

ELEVENTH ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

OF THE

STATE OF CALIFORNIA

1920

Showing the Financial Condition of State Banks at the Close
of Business June 30, 1920



CALIFORNIA STATE PRINTING OFFICE
J. M. CREMIN, Superintendent
Sacramento, 1920

INTRODUCTORY LETTER.

October 30, 1920.

His Excellency WILLIAM D. STEPHENS,
Governor of the State of California,
Sacramento, California.

DEAR SIR: I herewith submit the annual report of the Superintendent of Banks of the State of California, pursuant to section 140 of the Bank Act, as enacted by the twenty-eighth session of the Legislature and effective July 1, 1909. This is the eleventh annual report under the present law and the second of the present Superintendent of Banks.

The figures here given are those of the fiscal year ending June 30, 1920.

As the second year since the signing of the armistice draws to its close the banking situation throughout the world is taking form on a post-war basis.

In this process of rehabilitation California is occupying a unique position. Banking in California has ceased to be local. While this state, more nearly probably than any other state in the Union, may be said to be self-supporting from the standpoint of her tremendously varied industries and resources, none the less her financial progress has taken her entirely outside and beyond her local limitations.

California today, though only eighth in population among the states of the Union, is fifth in her state bank resources. Of her total banking resources of approximately two and one-half billion dollars, approximately one and one-half billion dollars are resident in her state banking institutions. In banking power per capita, in bank deposits per capita, and in the size of the per capita deposit California stands in the front rank of the states of the Union.

During a period of rather violent financial readjustment, when liquidation was the order of the day and a decrease in banking resources quite commonplace throughout the country, the state banks of California have reached new high records both for total resources and deposits and also for an annual increase in each. The general prosperity of the state has manifested itself, not only in increasing bank deposits and resources, but in a very active and a receptive local market for high class securities. During a portion of the year at least it is probable that the bond market has been better in California than

at any other point in the United States. We have had a home market for our own securities in a volume never before known. It is quite true that these securities have been sold upon a very high interest rate basis; but the absorbing power of the local market has been conspicuous.

That these facts indicate new heights of usefulness is axiomatic; that they open new visions of future development of moment is equally certain.

In what measure and under what circumstances these conditions have been brought about is the burden of this report; under what conditions and with what assistance this development may be furthered is embodied in its recommendations.

That these conditions should obtain in the face of a disquieting situation, both present and potential, makes our stability the more conspicuous. For this has been a year of readjustment, the first of a number of such years. Whether this readjustment can be accomplished without an undue list of casualties, both in trade and finance, is the present concern of us all. To the end that this may be safely accomplished we are all committed; it demands every energy of conservative treatment from those in whose keeping is the material welfare of the state.

CONTRACTION AND LIQUIDATION ARE INEVITABLE.

Our economic and financial structures have been weakened by over-speculation and by price credit and currency inflation. The period of liquidation, of loan contractions and diminutions of currency issues is inevitable; it is now well under way. That it has not acted and can not act with absolute uniformity and justice is evident. During this period of contraction and liquidation many legitimate enterprises have suffered because of insufficient credit. Many needed improvements have, of necessity, waited for clear financial skies.

The peak of our financial load is now upon us as incident to the moving of the seasonal crops. At this date the crop situation throughout the state is taking form. From each quarter comes the story of falling prices, of markets that are not absorbing the normal quotas, of buyers holding aloof in expectation of lower prices. Whether it be rice in the Sacramento Valley, cotton in Imperial Valley, wool in the northern counties or beans or barley on the south coast, the general situation seems largely common to all.

These products are not being passed down from producer to middleman, from middleman to retailer and retailer to consumer in the orderly fashion of former years, whereby the financial burden was quietly and easily distributed. In considerable part these seasonal

products are passing from the fields to warehouses, being financed by various forms of loans predicated upon warehouse receipts.

Herein lies our greatest danger. It is here voiced because when it is recognized and faced it may be largely discounted.

To move these crops money has been borrowed in large amounts. To make these loans our banks have borrowed in large sums. Their total of bills payable and rediscounts for entirely legitimate crop movement purposes is very great. From the federal reserve banks down through the state banking departments and the individual banking institutions themselves, the warning has been sounded. This is no time for food speculation or for holding for a higher price. Liquidation of the collateral underlying these loans in sufficient amount to pay these obligations is essential to our economic safety and must be insisted upon by every financial agency with power so to insist.

We are committed to a descending scale of prices in all lines. The state or the bank or the individual that undertakes to stand against this pressure may dam it for the moment but will be inevitably overwhelmed. The magnitude of this situation may be gathered from a resume of crop conditions as they expressed themselves this year.

There are now noteworthy developments demonstrating that readjustment has set in to a more normal basis. There are tendencies to commodity price reductions; mercantile values are tending strongly downward. There is a distinct adverse movement in our foreign trade, and while prices do not yet record the fact, there is ample evidence that the old equilibrium is being restored both in our external and internal trade. This is shown indubitably in the staple foodstuffs, in cotton, wool, wheat, clothing, shoes and automobiles. New measures of value are unquestionably being forced into expression.

REACTIONARY TENDENCIES IN CERTAIN INDUSTRIES.

During the year there developed certain reactionary tendencies in several lines of industry. There was an unsettled condition in foreign markets, an uneasiness among retailers and an undoubted sensitiveness in domestic markets. Our bankers accepted the thought that the whole structure of prices and wages was created by temporary and extraordinary conditions, and while the regular trades absorbed the labor released from the war, there was an eagerness to avoid accumulations and commitments from the retailer up to the manufacturer and back to the producer. Each trade seemed to seek to establish its relation to the general situation and all were looking to a lowering of living and manufacturing costs which did not come during the fiscal year.

While the buying power of our agricultural and industrial population remained very great during the year our banks still suffered from the burden of governmental obligations.

We still have our problems of housing, transportation and public improvement. The credit situation must be relieved by a readjustment to a lower level of values. It is recognized that nothing has been gained by the great expansion of bank credit and the rise in prices.

Our banks are conscientiously following the advice of the federal reserve authorities and are seeking to restrict credit on non-essentials, to reduce their indebtedness and build up their reserves consistent with their necessary response to seasonal demands and the proper care of their maturing obligations.

The confused movement in the European exchanges further complicated our financial and economic affairs. The financial collapse of Japan had its effect on us as disclosed in our import and export statistics. The bankers of California are watching critically and carefully the Japanese situation.

The United States holds more than fifty per cent of the export and import trade of Japan, and San Francisco and the other ports of California should have most of this trade. It is natural therefore that our bankers are looking with deep interest into the development of our relations with the Orient. The part we are to play in the development of China is one calling for our deepest concern, for in that empire is an immense market for electrical and other machinery, for public utility expansion and an outlet for all sorts of material.

It is a matter of congratulation, therefore, that our banks are diverting credit from luxuries into necessities and are loaning their money for the development and movement of crops. Our banks reflect the fact that there is a pronounced decline in loans on stock exchange collateral and a very large increase in loans on commercial paper. Statistics disclose the extremely significant fact that the stock market of the United States is absorbing approximately a billion dollars less than a year ago and the released money is going to the financing of production. California plans a very large part in this movement. Our banks, which are taking for the first time in their history a large part in the commercial life of the state, accept as axiomatic that business must be based on sound, liquidating commercial paper. There has been, therefore, during the year a conservation of credit and a liquidation of nonessential loans. There has been a very large payment of real estate loans and great care in the granting of new ones. Deposits in the commercial banks have increased amazingly, and while the period of readjustment is to be probably a long one and bank loans are still heavy the abnormalism of the situation is being eliminated.

SURVEY OF CROP CONDITIONS THROUGHOUT THE STATE.

The agricultural products of the state for the year are good in quality and in quantity but prices are uncertain except for wine and table grapes, where the market is abnormally high. There are short crops in peaches and pears but high prices. Prunes are not as strong as at the opening of the season nor is the price of grain as high. Lemons, almonds and walnuts are facing what might very reasonably be a destructive competition from Europe.

Rice is at approximately half the price of the year before. The price for the wool clip is considered to be ruinously low. Lumber is seriously unsettled because of new freight rates. Mining shows no improvement over 1919 although California stands out brilliantly in this industry in the Union with a production of \$17,395,200 for the year.

All of the grain crops developed better than their first indications suggested. A considerable quantity of the barley crop remained at the close of the year under the handicap of a weak demand. Much of the 1919 crop was still awaiting sale. There was a dragging market but a sufficient supply. Corn and oats showed a slightly decreased yield over 1919 but lower prices and an inactive market. Hay disclosed a slightly lower yield and inactive buying. In rice a water crisis was passed and standing crops were harvested. The price remains yet problematical but holdover stocks are not expected to affect this year's prices. Early season factors in Imperial Valley cotton reflected an unfavorable condition and the south San Joaquin crops showed a spotted condition. Sugar was adversely affected by a dry season.

Practically the entire hop crop will be exported. Hops showed an increase of 2,400,000 pounds over 1919 with a current total of 17,000,000 pounds, demanding steady prices and ready market in Japan, Australia, India and South Africa.

For the year the apple crop is lighter with lower prices. The prune crop was from 180,000 to 190,000 tons. The export trade was dull, being affected by a return of part of the 1919 crop from Europe. The grape crop was equal to that of 1919, approximately 17,575 carloads with heavy shipments and phenomenal prices. The raisin crop was approximately 200,000 tons, a slight increase over that of 1919.

The citrus crop gave a good yield. The condition of the oranges was 85 per cent of normal as compared with 64 per cent of the preceding year and a ten-year average of 78 per cent. The crop was the largest since 1916. The Los Angeles territory produced 87 per cent of oranges and 97 per cent of the lemons of the state. There were shipped 27,757 carloads of oranges, lemons and grapefruit for a total value of \$81,200,000, an increase of a thousand cars and \$9,600,000 in price. These facts were accompanied by a lower cost for marketing.

The almond crop was spotted with some light weight due to lack of water for irrigation. The production was 11,000,000 pounds, 3,000,000 pounds less than in 1919 and 8,000,000 pounds below a normal yield. The walnut yield was 48,000,000 against 56,000,000 pounds for the preceding year. This crop faces an enormous foreign competition which will affect its price.

Wool opened on a declining market which showed improvement but no hope of the prices of the year before. United States investigation shows that the world supply of raw wool is tremendous. There are immense quantities in the warehouses of the wool producing countries of the world, Australia, Argentine, Uruguay, South Africa, New Zealand and England. The decline in prices began in May, and while there is very urgent demand from Central Europe, there are counter-acting difficulties in financing. Some of our banks are making solid connections with firmly established banks of Europe and expect to modify adverse conditions to some degree. The California clip for the year was 12,000,000 pounds.

A lack of rainfall resulted in many of the water holes and streams of the state drying up, causing a decline in pasturage and some suffering among livestock.

The consumption of petroleum exceeded production as evidenced by marked declines in stored stocks.

RETURN TO PRE-WAR TRADE ROUTES BENEFITS STATE.

The wholesale and retail activity of the state shows 21 per cent larger in value than the year before but with a distinct downward price tendency in drygoods, groceries and shoes. One of the effects of these conditions was expressed in collections where there was displayed a tendency to seek note renewals and not to take advantage of cash discounts. Some concern was felt for the increasing and very large number of accounts running past due. This was evident in automobile tire concerns, wholesale jewelers, wholesale furriers, wholesale drygoods and wholesale furniture.

One of the most important and expressive developments of the year was that disclosed by our foreign commerce, both import and export. As viewed in the combined totals of both imports and exports there was a marked increase over the totals of the fiscal year 1918-1919, showing that the ports of this state have not suffered because of the return of world shipping to the pre-war trade routes. We received but very little war impetus to our import and export trade, as is disclosed by the fact that while our ports at San Francisco, Los Angeles and San Diego gained in volume and significant percentage since the declaration of the armistice, Seattle lost 32 per cent in the year 1919-1920.

Only a relatively small part of our foreign trade passes through the ports of Los Angeles and San Diego. The bulk of this trade is that of San Francisco and is disclosed in the comparative figures that follow. For the twelve months ending June 30, 1919, the import trade of San Francisco was \$212,558,354; for the twelve months ending June 30, 1920, the import trade of San Francisco was \$252,419,576, an increase of 18.8 per cent. The import trade of Los Angeles for the twelve months ending June 30, 1919 was \$11,043,000.24; for the twelve months ending June 30, 1920, it was \$20,134,261, an increase of 81.3 per cent. The import trade of San Diego for 1919 was included in that of Los Angeles but the import trade for San Diego since March 1, 1920, is represented by \$2,183,661.

The export trade of San Francisco for the twelve months ending June 30, 1919, was \$243,305,066; for the twelve months ending June 30, 1920, it was \$233,654,753, a loss of 4 per cent. For the twelve months ending June 30, 1919 the export trade of Los Angeles was \$8,709,963; for the twelve months ending June 30, 1920, it was \$21,874,125, an increase of 151.1 per cent. The export trade of San Diego for 1919 was included in that of Los Angeles, but from March 1, 1920, its export trade is represented by \$2,543,394. The total import trade of California for the current fiscal year was \$274,737,498; the export trade for the same period was \$258,052,302. California enjoys approximately five-eighths of the import trade of the Pacific Coast and a trifle less than one-half of the export trade of the Pacific Coast.

It is gratifying that the state banks of California are rising to meet their splendid opportunities in the financing of export and import trade. These banks have come to a practical realization of the great importance of the acceptance, and through the medium of participation acceptance credits, which are to play so important a part in the reconstructive period, our metropolitan banks are giving to the banking institutions in all parts of the state an avenue to new profits and new usefulness. While existing erratic movements of the exchange rate make foreign trade transactions extremely dangerous, our state bankers are conservative and well within the limits of safety. They are bringing buyers and sellers together in the development of foreign trade and they are assisting our manufacturers, producers and merchants to enter foreign markets.

As the year closed the inevitable readjustment of the abnormal conditions created by war finance had begun. There was apparent a relief from the dangerous congestion in the transportation which prevented the prompt movement of goods from sources of production to the consumer and forced the banks to accumulate in their pouches loans that should be liquidated. Legitimate and not speculative profits

and a normal turnover in trade must be present objectives. A sharp decline in prices, a reduction in profit and a relaxation in governmental expenditures make very plain the fact that we are being restored to a normal basis of commercial activity.

LIQUID BANKING RESOURCES MUST DEVELOP OUR COMMERCE.

This year has seen the first big stride in the development of what has heretofore been the neglected side of state banking in California. The state bank system of California is unique in that it is based upon the departmental theory. The typical California bank has three departments—savings, commercial and trust. Each has its own allocated capital and surplus; each operates under its own law. In effect, the departmental bank consists of three separate institutions under the same roof. The theory has been that in thus allocating the duties of a bank to several separate departments we have added efficiency to each; we have thrown about savings deposits safeguards that could not be set up were those deposits intermingled with commercial assets; we have given the commercial activities of the bank additional freedom and opportunity through relieving them of responsibility for the savings deposit; we have held the sacred trust obligations free from the diverting influences of any other activity of the bank.

While this has been the theoretical result, in practice we are just entering into a realization of the fruits of this theory. Trust business in the State of California, of course, has been practically confined to the state system. Within the last two years national banks have been empowered to undertake fiduciary responsibilities through the medium of trust departments, but these trust departments are fashioned upon and controlled by the state law in each case.

The typical California bank, however, aside from its trust department, has developed as a dual institution: its commercial department, using the word in its broader sense, being operated as a national bank under a federal charter; its savings department, using the term in its broader sense, being a state savings bank operated under a state charter. This relationship of two institutions under different governmental control, but under the same ownership, management and in the same physical premises, was in its inception probably a logical arrangement. It is partly responsible for the conspicuous development of the savings bank idea in California and the comparative neglect of the commercial banking idea in the state system. Because of this emphasis thrown upon savings banking, to the comparative neglect of commercial banking in the state system, the California Bank Act threw about state commercial banking inhibitions which further emphasized this disparity. The theoretical advantage of departmental banking was not borne out

under the California law insofar as the commercial department of state banking was concerned.

The difficulties of regulation and the inconsistencies of such an association are obvious. Since the writer has been Superintendent of Banks, no charter has been issued for the purposes of such an association. The time has passed when such an arrangement is either logical, necessary or efficient. The savings bank development of California is the ultimate basis upon which our finances stand. It becomes an essential thing that this tremendous and growing aggregate of the liquid resources of our people shall not be withheld from the commercial development of our state. That this commercial development shall in no instance expose the savings deposit to the possibility of degeneration is axiomatic; that it can be accomplished with entire safety is equally plain.

