS—W. L. Wiley, Charles Ragan, L. N. Turner, I. B. Netzley, C. W. Richardson, E. E. Gard, A. M. Bernhardt.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$30,485 00	
Overdrafts			
Bonds, warrants and other securities		17,100 00	
Bank premises, furniture and fixtures		21,686 25	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		2,408 51	
Due from other banks		3,381 71	
Actual cash on hand		1,678 88	
Exchanges for clearing house			
Checks and other cash items		265 67	
Other resources			
Totals		\$77,005 52	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		2,750 00	
Undivided profits, less expenses and taxes paid		418 22	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		27,225 96	
Demand certificates of deposit			
Time certificates of deposit		8,684 36	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,200 00	
Postal savings deposits			
Other liabilities		26 98	
Totals		\$77,005 52	

430. THE INDUSTRIAL BANK OF FRESNO—FRESNO.

Incorporated February 13, 1908.

OFFICERS—B. Okonagi, President; Y. Heyano, Vice-President; S. Miyano, Cashier, Secretary and Treasurer.
 DIRECTORS—M. Matsumoto, S. Nakasuji, K. Asada, B. Okonagi, Y. Heyano, H. Kitahama, T. Okano.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$23,050 00		
Overdrafts.....			
Bonds, warrants and other securities.....	45 00		
Bank premises, furniture and fixtures.....	23,599 17		
Safe deposit vaults.....	300 00		
Other real estate owned.....			
Due from reserve banks.....	9,479 50		
Due from other banks.....			
Actual cash on hand.....	4,005 45		
Exchanges for clearing house.....			
Checks and other cash items.....	277 17		
Other resources.....	1,075 00		
Totals	\$61,831 38		
LIABILITIES.			
Capital stock paid in.....	\$28,300 00		
Surplus.....	1,000 00		
Undivided profits, less expenses and taxes paid.....	2,848 79		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	98 14		
Individual deposits subject to check.....	25,833 43		
Savings deposits.....			
Demand certificates of deposit.....	965 00		
Time certificates of deposit.....	3,284 52		
Certified checks.....			
Cashier's checks.....	6 50		
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$61,831 38		

432. FIRST TRUST AND SAVINGS BANK—OAKLAND.

Incorporated March 12, 1908.

OFFICERS—P. E. Bowles, President; George D. Metcalf, Vice-President; L. G. Burpee, Vice-President; O. D. Jacoby, Cashier, Secretary and Treasurer; J. F. Lange, Assistant Cashier.

DIRECTORS—L. C. Morehouse, H. C. Morris, E. A. Heron, W. H. Taylor, L. G. Burpee, O. D. Jacoby, P. E. Bowles, G. D. Metcalf, E. L. Dow.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$127,620 60	\$2,752,714 02	\$2,880,334 62
Overdrafts			
Bonds, warrants and other securities	30,450 00	431,571 25	462,021 25
Bank premises, furniture and fixtures		538,832 38	538,832 38
Safe deposit vaults			
Other real estate owned		15,972 64	15,972 64
Due from reserve banks	34,280 59	224,901 20	259,181 79
Due from other banks			
Actual cash on hand	15,000 00	74,727 54	89,727 54
Exchanges for clearing house			
Checks and other cash items		6,810 30	6,810 30
Other resources		11 74	11 74
Totals	\$207,351 19	\$4,045,561 07	\$4,252,912 26
LIABILITIES.			
Capital stock paid in	\$25,000 00	\$475,000 00	\$500,000 00
Surplus	3,600 00	55,700 00	59,300 00
Undivided profits, less expenses and taxes paid	92 66	4,695 71	4,788 37
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	154,356 67		154,356 67
Dividends unpaid			
Individual deposits subject to check	3,051 86		3,051 86
Savings deposits		3,236,846 00	3,236,846 00
Demand certificates of deposit	21,250 00		21,250 00
Time certificates of deposit		64,202 48	64,202 48
Certified checks			
Cashier's checks		14,009 42	14,009 42
State, county and municipal deposits		160,000 00	160,000 00
Postal savings deposits		35,047 46	35,047 46
Other liabilities			
Totals	\$207,351 19	\$4,045,561 07	\$4,252,912 26

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435. BANK OF BEAUMONT—BEAUMONT.

Incorporated May 13, 1908.

OFFICERS—E. D. Reynolds, President; K. R. Smoot, Vice-President; E. J. Gillis, Cashier, Secretary and Treasurer.

DIRECTORS—E. D. Reynolds, F. C. Martin, K. R. Smoot, E. P. Stewart, E. J. Gillis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$99,245 96		
Overdrafts.....	82 69		
Bonds, warrants and other securities.....	15,000 00		
Bank premises, furniture and fixtures.....	4,750 00		
Safe deposit vaults.....	821 88		
Other real estate owned.....			
Due from reserve banks.....	33,009 09		
Due from other banks.....			
Actual cash on hand.....	12,941 67		
Exchanges for clearing house.....			
Checks and other cash items.....	9 25		
Other resources.....			
Totals	\$165,860 49		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	10,000 00		
Undivided profits, less expenses and taxes paid.....	1,815 62		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	70,564 91		
Savings deposits.....			
Demand certificates of deposit.....	361 74		
Time certificates of deposit.....	45,022 13		
Certified checks.....	50 00		
Cashier's checks.....	460 31		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....	85 78		
Totals	\$165,860 49		

436. BUTTE VALLEY STATE BANK—DORRIS.

Incorporated June 26, 1908.

OFFICERS—Fred Melhase, President; Merrill Evans, Vice-President; F. C. Stitzer, Cashier, Manager, Secretary and Treasurer; Mollie Stitzer, Assistant Cashier.

DIRECTORS—Fred Melhase, Merrill Evans, F. C. Stitzer, Charles Bernath, J. T. Tuffs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$33,792 62		
Overdrafts.....	10 85		
Bonds, warrants and other securities.....	14,571 41		
Bank premises, furniture and fixtures.....	3,500 00		
Safe deposit vaults.....	500 00		
Other real estate owned.....			
Due from reserve banks.....	10,320 54		
Due from other banks.....	2,918 34		
Actual cash on hand.....	6,285 73		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$101,899 49		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	8,000 00		
Undivided profits, less expenses and taxes paid.....	4,781 57		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	2,500 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	41,047 42		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	8,351 02		
Certified checks.....	100 00		
Cashier's checks.....	530 48		
State, county and municipal deposits.....	11,589 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$101,899 49		

438 AND 438B. TRADERS' BANK OF LOS ANGELES—LOS ANGELES.

Incorporated August 10, 1908.

OFFICERS—P. L. Wilson, President; J. B. Coulston, Vice-President; Newman Essick, Vice-President; Thos. F. Cooke, Cashier, Secretary and Treasurer; C. H. Havens, Assistant Cashier and Assistant Secretary.
 DIRECTORS—Philip L. Wilson, J. B. Coulston, Thos. F. Cooke, E. C. Moore, Dr. Wm. Brill, L. M. Davenport, Newman Essick, W. N. Mines, C. H. Havens, Henry Klein, J. W. McKinly, E. T. Parke, P. A. Stanton, D. F. Martin, B. E. Rice.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$608,059 56	\$541,175 97	\$1,149,235 53
Overdrafts.....	188 95		188 95
Bonds, warrants and other securities.....	65,545 56	30,000 00	95,545 56
Bank premises, furniture and fixtures.....	1,333 50	6,000 00	7,333 50
Safe deposit vaults.....			
Other real estate owned.....	600 00		600 00
Due from reserve banks.....	106,415 36	27,187 89	133,583 25
Due from other banks.....	3,741 07	6,009 93	9,751 00
Actual cash on hand.....	84,859 11	25,300 63	110,159 74
Exchanges for clearing house.....	3,294 94		3,294 94
Checks and other cash items.....	11,273 54		11,273 54
Other resources.....	13,489 32	51 05	13,540 37
Totals	\$898,800 91	\$635,705 47	\$1,534,506 38
LIABILITIES.			
Capital stock paid in.....	\$175,000 00	\$75,000 00	\$250,000 00
Surplus.....	4,500 00	8,500 00	13,000 00
Undivided profits, less expenses and taxes paid.....	1,325 08		1,325 08
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	129,577 06	30,000 00	159,577 06
Dividends unpaid.....	7,668 00		7,668 00
Individual deposits subject to check.....	496,295 84		496,295 84
Savings deposits.....		399,179 39	399,179 39
Demand certificates of deposit.....	24,000 00		24,000 00
Time certificates of deposit.....		123,026 08	123,026 08
Certified checks.....	806 23		806 23
Cashier's checks.....	14,718 70		14,718 70
State, county and municipal deposits.....	54,500 00		54,500 00
Postal savings deposits.....			
Other liabilities.....	410 00		410 00
Totals	\$898,800 91	\$635,705 47	\$1,534,506 38

NOTE—The above statement includes the business of the Main street branch office.

445. TWENTY-THIRD AVENUE BANK—OAKLAND.

Incorporated February 24, 1909.

OFFICERS—B. F. Edwards, President; C. F. Montgomery, Vice-President, Cashier, Secretary and Treasurer.

DIRECTORS—B. F. Edwards, John Ryan, C. F. Montgomery, Nat Cressley, C. B. Zabriskie.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$75,789 30	\$52,013 09	\$127,802 39
Overdrafts.....			
Bonds, warrants and other securities.....	64,134 94		64,134 94
Bank premises, furniture and fixtures.....	3,940 00		3,940 00
Safe deposit vaults.....	1,060 00		1,060 00
Other real estate owned.....			
Due from reserve banks.....	49,499 80	3,016 16	52,515 96
Due from other banks.....			
Actual cash on hand.....	12,716 40	1,050 09	13,766 49
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$207,140 44	\$56,079 34	\$263,219 78
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	5,145 00		5,145 00
Undivided profits, less expenses and taxes paid.....	3,004 73		3,004 73
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	90,482 97	51,079 34	141,562 31
Savings deposits.....			
Demand certificates of deposit.....	30,082 74		30,082 74
Time certificates of deposit.....	45,000 00		45,000 00
Certified checks.....	925 00		925 00
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$207,140 44	\$56,079 34	\$263,219 78

448. HOME SAVINGS BANK OF ESCONDIDO—ESCONDIDO.

Incorporated April 21, 1909.

OFFICERS—W. H. Baldrige, President; G. W. Wisdom, Vice-President; F. G. Baldrige, Cashier, Secretary and Treasurer.

DIRECTORS—W. H. Baldrige, G. W. Wisdom, F. H. Roberts, H. F. Bloom, F. G. Baldrige, L. B. Hooper, L. R. Tilghman, H. M. Hall, Nelson Olds.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$105,970 00	
Overdrafts			
Bonds, warrants and other securities		13,600 00	
Bank premises, furniture and fixtures		700 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		10,479 32	
Due from other banks			
Actual cash on hand		2,420 22	
Exchanges for clearing house			
Checks and other cash items		98 50	
Other resources			
Totals		\$183,268 04	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		3,000 00	
Undivided profits, less expenses and taxes paid		290 07	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		77,522 77	
Demand certificates of deposit			
Time certificates of deposit		15,455 20	
Certified checks			
Cashier's checks			
State, county and municipal deposits		11,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$183,268 04	

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449. FAIROAKS BANK—FAIROAKS.

Incorporated April 27, 1909.

OFFICERS—A. T. Hodge, President; W. R. Gore, Vice-President; C. H. Slocum, Cashier, Secretary and Treasurer; A. G. Graham, Assistant Cashier.

DIRECTORS—A. T. Hodge, W. R. Gore, C. H. Slocum, C. D. Levering, J. B. Wrangham, Alden Anderson, H. G. Studarus.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$29,699 12		
Overdrafts	9 44		
Bonds, warrants and other securities	16,752 50		
Bank premises, furniture and fixtures	9,447 44		
Safe deposit vaults	370 37		
Other real estate owned	3,544 74		
Due from reserve banks	10,876 07		
Due from other banks			
Actual cash on hand	3,653 37		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$74,358 05		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	450 00		
Undivided profits, less expenses and taxes paid	572 17		
Other existing profits, collected, but not in undivided profits account	590 49		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	23,507 29		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	10,981 43		
Certified checks			
Cashier's checks	200 00		
State, county and municipal deposits	12,500 00		
Postal savings deposits	601 67		
Other liabilities			
Totals	\$74,358 05		

450. HOMESTEAD SAVINGS BANK—BERKELEY.

Incorporated May 26, 1909.

OFFICERS—W. P. Woolsey, President; John M. Foy, Vice-President; Frank H. Foote, Vice-President; Frederick H. Clark, Cashier, Secretary and Treasurer; Geo. Leonard, Assistant Cashier and Assistant Secretary.
 DIRECTORS—F. E. Armstrong, Frederick H. Clark, Frank H. Foote, John M. Foy, James M. Koford, Wm. A. Powell, W. P. Woolsey, Hewitt Davenport, George Leonard.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$333,199 22	
Overdrafts.....			
Bonds, warrants and other securities.....		60,820 45	
Bank premises, furniture and fixtures.....		27,904 99	
Safe deposit vaults.....		468 00	
Other real estate owned.....		2,807 46	
Due from reserve banks.....		32,618 99	
Due from other banks.....		1,129 91	
Actual cash on hand.....		10,876 31	
Exchanges for clearing house.....		1,666 81	
Checks and other cash items.....			
Other resources.....			
Totals.....		\$471,492 14	
LIABILITIES.			
Capital stock paid in.....		\$90,000 00	
Surplus.....		12,500 00	
Undivided profits, less expenses and taxes paid.....		1,218 30	
Other existing profits collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,025 00	
Individual deposits subject to check.....			
Savings deposits.....		249,758 80	
Demand certificates of deposit.....			
Time certificates of deposit.....		60,853 02	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		45,005 54	
Postal savings deposits.....			
Other liabilities.....		1,185 88	
Totals.....		\$471,492 14	

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456. BANK OF CONCORD—CONCORD.

Incorporated February 26, 1910.

OFFICERS—J. F. Busey, President; Jos. L. Silveira, Vice-President; Leon L. Herrick, Cashier, Secretary and Treasurer; John Williams, Assistant Cashier.
 DIRECTORS—J. F. Busey, M. F. Russi, Fred W. Blume, Leon L. Herrick, W. K. Cole, N. S. Boone, Jos. L. Silveira.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$80,010 80	\$115,620 86	\$195,631 66
Overdrafts.....	50 05		50 05
Bonds, warrants and other securities.....	437 10	19,388 65	19,825 75
Bank premises, furniture and fixtures.....	19,195 17	20,000 00	39,195 17
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,022 77	15,293 66	24,316 43
Due from other banks.....	712 06		712 06
Actual cash on hand.....	10,876 64	4,019 39	14,896 03
Exchanges for clearing house.....			
Checks and other cash items.....	347 78		347 78
Other resources.....			
Totals	\$120,652 37	\$174,322 56	\$294,974 93
LIABILITIES.			
Capital stock paid in.....	\$15,000 00	\$20,000 00	\$35,000 00
Surplus.....	3,000 00		3,000 00
Undivided profits, less expenses and taxes paid.....	168 73		168 73
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	17,500 00		17,500 00
Deposits due to banks.....	2,149 50		2,149 50
Dividends unpaid.....	1,500 00		1,500 00
Individual deposits subject to check.....	79,046 60		79,046 60
Savings deposits.....		136,822 56	136,822 56
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	2,287 54		2,287 54
State, county and municipal deposits.....		17,500 00	17,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$120,652 37	\$174,322 56	\$294,974 93

461. BANK OF LOLETA—LOLETA.

Incorporated September 7, 1910.

OFFICERS—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Cashier, Secretary and Treasurer.

DIRECTORS—R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Hansen, John Holst.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$47,658 40		
Overdrafts.....	4 27		
Bonds, warrants and other securities.....	19,000 00		
Bank premises, furniture and fixtures.....	5,700 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	5,429 42		
Due from other banks.....			
Actual cash on hand.....	5,497 91		
Exchanges for clearing house.....			
Checks and other cash items.....	357 60		
Other resources.....			
Totals	\$83,647 60		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,000 00		
Undivided profits, less expenses and taxes paid.....	1,646 46		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	36,107 07		
Savings deposits.....			
Demand certificates of deposit.....	1,940 02		
Time certificates of deposit.....	4,787 55		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	666 50		
Other liabilities.....			
Totals	\$83,647 60		

464 AND 464A. BANK OF TRACY—TRACY.

Incorporated June 11, 1909.

OFFICERS—J. C. Droge, President; Wm. Schmidt, Vice-President; O. H. Root, Cashier, Manager, Secretary and Treasurer; A. L. Bovo, Assistant Cashier; L. O. Stark, Assistant Cashier.
 DIRECTORS—J. C. Droge, Wm. Schmidt, Peter Droge, Jr., Chas. Peers, John Raggio, Mat Weisser, Rudolph Volmer, L. V. Richardson, John Rathjen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$150,294 52	\$214,473 26	\$364,767 78
Overdrafts.....	270 58		270 58
Bonds, warrants and other securities.....	23,100 00	26,871 16	49,971 16
Bank premises, furniture and fixtures.....	10,200 00		10,200 00
Safe deposit vaults.....	1,000 00		1,000 00
Other real estate owned.....			
Due from reserve banks.....	8,045 47	3,962 01	12,007 48
Due from other banks.....	1,798 49		1,798 49
Actual cash on hand.....	9,054 56	7,343 21	16,397 77
Exchanges for clearing house.....	265 65		265 65
Checks and other cash items.....			
Other resources.....	750 00		750 00
Totals	\$204,779 27	\$252,649 64	\$457,428 91
LIABILITIES.			
Capital stock paid in.....	\$45,000 00	\$30,000 00	\$75,000 00
Surplus.....	3,500 00	2,500 00	6,000 00
Undivided profits, less expenses and taxes paid.....	1,566 02	7,083 42	8,599 44
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	36,000 00		36,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	98,679 50		98,679 50
Savings deposits.....		204,616 22	204,616 22
Demand certificates of deposit.....	1,699 70		1,699 70
Time certificates of deposit.....	5,000 00		5,000 00
Certified checks.....	364 00		364 00
Cashier's checks.....			
State, county and municipal deposits.....	16,800 00	8,500 00	25,300 00
Postal savings deposits.....	1,170 05		1,170 05
Other liabilities.....			
Totals	\$204,779 27	\$252,649 64	\$457,428 91

NOTE—The above statement includes the business of the Byron branch office.

465. HOME SAVINGS BANK OF WOODLAND—WOODLAND.

Incorporated June 22, 1909.

OFFICERS—M. O. Harling, President; T. J. Vaughn, Vice-President; J. D. Harling, Cashier and Treasurer; R. H. Schluer, Secretary and Assistant Cashier; W. F. Baird, Assistant Cashier; P. G. Friday, Assistant Cashier.
 DIRECTORS—M. O. Harling, T. J. Vaughn, Richard Alge, R. J. Gibson, D. B. Guille, D. A. McGriff, Louis Nardini, T. H. Ryder, Otto Schluer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$631,545 89	
Overdrafts.....			
Bonds, warrants and other securities.....		292,516 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		67,441 45	
Due from other banks.....			
Actual cash on hand.....		32,912 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....		\$1,024,414 84	
LIABILITIES.			
Capital stock paid in.....		\$125,000 00	
Surplus.....		31,250 00	
Undivided profits, less expenses and taxes paid.....		4,527 02	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		5,048 00	
Individual deposits subject to check.....			
Savings deposits.....		796,069 82	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		62,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals.....		\$1,024,414 84	

466. FIRST SAVINGS BANK—VALLEJO.

Incorporated July 23, 1909.

OFFICERS—Jos. R. English, President; Charles Widenmann, Vice-President; B. F. Griffin, Vice-President and Manager; J. E. Hamlin, Cashier; Geo. R. Cadan, Secretary and Treasurer.

DIRECTORS—Jos. R. English, Charles Widenmann, B. F. Griffin, P. E. Bowles, Frank R. Devlin, J. E. Godley, Phillip Steffan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$330,658 14	
Overdrafts.....			
Bonds, warrants and other securities.....		112,605 00	
Bank premises, furniture and fixtures.....		996 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		39,640 43	
Due from other banks.....		300 00	
Actual cash on hand.....		10,427 67	
Exchanges for clearing house.....			
Checks and other cash items.....		408 00	
Other resources.....			
Totals		\$495,035 24	
LIABILITIES.			
Capital stock paid in.....		\$40,000 00	
Surplus.....		8,000 00	
Undivided profits, less expenses and taxes paid.....		3,779 71	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		443,089 53	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....		166 00	
Totals		\$495,035 24	

468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY)—SAN FRANCISCO.

Incorporated July 20, 1867.

OFFICERS—Thos. S. Baker, Agent.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	\$165,848 27		
Due from other banks	75,759 03		
Actual cash on hand	1,968 52		
Exchanges for clearing house			
Checks and other cash items			
Other resources	2,915 76		
Totals	\$246,012 18		
LIABILITIES.			
Capital stock paid in	\$50,000 00		
Surplus			
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,419 65		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	190,562 53		
Totals	\$246,012 18		

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469. THE BANK OF GARDEN GROVE—GARDEN GROVE.

Incorporated July 9, 1909.

OFFICERS—C. E. Lamme, President; J. Allan Knapp, Vice-President; F. H. Cloyes, Cashier, Manager, Secretary and Treasurer; K. N. Coplen, Assistant Cashier.
 DIRECTORS—C. E. Lamme, J. Allan Knapp, H. C. Head, F. E. Cloyes, Frank Ey, John Weisser, C. S. Hoyt.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$105,124 92		
Overdrafts.....	35 66		
Bonds, warrants and other securities.....	14,837 62		
Bank premises, furniture and fixtures.....	5,000 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,421 24		
Due from other banks.....			
Actual cash on hand.....	8,069 86		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$142,489 30		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	2,000 00		
Undivided profits, less expenses and taxes paid.....	2,099 06		
Other existing profits, collected, but not in undivided profits account.....	53 58		
Bills payable (including certificates of deposit representing money borrowed).....	15,000 00		
Deposits due to banks.....			
Dividends unpaid.....	1,000 00		
Individual deposits subject to check.....	61,049 68		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	18,244 82		
Certified checks.....			
Cashier's checks.....	5,067 71		
State, county and municipal deposits.....	12,700 00		
Postal savings deposits.....			
Other liabilities.....	274 50		
Totals	\$142,489 30		

470. BANK OF PERRIS—PERRIS.

Incorporated November 20, 1908.

OFFICERS—W. W. Stewart, President and Secretary; W. G. Stewart, Cashier and Treasurer; C. R. Stewart, Assistant Cashier.

DIRECTORS—W. W. Stewart, Edward Poorman, W. G. Stewart.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$97,720 24		
Overdrafts.....	510 23		
Bonds, warrants and other securities.....	10,000 00		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	27,821 82		
Due from other banks.....			
Actual cash on hand.....	8,709 47		
Exchanges for clearing house.....			
Checks and other cash items.....	1,198 70		
Other resources.....			
Totals	\$145,454 95		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	6,250 00		
Undivided profits, less expenses and taxes paid.....	161 85		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	1,250 00		
Individual deposits subject to check.....	88,887 05		
Savings deposits.....			
Demand certificates of deposit.....	19,986 05		
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	9,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$145,454 95		

471. BANK OF HIGHGROVE—HIGHGROVE.

Incorporated January 7, 1909.

OFFICERS—E. S. Moulton, President; F. M. Ryon, Vice-President; W. H. Ryon, Cashier, Secretary and Treasurer.

DIRECTORS—E. S. Moulton, W. H. Ryon, F. M. Ryon, Albert J. Twogood, E. F. Wolever, N. H. Twogood, W. H. Brown.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$46,539 75		
Overdrafts			
Bonds, warrants and other securities	500 00		
Bank premises, furniture and fixtures	1,920 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks	10,606 03		
Actual cash on hand			
Exchanges for clearing house	2,487 39		
Checks and other cash items			
Other resources			
Totals	* \$62,053 17		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	700 00		
Undivided profits, less expenses and taxes paid	582 55		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits	31,220 31		
Demand certificates of deposit			
Time certificates of deposit	4,528 85		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	21 46		
Other liabilities			
Totals	\$62,053 17		

472. BANK OF LA MESA—LA MESA.

Incorporated June 14, 1909.

OFFICERS—S. C. Grable, President; C. C. Park, Vice-President; L. Sperbeck, Cashier, Manager, Secretary and Treasurer; E. C. Upp, Assistant Cashier.
 DIRECTORS—S. C. Grable, C. C. Park, L. Sperbeck, W. E. Thorne, H. C. Park, E. C. Upp, H. A. Hall.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$82,926 84		
Overdrafts	246 82		
Bonds, warrants and other securities	14,871 86		.
Bank premises, furniture and fixtures	8,782 95		
Safe deposit vaults			
Other real estate owned	1,849 95		
Due from reserve banks	30,772 49		
Due from other banks	5,502 21		
Actual cash on hand	6,776 88		
Exchanges for clearing house			
Checks and other cash items	65 05		
Other resources			
Totals	\$146,744 55		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	3,000 00		
Undivided profits, less expenses and taxes paid	3,886 10		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	85,175 57		
Savings deposits			
Demand certificates of deposit	191 14		
Time certificates of deposit	17,481 74		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$146,744 55		

474. THE FIRST BANK OF SAN ANSELMO—SAN ANSELMO.

Incorporated October 13, 1909.

OFFICERS—J. C. Raas, President; E. K. Wood, Vice-President; H. S. Foote, Cashier, Secretary and Treasurer; Thomas F. Butler, Assistant Cashier.
 DIRECTORS—J. C. Raas, E. K. Wood, Thos. W. Collins, Carl Westerfeld, C. Granucci.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$67,283 67	\$112,287 47	\$179,571 14
Overdrafts	2,259 91		2,259 91
Bonds, warrants and other securities	16,870 71	3,000 00	19,870 71
Bank premises, furniture and fixtures	16,716 09	535 00	17,251 09
Safe deposit vaults			
Other real estate owned		2,020 59	2,020 59
Due from reserve banks	37,265 81	8,327 90	45,593 71
Due from other banks			
Actual cash on hand	9,588 06	2,996 26	12,584 32
Exchanges for clearing house	279 06	146 21	425 26
Checks and other cash items	111 65		111 65
Other resources	948 39		948 36
Totals	\$151,268 31	\$129,313 48	\$280,581 74
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$10,000 00	\$30,000 00
Surplus		2,500 00	2,500 00
Undivided profits, less expenses and taxes paid	230 40	2,576 50	2,815 90
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	119,136 55		119,136 55
Savings deposits		114,236 98	114,236 98
Demand certificates of deposit	80 00		80 00
Time certificates of deposit	500 00		500 00
Certified checks	4,320 00		4,320 00
Cashier's checks			
State, county and municipal deposits	6,389 48		6,389 48
Postal savings deposits			
Other liabilities	602 88		602 88
Totals	\$151,268 31	\$129,313 48	\$280,581 74

475. CITIZENS' BANK OF OAK PARK—SACRAMENTO (FORMERLY OAK PARK).

Incorporated October 30, 1909.

OFFICERS—H. C. Muddox, President; V. L. Hatfield, Vice-President; D. K. Colclough, Cashier, Secretary and Treasurer; F. W. Blewener, Jr., Assistant Cashier and Assistant Secretary.

DIRECTORS—V. L. Hatfield, Geo. C. Bassett, H. C. Muddox, Alden Anderson, F. W. Blewener, Jr., W. W. Bassett, D. K. Colclough.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$59,693 23	\$26,050 00	\$85,743 23
Overdrafts.....	339 46		339 46
Bonds, warrants and other securities.....	11,236 40	6,436 80	17,673 20
Bank premises, furniture and fixtures.....	1,856 58		1,856 58
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		870 77	870 77
Due from other banks.....			
Actual cash on hand.....	3,714 83	880 14	4,594 97
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	8 70		8 70
Totals	\$76,848 15	\$34,237 71	\$111,085 86
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	500 00	250 00	750 00
Undivided profits, less expenses and taxes paid.....	446 35	270 90	717 25
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	384 52		384 52
Deposits due to banks.....			
Dividends unpaid.....	750 00		750 00
Individual deposits subject to check.....	42,137 28		42,137 28
Savings deposits.....		26,216 81	26,216 81
Demand certificates of deposit.....	720 00		720 00
Time certificates of deposit.....			
Certified checks.....	1,875 00		1,875 00
Cashier's checks.....	35 00		35 00
State, county and municipal deposits.....	10,000 00	2,500 00	12,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$76,848 15	\$34,237 71	\$111,085 86

476. AUBURN SAVINGS BANK—AUBURN.

Incorporated September 16, 1898.

OFFICERS—E. T. Robie, President; L. Huntley, Vice-President and Secretary; G. W. Brundage, Cashier and Treasurer.
 DIRECTORS—E. T. Robie, L. Huntley, Geo. P. Collins, C. H. Slade, G. W. Brundage.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$188,521 52	
Overdrafts.....			
Bonds, warrants and other securities.....		75,812 92	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		8,500 14	
Due from other banks.....			
Actual cash on hand.....		4,700 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$277,534 58	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		2,570 00	
Undivided profits, less expenses and taxes paid.....		2,475 81	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		198,128 67	
Demand certificates of deposit.....			
Time certificates of deposit.....		1,722 80	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		25,000 00	
Postal savings deposits.....		639 30	
Other liabilities.....			
Totals		\$277,534 58	

477. RUSS-WILLIAMS BANKING COMPANY—FERNDALE.

Incorporated November 17, 1909.

OFFICERS—Frank G. Williams, President; Wm. N. Russ, Vice-President; George M. Brice, Vice-President; R. S. Feenaty, Cashier,
Secretary and Treasurer.

DIRECTORS—Frank G. Williams, Wm. N. Russ, Georgia Russ Williams, R. S. Feenaty, Geo. M. Brice.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$180,061 66		
Overdrafts.....	10 20		
Bonds, warrants and other securities.....	39,350 85		
Bank premises, furniture and fixtures.....	2,088 66		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	37,925 83		
Due from other banks.....			
Actual cash on hand.....	10,988 10		
Exchanges for clearing house.....			
Checks and other cash items.....	36 50		
Other resources.....			
Totals	\$220,449 79		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	7,500 00		
Undivided profits, less expenses and taxes paid.....	848 67		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		
Individual deposits subject to check.....	104,364 26		
Savings deposits.....			
Demand certificates of deposit.....	1,230 25		
Time certificates of deposit.....	68,146 61		
Certified checks.....			
Cashier's checks.....	110 00		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$220,449 79		

478. FIRST SAVINGS BANK OF SISKIYOU COUNTY—YREKA.

Incorporated September 27, 1909.

OFFICERS—Fred E. Wadsworth, President; Claude E. Gillis, Vice-President; J. A. Thomas, Secretary and Treasurer; H. C. Patterson, Assistant Secretary and Assistant Treasurer.
 DIRECTORS—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchill, M. C. Beem, Lillian M. Julien, E. C. Hart, Amelia L. Huseman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$198,359 11	
Overdrafts.....			
Bonds, warrants and other securities.....		26,820 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		23,280 12	
Due from other banks.....		2,329 15	
Actual cash on hand.....		6,562 53	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$252,350 91	
LIABILITIES.			
Capital stock paid in.....		\$30,000 00	
Surplus.....		2,100 00	
Undivided profits, less expenses and taxes paid.....		374 88	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		219,876 03	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$252,350 91	

481. THE FIRST BANK OF SAVINGS OF FORT BRAGG—FORT BRAGG.

Incorporated January 11, 1910.

OFFICERS—Leonard Barnard, President; George Golden, Vice-President; J. E. Weller, Cashier, Secretary and Treasurer.
 DIRECTORS—R. T. Bourns, J. E. Weller, Leonard Barnard, George Golden, F. Windellux, Clarence Broback, L. J. Scoofy.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$138,123 32	
Overdrafts.....			
Bonds, warrants and other securities.....		14,853 50	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		1,980 00	
Due from reserve banks.....		4,150 17	
Due from other banks.....			
Actual cash on hand.....		4,550 30	
Exchanges for clearing house.....			
Checks and other cash items.....		14 84	
Other resources.....			
Totals		\$163,171 63	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		1,750 00	
Undivided profits, less expenses and taxes paid.....		1,836 26	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....		122,585 37	
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$163,171 63	

484. MONOGHAN AND MURPHY BANK—NEEDLES.

Incorporated July 8, 1905.

OFFICERS—T. J. Murphy, President; Frank Monaghan, Vice-President; Dan Murphy, Secretary; W. C. Kaiser, Cashier, Manager and Treasurer.
 DIRECTORS—T. J. Murphy, D. C. Russell, Geo. S. Briggs, James Johnson, S. J. Lewis, Dan Murphy, J. A. Christie.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$125,064 45		
Overdrafts.....	328 85		
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	97,555 19		
Safe deposit vaults.....	400 00		
Other real estate owned.....			
Due from reserve banks.....	25,089 19		
Due from other banks.....	9,592 61		
Actual cash on hand.....	18,787 70		
Exchanges for clearing house.....			
Checks and other cash items.....	2,268 44		
Other resources.....			
Totals	\$279,086 48		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	75,000 00		
Undivided profits, less expenses and taxes paid.....	6,224 06		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	186,860 00		
Savings deposits.....	36,002 37		
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$279,086 48		

485. THE LINDSAY SAVINGS BANK—LINDSAY.

Incorporated March 3, 1910.

OFFICERS—Ernest L. Daniels, President; G. K. Hostetter, Vice-President; G. V. Reed, Cashier, Secretary and Treasurer; C. B. Lyons, Assistant Cashier and Assistant Secretary.
 DIRECTORS—D. O. Bishop, E. L. Daniels, G. V. Reed, G. K. Hostetter, B. A. Angell, Frank Cleary.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$115,250 00	
Overdrafts			
Bonds, warrants and other securities		5,000 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		8,944 00	
Due from other banks			
Actual cash on hand		6,815 00	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$136,009 00	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		3,500 00	
Undivided profits, less expenses and taxes paid		1,178 79	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		1,000 00	
Individual deposits subject to check			
Savings deposits		88,108 32	
Demand certificates of deposit			
Time certificates of deposit		17,225 89	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$136,009 00	

486. FRESNO SAVINGS BANK—FRESNO.

Incorporated March 16, 1910.