Through the amendments to the Bank Act adopted by the last legislature, which, with your sanction, have become effective, we have in considerable degree remedied this situation. Through the exercise of the discretion of this department we have opened other opportunities to the commercial departments of our state banks. It has been our deliberate intention and effort to build up the commercial activities of the state institutions. The tremendous increase in the resources of commercial departments in the past few months is the first fruit. It remains for us, through appropriate legislation, to remove the remaining obstacles in the way of the development of commercial banking in our state system, to the end that the state bank may in all fields be at least an equal competitor with the national bank. To this end a series of amendments will be presented to the 1921 legislature, which I trust shall have your entire approval and support. These amendments will not only remove the shackles on the commercial departments of our state banks, but will also open wider opportunities for commercial support from the savings banks.

HOUSING PROBLEMS AND LONG-TERM FINANCING.

The first and foremost duty of the savings bank is to handle long-term financing incident to the development and improvement of the land, whether it be agricultural through our fertile valleys or home sites or business sites within our towns and cities. A very conspicuous development, however, has characterized the past few years in the savings banks of California. Due to the tremendous prosperity of our state, mortgage loans of every sort have been retired in very large number. During the past year or two there has been a dearth of acceptable mortgage loans. During this interval savings bank

deposits available for loans have tremendously increased. As a natural result of this decrease in the quantity of acceptable mortgage loans and increase of savings bank resources, we find that while in 1914, 64 per cent of the resources of savings banks were invested in real estate loans, in 1920 only 47 per cent was so invested. This points unerringly to the necessity for a wider field for savings bank investment and activity. Within the discretion of this department, through the certifying of bond issues and otherwise, we have undertaken insofar as we may to meet this need; we shall ask the legislature for such amendments as shall make further conservative development possible.

In this connection an additional remark is apropos. The housing problem is still with us. As our population has increased it has, due to the war conditions and high costs, run far ahead of our housing facilities. It may be that this problem will be brought before the coming legislature. Should this be the case, the remedies, if any, that are suggested should be such as to run no risk of creating other ills more trying. I say without reservation, that the savings banks of California have given full and loyal support to every legitimate building movement. This department has found it necessary not to urge the building loan, but to confine it within a reasonable valuation and upon a basis of rapid amortization for the safety and protection of our banks. There is no need or excuse in California for legislation designed to coerce the savings bank in this regard.

I am moved to voice this thought by the situation existing in the State of New York, where a special session of the legislature has been called to consider the housing problem. An attempt is being made by legislation to require that the savings banks of New York invest a fixed percentage, as a minimum, of their resources in real estate loans; and to deprive the New York savings banks of the right of handling bankers' acceptances within the small limitations now granted them by law. I submit that this is backward-looking legislation, designed to create a much graver peril in the savings banks of New York than the ill which it professes to cure. Safety is the first consideration in the savings banks of California. It should be our joint obligation to protect them from any such tinkering legislation.

STATE BANK MEMBERSHIP IN FEDERAL RESERVE SYSTEM.

For the first time in their career, our commercial banks and the commercial departments of departmental banks have asserted their proper place in the commerce of the state. They have increased their capital and surplus that they may undertake larger operations. Their resources have mounted to an unparalleled aggregate. They are widening their fields of activity until they challenge the supremacy of the

national banks which has been held so long. So rapid and so sure has been this progress that the national banks are facing stern competition.

Two outstanding forces have accomplished this result. The first is the liberalization of the Bank Act of California to permit state banks to compete fairly with their national rivals and by membership in the Federal Reserve Bank of San Francisco to function upon a parity with national banks, and the second is the well defined and quickly growing tendency of national banks in California to enter the state system.

In 1913, before the Federal Reserve Act became law, the Bank Act of California was amended to permit the banks of the state system to acquire membership in any federal banking system that might be created. Our act, however, was not amended in such fashion as to make that membership of positive, practical value, as state banks in entering the system and remaining subject to the state law would suffer a serious disadvantage in competition with national banks. While permission was granted, no movement looking toward membership in the federal reserve system followed because of the inequalities that necessarily would ensue.

When the federal reserve system became a reality, the bankers of California recognized its tremendous advantages in centralized reserves, elastic currency and the very essential privilege of rediscounting. Our bankers were heartily in accord with the demands of the federal government for gold, and while membership was not indulged, our gold was very freely given.

Our bankers recognized the strength given by the federal reserve system to the financial, industrial and commercial activities of the nation, particularly in the accomplishments of a mobilization of reserves. The increased security, greater ability to grant accommodation and the capacity to rediscount were accepted as avenues of sound banking practice, but the peculiarities of our state system could not, without amendment, warrant membership by our banks in the federal system.

We desire that mobilization of reserves which gives to the banks a resistance against the shock of financial panic. We knew the evils of a pyramiding of reserves under the old system. We wanted the insurance of needed funds by the rediscounting privilege and we were eager to have such paper as would be eligible for rediscount by the Federal Reserve Bank, but we could not accept these privileges until the immense disadvantages of membership under the then existing law had been removed.

It was necessary that our act be amended to modify the state requirements for reserves, to permit a wider scope on the part of savings banks in the acquisition of eligible paper for rediscount, and to provide for our commercial banks a wider field for the turnover of their funds.

With these objectives in view, certain amendments to the Bank Act were presented to the legislature in 1919 and I am very grateful that I am able to report that the amendments suggested have become law. Our reserve requirements have been modified, both in the commercial and in the savings departments, to place member banks upon an actual parity with national banks in this important element of their affairs. Both commercial banks and commercial departments of departmental banks and savings banks and savings departments of departmental banks are permitted now to rediscount those available liquid assets that in 1917 they were permitted to purchase or discount. Savings banks have a practical interest in the federal reserve system, although it is essentially a commercial system, by being allowed to rediscount their bankers' acceptances and commercial paper.

IMMENSE STATE BANK CONTRIBUTION TO OUR BANKING POWER.

Through these changes in our law membership in the Federal Reserve Bank of San Francisco became for our larger and more significant institutions a reality. These banks seized the opportunity to place themselves upon an equality with national banks and to exercise in our world of finance that important part which their standing and their immense resources commanded them to play. The result has been that a tremendous aggregate of state banking resources has been added to the commercial banking power of the state, and our state banks for the first time in their history are financing our trade and adding to the national banking resources an immense fund which contributes to the prosperity and the growth of our manufacturing, mercantile and industrial life. Our banks now can carry a scientific reserve composed of liquid, rediscountable commercial paper. They are educated to the requirements of the new and modern system of finance established in our commercial life by the federal reserve system. They are basing their operations upon their capacity in the last analysis to rediscount and thus they demand from borrowers such security or such evidence of credit as will pass the strictest scrutiny of the rediscounting authorities. Our banks have great ability to grant accommodations because of their own capacity to rediscount. Facilities for the transfer of funds of check collection have been improved by this membership in the Federal Reserve Bank of this

district. The reserve of these banks is always available in the Federal Reserve Bank and it is a real reserve that may be drawn upon when necessity calls. All of these advantages, together with the peculiar and distinct privileges of the state system itself, have given to our banks a standing that is being reflected in the tendency of the national banks to remove themselves from the national system and enter that of the state.

The figures with relation to the membership of state banks in the Federal Reserve Bank of San Francisco are eloquent in their reflection of the enthusiasm with which state banks seized the opportunity to become members of that system. Up to June 30, 1919, only four state banks of California had become members of the Federal Reserve Bank of this district. Only a capital of \$825,000, a surplus of \$341,500, and total assets of \$8,606,282.01 represented the participation of the banks of California in the new and modern system of finance that followed the creation of the federal reserve system. One year later thirty-five banks of California with a total capital of \$28,126,100, a combined surplus of \$14,411,100 and an aggregate of \$579,073,473.85 in assets, had become members of the Federal Reserve Bank of San Francisco and had added the tremendous force of their banking power to the financial machinery of the state.

This movement toward membership is not yet at its peak. Since June 30, 1920, and up to and inclusive of September 8, 1920, other banks have entered into membership and the aggregate that now represents California's participation in the federal reserve system is in capital \$33,996,200, in surplus \$16,892,531.37, and in assets \$627,836,677.26. It is very interesting to observe that in the subscription of these banks to the stock of the Federal Reserve Bank of San Francisco the savings banks or savings departments of departmental banks of California have contributed \$1,034,500 and the commercial banks or commercial departments of departmental banks have contributed only \$167,250, clearly indicating the splendid response of our savings banks to the appeal for the centralization which is of such benefit to them as well as to commercial banks.

There are now thirty-seven banks of California in the federal reserve system and others are actively planning to enter. Within a very short period it is settled that approximately \$50,000,000 in assets will be added to the formidable array that now represents California's participation in modern, mobilized, rediscount financing.

CONVERSION OF NATIONAL BANKS TO STATE SYSTEM.

The second source which has contributed to the very remarkable growth of the commercial side of the state banking system, is that represented by the action of large and influential national banks in the state abandoning the national system and entering that of the

state. This movement began with the fiscal year under discussion. It has progressed regularly and with deliberation. It assures greater accretion to the banking power of the state system and it holds forth the promise of an extraordinary development not contemplated by the creators of the federal reserve system itself. When the Federal Reserve Act became law it was freely predicted that state banks would find conversion the natural outcome of their progressive activity. In California it has been the reverse and national banks are giving up their charters in the national system and accepting the increased privileges and broader activity offered by the banking laws of this state. During the fiscal year from June 30, 1919, to June 30, 1920, national banks having an aggregate capital of \$1,010,000, surplus of \$505,000, and assets of \$21,376,000, entered the state system through the agency of purchase and sale agreement. From June 30, 1920, to September 8, 1920, national banks having a capital of \$2,900,000, a surplus of \$1,120,000 and assets of \$35,334,050.76 entered the state system through the same medium. We have therefore an aggregate accretion to the state banking system through the agency of acquired national banks during the period from June 30, 1919, to September 8, 1920, of capital \$3,910,000, of surplus \$1,625,000, and of assets of \$56,710,050.76. From this must be subtracted the capital, surplus and assets of state banks that converted into national banks during the same period. In the fiscal year from June 30, 1919, to June 30, 1920, state banks having \$800,000 in capital, \$694,847 in surplus and \$9,543,927.92 in assets converted into national associations. In the period from July 1, 1920 to September 8, 1920, state banks having a capital of \$177,500, surplus of \$62,000 and assets of \$2,556,405.58 also converted, giving us for the period from June 30, 1919 to September 8, 1920, an aggregate of converted state banks into national banks with capital of \$977,500, surplus of \$756,847 and assets of \$12,100,333.50.

The net increase in state banking power from this source therefore was, capital, \$2,932,500, surplus \$868,153 and assets \$44,609,717.26.

COMBINED BANKING POWER OF STATE BANKS.

The banking power of California, as expressed in the combined assets of the national and state institutions as of date June 30, 1920, is \$2,440,487,000. Of this tremendous aggregate the assets of the state banks are \$1,402,360,000 and the assets of the national banks are \$1,038,127,000, giving an excess of assets in the state banks over those of the national banks of \$364,233,000.

In the state banks the increase in assets for the fiscal year under discussion as compared with the preceding fiscal year was \$272,926,544.75.

The aggregate of loans and discounts in the state banks as of June 30, 1920, was \$772,213,880.41, an increase of \$164,426,091.44. The

aggregate of loans in the state banks is greater than that of the national banks resident in California by the immense sum of \$249,053,000.

The aggregate of individual deposits in the state banks of California on June 30, 1920, was \$1,175,291,422.33, an increase of \$227,958,001.48. The aggregate of deposits in the state banks of California is larger than the aggregate of deposits in national banks in this state by the sum of \$545,842,000. The total number of depositors, both commercial and savings, in the state system as of date June 30, 1920, was 2,005,260.

I have made it the policy of this department to recognize no dead line between the state banks and the national banks of California. Both are integral parts of the same financial situation. Neither can prosper or suffer without an immediate corresponding effect on the other. Each has its proper field and function. Without either the situation would be incomplete. Neither can suffer without the other sharing in the penalties—both are parts of one and the same integral financial situation.

The State Banking Department of California is concerned with every situation that affects the finances of this state, and the facilities of this department and its cooperation are open to every national bank in California quite as freely as to the institutions subject to our jurisdiction, and the national banks of California accept that point of view and avail themselves of it. We have the broader thought of the interests of the people of the State of California rather than the narrower view of the responsibilities of this department.

This department has offered its sincere cooperation to the Federal Reserve Bank.

I desire to voice my appreciation of the relations between the department and the Federal Reserve Bank of San Francisco. Cooperation here has been very real, and I think effective. We have made numerous joint examinations—the information of each has been open of access to the other. In no particular has there been other than the most harmonious relations.

I also attended the nineteenth annual convention of the supervisors of state banks at Seattle. It seemed well to keep in touch with the development of thought in banking departments of all of the states.

While the high level of prices has left its mark upon the balance sheets of our commercial banks and the commercial departments of departmental banks the figures also disclose the very vital fact that these banks have moved with care and their assets are invested in short time loans and quick, easily realizable securities.

Our bankers have resisted that form of inflation which finds its expression in the lengthening of the terms of credit and consequently

in the gradual development of a non-essential character in the loans of the institution. Our bankers have been sound in watching and insuring slow paper, at the same time giving every encouragement in the making of new and essential loans. The ability to liquidate in cash has been accepted as the first test of essentiality, and while the Federal Reserve Board has persistently refused to define essential loans, our bankers have been extremely conservative, with the result that their problems of liquidation are not comparably as great as those of the banks of the national system.

TREMENDOUS GROWTH OF STATE COMMERCIAL BANKS.

At the close of the fiscal year our commercial banks and the commercial departments of departmental banks had in their pouches an aggregate of \$267,519,547.81 in loans, an increase of \$90,625,832.21 during the year, as compared with an increase in commercial loans of \$21,367,297.10; the very remarkable expansion of the loaning capacity of our commercial banks is self-evident.

During the fiscal year our commercial banks and commercial departments of departmental banks uttered their acceptances only in the aggregate of \$4,000,000. Compared with the national banks in California, this is a small aggregate and is due primarily to a resident disadvantage in our law. This I hope to have remedied by the presentation of an amendment to section 80 of the Bank Act which will place our banks equally upon a footing with the national banks and open to them opportunities that they now enjoy only under certain unnecessary difficulties. The true acceptance, that which represents the financing of goods sold, is the highest type of credit instrument, mobile to the last degree and offering the best use of credit. I feel very confident that our commercial banks will utilize it to their fullest extent and without the abuse which in certain parts of the United States has crept into this business.

During the year our commercial banks and commercial departments of departmental banks increased their holdings in bonds, warrants and other securities in the sum of \$5,160,013.94, giving these banks an aggregate holding of \$59,146,724.71. This very largely represents war paper and as such involves an element of inflation. It is a necessary present evil in our financial system, but our bankers are fully aware of its character and are eliminating it as rapidly as circumstances permit.

It is noteworthy that our commercial banks have to their credit eleven and one-half millions of dollars with the Federal Reserve Bank of San Francisco. They have reduced their overdrafts in a very material sum. They have decreased their holding of bank premises, transferring

this slow asset to their savings department. They have eliminated considerable part of other real estate. They have increased their capital that they may observe that provision of our law which establishes a relationship of ten per cent between capital and surplus on the one hand and deposit liability on the other. There is a large increase in bills payable, but the major part of it is with the Federal Reserve Bank and represents one of the exigencies of inflated finance. The relation of our commercial banks to the Federal Reserve Bank is healthy.

During the year the assets of our commercial banks and the commercial departments of departmental banks increased \$108,384,800.75. Since June 30, 1920, to and including September 8, 1920, the assets of our commercial banks and of the commercial departments of departmental banks have increased \$62,846,084.93, giving a total increase for the period from June 30, 1919, to September 8, 1920, of \$171,230,885.68.

During the fiscal year from June 30, 1919, to June 30, 1920, the deposits in commercial banks and commercial departments of departmental banks increased \$72,370,631.21. Since June 30, 1920, to and including September 8, 1920, the increase has been \$44,972,767.83. The total increase in deposits, therefore, from June 30, 1919, to September 8, 1920, is \$117,343,399.04, the most unusual increase for such a period in the history of the commercial banks and the commercial departments of departmental banks in California.

One of the most remarkable characteristics of the condition of the commercial banks and commercial departments of departmental banks in California is the increase in depositors. During the year this increase was 89,105. During the preceding year, namely, the fiscal year from June 30, 1918, to June 30, 1919, there was in the commercial banks and in the commercial departments of departmental banks in California a loss of 12,620 depositors. Since June 30, 1920, to and including September 8, 1920, there has been an additional increase of depositors of 17,229, giving a total for the period from June 30, 1919, to September 8, 1920, of 106,334 depositors, which speaks very clearly of the expanding influence of the commercial banks of the state in the essential activities of financial, industrial and mercantile life. On June 30, 1920, there were 575,865 depositors in the commercial banks and commercial departments of departmental banks of California, and on September 8, 1920, there were 593,094 depositors.

These facts and figures, summarized and tabulated, are as follows:

Commercial Banks and Commercial Departments.

	June 30, 1919	June 30, 1920	Increase	Decrease
Resources—				
Loans	\$176,898,715 60	\$267,519,547 81	\$90,625,832 21	
Overdrafts	1,033,009 42	812,536 64		\$270,472 78
Customers' liability account of drafts paid under letters of credit		144,194 05	144,194 05	
Liability of customers and foreign banks and bankers' account of acceptances executed by or for account of bank		4,008,800 58	4,008,800 58	
Bonds, warrants and other securities	53,986,710 77	59,146,724 71	5,160,013 94	
Stock of Federal Reserve Bank		167,250 00	167,250 00	
Bank premises, furniture and fixtures, safe deposit vaults	12,080,856 27	10,482,674 62		1,598,181 65
Other real estate owned	1,015,527 20	521,461 13		494,066 07
Due from banks	45,847,908 25	43,973,367 95		1,874,540 30
Due from Federal Reserve Bank		11,627,133 09	11,627,133 09	
Cash on hand	24,116,708 87	22,000,961 54		2,115,747 00
Exchanges for clearing house	7,015,900 87	7,540,452 65	524,551 78	
Checks and other cash items	4,520,125 03	3,601,274 09		918,850 94
Other resources	12,900,338 06	16,299,722 23	3,399,384 17	
Totals	\$339,460,800 34	\$447,845,901 09	\$115,656,959 82	\$7,271,859 07
Liabilities—				
Capital paid in	\$34,391,429 14	\$43,382,220 00	\$8,990,790 86	
Surplus	11,796,927 43	14,263,378 84	2,466,451 41	
Undivided profits	5,843,646 71	6,363,468 80	1,022,822 09	
Reserved for interest, taxes and expenses		643,053 47	643,053 47	
Bills payable other than with Federal Reserve Bank	2,398,868 98	6,083,968 95	3,685,109 97	
Bills payable with Federal Reserve bank		4,491,725 00	4,491,725 00	
Deposits due to banks	19,007,344 59	18,708,964 63		\$298,379 61
Individual deposits	244,798,640 62	317,169,271 88	72,370,631 21	
State, county and municipal deposits	8,501,938 39	10,593,251 82	2,091,313 43	
United States and postal savings deposits	235,216 97	3,551,102 85	3,285,885 88	
Letters of credit and travelers' checks sold for cash		265,018 50	265,018 50	
Acceptances executed by or for account of bank		3,997,472 89	3,997,472 89	
Other liabilities	12,456,297 51	17,826,673 46	5,370,375 95	
Totals	\$339,460,800 34	\$447,845,901 09	\$108,683,680 66	\$298,379 91
Contingent liabilities (not included in totals):				
Liabilities for rediscounts, excluding those with Federal Reserve Bank, acceptances of other banks guaranteed and foreign bills or drafts endorsed	\$2,676,264 14	\$3,460,522 76	\$784,258 62	
Liabilities for rediscounts with Federal Reserve Bank		1,998,983 64	1,998,983 64	
Totals	\$2,676,264 14	\$5,459,506 40	\$2,783,242 26	
Number of depositors	486,760	575,865	89,105	

SAFETY AND LIQUIDITY DOMINATE OUR SAVINGS BANKS.

While the commercial banks and the commercial departments of departmental banks of the state system made such amazing growth during the fiscal year, this development in no way disturbed the pre-eminent fact that our savings banks and our savings departments of departmental banks are the controlling institutions of the state system. These savings institutions remain as one of the greatest of their kind in the world. Our people have been astoundingly thrifty during the year and not a single gain in the commercial banks or the commercial departments of departmental banks has been at the expense of the savings banks or of the savings departments. The line of demarcation has been maintained strictly and there has been no invasion or perversion of savings bank principles in order that the commercial side of our system should expand.

Our savings banks and the savings departments of departmental banks have increased enormously during the year in assets, loans and deposits.

Two highly important objectives have been constantly in the minds of our savings bankers: One, to give care, courage and assistance to the development of the state in that aspect which requires long time investments, and the other to provide for the banks a literal secondary reserve, invested in bankers' and trade acceptances and commercial paper. The facts and figures with relation to these two very vital elements of savings banking are the most astonishing in the history of savings banks in California. While these banks have met their obligations to the investing and home-building public, they have contributed with very remarkable success to the liquidity of their own affairs, to their profits and to the advantage of industrial enterprises by a judicious and widespread investment in short time, self-liquidating paper.

It will be remembered that California was the pioneer in permitting its savings banks to acquire the soundest of secondary reserves, namely, self-liquidating paper. This experiment has been followed in the leading state jurisdictions of the East and Middle West and uniformly with success. California's triumph in this regard has been highly commended. The savings banks of this state have become the market for the prime, short time paper of the United States and our statistics demonstrate the fact that our bankers are extremely careful and critical in their investments in these particular securities.

The acceptance of the privilege granted to savings banks and to savings departments of departmental banks to invest in bankers' and trade acceptances and in commercial paper of the kind so strictly characterized and limited by the Bank Act has been striking. On June 30, 1919, the total investment of our savings banks in bankers' acceptances and trade acceptances was \$3,027,870.36. On June 30,

1920, this investment reached the aggregate of \$9,501,854.22, an increase of \$6,473,983.86. On September 8, 1920, the aggregate holding of bankers' acceptances and trade acceptances was \$12,850,063.09, an increase in seventy days of \$3,348,208.87, making a gross increase from June 30, 1919, to September 8, 1920, of \$9,822,192.73.

This fact possesses a double meaning because in association with the figures that establish the investment of savings banks and savings departments of departmental banks in commercial paper the tendency of our bankers to invest in bankers' and trade acceptances rather than in commercial paper is pronounced. It is apparent that the safer and better credit instrument is receiving the patronage of our savings bankers.

SAVINGS BANK RESERVES IN SELF-LIQUIDATING PAPER.

On June 30, 1919, savings banks and savings departments of departmental banks had an investment of \$10,527,810.57 in commercial paper. On June 30, 1920, these banks had an investment in commercial paper of \$33,260,288.29, an increase of \$22,732,477.72. On September 8, 1920, the savings banks and savings departments of departmental banks had an investment in commercial paper of \$28,603,794.32, a decrease of \$4,656,493.97 in commercial paper as compared with an increase of \$3,348,208.87 in bankers' and trade acceptances in the seventy days following the close of the fiscal year.

These facts record with what care, discretion and discrimination our savings banks are watching their investments in commercial paper in order that they may not be involved in the evil consequences of those elements of inflation that are necessarily resident in commercial paper at this time.

Within the authority of the Bank Act, savings banks and savings departments of departmental banks have capacity to invest twenty per cent of their aggregate deposits in bankers' acceptances, trade acceptances and commercial paper. On June 30, 1920, these banks therefore had capacity to invest in these credit instruments \$171,624,430.10. They had invested on that date \$42,762,142.51. These figures are illustrative of several very pertinent facts. On June 30, 1919, there were only fifty-six savings banks or savings departments of departmental banks that had invested in bankers' and trade acceptances and commercial paper. On June 30, 1920, there were one hundred and thirteen banks so investing, an increase for the year of fifty-seven investing banks. On June 30, 1919, two hundred and seventy-seven savings banks and savings departments of departmental banks did not invest in bankers' and trade acceptances and commercial paper. On June 30, 1920, this had been reduced to two hundred and twenty-one banks.

It is of interest also to note that the percentage of holdings of bankers' acceptances, trade acceptances and commercial paper to the total resources of the holding banks was on June 30, 1919, 3.4 per cent. On June 30, 1920, the percentage was 6.2. The percentage however of the total holdings of bankers' and trade acceptances and commercial paper to the total resources of all of the savings banks and savings departments of departmental banks in the state system was on June 30, 1919, only 1.8 per cent. On June 30, 1920, this percentage had increased only to 4.5 per cent. The margin therefore for the development of this very admirable investment is very large and in its maximum expression will be completely within the limits of sound, safe and conservative savings banking.

While our savings banks have so materially increased their investment in bankers' and trade acceptances and commercial paper, these investments have been only for short periods and represent a profitable turnover of idle money pending their investment in long-time securities. These investments have in no fashion mitigated against the performance of that duty which our savings banks hold to the development of the natural resources of the state and to the meeting of that obligation for new homes and new housing facilities which is so insistent at this time. The record of the year with reference to the loans on real estate made by savings banks and savings departments of departmental banks is very gratifying.

On June 30, 1919, the savings banks and savings departments of departmental banks in the state system had invested in real estate loans an aggregate of \$390,783,051.21. On June 30, 1920, the same banks had invested in real estate loans an aggregate of \$444,142,955.72, an increase of \$53,359,904.51 for the fiscal year. From June 30, 1920 to September 8, 1920, there has been an additional increase in real estate loans in these banks of \$6,476,511.53 making an aggregate increase for the period covered of \$59,836,416.04.

This is the greatest yearly increase in more than six years in real estate loans. It reflects the attitude of the savings bankers toward their duty to meet the housing problem of the state.

During the war the savings bankers of California hesitated to loan money upon real estate security. It is interesting therefore to note the development of real estate loans from June 30, 1914 to September 8, 1920. On June 30, 1914, the savings banks and savings departments of departmental banks had an aggregate of \$327,777,187.40 in real estate loans, which was 94 per cent of all of the loans in these institutions and 64 per cent of their assets. On June 23, 1915, these institutions had \$334,898,656.04 in real estate loans which was 94 per cent of their total loans and 64 per cent of their total assets. On June 30, 1916, these institutions had \$361,283,598.95 in real estate loans which was 93 per cent of their total loans and 61 per cent of

their assets. On June 20, 1917, these banks had \$393,485,787.76 in real estate loans which was 95 per cent of all of their loans and 59 per cent of their total assets. On June 29, 1918, these banks had \$398,278,730.14 invested in real estate loans which was 94 per cent of their total loans and 56 per cent of their total assets. On June 30, 1919, these banks had invested in real estate loans \$390,783,051.21 which was 89 per cent of their total loans and 50 per cent of their total assets. On June 30, 1920, these banks had invested in real estate loans \$444,142,955.72, which was 81 per cent of all their loans and 47 per cent of their total assets.

The increase in assets of the savings banks and savings departments of departmental banks from June 30, 1919, to June 30, 1920, was \$163,931,262.21 as compared with an increase during the year 1918-1919 of \$74,765,798.22.

SAVINGS DEPOSITS INCREASE ONE HUNDRED FIFTY-FIVE MILLION.

During the fiscal year that closed June 30, 1920, deposits in savings banks and savings departments of departmental banks increased in the remarkable aggregate of \$155,587,370.27 as compared with an increase of \$66,854,053.26 during the fiscal year 1918-1919. When we keep in mind that this increase in deposits has not the same relation that an increase in deposits in a commercial system with the inevitable inflation expressed in a corresponding increase in loans, the fact is eloquent of the wonderful faith of the people of California who now have aggregate deposits in their savings banks of \$858,122,150.50. This is an average deposit of \$600 and a per capita deposit of more than \$221.

During the year 181,943 new depositors started new savings deposits as against a net gain of 39,434 depositors during the fiscal year 1918-1919. On June 30, 1920, there were 1,429,395 depositors in the savings banks and savings departments of our departmental banks.

The increase during the year of savings bank loans indicates perhaps as well as any statistical information the unusual progress of these institutions during the period under discussion. In the year from June 30, 1919, to June 30, 1920, savings bank loans increased in an aggregate of \$74,134,843.52, as compared with an increase during the fiscal year 1918-1919 of only \$2,312,561.12. The aggregate of loans in the savings banks and savings departments of departmental banks on June 30, 1920, was \$502,368,199.69. Added to this was an increase in bond holdings of these institutions of \$49,157,060.97, giving an aggregate of \$274,812,353.89 in bonds, and other securities, all strictly limited as to value and characteristics.

Contributing favorably to the liquidity of these banks was their holding represented by the item, due from banks, in an aggregate of \$54,385,160, an increase of \$4,072,057.67 over the preceding year.

The life of the savings banks of this state during this period of readjustment, reconstruction and uncertainty expresses the purpose of these institutions to be eminently in a position to meet any emergency. These banks maintained an aggregate on June 30, 1920, of more than thirteen million with the Federal Reserve Bank of San Francisco. They have increased their cash on hand, their capital and their surplus. The increases in capital and surplus were to meet that requirement of the law which establishes a fixed relationship as between capital and surplus on the one hand and deposit liability on the other. These institutions have set up reserves for interest, taxes and expenses. They are making a very liberal use of the public moneys of the state. They have invested in United States certificates of indebtedness. They have played well their part toward the people who trust them and toward the state that licenses them.

Compared with the report of June 30, 1919, the condition of the savings banks and the savings departments of departmental banks of the state system at the close of business on June 30, 1920, expresses the following facts:

Savings Banks and Savings Departments.

	June 30, 1919	June 30, 1920	Increase	Decrease
Resources—				
Loans	\$428,233,356 17	\$502,363,199 09	\$74,134,843 52	
Bankers' acceptances and notes, drafts or bills of exchange	13,555 680 93	42,762 142 51	29,206,461 58	
Bonds and other securities	225,655,292 92	274,812,359 89	* 49,157,066 97	
Stock of Federal Reserve Bank		1,034,500 00	1,034,500 00	
Bank premises, furniture and fixtures, safe deposit vaults	18,086,653 57	19,798,688 96	1,762,035 39	
Other real estate owned	7,520,377 59	4,805,577 05		2,714,800 54
Due from banks	58,457,217 67	54,885,160 00		4,072,057 67
Due from Federal Reserve Bank		13,127,449 16	13,127,449 16	
Cash on hand	19,478,784 63	22,256,863 48	2,778,068 80	
Exchanges for clearing house	1,693,298 27	2,647,174 34	980,876 07	
Checks and other cash items	1,676,064 72	1,884,910 71	208,845 99	
Other resources	5,252,395 52	3,580,364 46		1,672,031 06
Totals	\$779,532,112 04	\$948,463,374 25	\$172,390,151 48	\$8,458,889 27
Liabilities—				
Capital paid in	\$30,555,575 80	\$33,467,333 96	\$2,912,258 16	
Surplus	19,468,352 26	22,477,773 16	3,009,420 90	
Undivided profits	5,335,910 32	5,010,549 04		325,361 28
Reserved for interest, taxes and expenses		264,495 93	264,495 93	
Bills payable other than with Federal Reserve Bank	22,500 00	30,000 00	7,500 00	
Bills payable with Federal Reserve bank		18,180 00	18,180 00	
Deposits due to banks	404,973 72	526,420 53	121,446 81	
Individual deposits	702,534,780 23	858,122,150 50	155,587,370 27	
State, county and municipal deposits	12,373,568 71	17,828,379 27	5,455,310 56	
United States and postal savings deposits	716,822 32	1,492,345 07	776,022 75	
Other liabilities	8,119,628 05	4,224,246 79		3,895,381 89
Totals	\$779,532,112 04	\$948,463,374 25	\$168,152,005 38	\$4,220,743 17
Number of depositors	1,247,452	1,429,395	181,943	

STATE AND NATIONAL TRUST COMPANY SUCCESS.

The same notable elements of success that have attended the activities of savings banks and commercial banks of the state system are evidenced in the facts and figures that tell the story of the trust companies and the trust departments of departmental banks for the year. These institutions, which are strictly and exclusively of a fiduciary nature, have increased their capital and surplus to meet new obligations. Their assets have become measurably greater and as an evidence of the public faith in their operations their trust assets during the year increased in the splendid aggregate of \$38,739,733.66, an increase of more than 50 per cent. These institutions now have in court trusts and in private trusts that for purposes of supervision and visitation are designated as court trusts; an aggregate of \$110,500,362.33. Of this sum \$14,942,872.42 are private trusts that by the initiative of the creators of these trusts have been taken out of the category of private trusts and placed in that of court trusts in order that they may have the advantage of state supervision. In this class of business of the trust companies there was an increase of \$3,412,506.79 during the year.