OFFICERS—A. B. Clark, President; J. S. Jones, Vice-President; L. O. Stephens, Vice-President; W. R. Wells, Cashier, Secretary and Treasurer.
 DIRECTORS—A. B. Clark, J. S. Jones, L. O. Stephens, E. J. Bullard, W. J. Kittrell, J. L. Maupin, J. J. Miley, W. O. Miles, D. H. Trowbridge, J. J. Vincent, F. J. Dow.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$478,205 08	
Overdrafts.....			
Bonds, warrants and other securities.....		27,600 00	
Bank premises, furniture and fixtures.....		39,800 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		44,796 04	
Due from other banks.....			
Actual cash on hand.....		16,905 09	
Exchanges for clearing house.....			
Checks and other cash items.....		900 25	
Other resources.....			
Totals		\$603,206 41	
LIABILITIES.			
Capital stock paid in.....		\$67,500 00	
Surplus.....		2,500 00	
Undivided profits, less expenses and taxes paid.....		4,788 55	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....		1,153 82	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		527,319 04	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$603,206 41	

487. THE REDDING SAVINGS BANK—REDDING.

Incorporated March 23, 1910.

OFFICERS—N. B. Frisbie, President; W. D. Tillotson, Vice-President; E. C. Frisbie, Cashier, Manager, Secretary and Treasurer.

DIRECTORS—N. B. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$233,706 46	
Overdrafts.....			
Bonds, warrants and other securities.....		213,368 55	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		2,026 00	
Due from reserve banks.....		27,900 08	
Due from other banks.....			
Actual cash on hand.....		14,203 18	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$491,205 27	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		3,240 00	
Undivided profits, less expenses and taxes paid.....		1,568 18	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		401,567 08	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		20,000 00	
Postal savings deposits.....		14,886 81	
Other liabilities.....		8 70	
Totals		\$491,205 27	

488. HIGHLAND PARK BANK—LOS ANGELES.

Incorporated March 26, 1910.

OFFICERS—H. A. Church, President; C. M. Church, Vice-President; C. W. Montgomery, Treasurer and Secretary; Oren Lientz, Cashier; L. W. Gatch, Assistant Cashier.
 DIRECTORS—H. A. Church, C. M. Church, W. R. Myers, C. W. Montgomery, R. O. Church, D. W. Horst, C. C. Cottle.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$181,550 52	\$87,655 00	\$219,205 52
Overdrafts	761 25		761 25
Bonds, warrants and other securities	18,500 00		18,500 00
Bank premises, furniture and fixtures	8,500 00		8,500 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	27,148 08	2,195 95	29,338 98
Due from other banks			
Actual cash on hand	11,416 05	2,000 00	13,416 05
Exchanges for clearing house			
Checks and other cash items	22 75		22 75
Other resources			
Totals	\$197,898 60	\$91,850 95	\$289,744 55
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	4,000 00	5,000 00	9,000 00
Undivided profits, less expenses and taxes paid	2,811 25	1,492 71	4,308 96
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	151,588 85		151,588 85
Savings deposits		69,141 72	69,141 72
Demand certificates of deposit	3,000 00		3,000 00
Time certificates of deposit		11,216 52	11,216 52
Certified checks			
Cashier's checks	3,993 50		3,993 50
State, county and municipal deposits	12,500 00		12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$197,898 60	\$91,850 95	\$289,744 55

489 AND 489A. SACRAMENTO VALLEY BANK AND TRUST COMPANY — SACRAMENTO.

Incorporated March 31, 1910.

OFFICERS—Geo. T. Bryte, President; E. L. Southworth, Vice-President; F. L. Holland, Vice-President; Wm. Skeels, Cashier, Treasurer and Secretary; E. J. Rader, Assistant Cashier; F. J. Azevedo, Assistant Cashier.
 DIRECTORS—A. Bonheim, G. J. Bryte, F. L. Holland, E. J. Rader, E. L. Southworth, A. G. Burnett, F. T. Dwyer, E. J. Carragher, B. F. Walton, S. W. McKim, R. J. VanVoorhies, J. A. Hill, M. E. Sanborn, T. W. Madeley, S. M. Feldheim, J. E. Govan, A. Teichert, J. Neitzel, Wm. Skeels, Geo. K. Rider, W. R. Fountain.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$704,406 08	\$1,062,661 98	\$60,000 00	\$59,650 00	\$1,886,719 93
Overdrafts.....	645 06				645 66
Bonds, warrants and other securities.....	31,066 20	229,823 59			290,889 79
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....	12,806 00				12,806 00
Due from reserve banks.....	93,786 08	86,724 81		3,000 48	183,491 32
Actual cash on hand.....	49,564 56	25,499 99	244 13	305 29	74,613 97
Exchanges for clearing house.....	17,180 01				17,180 01
Checks and other cash items.....	3,831 83				3,831 83
Other resources.....	11,780 45				11,780 45
Personal assets received from executors, administrators, assignees, receivers or trustees.....			46,210 85		46,210 85
Trusts invested under order of court, or (Personal property.....			87,623 00	Private trusts not under supervision of State Banking Department	87,623 00
in accordance with provisions of trust) (Real property.....			8,000 00		8,000 00
Totals	\$923,302 77	\$1,404,710 32	\$152,077 98	\$62,955 77	\$2,543,046 84
LIABILITIES.					
Capital stock paid in.....	\$315,000 00	\$165,000 00	\$60,000 00	\$60,000 00	\$600,000 00
Surplus.....	5,000 00	11,000 00			16,000 00
Undivided profits less expenses and taxes paid.....	22,147 88	11,921 23		2,955 77	37,024 88
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	10,700 69				10,700 69
Dividends unpaid.....	396 89				396 89
Individual deposits subject to check.....	502,192 10				502,192 10
Savings deposits.....		1,016,723 42			1,016,723 42
Demand certificates of deposit.....	6,779 57				6,779 57
Time certificates of deposit.....	24,080 22				24,080 22
Certified checks.....	7,540 00				7,540 00
Cashier's checks.....	6,297 43				6,297 43
State, county and municipal deposits.....		199,500 00			199,500 00
Postal savings deposits.....	19,708 54				19,708 54
Other liabilities.....	3,509 95	565 87			4,075 82
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....			46,210 85		46,210 85
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....			45,867 13		45,867 13
Totals	\$923,302 77	\$1,404,710 32	\$152,077 98	\$62,955 77	\$2,543,046 84

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NOTE.—The above statement includes the business of the Ione branch office.

490. PETALUMA SWISS-AMERICAN BANK—PETALUMA.

Incorporated April 9, 1910.

OFFICERS—Thomas Maclay, President; L. R. Filippini, Vice-President; Joseph Bloom, Vice-President; R. Righetti, Cashier, Secretary and Treasurer; Walter R. Hall, Assistant Cashier.

DIRECTORS—Thomas Maclay, J. V. Filippini, Vittorio Berri, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Frank K. Lippitt, M. Newburger, B. J. Patocchi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Riccoli, H. P. Vogensen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$561,489 51	\$533,281 30	\$1,094,770 81
Overdrafts.....	2,221 79		2,221 79
Bonds, warrants and other securities.....	55,324 27	160,164 29	215,488 56
Bank premises, furniture and fixtures.....	17,000 00	23,000 00	45,000 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	61,905 12	50,637 32	112,542 44
Due from other banks.....			
Actual cash on hand.....	30,528 20	15,424 81	45,953 01
Exchanges for clearing house.....			
Checks and other cash items.....	9,353 98		9,353 98
Other resources.....	727 39		727 39
Totals	\$738,550 26	\$787,507 72	\$1,526,057 98
LIABILITIES.			
Capital stock paid in.....	\$180,000 00	\$70,000 00	\$250,000 00
Surplus.....	29,000 00	11,000 00	40,000 00
Undivided profits, less expenses and taxes paid.....	23,086 42		23,086 42
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	\$16,315 61		\$16,315 61
Savings deposits.....		643,883 72	643,883 72
Demand certificates of deposit.....	5,957 91		5,957 91
Time certificates of deposit.....	133,283 22		133,283 22
Certified checks.....	1,884 00		1,884 00
Cashier's checks.....			
State, county and municipal deposits.....	45,000 00	62,500 00	107,500 00
Postal savings deposits.....	940 16		940 16
Other liabilities.....	3,082 94	124 00	3,206 94
Totals	\$738,550 26	\$787,507 72	\$1,526,057 98

492. BANK OF RIPON—RIPON.

Incorporated May 2, 1910.

OFFICERS—H. L. Dickey, President; Thos. Frederick, Vice-President; R. T. Melton, Vice-President; A. R. Magruder, Cashier, Secretary and Manager; J. J. Wille, Treasurer; T. C. Smethers, Assistant Cashier.
 DIRECTORS—R. T. Melton, A. J. Nourse, Karl A. Gotshall, H. L. Dickey, Thos. Frederick, J. J. Wille, W. N. Steele.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$52,607 23	\$17,878 80	\$70,486 03
Overdrafts.....			
Bonds, warrants and other securities.....	24,940 70	5,880 00	30,820 70
Bank premises, furniture and fixtures.....	8,975 08		8,975 08
Safe deposit vaults.....	343 80		343 80
Other real estate owned.....			
Due from reserve banks.....	43,675 83		43,675 83
Due from other banks.....	4,659 91		4,659 91
Actual cash on hand.....	8,321 87	1,299 34	9,621 21
Exchanges for clearing house.....			
Checks and other cash items.....	10 60		10 60
Other resources.....	6,539 60		6,539 60
Totals	\$150,074 62	\$25,058 14	\$175,132 76
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	865 07	254 04	1,119 11
Undivided profits, less expenses and taxes paid.....	1,810 51	1,144 44	2,954 95
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	110,885 67		110,885 67
Savings deposits.....		18,659 66	18,659 66
Demand certificates of deposit.....	3,230 30		3,230 30
Time certificates of deposit.....	928 01		928 01
Certified checks.....	105 06		105 06
Cashier's checks.....			
State, county and municipal deposits.....	12,300 00		12,300 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$150,074 62	\$25,058 14	\$175,132 76

REPORT OF SUPERINTENDENT OF BANKS.

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493. RIVERA STATE BANK—RIVERA.

Incorporated May 5, 1910.

OFFICERS—F. A. Coffman, President; L. W. Houghton, Vice-President; G. W. Goodell, Secretary; F. H. Tieskoetter, Cashier and Treasurer.

DIRECTORS—F. A. Coffman, L. W. Houghton, T. E. Newlin, G. W. Goodell, O. S. Burke, E. S. Johnson, Geo. E. Triggs.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$77,706 55		
Overdrafts	224 47		
Bonds, warrants and other securities	9,758 90		
Bank premises, furniture and fixtures	6,500 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks			
Due from other banks	8,200 84		
Actual cash on hand			
Exchanges for clearing house	5,282 85		
Checks and other cash items			
Other resources			
Totals	\$107,648 61		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	1,500 00		
Undivided profits, less expenses and taxes paid	827 99		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,000 00		
Deposits due to banks	1,000 00		
Dividends unpaid	53,855 78		
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit	858 00		
Time certificates of deposit	19,806 84		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$107,648 61		

494. SEBASTOPOL SAVINGS BANK—SEBASTOPOL.

Incorporated December 18, 1910.

OFFICERS—W. W. Monroe, President; Geo. P. McNear, Vice-President; W. M. Fitzsimmons, Cashier, Secretary and Treasurer.
DIRECTORS—W. W. Monroe, Geo. P. McNear, Charles G. Martin, Geo. D. Sanborn, John P. Overton, C. W. Woodworth.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$260,668 00	
Overdrafts.....			
Bonds, warrants and other securities.....		5,000 00	
Bank premises, furniture and fixtures.....		4,800 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		10,063 76	
Due from other banks.....			
Actual cash on hand.....		7,004 05	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$287,620 81	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		700 00	
Undivided profits, less expenses and taxes paid.....		5,898 86	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		256,022 45	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$287,620 81	

495. PALO VERDE VALLEY BANK—BLYTHE.

Incorporated June 9, 1910.

OFFICERS—Henry C. Downes, President; E. S. McArthur, Vice-President; Geo. W. Kelsey, Cashier, Secretary and Treasurer.
 DIRECTORS—E. J. Montgomery, Henry C. Downes, G. W. Kelsey, Ed F. Williams, E. S. McArthur, C. L. Suits, Frank Murphy.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$85,809 14		
Overdrafts	308 14		
Bonds, warrants and other securities	6,306 57		
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,784 95		
Due from other banks			
Actual cash on hand	6,878 70		
Exchanges for clearing house			
Checks and other cash items	1,204 57		
Other resources			
Totals	\$84,787 07		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	3,067 17		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	55,774 82		
Savings deposits			
Demand certificates of deposit	21 50		
Time certificates of deposit			
Certified checks	118 30		
Cashier's checks	800 60		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	5 18		
Totals	\$84,787 07		

496. BANK OF LANKERSHIM—LANKERSHIM.

Incorporated July 18, 1910.

OFFICERS—J. D. Marshall, President; W. T. Hopper, Vice-President; F. Weddington, Vice-President; H. H. Ferguson, Cashier, Secretary and Treasurer.

DIRECTORS—H. J. Whitley, Fred Weddington, Dan Bakman, Harry Chandler, J. W. Deupree, Geo. Hanna, D. F. Hill, J. D. Marshall, H. H. Ferguson, C. C. Bowerman, Wm. Klump, H. L. McCabe, Wm. E. Oliver, M. H. Sherman, Guy Weddington, O. J. Wigdal, Wm. T. Hopper.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$41,871 30		
Ovcrdrafts	89 24		
Bonds, warrants and other securities	14,000 00		
Bank premises, furniture and fixtures	18,529 50		
Safe deposit vaults	400 00		
Other real estate owned			
Due from reserve banks	6,166 72		
Due from other banks			
Actual cash on hand	4,637 05		
Exchanges for clearing house			
Checks and other cash items	72		
Other resources			
Totals	\$80,194 54		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	1,160 99		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	37,810 69		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	8,714 96		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities	7 90		
Totals	\$80,194 54		

REPORT OF SUPERINTENDENT OF BANKS.

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497 AND 497A. OWENS VALLEY BANK—BISHOP.

Incorporated July 13, 1910.

OFFICERS—Harry Shaw, President; Thos. Hughes, Vice-President; F. K. Andrews, Secretary and Cashier; E. C. Varney, Treasurer;
A. Marshall, Assistant Cashier; A. P. Mairs, manager of branch.

DIRECTORS—Harry Shaw, Thos. Hughes, F. K. Andrews, Thos. Williams, E. C. Varney.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$185,702 15	\$44,200 00	\$179,902 15
Overdrafts.....	313 41		313 41
Bonds, warrants and other securities.....	3,000 00	9,000 00	12,000 00
Bank premises, furniture and fixtures.....	2,700 00		2,700 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	14,624 78		14,624 78
Actual cash on hand.....	11,100 60	2,961 56	14,062 16
Exchanges for clearing house.....			
Checks and other cash items.....	297 50		297 50
Other resources.....	913 87		913 87
Totals	\$168,652 31	\$56,161 56	\$224,813 87
LIABILITIES.			
Capital stock paid in.....	\$50,000 00	\$10,000 00	\$30,000 00
Surplus.....	5,000 00	1,000 00	6,000 00
Undivided profits, less expenses and taxes paid.....	3,667 51		3,667 51
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	105,491 48		105,491 48
Savings deposits.....		37,161 56	37,161 56
Demand certificates of deposit.....	650 00		650 00
Time certificates of deposit.....	300 00		300 00
Certified checks.....	162 71		162 71
Cashier's checks.....	1,510 56		1,510 56
State, county and municipal deposits.....		8,000 00	8,000 00
Postal savings deposits.....	1,870 05		1,870 05
Other liabilities.....			
Totals	\$168,652 31	\$53,161 56	\$224,813 87

NOTE.—The above statement includes the business of the Independence branch office.

498. THE MISSION BANK OF SANTA CLARA—SANTA CLARA.

Incorporated July 23, 1910.

OFFICERS—Robert A. Fatjo, President; David J. Spence, Vice-President; H. L. Warburton, Cashier, Secretary and Treasurer; Louis G. Fatjo, Assistant Cashier.

DIRECTORS—Robert A. Fatjo, David J. Spence, Louis G. Fatjo, H. L. Warburton, John Lanini.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$57,715 27	\$142,453 97	\$200,199 24
Overdrafts			
Bonds, warrants and other securities	23,043 27	7,775 00	30,818 27
Bank premises, furniture and fixtures	1,700 00		1,700 00
Safe deposit vaults			
Other real estate owned		1,350 00	1,350 00
Due from reserve banks	6,661 58	8,251 65	14,913 23
Due from other banks	590 72	17 18	607 90
Actual cash on hand	8,812 31	2,998 57	11,810 88
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$98,523 15	\$162,376 37	\$261,899 52
LIABILITIES.			
Capital stock paid in	\$14,000 00	\$16,000 00	\$30,000 00
Surplus			
Undivided profits, less expenses and taxes paid	399 45	*280 15	119 30
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	66,330 23		66,330 23
Savings deposits		14,156 52	147,156 52
Demand certificates of deposit	129 36		129 36
Time certificates of deposit	16,877 40		16,877 40
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits	736 66		736 66
Other liabilities			
Totals	\$98,523 15	\$162,376 37	\$261,899 52

*Deficit.

499. BANK OF ELK GROVE—ELK GROVE.

Incorporated August 23, 1910.

OFFICERS—Geo. M. Taverner, President; G. M. Colton, Vice-President; Chas. H. Cooper, Cashier, Manager, Secretary and Treasurer.
 DIRECTORS—Geo. M. Taverner, G. M. Colton, Hugh Beattie, Chas. H. Cooper, T. J. Moroney, Hugh B. Bradford, Z. Markofer, Andrew Johnson, J. H. Kerby.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$109,583 05		
Overdrafts.....			
Bonds, warrants and other securities.....	2,000 00		
Bank premises, furniture and fixtures.....	9,950 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	25,755 88		
Due from other banks.....	1,514 88		
Actual cash on hand.....	8,226 28		
Exchanges for clearing house.....			
Checks and other cash items.....	685 44		
Other resources.....			
Totals	\$157,674 98		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,250 00		
Undivided profits, less expenses and taxes paid.....	955 71		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	118,564 57		
Savings deposits.....			
Demand certificates of deposit.....	4,682 44		
Time certificates of deposit.....	7,169 12		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....	53 14		
Other liabilities.....			
Totals	\$157,674 98		

500. WESTERN METROPOLIS SAVINGS BANK—SAN FRANCISCO.

Incorporated September 19, 1910.

OFFICERS—W. E. Johnson, President; W. W. Jones, Vice-President; A. E. Plomteaux, Cashier, Manager, Secretary and Treasurer.
 DIRECTORS—George Long, W. W. Jones, W. E. Johnson, Geo. C. Boardman, Harry N. Stetson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$28,389 85		
Overdrafts.....			
Bonds, warrants and other securities.....	3,800 00		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....	67,319 73		
Due from reserve banks.....	10,074 69		
Due from other banks.....			
Actual cash on hand.....	1,000 00		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$110,588 77		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	*9,092 02		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	19,682 79		
Totals	\$110,588 77		

*Deficit.

501. THE CITIZENS' COMMERCIAL BANK—FALLBROOK.

Incorporated October 19, 1910.

OFFICERS—H. Smelser, President; W. E. Gird, Vice-President; W. M. Smelser, Cashier, Secretary and Treasurer.
 DIRECTORS—H. Smelser, W. E. Gird, T. J. Shipley, W. M. Smelser, J. M. Mack.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$41,725 20		
Overdrafts.....			
Bonds, warrants and other securities.....	12,500 00		
Bank premises, furniture and fixtures.....	7,400 00		
Safe deposit vaults.....	150 00		
Other real estate owned.....			
Due from reserve banks.....	20,494 08		
Due from other banks.....			
Actual cash on hand.....	4,215 80		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$86,484 58		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	750 00		
Undivided profits, less expenses and taxes paid.....	10 94		
Other existing profits, collected, but not in undivided profits account.....	544 65		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	875 00		
Individual deposits subject to check.....	38,827 68		
Savings deposits.....			
Demand certificates of deposit.....	437 00		
Time certificates of deposit.....	10,089 31		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	10,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$86,484 58		

502. THE BANK OF HUGHSON—HUGHSON.

Incorporated November 9, 1910.

OFFICERS—W. M. Holeman, President; L. C. Quimby, Vice-President; J. W. Holeman, Cashier, Secretary and Treasurer.

DIRECTORS—W. M. Holeman, L. C. Quimby, F. M. Hudleson, J. W. Holeman, A. N. Crow.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$68,965 69		
Overdrafts.....	71 83		
Bonds, warrants and other securities.....	5,000 00		
Bank premises, furniture and fixtures.....	9,478 74		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	8,647 99		
Due from other banks.....			
Actual cash on hand.....	8,028 96		
Exchanges for clearing house.....			
Checks and other cash items.....	4 20		
Other resources.....			
Totals	\$120,187 81		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	700 00		
Undivided profits, less expenses and taxes paid.....	543 24		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	15,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	58,125 75		
Savings deposits.....			
Demand certificates of deposit.....	212 00		
Time certificates of deposit.....	16,106 82		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	4,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$120,187 81		

503. THE VACAVILLE SAVINGS BANK—VACAVILLE.

Incorporated October 26, 1910.

OFFICERS—T. H. Buckingham, President; S. P. Dobbins, Vice-President; H. F. Fowler, Cashier and Treasurer; H. C. Blake, Secretary; L. H. Killingsworth, Assistant Cashier.

DIRECTORS—T. H. Buckingham, Geo. A. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Atkisson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$121,842 40	
Overdrafts			
Bonds, warrants and other securities		26,270 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		4,762 35	
Due from other banks			
Actual cash on hand		2,653 62	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$155,528 37	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		650 00	
Undivided profits, less expenses and taxes paid		1,350 82	
Other existing profits, collected, but not in undivided profits account		1,128 48	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		100,371 33	
Demand certificates of deposit			
Time certificates of deposit		14,532 74	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$155,528 37	

504. BANK OF FOLSOM—FOLSOM.

Incorporated November 14, 1910.

OFFICERS—I. Hinkle, President; J. L. Patterson, Vice-President; J. H. Wentz, Cashier and Secretary; Geo. H. Wetmore, Assistant Cashier.

DIRECTORS—I. Hinkle, G. A. Bauer, J. H. Wentz, J. L. Patterson, John A. Russi, P. A. Hogaboom, J. F. Close.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$33,929 89	\$32,675 00	\$66,604 89
Overdrafts	16 66		16 66
Bonds, warrants and other securities	21,325 25	14,508 75	35,834 00
Bank premises, furniture and fixtures	4,041 76		4,041 76
Safe deposit vaults			
Other real estate owned	7,125 00		7,125 00
Due from reserve banks	12,029 52	2,890 95	14,920 47
Due from other banks			
Actual cash on hand	7,432 86	388 47	7,771 33
Exchanges for clearing house			
Checks and other cash items	796 18		796 18
Other resources	102 08	10 00	112 08
Totals	\$66,799 15	\$50,418 17	\$137,217 32
LIABILITIES.			
Capital stock paid in	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	600 00	300 00	900 00
Undivided profits, less expenses and taxes paid	35 22	4 92	40 14
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	52,456 10		52,456 10
Savings deposits		36,640 17	36,640 17
Demand certificates of deposit	5,788 16		5,788 16
Time certificates of deposit		1,352 87	1,352 87
Certified checks			
Cashier's checks	80 39		80 39
State, county and municipal deposits	12,500 00		12,500 00
Postal savings deposits		2,120 21	2,120 21
Other liabilities	389 28		389 28
Totals	\$66,799 15	\$50,418 17	\$137,217 32

505. WEST SIDE BANK OF TRACY—TRACY.

Incorporated November 12, 1910.

OFFICERS—A. Grunauer, President; J. D. Van Ormer, Vice-President; Frank J. Antony, Cashier, Secretary and Treasurer.

DIRECTORS—A. Grunauer, J. D. Van Ormer, J. Samuels, C. A. Slack, W. H. Riecks, J. S. Welty, Henry Boltzen, J. E. Meyer, A. H. Linne.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$63,299 77	\$74,353 00	\$137,652 77
Overdrafts	103 57		103 57
Bonds, warrants and other securities	30,540 16	16,099 50	46,639 66
Bank premises, furniture and fixtures	19,175 45		19,175 45
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	24,348 34	2,887 13	27,235 47
Due from other banks			
Actual cash on hand	6,146 20	5,556 20	11,702 40
Exchanges for clearing house	11 85		11 85
Checks and other cash items			
Other resources	38 93		38 93
Totals	\$143,664 27	\$98,895 83	\$242,560 10
LIABILITIES.			
Capital stock paid in	\$90,000 00	\$16,100 00	\$76,100 00
Surplus			
Undivided profits, less expenses and taxes paid	2,225 56	2,288 61	4,509 17
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	8,000 00		8,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	63,093 86		63,093 86
Savings deposits		76,403 82	76,403 82
Demand certificates of deposit	344 85		344 85
Time certificates of deposit		108 40	108 40
Certified checks			
Cashier's checks			
State, county and municipal deposits	10,000 00	4,000 00	14,000 00
Postal savings deposits			
Other liabilities			
Totals	\$143,664 27	\$98,895 83	\$242,560 10

506. BANK OF CRESCENT CITY—CRESCENT CITY.

Incorporated November 10, 1910.

OFFICERS—Frank Togni, President; David Edwards, Vice-President; E. C. Hegler, Cashier and Treasurer; C. E. Chapman, Secretary;
W. F. Wulf, Assistant Cashier.

DIRECTORS—Frank Togni, C. E. Chapman, D. P. Edwards, W. F. Wulf, W. T. Breen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$40,800 49	\$37,794 65	\$78,595 14
Overdrafts	46 00		46 00
Bonds, warrants and other securities	161 00	13,404 43	13,565 43
Bank premises, furniture and fixtures	3,700 00		3,700 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	27,054 40	5,145 52	32,200 01
Due from other banks	2,207 64		2,207 64
Actual cash on hand	6,682 80	9,386 89	16,069 69
Exchanges for clearing house	1,427 27		1,427 27
Checks and other cash items			
Other resources	122 58		122 58
Totals	\$82,242 27	\$85,741 49	\$147,983 76
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	600 00	1,000 00	1,600 00
Undivided profits, less expenses and taxes paid	1,070 48	119 73	1,190 21
Other existing profits, collected, but not in undivided profits account		659 75	659 75
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	48,518 65		48,518 65
Savings deposits		57,076 15	57,076 15
Demand certificates of deposit	622 32		622 32
Time certificates of deposit	9,954 73		9,954 73
Certified checks			
Cashier's checks	876 00		876 00
State, county and municipal deposits			
Postal savings deposits		1,581 43	1,581 43
Other liabilities		304 43	304 43
Totals	\$82,242 27	\$85,741 49	\$147,983 76

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507. THE ANTIOCH BANK OF SAVINGS—ANTIOCH.

Incorporated November 12, 1916.

OFFICERS—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Cashier, Secretary and Treasurer.
DIRECTORS—J. A. West, William Uren, W. C. Williamson, J. Arata, J. G. Prewett, M. Baeta, O. E. Klengel.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$88,454 00	
Overdrafts			
Bonds, warrants and other securities		29,845 85	
Bank premises, furniture and fixtures		11,800 00	
Safe deposit vaults		750 00	
Other real estate owned			
Due from reserve banks		8,327 06	
Due from other banks			
Actual cash on hand		8,081 71	
Exchanges for clearing house			
Checks and other cash items			
Other resources		250 00	
Totals		\$147,508 62	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		700 00	
Undivided profits, less expenses and taxes paid		157 82	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		6 00	
Individual deposits subject to check			
Savings deposits		111,644 80	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$147,508 62	

508. "MONETA COMMERCIAL BANK"—MONETA.

Incorporated November 25, 1910.

OFFICERS—C. B. Casler, President; H. J. Harris, Vice-President; E. H. Kaufman, Cashier, Secretary and Treasurer.
 DIRECTORS—C. B. Casler, H. J. Harris, B. T. Hayden, M. W. Raibley, Thos. Biggart, L. F. Stephenson, E. M. Kaufman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$55,458 28		
Overdrafts.....	7 26		
Bonds, warrants and other securities.....	4,000 00		
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	18,979 36		
Due from other banks.....			
Actual cash on hand.....	3,808 21		
Exchanges for clearing house.....			
Checks and other cash items.....	647 12		
Other resources.....			
Totals	\$82,400 28		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	2,000 00		
Undivided profits, less expenses and taxes paid.....	426 68		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		
Individual deposits subject to check.....	47,890 22		
Savings deposits.....			
Demand certificates of deposit.....	216 50		
Time certificates of deposit.....	6,112 64		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....	4 19		
Totals	\$82,400 28		

Note—Changed name from Moneta Commercial and Savings Bank February 19, 1914.

509. CITIZENS' SAVINGS BANK OF INGLEWOOD—INGLEWOOD.

Incorporated November 21, 1910.

OFFICERS—W. G. Brown, President; W. H. Kelso, Vice-President; F. A. Zillgitt, Cashier, Secretary and Treasurer; L. B. Zillgitt, Assistant Cashier.

DIRECTORS—W. G. Brown, W. H. Kelso, Adolph Leuzinger, F. A. Zillgitt, John Aerick.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$72,004 87	
Overdrafts			
Bonds, warrants and other securities		13,367 08	
Bank premises, furniture and fixtures		13,627 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		8,085 58	
Due from other banks			
Actual cash on hand		2,217 52	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$103,301 55	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		700 00	
Undivided profits, less expenses and taxes paid		3,086 56	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		62,759 38	
Demand certificates of deposit			
Time certificates of deposit		8,755 61	
Certified checks			
Cashier's checks			
State, county and municipal deposits		9,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$109,301 55	

510. MOUNT SHASTA BANKING COMPANY—FORT JONES.

Incorporated December 19, 1910.

OFFICERS—Dr. A. A. Milliken, President; Henry Egl, Vice-President; M. Pereira, Sr., Vice-President; Thos. J. Taylor, Cashier, Secretary and Treasurer.

DIRECTORS—Dr. A. A. Milliken, Henry Egl, M. Pereira, Sr., E. I. Roberts, John Silva, M. F. Barnum, Thos. J. Taylor.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$26,328 92	\$14,200 80	\$40,529 72
Overdrafts.....	45 11		45 11
Bonds, warrants and other securities.....	537 85		537 85
Bank premises, furniture and fixtures.....	1,900 00	986 14	2,886 14
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	10,087 43		10,087 43
Due from other banks.....	416 64		416 64
Actual cash on hand.....	3,138 48	1,210 36	4,348 84
Exchanges for clearing house.....			
Checks and other cash items.....	50		50
Other resources.....			
Totals	\$42,454 98	\$16,347 30	\$58,802 28
LIABILITIES.			
Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,107 44		1,107 44
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	18,408 74		18,408 74
Savings deposits.....		6,329 30	6,329 30
Demand certificates of deposit.....	500 00		500 00
Time certificates of deposit.....	6,950 00		6,950 00
Certified checks.....			
Cashier's checks.....	493 75		493 75
State, county and municipal deposits.....			
Postal savings deposits.....		18 00	18 00
Other liabilities.....			
Totals	\$42,454 98	\$16,347 30	\$58,802 28

511. BANK OF SAN RAFAEL—SAN RAFAEL.

Incorporated December 23, 1910.

OFFICERS—A. W. Foster, Jr., President; M. T. Freitas, Vice-President; W. P. Murray, Cashier and Secretary; C. A. Thayer, Treasurer; A. N. Boyen, Assistant Cashier.

DIRECTORS—A. W. Foster, Jr., M. T. Freitas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$236,276 13	\$336,864 99	\$573,141 12
Overdrafts	1,797 17		1,797 17
Bonds, warrants and other securities	73,217 85	45,830 70	118,548 55
Bank premises, furniture and fixtures	1,000 00		1,000 00
Safe deposit vaults			
Other real estate owned		20,642 05	20,642 05
Due from reserve banks	34,539 05	10,267 43	44,966 48
Due from other banks			
Actual cash on hand	21,824 80	8,072 30	29,897 10
Exchanges for clearing house			
Checks and other cash items	2,517 98	3,317 81	5,835 79
Other resources			
Totals	\$371,232 98	\$424,495 28	\$795,728 26
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus	5,500 00	15,000 00	20,500 00
Undivided profits, less expenses and taxes paid	6,694 85	1,698 31	8,393 16
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	177,332 30		177,332 30
Savings deposits		382,796 97	382,796 97
Demand certificates of deposit	1,585 00		1,585 00
Time certificates of deposit	45,590 00		45,590 00
Certified checks	2,104 91		2,104 91
Cashier's checks			
State, county and municipal deposits	50,000 00		50,000 00
Postal savings deposits	6,435 78		6,435 78
Other liabilities	990 14		990 14
Totals	\$371,232 98	\$424,495 28	\$795,728 26

512. BANK OF MARICOPA—MARICOPA.

Incorporated January 3, 1911.

OFFICERS—W. H. Coons, President; Walter Snook, Vice-President; C. Z. Vander Horck, Cashier, Secretary and Treasurer; H. A. Peterson, Assistant Cashier.

DIRECTORS—W. H. Coons, Walter Snook, G. J. Planz, Chas. Dickinson, F. E. Shafer, T. O. Turner, S. G. Tryon, C. Z. Vander Horck, E. E. Brown, H. N. Taylor, V. D. Black.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$54,916 07	\$17,955 00	\$72,871 07
Overdrafts	10 85		10 85
Bonds, warrants and other securities	16,994 83		16,994 83
Bank premises, furniture and fixtures	16,276 25		16,276 25
Safe deposit vaults	420 00		420 00
Other real estate owned			
Due from reserve banks	1,091 00	378 99	1,469 99
Due from other banks			
Actual cash on hand	6,955 10	894 27	7,849 37
Exchanges for clearing house	703 85		709 85
Checks and other cash items			
Other resources	1,667 38		1,667 38
Totals	\$99,101 33	\$19,228 26	\$118,329 59
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	825 00	175 00	1,000 00
Undivided profits, less expenses and taxes paid	1,166 15		1,166 15
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	750 00		750 00
Individual deposits subject to check	55,819 66		55,819 66
Savings deposits		14,058 26	14,058 26
Demand certificates of deposit	6,125 63		6,125 63
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,000 00		12,000 00
Postal savings deposits	2,414 89		2,414 89
Other liabilities			
Totals	\$99,101 33	\$19,228 26	\$118,329 59

513. SECURITY TRUST COMPANY—BAKERSFIELD.

Incorporated October 7, 1910.

OFFICERS—G. J. Planz, President; D. L. Brown, Vice-President; H. R. Peacock, Vice-President; D. Hirshfeld, Vice-President; W. V. Matlock, Cashier and Treasurer; J. A. Hughes, Secretary; E. B. Duncan, Assistant Cashier; C. Wible, Assistant Cashier; O. R. Kampratt, Assistant Cashier.