The privileges of these institutions are very attractive and as a consequence of national legislation that permits national banks to establish trust departments there are now ten national banks in California equipped with trust departments. Nine of these qualified during the fiscal year ending with June 30, 1920, and one since then.

These trust departments of national banks are under the supervision of this department as far as their court trust business is concerned. These institutions have not yet developed a large business, as they must obey the law of their progress, which is slow. National banks have set aside \$1,417,411.48 for the conduct of trust company business and they now have trust resources of \$1,644,733.22. Their private trust business is not within the observation of this department as they operate under the same law as state trust companies which are exempt from supervision with reference to their private trust business. This business in the state trust companies reaches an enormous aggregate.

Compared with the report of June 30, 1919, the condition of trust companies and of trust departments of departmental banks of the state system at the close of business on June 30, 1920, expresses the following facts:

Trust Companies and Trust Departments.

	June 30, 1919	June 30, 1920	Increase	Decrease
<i>Resources—</i>				
Loans	\$2,630,717 20	\$2,326,132 91		\$304,584 29
Bonds and other securities	5,807,857 01	6,381,748 40	573,891 39	
Stock of Federal Reserve Bank		9,000 00	9,000 00	
Bank premises, furniture and fixtures, safe deposit vaults	1,172,782 97	1,584,485 36	411,702 39	
Other real estate owned	20,756 56	12,180 00		8,576 56
Due from banks	582,726 77	555,845 63		27,081 14
Due from Federal Reserve Bank		1,867 82	1,867 82	
Cash on hand	21,881 65	11,039 32		10,842 33
Checks and other cash items	33,847 59	52,565 46	18,717 87	
Advances to court trusts	103,380 80	90,961 61		12,419 16
Other resources	36,907 36	25,713 16		11,194 20
Totals	\$10,440,857 91	\$11,051,339 70	\$1,015,179 47	\$404,097 03
<i>Liabilities—</i>				
Capital paid in	\$7,085,900 00	\$7,337,900 00	\$252,000 00	
Surplus	1,890,340 00	1,941,378 22	51,038 22	
Undivided profits	1,021,163 48	1,350,443 48	359,280 00	
Reserved for interest, taxes and expenses		28,772 43	28,772 43	
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	338,957 23	216,299 58		120,657 65
Fund for advances to court trusts		99,063 41	99,063 41	
Other liabilities	106,497 20	47,479 53		59,017 67
Totals	\$10,440,857 91	\$11,051,339 70	\$790,157 06	\$179,675 27

During the year our state banks increased their capital in the sum of \$12,155,049.02, giving an aggregate of capital for the state system of \$84,187,953.96. During the year there was an increase in surplus of \$5,526,910.53, giving the total of surplus for banks in the state system of \$38,682,530.22.

At the close of business on June 30, 1920, there were 420 state banks with 167 branch offices. Of these banks, 78 are commercial institutions, 106 are savings banks, 8 are trust companies, 202 are commercial and savings departmental banks, 22 are commercial, savings and trust banks and 4 are savings and trust company banks.

All of our institutions have responded freely to that requirement of the law that demands the fixed relationship as between capital and surplus on the one hand and deposit liability on the other, and during the fiscal period under consideration 65 banks increased their capital.

The law requires that a called report of condition shall be asked of all of the state banks at least three times coincidentally with the call made upon national banks. This duty was performed and in addition thereto an additional call was made. These calls were as of date September 12, 1919; December 31, 1919; March 31, 1920, and June 30, 1920,

Fifteen new banks were organized during the fiscal year. Of these, four were commercial banks, two were savings banks, eight were commercial and savings banks and one was a commercial, savings and trust company bank. Forty new branch offices were licensed during the year and forty licenses were granted to collect school savings from the pupils in private and public schools. This feature of our banking has met with the highest measure of success and it is inculcating habits of thrift among the children of the state.

In response to locality needs banks added new departments to their business. The aggregate of these departments was fifteen, five of which were commercial, nine savings and one trust company business. Four branch offices voluntarily were closed during the period.

One of the interesting developments of the year was the consolidation of large and prosperous banking institutions into larger and more efficient units. Through this process six state banks became extinct and were merged into new institutions more adequately conditioned to meet the needs of their contributory territory.

Compared with the report of June 30, 1919, the condition of state banks at the close of business on June 30, 1920, as expressed in a combination of the assets and liabilities of savings, commercial and trust company departments, discloses the following facts:

Combined Statement of Condition of State Banks.

	June 30, 1919	June 30, 1920	Increase	Decrease
Resources—				
Loans	\$607,787,788 97	\$772,213 880 41	\$164,426,091 44	
Bankers' acceptances and notes, drafts or bills of exchange	18,555,680 98	42,762,142 51	29,206,461 58	
Overdrafts	1,083,009 42	812,536 64		\$270,472 78
Customers' liability account of drafts paid under letters of credit		144,194 05	144,194 05	
Liability of customers and foreign banks and bankers' account of acceptances executed by or for account of bank		4,008,300 58	4,008,300 58	
Bonds, warrants and other securities	285,449,860 70	340,340,827 00	54,890,966 30	
Stock of Federal Reserve Bank		1,210,750 00	1,210,750 00	
Bank premises, furniture and fixtures, safe deposit vaults	31,290,292 81	31,865,848 94	575,556 13	
Other real estate owned	8,556,681 35	5,339,218 18		3,217,463 17
Due from banks	104,887,852 69	98,914,173 58		5,973,679 11
Due from Federal Reserve Bank		24,756,450 07	24,756,450 07	
Cash on hand	43,617,375 20	44,268,854 34	651,479 14	
Exchanges for clearing house	8,682,199 14	10,187,626 99	1,505,427 85	
Checks and other cash items	6,230,027 34	5,538,750 23		691,277 06
Advances to court trusts	103,380 80	90,961 64		12,419 16
Other resources	18,189,640 94	19,905,799 85	1,716,158 91	
Totals	\$1,129,433,770 29	\$1,402,360,315 04	\$283,091,836 05	\$10,165,291 30
Liabilities—				
Capital paid in	\$72,082,904 94	\$84,187,963 96	\$12,155,049 02	
Surplus	33,155,619 69	38,682,530 22	5,526,910 53	
Undivided profits	12,200,720 51	13,257,461 32	1,056,740 81	
Reserved for interest, taxes and expenses		986,821 83	986,821 83	
Bills payable other than with Federal Reserve Bank	2,421,358 98	6,116,998 95	3,695,639 97	
Bills payable with Federal Reserve Bank		4,509,905 00	4,509,905 00	
Deposits due to banks	19,412,818 31	19,235,885 21		\$177,433 10
Individual deposits	947,883,420 85	1,175,291,422 33	227,968,001 48	
State, county and municipal deposits	20,875,507 10	28,422,131 09	7,546,623 99	
United States and postal savings deposits	962,039 29	5,043,947 92	4,081,908 63	
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	336,957 23	216,299 58		120,657 65
Letters of credit and travelers' checks sold for cash		265,018 50	265,018 50	
Acceptances executed by or for account of bank		3,997,472 89	3,997,472 89	
Fund for advances to court trusts		99,066 41	99,066 41	
Other liabilities	20,682,423 39	22,098,399 83	1,415,976 44	
Totals	\$1,129,433,770 29	\$1,402,360,315 04	\$273,224,635 50	\$296,090 75
Contingent liabilities (not included in totals):				
Liabilities for rediscounts, excluding those with Federal Reserve Bank, acceptances of other banks guaranteed and foreign bills or drafts endorsed	\$2,676,264 14	\$3,469,022 76	\$792,758 62	
Liabilities for rediscounts with Federal Reserve Bank		1,998,963 64	1,998,963 64	
Totals	\$2,676,264 14	\$5,468,006 40	\$2,791,742 26	
Number of depositors	1,734,212	2,005,260	271,048	

IRRIGATION DISTRICTS IN RELATION TO STATE BANKING DEPARTMENT.

The Superintendent of Banks is by virtue of his position a member of the Irrigation District Bond Commission, the other two members being the Attorney General and the State Engineer. This commission has to do with the formation and financing of the irrigation districts under the laws of California. No small part of the thought and activity of the Superintendent of Banks during the past two years has been directed to the consideration of irrigation district procedure.

It should be remembered that the development of irrigation districts under the present law has gone from small beginnings to a tremendously large aggregate. The problems incident thereto have grown in proportion and assumed quite a different aspect in their greater stature than anything contemplated when the law was devised.

The presence of the Superintendent of Banks upon this commission is largely due to the thought that irrigation district bonds issued for accepted purposes by duly authorized and organized districts are automatically legal investment for savings banks. The aggregate of the bonds so issued and now outstanding is in excess of thirty-five millions of dollars, with very large additional financing in sight.

It becomes increasingly necessary therefore that the irrigation districts should be upon a sound basis. A discussion of their problems as they touch this department comes naturally under two heads:

1. Those that involve the policy and the physical conditions of the districts; and
2. Those that have to do with their financing.

We have just passed through an abnormally dry season, a culmination of several dry seasons and an accompanying shortage of water. While we may look upon this situation as abnormal, as indeed it is, it gives us an accurate foretaste of what the normal situation may be within the next few years, as the intensive cultivation of our valley lands progresses. This season, with its difficulties, will have been very much worth while if it directs our attention to an efficient program to meet the problem well in advance of its becoming chronic.

This program is inseparable from a comprehensive consideration of the entire water problem of California. An arch over the entrance of the business district of the city of Modesto bears this inscription: "Water, wealth, contentment, health."

The thought is very aptly put—water, properly translated, means wealth, contentment, health, in California. Due to our long arid summer season without water intensive agriculture is an impossibility.

But agriculture—irrigation—is not the sole work for water to do in California. We have no available coal supply of any considerable moment. Our supply of crude oil for fuel purposes no longer marches

apace with the demand. While southern California has developed natural gas the development is local and not permanently dependable. Our recourse in California must be to hydroelectric development—the harnessing of our water.

Unfortunately, to date, our various water problems in California have been handled in the main by separate groups of people for separate purposes, each without consideration for the other problems involved.

Domestic water supply has been conserved and utilized with very little reference to irrigation, hydroelectric development, etc. Irrigation projects have been developed largely with the thought of that utility alone. Our flood control projects have been handled upon the theory that the problem was solely to lead the flood waters of the state harmlessly and quickly from the mountains to the sea.

In the necessary development of our irrigation projects we are now entering upon a new era—the closer, cheap, available sources of water for irrigation purposes have been largely tapped and utilized. For our additional development we must build upon more ambitious plans at a very much increased cost. Precisely the same thing may be said of the hydroelectric developments.

Not only is the question of water to be considered, but the question of money—the hydroelectric development alone indicating that they will need upward of three hundred million dollars of new money for necessary development in the next ten years.

If you will permit me to dogmatize, let me say that there is neither sufficient water nor sufficient money available in California to meet these several needs separately. The time has come when we must look upon our water—none too plentiful—as an asset to be used in every possible fashion. Our problem of the future is to take control of every drop of water and every flake of snow in the high Sierra, to conserve, control and utilize that water to the end that it may meet all of these problems before, in its orderly march, its remnants shall reach the sea. This requires a comprehensive survey of the entire situation. It will require tremendous financing to which the faith and credit of the state must be loaned. It is the outstanding problem of California development of the next decade.

It has become increasingly and patently necessary for the Irrigation District Bond Commission to exercise a supervision and control over the affairs of irrigation districts formed and financed under its direction. The members of the commission are a unit in advancing the thought that this commission, or such other supervising body as may hereafter be established, should have increased powers of examination, supervision and direction, and a reasonably adequate fund for this purpose. Procedure through the districts must be standardized,

proper systems of accounting, that the district may know its costs, must be established, competent engineering assistance must be given. These are things that run, not only to the inherent needs of the districts themselves, but to the safeguarding of the credits already advanced to them through the form of bond issues.

FINANCING OF STATE IRRIGATION DISTRICTS.

The California irrigation district law establishes that districts may borrow under fixed conditions through the medium of bond issues having a maturity of forty years and payable in installments between the twenty and forty years. Districts quite generally have assumed that this twenty- and forty-year practice was meant as a standard rather than to establish a limitation of financing. Until recently therefore no real consideration has been given to the financial problem of the individual districts with the thought of fitting its financial program to that problem. The theory of delayed maturities, of course, has been to provide for the intensive development of the districts in the form of vine or tree culture, requiring years of development before the peak of income is reached. In more recent years, however, other forms of development have contradicted the theory. The most notable of these have been the districts in the Sacramento Valley, largely given over to the culture of rice. In this form of development the peak of earning capacity is probably reached not later than the second year and the need for delayed financing is by no means apparent. It may be arbitrarily said that to predicate a forty-year bond issue upon rice development is not sound finance.

In certain of the older districts they have required several bond issues—the invariable practice of delayed maturities has very seriously disturbed the finances of the district, leading to a very uneven and illogical tax burden over the years.

It has therefore recently become the practice of the Irrigation District Bond Commission to undertake to establish maturities in district financing which shall soundly meet the needs of each borrowing district. Our purpose has been not to establish either short term or long term financing, but to work out a scheme of financing in each instance that meets the specific situation, to ask the borrowing district to assume a maturity no later than the demonstrated earning capacity of the district may reasonably meet without undue burden and without hampering the district's development. Three things are being accomplished in this manner:

1. Discriminating buyers of irrigation bonds can not but regard the situation as strengthened from the standpoint of the investor.
2. Districts are saving large sums of money which would otherwise be expended in interest over longer periods than the capital is needed.

3. We are able to make the available funds for investment in irrigation bonds cover more development.

Unless this process can be efficiently carried forward and unless the efficiency of the internal affairs of the districts can be assured in the fashion heretofore recommended or in some other equally acceptable fashion, then irrigation district bonds should not be automatically legal investment for savings banks, but should be subject to specific certification based upon specific inquiry.

BOND INVESTIGATIONS.

Real Estate Bonds.

During the six-year period ending June 30, 1919, the State Banking Department investigated and certified forty-six real estate bond issues, totaling over thirty-two million dollars. Within the twelve months ending June 30, 1920, forty-six real estate issues were certified, having an aggregate total par value of thirty million dollars. Since the end of the fiscal year up to date thirteen additional real estate issues have been certified with a total par value of nearly seventeen million dollars.

This function has become one of the most important within the department. Through the medium of land bonds the larger agricultural enterprises of California are now being carried forward. The department invites the prospective borrower to bring his financing problem to us. Across the table with the borrower we analyze and study it. Adequate appraisals by competent investigators are made in the field. In the end, if the project be worthy, a financing program fitted to its needs and at the same time meeting the requirements of the savings banks is arranged. In these days of inflated values and of tremendous income producing power the question of actual value as security over a period of years is uppermost.

The three usual methods of establishing valuation—

- (a) costs;
- (b) market price of this or similar properties;
- (c) capitalization of income;

are neither separately or collectively final. We have, therefore, turned to a consideration of the income producing power of the security and have applied that power to a uniform amortization of the principal borrowed. Upon no other basis may the savings bank loan predicated upon real estate security be safeguarded, whether that loan be made directly by the bank to the individual borrower or collectively by our banks through their purchase of bonds.

Utility Bonds.

Of equal interest is the investigation in connection with public utility bonds. As of June 30, 1919, the department had certified bonds of

this nature aggregating over one hundred and thirty-two million dollars. In the following twelve months ending June 30, 1920, bonds aggregating \$53,243,000 were certified and since that time to date \$49,332,000 par value were added.

The past fiscal year has been one of unusual activity in the bond market. New financing, held back during the period of the war, continued without abatement and reached its highest proportions in the late spring of this year. At that time many foresaw a raise in the price of money and hastened to provide for their present and future needs through the medium of stock or bond issues at the rate then prevailing.

The raise in interest rates checked but did not stop the movement. The necessity for refunding issues falling due and the replacement of wornout equipment and the making of necessary extensions by public utilities as well as the desire of many corporations to fund their debts so as to meet an expected depression, are all elements which have combined to bring forth new issues of securities at prices attractive to the investors, but costly to the borrowers. Much of this late financing is for short periods and will be refunded at the earliest return to normal conditions.

During the fiscal year just closed, June 30, 1920, this department had investigated and certified for this purpose bonds aggregating \$89,580,000. These securities added to those which had already been certified made a total of \$279,240,000 in bonds which were eligible for investment by savings banks at that time. On the same day, June 30, 1920, our savings banks had invested in bonds the sum of \$274,812,353.89. When it is remembered that more than half of the securities which are held by savings banks are in the form of governmental and municipal bonds, which do not require certification by this department, it is apparent that the savings banks have a wide field from which to select investments. This fact is further emphasized when we find that since June 30, 1920, and up to October 31, 1920, there have been added to this list bonds aggregating \$72,664,000, making available for savings bank investments an aggregate sum of \$351,904,000. Compare with this amount the aggregate bond holdings of all state banks, including commercial banks, on June 30, 1920, which was \$340,340,827. At the date of the last available called report, September 8, 1920, bond holdings by savings banks amounted to \$281,415,359, and by all state banks to \$355,963,773.