DIRECTORS—G. J. Planz, H. R. Peacock, D. Hirshfeld, J. A. Hughes, C. A. Barlow, D. L. Brown, W. W. Collin, Arthur S. Crites, H. A. Jastro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matley, L. F. St. Clair, Frank W. Warthorst, Louis V. Olcese, S. A. Johnson, Alfred Harrell, John Enas.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$1,065,723 81	\$622,471 94	\$1,688,195 75
Overdrafts.....	1,261 69		1,261 69
Bonds, warrants and other securities.....	193,302 20	390,514 29	574,116 49
Bank premises, furniture and fixtures.....		46,279 28	46,279 28
Safe deposit vaults.....		17,526 66	17,526 66
Other real estate owned.....		11,073 77	11,073 77
Due from reserve banks.....	181,310 37	31,921 74	213,232 11
Due from other banks.....	18,801 70		18,801 70
Actual cash on hand.....	115,896 12	28,861 91	144,758 03
Exchanges for clearing house.....	38,487 68		38,487 68
Checks and other cash items.....			
Other resources.....	14,296 44		14,296 44
Totals	\$1,629,060 01	\$1,138,949 59	\$2,768,029 60
LIABILITIES.			
Capital stock paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus.....		20,000 00	20,000 00
Undivided profits, less expenses and taxes paid.....	95,100 51		95,100 51
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	20,720 53		20,720 53
Dividends unpaid.....	12,036 00		12,036 00
Individual deposits subject to check.....	1,139,248 10		1,139,248 10
Savings deposits.....		662,597 90	662,597 90
Demand certificates of deposit.....	14,296 47		14,296 47
Time certificates of deposit.....	3,049 85	122,985 67	126,035 52
Certified checks.....	85,554 05		85,554 05
Cashier's checks.....	9,074 50		9,074 50
State, county and municipal deposits.....		150,000 00	150,000 00
Postal savings deposits.....		33,366 02	33,366 02
Other liabilities.....			
Totals	\$1,629,060 01	\$1,138,949 59	\$2,768,029 60

514. THE HOLTVILLE BANK—HOLTVILLE.

Incorporated December 23, 1910.

OFFICERS—O. N. Shaw, President; F. K. Weeks, Vice-President; R. W. Hoover, Cashier, Secretary and Treasurer; S. E. Shaw, Assistant Cashier.

DIRECTORS—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, F. M. Ferguson, R. W. Hoover.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$110,118 37		
Overdrafts.....	799 35		
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	11,950 00		
Safe deposit vaults.....	750 00		
Other real estate owned.....			
Due from reserve banks.....			
Due from other banks.....	24,797 08		
Actual cash on hand.....	7,815 04		
Exchanges for clearing house.....	428 08		
Checks and other cash items.....	255 85		
Other resources.....	941 60		
Totals	\$157,855 37		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	3,250 00		
Undivided profits, less expenses and taxes paid.....	1,835 70		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	19,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	100,834 84		
Savings deposits.....			
Demand certificates of deposit.....	4,990 00		
Time certificates of deposit.....	2,447 64		
Certified checks.....	300 00		
Cashier's checks.....	137 19		
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$157,855 37		

515. KINGSBURG BANK—KINGSBURG.

Incorporated February 2, 1911.

OFFICERS—Nicholas G. Nelson, President; A. T. Carlson, Vice-President; John L. Norman, Vice-President; O. E. Peterson, Cashier, Secretary and Treasurer; E. E. Peterson, Assistant Cashier.

DIRECTORS—Nicholas G. Nelson, A. T. Carlson, John L. Norman, J. P. H. Applequist, O. E. Peterson, John Peterson, Axel W. Sward.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$79,888 58	\$36,802 61	\$116,691 19
Overdrafts.....	191 60		191 60
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	19,660 92		19,660 92
Safe deposit vaults.....		1,000 00	1,000 00
Other real estate owned.....			
Due from reserve banks.....	9,802 91	8,470 79	12,773 70
Due from other banks.....			
Actual cash on hand.....	5,425 98	2,784 85	8,210 83
Exchanges for clearing house.....			
Checks and other cash items.....	1,968 15		1,938 15
Other resources.....			
Totals	\$116,438 14	\$44,058 25	\$160,496 39
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,235 98	2,485 12	3,721 06
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	15,000 00		15,000 00
Notes rediscounted.....	2,000 00		2,000 00
Deposits due to banks.....			
State, county and municipal deposits.....			
Individual deposits subject to check.....	59,318 98		59,318 98
Savings deposits.....		31,573 13	31,573 13
Demand certificates of deposit.....	299 59		299 59
Time certificates of deposit.....	13,583 06		13,583 06
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$116,438 14	\$44,058 25	\$160,496 39

516. ORLAND SAVINGS BANK—ORLAND.

Incorporated March 1, 1911.

OFFICERS—George A. Barceloux, President; Peter Barceloux, Vice-President; W. E. Searce, Cashier, Secretary and Treasurer.

DIRECTORS—George A. Barceloux, Peter Barceloux, W. E. Searce, Chas. L. Donohoe, M. J. Searce.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$79,755 12	
Overdrafts			
Bonds, warrants and other securities		14,000 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		4,655 30	
Due from other banks			
Actual cash on hand		1,674 99	
Exchanges for clearing house			
Checks and other cash items		2,977 62	
Other resources			
Totals		\$108,068 08	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		2,451 79	
Undivided profits, less expenses and taxes paid		1,917 22	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		40 65	
Individual deposits subject to check			
Savings deposits		61,158 37	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$108,068 08	

517. BANK OF CERES—CERES.

Incorporated March 28, 1911.

OFFICERS—L. M. McDonald, President; W. P. Clarke, Cashier, Secretary and Treasurer; L. H. Whitmore, Assistant Cashier and Assistant Secretary.

DIRECTORS—L. M. McDonald, W. R. Service, W. P. Clarke, R. F. Wells, Jr., Antony Morgan, V. D. Whitmore, H. R. Parshall.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$79,082 10	\$35,745 00	\$114,827 10
Overdrafts.....	863 10		863 10
Bonds, warrants and other securities.....	14,439 70	2,548 90	16,988 60
Bank premises, furniture and fixtures.....	2,877 50		2,887 50
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	20,977 58	951 11	21,928 64
Due from other banks.....			
Actual cash on hand.....	7,184 21	1,541 14	9,355 35
Exchanges for clearing house.....			
Checks and other cash items.....	826 65		826 65
Other resources.....			
Totals	\$126,880 79	\$40,786 15	\$167,166 94
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	2,250 00	900 00	3,150 00
Undivided profits, less expenses and taxes paid.....	1,848 52		1,848 52
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	6,000 00		6,000 00
Notes rediscounted.....	1,500 00		1,500 00
Deposits due to banks.....			
Dividends unpaid.....	1,255 00		1,255 00
Individual deposits subject to check.....	81,047 60		81,047 60
Savings deposits.....		34,886 15	34,886 15
Demand certificates of deposit.....	239 12		239 12
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		12,500 00
Postal savings deposits.....	240 55		240 55
Other liabilities.....			
Totals	\$126,880 79	\$40,786 15	\$167,166 94

518. GLENN COUNTY SAVINGS BANK—WILLOWS.

Incorporated April 28, 1911.

OFFICERS—F. B. Glenn, President; J. D. Danner, Vice-President; Harlow M. Plimpton, Cashier, Secretary and Treasurer; W. K. Hatch, Assistant Cashier.

DIRECTORS—F. B. Glenn, J. D. Danner, H. J. Barceloux, John Johannsen, P. Barceloux, Geo. A. Kennedy, C. H. Kattenberg, Harlow M. Plimpton, I. J. Proulx.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$141,565 88	\$58,377 08	\$194,962 86
Overdrafts			
Bonds, warrants and other securities	768 00	40,775 00	41,538 00
Bank premises, furniture and fixtures	42,700 00	15,500 00	58,200 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	8,698 01		8,698 01
Due from other banks	812 80		812 80
Actual cash on hand	9,496 48	4,282 78	18,719 21
Exchanges for clearing house	2,687 49		2,687 49
Checks and other cash items	492 01		492 01
Other resources			
Totals	\$207,140 62	\$118,964 76	\$321,075 38
LIABILITIES.			
Capital stock paid in	\$60,000 00	\$15,000 00	\$75,000 00
Surplus	2,500 00	1,250 00	3,750 00
Undivided profits, less expenses and taxes paid	891 84	515 00	1,406 84
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	25,000 00		25,000 00
Deposits due to banks			
Dividends unpaid	2,292 00		2,292 00
Individual deposits subject to check	71,895 65		71,895 65
Savings deposits		59,669 76	59,669 76
Demand certificates of deposit	13,466 31		13,466 31
Time certificates of deposit	10,505 96		10,505 96
Certified checks	635 00		635 00
Cashier's checks	19,964 36		19,964 36
State, county and municipal deposits		37,500 00	37,500 00
Postal savings deposits			
Other liabilities			
Totals	\$207,140 62	\$118,964 76	\$321,075 38

REPORT OF SUPERINTENDENT OF BANKS.

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519. MERCHANTS' COMMERCIAL AND SAVINGS BANK OF OCEAN PARK, CALIFORNIA— SANTA MONICA.

Incorporated May 6, 1911.

OFFICERS—G. W. Thomas, President; S. A. Gerard, Vice-President; J. W. Hughes, Vice-President; R. E. Kuhns, Cashier, Secretary;
C. W. Fox, Treasurer; H. E. Moody, Assistant Cashier and Assistant Secretary.
DIRECTORS—G. W. Thomas, Frank Stewart, C. W. Fox, D. C. Graham, S. A. Gerard, Jos. Fauset, Guy L. Furley, Adam Patterson,
J. W. Hughes.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$155,883 92	\$20,158 00	\$176,041 92
Overdrafts	1,098 19		1,098 19
Bonds, warrants and other securities	11,125 00		11,125 00
Bank premises, furniture and fixtures	56,874 88	5,000 00	61,874 88
Safe deposit vaults	2,000 00		2,000 00
Other real estate owned			
Due from reserve banks	16,758 58	976 12	17,734 65
Due from other banks		5,000 00	5,000 00
Actual cash on hand	12,111 17	699 55	12,810 72
Exchanges for clearing house	1,501 65		1,501 65
Checks and other cash items	35 35		35 35
Other resources	3,646 75		3,646 75
Totals	\$261,085 19	\$31,833 67	\$292,918 86
LIABILITIES.			
Capital stock paid in	\$61,000 00	\$5,000 00	\$66,000 00
Surplus			
Undivided profits, less expenses and taxes paid	5,300 00		5,300 00
Other existing profits, collected, but not in undivided profits account	515 78		515 78
Bills payable (including certificates of deposit representing money borrowed)	35,000 00		35,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	110,368 82		110,368 82
Savings deposits		26,758 67	26,758 67
Demand certificates of deposit	100 00		100 00
Time certificates of deposit	16,968 00		16,968 00
Certified checks	750 00		750 00
Cashier's checks	5,688 59		5,688 59
State, county and municipal deposits	10,000 00		10,000 00
Postal savings deposits	15,300 00		15,300 00
Other liabilities	44 00	75 00	119 00
Totals	\$261,085 19	\$31,833 67	\$292,918 86

520. BANK OF PATTERSON—PATTERSON.

Incorporated May 23, 1911.

OFFICERS—C. A. Sperry, Vice-President; C. J. Carlson, Cashier, Secretary and Treasurer; F. H. Paddock, Assistant Cashier.

DIRECTORS—C. A. Sperry, J. M. Kerr, C. J. Carlson, J. P. Bernard.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$106,685 57		
Overdrafts	2,498 61		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	32,461 30		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	10,766 45		
Due from other banks			
Actual cash on hand	9,844 75		
Exchanges for clearing house			
Checks and other cash items	248 06		
Other resources	5,768 18		
Totals	\$168,372 87		
LIABILITIES.			
Capital stock paid in	\$34,500 00		
Surplus	2,000 00		
Undivided profits, less expenses and taxes paid	1,104 79		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	15,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	102,834 64		
Savings deposits			
Demand certificates of deposit	1,665 11		
Time certificates of deposit	11,224 33		
Certified checks	44 00		
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$168,372 87		

521. MONTEREY SAVINGS BANK—MONTEREY.

Incorporated May 19, 1911.

OFFICERS—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Cashier, Secretary and Treasurer; E. E. James, Assistant Cashier.
 DIRECTORS—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, M. Ortins, O. S. Trimmer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$319,050 77	
Overdrafts.....			
Bonds, warrants and other securities.....		7,580 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....		1,974 28	
Due from reserve banks.....		14,702 94	
Due from other banks.....			
Actual cash on hand.....		5,800 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$349,087 99	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		500 00	
Undivided profits, less expenses and taxes paid.....		10,997 14	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		287,590 85	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$349,087 99	

522. RICHMOND SAVINGS BANK—RICHMOND.

Incorporated June 12, 1911.

OFFICERS—Clinton E. Worden, President; Charles J. Crary, Vice-President and Manager; L. D. Dimm, Vice-President; C. J. Shepherd, Cashier, Secretary and Treasurer; Arba J. Heald, Assistant Cashier.

DIRECTORS—Clinton E. Worden, Charles J. Crary, L. D. Dimm, J. K. Lynch, J. M. Quay, C. H. Robertson, J. C. Black, F. E. Beck, V. A. Fenner, H. W. Pulse, C. J. Shepherd.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$239,339 99	
Overdrafts.....			
Bonds, warrants and other securities.....		151,990 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		81,481 18	
Due from other banks.....			
Actual cash on hand.....		7,540 95	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$430,402 12	
LIABILITIES.			
Capital stock paid in.....		\$50,000 00	
Surplus.....		5,250 00	
Undivided profits, less expenses and taxes paid.....		1,384 77	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,805 00	
Individual deposits subject to check.....			
Savings deposits.....		353,354 80	
Demand certificates of deposit.....			
Time certificates of deposit.....		2,387 55	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		11,800 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$430,402 12	

REPORT OF SUPERINTENDENT OF BANKS.

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523. THE COMMERCIAL AND SAVINGS BANK OF CARPINTERIA—CARPINTERIA.

Incorporated June 2, 1911.

OFFICERS—J. F. Tubbs, President; J. R. Fithian, Vice-President; C. O. Anderson, Cashier, Secretary and Treasurer.
 DIRECTORS—J. F. Tubbs, J. G. Deaderick, J. K. Catlin, W. C. Hickey, C. B. Franklin, G. E. Franklin, John Bailard, J. R. Fithian, C. R. Sawyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$36,842 48	\$9,150 00	\$45,992 48
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	16,200 00	3,300 00	19,500 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	12,785 68		12,785 68
Due from other banks			
Actual cash on hand	2,916 79	569 49	3,486 28
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$68,744 95	\$13,019 49	\$81,764 44
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	1,528 64	649 00	2,177 64
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	40,046 31		40,046 31
Savings deposits		7,370 49	7,370 49
Demand certificates of deposit			
Time certificates of deposit	7,170 00		7,170 00
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$68,744 95	\$13,019 49	\$81,764 44

524. SAN DIMAS SAVINGS BANK—SAN DIMAS.

Incorporated July 3, 1911.

OFFICERS—W. A. Johnstone, President; J. S. Billheimer, Vice-President; F. H. Harwood, Vice-President; John C. Walker, Cashier,
Secretary and Treasurer; C. Cyril Platt, Assistant Cashier.

DIRECTORS—W. A. Johnstone, D. C. Teague, L. S. Taylor, Chas. E. Walker, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$71,980 00	
Overdrafts.....			
Bonds, warrants and other securities.....		11,685 00	
Bank premises, furniture and fixtures.....		3,000 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		1,515 94	
Due from other banks.....		1,532 58	
Actual cash on hand.....		1,259 75	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$90,923 27	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		1,000 00	
Undivided profits, less expenses and taxes paid.....		302 01	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		43,405 51	
Demand certificates of deposit.....			
Time certificates of deposit.....		11,215 75	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,000 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$90,923 27	

REPORT OF SUPERINTENDENT OF BANKS.

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525. CITIZENS' TRUST AND SAVINGS BANK—LOS ANGELES.

Incorporated May 18, 1911.

OFFICERS—Orra E. Monnette, President; G. W. Walker, Vice-President; R. W. Kenny, Vice-President; H. A. Kehler, Cashier, Secretary and Treasurer; C. O. Anderson, Assistant Cashier; Geo. T. Stainback, Assistant Cashier, Assistant Secretary and Assistant Treasurer; Chris T. Greene, Trust Officer.

DIRECTORS—Dr. W. W. Beckett, Geo. I. Cochran, J. Ross Clark, M. J. Connell, John J. Fay, Jr., R. W. Kenny, Sam K. Rindge, M. J. Monnette, Orra E. Monnette, Geo. W. Walker, A. J. Waters, Ben Williams, Wm. W. Woods, J. M. Hale, Mark G. Jones, Leo S. Chandler, Wm. J. Hunsaker.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trust.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....	\$645,791 76	\$1,986,894 76	\$100,000 00	\$100,000 00	\$2,832 186 52
Overdrafts.....	5 98				5 98
Bonds, warrants and other securities.....	40,000 00	241,446 84			281,446 84
Bank premises, furniture and fixtures.....	7,500 00	11,730 51			19,230 51
Safe deposit vaults.....		8,225 00			8,225 00
Other real estate owned.....					
Due from reserve banks.....	297,229 85	129,066 97			426,296 82
Due from other banks.....			25,474 88	15,751 61	41,226 49
Actual cash on hand.....	92,983 68	50,000 00		898 96	143,882 64
Exchanges for clearing house.....	7,480 42				7,480 42
Checks and other cash items.....	2,539 66				2,539 66
Other resources.....			5,016 80	582 92	5,599 72
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or} (Personal property..... in accordance with provisions of trust} (Real property.....			247,853 90		
			279,822 28		279,822 28
Totals	\$1,098,461 35	\$2,426,898 58	\$658,167 86	\$116,733 49	\$4,206,255 78
LIABILITIES.					
Capital stock paid in.....	\$100,000 00	\$200,000 00	\$100,000 00	\$100,000 00	\$500,000 00
Surplus.....	20,000 00	90,000 00		5,000 00	115,000 00
Undivided profits less expenses and taxes paid.....	4,961 62	4,375 45		10,550 57	19,877 64
Other existing profits, collected, but not in undivided profits account.....				600 00	600 00
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....	4,229 92				4,229 92
Dividends unpaid.....					
Individual deposits subject to check.....	900,056 06				900,056 06
Savings deposits.....		1,843,060 27			1,843,060 27
Demand certificates of deposit.....					
Time certificates of deposit.....		187,352 59			187,352 59
Certified checks.....	2,985 68				2,985 68
Cashier's checks.....	11,159 80				11,159 80
State, county and municipal deposits.....	50,000 00	100,000 00			150,000 00
Postal savings deposits.....					
Other liabilities.....	181 17	2,105 27	5,016 80	582 92	7,885 66
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....			558,151 06		
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals	\$1,098,461 35	\$2,426,898 58	\$658,167 86	\$116,733 49	\$4,206,255 78

NOTE—Added commercial department May 19, 1914.

526. FIRST SAVINGS BANK OF SAN JACINTO—SAN JACINTO.

Incorporated July 21, 1911.

OFFICERS—A. G. Hubbard, President; A. Domenigoni, Vice-President; John Shaver, Vice-President; C. L. Emerson, Cashier and Secretary; A. H. Buckley, Treasurer and Assistant Cashier; Luly Malone, Assistant Cashier.

DIRECTORS—A. G. Hubbard, A. Domenigoni, John Shaver, Jack Hopkins, J. B. Maxwell, Z. E. Ladd, S. H. Herrick, B. H. Crow, C. A. Auld.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$61,156 50	
Overdrafts.....			
Bonds, warrants and other securities.....		14,000 00	
Bank premises, furniture and fixtures.....		1,750 00	
Safe deposit vaults.....		650 00	
Other real estate owned.....			
Due from reserve banks.....		2,164 55	
Due from other banks.....		740 62	
Actual cash on hand.....		1,149 94	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$81,611 61	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....			
Undivided profits, less expenses and taxes paid.....		2,641 12	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		41,287 24	
Demand certificates of deposit.....			
Time certificates of deposit.....		188 25	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$81,611 61	

527. THE STATE BANK OF RAMONA—RAMONA.

Incorporated August 9, 1911.

OFFICERS—H. F. Johnson, President, Secretary, Cashier, Treasurer and Manager; W. E. Woodward, Vice-President; J. C. Johnson, Assistant Cashier.

DIRECTORS—H. F. Johnson, W. E. Woodward, P. H. Johnson, J. J. Johnson, B. F. Petter, Sr., W. E. Woodward, Henry Baldwin, W. J. Hanford, G. S. Scott.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$49,698 01		
Overdrafts	13 89		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	1,810 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	10,184 00		
Due from other banks	2,909 89		
Actual cash on hand			
Exchanges for clearing house	42 13		
Checks and other cash items			
Other resources			
Totals	\$64,657 71		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	500 00		
Undivided profits, less expenses and taxes paid	1,444 96		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,000 00		
Deposits due to banks			
Deposits due to banks			
Individual deposits subject to check	32,887 75		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	2,825 00		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$64,657 71		

528. BANK OF DOS PALOS—DOS PALOS.

Incorporated September 12, 1911.

OFFICERS—R. E. Hoyle, President; J. H. Flory, Vice-President; B. P. Jackson, Cashier, Secretary and Treasurer.
 DIRECTORS—J. H. Flory, William Milburn, William Numby, B. P. Jackson, C. A. Bibler, R. E. Hoyle, W. J. Paden.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$27,668 40		
Overdrafts.....	11 15		
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	10,968 47		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	4,724 38		
Due from other banks.....			
Actual cash on hand.....	2,967 76		
Exchanges for clearing house.....			
Checks and other cash items.....	216 44		
Other resources.....			
Totals	\$46,541 60		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	682 28		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	4,800 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	7,232 14		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	8,627 18		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$46,541 60		

529. DINUBA SAVINGS BANK—DINUBA.

Incorporated June 19, 1911.

OFFICERS—W. B. Nichols, President; R. E. L. Morton, Vice-President; Clarence Wilson, Cashier, Secretary and Treasurer.
 DIRECTORS—O. J. Woodward, W. B. Nichols, F. H. Wilson, F. M. Cook, E. Seligman, G. W. Osterhout, J. A. Reiners, E. Barris,
 R. E. L. Morton, E. A. McCord, Clarence Wilson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$82,225 95	
Overdrafts.....			
Bonds, warrants and other securities.....		2,763 75	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		5,681 59	
Due from other banks.....			
Actual cash on hand.....		3,685 07	
Exchanges for clearing house.....			
Checks and other cash items.....		14 00	
Other resources.....			
Totals		\$94,370 36	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		750 00	
Undivided profits, less expenses and taxes paid.....		986 24	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		1,012 00	
Individual deposits subject to check.....			
Savings deposits.....		66,622 12	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$94,370 36	

530. BANK OF MILPITAS—MILPITAS.

Incorporated August 4, 1911.

OFFICERS—M. Lynn, President; E. P. Giacomazzi, Vice-President and Secretary; L. E. Barber, Vice-President; A. L. Crabb, Cashier and Treasurer.
 DIRECTORS—M. Lynn, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, James Boyd, Alfred Gallagher, Chas. Brandt, Frazier O. Reed, L. E. Barber.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$31,436 57	\$59,350 00	\$90,786 57
Overdrafts			
Bonds, warrants and other securities	10,157 00		10,157 00
Bank premises, furniture and fixtures	2,366 93	6,141 70	8,508 63
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	15,699 70	1,856 91	17,556 61
Due from other banks			
Actual cash on hand	3,467 40	1,708 25	5,175 65
Exchanges for clearing house			
Checks and other cash items	68 85		68 85
Other resources			
Totals	\$63,196 45	\$69,051 86	\$132,248 31
LIABILITIES.			
Capital stock paid in	\$21,061 00	\$8,919 00	\$30,000 00
Surplus			
Undivided profits, less expenses and taxes paid	2,233 12	1,234 96	3,468 08
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	28,128 93		28,128 93
Savings deposits		58,897 90	58,897 90
Demand certificates of deposit	2,703 40		2,703 40
Time certificates of deposit			
Certified checks	50 00		50 00
Cashier's checks			
State, county and municipal deposits	9,000 00		9,000 00
Postal savings deposits			
Other liabilities			
Totals	\$63,196 45	\$69,051 86	\$132,248 31

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531. SAN LEANDRO STATE BANK—SAN LEANDRO.

Incorporated September 18, 1911.

OFFICERS—A. S. Weaver, President and Cashier; Daniel Best, Vice-President; J. J. Gill, Secretary; C. Q. Rideout, Treasurer; H. C. Barton, Assistant Cashier.
 DIRECTORS—A. S. Weaver, H. C. Barton, Daniel Best, L. J. Martin, J. J. Smith, Joe Dutra Gonsalves, Chas. Q. Rideout, R. H. Cross, J. J. Gill.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$89,140 74	\$127,100 08	\$216,240 82
Overdrafts.....	634 52		634 52
Bonds, warrants and other securities.....	24,731 05	14,984 95	39,716 00
Bank premises, furniture and fixtures.....	5,100 00		5,100 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	11,222 25	11,947 63	23,169 88
Due from other banks.....	55 56		55 56
Actual cash on hand.....	6,179 90	3,479 65	9,659 55
Exchanges for clearing house.....			
Checks and other cash items.....	47 09		47 09
Other resources.....			
Totals	\$137,111 11	\$157,512 31	\$294,623 42
LIABILITIES.			
Capital stock paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	2,000 00	500 00	2,500 00
Undivided profits, less expenses and taxes paid.....	1,534 73	3,785 48	5,320 21
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	5,000 00		5,000 00
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	81,767 49		81,767 49
Savings deposits.....		127,826 82	127,826 83
Demand certificates of deposit.....	83 10		83 10
Time certificates of deposit.....			
Certified checks.....	20 00		20 00
Cashier's checks.....	549 31		549 31
State, county and municipal deposits.....	16,002 55	5,400 00	21,402 55
Postal savings deposits.....	153 93		153 93
Other liabilities.....			
Totals	\$137,111 11	\$157,512 31	\$294,623 42

534 AND 534A. THE FIRST SAVINGS BANK OF SHASTA COUNTY—REDDING.

Incorporated November 28, 1911.

OFFICERS—A. F. Smith, President; Fred Dersch, Vice-President; Edwin L. Bailey, Cashier, Secretary and Treasurer.
 DIRECTORS—A. F. Smith, Edwin L. Bailey, C. W. Leininger, Geo. A. Grotefend, Fred Dersch.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$28,809 88	\$287,722 45	\$316,538 83
Overdrafts.....			
Bonds, warrants and other securities.....	44,500 00	180,070 00	174,570 00
Bank premises, furniture and fixtures.....	5,000 00		5,000 00
Safe deposit vaults.....			
Other real estate owned.....		250 00	250 00
Due from reserve banks.....	17,850 96	89,063 15	56,414 11
Due from other banks.....			
Actual cash on hand.....	12,065 19	10,613 83	22,679 02
Exchanges for clearing house.....	150 95		150 95
Checks and other cash items.....		5 00	5 00
Other resources.....		600 00	600 00
Totals	\$107,876 48	\$468,331 43	\$576,207 91
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$40,000 00	\$60,000 00
Surplus.....		4,500 00	4,500 00
Undivided profits, less expenses and taxes paid.....	1,882 55	2,487 91	4,320 46
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		2,100 00	2,100 00
Individual deposits subject to check.....	71,615 56		71,615 56
Savings deposits.....		408,419 76	408,419 76
Demand certificates of deposit.....	1,621 13		1,621 13
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	898 19		898 19
State, county and municipal deposits.....	10,000 00	15,000 00	25,000 00
Postal savings deposits.....	1,914 05	823 76	2,737 81
Other liabilities.....			
Totals	\$107,876 48	\$468,331 43	\$576,207 91

Note.—The above statement includes the business of the Kennett branch office.

535. SAVINGS BANK OF WINTERS—WINTERS.

Incorporated November 23, 1911.

OFFICERS—M. O. Wyatt, President; Wm. Brinck, Vice-President; I. A. Morris, Cashier, Secretary and Treasurer; C. S. Culton, Assistant Cashier.

DIRECTORS—M. O. Wyatt, Wm. Brinck, F. M. Wyatt, Fred W. Wilson, H. G. Boyce.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$107,255 58	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		2,686 20	
Due from other banks			
Actual cash on hand		1,680 63	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$111,632 36	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		6,250 00	
Undivided profits, less expenses and taxes paid		5,267 90	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		105 00	
Individual deposits subject to check			
Savings deposits		75,009 46	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$111,632 36	

536. LOS ANGELES TITLE AND TRUST COMPANY—LOS ANGELES.

Incorporated January 24, 1901.

OFFICERS—Harry Lee Martin, President; Morgan Adams, First Vice-President; C. Sumner James, Vice-President; Edgar C. Harkness, Secretary; Donald O'Melveny, Treasurer; Allin L. Rhodes, Assistant Secretary.
 DIRECTORS—James H. Adams, Stewart O'Melveny, Joseph C. Finch, Donald O'Melveny, Morgan Adams, Harry Lee Martin, R. W. Hillmer, C. E. Mulholland, G. E. Crump, W. J. Church, Sayre Macneil, Frank L. Rabe, George S. Seward, Leonard Walker, Earl W. Huntley, Edgar G. Harkness, Allin L. Rhodes, K. E. Steinhauer, C. Sumner James, A. D. Cross, Eugene Wernick, Chas. W. Cooper, F. X. Price, T. F. Chancellor.

Statement of June 30, 1914.

RESOURCES.	Commercial.	Savings.	Trusts.		Combined.
			Court trusts.	Private trusts.	
Loans and discounts.....			\$100,500 00	\$100,000 00	\$200,500 00
Overdrafts.....					
Bonds, warrants and other securities.....					
Bank premises, furniture and fixtures.....					
Safe deposit vaults.....					
Other real estate owned.....					
Due from reserve banks.....				13,660 02	13,660 02
Actual cash on hand.....				25 00	25 00
Exchanges for clearing house.....					
Checks and other cash items.....					
Other resources.....					
Personal assets received from executors, administrators, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Trusts invested under order of court, or in accordance with provisions of trust { Personal property..... Real property.....					
Totals			\$100,500 00	\$118,715 02	\$214,215 02
LIABILITIES.					
Capital stock paid in.....			\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....			500 00		500 00
Undivided profits less expenses and taxes paid.....				13,715 02	13,715 02
Other existing profits, collected, but not in undivided profits account.....					
Bills payable (including certificates of deposit representing money borrowed).....					
Notes rediscounted.....					
Deposits due to banks.....					
Dividends unpaid.....					
Individual deposits subject to check.....					
Savings deposits.....					
Demand certificates of deposit.....					
Time certificates of deposit.....					
Certified checks.....					
Cashier's checks.....					
State, county and municipal deposits.....					
Postal savings deposits.....					
Other liabilities.....					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....				Private trusts not under supervision of State Banking Department	
Personal assets received from executors, administrators, assignees, receivers or trustees.....					
Trusts held as executor, administrator, guardian, assignee, receiver or trustee, under order or decree of any court.....					
Totals			\$100,500 00	\$118,715 02	\$214,215 02

REPORT OF SUPERINTENDENT OF BANKS.

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537. THE FIRST STATE BANK OF MANTECA—MANTECA.

Incorporated November 28, 1911.

OFFICERS—E. J. Norcross, President; Joshua Cowell, Vice-President; Fred Norcross, Cashier, Secretary and Treasurer.
DIRECTORS—E. J. Norcross, Joshua Cowell, Fred Norcross, E. Powers, John A. Boberg.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$49,961 53		
Overdrafts	164 22		
Bonds, warrants and other securities	24,820 00		
Bank premises, furniture and fixtures	3,259 50		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	14,678 82		
Due from other banks			
Actual cash on hand	4,964 89		
Exchanges for clearing house			
Checks and other cash items	1,978 85		
Other resources			
Totals	\$99,867 31		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	400 00		
Undivided profits, less expenses and taxes paid	283 77		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	875 00		
Individual deposits subject to check	57,730 54		
Savings deposits			
Demand certificates of deposit	104 00		
Time certificates of deposit	2,964 00		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$99,867 31		

538 AND 538A. INYO COUNTY BANK—BISHOP.

Incorporated December 22, 1911.

OFFICERS—Wilfred W. Watterson, President; Eliza Watterson, Vice-President; Mark Q. Watterson, Cashier, Secretary and Treasurer; A. D. Schivley, Assistant Cashier.

DIRECTORS—Wilfred W. Watterson, Mark Q. Watterson, Eliza Watterson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$570,791 88		
Overdrafts.....	2,432 65		
Bonds, warrants and other securities.....	36,850 00		
Bank premises, furniture and fixtures.....	24,725 00		
Safe deposit vaults.....			
Other real estate owned.....	18,178 97		
Due from reserve banks.....	58,229 61		
Due from other banks.....	1,906 02		
Actual cash on hand.....	41,821 52		
Exchanges for clearing house.....			
Checks and other cash items.....	2,433 47		
Other resources.....	6,426 87		
Totals	\$763,795 94		
LIABILITIES.			
Capital stock paid in.....	\$100,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	5,386 09		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	80,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	365,855 04		
Savings deposits.....			
Demand certificates of deposit.....	15,778 84		
Time certificates of deposit.....	160,873 91		
Certified checks.....	25 00		
Cashier's checks.....	12,919 82		
State, county and municipal deposits.....	22,957 74		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$763,795 94		

NOTE.—The above statement includes the business of the Big Pine branch office.

539. BURBANK SAVINGS BANK—BURBANK.

Incorporated December 26, 1911.

OFFICERS—H. A. Church, President; Martin Pupka, Vice-President; R. O. Church, Cashier and Treasurer; A. E. Dufur, Secretary and Assistant Cashier.

DIRECTORS—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fisher, J. H. Avery, A. O. Kendall.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$72 111 01	
Overdrafts			
Bonds, warrants and other securities		13,049 67	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		2,452 81	
Due from other banks			
Actual cash on hand		2,068 78	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$89,697 27	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		500 00	
Undivided profits, less expenses and taxes paid		1,148 06	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		54,180 88	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		8,868 33	
Postal savings deposits			
Other liabilities			
Totals		\$89,697 27	

540. NORTHERN SOLANO SAVINGS BANK—DIXON.

Incorporated January 2, 1912.

OFFICERS—H. R. Timm, President; R. E. L. Stephens, Vice-President; H. L. Bissell, Cashier, Secretary and Treasurer; A. C. Madden, Assistant Cashier.

DIRECTORS—H. R. Timm, R. E. L. Stephens, J. D. Grady, J. S. Hill, Robert Watson, J. J. Clark, E. D. N. Lehe, Winfield R. Madden, W. J. Weyand.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$75,957 84	
Overdrafts			
Bonds, warrants and other securities		19,350 00	
Bank premises, furniture and fixtures		24,787 09	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		7,318 60	
Due from other banks			
Actual cash on hand		2,399 82	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$129,813 35	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		500 00	
Undivided profits, less expenses and taxes paid		600 54	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		91,708 81	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,000 00	
Postal savings deposits			
Other liabilities		9 00	
Totals		\$129,813 35	

541. INDIAN VALLEY BANK—GREENVILLE.

Incorporated December 12, 1911.

OFFICERS—J. R. Murray, President; F. B. Hosselkus, Vice-President; L. P. McIntyre, Vice-President; H. C. Chamberlain, Cashier.
Secretary and Treasurer.

DIRECTORS—J. R. Murray, F. B. Hosselkus, H. C. Chamberlain, L. P. McIntyre, W. B. Perry, A. J. P. Matthiesen, L. T. Bacher.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$62,207 24		
Overdrafts.....			
Bonds, warrants and other securities.....	1,348 10		
Bank premises, furniture and fixtures.....	12,816 86		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	10,482 78		
Due from other banks.....	1,416 70		
Actual cash on hand.....	4,104 20		
Exchanges for clearing house.....			
Checks and other cash items.....	1,757 38		
Other resources.....	278 06		
Totals.....	\$64,410 71		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	160 16		
Undivided profits, less expenses and taxes paid.....	982 79		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	55,765 28		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	12,379 50		
Certified checks.....	123 00		
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$64,410 71		

542. EL SEGUNDO STATE BANK—EL SEGUNDO.

Incorporated January 27, 1912.

OFFICERS—J. E. Howell, President; Dan Murphy, Vice-President; F. R. Kellogg, Vice-President; E. O. Lewis, Cashier, Secretary and Treasurer.

DIRECTORS—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McCray, F. R. Kellogg.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$33,353 15	\$14,600 00	\$47,953 15
Overdrafts	72 51		72 51
Bonds, warrants and other securities	5,068 00	5,091 50	10,179 50
Bank premises, furniture and fixtures	2,992 67	88 75	3,029 42
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	4,698 44	2,015 97	6,704 41
Due from other banks			
Actual cash on hand	7,411 29	969 04	8,399 33
Exchanges for clearing house			
Checks and other cash items	199 80		199 80
Other resources			
Totals	\$53,806 86	\$22,732 26	\$76,538 12
LIABILITIES.			
Capital stock paid in	\$15,000 00	\$10,000 00	\$25,000 00
surplus	2,500 00		2,500 00
Undivided profits, less expenses and taxes paid	299 06	999 54	1,298 60
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	31,352 53		31,352 53
Savings deposits		6,345 09	6,345 09
Demand certificates of deposit	22 45		22 45
Time certificates of deposit		887 63	887 63
Certified checks			
Cashier's checks	181 82		181 82
State, county and municipal deposits	4,500 00	4,500 00	9,000 00
Postal savings deposits			
Other liabilities			
Totals	\$53,806 86	\$22,732 26	\$76,538 12

REPORT OF SUPERINTENDENT OF BANKS.

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543. BANK OF DANIEL MEYER—SAN FRANCISCO.

Incorporated January 24, 1912.

OFFICERS—Albert Meyer, President; Henry Meyer, Vice-President, Treasurer and Manager; Moritz Meyer, Cashier; Julian J. Meyer, Secretary; Simon Meyer, Assistant Cashier.
 DIRECTORS—Moritz Meyer, Henry Meyer, Albert Meyer, Julian J. Meyer, Simon Meyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$175,504 61		
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	116,786 70		
Due from other banks	49,282 45		
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources	1,479 00		
Totals	\$348,062 76		
LIABILITIES.			
Capital stock paid in	\$300,000 00		
Surplus	21,923 19		
Undivided profits, less expenses and taxes paid	21,129 57		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$348,062 76		

544. MADERA SAVINGS BANK—MADERA.

Incorporated February 29, 1912.

OFFICERS—R. Roberts, President; J. B. High, Vice-President; J. G. Roberts, Cashier, Secretary and Treasurer; J. E. Newman, Assistant Cashier.

DIRECTORS—Return Roberts, J. B. High, J. E. Newman, J. G. Roberts, F. P. Roberts.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$117,009 44	
Overdrafts.....			
Bonds, warrants and other securities.....		51,917 50	
Bank premises, furniture and fixtures.....		1,083 52	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		25,949 88	
Due from other banks.....			
Actual cash on hand.....		18,840 06	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$214,750 85	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		1,150 00	
Undivided profits, less expenses and taxes paid.....		6,156 15	
Other existing profits, collected, but not in undivided profit account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		182,444 20	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$214,750 85	

545. FORT BRAGG COMMERCIAL BANK—FORT BRAGG.

Incorporated March 28, 1912.

OFFICERS—C. W. Matthews, President; David Brandon, Vice-President; H. P. Preston, Cashier, Secretary and Treasurer; Leo Brandon, Assistant Cashier.
 DIRECTORS—David Brandon, C. W. Matthews, L. C. Gregory, M. H. Iverson, J. W. Preston, H. P. Preston, B. A. Lendrum.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$182,822 11		
Overdrafts			
Bonds, warrants and other securities	19,600 00		
Bank premises, furniture and fixtures	18,377 19		
Safe deposit vaults	1,026 00		
Other real estate owned			
Due from reserve banks	38,197 05		
Due from other banks			
Actual cash on hand	16,785 50		
Exchanges for clearing house			
Checks and other cash items	886 22		
Other resources			
Totals	\$227,694 07		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	4,763 05		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	207 01		
Dividends unpaid			
Individual deposits subject to check	158,144 58		
Savings deposits			
Demand certificates of deposit	350 00		
Time certificates of deposit	20,398 29		
Certified checks	6,279 18		
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits	57 00		
Other liabilities			
Totals	\$227,694 07		

547. BANK OF SAN JOSE—SAN JOSE.

Incorporated April 4, 1912.

OFFICERS—Wm. Knox Beans, President; H. D. Tuttle, Vice-President; V. J. LaMotte, Cashier, Secretary and Treasurer; Waldo H. Lowe, Assistant Cashier.

DIRECTORS—Wm. Knox Beans, Frances L. Beans, E. E. Chase, Robert R. Syer, Knox Maddox, Hiram D. Tuttle, V. J. LaMotte.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$617,089 56	\$1,304,288 99	\$1,921,378 55
Overdrafts	2,256 82		2,256 82
Bonds, warrants and other securities	188,349 05	883,546 00	566,895 05
Bank premises, furniture and fixtures	173,000 00	183,000 00	356,000 00
Safe deposit vaults			
Other real estate owned		1,238 60	1,238 60
Due from reserve banks	116,889 82	91,681 07	208,470 89
Due from other banks	37,098 80		37,098 80
Actual cash on hand	196,380 05	57,760 95	254,141 00
Exchanges for clearing house	14,982 57		14,982 57
Checks and other cash items			
Other resources	51 67		51 67
Totals	\$1,340,997 84	\$2,021,465 61	\$3,362,463 45
LIABILITIES.			
Capital stock paid in	\$250,000 00	\$50,000 00	\$300,000 00
Surplus	62,500 00	135,000 00	197,500 00
Undivided profits, less expenses and taxes paid	4,942 53	978 79	5,921 32
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks	14,315 31		14,315 31
Dividends unpaid	12,000 00		12,000 00
Individual deposits subject to check	627,780 11		627,780 11
Savings deposits		1,835,486 82	1,835,486 82
Demand certificates of deposit	146,378 01		146,378 01
Time certificates of deposit	86,577 00		86,577 00
Certified checks	6,588 79		6,588 79
Cashier's checks			
State, county and municipal deposits	180,000 00		180,000 00
Postal savings deposits			
Other liabilities	16 09		16 09
Totals	\$1,340,997 84	\$2,021,465 61	\$3,362,463 45

REPORT OF SUPERINTENDENT OF BANKS.

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548. LA HABRA VALLEY BANK—BREA.

Incorporated March 27, 1912.

OFFICERS—C. R. Thomas, President; Thos. Davidson, Vice-President; L. H. Van Hoorebeke, Cashier, Secretary and Treasurer.

DIRECTORS—George Chaffey, W. J. Hole, C. R. Thomas, Thomas Davidson, J. B. Chaffey.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$45,761 50		
Overdrafts.....	496 16		
Bonds, warrants and other securities.....	18,896 70		
Bank premises, furniture and fixtures.....	11,882 65		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	17,084 18		
Due from other banks.....			
Actual cash on hand.....	2,896 18		
Exchanges for clearing house.....			
Checks and other cash items.....	15 00		
Other resources.....			
Totals	\$97,032 87		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	2,652 33		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	54,170 23		
Savings deposits.....			
Demand certificates of deposit.....	400 00		
Time certificates of deposit.....	2,059 71		
Certified checks.....			
Cashier's checks.....	250 10		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$97,032 87		

549. BANK OF PLANADA—PLANADA.

Incorporated April 2, 1912.

OFFICERS—J. C. Cunningham, President; John H. Wolfsen, Vice-President; M. A. McCloskey, Vice-President; A. A. Werner, Secretary, Treasurer and Cashier.

DIRECTORS—Arnold A. Werner, W. B. Broadwell, J. C. Cunningham, J. H. Wolfsen, M. A. McCloskey.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$19,861 98	\$6,140 00	\$26,001 98
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	2,056 00		2,056 00
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	10,449 75		10,449 75
Due from other banks.....			
Actual cash on hand.....	1,169 14	88 88	1,258 02
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals.....	\$38,586 82	\$6,228 88	\$89,760 70
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,268 59	120 89	1,388 98
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	13 60		13 60
Dividends unpaid.....			
Individual deposits subject to check.....	12,254 68		12,254 68
Savings deposits.....		1,108 49	1,108 49
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$38,586 82	\$6,228 88	\$89,760 70

REPORT OF SUPERINTENDENT OF BANKS.

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550. BANK OF GALT—GALT.

Incorporated April 5, 1912.

OFFICERS—Alden Anderson, President; James Whitaker, Vice-President; W. L. Robison, Cashier, Secretary and Treasurer.
 DIRECTORS—Alden Anderson, James Whitaker, F. H. Harvey, J. W. Angrave, W. E. Sawyer, R. L. Gower, W. L. Robison.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$68,764 50		
Overdrafts.....	290 12		
Bonds, warrants and other securities.....	22,984 51		
Bank premises, furniture and fixtures.....	1,442 10		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	17,362 05		
Due from other banks.....			
Actual cash on hand.....	5,873 00		
Exchanges for clearing house.....			
Checks and other cash items.....	110 46		
Other resources.....			
Totals	\$114,826 74		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,816 34		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	51,086 56		
Savings deposits.....			
Demand certificates of deposit.....	1,187 14		
Time certificates of deposit.....	22,276 18		
Certified checks.....	713 05		
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	247 47		
Other liabilities.....			
Totals	\$114,826 74		

551. FARMERS AND MECHANICS' SAVINGS BANK OF HEALDSBURG—HEALDSBURG.

Incorporated March 16, 1912.

OFFICERS—C. W. Weaver, President; S. L. Wattles, Vice-President; J. H. Miller, Cashier, Secretary and Treasurer; L. J. Hall, Assistant Cashier and Assistant Secretary.

DIRECTORS—Eli Bush, J. T. Coffman, J. H. Gunn, J. A. McMinn, E. B. Snook, S. L. Wattles, C. W. Weaver.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$340,165 25	
Overdrafts			
Bonds, warrants and other securities		58,250 00	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		21,427 15	
Due from other banks			
Actual cash on hand		8,224 27	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$428,066 67	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus		4,000 00	
Undivided profits, less expenses and taxes paid		2,936 24	
Other existing profits, collected, but not in undivided profits account		3,000 00	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		358,180 48	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Postal savings deposits			
Other liabilities			
Totals		\$428,066 67	

552. CHULA VISTA STATE BANK—CHULA VISTA.

Incorporated April 27, 1912.

OFFICERS—Wm. E. Otis, President; Chas. W. Darling, Vice-President; Chas. A. Vance, Cashier, Secretary and Treasurer.
 DIRECTORS—C. W. Darling, E. Melville, C. A. Vance, Lillian O. Vance, Wm. E. Otis.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$55,137 02		
Overdrafts.....	84 21		
Bonds, warrants and other securities.....	13,980 00		
Bank premises, furniture and fixtures.....	2,450 85		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	4,399 93		
Due from other banks.....			
Actual cash on hand.....	3,980 92		
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals	\$79,992 93		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	500 00		
Undivided profits, less expenses and taxes paid.....	400 56		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	36,927 87		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	5,104 50		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$79,992 93		

553. SAVINGS BANK OF SUTTER COUNTY—YUBA CITY.

Incorporated May 15, 1912.

OFFICERS—C. R. Boyd, President; B. F. Walton, Vice-President; George T. Boyd, Cashier, Secretary and Treasurer; E. M. Boyd, Assistant Cashier.

DIRECTORS—C. R. Boyd, Geo. T. Boyd, B. F. Walton, H. A. Walton, Jr., F. S. Walton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$312,681 85	
Overdrafts.....			
Bonds, warrants and other securities.....		29,885 00	
Bank premises, furniture and fixtures.....		34,500 00	
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		7,000 00	
Due from other banks.....			
Actual cash on hand.....		7,321 50	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....		02	
Totals		\$391,387 87	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		25,000 00	
Undivided profits, less expenses and taxes paid.....		8,197 26	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		296,704 24	
Demand certificates of deposit.....			
Time certificates of deposit.....		21,423 08	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		12,500 00	
Postal savings deposits.....		2,563 34	
Other liabilities.....			
Totals		\$391,387 87	

REPORT OF SUPERINTENDENT OF BANKS.

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555. BANK OF GILROY—GILROY.

Incorporated May 10, 1912.

OFFICERS—Henry Hecker, President; R. Eschenburg, Vice-President; W. R. Pyle, Cashier, Secretary and Treasurer; A. W. Chesbro, Assistant Cashier.

DIRECTORS—Henry Hecker, Rodney Eschenburg, M. Casey, H. R. Chesbro, C. R. Wilson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$295,312 68	\$317,523 16	\$612,835 79
Overdrafts.....	1,128 47		1,128 47
Bonds, warrants and other securities.....	62,222 21	21,900 00	84,122 21
Bank premises, furniture and fixtures.....	17,000 00	19,500 00	36,500 00
Safe deposit vaults.....			
Other real estate owned.....	1,110 00	500 00	1,610 00
Due from reserve banks.....	11,229 08	2,940 28	14,169 31
Due from other banks.....	97 69		97 69
Actual cash on hand.....	29,756 59	19,272 80	49,029 39
Exchanges for clearing house.....	354 09		354 09
Checks and other cash items.....			
Other resources.....	18 75		18 75
Totals	\$418,229 46	\$381,636 24	\$799,865 70
LIABILITIES.			
Capital stock paid in.....	\$51,516 66	\$35,000 00	\$86,516 66
Surplus.....	57,850 00	3,500 00	60,850 00
Undivided profits, less expenses and taxes paid.....	6,084 21	1,883 18	7,967 39
Other existing profits, collected, but not in undivided profits account.....	966 35	1,115 56	2,081 90
Bills payable (including certificates of deposit representing money borrowed).....	25,000 00		25,000 00
Deposits due to banks.....	1,046 25		1,046 25
Dividends unpaid.....	4,825 80		4,825 80
Individual deposits subject to check.....	218,994 92		218,994 92
Savings deposits.....		340,116 51	340,116 51
Demand certificates of deposit.....	5,678 67		5,678 67
Time certificates of deposit.....	7,605 00		7,605 00
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	38,440 00		38,440 00
Postal savings deposits.....	1,221 60		1,221 60
Other liabilities.....		21 00	21 00
Totals	\$418,229 46	\$381,636 24	\$799,865 70

556. BANK OF WASCO—WASCO.

Incorporated May 22, 1912.

OFFICERS—Clinton E. Worden, President; W. E. Benz, Vice-President; F. M. Gordon, Cashier, Secretary and Treasurer.

DIRECTORS—Clinton E. Worden, W. E. Benz, Alf B. Jordan, J. S. Henton, F. M. Gordon, J. H. McMillen, W. W. Worden.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$69,226 54		
Overdrafts.....	86 86		
Bonds, warrants and other securities.....	16,407 40		
Bank premises, furniture and fixtures.....	12,079 25		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	8,887 82		
Due from other banks.....	701 85		
Actual cash on hand.....	5,868 28		
Exchanges for clearing house.....			
Checks and other cash items.....	364 97		
Other resources.....			
Totals	\$118,622 45		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	5,000 00		
Undivided profits, less expenses and taxes paid.....	597 82		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	70,011 88		
Savings deposits.....			
Demand certificates of deposit.....	110 00		
Time certificates of deposit.....			
Certified checks.....	25 00		
Cashier's checks.....	175 64		
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....	208 11		
Other liabilities.....			
Totals	\$118,622 45		

557. HEALDSBURG SAVINGS BANK—HEALDSBURG.

Incorporated May 25, 1912.

OFFICERS—Geo. H. Warfield, President; E. M. Norton, Vice-President; J. R. Williams, Cashier, Secretary and Treasurer.
 DIRECTORS—E. H. Barnes, A. E. Burnham, W. Goddard, E. M. Norton, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, Geo. H. Warfield, Geo. C. Alexander.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$246,751 96	
Overdrafts			
Bonds, warrants and other securities		31,432 46	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		12,585 12	
Due from other banks			
Actual cash on hand		5,187 98	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$295,957 52	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		5,100 00	
Undivided profits, less expenses and taxes paid		922 02	
Other existing profits, collected, but not in undivided profits account		750 00	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		118 50	
Individual deposits subject to check			
Savings deposits		254,567 00	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		9,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$295,957 52	

558. COMMERCIAL BANK OF SANGER—SANGER.

Incorporated May 23, 1912.

OFFICERS—Geo. S. Coblentz, President; L. Powers, Vice-President; E. A. Boye, Cashier, Secretary and Treasurer; H. B. McLaughlin, Assistant Cashier.

DIRECTORS—J. E. Burnett, L. Powers, Geo. S. Coblentz, T. W. Decker, Thos. F. Madden, W. B. Hazelton, S. G. Frankenau.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$108,438 72		
Overdrafts	5 00		
Bonds, warrants and other securities	124 00		
Bank premises, furniture and fixtures	5,200 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	34,495 66		
Due from other banks			
Actual cash on hand	8,064 85		
Exchanges for clearing house			
Checks and other cash items	200 63		
Other resources			
Totals	\$156,528 86		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	7,500 00		
Undivided profits, less expenses and taxes paid	3,255 51		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	101,021 95		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	19,361 50		
Certified checks			
Cashier's checks	389 90		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$156,528 86		

559. LASSEN INDUSTRIAL BANK—SUSANVILLE.

Incorporated April 5, 1912.

OFFICERS—Jules Alexander, President; Isaac Knoch, Vice-President; W. G. Culbreth, Cashier, Secretary and Treasurer.
 DIRECTORS—Jules Alexander, Isaac Knoch, R. E. Bangham, C. E. Lawson, W. G. Culbreth.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$251,084 35		
Overdrafts.....			
Bonds, warrants and other securities.....	32,926 58		
Bank premises, furniture and fixtures.....	6,488 50		
Safe deposit vaults.....	600 00		
Other real estate owned.....			
Due from reserve banks.....	27,164 20		
Due from other banks.....	6,231 06		
Actual cash on hand.....	18,076 33		
Exchanges for clearing house.....			
Checks and other cash items.....	1,062 59		
Other resources.....			
Totals.....	\$343,633 61		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	4,000 00		
Undivided profits, less expenses and taxes paid.....	3,522 17		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	188,150 00		
Savings deposits.....			
Demand certificates of deposit.....	1,610 24		
Time certificates of deposit.....	70,543 87		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	25,000 00		
Postal savings deposits.....	807 33		
Other liabilities.....			
Totals.....	\$343,633 61		

560. ESCALON STATE BANK—ESCALON.

Incorporated June 13, 1912.

OFFICERS—S. J. Irwin, President; Arbor Barth, Vice-President; Ira Wolf, Cashier, Secretary and Treasurer.

DIRECTORS—Ira Wolf, Arbor Barth, C. M. Carlson, H. L. McPherson, S. J. Irwin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$48,709 88		
Overdrafts.....	59 96		
Bonds, warrants and other securities.....	16,881 12		
Bank premises, furniture and fixtures.....	11,485 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	20,279 49		
Due from other banks.....			
Actual cash on hand.....	6,687 78		
Exchanges for clearing house.....			
Checks and other cash items.....	607 88		
Other resources.....			
Totals	\$104,630 61		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	1,000 00		
Undivided profits, less expenses and taxes paid.....	142 23		
Other existing profits, collected, but not in undivided profits account.....	464 34		
Bills payable (including certificates of deposit representing money borrowed).....	5,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	58,284 64		
Savings deposits.....			
Demand certificates of deposit.....	227 60		
Time certificates of deposit.....	4,278 00		
Certified checks.....	2,742 80		
Cashier's checks.....	281 00		
State, county and municipal deposits.....	7,200 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$104,630 61		

562. "BANK OF PRINCETON"—PRINCETON.

Incorporated April 19, 1912.

OFFICERS—Tennant Harrington, President; W. A. Yerxa, Vice-President; F. M. Porter, Cashier, Secretary and Treasurer.

DIRECTORS—B. H. Burton, P. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$86,717 64		
Overdrafts.....	478 70		
Bonds, warrants and other securities.....	27,374 40		
Bank premises, furniture and fixtures.....	21,742 48		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	9,358 00		
Due from other banks.....			
Actual cash on hand.....	4,686 25		
Exchanges for clearing house.....			
Checks and other cash items.....	51 85		
Other resources.....			
Totals	\$150,404 41		
LIABILITIES.			
Capital stock paid in.....	\$60,000 00		
Surplus.....	6,000 00		
Undivided profits, less expenses and taxes paid.....	1,891 51		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	41,412 80		
Savings deposits.....			
Demand certificates of deposit.....	1,795 00		
Time certificates of deposit.....	5,805 10		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	24,000 00		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$150,404 41		

563. SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO—EL CENTRO.

Incorporated May 19, 1912.

OFFICERS—B. R. Brundage, President; J. K. Hermon, Vice-President; J. Stewart Ross, Secretary; O. G. Horne, Cashier and Treasurer; George D. Page, Assistant Cashier.

DIRECTORS—O. G. Horne, W. S. Fawcett, J. Stewart Ross, B. R. Brundage, J. K. Hermon, F. O. Luckett, Harry L. Person.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$67,313 77	\$28,733 81	\$96,047 58
Overdrafts	240 24		240 24
Bonds, warrants and other securities	14,775 00		14,775 00
Bank premises, furniture and fixtures	5,000 00		5,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	35,898 68	900 00	36,798 68
Due from other banks			
Actual cash on hand	1,920 50	518 04	2,438 54
Exchanges for clearing house	1,920 11		1,920 11
Checks and other cash items	1,035 25		1,035 25
Other resources			
Totals	\$135,254 55	\$30,151 85	\$165,406 40
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	360 77	514 17	874 94
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	96,252 44		96,252 44
Savings deposits		24,637 68	24,637 68
Demand certificates of deposit			
Time certificates of deposit	10 00		10 00
Certified checks			
Cashier's checks	6,991 34		6,991 34
State, county and municipal deposits	11,700 00		11,700 00
Postal savings deposits			
Other liabilities			
Totals	\$135,254 55	\$30,151 85	\$165,406 40

NOTE.—Changed name from Security Savings Bank of El Centro May 25, 1914.

564. BANK OF LANCASTER—LANCASTER.

Incorporated June 26, 1912.

OFFICERS—John Roberts, President; Earl L. Roberts, Vice-President; G. A. Brooks, Cashier and Secretary; M. J. Reynolds, Treasurer.
DIRECTORS—G. A. Brooks, L. W. Traver, Earl L. Roberts, John Roberts, M. J. Reynolds, G. L. Butterfield, W. S. Hogan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$36,621 43		
Overdrafts	77 96		
Bonds, warrants and other securities	14,774 18		
Bank premises, furniture and fixtures	5,328 62		
Safe deposit vaults	250 00		
Other real estate owned			
Due from reserve banks	3,290 68		
Due from other banks	228 00		
Actual cash on hand	3,576 38		
Exchanges for clearing house	19 06		
Checks and other cash items			
Other resources			
Totals	\$64,166 29		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	1,124 50		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	2,500 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check:	22,071 26		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	369 35		
Certified checks			
Cashier's checks	601 18		
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$64,166 29		

565. MONTEBELLO STATE BANK—MONTEBELLO.

Incorporated July 20, 1912.

OFFICERS—H. A. Church, President; Geo. W. Scott, Vice-President; J. W. Orsdel, Cashier, Secretary and Treasurer.
 DIRECTORS—Geo. W. Scott, E. A. Martin, A. E. Matson, E. T. Cochrum, H. A. Church, John F. Atkinson, C. L. Edmundson, Fred Layman, H. A. Church, Jr.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$42,377 50		
Overdrafts	208 16		
Bonds, warrants and other securities	13,800 00		
Bank premises, furniture and fixtures	10,427 60		
Safe deposit vaults	325 00		
Other real estate owned			
Due from reserve banks	4,833 92		
Due from other banks			
Actual cash on hand	3,051 17		
Exchanges for clearing house			
Checks and other cash items	20 25		
Other resources			
Totals	\$74,088 60		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	350 00		
Undivided profits, less expenses and taxes paid	812 47		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	33,785 74		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	2,008 85		
Certified checks			
Cashier's checks	81 54		
State, county and municipal deposits	12,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$74,088 60		

REPORT OF SUPERINTENDENT OF BANKS.

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566. FIRST BANK OF JAMESTOWN—JAMESTOWN.

Incorporated June 11, 1912.

OFFICERS—W. E. Booker, President; W. J. Black, Vice-President; Paul E. Mertz, Cashier, Secretary and Treasurer; C. R. Anthony, Assistant Cashier, Assistant Treasurer and Assistant Secretary.

DIRECTORS—W. J. Black, Andrew McCormick, W. E. Booker, P. Barendrecht, Geo. H. Ingalls, Chas. A. Fitzgerald, Amos D. Shepard, G. N. Porter, E. T. Jasper, T. L. Richards, A. D. Herold, W. B. Buckminster.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$61,590 47	
Overdrafts			
Bonds, warrants and other securities		25,169 40	
Bank premises, furniture and fixtures		3,894 96	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		3,224 80	
Due from other banks			
Actual cash on hand		2,590 24	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$96,459 87	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus			
Undivided profits, less expenses and taxes paid		964 67	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		58,005 20	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$96,459 87	

567. NATIONAL CITY STATE BANK—NATIONAL CITY.

Incorporated July 16, 1912.

OFFICERS—Ed Willoughby, President; T. R. Palmer, Vice-President; J. W. Donohue, Cashier, Secretary and Treasurer; T. K. Dahle, Jr., Assistant Cashier.

DIRECTORS—Ed Willoughby, J. W. Donohue, T. R. Palmer, E. L. Bullen, C. Wade, W. D. Crum, T. K. Dahle, Jr., D. McKenzie, A. G. Williams.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$84,217 16		
Overdrafts.....	47 65		
Bonds, warrants and other securities.....	14,000 00		
Bank premises, furniture and fixtures.....	9,850 51		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	17,842 54		
Due from other banks.....			
Actual cash on hand.....	3,467 43		
Exchanges for clearing house.....	9 50		
Checks and other cash items.....			
Other resources.....			
Totals	\$78,964 79		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,743 96		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	34,567 78		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	6,689 19		
Certified checks.....			
Cashier's checks.....	2,290 00		
State, county and municipal deposits.....	8,638 84		
Postal savings deposits.....			
Other liabilities.....			
Totals	\$78,964 79		

REPORT OF SUPERINTENDENT OF BANKS.

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568. COMMERCIAL STATE BANK—OAKDALE.

Incorporated August 29, 1912.

OFFICERS—M. J. Nightingale, President and Treasurer; D. A. Guernsey, Vice-President; W. A. Saylor, Cashier and Secretary; C. E. Wood, Assistant Cashier.
 DIRECTORS—S. Pratt, W. A. Saylor, T. K. Beard, M. J. Nightingale, J. B. Stearns, L. C. Walther, D. A. Guernsey.

Statement of June 30, 1914.

RESOURCES:	Commercial department.	Savings department.	Combined.
Loans and discounts	\$48,098 31	\$18,776 49	\$66,874 80
Overdrafts	194 06		194 06
Bonds, warrants and other securities	23,375 00		23,375 00
Bank premises, furniture and fixtures	16,966 72	7,500 00	24,466 72
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	13,791 54	2,697 72	16,489 26
Due from other banks			
Actual cash on hand	4,429 87	1,620 29	6,050 16
Exchanges for clearing house			
Checks and other cash items	34 80		34 80
Other resources			
Totals	\$106,890 30	\$30,594 50	\$137,484 80
LIABILITIES.			
Capital stock paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	3,500 00	1,500 00	5,000 00
Undivided profits, less expenses and taxes paid	468 45	529 30	997 75
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	44,095 28		44,095 28
Savings deposits		18,565 20	18,565 20
Demand certificates of deposit	5,150 00		5,150 00
Time certificates of deposit	4,586 57		4,586 57
Certified checks	100 00		100 00
Cashier's checks			
State, county and municipal deposits	9,000 00		9,000 00
Postal savings deposits			
Other liabilities			
Totals	\$106,890 30	\$30,594 50	\$137,484 80

569. CITIZENS' STATE SAVINGS BANK—GARDENA.

Incorporated September 6, 1912.

OFFICERS—C. B. Casler, President; J. W. Strickling, Vice-President; I. S. Ball, Cashier, Secretary and Treasurer.

DIRECTORS—C. B. Casler, Geo. B. Nichols, J. W. Strickling, M. A. Schofield, Thos. Biggart.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$88,320 00	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		263 15	
Due from other banks			
Actual cash on hand		1,025 24	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$89,548 39	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus		800 00	
Undivided profits, less expenses and taxes paid		145 63	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid		750 00	
Individual deposits subject to check			
Savings deposits		10,990 00	
Demand certificates of deposit			
Time certificates of deposit		1,861 80	
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$39,548 39	

570. CHINO SAVINGS BANK—CHINO.

Incorporated September 4, 1912.

OFFICERS—Levi Vredenburgh, President; John T. Schroeder, Vice-President; Edwin Rhodes, Cashier, Secretary and Treasurer;
 J. Leonard Murdock, Assistant Cashier.

DIRECTORS—L. Vredenburgh, J. T. Schroeder, G. S. Phillips, Samuel Pine, O. J. Newman, J. A. Mart, Edwin Rhodes.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$54,845 00	
Overdrafts.....			
Bonds, warrants and other securities.....		12,000 00	
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		1,700 00	
Due from other banks.....			
Actual cash on hand.....		5,202 72	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$73,747 72	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		150 00	
Undivided profits, less expenses and taxes paid.....		2,164 99	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		18,771 88	
Demand certificates of deposit.....			
Time certificates of deposit.....		16,860 85	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....		10,800 00	
Postal savings deposits.....			
Other liabilities.....			
Totals		\$73,747 72	

571 AND 571A. "THE SOUTHERN COUNTY BANK"—ANAHEIM.

Incorporated September 20, 1912.

OFFICERS—C. B. Jones, President; Russ Avery, Vice-President; J. S. Killian, Vice-President; A. W. Phelps, Secretary and Treasurer; Chas. A. Boege, Cashier; A. B. Endicott, Assistant Cashier and Manager of El Monte branch.
 DIRECTORS—A. M. Brown, J. W. Phelps, Boyle Workman, A. Nagel, Chas. A. Boege, S. Hayden, Russ Avery, Frank Baum, J. S. Killian, F. C. Herbert, F. P. Sappington, C B Jones, C Klingerman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$78,657 47	\$68,812 00	\$142,469 47
Overdrafts.....	160 77		160 77
Bonds, warrants and other securities.....		21,534 05	21,534 05
Bank premises, furniture and fixtures.....	2,592 78	2,101 83	4,694 56
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	2,720 20	1,377 43	4,097 63
Due from other banks.....			
Actual cash on hand.....	7,605 50	2,984 23	10,589 73
Exchanges for clearing house.....			
Checks and other cash items.....	1,036 32		1,036 32
Other resources.....	30 00		30 00
Totals	\$87,802 99	\$66,809 54	\$154,612 53
LIABILITIES.			
Capital stock paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,110 30	3,492 90	4,603 20
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	57,207 18		57,207 18
Savings deposits.....		24,616 67	24,616 67
Demand certificates of deposit.....			
Time certificates of deposit.....		25,699 97	25,699 97
Certified checks.....	56 58		56 58
Cashier's checks.....	4,428 98		4,428 98
State, county and municipal deposits.....		18,000 00	18,000 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$87,802 99	\$66,809 54	\$154,612 53

NOTE.—The above statement includes the business of the El Monte branch office.

572. TEHAMA COUNTY SAVINGS BANK—CORNING.

Incorporated September 6, 1912.

OFFICERS—R. A. Foster, President; W. Herbert Samson, Vice-President; Harry A. Hunt, Cashier, Secretary and Treasurer.
 DIRECTORS—J. A. Brown, W. Herbert Samson, Harry A. Hunt, J. Leroy Donovan, W. N. Woodson, Geo. A. Hoag, R. A. Foster.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$96,068 77	\$53,284 50	\$149,353 27
Overdrafts	1,568 17		1,568 17
Bonds, warrants and other securities	9,484 73	5,624 30	15,009 03
Bank premises, furniture and fixtures	14,679 23	8,575 00	23,254 23
Safe deposit vaults	351 75		351 75
Other real estate owned			
Due from reserve banks	6,172 78	1,690 82	7,863 60
Due from other banks			
Actual cash on hand	6,658 47	1,047 56	7,706 03
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$135,013 95	\$70,122 18	\$205,136 13
LIABILITIES.			
Capital stock paid in	\$20,100 00	\$13,400 00	\$33,500 00
Surplus			
Undivided profits, less expenses and taxes paid	855 58	1,086 08	1,891 66
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	15,000 00		15,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	86,005 98		86,005 98
Savings deposits		51,186 10	51,186 10
Demand certificates of deposit			
Time certificates of deposit	4,051 85		4,051 85
Certified checks	44 26		44 26
Cashier's checks	955 78		955 78
State, county and municipal deposits	8,000 00	4,500 00	12,500 00
Postal savings deposits			
Other liabilities			
Totals	\$135,013 95	\$70,122 18	\$205,136 13

573. CITIZENS' SAVINGS BANK OF PASADENA—PASADENA.

Incorporated September 6, 1912.