The characterization of bonds as legal for investment by savings banks is primarily a test of their attributes as investment securities. Savings banks find therefore an open and eager competitor for these bonds in the discriminating investor who seriously limits the field of investment.

LEGISLATION NECESSARY TO MEET MODERN FINANCE.

It is my purpose to present for the consideration of the legislature at its next session certain amendments to the Bank Act which I believe are of first importance in connection with the orderly and necessary operation of our banks, particularly in that relation which suggests that they should have the fullest liberality within the limits of safety in functioning both as commercial and savings banks.

It is my intention to recommend that savings banks be permitted to invest through the medium of purchase or of discount in a larger amount of bankers' and trade acceptances and commercial paper.

The purchase or discount by savings banks of such securities has occasioned a widespread discussion and a uniform approval of such enterprise, particularly the investment in bankers' acceptances. This credit instrument is universally recognized as the highest type of commercial credit and it represents in the pouches of our savings banks a literal, secondary reserve that may be commanded at any time the necessities of the owning bank may demand. In very few cases only have savings banks made a practice of endorsing and reselling these acceptances immediately to the Federal Reserve Bank, thus forcing the latter to support the market. There is a gratifying showing of an increased demand for acceptances from our savings banks in the state showing an appreciation of the bankers' acceptances as an ideal investment for them.

This movement and interest on the part of our savings banks are largely to be accounted for by the decrease of the competition of government certificates of indebtedness as a medium for the employment of banking funds for short periods. A far better and more substantial bill market will come with the decrease of government borrowing and a better practice than investments in stock exchange collateral will follow this modification of governmental finance.

I wish also to strengthen the laws that have application to the establishment of mortgage guaranty certificates as legal investments for savings banks. Under the present law my authority with reference to these securities is of no practical value. As the savings banks are the ultimate purchasers of these securities, at least in theory, there should be such changes in the law as will give to the Superintendent of Banks a substantial and determining influence in fixing the character of such investments.

The unexampled expansion of foreign trade as it applies to our state finances has left our banking law inadequate to meet new and modern conditions, particularly as these conditions are reflected in the activities of the larger acceptance corporations. It is necessary that our law be amended to take cognizance of the peculiar functioning of these

corporations as distinguished from the customary province of the ordinary commercial bank. Allied to this discussion and demanding solution is the problem that has arisen through the desire of many persons, copartnerships and corporations to deal in foreign exchange. Other state jurisdictions in America have met this situation by new laws and it is imperative that we follow their example so that even this business may be governed and supervised upon the same theory and with the same practice that are employed in connection with every financial institution dealing with the people of this state.

The statute which governs the functioning of our commercial banks is now archaic because of the new and modern implements of finance introduced by the federal reserve system. National banks in California have consequently an advantage over state commercial banks and it is my purpose to equalize this difference, placing our own institutions upon a parity of operation with their national competitors. This is a very necessary change in our law. It is required also that those banks in our state system that have become members of the Federal Reserve Bank and subject to the reserve requirements of the federal reserve system should be placed upon an equality at least with those banks that are not members of this system, particularly with reference to the reserve requirements. As the law now reads, member banks, particularly the savings banks and savings departments of departmental banks, are required to maintain a reserve more exacting than nonmember banks. Obviously this is an unnecessary restriction upon banks that not only in theory but in operation are within the protection of a mobilized reserve.

It is my purpose also to suggest a modification of the relationship between capital and surplus on the one hand and deposit liability on the other, both in savings and commercial banks. There would seem to be no objection to a judicious liberalization of this relationship to permit our banks to function under the pressure of enormously increased deposits without capitalizing themselves beyond the credit needs of the communities which they serve. Under the present law needless increases in capital are required. As this capital primarily is the standard of investment and loaning capacity it seems useless to demand increases in capital and surplus where the needs of the community ask for no greater accommodations than they now receive. Such a change, however, should be accomplished with an attendant and increasing security provided by a progressively larger surplus in each institution.

I intend also to ask the legislature to restore to the Bank Act those provisions which relate to trust deposits, the deposits of minors and particularly joint deposits with right of survivorship. Inadvertently the last named provision was repealed at the last session of the legislature and its restoration is highly desirable.

I intend also to recommend simplification of the machinery for purchase and sale agreement as between banks especially in that relation which requires the maintenance of capital of the selling bank for a period of one year after the last date of publication of the notice of agreement of sale and purchase. No bank will be permitted to sell its assets and transfer its liabilities to a moribund institution. The responsibilities of the purchasing bank remain as before and unquestionably they are fully adequate to any possible discussion of the substantial right of the creditors of the selling bank.

Such other amendments that I may urge for adoption by the legislature will have concern with the minor questions of routine and regularity. They will not have application to the substantive values of the Bank Act. As is my practice, I shall consult with the legislative committee of the California Bankers Association with the thought that we may agree upon a united plan and offer a single set of amendments to the legislature. Questions of actual practice and of locality conditions are essentially within the observation of the bankers and through the agency of their legislative committee I find it an admirable plan to consult, cooperate and, if possible, agree upon what is best, not only from the point of view of the bankers but within the objective of this department as a visitorial authority.

GRATIFYING RESULTS IN LIQUIDATION OF BANKS.

During the year special attention was given to the affairs of banks in liquidation in order that these institutions might finally be closed in the records of this office, their assets distributed and their debts, as far as they could be, paid. I am gratified to report that of the seven banks in process of liquidation, three were disposed of during the fiscal period. I closed liquidation of State Savings and Commercial Bank on September 18, 1920. The affairs of this defunct institution have been dragging their slow course since July 17, 1909. An aggregate of 68½ per cent of the deposit liability was paid in dividends. On September 18, 1920, I concluded liquidation of the affairs of Union State Bank of San Francisco, which, at the time of its collapse on July 17, 1909, had taken certain steps to consolidate with State Savings and Commercial Bank. Its assets, therefore, were in the possession of State Savings and Commercial Bank and dividends in

the amount of only 2 per cent were paid. On August 13, 1920, liquidation of Japanese Bank of Sacramento was ended and dividends in an aggregate of 36.9 per cent were paid. This institution was closed on October 17, 1909, and it is a matter of congratulation that after all of these years its affairs have been concluded.

A suit now pending in the courts of this state, and the possession of a small amount of real estate, have prevented the conclusion of liquidation in connection with Japanese American Bank of San Francisco. This institution was closed on October 18, 1909. Dividends amounting to 33½ per cent have been paid and it is impossible to go forward until there has been a determination of the pending litigation and a sale of the real property owned by the bank. A similar situation faces me in connection with the Kimmon Ginko, the Golden Gate Bank of San Francisco, whose doors were closed on March 29, 1909, and whose affairs are yet pending. Real estate, small in area and in value, must be disposed of before this institution may be finally liquidated. I feel certain that very shortly we shall conclude all proceedings in connection with this bank.

I am gratified to report a substantial accomplishment in connection with the liquidation of Kern Valley Bank of Bakersfield. During the year we succeeded in collecting a balance on the judgment against R. McDonald and others and we disposed of the land underlying the Sunset Road Oil Bonds. This disposition is subject yet to the equities that may be involved in certain litigation now in progress. I expect, however, at the beginning of the calendar year, to pay a final dividend to the creditors of this institution. This bank was closed on May 12, 1911, and dividends aggregating 52 per cent have been paid. We are succeeding in forcing the affairs of this delayed liquidation to a rapid conclusion.

Union Savings Bank of Santa Rosa, still in liquidation, is not a matter of concern to the general public as I am pleased to report that the depositors received their money in full. Two actions are pending and upon their conclusion I expect that a substantial amount, probably in the neighborhood of \$13,500, will be realized to pay the stockholders of the defunct institution part of their investment. This bank was closed on September 30, 1918, and notwithstanding serious blunders were committed at the inception of proceedings in liquidation, we have succeeded in paying the depositors all of their money and more quickly than was done in connection with any other wrecked banking institution in the state.

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

1. Summary of condition of every state bank.
2. Summary of condition of trust departments of national banks.
3. List of new banks and branch offices.

4. Name and compensation of each person employed and the whole amount of receipts and disbursements of the department during the fiscal year.

5. Names of banks placed in the hands of the Superintendent of Banks in process of liquidation and the amount of dividends paid thereon.

6. Miscellaneous changes in banks.

7. Reports of deposits in state and national banks unclaimed for more than twenty years.

8. Banks authorized to make collection of savings from school children.

9. Tabulated statements of condition of banks.

CONCLUSION.

This report summarizes the high lights of California finance and the shadows that accentuate them. Our problems are manifest and many. During the period of readjustment which we have now entered, we shall be called upon to undergo hardships and to withstand many shocks, some of which may be heavy and sudden. The downward slide to normal conditions and normal values may contain many bumps. In looking ahead and measuring these hazards of the future there must come to any man a sense of the blessing of living and working in California.

During all the troubled days of the war, and since, California's march industrially and financially never ceased. As a matter of fact, in our internal development the war condition was, in a sense, a blessing in disguise. Under its impetus and supported by war prices for food products, we achieved, in a few years, an agricultural development with its incidental irrigation development that would not otherwise have been possible. A large part of the surplus profits of agricultural California, in the last five years, has gone back into the intensive development of her agricultural assets.

We may thank God that we live in a state that is not finished. Our prosperity is not based on any one or any dozen things—our eggs are not all in one basket. We face depression in specific lines without lowering the general tone of our situation. The old California is passing, the industries that made the old California are still among our assets in larger measure than ever before, but to them is being added constantly new industries of epoch-making magnitude, such as the rice industry, the cotton industry, etc. Our varied climatic conditions and soil resources give us, in some part of California, a situation congenial to nearly every plant and tree and shrub of use or profit to man.

To discuss this situation we must need speak in hyperbole.

Our intensive internal development has really just begun. We have the potential ability to support a population many times greater than our present census enumeration.

Not only does this development, present and future, guarantee our prosperity, but our geographical location clinches it. We are the custodians of the western gates of this great continent. Through our doors flows the commerce in and out of the western world. Inevitably we gather toll from this tide, both coming and going. More than that we are the preferred merchant by virtue of our position for the sale of everything that the world is drawing from Western America.

The South American field, the Oriental markets are beckoning to our jobbers, our exporters, our growers. Behind them are the mounting figures of our financial strength, as a guarantee that their enterprise, in developing foreign markets, can be financed. These are the things upon which we may base the certainty that problems of readjustment can and will be adequately met and solved. To their solution we must bring our best thought, our most conservative judgment and a courage to surmount all obstacles.

That these qualities are inherent in the men and women who have made California what she is, and who are the human links that bind our fertile fields with our centers of finance, is self-evident. Without these qualities the California of today would be a very different place.

It is therefore with healthy, intelligent optimism that we face the future, an optimism born of past performance, of present conditions and of future promise.

Yours very truly,

CHARLES F. STERN,
Superintendent of Banks.

STATEMENTS.

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

Incorporated September 6, 1864.

Officers—E. J. Tobin, President; J. O. Tobin, Vice-President; R. M. Tobin, Secretary and Treasurer.

Directors—Alfred R. Kelly, R. M. Tobin, D. J. Buckley, Edward J. Tobin, Clement P. Tobin, Joseph O. Tobin, Joseph A. Oliver, Cyril R. Tobin, Chas. W. Clark, Thos. A. Driscoll.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$20,308,286	38	-----
Bankers' acceptances, excluding rediscounts.....	-----	125,455	56
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	37,914,466	08
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	972,830	47
Other real estate owned.....	-----	759,493	00
Due from reserve banks, excluding Item 14.....	-----	2,883,180	54
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	615,107	87
Exchanges for clearing house.....	-----	35,814	53
Checks and other cash items.....	-----	776	50
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$72,614,910	93
 <i>Liabilities</i> —			
Capital paid in.....	-----	-----	-----
Surplus.....	-----	\$2,674,902	73
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	69,987,842	20
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	2,166	00
Total	-----	\$72,614,910	93
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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, Vice-President; R. B. Burmister, Vice-President, Treasurer and Cashier; P. S. Maddox, Vice-President; A. C. Hughes, Trust Officer; A. M. Whittle, Assistant Cashier; R. F. Parsons, Assistant Cashier; E. V. Krick, Assistant Cashier; A. M. Pournier, Assistant Cashier; R. M. Welch, Secretary; A. C. McIntyre, Assistant Secretary; W. B. Bakewell, Assistant Cashier; W. A. Marcus, Assistant Cashier.

Directors—John S. Drum, G. D. Greenwood, C. O. G. Miller, F. B. Anderson, R. M. Welch, E. O. Burr, F. W. Bradley, P. S. Maddox, F. J. Carolan, W. B. Dunning, Charles T. Crocker, Warren D. Clark, Ralston L. White, William H. Crocker, R. B. Burmister, F. D. Madison, Jas. J. Fagan, John D. McKee, Arthur A. Smith, Walter B. Bakewell, George A. Newhall, Richard Heinman.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$3,282,060 27	\$18,678,182 44	-----	-----	\$21,960,192 71
Bankers' acceptances, excluding rediscounts	-----	144,800 00	-----	-----	144,800 00
Notes, drafts or bills of exchange, excluding rediscounts	-----	3,652,500 00	-----	-----	3,652,500 00
Overdrafts	12,539 83	-----	-----	-----	12,539 83
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	210,000 00	-----	-----	-----	210,000 00
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,233,761 17	15,596,143 18	\$514,902 00	\$100,000 00	17,479,806 35
Stock of Federal Reserve Bank	-----	108,750 00	-----	-----	108,750 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	950,000 00	-----	-----	950,000 00
Other real estate owned	-----	87,234 50	-----	-----	87,234 50
Due from reserve banks, excluding Item 14	59,754 65	747,322 56	1,583 80	-----	908,511 01
Due from other banks	8,234 49	292,581 36	10,000 00	-----	310,815 85
Due from Federal Reserve Bank	430,000 00	1,200,000 00	-----	-----	1,630,000 00
Actual cash on hand	165,637 00	548,387 71	-----	-----	714,024 71
Exchanges for clearing house	495,719 51	223,813 92	-----	-----	719,533 43
Checks and other cash items	11,994 36	4,550 78	-----	-----	16,545 14
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	1,064 20	-----	1,064 20
Other resources	315,269 89	443,725 62	-----	-----	758,995 51
Totals	\$6,259,671 17	\$42,677,842 07	\$527,500 00	\$100,000 00	\$49,565,313 24
Liabilities—					
Capital paid in	\$750,000 00	\$750,000 00	\$400,000 00	\$100,000 00	\$2,000,000 00
Surplus	250,000 00	1,250,000 00	125,000 00	-----	1,625,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	236,067 49	-----	-----	236,067 49
Reserved for interest, taxes and expenses	-----	3,859 18	-----	-----	3,859 18
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	153,923 55	25,350 00	-----	-----	179,273 55
Dividends unpaid	-----	150,000 00	-----	-----	150,000 00
Individual deposits subject to check	4,251,860 42	-----	-----	-----	4,251,860 42
Savings deposits	-----	39,277,419 63	-----	-----	39,277,419 63
Demand certificates of deposit	943 75	-----	-----	-----	943 75
Time certificates of deposit	-----	229,891 12	-----	-----	229,891 12
Certified checks	8,287 05	-----	-----	-----	8,287 05
Cashiers' checks	39,076 40	-----	-----	-----	39,076 40
State, county and municipal deposits	-----	428,800 61	-----	-----	428,800 61
United States and postal savings deposits	-----	225,397 26	-----	-----	225,397 26
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	210,000 00	-----	-----	-----	210,000 00
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	2,500 00	-----	2,500 00
Other liabilities	595,900 00	103,056 78	-----	-----	698,956 78
Totals	\$6,259,671 17	\$42,677,842 07	\$527,500 00	\$100,000 00	\$49,565,313 24

4. SAVINGS UNION AND TRUST CO., SAN FRANCISCO—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 44.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	\$50,000 00	-----	-----	\$50,000 00
Total contingent liabilities	-----	\$50,000 00	-----	-----	\$50,000 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----
 <i>Trust Resources—</i>	 Court trusts		 <i>Trust Liabilities—</i>	 Court trusts	
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$909,330 12		Personal assets received from executors, administrators, guardians, assignees, receivers, or trustees.....	\$909,330 12	
Trust investments, personal property.....	4,004,790 25		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	4,717,621 65	
Trust investments, real property.....	696,425 33		Private trusts, specially designated and construed as court trusts, under supervision.....	-----	
Due from banks.....	16,406 07			-----	
Cash on hand.....	-----			-----	
Total	\$5,616,940 77		Total	\$5,616,940 77	

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

Incorporated February 15, 1888.