OFFICERS—W. H. Hubbard, President; Henry T. Hazard, Vice-President; Dr. W. C. Watson, Vice-President; M. V. Hubbard, Cashier, Secretary and Treasurer; S. A. Cover, Assistant Cashier; J. F. Bender, Assistant Cashier.
 DIRECTORS—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, Aaron Cover, Edmund D. Barry, John C. Coy, W. C. Watson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$63,180 41	\$60,912 90	\$124,043 31
Overdrafts.....	1,187 91		1,187 91
Bonds, warrants and other securities.....	46,000 00	45,000 00	91,000 00
Bank premises, furniture and fixtures.....	66,563 97	71,719 89	138,273 86
Safe deposit vaults.....		6,339 68	6,339 68
Other real estate owned.....			
Due from reserve banks.....	33,538 01	92,680 45	126,218 46
Due from other banks.....			
Actual cash on hand.....	7,235 27	7,719 68	14,954 95
Exchanges for clearing houses.....	709 13		709 13
Checks and other cash items.....	1,661 26	30 90	1,692 16
Other resources.....		4 30	4 30
Totals	\$220,015 96	\$234,407 80	\$504,423 76
LIABILITIES.			
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	810 73	3,663 63	4,474 36
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	74,525 21		74,525 21
Savings deposits.....		121,660 35	121,660 35
Demand certificates of deposit.....			
Time certificates of deposit.....		23,083 62	23,083 62
Certified checks.....	2,880 02		2,880 02
Cashier's checks.....	350 00		350 00
State, county and municipal deposits.....	41,500 00	36,000 00	77,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$220,015 96	\$234,407 80	\$504,423 76

574. "FARMERS AND MERCHANTS' BANK OF LANCASTER"—LANCASTER.

Incorporated November 1, 1912.

OFFICERS—J. E. Randall, President; T. K. Temple, Vice-President; I. E. Dodge, Secretary and Cashier; Leo Harris, Treasurer.
DIRECTORS—T. K. Temple, Leo Harris, I. E. Dodge, Jay E. Randall, A. McGovney, C. J. Hamilton.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$51,719 21		
Overdrafts	573 14		
Bonds, warrants and other securities	14,502 75		
Bank premises, furniture and fixtures	11,269 55		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	2,469 25		
Due from other banks			
Actual cash on hand	3,878 55		
Exchanges for clearing house	122 12		
Checks and other cash items			
Other resources			
Totals	\$84,594 59		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	2,280 44		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	37,086 47		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,045 40		
Certified checks			
Cashier's checks	682 28		
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$84,594 59		

575. "BANK OF HOPLAND"—HOPLAND.

Incorporated October 1, 1912.

OFFICERS—C. B. Shaw, President; S. E. Brooks, Vice-President; J. W. Harris, Cashier, Secretary and Treasurer.

DIRECTORS—J. W. Harris, C. B. Shaw, J. W. Hiatt, S. E. Brooks, D. M. Burns.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$54,184 94		
Overdrafts			
Bonds, warrants and other securities	10,000 00		
Bank premises, furniture and fixtures	1,200 00		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	7,525 69		
Due from other banks			
Actual cash on hand	4,576 69		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$77,487 32		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus	500 00		
Undivided profits, less expenses and taxes paid	1,028 49		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	31,363 78		
Savings deposits			
Demand certificates of deposit	1,267 73		
Time certificates of deposit	9,327 32		
Certified checks			
Cashier's checks			
State, county and municipal deposits	9,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$77,487 32		

576. FARMERS' SAVINGS BANK OF SELMA—SELMA.

Incorporated November 30, 1912.

OFFICERS—W. T. Forkner, President; Edw. Poulson, Vice-President; C. W. Christensen, Cashier, Secretary and Treasurer; O. E. Dillon, Assistant Cashier.
 DIRECTORS—W. T. Forkner, P. P. Hoover, Edw. Poulson, E. S. Hobler, H. S. Hulbert, Fred H. Williams, C. W. Christensen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$66,206 88	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		2,187 34	
Due from other banks.....		3,791 92	
Actual cash on hand.....		1,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$73,136 14	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....			
Undivided profits, less expenses and taxes paid.....		1,937 78	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		39,341 18	
Demand certificates of deposit.....			
Time certificates of deposit.....		6,857 18	
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$73,136 14	

577. THE CALIFORNIA SAVINGS BANK OF SACRAMENTO, CALIFORNIA—SACRAMENTO.

Incorporated November 21, 1912.

OFFICERS—W. E. Gerber, President; Geo. W. Peltier, Vice-President; W. A. Curtis, Vice-President; Fred W. Kiesel, Cashier and Secretary; Ed H. Gerber, Treasurer; E. A. Brown, Assistant Cashier; Fred L. Martin, Assistant Cashier; J. I. Brunschwiler, Assistant Cashier.
 DIRECTORS—Geo. W. Peltier, Fred W. Kiesel, W. E. Gerber, H. A. Hellborn, Peter Bohl, W. A. Curtis, Ed H. Gerber, Frank J. Ruhstaller, G. A. White.

Statement of June 30, 1914.

RESOURCES.	Commeretal department.	Savings department.	Combined.
Loans and discounts		\$805,071 75	
Overdrafts			
Bonds, warrants and other securities		123,958 17	
Bank premises, furniture and fixtures		1 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		115,568 21	
Due from other banks		11,013 33	
Actual cash on hand		19,557 25	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$1,075,169 71	
LIABILITIES.			
Capital stock paid in		\$100,000 00	
Surplus		10,000 00	
Undivided profits, less expenses and taxes paid		14,209 12	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		10,000 00	
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		880,989 08	
Demand certificates of deposit			
Time certificates of deposit		9,500 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		50,000 00	
Postal savings deposits		471 51	
Other liabilities			
Totals		\$1,075,169 71	

REPORT OF SUPERINTENDENT OF BANKS.

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578. "THE COMMERCIAL BANK OF DURHAM"—DURHAM.

Incorporated November 19, 1912.

OFFICERS—T. H. Mitchell, President; G. W. Jones, Vice-President; J. N. Smith, Cashier, Secretary and Treasurer; J. B. Runnels, Assistant Cashier.

DIRECTORS—Geo. W. Jones, A. H. Smith, T. H. Mitchell, H. C. Morgue, Jas. N. Smith, C. C. Brown, L. D. Fimple.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$47,580 86		
Overdrafts	629 01		
Bonds, warrants and other securities	14,443 85		
Bank premises, furniture and fixtures	7,265 71		
Safe deposit vaults			
Other real estate owned	5,588 41		
Due from reserve banks			
Due from other banks			
Actual cash on hand	8,050 88		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$78,557 75		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	1,481 20		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	5,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	84,110 47		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	518 08		
Certified checks			
Cashier's checks			
State, county and municipal deposits	12,500 00		
Postal savings deposits			
Other liabilities			
Totals	\$78,557 75		

579. FIRST BANK OF HERMOSA BEACH—HERMOSA BEACH.

Incorporated January 3, 1913.

OFFICERS—J. E. Walker, President; R. E. Matteson, Vice-President; Marco H. Hellman, Vice-President; G. S. Thatcher, Cashier, Secretary and Treasurer.

DIRECTORS—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkerton, J. P. Luxford, R. E. Matteson, Marco H. Hellman.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$86,697 00		
Overdrafts.....	129 16		
Bonds, warrants and other securities.....	14,968 20		
Bank premises, furniture and fixtures.....	2,392 50		
Safe deposit vaults.....	178 81		
Other real estate owned.....			
Due from reserve banks.....	10,876 99		
Due from other banks.....			
Actual cash on hand.....	5,214 95		
Exchanges for clearing house.....			
Checks and other cash items.....	165 85		
Other resources.....	259 46		
Totals	\$100,402 92		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....	2,000 00		
Undivided profits, less expenses and taxes paid.....	537 74		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....	3,705 01		
Dividends unpaid.....			
Individual deposits subject to check.....	46,801 20		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	1,879 00		
Certified checks.....			
Cashier's checks.....	8,106 73		
State, county and municipal deposits.....	12,366 84		
Postal savings deposits.....			
Other liabilities.....	5 50		
Totals	\$100,402 92		

580. EAST SAN DIEGO STATE BANK—EAST SAN DIEGO.

Incorporated January 2, 1913.

OFFICERS—Robert E. Brier, President; G. A. Davidson, Vice-President; P. V. Morgan, Cashier, Secretary and Treasurer.

DIRECTORS—Robert E. Brier, R. D. Spicer, P. V. Morgan, G. A. Davidson, Geo. M. Rees, Joseph Clegg.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$32,643 78	\$25,477 40	\$58,121 18
Overdrafts.....	5 00		5 00
Bonds, warrants and other securities.....	13,072 70	7,760 00	20,832 70
Bank premises, furniture and fixtures.....	8,967 55		8,967 55
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	7,026 45	1,991 75	9,018 20
Due from other banks.....			
Actual cash on hand.....	4,606 22	1,673 63	6,281 85
Exchanges for clearing house.....	148 00		148 00
Checks and other cash items.....	5 20		5 20
Other resources.....			
Totals	\$61,476 90	\$36,902 78	\$98,379 68
LIABILITIES.			
Capital stock paid in.....	\$12,500 00	\$12,500 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	545 44		545 44
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	36,896 08		36,896 08
Savings deposits.....		23,132 78	23,132 78
Demand certificates of deposit.....	867 13		867 13
Time certificates of deposit.....		1,270 00	1,270 00
Certified checks.....			
Cashier's checks.....	85 86		85 86
State, county and municipal deposits.....	10,400 00		10,400 00
Postal savings deposits.....	172 89		172 89
Other liabilities.....			
Totals	\$61,476 90	\$36,902 78	\$98,379 68

581. ARCATA SAVINGS BANK—ARCATA.

Incorporated February 7, 1913.

OFFICERS—Thos. Bair, President; Wesley W. Stone, Vice-President; Chas. B. Stone, Secretary and Assistant Cashier; Frank H. Tooby, Cashier and Treasurer.

DIRECTORS—Thomas Bair, N. H. Falk, L. Everding, Frank H. Tooby, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$204,499 24	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		18,377 66	
Due from other banks.....			
Actual cash on hand.....		9,477 23	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$232,254 13	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		729 50	
Undivided profits, less expenses and taxes paid.....		1,758 45	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		204,766 13	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$232,254 13	

REPORT OF SUPERINTENDENT OF BANKS.

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582. THE BANK OF ESPARTO—ESPARTO.

Incorporated March 6, 1913.

OFFICERS—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Nielson, Secretary; C. F. George, Cashier and Treasurer.
DIRECTORS—M. O. Wyatt, J. L. Stephens, C. S. Nissen, A. H. Fredson, John E. Winter, Ed J. F. Mast, A. E. Nielson.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$71,715 10		
Overdrafts.....	83 21		
Bonds, warrants and other securities.....	14,206 72		
Bank premises, furniture and fixtures.....	5,460 00		
Safe deposit vaults.....	245 00		
Other real estate owned.....			
Due from reserve banks.....	7,207 08		
Due from other banks.....			
Actual cash on hand.....	4,712 68		
Exchanges for clearing house.....			
Checks and other cash items.....	68 21		
Other resources.....			
Totals.....	\$108,698 00		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	2,498 68		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....	10,000 00		
Deposits due to banks.....	2,229 06		
Dividends unpaid.....			
Individual deposits subject to check.....	50,465 24		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	1,000 00		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	12,500 00		
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$108,698 00		

NOTE.—Certificate issued June 9, 1914, authorizing addition of savings department. Not yet opened.

583. "AMADOR VALLEY SAVINGS BANK"—PLEASANTON.

Incorporated March 1, 1913.

OFFICERS—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Cashier and Secretary; J. C. Mendonca, Treasurer and Assistant Cashier.

DIRECTORS—Claude Smallwood, A. B. Pickard, M. Koopman, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr, W. J. Dakin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....		\$65,765 75	
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....		2,103 72	
Due from other banks.....		1,624 78	
Actual cash on hand.....		898 08	
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....			
Totals		\$70,387 33	
LIABILITIES.			
Capital stock paid in.....		\$25,000 00	
Surplus.....		100 00	
Undivided profits, less expenses and taxes paid.....		870 70	
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....		6 00	
Individual deposits subject to check.....			
Savings deposits.....		44,910 63	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals		\$70,387 33	

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584. FARMERS AND MERCHANTS' BANK OF COMPTON—COMPTON.

Incorporated March 20, 1913.

OFFICERS—W. Simpson, President; L. Daetweiler, Vice-President; O. E. Elftman, Secretary; R. L. Angell, Cashier and Treasurer.
 DIRECTORS—W. Simpson, H. J. Mayo, L. Daetweiler, O. E. Elftman, R. L. Angell.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$20,770 15	\$6,400 00	\$27,170 15
Overdrafts			
Bonds, warrants and other securities	11,410 68	1,461 72	12,872 40
Bank premises, furniture and fixtures	13,050 77		13,050 77
Safe deposit vaults	581 35		581 35
Other real estate owned			
Due from reserve banks	2,546 66	231 38	2,777 99
Due from other banks			
Actual cash on hand	1,746 90	1,148 14	2,895 04
Exchanges for clearing house			
Checks and other cash items	9 15		9 15
Other resources			
Totals	\$50,115 66	\$9,241 19	\$59,356 85
LIABILITIES.			
Capital stock paid in	\$22,000 00	\$3,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	792 97	361 65	1,154 62
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	15,045 69		15,045 69
Savings deposits		4,429 54	4,429 54
Demand certificates of deposit	1,000 00		1,000 00
Time certificates of deposit	900 00	100 00	1,000 00
Certified checks	25 00		25 00
Cashier's checks	2 00		2 00
State, county and municipal deposits	10,350 00	1,350 00	11,700 00
Postal savings deposits			
Other liabilities			
Totals	\$50,115 66	\$9,241 18	\$59,356 85

585. LE GRAND BANK—LE GRAND.

Incorporated April 1, 1913.

OFFICERS—Paul Neumann, President; E. T. Cunningham, Vice-President; P. Carmean, Cashier, Secretary and Treasurer.

DIRECTORS—Paul Neumann, R. C. Burchell, E. T. Cunningham, Henry Grasmoe, P. Carmean, F. A. Bundshu.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$53,742 52	\$13,650 00	\$67,392 52
Overdrafts.....	198 28		198 28
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	1,353 19		1,353 19
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	3,753 15	733 55	4,516 70
Due from other banks.....			
Actual cash on hand.....	2,046 69	766 05	2,812 74
Exchanges for clearing house.....	50 50		50 50
Checks and other cash items.....	235 70		235 70
Other resources.....			
Totals	\$61,410 03	\$15,149 60	\$76,559 63
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	2,358 87	805 43	3,164 30
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	39,051 16		39,051 16
Savings deposits.....		9,344 17	9,344 17
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$61,410 03	\$15,149 60	\$76,559 63

REPORT OF SUPERINTENDENT OF BANKS.

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586. FARMERS AND MERCHANTS' BANK OF BURBANK—BURBANK.

Incorporated March 27, 1913.

OFFICERS—W. L. Pollock, President; C. P. Nesselroad, Vice-President; F. A. Halburg, Vice-President; F. F. Scribner, Cashier, Secretary and Treasurer.

DIRECTORS—F. F. Scribner, F. A. Halburg, C. P. Nesselroad, J. W. Parish, L. B. Doan, W. L. Pollock, F. E. Craig, W. J. Hornby, John E. Luttge.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$17,526 67	\$7,750 00	\$25,276 67
Overdrafts			
Bonds, warrants and other securities	12,124 00		12,124 00
Bank premises, furniture and fixtures	14,767 99		14,767 99
Safe deposit vaults	650 00		650 00
Other real estate owned			
Due from reserve banks	3,214 28	1,177 63	4,392 21
Due from other banks	655 66		655 66
Actual cash on hand	3,657 46	659 01	4,316 47
Exchanges for clearing house	10 68		10 68
Checks and other cash items	5 00		5 00
Other resources			
Totals	\$52,611 74	\$9,586 94	\$62,198 68
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	1,101 96	258 20	1,355 16
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	16,965 25		16,965 25
Savings deposits		4,333 74	4,333 74
Demand certificates of deposit			
Time certificates of deposit	3,019 56		3,019 56
Certified checks			
Cashier's checks	924 97		924 97
State, county and municipal deposits	10,600 00		10,600 00
Postal savings deposits			
Other liabilities			
Totals	\$52,611 74	\$9,586 94	\$62,198 68

587. BANK OF LOOMIS—LOOMIS.

Incorporated March 27, 1913.

OFFICERS—J. J. Brennam, President; S. C. Day, Vice-President; J. J. Callison, Cashier, Secretary and Treasurer.
DIRECTORS—Andrew Ryder, James J. Brennam, E. L. Rippy, S. C. Day, Alden Anderson, N. B. Lardner, R. T. Cook.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$34,771 98	\$18,202 56	\$52,974 52
Overdrafts.....	49 43		49 43
Bonds, warrants and other securities.....	20,042 56	5,850 00	25,892 56
Bank premises, furniture and fixtures.....	2,241 63		2,241 63
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	3,667 68	1,608 88	5,276 49
Due from other banks.....			
Actual cash on hand.....	2,958 84	1,709 49	4,668 33
Exchanges for clearing house.....			
Checks and other cash items.....	1 50		1 50
Other resources.....			
Totals	\$63,718 55	\$27,365 91	\$91,084 46
LIABILITIES.			
Capital stock paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....	1,261 60	500 00	1,761 60
Other existing profits, collected, but not in undivided profits account.....		301 88	301 88
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	32,456 95		32,456 95
Savings deposits.....		19,064 08	19,064 03
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....	10,000 00	2,500 00	12,500 00
Postal savings deposits.....			
Other liabilities.....			
Totals	\$63,718 55	\$27,365 91	\$91,084 46

REPORT OF SUPERINTENDENT OF BANKS.

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588. BANK OF BRENTWOOD—BRENTWOOD.

Incorporated April 1, 1913.

OFFICERS—R. G. Dean, President; Alex Burness, Vice-President; Lee Durham, Cashier and Secretary; Robert Wallace, Jr., Treasurer.
 DIRECTORS—R. G. Dean, Robt. Wallace, Jr., Frank H. Ludinghouse, Alex Burness, R. F. MacLeod.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$43,549 81		
Overdrafts			
Bonds, warrants and other securities	12,100 06		
Bank premises, furniture and fixtures	14,300 66		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	7,202 82		
Due from other banks	547 38		
Actual cash on hand	4,624 50		
Exchanges for clearing house			
Checks and other cash items	189 40		
Other resources			
Totals	\$82,413 56		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	95 68		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	6,000 00		
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	35,772 18		
Savings deposits			
Demand certificates of deposit	26 00		
Time certificates of deposit	5,283 70		
Certified checks			
Cashier's checks	236 00		
State, county and municipal deposits	10,000 00		
Postal savings deposits			
Other liabilities			
Totals	\$82,413 56		

589. GLENDALE SAVINGS BANK—GLENDALE.

Incorporated April 28, 1913.

OFFICERS—E. M. Lee, President; E. U. Emery, Vice-President; W. W. Lee, Vice-President; M. P. Harrison, Vice-President and Secretary; C. D. Lusby, Cashier and Treasurer.
 DIRECTORS—E. W. Emery, W. S. Perrin, W. W. Lee, Ed M. Lee, T. J. Hutchison, David Francy, George T. Paine.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$86,620 00	
Overdrafts			
Bonds, warrants and other securities		14,528 30	
Bank premises, furniture and fixtures		3,000 00	
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		4,014 73	
Due from other banks			
Actual cash on hand		3,061 21	
Exchanges for clearing house		507 73	
Checks and other cash items			
Other resources			
Totals		\$111,761 97	
LIABILITIES.			
Capital stock paid in		\$50,000 00	
Surplus			
Undivided profits, less expenses and taxes paid		2,201 87	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		29,560 10	
Demand certificates of deposit			
Time certificates of deposit		17,500 00	
Certified checks			
Cashier's checks			
State, county and municipal deposits		12,500 00	
Postal savings deposits			
Other liabilities			
Totals		\$111,761 97	

590. "SANTA YNEZ VALLEY BANK"—SOLVANG.

Incorporated May 8, 1913.

OFFICERS—J. M. Gregerson, President; Samuel P. Calef, Vice-President; Harold Harkson, Cashier, Secretary and Treasurer.
 DIRECTORS—Harold Harkson, Samuel P. Calef, J. M. Gregerson, M. P. Hourihan, P. P. Hornsyld, P. B. Montanaro, Peter Albertsen.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$34,889 20		
Overdrafts	1 00		
Bonds, warrants and other securities	118 50		
Bank premises, furniture and fixtures	12,713 25		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	7,740 01		
Due from other banks			
Actual cash on hand	2,050 22		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$58,407 18		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	661 57		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	27,837 65		
Savings deposits			
Demand certificates of deposit	326 23		
Time certificates of deposit	3,739 04		
Certified checks			
Cashier's checks	542 67		
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$58,407 18		

591. BANK OF DAVIS—DAVIS.

Incorporated May 8, 1913.

OFFICERS—G. W. Sanders, President; J. B. Anderson, Vice-President; J. I. Thompson, Secretary; F. P. Wray, Treasurer and Cashier.
 DIRECTORS—R. W. Weise, J. B. Anderson, F. P. Wray, W. D. Chiles, G. W. Sanders, J. F. Chiles, J. I. Thompson, R. J. Gibson, F. W. Palmer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$45,409 70	\$20,175 00	\$65,584 70
Overdrafts	372 87		372 87
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	2,000 00		2,000 00
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	6,008 58	339 50	6,348 88
Due from other banks	2,145 05	536 90	2,681 95
Actual cash on hand	105 35		105 35
Exchanges for clearing house	18 12		18 12
Checks and other cash items			
Other resources			
Totals	\$56,059 67	\$21,051 70	\$77,111 37
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	581 31	44 74	576 05
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	35,528 86		35,528 86
Savings deposits		16,006 96	16,006 96
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$56,059 67	\$21,051 70	\$77,111 37

REPORT OF SUPERINTENDENT OF BANKS.

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592. BANK OF CHOWCHILLA—CHOWCHILLA.

Incorporated June 10, 1913.

OFFICERS—W. D. Cardwell, President; C. H. Brown, Vice-President; A. L. Gambrill, Cashier, Secretary and Treasurer.
 DIRECTORS—J. B. Olcese, W. D. Cardwell, A. L. Gambrill, C. H. Brown, V. S. Kidd.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$50,583 47		
Overdrafts.....			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....	5,617 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	3,519 12		
Due from other banks.....	3,018 62		
Actual cash on hand.....	3,295 95		
Exchanges for clearing house.....			
Checks and other cash items.....	11 78		
Other resources.....			
Totals	\$75,043 94		
LIABILITIES.			
Capital stock paid in.....	\$25,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	751 26		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	43,247 70		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	5,715 40		
Certified checks.....			
Cashier's checks.....	229 58		
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$75,043 94		

593. THE BANK OF CORNING—CORNING.

Incorporated July 9, 1913.

OFFICERS—William Dale, President; E. C. Dale, Vice-President and Secretary; C. D. Hill, Cashier and Treasurer.
 DIRECTORS—Wm. Dale, E. C. Dale, C. D. Hill.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$121,206 00		
Overdrafts.....	1,400 46		
Bonds, warrants and other securities.....	88 45		
Bank premises, furniture and fixtures.....	5,285 00		
Safe deposit vaults.....			
Other real estate owned.....	2,066 20		
Due from reserve banks.....	8,029 73		
Due from other banks.....	4,261 87		
Actual cash on hand.....	15,403 88		
Exchanges for clearing house.....			
Checks and other cash items.....	198 69		
Other resources.....			
Totals	\$157,950 28		
LIABILITIES.			
Capital stock paid in.....	\$32,000 00		
Surplus.....			
Undivided profits, less expenses and taxes paid.....	2,386 08		
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	97,283 27		
Savings deposits.....			
Demand certificates of deposit.....	5,602 85		
Time certificates of deposit.....	20,668 58		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals	\$157,950 28		

REPORT OF SUPERINTENDENT OF BANKS.

594. NOVATO BANK—NOVATO.

Incorporated July 30, 1913.

OFFICERS—James B. Burdell, President; Herman Rudloff, Vice-President; G. D. Morrison, Cashier, Secretary and Treasurer.

DIRECTORS—James B. Burdell, A. D. Scott, G. Pacheco, Herman Rudloff, A. V. De Borba, F. J. Silva, G. D. Morrison, W. H. Early, M. T. Freitas.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$30,905 00	\$21,530 00	\$52,435 00
Overdrafts.....			
Bonds, warrants and other securities.....	8,962 85	12,137 60	21,100 45
Bank premises, furniture and fixtures.....	3,616 29		3,616 39
Safe deposit vaults.....		225 00	225 00
Other real estate owned.....			
Due from reserve banks.....	12,019 53	2,930 73	14,950 26
Due from other banks.....			
Actual cash on hand.....	3,040 70	2,133 59	5,174 29
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources.....	1,030 95		1,030 95
Totals	\$59,575 42	\$38,956 92	\$98,532 34
LIABILITIES.			
Capital stock paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....	1,512 16	645 72	2,157 88
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	36,861 98		36,861 98
Savings deposits.....		23,311 20	23,311 20
Demand certificates of deposit.....	945 00		945 00
Time certificates of deposit.....			
Certified checks.....			
Cashier's checks.....	255 60		255 60
State, county and municipal deposits.....	5,000 00	5,000 00	10,000 00
Postal savings deposits.....			
Other liabilities.....	68		68
Totals	\$59,575 42	\$38,956 92	\$98,532 34

595. BANK OF ALEXANDER BROWN—WALNUT GROVE.

Incorporated July 3, 1913.

OFFICERS—Alex Brown, President; Arthur A. Brown, Vice-President; John S. Brown, Cashier, Secretary and Treasurer.

DIRECTORS—Alex Brown, John S. Brown, Arthur A. Brown, Alex R. Brown, Helen B. Durbin.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts.....	\$200,090 96		
Overdrafts.....	877 28		
Bonds, warrants and other securities.....	13,181 81		
Bank premises, furniture and fixtures.....	1,646 00		
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	100,850 21		
Due from other banks.....			
Actual cash on hand.....	23,291 11		
Exchanges for clearing house.....			
Checks and other cash items.....	50 00		
Other resources.....			
Totals.....	\$309,487 35		
LIABILITIES.			
Capital stock paid in.....	\$50,000 00		
Surplus.....	1,873 00		
Undivided profits, less expenses and taxes paid.....	9,814 19		
Other existing profits, collected, but not in undivided profits account.....	6,760 86		
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	238,984 24		
Savings deposits.....			
Demand certificates of deposit.....	17,064 21		
Time certificates of deposit.....	21,100 85		
Certified checks.....			
Cashier's checks.....			
State, county and municipal deposits.....			
Postal savings deposits.....			
Other liabilities.....			
Totals.....	\$309,487 35		

596. BLOCHMAN COMMERCIAL AND SAVINGS BANK—SAN DIEGO.

Incorporated August 14, 1913.

OFFICERS—L. A. Blochman, President; J. A. Heap, Vice-President; Willet S. Dorland, Cashier, Secretary and Treasurer.
 DIRECTORS—L. A. Blochman, J. A. Heap, Sam Ferry Smith, Willet S. Dorland, Orton E. Darnell, Dr. L. C. F. Hugo, Dr. Eugene Ferry Smith.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$310,888 67	\$157,000 00	\$467,888 67
Overdrafts	5,487 35		5,487 35
Bonds, warrants and other securities	46,864 59	39,849 27	86,713 86
Bank premises, furniture and fixtures	4,000 00	9,000 00	13,000 00
Safe deposit vaults	5,000 00		5,000 00
Other real estate owned	3,215 13	5,875 00	9,090 13
Due from reserve banks	47,236 83	7,109 53	54,346 36
Due from other banks	3,013 06		3,013 06
Actual cash on hand	32,256 82	4,720 88	36,977 70
Exchanges for clearing house	3,595 51		3,595 51
Checks and other cash items	1,984 00	1,072 50	3,056 50
Other resources	13,769 49		13,769 49
Totals	\$477,887 55	\$224,627 18	\$701,964 73
LIABILITIES.			
Capital stock paid in	\$86,100 00	\$25,000 00	\$111,100 00
Surplus			
Undivided profits, less expenses and taxes paid	16,572 43	1,655 37	18,227 80
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	259,419 49		259,419 49
Savings deposits		180,971 81	180,971 81
Demand certificates of deposit	8,719 50		8,719 50
Time certificates of deposit	61,135 71		61,135 71
Certified checks	414 09		414 09
Cashier's checks	2,106 95		2,106 95
State, county and municipal deposits	38,500 00	17,000 00	55,500 00
Postal savings deposits			
Other liabilities	4,369 38		4,369 38
Totals	\$477,837 55	\$224,627 18	\$701,964 73

597. SARATOGA STATE BANK—SARATOGA.

Incorporated September 10, 1913.

OFFICERS—L. H. Schellbach, President; J. A. Kerr, Vice-President; C. P. Kjelstrup, Cashier, Secretary and Treasurer.

DIRECTORS—L. H. Schellbach, C. P. Kjelstrup, J. A. Kerr, L. D. Bohnett, Nell Carmichael, L. McGuire, Geo. W. Burgess.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$15,549 49	\$5,100 00	\$20,649 49
Overdrafts	33 38		33 38
Bonds, warrants and other securities	6,250 00	600 00	6,850 00
Bank premises, furniture and fixtures	7,066 25		7,066 25
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	14,796 04	1,847 51	16,642 55
Due from other banks			
Actual cash on hand	3,597 29	1,387 81	4,985 10
Exchanges for clearing house			
Checks and other cash items	460 16		460 16
Other resources			
Totals	\$47,741 61	\$8,985 32	\$56,676 93
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus			
Undivided profits, less expenses and taxes paid	750 06	97 82	847 87
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	18,040 49		18,040 49
Savings deposits		3,837 50	3,837 50
Demand certificates of deposit	596 17		596 17
Time certificates of deposit	2,729 90		2,729 90
Certified checks			
Cashier's checks			
State, county and municipal deposits	5,625 00		5,625 00
Postal savings deposits			
Other liabilities			
Totals	\$47,741 61	\$8,985 32	\$56,676 93

REPORT OF SUPERINTENDENT OF BANKS.

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598. BANK OF GUSTINE—GUSTINE.

Incorporated September 13, 1913.

OFFICERS—J. Le Roy Nickel, President; Leon K. David, Vice-President; C. W. Hawks, Cashier, Secretary and Treasurer.
 DIRECTORS—J. R. Clyne, M. M. Silva, R. F. Kerr, P. P. Blatt, Sr., C. W. Hawks, Leon K. David, J. Le Roy Nickel.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$143,342 80	\$69,444 21	\$212,787 01
Overdrafts	01		01
Bonds, warrants and other securities	212 51		212 51
Bank premises, furniture and fixtures	14,821 73		14,821 73
Safe deposit vaults	447 96		447 96
Other real estate owned			
Due from reserve banks	20,420 14	1,271 60	21,691 74
Due from other banks	814 56		814 56
Actual cash on hand	4,022 79	4,436 01	8,458 80
Exchanges for clearing house			
Checks and other cash items	333 20		333 20
Other resources			
Totals	\$184,415 69	\$75,151 82	\$259,567 51
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$25,000 00	\$100,000 00
Surplus			
Undivided profits, less expenses and taxes paid	1,097 87	266 28	1,364 15
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	19,884 00		19,884 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	80,220 22		80,220 22
Savings deposits		49,885 54	49,885 54
Demand certificates of deposit	853 85		853 85
Time certificates of deposit	7,140 35		7,140 35
Certified checks	49 40		49 40
Cashier's checks	170 00		170 00
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$184,415 69	\$75,151 82	\$259,567 51

599. BANK OF DOWNEY—DOWNEY.

Incorporated September 16, 1913.

OFFICERS—Xelis Gephart, President; James Quill, Vice-President; H. A. Scott, Cashier, Secretary and Treasurer.

DIRECTORS—Xelis Gephart, R. B. Harper, James Quill, W. H. Porter, H. A. Scott.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$34,844 20		
Overdrafts	52 00		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	1,200 00		
Safe deposit vaults	600 00		
Other real estate owned			
Due from reserve banks	10,181 82		
Due from other banks	1,902 28		
Actual cash on hand	1,478 53		
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$50,258 98		
LIABILITIES.			
Capital stock paid in	\$38,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	126 00		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	16,839 98		
Savings deposits			
Demand certificates of deposit	293 00		
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$50,258 98		

600. IMPERIAL VALLEY SAVINGS BANK OF BRAWLEY, CALIFORNIA—BRAWLEY.

Incorporated June 2, 1913.

OFFICERS—W. T. Dunn, President; W. H. Best, Vice-President; M. G. Doud, Cashier, Secretary and Treasurer; Roy R. Stilgenbauer, Assistant Cashier.
 DIRECTORS—W. T. Dunn, M. G. Doud, E. C. Pound, Louis Lee, W. H. Best.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$179,397 25	\$53,113 00	\$232,510 25
Overdrafts	2,415 57		2,415 57
Bonds, warrants and other securities	8,406 16		8,406 16
Bank premises, furniture and fixtures	28,311 73		28,311 73
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	18,052 27	8,868 60	26,920 87
Due from other banks	470 77		470 77
Actual cash on hand	51,749 42	1,113 26	52,862 68
Exchanges for clearing house			
Checks and other cash items	2,551 81		2,551 81
Other resources			
Totals	\$291,854 48	\$63,094 86	\$354,449 34
LIABILITIES.			
Capital stock paid in	\$30,000 00	\$10,000 00	\$40,000 00
Surplus	12,000 00		12,000 00
Undivided profits, less expenses and taxes paid	2,708 45	1,810 64	4,019 09
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid	100 00		100 00
Individual deposits subject to check	232,191 18		232,191 18
Savings deposits		50,684 22	50,684 22
Demand certificates of deposit			
Time certificates of deposit	10,020 00	1,100 00	11,120 00
Certified checks	1,812 80		1,812 80
Cashier's checks	722 05		722 05
State, county and municipal deposits	1,800 00		1,800 00
Postal savings deposits			
Other liabilities			
Totals	\$291,854 48	\$63,094 86	\$354,449 34

601. FIRST BANK OF LIVINGSTON—LIVINGSTON.

Incorporated November 1, 1913.

OFFICERS—H. P. Spencer, President; F. E. Crowell, Vice-President; G. H. Winton, Cashier, Secretary and Treasurer.

DIRECTORS—H. P. Spencer, G. H. Winton, L. G. Worden, Fred E. Pierce, C. S. Morse, F. E. Crowell, S. R. Swan.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$36,275 37	\$8,250 00	\$44,525 37
Overdrafts	758 54		758 54
Bonds, warrants and other securities	7,600 00		7,600 00
Bank premises, furniture and fixtures	4,326 24		4,326 24
Safe deposit vaults		250 00	250 00
Other real estate owned			
Due from reserve banks	2,655 34	168 49	2,823 83
Due from other banks			
Actual cash on hand	1,861 59	355 87	2,216 96
Exchanges for clearing house			
Checks and other cash items	300 72		300 72
Other resources	490 54		490 54
Totals	\$54,268 34	\$9,023 86	\$63,292 20
LIABILITIES.			
Capital stock paid in	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	14 75	12 40	27 15
Undivided profits, less expenses and taxes paid	131 46	111 67	243 13
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)	10,000 00		10,000 00
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	16,454 12		16,454 12
Savings deposits		3,630 29	3,630 29
Demand certificates of deposit	668 01		668 01
Time certificates of deposit		269 50	269 50
Certified checks			
Cashier's checks			
State, county and municipal deposits	7,000 00		7,000 00
Postal savings deposits			
Other liabilities			
Totals	\$54,268 34	\$9,023 86	\$63,292 20

REPORT OF SUPERINTENDENT OF BANKS.

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602. ALTURAS STATE BANK—ALTURAS.

Incorporated November 12, 1913.

OFFICERS—J. H. Stewart, President; A. Gibson, Vice-President; A. Hafer, Cashier, Secretary and Treasurer.

DIRECTORS—J. H. Stewart, A. Gibson, A. Hafer, J. H. Derevan, Theodore Lee, Mary E. Clark, Electa Fogerty, E. B. Smalls, W. S. Trumbo.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings Commercial	Combined.
Loans and discounts	\$28,176 50		
Overdrafts			
Bonds, warrants and other securities	1,378 46		
Bank premises, furniture and fixtures	1,703 25		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	11,336 16		
Due from other banks	17,390 88		
Actual cash on hand	4,183 97		
Exchanges for clearing house			
Checks and other cash items	112 50		
Other resources	152 10		
Totals	\$64,498 77		
LIABILITIES.			
Capital stock paid in	\$30,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	415 10		
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	27,069 38		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	7,069 29		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$64,498 77		

603. SAVINGS BANK OF TULARE—TULARE.

Incorporated November 13, 1913.

OFFICERS—Jos. La Marche, President; George F. Gill, Vice-President; L. L. Abercrombie, Secretary and Cashier; A. E. Miot, Treasurer; W. P. Williams, Assistant Cashier.

DIRECTORS—Joseph La Marche, A. Peterson, J. W. Sturgeon, A. E. Miot, C. J. Shannon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$49,353 33	
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		1,281 53	
Due from other banks			
Actual cash on hand		1,887 01	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$52,521 87	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus			
Undivided profits, less expenses and taxes paid		778 31	
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		26,748 56	
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals		\$52,521 87	

605. FIRST BANK OF LA HABRA—LA HABRA.

Incorporated January 5, 1914.

OFFICERS—John Leuhm, President; J. C. Knupp, Vice-President; J. H. Walker, Cashier, Secretary and Treasurer.
DIRECTORS—James H. Walker, Henry O. Price, J. F. Condon, John Leuhm, H. E. Hart, J. C. Knupp, John Leutwiler.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$18,277 50		
Overdrafts	9 15		
Bonds, warrants and other securities			
Bank premises, furniture and fixtures	1,283 53		
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	31,994 61		
Due from other banks	570 72		
Actual cash on hand	8,180 48		
Exchanges for clearing house			
Checks and other cash items	899 07		
Other resources			
Totals	\$56,115 06		
LIABILITIES.			
Capital stock paid in	\$25,000 00		
Surplus			
Undivided profits, less expenses and taxes paid	1,965 29		
Other existing profits, collected, but not in undivided profits account	148 86		
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	27,740 76		
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit	1,240 15		
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$56,115 06		

607. FIRST SAVINGS BANK—EMERYVILLE.

Incorporated March 21, 1914.

OFFICERS—F. J. Stoer, President; Theo. Westphal, Vice-President; C. L. Barham, Cashier, Secretary and Treasurer.

DIRECTORS—F. J. Stoer, Theo. Westphal, F. Hahn, J. A. Nichols, C. L. Barham.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts		\$30,400 00	
Overdrafts			
Bonds, warrants and other securities		12,595 26	
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks		13,885 76	
Due from other banks			
Actual cash on hand		3,278 86	
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals		\$60,159 88	
LIABILITIES.			
Capital stock paid in		\$25,000 00	
Surplus			
Undivided profits, less expenses and taxes paid			
Other existing profits, collected, but not in undivided profits account		249 84	
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits		4,718 83	
Demand certificates of deposit			
Time certificates of deposit		14,806 18	
Certified checks			
Cashier's checks			
State, county and municipal deposits		10,000 00	
Postal savings deposits			
Other liabilities		5,299 03	
Totals		\$60,159 88	

608. PEOPLES SAVINGS AND COMMERCIAL BANK—CHICO.

Incorporated March 30, 1914.

OFFICERS—J. F. Morehead, President; I. A. Bennett, Vice-President; Lee Richardson, Vice-President and Secretary; J. F. Morehead, Treasurer; H. S. Moir, Cashier; R. A. Mitchell, Assistant Cashier.
 DIRECTORS—J. F. Morehead, W. J. Miller, C. B. Swain, A. H. Smith, D. McRae, J. A. Bennett, Jesse Bennett, Lee Richardson, A. H. Mahon.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities.....			
Bank premises, furniture and fixtures.....			
Safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks.....	\$28,500 00	\$13,750 00	\$42,250 00
Due from other banks.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Other resources			
Totals	\$28,500 00	\$13,750 00	\$42,250 00
LIABILITIES.			
Capital stock paid in.....	\$22,000 00	\$13,750 00	\$35,750 00
Surplus			
Undivided profits, less expenses and taxes paid.....			
Other existing profits, collected, but not in undivided profits account.....			
Bills payable (including certificates of deposit representing money borrowed).....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities	6,500 00		6,500 00
Totals	\$28,500 00	\$13,750 00	\$42,250 00

609. MARINE COMMERCIAL AND SAVINGS BANK—LONG BEACH.

Incorporated April 21, 1914.

OFFICERS—E. J. Wightman, President; C. B. McHugh, Vice-President; Ben H. Smith, Cashier and Secretary; M. F. McNie, Treasurer; Julius Blum, Assistant Cashier; G. E. McHugh, Assistant Cashier.

DIRECTORS—E. J. Wightman, B. H. Smith, C. B. McHugh, Geo. L. Hoodenpyl, Irving H. Hellman, A. Dixon, J. W. Moist, W. W. Gwinn, J. B. McAllister, B. H. Paul, M. F. McNie, R. M. Moore, L. J. Massie, C. J. Hargis, H. L. Pillsbury.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$118,208 75	\$26,514 00	\$139,722 75
Overdrafts			
Bonds, warrants and other securities	25,270 00		25,270 00
Bank premises, furniture and fixtures	1,625 80		1,625 80
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	21,419 92	3,045 74	24,465 66
Due from other banks	5,970 58		5,790 58
Actual cash on hand	12,509 62	20,379 56	32,889 18
Exchanges for clearing house	3,194 83		3,194 83
Checks and other cash items	95 00		95 00
Other resources			
Totals	\$138,114 50	\$49,989 30	\$233,053 80
LIABILITIES.			
Capital stock paid in	\$100,000 00	\$25,000 00	\$125,000 00
Surplus			
Undivided profits, less expenses and taxes paid	8,661 76	2,512 78	11,164 54
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check	36,541 46		36,541 46
Savings deposits		18,636 52	18,636 52
Demand certificates of deposit	100 00		100 00
Time certificates of deposit		3,790 00	3,790 00
Certified checks			
Cashier's checks	10,321 28		10,321 28
State, county and municipal deposits	27,500 00		27,500 00
Postal savings deposits			
Other liabilities			
Totals	\$138,114 50	\$49,989 30	\$233,053 80

REPORT OF SUPERINTENDENT OF BANKS.

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610. KASPARE COHN COMMERCIAL AND SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Kaspere Cohn, President; Ben R. Meyer, Vice-President; Milton E. Getz, Vice-President; Morris Klein, Secretary and Assistant Cashier; Paul C. Turman, Cashier.

DIRECTORS—Kaspere Cohn, Milton E. Getz, Ben R. Meyer.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts			
Overdrafts			
Bonds, warrants and other securities			
Bank premises, furniture and fixtures			
Safe deposit vaults			
Other real estate owned			
Due from reserve banks	\$200,164 39	\$100,082 19	\$300,246 58
Due from other banks			
Actual cash on hand			
Exchanges for clearing house			
Checks and other cash items			
Other resources			
Totals	\$200,164 39	\$100,082 19	\$300,246 58
LIABILITIES.			
Capital stock paid in	\$200,000 00	\$100,000 00	\$300,000 00
Surplus			
Undivided profits, less expenses and taxes paid	164 39	82 19	246 58
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks			
Dividends unpaid			
Individual deposits subject to check			
Savings deposits			
Demand certificates of deposit			
Time certificates of deposit			
Certified checks			
Cashier's checks			
State, county and municipal deposits			
Postal savings deposits			
Other liabilities			
Totals	\$200,164 39	\$100,082 19	\$300,246 58

611 AND 611A. HIBERNIAN SAVINGS BANK—LOS ANGELES.

Incorporated June 22, 1914.

OFFICERS—Geo. Chaffey, President; G. Allen Hancock, Vice-President; Jos. D. Radford, Vice-President; Gen. A. J. Howard, Cashier; A. M. Gibbs, Secretary; A. M. Chaffey, Treasurer; B. P. Glenn, Assistant Cashier; I. E. Ivey, Jr., Assistant Cashier.
 DIRECTORS—A. M. Chaffey, G. Allen Hancock, Frederick J. Mullen, Gen. A. J. Howard, Jos. D. Radford, O. M. Souden, W. D. Woolwine, Walter P. Story, Geo. Chaffey, A. M. Gibbs, A. J. McCormick, A. E. Huntington, E. A. Taylor, W. M. Eason, B. P. Glenn.

Statement of June 30, 1914.

RESOURCES.	Commercial department.	Savings department.	Combined.
Loans and discounts	\$411,987 17	\$1,780,570 25	\$2,142,507 42
Overdrafts	434 15		434 15
Bonds, warrants and other securities	109,363 45	318,667 02	428,030 47
Bank premises, furniture and fixtures		53,538 21	53,538 21
Safe deposit vaults		6,000 00	6,000 00
Other real estate owned			
Due from reserve banks	129,466 84	339,393 05	468,859 89
Due from other banks			
Actual cash on hand	64,111 45	45,000 00	109,111 45
Exchanges for clearing house	16,567 45	34,723 45	51,290 90
Checks and other cash items	4,687 40		4,687 40
Other resources			
Totals	\$736,567 91	\$2,527,891 98	\$3,264,459 89
LIABILITIES.			
Capital stock paid in	\$75,000 00	\$250,000 00	\$325,000 00
Surplus		5,100 00	5,100 00
Undivided profits, less expenses and taxes paid		24,119 57	24,119 57
Other existing profits, collected, but not in undivided profits account			
Bills payable (including certificates of deposit representing money borrowed)			
Deposits due to banks		2,000 00	2,000 00
Dividends unpaid	3,565 00	21 00	3,586 00
Individual deposits subject to check	632,504 92		632,504 92
Savings deposits		1,997,543 38	1,997,543 38
Demand certificates of deposit	14,730 43		14,730 43
Time certificates of deposit		176,678 03	176,678 03
Certified checks	1,840 32		1,840 32
Cashier's checks	9,427 19		9,427 19
State, county and municipal deposits		47,500 00	47,500 00
Postal savings deposits		24,980 00	24,980 00
Other liabilities			
Totals	\$736,567 91	\$2,527,891 98	\$3,264,459 89

NOTE.—The above statement includes the business of the North Broadway branch office.

REPORT OF SUPERINTENDENT OF BANKS.

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STATEMENTS OF BANKS IN LIQUIDATION.

STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed July 17, 1909.

RESOURCES.			
Cash—			
On hand as of July 17, 1909.....	\$473 82		
Collected during liquidation.....	\$118,200 91	\$118,074 78	
Disbursements—			
Preferred claims	\$18,107 21		
Interest, taxes, etc.	4,019 00		
Assets acquired by purchase	18 25		
Legal expenses	5,070 86		
Special Deputy			
Supt.'s salary	5,155 00		
All other expenses	10,241 72		
Dividends	59,530 54		
		102,142 58	
Balance		\$11,532 15	
Loans, as of July 17, 1909.....			
Collected	\$174,040 08		
Offset	\$90,447 10		
Loss	11,355 95		
Real estate acquired for debt	3,187 70		
Balance (book value)	2,059 29		
Overdrafts, as of July 17, 1909.....	\$296 82	66,990 04	
Collected	\$2 19		
Offset	3 20		
Loss			
Balance (book value)		291 34	
Bonds and other securities, as of July 17, 1909.....			
Collected	\$770 00		
Offset			
Loss			
Balance (book value)		770 00	
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909.....			
Collected	\$6,692 69		
Offset	\$1,521 50		
Loss	4,823 19		
Balance (book value)		348 00	
Other real estate owned, as of			
Collected			
Offset			
Loss			
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909.....			
Collected	\$6,274 49	\$1,534 41	
Offset		21 75	

LIABILITIES.			
Bills payable (money borrowed), as of July 17, 1909.....			
		\$15,000 00	
Claims proved	For dividends		
	Preferred and paid.....	\$15,000 00	
	Offset		
Balance not proved.....			
Deposits due to banks, as of July 17, 1909.....			
		\$290 32	
Claims proved	For dividends		
	Preferred and paid.....		
	Offset	290 32	
Balance not proved.....			
Deposits, including certificates, due to individuals, as of July 17, 1909.....			
		\$114,843 48	
Claims proved	For dividends	\$68,316 66	
	Preferred and paid.....	1,550 55	
	Offset	9,082 76	
	Correction of error in bank's books.....	2,136 63	
Balance not proved.....			3,806 88
Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909.....			
		\$4,200 79	
Claims proved	For dividends	\$1,084 00	
	Preferred and paid.....		
	Offset	2,000 00	
	Correction of error in bank's books.....	1,000 10	
Balance not proved.....			116 69
State, county and municipal deposits, as of			
Claims proved	For dividends		
	Preferred and paid.....		
	Offset		
Balance not proved.....			
Postal savings deposits, as of			
Claims proved	For dividends		
	Preferred and paid.....		
	Offset		
Balance not proved.....			
Claims proved	For dividends		
	Preferred and paid.....		
	Offset		
Balance not proved.....			
Additional liabilities not shown by books of the bank			
		\$7,372 89	

Loss			
Balance (book value)		4,718 33	
as of			
Collected			
Offset			
Loss			
Balance (book value)			
Assets acquired by purchase or exchange during liquidation—			
Real estate acquired for debt		2,059 29	
Office furniture		18 25	
Additional assets acquired during liquidation—			
Interest	\$16,644 37		
Collected		\$15,972 31	
Offset		672 06	
Stockholders' liability	\$160 45		
Collected		160 45	
Offset			
Sundry	\$3,833 27		
Collected		\$3,562 95	
Offset		290 32	
Net resources at this date (book value)		\$86,727 40	

RECAPITULATION.

Resources (book value), as of July 17, 1909		\$188,547 90	
Additional assets (acquired during liquidation)		20,668 09	
Total		\$209,205 99	
Less:			
Offset	\$12,343 37		
Losses	8,010 80		
Disbursements (less assets acquired by purchase)	102,124 33	122,478 59	
Balance of resources remaining:			
Cash	\$11,532 15		
Book value of other assets	75,195 25	\$86,727 40	

Claims proved	(For dividends	\$4,795 94
	Preferred and paid	1,556 66
	Offset	1,020 29
<hr/>		
Liabilities remaining at this date not proved		\$3,923 57

RECAPITULATION.

Liabilities shown by the books of the bank as of July 17, 1909		\$184,384 59
Additional liabilities not shown by the books of the bank		7,372 89
Total: Claims proved for dividends	\$104,196 60	
Claims proved preferred and paid	18,107 21	
Claims proved and offset and correction of errors	15,480 10	
Claims not proved	3,923 57	\$141,707 48
Less:		
Claims preferred and paid	\$18,107 21	
Claims offset and correction of errors	15,480 10	
Dividends paid	69,530 54	93,117 85
Liabilities remaining:		
Proved	\$44,666 06	
Not proved	3,923 57	\$48,589 63
Excess book value of resources over liabilities		\$8,187 77
		\$86,727 40

DIVIDENDS DECLARED.

August 25, 1911, No. 1 of 50% paid	\$47,423 30	1911, No. 3 of ___% paid	
Not paid	346 23	Not paid	
Total	\$47,769 53	Total	
August 8, 1913, No. 2 of 15% paid	\$12,107 24	1911, No. 4 of ___% paid	
Not paid	2,223 63	Not paid	
Total	\$14,330 87	Total	

STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed July 17, 1909.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of July 17, 1909	\$20,000 00
On hand, as of July 17, 1909		For dividends	
Collected during liquidation	\$3,032 87	Preferred and paid	
Disbursements—		Offset	\$20,000 00
Preferred claims	\$14 00	Balance not proved	
Interest, taxes, etc.	740 52	Deposits due to banks, as of July 17, 1909	\$4,718 33
Assets acquired by purchase		For dividends	\$4,718 33
Legal expenses	107 10	Preferred and paid	
Special Deputy Supt.'s salary	75 00	Offset	
All other expenses	1,072 84	Balance not proved	
Dividends		Deposits, including certificates, due to individuals, as of July 17, 1909	\$115 65
		For dividends	
Balance	2,009 46	Preferred and paid	
Loans, as of July 17, 1909	\$28,832 50	Offset	
Collected		Balance not proved	\$115 65
Offset	\$20,000 00	Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909	\$3,018 50
Loss		For dividends	\$1,000 00
Balance (book value)	8,832 50	Preferred and paid	14 00
Overdrafts, as of July 17, 1909	\$8,543 89	Offset	2,000 00
Collected		Balance not proved	
Offset		State, county and municipal deposits, as of	4 50
Loss		For dividends	
Balance (book value)	3,543 89	Preferred and paid	
Bonds and other securities, as of		Offset	
Collected		Balance not proved	
Offset		Postal savings deposits, as of	
Loss		For dividends	
Balance (book value)		Preferred and paid	
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$19,672 59	Offset	
Collected	\$2,968 40	Balance not proved	
Offset	2,000 00	Additional liabilities not shown by books of the bank	\$2,516 80
Loss	12,869 19		
Balance (book value)	1,815 00		
Other real estate owned, as of			
Collected			
Offset			
Loss			
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$5,149 70		
Collected	\$24 70		
Offset			
Loss			

Balance (book value).....		5,125 00
Collected.....		
Offset.....		
Loss.....		
Balance (book value).....		
Assets acquired by purchase or exchange during liquidation—		

Additional assets acquired during liquidation—		
Interest.....	\$19 77	
Collected.....		\$19 77
Offset.....		
Stockholders' liability.....		
Collected.....		
Offset.....		

Net resources at this date (book value).....		\$20,339 80

RECAPITULATION.

Resources (book value), as of July 17, 1909.....		\$57,198 68
Additional assets (acquired during liquidation).....		19 77
Total		\$57,218 45
Less:		
Offsets.....	\$22,000 00	
Losses.....	12,869 19	
Disbursements.....	2,009 46	
		36,878 65
Balance of resources remaining:		
Cash.....	\$1,028 41	
Book value of other assets.....	19,316 39	
		\$20,339 80

Claims proved	{ For dividends.....	\$2,516 80
	{ Preferred and paid.....	
	{ Offset.....	

Liabilities remaining at this date not proved.....		\$120 15

RECAPITULATION.

Liabilities shown by the books of the bank, as of July 17, 1909.....		\$27,852 48
Additional liabilities not shown by the books of the bank.....		2,516 80
Total: Claims proved for dividends.....	\$8,235 13	
Claims proved preferred and paid.....	14 00	
Claims proved and offset.....	22,000 00	
Claims not proved.....	120 15	
		\$30,380 28
Less:		
Claims preferred and paid.....	\$14 00	
Claims offset.....	22,000 00	
Dividends paid.....		22,014 00
Liabilities remaining:		
Proved.....	\$8,235 13	
Not proved.....	120 15	
		\$8,355 28
Excess book value of resources over liabilities.....		11,984 52
		\$20,339 80

DIVIDENDS DECLARED.

-----, 191., No. 1 of ----% paid.....		
Not paid.....		
Total		
-----, 191., No. 2 of ----% paid.....		
Not paid.....		
Total		

-----, 191., No. 3 of ----% paid.....		
Not paid.....		
Total		
-----, 191., No. 4 of ----% paid.....		
Not paid.....		
Total		

STATEMENT OF THE CONDITION OF THE JAPANESE-AMERICAN BANK, OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed October 18, 1909.

RESOURCES.			
Cash—			
On hand, as of October 18, 1909.....	\$11,007 62		
Collected during liquidation.....		\$248,015 69	\$259,113 31
Disbursements—			
Preferred claims	\$116,342 86		
Interest, taxes, etc.	11,667 02		
Assets acquired by			
purchase	98,821 40		
Legal expenses	10,252 52		
Special Deputy			
Supt.'s salary	8,462 50		
All other expenses	17,543 72		
Dividends			
		258,090 02	
Balance		\$1,023 29	
Loans, as of October 18, 1909.....	\$642,306 04		
Collected	\$197,969 58		
Offset	13,512 45		
Loss	152,531 33		
Real estate acquired for debt.....	30,364 67		
Balance (book value).....		197,400 01	
Overdrafts, as of October 18, 1909.....	\$3,221 81		
Collected	\$1,324 74		
Offset	157 03		
Loss	83 70		
Real estate acquired for debt.....	346 39		
Balance (book value).....		1,309 95	
Bonds and other securities, as of October 18, 1909.....	\$4,219 08		
Collected		1,643 78	
Offset			
Loss			
Balance (book value).....		2,575 30	
Bank premises, furniture and fixtures, safe deposit vaults, as of October 18, 1909.....	\$18,765 05		
Collected	\$4,679 00		
Offset			
Loss	14,065 55		
Balance (book value).....		30 50	
Other real estate owned, as of October 18, 1909.....	\$1,844 40		
Collected			
Offset			
Loss			
Balance (book value).....		1,844 40	
Due from banks, exchange, checks, drafts, etc., as of October 18, 1909.....	\$17,419 38		

LIABILITIES.			
Bills payable (money borrowed), as of October 18, 1909.....	\$115,200 18		
Claims proved			
For dividends			
Preferred and paid.....	\$114,929 54		
Offset			
Balance not proved.....		\$270 50	
Deposits due to banks, as of October 18, 1909.....	\$7,913 75		
Claims proved			
For dividends	\$5,630 56		
Preferred and paid.....			
Offset	285 00		
Balance not proved.....		1,998 19	
Deposits, including certificates, due to individuals, as of October 18, 1909.....	\$305,322 02		
Claims proved			
For dividends	\$237,689 59		
Preferred and paid.....	1,588 32		
Offset	14,131 51		
Balance not proved.....		52,117 60	
Certified checks, cashier's checks, letters of credit, drafts, as of October 18, 1909.....	\$5,290 94		
Claims proved			
For dividends	\$3,986 87		
Preferred and paid.....	30 00		
Offset	224 13		
Balance not proved.....		1,099 94	
State, county and municipal deposits, as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			
Postal savings deposits, as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			
, as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			
Additional liabilities not shown by books of the bank.....	\$91,463 78		

Collected	\$10,593 95	
Offset	1,267 40	
Loss		
Balance (book value)		5,558 08
Balance (book value), as of		
Collected		
Offset		
Loss		
Balance (book value)		
Assets acquired by purchase or exchange during liquidation—		
Real estate acquired for debt	82,256 68	
Real estate acquired by purchase	93,718 40	
Note receivable	103 00	
Additional assets acquired during liquidation—		
Interest	\$12,948 72	
Collected	\$11,385 72	
Offset	517 43	
Real estate acquired for debt	1,045 57	
Stockholders' liability		
Collected		
Offset		
Sundry	\$20,797 95	
Collected	\$20,448 92	
Offset	349 08	
Net resources at this date (book value)		\$385,879 51

RECAPITULATION.

Resources (book value), as of October 18, 1909	\$698,875 38	
Additional assets (acquired during liquidation)	33,746 67	
Total	\$732,622 05	
Less:		
Offsets	\$15,803 34	
Losses	166,670 58	
Disbursements (less assets acquired by purchase)	164,208 62	346,742 54
Balance of resources remaining:		
Cash	\$1,023 29	
Book value of other assets	384,856 22	\$385,879 51
Excess book value of liabilities over resources		7,164 91
		\$393,044 42

Claims proved	For dividends	\$52,012 91
	Preferred and paid	
	Offset	1,162 70
Balance not proved		38,288 17
Liabilities remaining at this date not proved		\$93,774 49

RECAPITULATION.

Liabilities shown by the books of the bank as of October 18, 1909	\$433,726 84
Additional liabilities not shown by the books of the bank	91,463 78
Total: Claims proved for dividends	\$299,269 93
Claims proved preferred and paid	116,342 86
Claims proved and offset	15,803 34
Claims not proved	93,774 49
Less:	
Claims preferred and paid	\$116,342 86
Claims offset	15,803 34
Dividends paid	132,146 20
Liabilities remaining:	
Proved	\$299,269 93
Not proved	93,774 49
	\$393,044 42

DIVIDENDS DECLARED.

191., No. 1 of ---% paid	
Not paid	
Total	
191., No. 2 of ---% paid	
Not paid	
Total	

191., No. 3 of ---% paid	
Not paid	
Total	
191., No. 4 of ---% paid	
Not paid	
Total	

STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed October 13, 1909.

RESOURCES.				LIABILITIES.			
Cash—				Bills payable (money borrowed), as of October 13, 1909		\$1,785 15	
On hand, as of October 13, 1909		\$362 50		For dividends			
Collected during liquidation			\$54,585 81	Preferred and paid		\$1,581 68	
Disbursements—				Offset		78 88	
Preferred claims	\$1,794 18			Balance not proved			\$124 94
Interest, taxes, etc.	1,562 87			Deposits due to banks, as of October 13, 1909	\$6 71		
Assets acquired by purchase	5,358 70			For dividends			
Legal expenses	2,569 40			Preferred and paid			
Special Deputy Supt.'s salary	3,790 00			Offset			
All other expenses	4,820 95			Balance not proved			6 71
Dividends	33,291 18			Deposits, including certificates, due to individuals, as of October 13, 1909	\$97,273 49		
			53,167 08	For dividends		\$92,910 64	
Balance			\$1,781 23	Preferred and paid		1,623 91	
Loans, as of October 13, 1909		\$110,988 60		Offset		16 30	
Collected		\$42,973 03		Correction of error in bank's books			2,722 64
Offset		2,187 92		Certified checks, cashier's checks, letters of credit, drafts, as of			
Loss		21,415 93		For dividends			
Real estate acquired for debt		4,468 21		Preferred and paid			
Balance (book value)			39,893 51	Offset			
Overdrafts, as of October 13, 1909		\$1,452 34		Balance not proved			
Collected		\$918 10		State, county and municipal deposits, as of			
Offset		58 85		For dividends			
Loss		295 00		Preferred and paid			
Balance (book value)			180 89	Offset			
Bonds and other securities, as of				Balance not proved			
Collected				Postal savings deposits, as of			
Offset				For dividends			
Loss				Preferred and paid			
Balance (book value)				Offset			
Bank premises, furniture and fixtures, safe deposit vaults, as of October 13, 1909		\$3,232 23		Balance not proved			
Collected		\$1,123 70		as of			
Offset				For dividends			
Loss		2,108 53		Preferred and paid			
Balance (book value)				Offset			
Other real estate owned, as of				Balance not proved			
Collected				as of			
Offset				For dividends			
Loss				Preferred and paid			
Balance (book value)				Offset			
Due from banks, exchange, checks, drafts, etc., as of October 13, 1909		\$18,895 80		Balance not proved			
Collected		\$3,589 48					
Offset							
Loss							
Balance (book value)			15,306 41				

....., as of		
Collected		
Offset		
Loss		
Balance (book value).....		
Assets acquired by purchase or exchange during liquidation--		
Real estate acquired for debt.....	\$4,468 21	
Real estate acquired by purchase.....	2,858 70	
Notes receivable	3,000 00	
Additional assets acquired during liquidation--		
Interest	\$4,031 28	
Collected		\$3,910 14
Offset		121 14
Stockholders' liability		
Collected		
Offset		
Sundry	\$2,071 36	
Collected		2,071 36
Offset		
Net resources at this date (book value).....	\$66,988 45	

RECAPITULATION.

Resources (book value), as of October 13, 1909.....	\$184,881 56	
Additional assets (acquired during liquidation).....	6,102 64	
Total	\$140,984 20	
Less:		
Offsets	\$2,307 91	
Losses	23,819 46	
Disbursements (less assets acquired by purchase).....	47,808 38	73,995 75
Balance of resources remaining:		
Cash	\$1,781 23	
Book value of other assets.....	65,207 22	\$66,988 45
Excess book value of liabilities over resources.....	6,523 75	
		\$73,512 20

DIVIDENDS DECLARED.

January 15, 1912, No. 1 of 25% paid.....	\$24,213 88	
Not paid	684 43	
Total	\$24,897 81	
January 20, 1913, No. 2 of 10% paid.....	\$9,077 80	
Not paid	881 36	
Total	\$9,959 16	

Additional liabilities not shown by books of the bank	\$11,916 42	
Claims proved { For dividends	\$10,416 10	
{ Preferred and paid.....	212 50	
{ Offset	665 47	
Balance not proved.....		\$622 35
Liabilities remaining at this date not proved.....		\$3,476 64

RECAPITULATION.

Liabilities shown by the books of the bank, as of October 13, 1909...	\$99,085 35	
Additional liabilities not shown by the books of the bank.....	11,916 42	
Total: Claims proved for dividends.....	\$108,326 74	
Claims proved preferred and paid.....	1,794 18	
Claims proved and offset and correction of errors	2,384 21	
Claims not proved.....	3,476 64	\$110,981 77
Less:		
Claims preferred and paid.....	\$1,794 18	
Claims offset and correction of errors.....	2,384 21	
Dividends paid	33,291 18	37,469 57
Liabilities remaining:		
Proved	\$70,085 56	
Not proved	3,476 64	\$73,512 20

STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed March 29, 1909.

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REPORT OF SUPERINTENDENT OF BANKS.

RESOURCES.			
Cash—			
On hand as of March 29, 1909.....	\$559 82		
Collected during liquidation.....		\$150,143 88	\$150,703 70
Disbursements—			
Preferred claims	\$11,300 00		
Interest, taxes, etc.....	2,157 94		
Assets acquired by purchase	17,940 07		
Legal expenses	5,509 28		
Special Deputy Supt.'s salary	8,912 50		
All other expenses.....	20,653 94		
Dividends	78,471 18		
		144,844 86	
Balance			\$5,858 84
Loans, as of March 29, 1909.....	\$313,906 79		
Collected	\$75,371 74		
Offset	35,923 98		
Loss	77,479 07		
Real estate acquired for debt.....	2,508 49		
Balance (book value).....		122,622 51	
Overdrafts, as of March 29, 1909.....	\$9,497 79		
Collected	\$4,305 09		
Offset	994 32		
Loss	406 67		
Balance (book value).....		3,794 71	
Bonds and other securities, as of March 29, 1909.....	\$5,132 40		
Collected	5,132 40		
Offset			
Loss			
Balance (book value).....			
Bank premises, furniture and fixtures, safe deposit vaults, as of March 29, 1909.....	\$17,481 01		
Collected	3,317 30		
Offset			
Loss			
Balance (book value).....		14,163 71	
Other real estate owned, as of			
Collected			
Offset			
Loss			
Balance (book value).....			
Due from banks, exchange checks, drafts, etc., as of March 29, 1909.....	\$48,260 45		

LIABILITIES.			
Bills payable (money borrowed), as of March 29, 1909.....		\$11,300 00	
Claims proved			
For dividends			
Preferred and paid.....		\$11,300 00	
Offset			
Balance not proved.....			
Deposits due to banks, as of March 29, 1909.....	\$3,511 98		
Claims proved			
For dividends			\$1,545 30
Preferred and paid.....			
Offset			99 85
Correction of error in bank's books.....		1,613 94	
Balance not proved.....			\$252 84
Deposits, including certificates, due to individuals, as of March 29, 1909.....	\$337,634 11		
Claims proved			
For dividends			\$285,177 92
Preferred and paid.....			
Offset			34,456 45
Correction of error in bank's books.....		5,792 92	
Balance not proved.....			12,204 82
Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909.....	\$2,246 16		
Claims proved			
For dividends			\$113 84
Preferred and paid.....			
Offset			1,708 13
Balance not proved.....			424 19
State, county and municipal deposits, as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			
Postal savings deposits, as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			
as of			
Claims proved			
For dividends			
Preferred and paid.....			
Offset			
Balance not proved.....			

Collected	\$42,598 71	
Offset	8 70	
Loss		
Balance (book value)		5,683 04
as of		
Collected		
Offset		
Loss		
Balance (book value)		
Assets acquired by purchase or exchange during liquidation--		
Real estate acquired for debt	2,508 49	
Real estate acquired by purchase	840 07	
Notes receivable	17,000 00	
Additional assets acquired during liquidation--		
Interest	\$18,272 63	
Collected	\$15,851 45	
Offset	2,921 18	
Stockholders' liability		
Collected		
Offset		
Sundry	\$4,067 19	
Collected	4,067 19	
Offset		
Net resources at this date (book value)		\$172,486 87

RECAPITULATION.

Resources (book value), as of March 29, 1909	\$394,887 26	
Additional assets (acquired during liquidation)	22,389 82	
Total		\$417,177 06
Less:		
Offsets	\$39,858 18	
Losses	77,882 74	
Disbursements (less assets acquired by purchase)	127,004 79	244,740 71
Balance of resources remaining:		
Cash	\$5,858 84	
Book value of other assets	166,577 53	\$172,436 37
Excess book value of liabilities over resources		109,720 28
		\$282,156 65

DIVIDENDS DECLARED.

March 15, 1912, No. 1 of 25% paid	\$78,471 13	
Not paid	4,502 96	
Total		\$82,974 09
....., 191., No. 2 of ---% paid		
Not paid		
Total		

Additional liabilities not shown by books of the bank	\$64,496 62	
Claims proved { For dividends		\$51,230 22
{ Preferred and paid		
{ Offset		8,586 75
Balance not proved		9,678 65
Liabilities remaining at this date not proved		\$22,560 50

RECAPITULATION.