Officers—John A. Buck, President; Geo. Tourny, Vice-President and Manager; E. T. Kruse, Vice-President; A. H. Muller, Secretary; A. H. R. Schmidt, Vice-President, Treasurer and Cashier; William Herrmann, Assistant Cashier; Geo. Belcher, Assistant Cashier; Geo. Schammel, Assistant Cashier; Wm. D. Newhouse, Assistant Secretary; Chas. W. Heyer, Branch Manager; Wm. C. Heyer, Branch Manager; O. F. Paulsen, Branch Manager.
Directors—John A. Buck, Geo. Tourny, I. N. Walter, E. N. Van Bergen, Robert Dollar, E. T. Kruse, Hugh Goodfellow, A. H. R. Schmidt, A. Haas, L. S. Sherman, E. A. Christenson.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,329,656 20	\$37,288,783 09	\$38,618,439 29
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	882,450 00	19,308,767 29	20,191,217 29
Stock of Federal Reserve Bank.....		100,500 00	100,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....		1 00	1 00
Other real estate owned.....		1 00	1 00
Due from reserve banks, excluding Item 14.....			
Due from other banks.....			
Due from Federal Reserve Bank.....	255,000 00	1,760,000 00	2,015,000 00
Actual cash on hand.....	1,679,420 48	3,923,373 19	5,605,793 67
Exchanges for clearing house.....			
Checks and other cash items.....	2,080 00	307,096 21	309,176 21
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		248 49	248 49
Totals	\$4,148,606 68	\$62,691,770 27	\$66,840,376 95
<i>Liabilities</i> —			
Capital paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus.....	125,000 00	2,275,000 00	2,400,000 00
All undivided profits, less expenses, interest and taxes paid.....		88,107 78	88,107 78
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	1,086,943 97		1,086,943 97
Dividends unpaid.....		150,250 00	150,250 00
Individual deposits subject to check.....	2,435,889 01		
Savings deposits.....		59,678,412 49	62,114,281 50
Demand certificates of deposit.....	250 00		250 00
Time certificates of deposit.....			
Certified checks.....	543 70		543 70
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$4,148,606 68	\$62,691,770 27	\$66,840,376 95
Contingent liabilities—none.			

NOTE.—The above statement includes the business of branch offices at San Francisco.

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

Incorporated March 2, 1891.

Officers—Jos. A. Donohoe, President; Geo. Whittell, Vice-President; John Ed. Fitzpatrick, Secretary and Cashier; Jos. E. Fitzpatrick, Treasurer; John T. Dispaux, Assistant Cashier and Assistant Secretary; Jos. A. Donohoe, Jr., Assistant Cashier.

Directors—Jos. A. Donohoe, John Ed. Fitzpatrick, Geo. Whittell, R. H. Pease, Jr., Chr. de Guigne, Joseph A. Donohoe, Jr., F. P. Cole, J. O. Welch, Arthur J. Cairn, Thomas H. Kelly.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,343,926 98		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	4,703 58		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	376,419 69		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	5,323 57		
Other real estate owned.....	14,762 74		
Due from reserve banks, excluding Item 14.....	218,053 24		
Due from other banks.....	31,241 49		
Due from Federal Reserve Bank.....	245,647 80		
Actual cash on hand.....	245,260 30		
Exchanges for clearing house.....	105,456 45		
Checks and other cash items.....	192 16		
Items with Federal Reserve Bank in process of collection.....	45,978 98		
Other resources.....	31,343 77		
Total.....	\$3,718,315 66		
<i>Liabilities</i> —			
Capital paid in.....	\$650,000 00		
Surplus.....	200,000 00		
All undivided profits, less expenses, interest and taxes paid.....	26,842 73		
Reserved for interest, taxes and expenses.....	2,545 22		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	238,068 99		
Dividends unpaid.....	16,435 00		
Individual deposits subject to check.....	2,051,370 74		
Savings deposits.....			
Demand certificates of deposit.....	5,397 24		
Time certificates of deposit.....	193,356 49		
Certified checks.....	62,979 22		
Cashiers' checks.....	14,633 39		
State, county and municipal deposits.....	200,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	6,656 63		
Total.....	\$3,718,315 65		
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

8. "HUMBOLDT SAVINGS BANK." SAN FRANCISCO.

Incorporated November 25, 1899.

Officers—Alexander D. Keyes, President; William H. Crocker, Vice-President; W. A. Frederick, Vice-President; H. C. Klevsahl, Secretary, Treasurer and Cashier; P. A. Pflueger, Assistant Cashier; L. W. Jenkins, Assistant Cashier; A. D. Keyes, Attorney.

Directors—John G. Sutton, William H. Crocker, W. A. Frederick, G. L. Payne, A. D. Keyes, E. D. Robbins, Jr., William Fries, Rudolph Herold, Jr., Philip Zimmerman.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,407,456 74	\$3,608,085 63	\$5,015,542 40
Bankers' acceptances, excluding rediscounts.....	-----	25,000 00	25,000 00
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	765,000 00	765,000 00
Overdrafts.....	4,167 49	-----	4,167 49
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	306,719 85	4,828,380 70	5,135,100 55
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	96,746 80	1,000,000 00	1,096,746 80
Other real estate owned.....	-----	3,702 34	3,702 34
Due from reserve banks, excluding Item 14.....	363,546 59	515,555 24	884,101 83
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	150,410 01	395,102 33	545,512 34
Exchanges for clearing house.....	15,389 60	291,976 94	307,366 54
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	436 12	-----	436 12
Totals.....	\$2,351,873 20	\$14,427,783 21	\$16,779,656 41
Liabilities—			
Capital paid in.....	\$250,000 00	\$750,000 00	\$1,000,000 00
Surplus.....	50,000 00	350,000 00	400,000 00
All undivided profits, less expenses, interest and taxes paid.....	-----	39,634 15	39,634 15
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	35,015 00	35,015 00
Individual deposits subject to check.....	2,033,012 92	-----	-----
Savings deposits.....	-----	12,756,025 97	14,789,038 89
Demand certificates of deposit.....	8,888 18	-----	8,888 18
Time certificates of deposit.....	-----	94,109 20	94,109 20
Certified checks.....	5,060 54	-----	5,060 54
Cashiers' checks.....	1,272 56	-----	1,272 56
State, county and municipal deposits.....	-----	150,000 00	150,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	3,639 00	252,998 89	256,637 89
Totals.....	\$2,351,873 20	\$14,427,783 21	\$16,779,656 41
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

10 AND 10A. YOKOHAMA SPECIE BANK, LIMITED. SAN FRANCISCO.

Incorporated in Japan February 23, 1880.

Officers—Junnosuke Inouye, President; Yuki Yamakawa, Vice-President; T. Asano, Secretary; K. Kejima, Manager; Kaoru Takata, Sub-Manager; H. Mori, Assistant Manager; N. Yarasawa, Po-Manager; K. Yamaguchi, Pro-Manager; T. Fukuchi, Pro-Manager; Noluji Yarasawa, Pro-Manager.

Directors—Nagatane Soma, Riyemon Kimura, Yuki Yamakawa, Tehunosuke Kawashima, Junnosuke Inouye, Kokiichi Sonoda, Rokuro Hara, Masunosuke Odagiri, Baron Koyata Iwasaki, K. Tatsumi.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$5,179,098 79		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	5 89		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	263,401 87		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,329 95		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	1,812,087 62		
Due from other banks.....	8,344 23		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	427,870 74		
Exchanges for clearing house.....	97,594 68		
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	46,406 19		
Total.....	\$7,850,110 01		
<i>Liabilities—</i>			
Capital paid in.....	\$825,000 00		
Surplus.....	206,250 00		
All undivided profits, less expenses, interest and taxes paid.....	31,222 64		
Reserved for interest, taxes and expenses.....	35,375 00		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	65,723 37		
Dividends unpaid.....			
Individual deposits subject to check.....	918,393 95		
Savings deposits.....			
Demand certificates of deposit.....	205,696 87		
Time certificates of deposit.....	1,494,709 77		
Certified checks.....	8,028 65		
Cashiers' checks.....	364,631 92		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	3,692,077 84		
Total.....	\$7,850,110 01		

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

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	\$366,248 34	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----
Total contingent liabilities.....	\$366,248 34	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

11. SECURITY SAVINGS BANK. SAN FRANCISCO.

Incorporated March 4, 1871.

Officers—Waldo Coleman, President; S. L. Abbot, Vice-President, Treasurer and Manager; Edward D. Oakley, Secretary.

Directors—S. L. Abbot, Frank Schwabacher, John F. Brooke, Joseph D. Grant, J. A. Donohoe, L. F. Monteagle, E. J. McCutchen, S. Waldo Coleman, Jacob Stern.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$523,600 43	\$2,585,680 07	\$3,109,280 50
Bankers' acceptances, excluding rediscounts.....	-----	45,707 32	45,707 32
Notes, drafts or bills of exchange, excluding rediscounts	-----	80,000 00	80,000 00
Overdrafts	3 47	-----	3 47
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	16,045 75	1,607,637 67	1,623,743 42
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	150,000 00	150,000 00
Other real estate owned.....	-----	206,635 92	206,635 92
Due from reserve banks, excluding Item 14.....	111,403 00	144,316 05	255,719 05
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	24,610 00	125,883 11	150,493 17
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	47,442 26	454 00	47,896 35
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	275 00	275 00
Totals	\$723,104 97	\$4,946,649 23	\$5,669,754 20
<i>Liabilities—</i>			
Capital paid in.....	\$250,000 00	\$250,000 00	\$500,000 00
Surplus	150,000 00	175,000 00	325,000 00
All undivided profits, less expenses, interest and taxes paid	50,225 86	-----	50,225 86
Reserved for interest, taxes and expenses.....	2,402 98	13,641 48	16,044 46
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	7,975 97	-----	7,975 97
Dividends unpaid	20,000 00	-----	20,000 00
Individual deposits subject to check.....	237,929 02	-----	237,929 02
Savings deposits	-----	4,323,570 25	4,561,499 27
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	4,360 72	-----	4,360 72
Cashiers' checks	210 42	-----	210 42
State, county and municipal deposits.....	-----	100,000 00	100,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	84,437 50	84,437 50
Totals	\$723,104 97	\$4,946,649 23	\$5,669,754 20
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—Added commercial department March 5, 1920.

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

Incorporated February 1, 1860.

Officers—L. Bocqueraz, President; J. M. Dupas, Vice-President; A. Bousquet, Secretary; W. F. Duffy, Treasurer and Cashier J. Trillarry, Assistant Cashier and Assistant Secretary; Charles L. Ebner, Assistant Cashier.

Directors—Geo. Beleney, J. A. Bergerot, S. Bissinger, L. Bocqueraz, O. Bozio, C. Carpy, J. M. Dupas, J. S. Godeau, J. Ginty, R. Bocqueraz, Geo. W. McNear, Xavier de Pichon.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,141,363 54	\$5,030,381 08	\$7,171,744 57
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		567,500 00	567,500 00
Overdrafts.....	16,842 91		16,842 91
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,613,569 35	3,121,414 50	4,734,983 85
Stock of Federal Reserve Bank.....		37,500 00	37,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....		548,100 00	548,100 00
Other real estate owned.....		6,000 00	6,000 00
Due from reserve banks, excluding Item 14.....	183,616 58	430,272 73	613,889 31
Due from other banks.....	28,321 74		28,321 74
Due from Federal Reserve Bank.....	157,967 86	263,967 54	420,935 40
Actual cash on hand.....	85,407 27	191,363 17	276,770 44
Exchanges for clearing house.....	89,681 56	55,650 00	145,331 56
Checks and other cash items.....	74,883 38		74,883 38
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	337,915 07		337,915 07
Totals	\$4,729,569 26	\$10,257,153 97	\$14,986,723 23
<i>Liabilities</i> —			
Capital paid in.....	\$500,000 00	\$500,000 00	-\$1,000,000 00
Surplus.....	125,000 00	150,000 00	275,000 00
All undivided profits, less expenses, interest and taxes paid.....	132,115 04	135,313 51	267,428 55
Reserved for interest, taxes and expenses.....		14,046 46	14,046 46
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....	1,391,800 00		1,391,800 00
Deposits due to banks.....	115,823 99		115,823 99
Dividends unpaid.....		77 50	77 50
Individual deposits subject to check.....	2,085,962 69		2,085,962 69
Savings deposits.....		9,133,000 02	9,133,000 02
Demand certificates of deposit.....	2,941 70		2,941 70
Time certificates of deposit.....	88,690 48		88,690 48
Certified checks.....	10,066 26		10,066 26
Cashiers' checks.....	61,839 08		61,839 08
State, county and municipal deposits.....	200,000 00	300,000 00	500,000 00
United States and postal savings deposits.....		23,903 98	23,903 98
Letters of credit and travelers' checks sold for cash and now outstanding.....	7,440 14		7,440 14
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	7,896 88	1,112 50	9,009 38
Totals	\$4,729,569 26	\$10,257,153 97	\$14,986,723 23

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

Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	\$96,000 00	\$365,000 00	\$461,000 00
Total contingent liabilities.....	\$96,000 00	\$365,000 00	\$461,000 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

17. COLUMBUS SAVINGS AND LOAN SOCIETY. SAN FRANCISCO.

Incorporated January 18, 1893.

Officers—G. Bacigalupi, President; C. J. Deering, Vice-President; Walter J. DeMartini, Vice-President; W. H. Hartwell, Secretary, Treasurer, Manager and Cashier.
Directors—W. H. Hartwell, G. Bacigalupi, Annie Cuneo, W. J. DeMartini, C. J. Deering, David E. Bacigalupi, S. M. Ehrman.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,322,043 76	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,539,427 07	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		109,736 78	
Other real estate owned.....		9,485 26	
Due from reserve banks, excluding Item 14.....		185,263 79	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		75,692 58	
Exchanges for clearing house.....		5,183 63	
Checks and other cash items.....		37 00	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$3,247,839 87	
<i>Liabilities—</i>			
Capital paid in.....		\$130,000 00	
Surplus.....		155,000 00	
All undivided profits, less expenses, interest and taxes paid.....		26,562 51	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		6,161 68	
Individual deposits subject to check.....			
Savings deposits.....		2,916,575 11	
Demand certificates of deposit.....			
Time certificates of deposit.....		13,540 57	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$3,247,839 87	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated February 6, 1893.

Officers—Charles J. Deering, President; Paul A. Sinsheimer, Vice-President; H. G. Larsh, Secretary, Treasurer and Cashier; Charles du Parc, Assistant Cashier and Assistant Secretary; W. E. Fife, Assistant Cashier; I. J. Gay, Assistant Cashier; Marlon Newman, Assistant Cashier; L. E. Greene, Trust Officer; Frank J. Brickwedel, Assistant Trust Officer.

Directors—F. L. Lipman, John D. Spreckels, Timothy Hopkins, George A. Pope, J. L. Flood, Charles Holbrook, Jacob Stern, J. Henry Meyer, A. H. Payson, Wm. H. Talbot, William F. Herrin, E. S. Heller, Chas. J. Deering, Sydney M. Ehrman.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$9,285,814 31	\$10,095,001 23			\$19,380,815 57
Bankers' acceptances, excluding rediscounts		9,856 48			9,856 48
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	4,075 39				4,075 39
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all off-setting bond adjustment accounts	1,080,258 07	5,887,304 33		\$105,192 74	7,081,755 14
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	812,202 73		\$500,000 00		1,312,202 73
Other real estate owned		14,500 00			14,500 00
Due from reserve banks, excluding item 14	1,734,034 43	3,807,744 90	4,844 96		5,546,714 29
Due from other banks	408,322 60	325,031 81	14,969 56		748,324 96
Due from Federal Reserve Bank					
Actual cash on hand	1,158,076 91	644,523 72			1,803,203 63
Exchanges for clearing house	449,272 08				449,272 08
Checks and other cash items	221,636 48	14,802 36			236,440 83
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			40,688 13		40,688 13
Other resources	691,417 59	150,850 02			842,267 61
Totals	\$15,854,772 59	\$20,950,247 87	\$560,503 04	\$105,192 74	\$37,470,716 24
<i>Liabilities</i> —					
Capital paid in	\$570,000 00	\$430,000 00	\$100,000 00	\$100,000 00	\$1,200,000 00
Surplus	987,500 00	587,500 00	400,000 00		1,975,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	319,790 20	19,215 32		5,192 74	344,198 26
Reserved for interest, taxes and expenses	24,769 19				24,769 19
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	1,709,789 80				1,709,789 80
Dividends unpaid	41,250 00				41,250 00
Individual deposits subject to check	11,007,033 02				11,007,033 02
Savings deposits		18,078,263 69			18,078,266 66
Demand certificates of deposit	255,891 56				255,891 56
Time certificates of deposit	119,900 00				119,900 00
Certified checks	79,635 68				79,635 68
Cashiers' checks	263,905 75				263,905 75
State, county and municipal deposits		1,100,000 00			1,100,000 00
United States and postal savings deposits		735,265 87			735,265 87
Letters of credit and travelers' checks sold for cash and now outstanding	4,275 00				4,275 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			19,814 01		19,814 01
Fund for advances to court trusts			37,000 00		37,000 00
Other liabilities	467,982 39		3,688 13		471,670 52
Totals	\$15,854,772 59	\$20,950,247 87	\$560,503 04	\$105,192 74	\$37,470,716 24
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

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

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$573,669 91	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$573,669 91
Trust investments, personal property	9,111,370 44	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	10,377,709 29
Trust investments, real property ..	1,747,756 96	Private trusts, specially designated and construed as court trusts, under supervision	1,108,226 85
Due from banks	626,808 74		
Cash on hand			
Total	\$12,059,546 05	Total	\$12,059,546 05

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

21. "THE MISSION BANK." SAN FRANCISCO.

Incorporated February 7, 1908.

Officers—James Rolph, Jr., President; F. B. Anderson, Vice-President; Stuart E. Smith, Vice-President and Manager; H. A. Thayer, Secretary, Treasurer and Cashier; Byron G. Mobbs, Assistant Cashier; Grant H. Smith, Attorney.

Directors—James Rolph, Jr., F. B. Anderson, George L. Center, William H. Crim, E. W. Hopkins, Stuart F. Smith, Warren D. Clark.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,642,573 32		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	388 81		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	610,143 76		
Stock of Federal Reserve Bank.....	9,000 00		
Bank premises, furniture and fixtures and safe deposit vaults.....	181,555 51		
Other real estate owned.....	4,210 41		
Due from reserve banks, excluding Item 14.....	126,461 16		
Due from other banks.....	5,213 25		
Due from Federal Reserve Bank.....	259,613 75		
Actual cash on hand.....	107,018 01		
Exchanges for clearing house.....	86,674 37		
Checks and other cash items.....	6,415 69		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	29,490 54		
Total.....	\$3,086,738 58		
<i>Liabilities—</i>			
Capital paid in.....	\$200,000 00		
Surplus.....	100,000 00		
All undivided profits, less expenses, interest and taxes paid.....	27,556 31		
Reserved for interest, taxes and expenses.....	4,559 31		
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	163,901 57		
Dividends unpaid.....	123 00		
Individual deposits subject to check.....	2,380,106 79		
Savings deposits.....			
Demand certificates of deposit.....	9,790 87		
Time certificates of deposit.....	63,150 00		
Certified checks.....	13,055 22		
Cashiers' checks.....	13,847 00		
State, county and municipal deposits.....	100,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	10,646 51		
Total.....	\$3,086,738 58		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

**25, 25C, 25E, 25F, 25H, 25K, 25M, 25N, 25O, 25P, 25Q, 25S, 25T, 25U,
25V, 25W, 25X, 25Y, 25Z, 25AA, 25BB, 25CC, 25DD, 25EE,
25FF, 25GG. BANK OF ITALY. SAN FRANCISCO.**

Incorporated August 10, 1904.

Officers—L. Scatena, Chairman of the Board; A. P. Giannini, President; P. C. Hale, Dr. A. H. Giannini, Jas. J. Fagan, A. Pedrini, J. H. Skinner, Jas. A. Bacigalupi, J. L. Williams, T. S. Hawkins, R. B. Teefy, R. E. Dobbs, N. A. Pellerano, John Lagomarsino, Secondo Guasti, O. J. Woodward, J. A. Migliavacca, John G. Mattos, Jr., Vice-Presidents; L. M. Giannini, W. W. Douglas, L. M. MacDonald, Assistants to the President; W. R. Williams, Cashier; H. R. Erkes, Assistant to the Cashier; Jos. F. Cavagnaro, Secretary; E. O. Aldwell, F. A. Birge, E. O. Abel, Assistant Secretaries; Jas. A. Bacigalupi, Vice-President and Manager Trust Department; Louis Ferrari, Trust Attorney; James S. Matthews, W. J. Kieferdorf, Assistant Trust Officers; Richard Fitzpatrick, Adolph B. Canelo, Jr., Assistant Trust Attorneys; John J. Arnold, Supervisor International Business Department; C. B. West, Manager Foreign Exchange Department; C. Del Pino, Manager County Foreign Department; Leo V. Belden, Manager Bond Department; Geo. O. Bordwell, Auditor; W. H. Snyder, Marsden S. Blois, B. U. Brandt, Inspectors; F. W. Heathcote, Chief Accountant; Eugene J. Del Monte, Assistant Accountant; Jas. E. Fickett, Manager Credit Department, Milton H. Epstein, E. N. Walter, Assistant Managers; Philip J. Lawler, Manager School Savings Department.

Directors—L. Scatena, A. P. Giannini, James A. Bacigalupi, Dr. L. D. Bacigalupi, Dr. G. E. Caglieri, R. E. Dobbs, P. J. Dreher, Jas. J. Fagan, M. T. Freitas, James Fugazi, Samuel B. Fugazi, Dr. A. H. Giannini, Geo. J. Giannini, Chas. F. Grondona, Secondo Gusti, P. C. Hale, T. S. Hawkins, Jno. Lagomarsino, John G. Mattos, Jr., J. A. Migliavacca, A. Pedrini, N. A. Pellerano, J. H. Skinner, Waller Taylor, R. B. Teefy, J. L. Williams, O. J. Woodward.

Montgomery Street Branch—J. H. Skinner, Vice-President; A. Gamboni, Assistant Cashier; Albert Kleinhaus, Assistant Cashier; R. L. Heathcote, Assistant Cashier; A. J. Gock, Assistant Cashier; V. A. Caglieri, Assistant Cashier; Frank F. Risso, Assistant Cashier; J. H. Perlite, Assistant Cashier.

Market Street Branch—P. C. Hale, Vice-President; F. Kronenberg, Assistant Cashier; John Zaro, Assistant Cashier; A. Pedrini, Vice-President; O. W. Bell, Assistant Cashier; E. S. Zerga, Assistant Cashier; H. H. Scales, Assistant Cashier.

Fresno Branch—O. J. Woodward, Vice-President; Dan Brown, Jr., Vice-Chairman; A. S. Hays, Assistant Manager; R. S. Heaton, Assistant Manager; A. Sala, Assistant Cashier; F. P. Tondel, Assistant Cashier; T. C. Arvedi, Assistant Cashier; C. I. Miller, Assistant Cashier and Local Trust Officer.

Gilroy Branch—Gerald Hecker, Manager and Local Trust Officer; W. R. Pyle, Assistant Cashier; Wm. P. Spratt, Assistant Cashier.

Hollister Branch—T. S. Hawkins, Vice-President in Charge; T. W. Hawkins, Assistant Cashier; D. M. Patterson, Assistant Cashier and Local Trust Officer.

Livermore Branch—Chas. A. Smith, Manager and Local Trust Officer; M. L. Silva, Assistant Cashier.

Los Angeles, Broadway Branch—R. E. Dobbs, Vice-President in Charge; R. E. Tregove, Assistant Manager; H. J. Pye, Assistant Cashier; C. E. Robinson, Assistant Cashier; Paul Bullock, Assistant Cashier; Marc Ryan, Manager Trust Department Los Angeles Branches; H. W. Parker, Manager International Business Department Los Angeles Branches.

Los Angeles, International Branch—John Lopzich, Manager; Leon Escallier, Assistant Manager; A. A. Micheletti, Assistant Manager; W. G. Cuppa, Assistant Cashier; A. H. Brouse, Assistant Cashier; F. Bodrero, Assistant Cashier and Local Trust Officer.

Los Angeles, Pico Heights Branch—N. M. Fraser, Manager.

Madera Branch—J. B. High, Chairman; C. F. Wente, Manager and Local Trust Officer.

Morced Branch—E. T. Cunningham, Manager and Local Trust Officer; Carl E. Wagner, Assistant Cashier; J. Oneto, Assistant Cashier.

Modesto Branch—F. W. Hosmer, Manager and Local Trust Officer; Fred Caudle, Assistant Cashier; C. F. Williams, Assistant Cashier.

Napa Branch—J. A. Migliavacca, Vice-President in Charge; E. H. Amstutz, Assistant Cashier; E. R. Hennesey, Assistant Cashier; S. H. Errington, Assistant Cashier and Local Trust Officer.

Oakland, Broadway Branch—S. E. Bidde, Manager; A. J. Ferroggiaro, Assistant Manager; Louis J. Tesio, Assistant Cashier; E. M. Farrell, Assistant Cashier; J. H. Andrade, Assistant Cashier; E. Arvedi, Assistant Cashier; Earle H. Russell, Local Trust Officer.

Oakland, College Avenue Branch—A. Massoni, Manager.

Oakland, Fruitvale Branch—L. R. Robertson, Manager and Local Trust Officer; R. F. Thurston, Assistant Manager.

Oakland, Melrose Branch—M. C. Bolts, Manager.

Redwood City Branch—J. P. Weller, Manager and Local Trust Officer; F. E. Fitzpatrick, Assistant Cashier; A. Rossi, Assistant Cashier.

San Jose Branch—N. A. Pellerano, Vice-President; W. E. Blauer, Manager and Local Trust Officer; F. C. Mitchell, Assistant Manager; J. H. Boccardo, Assistant Cashier; J. H. Russell, Assistant Cashier; W. B. Kennedy, Assistant Cashier.

San Mateo Branch—L. H. Castle, Manager and Local Trust Officer; F. A. Marianetti, Assistant Cashier; Henry O. Maier, Assistant Cashier.

Santa Clara Branch—Robt. A. Fatjo, Manager and Local Trust Officer; H. J. Hamilton, Assistant Cashier; B. W. Blanchard, Assistant Cashier.

Santa Rosa Branch—G. E. Murdock, Manager; Geo. W. Palmer, Assistant Cashier; Orson H. Reeve, Assistant Cashier; J. A. Lombardi, Assistant Cashier and Local Trust Officer.

Stockton Branch—R. B. Teefy, Vice President in Charge; L. G. Worden, Vice-Chairman; F. A. Ferroggiaro, Assistant Manager; F. W. Wurster, Assistant Manager and Local Trust Officer; J. C. Keys, Assistant Cashier; J. S. Reilly, Assistant Cashier; L. J. Rossi, Assistant Cashier; A. J. Bona, Assistant Cashier; Thos. B. Gough, Assistant Cashier.

Ventura Branch—John Lagomarsino, Vice-President; J. H. Chaffee, Manager and Local Trust Officer; John A. Lagomarsino, Assistant Cashier; Neill Baker, Assistant Cashier; Freeman R. Bliss, Assistant Cashier.

25. BANK OF ITALY, SAN FRANCISCO—Continued.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$36,329,703 20	\$45,454,646 42	-----	-----	\$81,784,349 62
Bankers' acceptances, excluding rediscounts	-----	176,445 45	-----	-----	176,445 45
Notes, drafts or bills of exchange, excluding rediscounts	-----	1,801,964 51	-----	-----	1,801,964 51
Overdrafts	220,098 21	-----	-----	-----	220,098 21
Customers' liability for drafts paid under letters of credit	16,444 51	-----	-----	-----	16,444 51
Customers' liability account acceptances	317,568 15	-----	-----	-----	317,568 15
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all off-setting bond adjustment accounts	7,165,052 20	27,336,978 18	\$100,000 00	\$100,000 00	34,702,030 38
Stock of Federal Reserve Bank	-----	255,000 00	-----	-----	255,000 00
Bank premises, furniture and fixtures and safe deposit vaults	2,467,816 21	2,024,118 56	-----	-----	4,491,934 77
Other real estate owned	-----	303,840 01	-----	-----	303,840 01
Due from reserve banks, excluding item 14	821,028 00	2,261,460 49	944 68	-----	3,083,433 17
Due from other banks	414,031 31	59,740 28	-----	-----	473,771 59
Due from Federal Reserve Bank	2,972,149 61	3,955,209 43	-----	-----	6,927,359 04
Actual cash on hand	1,646,459 30	513,238 16	-----	-----	2,159,697 46
Exchanges for clearing house	1,364,039 47	-----	-----	-----	1,364,039 47
Checks and other cash items	1,610,282 40	10,006 92	-----	-----	1,620,289 32
Items with Federal Reserve Bank in process of collection	2,014,710 15	-----	-----	-----	2,014,710 15
Advances to court trusts	-----	-----	55 32	-----	55 32
Other resources	696,343 18	286,428 89	-----	-----	982,772 07
Totals	\$58,055,723 90	\$84,439,077 30	\$101,000 00	\$100,000 00	\$142,695,801 20
Liabilities—					
Capital paid in	\$5,200,000 00	\$1,600,000 00	\$100,000 00	\$100,000 00	\$7,000,000 00
Surplus	1,200,000 00	400,000 00	-----	-----	1,600,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	770,568 68	255,662 63	-----	-----	1,026,231 31
Reserved for interest, taxes, expenses	-----	115,390 07	-----	-----	115,390 07
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	2,000,000 00	-----	-----	-----	2,000,000 00
Deposits due to banks	2,937,476 74	3,000 00	-----	-----	2,940,476 74
Dividends unpaid	351,698 09	-----	-----	-----	351,698 09
Individual deposits subject to check	36,657,561 79	78,401,381 32	-----	-----	36,657,561 79
Savings deposits	-----	78,401,381 32	-----	-----	78,401,381 32
Demand certificates of deposit	294,365 30	-----	-----	-----	294,365 30
Time certificates of deposit	1,658,137 72	-----	-----	-----	1,658,137 72
Certified checks	145,505 69	-----	-----	-----	145,505 69
Cashiers' checks	3,542,167 49	-----	-----	-----	3,542,167 49
State, county and municipal deposits	-----	3,640,914 33	-----	-----	3,640,914 33
United States and postal savings deposits	2,500,000 00	15,083 06	-----	-----	2,515,083 06
Letters of credit and travelers' checks sold for cash and now outstanding	59,245 60	-----	-----	-----	59,245 60
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	317,568 15	-----	-----	-----	317,568 15
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	1,000 00	-----	1,000 00
Other liabilities	431,445 65	7,696 89	-----	-----	439,141 54
Totals	\$58,055,723 90	\$84,439,077 30	\$101,000 00	\$100,000 00	\$142,695,801 20
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

25. BANK OF ITALY, SAN FRANCISCO—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$155,057 64	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$155,057 64
Trust investments, personal property	60,519 73	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	203,838 73
Trust investments, real property	100,502 82	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	42,816 18		
Cash on hand			
Total	\$358,896 37	Total	\$358,896 37

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

Voluntarily closed branch office at northwest corner Tulare and I streets, Fresno, July 3, 1919.

Voluntarily closed branch office at 220 North Spring street, Los Angeles, July 9, 1919.

NOTE.—The above statement includes the business of branch offices at San Francisco, Los Angeles, Santa Clara, Merced, Gilroy, Fresno, Hollister, Livermore, Napa, Modesto, Madera, Redwood City, San Jose, San Mateo, Stockton, Santa Rosa, Ventura and Oakland.

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

Incorporated April 13, 1899.