Liabilities shown by the books of the bank as of March 29, 1909	\$354,692 20	
Additional liabilities not shown by the books of the bank	64,496 62	
Total: Claims proved for dividends	\$388,067 28	
Claims proved preferred and paid	11,300 00	
Claims proved and offset and correction of errors	47,260 04	
Claims not proved	22,560 50	\$419,187 82
Less:		
Claims preferred and paid	\$11,300 00	
Claims offset and correction of errors	47,260 04	
Dividends paid	78,471 13	187,031 17
Liabilities remaining:		
Proved	\$259,566 15	
Not proved	22,560 50	\$282,156 65

STATEMENT OF THE CONDITION OF THE BANK OF SHASTA COUNTY, OF REDDING, IN LIQUIDATION, AS OF THE CLOSE OF SEPTEMBER 30, 1914.

Bank Closed March 24, 1911.

RESOURCES.			LIABILITIES.		
Cash—			Bills payable (money borrowed), as of March 24, 1911		\$90,000 00
On hand, as of March 24, 1911	\$28,128 15		Claims proved	(For dividends preferred and paid)	\$84,874 13
Collected during liquidation		\$700,253 57		(Offset)	5,125 87
Disbursements—			Balance not proved		
Preferred claims	\$140,175 84		Deposits due to banks, as of March 24, 1911	\$9,446 17	
Interest, taxes, etc.	4,323 93		Claims proved	(For dividends preferred and paid)	\$9,203 67
Assets acquired by purchase	143 05			(Offset)	
Legal expenses	3,782 85			Correction of error in bank's books (deduct)	242 50
Special Deputy Supt.'s salary	4,140 00		Balance not proved		
All other expenses	6,343 50		Deposits, including certificates, due to individuals, as of March 24, 1911	\$620,936 75	
Dividends	548,209 24		Claims proved	(For dividends preferred and paid)	\$504,872 88
		707,128 41		(Offset)	6,060 86
Balance		\$21,253 81		Correction of error in bank's books (deduct)	1,634 08
Loans, as of March 24, 1911	\$752,828 58		Balance not proved		3,955 85
Collected		\$420,146 59	Certified checks, cashier's checks, letters of credit, drafts, as of		
Offset		13,923 10	Claims proved	(For dividends preferred and paid)	
Loss		\$18,753 89		(Offset)	14,423 58
Balance (book value)				Correction of error in bank's books (deduct)	
Overdrafts, as of March 24, 1911	\$6,900 85		Balance not proved		
Collected		\$6,443 32	State, county and municipal deposits, as of March 24, 1911	\$45,000 00	
Offset		321 00	Claims proved	(For dividends preferred and paid)	\$45,000 00
Loss		196 53		(Offset)	
Balance (book value)			Balance not proved		
Bonds and other securities, as of March 24, 1911	\$165,540 00		Postal savings deposits, as of		
Collected		\$165,540 00	Claims proved	(For dividends preferred and paid)	
Offset				(Offset)	
Loss			Balance not proved		
Balance (book value)			Other real estate owned, as of March 24, 1911	\$3,955 00	
Bank remises, furniture and fixtures, safe deposit vaults, as of March 24, 1911	\$26,501 00		Collected		\$3,955 00
Collected		\$26,501 00	Offset		
Offset			Loss		
Loss			Balance (book value)		
Balance (book value)			Due from banks, exchange, checks, drafts, etc., as of March 24, 1911	\$12,298 82	
Other real estate owned, as of March 24, 1911	\$3,955 00		Collected		\$3,686 27
Collected		\$3,955 00	Offset		3,612 55
Offset			Loss		
Loss			Balance not proved		
Balance (book value)					

Balance (book value).....		
, as of.....		
Collected.....		
Offset.....		
Loss.....		
Balance (book value).....		
Assets acquired by purchase or exchange during liquidation—		
Office furniture.....	148 05	
Additional assets acquired during liquidation—		
Interest.....	\$14,683 09	
Collected.....	\$12,579 88	
Offset.....	2,063 81	
Stockholders' liability.....	\$54,127 53	
Collected.....	54,127 53	
Offset.....		
Sundries.....	\$2,273 98	
Collected.....	2,273 98	
Offset.....		
Net resources at this date (book value).....	\$21,401 86	

RECAPITULATION.

Resources (book value), as of March 24, 1911.....	\$996,152 40	
Additional assets (acquired during liquidation).....	71,085 20	
Total.....	\$1,067,187 60	
Less:		
Offsets.....	\$19,915 46	
Losses.....	318,890 42	
Disbursements (less assets acquired by purchase).....	706,980 36	1,045,786 24
Balance of resources remaining:		
Cash.....	\$21,253 81	
Book value of other assets.....	148 05	\$21,401 86
Excess book value of liabilities over resources.....		68,440 45
		\$89,841 84

DIVIDENDS DECLARED.

November 29, 1911, No. 1 of 75% paid.....	\$474,915 91	
Not paid.....	3,622 40	
Total.....	\$478,538 31	
August 21, 1912, No. 2 of 8% paid.....	\$48,965 54	
Not paid.....	2,048 54	
Total.....	\$51,014 08	

Additional liabilities not shown by books of the bank.....	\$34,636 04	
Claims proved:		
For dividends.....	\$29,375 47	
Preferred and paid.....	4,251 85	
Offset.....	366 01	
Balance not proved.....		643 21
Liabilities remaining at this date not proved.....		\$4,599 06

RECAPITULATION.

Liabilities shown by the books of the bank, as of March 24, 1911.....	\$765,382 92	
Additional liabilities not shown by the books of the bank.....	34,636 04	
Total: Claims proved for dividends.....	\$633,452 02	
Claims proved preferred and paid.....	140,175 84	
Claims proved and offset and corrected.....	21,792 04	
Claims not proved.....	4,599 06	\$800,018 96
Less:		
Claims preferred and paid.....	\$140,175 84	
Claims offset and corrected.....	21,792 04	
Dividends paid.....	548,209 24	710,177 12
Liabilities remaining:		
Proved.....	\$85,242 78	
Not proved.....	4,599 06	\$89,841 84

**STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK, OF BAKERSFIELD, IN LIQUIDATION, AS OF THE
CLOSE OF SEPTEMBER 30, 1914.
Bank Closed May 12, 1911.**

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed), as of.....	
On hand, as of May 12, 1911.....	\$15,084 79	For dividends.....	
Collected during liquidation.....	\$496,952 32	Preferred and paid.....	
Disbursements—		Offset.....	
Preferred claims.....	\$89,647 07	Balance not proved.....	
Interest, taxes, etc.....	2,018 68	Deposits due to banks, as of May 12, 1911.....	\$49,648 54
Assets acquired by purchase.....	186 20	For dividends.....	\$4,617 89
Legal expenses.....	28,282 36	Preferred and paid.....	41,439 16
Special Deputy.....		Offset.....	3,586 99
Supt.'s salary.....	4,610 00	Balance not proved.....	
All other expenses.....	12,131 94	Deposits, including certificates, due to individuals, as of May 12, 1911.....	\$735,434 43
Dividends.....	347,567 76	For dividends.....	\$678,367 83
		Preferred and paid.....	200 00
		Offset.....	48,437 19
		Correction of error in bank's books (add).....	\$136 40
		Balance not proved.....	\$8,566 26
		Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911.....	\$18,708 23
Balance.....	\$27,568 12	For dividends.....	\$12,947 08
Loans, as of May 12, 1911.....	\$548,308 63	Preferred and paid.....	465 00
Collected.....	\$342,656 86	Offset.....	50 00
Offset.....	47,520 71	Correction of error in bank's books (deduct).....	
Loss.....	4,088 72	Balance not proved.....	241 20
Bonds acquired by exchange.....	4,748 75	State, county and municipal deposits, as of May 12, 1911.....	\$41,000 00
Balance (book value).....	149,299 59	For dividends.....	
Overdrafts, as of May 12, 1911.....	\$15,867 90	Preferred and paid.....	\$41,000 00
Collected.....	\$15,096 62	Offset.....	
Offset.....		Balance not proved.....	
Loss.....		Postal savings deposits, as of.....	
Balance (book value).....	271 37	For dividends.....	
Bonds and other securities, as of May 12, 1911.....	\$408,799 58	Preferred and paid.....	
Collected.....	\$48,168 30	Offset.....	
Offset.....		Balance not proved.....	
Loss.....	2,662 85	Clearing house checks, as of May 12, 1911.....	\$2,685 27
Balance (book value).....	352,973 43	For dividends.....	
Bank premises, furniture and fixtures, safe deposit vaults, as of May 12, 1911.....	\$36,265 58	Preferred and paid.....	\$2,685 27
Collected.....	\$31,000 00	Offset.....	
Offset.....		Balance not proved.....	
Loss.....	4,265 58	Other real estate owned, as of May 12, 1911.....	\$17,488 68
Balance (book value).....		Collected.....	\$7,161 87
Other real estate owned, as of May 12, 1911.....	\$17,488 68	Offset.....	
Collected.....	\$7,161 87	Loss.....	10,272 31
Offset.....		Balance (book value).....	
Loss.....	10,272 31	Due from banks, exchange, checks, drafts, etc., as of May 12, 1911.....	\$6,960 01
Balance (book value).....		Collected.....	\$6,897 61
Due from banks, exchange, checks, drafts, etc., as of May 12, 1911.....	\$6,960 01	Offset.....	62 40
Collected.....	\$6,897 61		
Offset.....	62 40		

Loss:	-----	-----	-----
Balance (book value)	-----	-----	-----
Warrants and collections, as of May 12, 1911.	\$22,044 97	-----	-----
Collected	-----	\$9,029 45	-----
Offset	-----	-----	57 53
Loss	-----	-----	-----
Balance (book value)	-----	-----	12,967 99
Assets acquired by purchase or exchange during liquidation--	-----	-----	-----
Bonds acquired by exchange	-----	-----	4,743 75
Furniture and fixtures	-----	-----	186 20
Additional assets acquired during liquidation--	-----	-----	-----
Interest	\$35,982 58	-----	-----
Collected	-----	\$34,821 61	-----
Offset	-----	-----	1,160 92
Stockholders' liability	-----	-----	-----
Collected	-----	-----	-----
Offset	-----	-----	-----
Sundries	\$6,087 87	-----	-----
Collected	-----	\$2,126 50	-----
Offset	-----	-----	3,911 87
Net resources at this date (book value)	-----	-----	\$547,995 45

RECAPITULATION.

Resources (book value), as of May 12, 1911.	-----	\$1,064,205 23	-----
Additional assets (acquired during liquidation)	-----	-----	42,020 40
Total	-----	-----	\$1,106,225 63
Less:	-----	-----	-----
Offsets	-----	\$52,702 98	-----
Losses	-----	21,280 46	-----
Disbursements (less assets acquired by purchase)	-----	484,237 79	558,230 18
Balance of resources remaining:	-----	-----	-----
Cash	\$27,563 12	-----	-----
Book value of other assets	520,432 33	-----	\$547,995 45

Additional liabilities not shown by books of the bank	-----	\$14,559 08	-----
Claims proved	{ For dividends	-----	\$10,002 64
	{ Preferred and paid	-----	4,342 64
	{ Offset	-----	213 75
Liabilities remaining at this date not proved	-----	-----	\$8,807 46

RECAPITULATION.

Liabilities shown by the books of the bank, as of May 12, 1911.	-----	\$842,446 47	-----
Additional liabilities not shown by the books of the bank	-----	-----	14,559 08
Total: Claims proved for dividends	-----	\$705,934 44	-----
Claims proved preferred and paid	-----	80,647 07	-----
Claims proved and offset and correction of errors	-----	52,616 53	-----
Claims not proved	-----	8,807 46	\$857,005 50
Less:	-----	-----	-----
Claims preferred and paid	-----	\$89,647 07	-----
Claims offset and correction of errors	-----	52,616 53	-----
Dividends paid	-----	347,567 76	489,831 36
Liabilities remaining:	-----	-----	-----
Proved	-----	\$358,366 68	-----
Not proved	-----	8,807 46	\$367,174 14
Excess book value of resources over liabilities	-----	-----	180,821 31
	-----	-----	\$547,995 45

DIVIDENDS DECLARED.

April 1, 1912, No. 1 of 40% paid	-----	\$279,576 66	-----
Not paid	-----	6,320 10	-----
Total	-----	\$285,896 76	-----
August 4, 1913, No. 2 of 10% paid	-----	\$67,991 10	-----
Not paid	-----	3,483 09	-----
Total	-----	\$71,474 19	-----

-----, 191--, No. 3 of ---% paid	-----	-----	-----
Not paid	-----	-----	-----
Total	-----	-----	-----
-----, 191--, No. 4 of ---% paid	-----	-----	-----
Not paid	-----	-----	-----
Total	-----	-----	-----

**STATEMENT OF THE CONDITION OF THE BANK OF MODOC COUNTY,
OF ALTURAS, IN LIQUIDATION, AS OF THE CLOSE OF JUNE 6, 1914.**

Bank Closed July 23, 1912.

RECEIPTS AND DISBURSEMENTS.

Receipts—

Cash on hand as of July 23, 1912-----	\$2,945 34	
Collected during liquidation-----	3,227 52	
		<u>\$6,172 86</u>

Disbursements—

Preferred claims-----	\$4,805 91	
Interest, taxes, etc.-----	62 36	
Legal expenses-----	532 15	
Special Deputy Superintendent's salary-----	270 00	
All other expenses-----	502 44	
		<u>6,172 86</u>

Balance -----

All assets, excepting cash on hand, were sold to B. Lauer, *et al.*, on October 15, 1912, pursuant to an order of the Superior Court of Modoc County, California, made October 7, 1912, for the sum of \$86,804.27.

The conditions under which the assets were sold are as follows: The purchaser gave a bond in the sum of \$86,804.27, undertaking to pay said purchase price from time to time upon demand whenever it might be necessary for the payment of any lawful claim against the bank and for the necessary and legal expenses of liquidation.

No claims of depositors against the bank were filed and all known creditors have been paid by the purchaser of the assets and their claims were assigned to the Superintendent of Banks.

The liquidation of the Bank of Modoc County having been completed, on July 8, 1914, the final report and account was approved by the Superior Court of Modoc County, California, and the principals and surety on the bond released, and on July 29, 1914, the books and papers which had been taken possession of were returned to the stockholders of the bank.

UNCLAIMED DEPOSITS IN BANKS.

January 1, 1914.

List of banks which reported deposits that have been unclaimed for more than twenty years on January 1, 1914, as per provisions of section 15 of the Bank Act, and the amounts held by each.

Bank number	Name	Location	Amount
2	The Hibernia Savings and Loan Society.....	San Francisco.....	\$19,305 61
4	Savings Union Bank of San Francisco.....	San Francisco.....	28,455 84
6	The German Savings and Loan Society.....	San Francisco.....	10,101 75
7	The Donohoe Kelly Banking Company.....	San Francisco.....	25 16
11	Security Savings Bank.....	San Francisco.....	7,700 64
15	Mutual Savings Bank.....	San Francisco.....	1 61
25	Bank of Italy.....	San Francisco.....	542 13
27	Canadian Bank of Commerce.....	San Francisco.....	217 16
45	The Stockton Savings and Loan Society.....	Stockton.....	154 81
46	Oakland Bank of Savings.....	Oakland.....	761 40
49	Bank of Woodland.....	Woodland.....	916 76
50	Union Savings Bank.....	Oakland.....	404 77
51	Santa Cruz Bank of Savings and Loan.....	Santa Cruz.....	311 31
64	Bank of Martinez.....	Martinez.....	146 33
65	Bank of Dixon.....	Dixon.....	90 50
72	Bank of Tehama County.....	Red Bluff.....	404 85
75	Farmers Savings Bank.....	Lakeport.....	60 00
78	Sacramento Bank.....	Sacramento.....	368 39
85	Peoples Savings Bank.....	Sacramento.....	536 29
88	Stockton Savings Bank.....	Stockton.....	15 00
97	San Jose Safe Deposit Bank.....	San Jose.....	446 90
122	Vallejo Commercial Bank.....	Vallejo.....	27 14
130	Jas. H. Goodman and Company Bank.....	Napa.....	191 07
135	Northern California Bank of Savings.....	Marysville.....	534 23
136	Alameda Savings Bank.....	Alameda.....	46 17
165	The Bank of Monterey.....	Monterey.....	5 50
166	Bank of Lemoore.....	Lemoore.....	400 00
173	Producers Savings Bank.....	Bakersfield.....	335 05
	Total.....		\$72,505 87

OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT, JUNE, 1914.

Name	Capacity	Salary
W. R. Williams.....	Superintendent of Banks.....	\$10,000 per annum
Geo. M. Mitchell.....	Chief Deputy.....	4,000 per annum
A. A. DeLigne.....	Attorney.....	4,800 per annum
T. B. Sullivan.....	Assistant.....	300 per month
F. O. Cramer.....	Assistant.....	225 per month
Chas. M. Noyes.....	Assistant.....	225 per month
W. H. Snyder.....	Assistant.....	200 per month
V. Macniffe.....	Assistant.....	150 per month
Chas. H. Mead.....	Assistant.....	150 per month
C. M. Cushman.....	Assistant.....	110 per month
Pearl Houchin.....	Assistant.....	110 per month
E. P. Bequette.....	Assistant.....	110 per month
Mayda E. Warner.....	Assistant.....	100 per month
L. Hart.....	Assistant.....	100 per month
F. J. Sullivan.....	Assistant.....	60 per month
Irma Rahwyler.....	Assistant.....	60 per month
Earl Lawrence.....	Assistant.....	35 per month
Geo. Schammel.....	Examiner.....	250 per month
C. B. Wingate.....	Examiner.....	250 per month
R. E. Trengove.....	Examiner.....	250 per month
E. D. Elliott.....	Examiner.....	250 per month
G. W. Ellis.....	Examiner.....	200 per month
H. R. Erkes.....	Examiner.....	200 per month
J. O. Cunha.....	Examiner.....	200 per month
Wells Morton.....	Examiner.....	200 per month
A. B. Jacoby.....	Examiner.....	200 per month
E. C. Seares.....	Examiner.....	200 per month
H. E. Cox.....	Examiner.....	200 per month

Special Deputy Superintendent of Banks Assisting in the Liquidating of Banks.

(Remuneration paid by banks in liquidation.)

G. M. Mitchell.	S. P. Young.	W. H. Fraser.
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RECEIPTS AND EXPENDITURES

For the Sixty-fifth Fiscal Year, July 1, 1913, to June 30, 1914.

Receipts		Expenditures	
Balance for sixty-fourth fiscal year	\$15,458 09	Departmental expenses, sixty-fifth	
Assessment for maintenance (sec-		fiscal year	\$90,149 48
tion 123 of the Bank Act).....	87,500 00	Balance June 30, 1914.....	18,525 96
Certificate fees.....	2,400 00		
Sundry receipts.....	3,817 85		
	\$108,675 44		\$108,675 44

NEW BANKS AUTHORIZED

July 1, 1913, to June 30, 1914.

No.	Name	Location	Incorporated	Permis- sion	Opened
593	The Bank of Corning.....	Corning	7- 9-13	7-19-13	8- 7-13
594	"Novato Bank".....	Novato	7-30-13	7-31-13	8- 4-13
595	Bank of Alex Brown.....	Walnut Grove ..	7-30-13	8- 1-13	8-13-13
596	Blochman Commercial and Savings Bank.....	San Diego	8-14-13	8-23-13	9-27-13
597	Saratoga State Bank.....	Saratoga	9-10-13	9-19-13	9-29-13
598	Bank of Gustine.....	Gustine	9-13-13	10-10-13	10-14-13
599	"Bank of Downey".....	Downey	9-15-13	10-18-13	11- 6-13
600	"The Imperial Valley Savings Bank of Brawley, California".....	Brawley	6- 2-13	10-21-13	10-30-13
601	First Bank of Livingston.....	Livingston	11- 1-13	11-10-13	11-17-13
602	Alturas State Bank.....	Alturas	11-11-13	11-15-13	12-10-13
603	Savings Bank of Tulare.....	Tulare	11-13-13	12- 6-13	12-11-13
604	Union Trust Company of San Diego.....	San Diego	11-23-13	12-18-13	12-18-13
605	First Bank of La Habra.....	La Habra	1- 5-14	2-14-14	3-24-14
606	Peoples Loan and Trust Company.....	Riverside	12-29-13	3-19-14	3-23-14
607	First Savings Bank.....	Emeryville	3-21-14	3-27-14	3-27-14
608	Peoples Savings & Commercial Bank.....	Chico	3-30-14	4-22-14	7-25-14
609	Marine Commercial and Savings Bank.....	Long Beach	4-21-14	5- 1-14	5-11-14
610	Kaspary Cohn Commercial and Savings Bank	Los Angeles	6-22-14	6-25-14	7- 1-14
611	Hibernian Savings Bank.....	Los Angeles	6-22-14	6-27-14	6-29-14

BRANCH OFFICES AUTHORIZED

July 1, 1913, to June 30, 1914.

127B	Pioneer Bank	Strathmore	7-16-13	8-14-13
251	Bank of Italy, Second and Spring sts.....	Los Angeles	9-30-13	9-30-13
292I	Home Savings Bank, 8th and Broadway.....	Los Angeles	10-22-13	10-27-13
26R	"Fugazi Banca Popolare Operaia Italiana".....	Santa Barbara	1-23-14	7- 1-14
258A	"Security Bank," 5672 College ave.....	Oakland	5-23-14	6- 1-14
611A	Hibernia Savings Bank, N. Broadway.....	Los Angeles	6-27-14	6-29-14

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM THE SCHOOL CHILDREN.

No.	Name	Location	School district	Applica- tion	Permis- sion
137	Fueled Savings Bank.....	Ontario	Ontario	9-17-13	9-20-13
25	Bank of Italy.....	San Francisco..	City and county of San Francisco	9-11-13	9-26-13
201	The Bank of Campbell.....	Campbell	Hamilton, Cambrain, Campbell union high, Campbell grammar	10-29-13	11- 1-13
229	Long Beach Savings Bank and Trust Company.....	Long Beach	Long Beach city school..	11-14-13	12- 8-13
547	Bank of San Jose.....	San Jose	San Jose high school.....	6- 3-14	6- 4-14
134	Alameda Savings Bank.....	Alameda	Alameda public schools..	6- 8-14	6-30-14

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1913, to June 30, 1914.

389. *Alhambra Savings Bank, Alhambra.* Added commercial department October 27, 1913.
459. *Bank of Alex Brown, Walnut Grove.* Sold to Bank of Alex Brown August 11, 1913.
58. *Bank of Chico, Chico.* Added savings department November 17, 1913.
418. *Bank of Commerce and Trust Company, San Diego.* Added trust department October 10, 1913.
460. *Bank of Corning, Corning.* Sold to The Bank of Corning July 28, 1913.
457. *Bank of Downey, Downey.* Sold to "Bank of Downey" November 13, 1913.
582. *Bank of Esparto, The, Esparto.* Added savings department June 9, 1914.
412. *Bank of Germany, Oakland, California, Oakland.* Voluntarily closed March 18, 1914.
251. *Bank of Italy, branch office, Spring street, Los Angeles.* Voluntarily closed March 12, 1914.
181. *Bank of Lassen County, Susanville.* Added savings department September 17, 1913.
- 346b. *Bank of Los Banos, branch office at Gustine.* Sold to Bank of Gustine October 14, 1913.
280. *Bank of Newcastle, Newcastle.* Added savings department January 23, 1914.
453. *Blochman Banking Company, San Diego.* Sold to Blochman Commercial and Savings Bank September 30, 1913.
9. *California Pacific Title Insurance Co., San Francisco.* License as trust company revoked March 10, 1914.
- 300A. *Citizens Bank of Visalia, branch office at Orosi.* Voluntarily closed October 2, 1913.
525. *Citizens Trust and Savings Bank, Los Angeles.* Added commercial department May 19, 1914.
546. *Citrus Bank, Eweter.* Nationalized under the name of The Citrus National Bank February 28, 1914.
542. *City and County Bank, Los Angeles.* Sold to Bank of Italy September 30, 1913.
186. *Dairymans Bank, The, Valley Ford.* Added savings department April 14, 1914.
213. *Del Norte County Bank, Crescent City.* Added savings department June 20, 1914.
74. *Farmers Bank of Wheatland, The, Wheatland.* Added savings department January 20, 1914.
75. *Farmers Savings Bank, Lakeport.* Added savings department December 29, 1913.
245. "*Federal Bank of Los Angeles,*" *Los Angeles.* Extinct by consolidation with Los Angeles Hibernian Savings Bank, creating Hibernian Savings Bank, June 27, 1914.
483. *First Savings Bank of Corcoran, The, Corcoran.* Voluntarily closed November 11, 1913.
190. *Garden City Bank and Trust Company, San Jose.* Added trust department November 26, 1913.
320. *Gardena Bank and Trust Company, Gardena.* Nationalized under the name of The First National Bank of Gardena October 3, 1913.
- 391b. *Globe Savings Bank, branch office, Los Angeles.* Voluntarily closed September 18, 1913.
391. *Globe Savings Bank, Los Angeles.* Sold to Home Savings Bank, Los Angeles, October 22, 1913.
- 292c. *Home Savings Bank, branch office. Second and Main streets, Los Angeles.* Voluntarily closed December 2, 1913.
- 292r. *Home Savings Bank, branch office. Eighth and Broadway, Los Angeles.* Voluntarily closed February 21, 1914.
59. *Humboldt County Bank, Eureka.* Nationalized under the name of The Humboldt National Bank of Eureka, May 1, 1914.
243. *Imperial Valley Savings Bank, Brawley.* Sold to The Imperial Valley Savings Bank of Brawley, California, February 26, 1914.

479. *Los Angeles Hibernian Savings Bank, Los Angeles.* Extinct by consolidation with Federal Bank of Los Angeles, creating Hibernian Savings Bank, June 27, 1914.
311. *Mayfield Bank and Trust Company, Mayfield.* Changed name to The Mayfield Bank May 5, 1914.
311. *Mayfield Bank, The, Mayfield.* Changed name from Mayfield Bank and Trust Company May 5, 1914.
508. *Moneta Commercial and Savings Bank, Moneta.* Changed name to "Moneta Commercial Bank" February 19, 1914.
508. "*Moneta Commercial Bank.*" *Moneta.* Changed name from Moneta Commercial and Savings Bank February 19, 1914.
172. *Peoples Bank, Santa Cruz.* Nationalized under authority granted June 30, 1914, to Farmers and Merchants National Bank of Santa Cruz.
142. *Riverside Savings Bank and Trust Company, Riverside.* Changed name to "Riverside Savings Bank" June 15, 1914.
142. "*Riverside Savings Bank,*" *Riverside.* Changed name from Riverside Savings Bank and Trust Company June 15, 1914.
260. *Roseville Banking and Trust Company, Roseville.* Changed name to "Roseville Banking Company" February 11, 1914.
260. "*Roseville Banking Company,*" *Roseville.* Changed name from Roseville Banking and Trust Company February 11, 1914.
- 372B. *San Ramon Valley Bank, branch office at Concord.* Sold to Bank of Concord October 15, 1913.
291. *Savings and Trust Company of San Mateo County, The, San Mateo.* Changed name to "The Savings and Loan Company of San Mateo County," January 5, 1914.
291. "*Savings and Loan Company of San Mateo County, The,*" *San Mateo.* Changed name from Savings and Trust Company of San Mateo County, The, January 5, 1914.
302. *Savings Bank and Trust Company of Pomona, Pomona.* Changed name to "Savings Bank of Pomona" May 25, 1914.
302. "*Savings Bank of Pomona,*" *Pomona.* Changed name from Savings Bank and Trust Company of Pomona, May 25, 1914.
258. *Security Bank and Trust Company, Oakland.* Changed name to "Security Bank" February 5, 1914.
258. "*Security Bank,*" *Oakland.* Changed name from Security Bank and Trust Company February 5, 1914.
563. *Security Savings Bank of El Centro, El Centro.* Changed name to Security Commercial and Savings Bank of El Centro May 25, 1914.
563. *Security Commercial and Savings Bank of El Centro.* Changed name from Security Savings Bank of El Centro May 25, 1914.
309. *Sierra Valley Bank, Loyalton.* Added savings department June 12, 1914.
- 200A. *Title Guarantee and Trust Company, branch office, 601 South Main street, Los Angeles.* Voluntarily closed December 26, 1913.
312. *Union Trust Savings Bank, Santa Rosa.* Changed name to "Union Savings Bank" April 3, 1914.
312. "*Union Savings Bank.*" *Santa Rosa.* Changed name from Union Trust Savings Bank, April 3, 1914.
259. *West Oakland Bank, Oakland.* Changed name from West Oakland Bank and Trust Company December 8, 1913.
259. *West Oakland Bank and Trust Company.* Changed name to West Oakland Bank December 8, 1913.

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STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 469 State banks and 80 branch offices, as of December 24, 1913, comprising the reports of 145 commercial banks, 136 savings banks, 6 trust companies, and 182 departmental banks; compared with totals as shown by the Report of Condition of June 4, 1913.

Location	Name of Bank	Number of Banks and Branches	LOANS			All Other Loans Unsecured	Overdrafts	Bonds and Other Securities (including Premium thereon less all offsets and adjustment accounts)	Bank Premises Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items	Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid in	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Assignee, Receiver or Trustee, Under Order or Decree of Any Court			
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral							Specie	Other Lawful Money	Other Currency					Personal Property	Real Property																	
SAN FRANCISCO	Commercial	29 banks 15 branches	\$2,886,289.73	\$11,426,697.13	\$1,868,525.08	\$16,656,317.98	\$335,432.00	\$6,235,346.63	\$3,277,414.72	\$188,929.54	\$12,322,574.71	\$3,081,893.11	\$1,010,696.00	\$62,091.20	\$928,640.34	\$222,848.15	\$1,330,538.14			\$61,843,235.66	\$8,763,650.00	\$2,014,526.07	\$1,003,912.26	\$10,000.00	\$32,064.46	\$6,701,702.05	\$38,869,809.43	\$1,545,934.28	\$112,662.57	\$2,788,974.54							
	Savings		128,027,191.27	7,527,873.29	196,174.29			53,576,748.53	6,000,867.49	2,437,278.28	6,932,471.11	4,527,362.63	793,056.00	22,015.00	84,201.40	55,585.13	313,467.01			211,184,291.43	5,675,000.00	8,901,162.72	4,533,734.45														
	Trust		176,100.00	160,200.00	58,200.00			1,401,778.20	1,186,877.09			821,968.37	17,085.93			28.62	3,849.36	\$101,224.05	\$10,747,534.72	\$5,382,485.66	20,057,332.00	2,250,000.00	550,000.00	867,339.24													
	Total		\$131,089,581.00	\$19,114,770.42	\$2,122,899.97	\$16,656,317.98	\$335,432.00	\$61,213,873.36	\$11,155,159.30	\$2,626,207.82	\$20,077,014.19	\$7,626,341.67	\$1,803,752.00	\$84,106.20	\$1,012,841.74	\$278,461.90	\$1,656,854.51	\$101,224.05	\$10,747,534.72	\$5,382,485.66	\$293,084,859.09	\$16,688,650.00	\$11,465,088.70	\$5,904,985.95	\$10,000.00	\$32,064.46	\$6,701,702.05	\$29,096,207.44	\$2,728,517.78	\$182,031.31	\$3,386,498.95	\$97,675.95	\$101,224.05	\$16,689,612.36			
LOS ANGELES	Commercial	24 banks 16 branches	\$1,005,274.37	\$4,548,097.50	\$966,703.17	\$6,854,077.03	\$23,746.68	\$3,744,247.84	\$873,137.60	\$17,548.86	\$4,023,381.41	1,380,079.10	\$762,126.00	\$214,259.00	\$581,600.72	\$237,907.55	\$86,872.31			\$25,325,652.64	\$2,860,300.00	\$1,137,146.40	\$688,499.08	\$50,000.00		\$1,213,747.45	\$17,585,879.42	\$1,588,615.22	\$159,332.09	\$42,132.98							
	Savings		60,980,123.79	4,392,956.85	93,901.79			9,829,809.09	2,534,446.61	552,424.00	6,942,916.07	2,203,387.93	525,426.00	69,702.00	192,884.75	89,683.06	15,987.17			89,422,812.11	3,895,100.00	2,280,193.60	1,105,035.73														
	Trust		1,098,231.02	3,750.00	17,441.26			1,424,313.65			1,026,666.13	4,071.52	1,160.20		20,723.55	50,778.18	185.00			16,817,877.16	2,044,600.00	406,414.27	244,530.53														
	Total		\$63,083,629.18	\$8,944,807.35	\$1,078,046.22	\$6,854,077.03	\$23,746.68	\$14,998,430.58	\$3,407,584.21	\$569,972.86	\$11,993,406.61	\$4,593,538.55	\$1,288,712.20	\$284,146.00	\$804,299.02	\$337,838.40	\$152,738.16	\$6,000.00	\$490,362.87	\$8,500.00	\$49,289,213.81	\$3,328,140.00	\$1,964,764.32	\$1,247,539.79	\$75,000.00	\$456,091.44	\$39,831,890.15	\$1,486,023.95	\$150,155.66	\$233,055.81	\$6,000.00	\$508,552.69					
OAKLAND	Commercial	13 banks 2 branches	\$653,057.61	\$807,182.45	\$84,253.50	\$1,834,668.31	\$33,872.09	\$1,416,422.96	\$412,562.80	\$26,794.11	\$765,323.77	\$602,041.30	\$69,216.00	\$1,305.00	\$93,024.58	\$119,704.55	\$58,196.76			\$6,078,716.39	\$860,620.00	\$568,004.00	\$84,306.89	\$75,000.00		\$456,091.44	\$4,002,106.12	\$389,223.05	\$86,865.32	\$158,406.67							
	Savings		27,358,837.58	896,174.67	6,900.00			7,253,345.54	2,588,565.42	172,474.81	2,246,749.99	784,280.92	41,480.00	10,725.00	13,106.00	59,590.34	18,262.38			41,486,492.15	2,267,520.00	1,050,668.32	1,169,109.87														
	Trust							248,514.59			63,802.56	1,767.23			1.00	57.02		\$6,000.00	\$490,362.87	\$8,500.00	824,005.27	200,000.00	50,000.00	4,123.03													
	Total		\$28,011,895.19	\$1,703,357.12	\$91,153.50	\$1,834,668.31	\$33,872.09	\$8,918,283.09	\$3,001,128.22	\$199,268.42	\$3,080,867.32	\$1,389,089.45	\$110,705.00	\$18,030.00	\$106,130.58	\$209,385.89	\$76,516.16	\$6,000.00	\$490,362.87	\$8,500.00	\$49,289,213.81	\$3,328,140.00	\$1,964,764.32	\$1,247,539.79	\$75,000.00	\$456,091.44	\$39,831,890.15	\$1,486,023.95	\$150,155.66	\$233,055.81	\$6,000.00	\$508,552.69					
SACRAMENTO	Commercial	8 banks 4 branches	\$95,050.00	\$91,500.00	\$156,705.49	\$640,557.74	\$1,687.21	\$15,956.65	\$3,837.03	\$6,501.00	\$168,653.50	\$59,908.00	\$2,717.00	\$3,535.00	\$25,993.77	\$2,418.30	\$9,738.45			\$1,284,759.14	\$373,775.00	\$17,349.73	\$3,208.53			\$15,270.99	\$841,325.35	\$10,000.00	\$22,113.93	\$1,015.61							
	Savings		13,790,942.71	389,682.58	30,380.00			1,969,545.93	660,272.26	12,346.34	1,139,581.37	331,742.41	3,356.00	5,516.00	34,894.45	4,730.22	15,190.00			18,378,180.27	1,625,937.30	408,461.47	644,203.52														
	Trust		121,650.00							480.70	480.70	1,301.21								169,054.91	120,000.00		2,917.49														
	Total		\$13,997,642.71	\$481,182.58	\$187,085.49	\$640,557.74	\$1,687.21	\$1,985,502.58	\$664,109.29	\$18,847.34	\$1,308,715.57	\$392,951.02	\$6,073.00	\$6,051.00	\$60,888.22	\$7,148.52	\$24,928.45	\$6,000.00	\$37,623.00	\$8,000.00	\$19,821,994.32	\$2,119,712.30	\$426,311.20	\$650,329.54		\$15,270.99	\$15,692,545.24	\$846,500.00	\$30,598.48	\$4,589.15							
SAN DIEGO	Commercial	7 banks 3 branches	\$11,326.60	\$238,275.99	\$33,843.92	\$1,700,691.18	\$5,383.95	\$309,460.21	\$35,036.60	\$1,885.13	\$538,407.91	\$173,360.78	\$37,529.00	\$12,815.00	\$62,451.35	\$3,682.85	\$2,111.17			\$3,176,261.64	\$536,100.00	\$126,500.00	\$93,000.98	\$15,000.00		\$20,000.00	\$92,203.59	\$2,130,338.38	\$134,500.00	\$37,723.29	\$28,618.69						
	Savings		6,307,959.49	443,928.96	1,350.00			1,185,259.87	159,284.72	1,822.18	915,264.19	191,955.38	48,215.00		35,977.88	4,899.98				575,000.00	275,530.92	817,619.15	275,000.92														
	Trust		171,495.77					50,000.00			23,476.91									244,072.68	200,000.00		4,145.15														
	Total		\$6,490,781.86	\$682,204.95	\$35,193.92	\$1,700,691.18	\$5,383.95	\$1,544,720.08	\$194,321.32	\$3,717.31	\$1,477,149.01	\$370,316.16	\$85,744.00	\$31,952.00	\$68,429.23	\$13,582.83	\$2,111.17			\$12,736,298.97	\$1,311,100.00	\$488,119.15	\$372,677.05	\$15,000.00	\$20,000.00	\$92,203.59	\$9,717,900.21	\$560,200.00	\$37,723.29	\$90,951.18	\$30,039.83						
STOCKTON	Commercial	6 banks	\$947,145.98	\$731,958.24	\$276,029.88	\$3,776,809.08	\$15,823.67	\$716,166.59	\$2,942.17	\$778,420.15	\$542,393.06	\$23,250.00	\$7,585.00	\$12,007.00	\$74,624.31	\$8,875.53	\$4,732.59			\$7,319,268.85	\$1,367,000.00	\$386,200.00	\$358,061.04	\$50,000.00		\$145,437.17	\$4,745,274.86	\$233,500.06	\$27,026.04	\$2,895.72							
	Savings		8,187,060.12	363,802.23	56,263.44			649,545.38	468,000.00	75,438.95	466,855.22	287,046.64	280.00							10,535,666.21	\$750,000.00	323,750.09	374,081.06														
	Trust																																				
	Total		\$8,534,206.10	\$1,095,760.47	\$332,293.32	\$3,776,809.08	\$15,823.67	\$1,365,711.97	\$491,250.00	\$78,381.12	\$1,244,775.37	\$830,545.30	\$7,805.00	\$12,007.00	\$74,624.31	\$8,875.53	\$6,006.82			\$17,874,935.06	\$2,117,000.00	\$709,950.00	\$732,992.10	\$50,000.00		\$145,437.17	\$13,562,533.97	\$527,100.06	\$27,026.04	\$2,895.72							
STATE (excluding above)	Commercial	382 banks 40 branches	\$12,130,083.49	\$4,987,838.16	\$3,857,347.22	\$37,439,995.33	\$302,604.09	\$11,884,654.47	\$4,412,190.59	\$600,031.92	\$12,832,536.51	\$4,949,068.05	\$494,800.00	\$213,321.00	\$194,341.74	\$238,557.05	\$216,340.56			\$94,753,710.48	\$16,754,129.05	\$5,737,993.91	\$3,284,675.65	\$2,084,000.00	\$88,950.00	\$1,155,980.97	\$60,090,313.97	\$5,066,432.70	\$275,827.00	\$215,407.23							
	Savings		76,800,479.64	5,185,104.01	642,411.14		5.40	15,973,929.87	3,414,606.89	472,902.76	7,807,239.75	2,004,144.01	222,743.41	44,773.67	25,429.53	29,316.60	44,000.25			113,277,546.98	9,759,922.61	3,716,597.67	2,974,455.75	15,000.00													
	Trust		457,800.00					220,221.64		14,000.00	71,953.72	3,143.32	230.00			3,227.27	208.35			441,000.95	\$239,240.00	1,421,036.25	700,000.00														
	Total		\$89,388,363.13	\$10,172,942.17	\$4,499,758.36	\$37,439,995.33	\$302,604.09	\$28,078,805.98	\$7,840,857.48	\$1,072,934.68	\$20,711,730.28	\$7,556,357.43	\$717,773.41	\$258,094.67	\$210,771.27	\$281,100.92	\$240,940.16			\$411,000.95	\$239,240.00	\$209,452,293.71	\$27,214,051.06	\$9,454,591.58	\$2,099,000.00	\$88,950.00											

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 469 State banks and 78 branch offices, as of March 11, 1914, comprising the reports of 142 commercial banks, 136 savings banks, 6 trust companies, and 185 departmental banks; compared with totals as shown by the Report of Condition of December 24, 1913.

Location	Number of Banks and Branches	Class	LOANS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, and Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items	Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid in	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Redeemed	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Guardian, Assignee, Receiver or Trustee, Under Order or Decree of Any Court
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency					Personal Property	Real Property														
SAN FRANCISCO	28 banks 16 branches	Commercial Savings Trust Total	\$2,633,610.86 129,168,767.71 316,900.00 \$182,118,978.57	\$9,474,771.16 7,014,476.46 12,600.00 \$16,501,847.62	\$2,019,487.07 206,374.60 57,600.00 \$2,283,461.67	\$17,004,805.53 ----- ----- \$17,004,805.53	\$134,900.27 ----- ----- \$134,900.27	\$6,553,352.99 54,529,088.38 1,506,072.11 \$62,588,463.48	\$3,266,298.27 6,727,800.83 1,185,635.95 \$11,179,735.05	\$182,365.32 470,316.19 ----- \$652,681.51	\$13,691,387.90 10,426,446.36 681,477.98 \$24,799,311.94	\$3,182,501.44 1,049,459.00 \$96,876.45 \$6,857,106.51	\$1,049,459.00 ----- ----- \$1,821,074.00	\$96,876.45 69,384.00 10.00 \$166,270.45	\$1,021,948.29 81,298.00 571.25 \$1,103,817.54	\$234,065.54 49,708.62 35.75 \$283,804.91	\$2,415,162.45 269,550.00 3,294.77 \$2,688,007.22	\$101,224.05 ----- ----- \$101,224.05	\$10,508,183.89 ----- ----- \$10,508,183.89	\$6,001,994.76 ----- ----- \$6,001,994.76	\$296,795,668.97 ----- ----- \$296,795,668.97	\$16,703,650.00 5,690,000.00 2,250,000.00 \$18,643,650.00	\$2,017,282.49 8,321,318.39 575,000.00 \$10,913,600.88	\$783,873.44 2,878,709.24 287,838.69 \$3,950,421.37	\$40,000.00 ----- ----- \$40,000.00	\$11,000.00 ----- ----- \$11,000.00	\$9,044,397.42 ----- ----- \$9,044,397.42	\$37,416,197.76 194,973,275.57 ----- \$232,389,473.33	\$1,752,049.74 1,178,079.85 ----- \$2,930,129.59	\$116,264.44 71,329.42 ----- \$187,593.86	\$3,016,277.25 337,922.65 915.81 \$3,355,115.71	\$86,921.65 ----- ----- \$86,921.65	\$101,224.05 ----- ----- \$101,224.05	\$17,082,141.11 ----- ----- \$17,082,141.11
LOS ANGELES	22 banks 13 branches	Commercial Savings Trust Total	\$870,888.41 59,962,014.15 1,109,836.60 \$61,942,739.16	\$4,787,551.45 4,492,708.96 5,550.00 \$9,285,810.41	\$357,111.33 327,968.72 25,287.50 \$710,367.55	\$7,333,883.96 ----- ----- \$7,333,883.96	\$12,647.07 ----- ----- \$12,647.07	\$3,160,648.98 9,851,034.02 1,280,643.65 \$14,292,326.60	\$992,060.13 2,409,413.08 ----- \$3,401,473.21	\$24,359.91 10,739,940.39 1,117,512.89 \$16,474,495.19	\$4,617,041.61 3,193,367.08 17,147.92 \$7,827,556.61	\$1,414,497.94 \$616,458.00 \$177,658.00 \$1,198,113.94	\$750,170.91 219,562.12 ----- \$969,733.03	\$143,989.06 253,047.75 5,999.84 \$408,036.65	\$65,202.49 23,098.42 26,774.11 \$115,075.02	\$25,324,169.20 92,723,447.12 17,253,355.64 \$135,300,971.96	\$2,832,300.00 3,923,100.00 2,044,600.00 \$8,800,000.00	\$1,147,096.40 2,313,343.60 462,207.86 \$4,922,647.86	\$722,255.91 1,302,133.56 208,334.53 \$2,227,724.00	\$40,000.00 5,900.00 ----- \$45,900.00	\$893,320.91 ----- ----- \$893,320.91	\$18,461,184.50 83,126,415.90 ----- \$101,587,600.40	\$970,907.33 1,879,925.56 ----- \$2,850,832.89	\$183,278.71 130,751.00 ----- \$314,029.71	\$73,825.44 41,877.50 111,966.70 \$227,669.64	\$4,000.00 ----- ----- \$4,000.00	\$14,431,246.55 ----- ----- \$14,431,246.55							
OAKLAND	13 banks 2 branches	Commercial Savings Trust Total	\$605,392.13 26,992,810.73 119,650.00 \$27,598,202.86	\$658,000.05 911,052.04 ----- \$1,569,052.09	\$145,385.22 4,900.00 ----- \$152,285.22	\$1,877,911.77 ----- ----- \$1,877,911.77	\$36,411.89 ----- ----- \$36,411.89	\$1,244,022.98 7,364,538.71 248,514.59 \$8,857,076.28	\$410,452.88 2,706,795.44 ----- \$3,117,248.27	\$26,420.99 2,393,829.88 61,896.68 \$2,481,147.55	\$1,152,946.58 2,333,829.88 1,544.01 \$4,488,320.47	\$431,476.47 794,136.59 1,544.01 \$1,227,157.07	\$42,584.00 40,981.00 ----- \$83,565.00	\$29,702.00 9,790.09 ----- \$39,492.09	\$88,644.87 6,749.88 ----- \$95,394.75	\$93,962.19 902.58 ----- \$94,864.77	\$60,960.24 15,777.73 31,047.15 \$107,785.12	\$4,000.00 \$400,862.87 \$8,500.00 \$460,862.87	\$8,500.00 ----- ----- \$8,500.00	\$6,904,274.21 41,479,684.55 815,865.30 \$49,199,824.06	\$908,620.00 2,272,520.00 200,000.00 \$3,376,140.00	\$867,496.00 1,060,445.85 50,000.00 \$1,977,941.85	\$68,752.72 668,606.11 2,185.92 \$739,544.75	\$6,000.00 ----- ----- \$6,000.00	\$412,953.25 ----- ----- \$412,953.25	\$4,080,706.91 36,317,866.39 ----- \$40,398,573.30	\$378,230.95 928,800.00 ----- \$1,307,030.95	\$86,193.04 69,275.96 ----- \$155,469.00	\$150,261.34 162,170.24 75,204.48 \$387,636.06	\$4,000.00 ----- ----- \$4,000.00	\$484,474.90 ----- ----- \$484,474.90			
SACRAMENTO	8 banks 4 branches	Commercial Savings Trust Total	\$56,725.00 13,944,084.45 119,650.00 \$14,120,409.45	\$129,018.12 436,212.60 ----- \$565,230.72	\$68,951.72 64,812.05 ----- \$133,763.77	\$618,482.47 ----- ----- \$618,482.47	\$43,302.60 2,094,209.86 ----- \$2,137,512.46	\$3,337.08 604,813.26 ----- \$608,150.29	\$6,501.00 17,588.14 ----- \$24,089.14	\$142,278.08 1,299,432.88 872.41 \$1,442,583.37	\$48,098.75 331,410.15 1,298.10 \$380,807.00	\$5,277.00 82.00 ----- \$5,359.00	\$7,560.00 11,717.00 ----- \$19,277.00	\$13,725.06 42,524.07 ----- \$56,249.13	\$940.01 5,627.76 ----- \$6,567.77	\$9,584.23 6,460.57 ----- \$16,044.80	\$4,000.00 ----- ----- \$4,000.00	\$460,862.87 ----- ----- \$460,862.87	\$8,500.00 ----- ----- \$8,500.00	\$1,156,157.12 18,358,924.79 167,443.51 \$20,182,525.42	\$378,775.00 1,675,987.30 120,000.00 \$2,169,712.30	\$10,400.00 433,597.79 ----- \$443,997.79	\$15,334.97 472,780.96 1,130.61 \$489,246.54	\$5,000.00 ----- ----- \$5,000.00	\$11,246.92 ----- ----- \$11,246.92	\$705,885.26 15,348,947.60 ----- \$16,049,832.86	\$10,000.00 921,500.00 ----- \$931,500.00	\$21,411.46 8,594.85 ----- \$30,006.31	\$8,103.51 2,566.29 ----- \$10,669.80	\$4,000.00 ----- ----- \$4,000.00	\$46,312.90 ----- ----- \$46,312.90			
SAN DIEGO	7 banks 2 branches	Commercial Savings Trust Total	\$58,256.60 6,270,947.07 221,244.81 \$6,549,448.48	\$95,550.99 251,038.11 ----- \$346,589.10	\$43,249.99 243,247.50 ----- \$286,497.49	\$1,752,043.80 ----- ----- \$1,752,043.80	\$408,912.66 1,089,732.97 ----- \$1,498,645.63	\$33,090.12 172,058.90 ----- \$205,149.02	\$3,215.13 2,207.18 ----- \$5,422.31	\$791,311.27 1,161,325.15 26,262.23 \$1,978,898.70	\$218,176.56 248,408.19 ----- \$466,579.75	\$46,284.00 42,619.00 ----- \$88,903.00	\$14,980.00 22,921.00 ----- \$37,901.00	\$97,272.96 54,320.14 ----- \$151,593.10	\$27,935.82 13,301.61 ----- \$41,237.43	\$8,477.72 7,796.00 ----- \$16,273.72	\$3,597,829.81 9,579,967.82 247,507.09 \$13,425,304.72	\$536,100.00 750,000.00 200,000.00 \$1,311,100.00	\$132,000.00 364,500.00 280.00 \$496,780.00	\$76,524.03 227,384.03 3,869.47 \$307,777.53	\$18,800.00 ----- ----- \$18,800.00	\$5,000.00 ----- ----- \$5,000.00	\$94,862.28 ----- ----- \$94,862.28	\$2,511,760.58 7,977,793.57 ----- \$10,489,554.15	\$193,500.00 346,955.00 ----- \$540,455.00	\$29,282.92 43,354.78 10,074.19 \$82,713.87	\$32,713.37 ----- ----- \$32,713.37	\$570.06 ----- ----- \$570.06						
STOCKTON	6 banks	Commercial Savings Trust Total	\$180,659.94 8,347,177.43 ----- \$8,527,837.37	\$701,921.72 379,421.65 ----- \$1,081,343.37	\$263,380.92 36,818.80 ----- \$300,199.72	\$3,776,174.98 ----- ----- \$3,776,174.98	\$654,966.87 610,904.22 ----- \$1,265,871.09	\$22,500.00 467,000.00 ----- \$489,500.00	\$2,880.68 69,881.06 ----- \$72,761.74	\$747,483.34 610,129.63 ----- \$1,207,612.97	\$553,004.14 243,903.56 ----- \$796,907.70	\$9,476.00 ----- ----- \$9,476.00	\$5,944.00 ----- ----- \$5,944.00	\$78,310.34 ----- ----- \$78,310.34	\$4,444.47 150.00 ----- \$4,594.47	\$4,080.13 5.00 ----- \$4,085.13	\$7,021,589.45 10,615,391.15 ----- \$17,636,980.60	\$1,367,000.00 750,000.00 ----- \$2,117,000.00	\$391,950.00 348,750.00 ----- \$740,700.00	\$345,580.00 252,671.22 ----- \$598,251.22	\$50,000.00 ----- ----- \$50,000.00	\$178,642.58 ----- ----- \$178,642.58	\$4,405,284.35 8,977,356.17 ----- \$13,382,640.52	\$281,500.06 256,600.00 ----- \$538,100.06	\$80,013.76 ----- ----- \$80,013.76	\$1,632.46 ----- ----- \$1,632.46	\$30,013.76 ----- ----- \$30,013.76							
STATE (excluding above)	385 banks 41 branches	Commercial Savings Trust Total	\$11,837,156.61 77,469,560.60 430,300.00 \$89,737,017.21	\$5,114,062.81 4,705,887.94 ----- \$9,819,950.75	\$3,304,312.62 527,055.53 ----- \$3,831,368.15	\$37,188,813.01 ----- ----- \$37,188,813.01	\$11,145,449.62 16,577,229.08 131,559.14 \$27,854,237.84	\$4,823,407.02 3,360,916.35 14,000.00 \$8,198,323.37	\$509,237.68 547,691.22 ----- \$1,056,928.90	\$11,809,604.18 7,941,163.23 74,148.52 \$19,824,915.93	\$4,974,788.99 2,578,539.91 227.32 \$7,553,550.22	\$505,802.50 192,773.61 22.00 \$698,598.11	\$201,785.88 52,419.00 5.00 \$254,209.88	\$151,612.00 22,715.13 ----- \$174,327.13	\$248,837.78 61,821.58 816.66 \$311,476.02	\$206,657.55 23,595.60 119.06 \$230,272.21	\$92,272,087.13 114,061,162.78 1,588,652.56 \$207,921,852.47	\$16,772,429.05 9,973,822.61 600,000.00 \$27,346,251.66	\$5,781,529.73 3,870,470.17 ----- \$9,651,999.90	\$2,850,460.18 1,798,318.21 3,551.24 \$4,652,329.63	\$2,705,700.00 10,000.00 ----- \$2,715,700.00	\$27,300.00 ----- ----- \$27,300.00	\$855,118.89 ----- ----- \$855,118.89	\$57,342,343.00 94,927,762.03 ----- \$152,270,105.03	\$4,871,083.40 3,210,109.87 ----- \$8,081,193.27	\$282,304.39 167,159.81 ----- \$449,464.20	\$283,808.49 103,520.08 5,216.62 \$392,545.19	\$4,000.00 ----- ----- \$4,000.00	\$979,884.70 ----- ----- \$979,884.70					
STATE (as a whole)	469 banks 78 branches	Commercial Savings Trust Grand total	\$16,237,689.55 322,155,312.14 2,197,631.41 \$340,590,633.10	\$20,960,876.30 18,190,297.76 18,150.00 \$39,169,324.06	\$6,201,878.87 1,413,177.00 82,887.50 \$7,697,943.37	\$69,552,115.52 ----- ----- \$69,552,115.52	\$23,210,686.65 92,116,737.24 3,166,789.49 \$118,494,213.38	\$9,551,145.40 16,448,797.86 1,199,635.95 \$27,199,579.21	\$754,980.71 1,956,976.10 ----- \$2,711,956.81	\$32,952,052.96 34,362,267.52 1,962,170.26 \$69,276,490.74	\$10,822,544.29 11,058,618.45 25,958.45 \$21,907,121.19	\$2,275,340.50 1,595,971.61 5,042.00 \$3,876,354.11	\$534,506.33 312,750.09 2,015.00 \$849,271.42	\$2,201,684.43 427,169.84 571.25 \$2,629,425.02	\$754,174.81 384,554.90 6,852.25 \$1,145,582.02	\$2,770,124.81 346,583.32 61,235.09 \$3,177,943.22	\$206,657.55 23,595.60 119.06 \$230,272.21	\$92,272,087.13 114,061,162.78 1,588,652.56 \$207,921,852.47	\$16,772,429.05 9,973,822.61 600,000.00 \$27,346,251.66	\$5,781,529.73 3,870,470.17 ----- \$9,651,999.90	\$2,850,460.18 1,798,318.21 3,551.24 \$4,652,329.63	\$2,705,700.00 10,000.00 ----- \$2,715,700.00	\$27,300.00 ----- ----- \$27,300.00	\$855,118.89 ----- ----- \$855,118.89	\$57,342,343.00 94,927,762.03 ----- \$152,270,105.03	\$4,871,083.40 3,210,109.87 ----- \$8,081,193.27	\$282,304.39 167,159.81 ----- \$449,464.20	\$283,808.49 103,520.08 5,216.62 \$392,545.19	\$4,000.00 ----- ----- \$4,000.00	\$979,884.70 ----- ----- \$979,884.70				
Report of December 24, 1913			\$340,596,099.17	\$42,195,025.06	\$8,346,430.78	\$68,903,116.65	\$718,556.29	\$118,105,327.64	\$26,754,409.82	\$4,469,329.55	\$59,893,718.35	\$22,750,140.18	\$4,020,624.61	\$697,386.87	\$2,376,984.37	\$1,136,398.99	\$2,180,104.43	\$107,224.05	\$17,873,965.05	\$12,902,100.01	\$733,835,986.87	\$61,578,653.96	\$28,335,179.31	\$17,222,846.00	\$2,299,000.00	\$141,014.46	\$9,780,467.43	\$559,463,162.95	\$17,346,216.53	\$1,149,131.56	\$4,441,252.13	\$128,116.55	\$107,224.05	\$31,843,671.94

DEDUCT FROM TOTAL RESOURCES AND
LI

STATE BANKING DEPARTMENT OF CALIFORNIA

OFFICE OF SUPERINTENDENT, 704 POSTAL TELEGRAPH BUILDING, SAN FRANCISCO.

Abstract of the Report of Condition of 473 State banks and 77 branch offices, as of June 30, 1914, comprising the reports of 138 commercial banks, 137 savings banks, 7 trust companies, and 191 departmental banks; compared with totals as shown by the Report of Condition of March 11, 1914.

Location	Number of Banks and Branches	Class	LOANS AND DISCOUNTS				Overdrafts	Bonds and Other Securities (including Premium thereon less all offsetting bond adjustment accounts)	Bank Premises, Furniture and Fixtures, Safe Deposit Vaults	Other Real Estate Owned	Due from Banks	ACTUAL CASH ON HAND			Exchanges for Clearing House	Checks and Other Cash Items	Other Resources	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	TRUSTS INVESTED UNDER ORDER OF COURT OR IN ACCORDANCE WITH PROVISIONS OF TRUST		Total Resources and Liabilities	Capital Stock Paid in	Surplus	Undivided Profits	Bills Payable (including Certificates of Deposit, representing money borrowed)	Notes Rediscounted	Deposits Due to Banks	Individual Deposits	State, County and Municipal Deposits	Postal Savings Deposits	Other Liabilities	Deposits of money Received from Executors, Administrators, Assignees, Receivers or Trustees	Personal Assets Received from Executors, Administrators, Assignees, Receivers or Trustees	Trusts Held as Executor, Administrator, Guardian, Assignee, Receiver or Trustee, Under Order or Decree of Any Court			
			Secured by Real Estate	Secured by Stocks and Bonds	Secured by Other Collateral	All Other Loans Unsecured						Specie	Other Lawful Money	Other Currency					Personal Property	Real Property																	
SAN FRANCISCO	28 banks 15 branches	Commercial	\$2,726,240.74	\$9,513,355.71	\$2,759,727.80	\$17,138,439.40	\$152,688.05	\$6,074,112.20	\$3,261,032.14	\$194,638.44	\$13,588,141.18	\$2,834,742.01	\$1,778,147.00	\$81,695.00	\$1,277,073.93	\$500,985.42	\$2,432,708.56			\$64,974,323.27	\$8,363,650.00	\$2,038,702.49	\$818,076.69	\$45,000.00		\$8,412,995.42	\$40,194,572.05	\$1,900,833.59	\$115,255.10	\$3,085,237.93							
		Savings	131,306,338.31	6,903,305.66	218,947.81			54,420,539.55	6,745,551.15	2,296,703.17	6,767,703.69	5,609,608.02	2,176,448.00	59,482.00	284,074.55	185,562.86	208,624.60			217,243,389.37	5,815,300.00	8,555,819.28	1,630,077.81														
		Trust	311,350.00	2,600.00				1,434,596.90	1,185,278.45			908,257.32	4,138.90	206.82	658.09	923.05	22,573.39			\$122,355.50	\$9,757,755.14	\$3,092,685.69	16,843,379.85	2,250,000.00	575,000.00												
Total			\$134,344,429.05	\$16,419,261.37	\$2,978,675.70	\$17,138,439.40	\$152,688.05	\$62,529,248.05	\$11,191,861.74	\$2,491,341.61	\$21,204,102.19	\$8,448,489.53	\$3,054,301.82	\$141,177.00	\$1,562,407.17	\$747,471.33	\$2,723,906.55	\$122,355.50	\$9,757,755.14	\$3,092,685.69	\$299,061,092.49	\$16,428,950.00	\$11,169,521.77	\$2,760,193.17	\$45,000.00	\$8,412,995.42	\$239,811,703.95	\$3,196,340.78	\$185,125.27	\$3,352,798.94	\$84,982.41	\$122,355.50	\$13,491,125.28				
LOS ANGELES	22 banks 14 branches	Commercial	\$892,900.65	\$4,833,231.16	\$681,468.06	\$8,218,368.54	\$15,264.67	\$2,753,356.27	\$953,230.24	\$21,171.74	\$3,929,147.90	\$1,849,321.40	\$597,716.00	\$358,233.00	\$338,585.90	\$281,471.70	\$101,900.45			\$26,325,868.68	\$3,105,675.00	\$1,266,446.40	\$776,870.92	\$20,000.00		\$572,233.50	\$19,501,902.03	\$841,175.00	\$155,048.00	\$86,427.53							
		Savings	60,373,960.96	3,747,990.19	1,161,132.21			10,466,232.41	2,422,816.90	543,573.80	9,691,485.19	2,946,529.78	365,683.00	160,212.00	140,787.04	98,465.45	27,720.50			92,146,589.43	3,975,225.00	2,301,693.60	795,182.84			14,500.00	83,076,956.33	1,813,633.61	166,340.00	3,038.00							
		Trust	1,219,488.44	8,800.00	34,744.77			1,271,260.41			1,115,055.87	3,025.14	1,430.96	200.00		14,342.46	39,794.42			\$7,184,480.11	\$7,450,680.86	18,343,303.44	2,050,000.00	405,500.00													
Total			\$62,486,350.05	\$8,590,021.35	\$1,877,345.04	\$8,218,368.54	\$15,264.67	\$14,491,349.00	\$3,376,047.14	\$564,745.54	\$14,635,688.96	\$4,798,876.32	\$964,329.96	\$518,645.00	\$979,372.94	\$394,279.61	\$109,415.37			\$7,184,480.11	\$7,450,680.86	\$136,815,761.55	\$9,130,900.00	\$3,973,640.00	\$1,871,588.82	\$586,733.50	\$102,578,948.36	\$2,654,828.61	\$321,388.00	\$101,747.38					\$15,575,986.88		
OAKLAND	13 banks 3 branches	Commercial	\$704,717.97	\$752,692.74	\$134,937.59	\$1,909,268.64	\$14,579.58	\$1,278,755.32	\$410,614.42	\$27,887.35	\$871,828.75	\$495,384.25	\$21,592.00	\$10,845.00	\$99,349.56	\$101,136.86	\$62,872.75			\$6,956,462.78	\$1,010,220.00	\$866,902.00	\$47,773.81	\$50,000.00		\$460,984.21	\$3,851,948.05	\$426,781.11	\$87,175.56	\$154,678.04							
		Savings	27,267,863.92	922,733.63	6,100.00			7,136,406.66	2,829,283.39	301,601.29	2,378,192.24	850,998.91	52,824.00	11,884.00	12,249.18	81,848.07	12,100.94			92,146,589.43	3,975,225.00	2,301,693.60	795,182.84			50,000.00	83,076,956.33	1,813,633.61	166,340.00	3,038.00							
		Trust						247,514.59			26,647.91									\$36,845.50	\$456,762.87	\$8,500.00	776,270.87	200,000.00													
Total			\$27,972,581.89	\$1,675,431.37	\$141,037.59	\$1,909,268.64	\$14,579.58	\$8,662,676.57	\$3,239,897.81	\$329,488.64	\$3,276,668.90	\$1,346,383.16	\$74,416.00	\$22,720.00	\$111,598.74	\$182,984.93	\$74,973.69			\$40,596,824.88	\$3,488,840.00	\$1,985,419.15	\$356,485.20	\$50,000.00		\$460,984.21	\$40,947,746.26	\$1,428,581.11	\$159,105.16	\$193,392.92					\$36,845.50	\$480,425.37	
STATE (excluding above)	410 banks 45 branches	Commercial	\$11,917,300.96	\$5,410,099.19	\$3,636,874.54	\$44,251,668.47	\$254,251.01	\$11,956,139.43	\$4,522,929.87	\$523,306.05	\$12,300,725.92	\$5,495,998.75	\$520,258.00	\$338,153.00	\$323,987.56	\$236,263.24	\$271,221.66			\$102,018,686.05	\$18,988,554.05	\$6,305,233.83	\$3,094,128.18	\$3,882,343.52	\$25,300.00	\$930,340.78	\$62,787,360.40	\$5,614,079.95	\$286,923.16	\$104,422.78							
		Savings	108,828,524.21	6,158,247.87	547,220.98			20,036,232.41	4,707,541.24	689,233.08	10,105,266.61	3,609,346.87	236,584.00	77,569.00	127,434.23	102,334.17	38,099.51			155,265,304.89	3,975,225.00	2,301,693.60	795,182.84			2,427,530.93	83,076,956.33	1,813,633.61	166,340.00	3,038.00							
		Trust	855,487.86		700.00			134,580.00	24,517.55	603.58	123,584.55	689.71				2,078.96	72.15			\$46,210.85	\$845,111.34	\$430,392.17	2,464,020.62	995,000.00													
Total			\$121,601,322.03	\$11,568,347.06	\$4,184,803.62	\$44,251,668.47	\$254,251.01	\$32,128,045.35	\$9,254,988.66	\$1,213,142.71	\$22,539,137.08	\$9,106,035.33	\$756,842.00	\$415,722.00	\$451,421.79	\$390,676.37	\$309,903.32			\$259,748,021.16	\$33,125,126.66	\$11,360,482.90	\$5,536,448.11	\$3,887,343.52	\$25,300.00	\$932,340.78	\$192,219,113.53	\$10,497,150.58	\$531,824.28	\$224,962.58					\$26,891.71	\$46,210.85	\$1,334,825.66
STATE (as a whole)	473 banks 77 branches	Commercial	\$16,241,169.32	\$20,509,378.80	\$7,213,008.08	\$71,577,745.05	\$436,778.31	\$22,663,363.22	\$9,147,806.67	\$767,003.58	\$30,698,843.75	\$10,675,447.01	\$2,917,714.00	\$788,926.00	\$2,539,596.95	\$1,220,857.22	\$2,868,703.42			\$200,275,341.38	\$31,468,099.05	\$10,477,284.72	\$4,736,849.60	\$3,997,343.52	\$25,300.00	\$10,376,553.91	\$126,335,372.53	\$8,782,869.65	\$644,401.82	\$3,430,766.58							
		Savings	327,777,187.40	17,732,282.35	1,933,400.10			92,060,003.64	16,705,192.68	3,831,111.34	28,943,207.73	13,016,433.58	2,831,055.55	309,147.00	564,545.00	468,210.55	347,055.55			16,980,074.10	3,975,225.00	2,301,693.60	795,182.84			16,500.00	83,076,956.33	1,813,633.61	166,340.00	3,038.00							
		Trust	2,380,326.30	11,400.00	35,444.77			3,087,952.80	1,209,796.00	603.58	1,213,545.05	7,833.75	1,637.78	200.00		17,344.47	62,439.96			\$205,411.85	\$18,244,109.46	\$10,982,258.72	38,426,983.78	5,495,000.00													
Grand Total			\$346,404,683.02	\$38,253,061.15	\$9,181,861.95	\$71,577,745.05	\$436,778.31	\$117,811,319.06	\$27,062,795.35	\$4,598,718.50	\$61,815,597.13	\$23,699,784.34	\$5,750,890.78	\$1,098,273.00	\$3,104,800.64	\$1,715,412.24	\$3,278,198.93			\$745,221,700.08	\$62,173,916.66	\$28,489,063.82	\$10,524,715.30	\$4,002,343.52	\$25,300.00	\$10,393,053.91	\$575,557,512.10	\$17,776,901.08	\$1,197,442.71	\$3,872,901.82					\$11,874.12	\$205,411.85	\$30,891,363.19
Report of March 11, 1914			\$340,590,633.10	\$39,169,324.06	\$7,607,943.37	\$69,552,115.52	\$457,248.27	\$118,494,213.38	\$27,199,579.21	\$2,711,956.81	\$60,276,490.74	\$21,907,121.19	\$3,876,354.11	\$849,271.42	\$2,629,423.02	\$1,145,582.02	\$3,177,943.22			\$105,224.05	\$17,840,606.36	\$13,782,096.35	\$740,463,128.20	\$61,823,853.96	\$28,147,063.28	\$12,965,295.04	\$2,876,400.00	\$43,300.00	\$11,490,542.25	\$567,017,844.59	\$17,179,196.76	\$1,211,557.28	\$4,457,980.75	\$110,635.02	\$105,224.05	\$33,024,630.22	

DEDUCT FROM TOTAL RESOURCES AND LIABILITIES TOTAL TRUSTS HELD.