Officers—Henry T. Scott, President; Frank G. Drum, Vice-President; Joseph Hyman, Vice-President; John D. McKee, Vice-President; W. F. Berry, Secretary, Treasurer and Cashier; F. D. Arnold, Assistant Secretary; O. Ellinghouse, Assistant Cashier and Assistant Secretary; Thos. M. Paterson, Assistant Cashier and Assistant Secretary; A. T. Wolf, Assistant Secretary; R. M. Sims, Trust Officer and Vice-President; Paul McDonald, Assistant Trust Officer.
Directors—Henry T. Scott, John D. McKee, F. Reis, Jr., S. Waldo Coleman, E. R. Dimond, W. F. Detert, F. G. Drum, Alexander Hamilton, William I. Brobeck, W. R. L. Campbell, Joseph Hymaa, A. B. Davis, F. W. Bradley, R. M. Sims, Mountford S. Wilson, Milton H. Esberg, John Lawson.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts			\$20,500 00		\$20,500 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all off-setting bond adjustment accounts			243,065 13	\$297,337 50	540,402 63
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults			937,019 04		937,019 04
Other real estate owned					
Due from reserve banks, excluding item 14			88,768 29	2,632 50	91,430 79
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			1,321 34		1,321 34
Other resources			1,750 00		1,750 00
Totals			\$1,292,423 80	\$300,000 00	\$1,592,423 80
Liabilities—					
Capital paid in			\$700,000 00	\$300,000 00	\$1,000,000 00
Surplus			210,000 00		210,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid			355,061 50		355,061 50
Reserved for interest, taxes and expenses			11,144 51		11,144 51
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			1,321 34		1,321 34
Other liabilities			14,876 45		14,876 45
Totals			\$1,292,423 80	\$300,000 00	\$1,592,423 80
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

26. MERCANTILE TRUST CO. OF SAN FRANCISCO, SAN FRANCISCO—
Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$243,277 39	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$243,277 39
Trust investments, personal property	36,081,437 21	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	84,993,039 07
Trust investments, real property	1,271,078 33	Private trusts, specially designated and construed as court trusts, under supervision	2,451,016 35
Due from banks	96,542 48		
Cash on hand			
Total	\$37,692,335 41	Total	\$37,692,335 41

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

27. THE CANADIAN BANK OF COMMERCE. SAN FRANCISCO.

Incorporated by Royal Charter May 15, 1867.

Officers—Edmund Walker, President; Z. A. Lash, Vice-President; A. St. L. Trigge, Secretary; G. W. B. Heathcote, Manager; W. J. Coulthard, Assistant Manager; R. H. Marlow, Accountant. Directors—John Hoskin, J. W. Flavelle, A. Kingman, Lyman Melvin Jones, W. C. Edwards, E. R. Wood, Robert Stuart, John Morison Gibson, G. F. Galt, William Farwell, A. C. Flumerfelt, George G. Foster, Charles Colby, G. W. Allan, H. J. Fuller, F. P. Jones, H. C. Cox, Edmund Walker, Z. A. Lash.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$5,258,230 83	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	15,954 72	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	316,981 40	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	72,479 42	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	590,859 08	-----	-----
Due from other banks.....	16,059 72	-----	-----
Due from Federal Reserve Bank.....	414,892 25	-----	-----
Actual cash on hand.....	47,130 02	-----	-----
Exchanges for clearing house.....	573,461 87	-----	-----
Checks and other cash items.....	51,936 36	-----	-----
Items with Federal Reserve Bank in process of collection.....	67,541 59	-----	-----
Other resources.....	-----	-----	-----
Total	\$7,425,467 24	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$750,000 00	-----	-----
Surplus.....	350,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	279,022 02	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	1,320,327 98	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	3,799,763 47	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	548,946 98	-----	-----
Certified checks.....	1,615 61	-----	-----
Cashiers' checks.....	11,711 15	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	6,650 00	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	316,981 40	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	40,498 68	-----	-----
Total	\$7,425,467 24	-----	-----

27. THE CANADIAN BANK OF COMMERCE, SAN FRANCISCO—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Rediscounts excluding those with Federal Reserve Bank	\$507,000 00	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	675,000 00	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40....	-----	-----	-----
Liabilities for rediscout with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$1,182,000 00	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**30. INTERNATIONAL BANKING CORPORATION.
SAN FRANCISCO.**

Incorporated June 14, 1901.

Officers—H. T. S. Green, President; Lawrence M. Jacobs, Vice-President and Treasurer; Perry W. Jones, Secretary; L. I. Sharp, Assistant Cashier; M. D. Currie, Assistant Cashier; W. D. Whittemore, Local Manager.
Directors—Jules S. Bachs, Guy Cary, H. T. S. Green, Lionel Bafenaers, William T. Hincks, Minor C. Keith, Oliver C. Macy, O. M. Muchnic, G. H. Church, R. L. Farnham, E. W. Harden, D. S. Iglehart, A. Kavanagh, W. S. Kies, W. D. Straight.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$532,915 81	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	216,647 67	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,362 10	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	106,397 80	-----	-----
Total	\$926,323 33	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$300,000 00	-----	-----
Surplus.....	15,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	56,107 37	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	555,216 01	-----	-----
Total	\$926,323 33	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated March 16, 1869.

Officers—Andrea Sbarboro, President; C. H. Crocker, Vice-President; A. E. Sbarboro, Secretary, Treasurer and Cashier; R. A. Sbarboro, Assistant Cashier; G. J. Panario, Assistant Cashier; V. L. Puccinelli, Assistant Cashier; C. C. Peine, Manager Exchange Department; M. L. Perasso, General Manager North Beach Branch; A. Beronio, Assistant Cashier North Beach Branch.

Directors—Andrea Sbarboro, L. Boltano, L. Demartini, G. Garibaldi, M. J. Fontana, C. A. Malm, A. J. Merle, A. Cherini, O. H. Crocker, S. J. Fay, D. Ghirardelli, A. Rudgear, H. L. E. Meyers, Jr., M. L. Perasso, I. Zellerbach.

Statement of June 30, 1920.

	Commercial	Savings	Combined
<i>Resources</i> —			
Loans and discounts, excluding rediscouts.....	\$2,728,275 94	\$4,985,002 63	\$7,633,278 60
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	590,211 07	590,211 07
Overdrafts.....	2,054 13	-----	2,054 13
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	447,356 00	1,513,781 53	1,961,137 53
Stock of Federal Reserve Bank.....	34,300 00	-----	34,300 00
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	335,000 00	335,000 00
Other real estate owned.....	-----	99,804 16	99,804 16
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	380,793 07	264,920 51	645,713 58
Due from Federal Reserve Bank.....	540,111 97	225,000 00	565,111 97
Actual cash on hand.....	65,504 09	158,694 32	222,198 41
Exchanges for clearing house.....	192,891 70	-----	192,891 70
Checks and other cash items.....	63,312 05	-----	63,312 05
Items with Federal Reserve Bank in process of collection.....	32,610 27	-----	32,610 27
Other resources.....	241,631 78	-----	241,631 78
Totals.....	\$4,528,871 00	\$8,120,154 25	\$12,649,025 25
<i>Liabilities</i> —			
Capital paid in.....	\$500,000 00	\$500,000 00	\$1,000,000 00
Surplus.....	60,000 00	105,000 00	165,000 00
All undivided profits, less expenses, interest and taxes paid.....	40,007 02	-----	40,007 02
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	215,610 51	-----	215,610 51
Dividends unpaid.....	40,155 00	-----	40,155 00
Individual deposits subject to check.....	3,202,280 93	-----	-----
Savings deposits.....	-----	7,415,154 25	10,617,435 18
Demand certificates of deposit.....	21,584 15	-----	21,584 15
Time certificates of deposit.....	16,616 63	-----	16,616 63
Certified checks.....	25,788 00	-----	25,788 00
Cashiers' checks.....	22,384 41	-----	22,384 41
State, county and municipal deposits.....	254,074 97	100,000 00	354,074 97
United States and postal savings deposits.....	16,167 64	-----	16,167 64
Letters of credit and travelers' checks sold for cash and now outstanding.....	3,048 00	-----	3,048 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	111,153 71	-----	111,153 71
Totals.....	\$4,528,871 00	\$8,120,154 25	\$12,649,025 25
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at San Francisco

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; De Witt C. Treat, Secretary, Treasurer and Cashier; F. E. Williams, Assistant Treasurer, Assistant Secretary and Assistant Cashier.

Directors—James Rolph, Jr., E. W. Hopkins, Matt I. Sullivan, Stuart F. Smith, George L. Center, William H. Crim, George A. Pope.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$4,121,065 67	-----
Bankers' acceptances, excluding rediscounts.....			-----
Notes, drafts or bills of exchange, excluding rediscounts.....			-----
Overdrafts.....			-----
Customers' liability for drafts paid under letters of credit.....			-----
Customers' liability account acceptances.....			-----
Liability of foreign banks and bankers' account of acceptances.....			-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,560,805 99	-----
Stock of Federal Reserve Bank.....			-----
Bank premises, furniture and fixtures and safe deposit vaults.....		182,636 72	-----
Other real estate owned.....		3,512 90	-----
Due from reserve banks, excluding Item 14.....		435,090 62	-----
Due from other banks.....			-----
Due from Federal Reserve Bank.....			-----
Actual cash on hand.....		167,758 15	-----
Exchanges for clearing house.....			-----
Checks and other cash items.....		652 50	-----
Other resources.....		28,564 55	-----
Total		\$6,529,587 10	-----
<i>Liabilities—</i>			
Capital paid in.....		\$460,800 00	-----
Surplus.....		22,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....		16,504 99	-----
Reserved for interest, taxes and expenses.....		4,000 00	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			-----
Bills payable with Federal Reserve Bank, other than rediscounts.....			-----
Deposits due to banks.....		10,200 00	-----
Dividends unpaid.....		13,282 75	-----
Individual deposits subject to check.....			-----
Savings deposits.....		5,948,250 04	-----
Demand certificates of deposit.....			-----
Time certificates of deposit.....			-----
Certified checks.....			-----
Cashiers' checks.....			-----
State, county and municipal deposits.....		50,000 00	-----
United States and postal savings deposits.....			-----
Letters of credit and travelers' checks sold for cash and now outstanding.....			-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			-----
Liability account acceptances executed to furnish dollar exchange.....			-----
Other liabilities.....		4,004 32	-----
Total		\$6,529,587 10	-----
Contingent liabilities—none.			-----
Interest earned but not collected, not included in resources or liabilities.....			-----

36, 36A, 36B AND 36C. "BANCA POPOLARE FUGAZI." SAN FRANCISCO.

Organized November 3, 1906.

Officers—F. N. Belgrano, President; Antonio Lalolo, Vice-President; George M. Perine, Vice-President; K. T. Soraceo, Secretary; J. L. Oliva, Branch Manager; J. H. Barter, Cashier; N. J. Baglietto, Assistant Cashier; Frank N. Belgrano, Jr., Assistant Cashier; G. Battaglia, Assistant Cashier; George W. Bruno, Assistant Cashier; U. Dardi, Branch Manager; P. Marini, Assistant Cashier; F. M. Toscani, Assistant Cashier.

Directors—F. N. Belgrano, George M. Perine, Frank N. Soraceo, A. Lalolo, Dr. Camillo Barsotti, Joseph L. Oliva, P. Monteverde, Giovanni Piuma, Thomas Morrin.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,436,335 18	\$7,600,632 04	\$9,037,017 22
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,636 97	-----	2,636 97
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	118,598 89	2,455,710 32	2,574,279 21
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	255,000 00	255,000 00
Other real estate owned.....	-----	84,069 59	84,069 59
Due from reserve banks, excluding Item 14.....	232,690 30	1,614,740 23	1,877,400 53
Due from other banks.....	-----	89,396 33	89,396 33
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	249,264 51	465,425 91	714,690 42
Exchanges for clearing house.....	13,787 99	-----	13,787 99
Checks and other cash items.....	1,375 54	-----	1,375 54
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	110,674 38	122,343 04	233,017 42
Totals.....	\$2,165,293 76	\$12,717,889 46	\$14,883,183 22
Liabilities—			
Capital paid in.....	\$258,100 00	\$770,000 00	\$1,028,100 00
Surplus.....	55,000 00	45,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	33,621 15	96,556 63	130,180 78
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	10,320 63	19,912 66	30,233 29
Dividends unpaid.....	953 75	-----	953 75
Individual deposits subject to check.....	1,569,873 88	-----	1,569,873 88
Savings deposits.....	-----	11,683,789 82	11,683,789 82
Demand certificates of deposit.....	16,502 00	-----	16,502 00
Time certificates of deposit.....	51,994 09	-----	51,994 09
Certified checks.....	6,150 74	-----	6,150 74
Cashiers' checks.....	75,971 99	-----	75,971 99
State, county and municipal deposits.....	-----	100,000 00	100,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	9,082 02	-----	9,082 02
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	57,723 51	2,627 35	60,350 86
Totals.....	\$2,165,293 76	\$12,717,889 46	\$14,883,183 22
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

38 AND 38A. PORTUGUESE-AMERICAN BANK OF SAN FRANCISCO. SAN FRANCISCO.

Incorporated November 29, 1905.

Officers—J. A. Silveira, President; John Enas, Vice-President; M. G. Lewis, Vice-President; A. P. Nunes, Vice-President and Manager Oakland Branch; V. L. De Figueiredo, Secretary and Cashier; Jose Baptiste, Treasurer; Alf. Henas, Cashier; M. T. Bettencourt, Assistant Cashier; James B. Feehan, Attorney.

Directors—A. Avila, M. F. Lewis, John Enas, J. J. Enos, A. F. Nunes, J. M. Santana, Jose Baptista, J. A. Silveira, M. S. Frietas, J. B. Mendonca, M. M. Enos.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$67,945 17	\$1,529,706 71	\$2,497,651 88
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,197 95		1,197 95
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	263,379 48	534,947 36	798,326 84
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		131,648 20	131,648 20
Other real estate owned.....		5,502 61	5,502 61
Due from reserve banks, excluding Item 14.....	109,705 69	161,555 28	271,260 95
Due from other banks.....	109,405 63		109,405 63
Due from Federal Reserve Bank.....			
Actual cash on hand.....	107,040 48	58,371 69	165,412 17
Exchanges for clearing house.....			
Checks and other cash items.....	8,749 56	43 83	8,793 39
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,150 00		1,150 00
Totals.....	\$1,568,573 99	\$2,421,775 63	\$3,990,349 65
<i>Liabilities—</i>			
Capital paid in.....	\$250,000 00	\$250,000 00	\$500,000 00
Surplus.....	25,000 00	25,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,572 69	8,764 43	21,337 12
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	75,000 00		75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	59,163 39		59,163 39
Dividends unpaid.....	422 07		422 07
Individual deposits subject to check.....	725,221 89		
Savings deposits.....		2,063,011 23	2,793,233 12
Demand certificates of deposit.....	4,779 00		4,779 00
Time certificates of deposit.....	8,810 00		8,810 00
Certified checks.....	360 61		360 61
Cashiers' checks.....	39,717 79		39,717 79
State, county and municipal deposits.....	217,000 00	70,000 00	287,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	110,523 55		110,523 55
Totals.....	\$1,568,573 99	\$2,421,775 63	\$3,990,349 65
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Oakland.

40 AND 40A. FIRST FEDERAL TRUST COMPANY. SAN FRANCISCO.

Incorporated August 23, 1907.

Officers—Rudolph Spreckels, President; Jos. G. Hooper, Vice-President and Manager; O. K. Cushing, Vice-President; Clinton E. Worden, Vice-President; James K. Moffitt, Secretary and Cashier; C. H. McCormick, Treasurer; M. R. Clark, Assistant Cashier; R. R. Pardow, Assistant Secretary; L. A. McCrystle, Assistant Trust Officer.

Directors—Rudolph Spreckels, Clinton H. Kroll, Clinton E. Worden, Jos. G. Hooper, James K. Moffitt, R. D. McElroy, Thos. Jennings, Walter S. Martin, O. K. Cushing, James D. Phelan, W. H. Moffatt, W. T. Smith, Wyatt A. Allen, Rolla V. Watt, Geo. Whittell.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$2,693,881 93	\$8,650,442 41	-----	-----	\$11,343,324 34
Bankers' acceptances, excluding rediscounts	-----	94,898 53	-----	-----	94,898 53
Notes, drafts or bills of exchange, excluding rediscounts	-----	65,000 00	-----	-----	65,000 00
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	1,023,687 43	7,028,986 61	\$240,067 10	\$100,000 00	8,395,741 14
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	450,000 00	-----	-----	450,000 00
Other real estate owned	17,000 00	16,406 70	-----	-----	33,406 70
Due from reserve banks, excluding Item 14	580,441 87	1,280,004 71	17,501 80	-----	1,877,948 38
Due from other banks	-----	-----	3,316 84	-----	3,316 84
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	347,110 83	436,872 21	-----	-----	783,983 04
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	39,015 61	172,171 74	-----	-----	211,187 35
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	1,319 08	-----	1,319 08
Other resources	43,343 83	4,614 57	487 50	-----	48,445 90
Totals	\$4,737,481 53	\$18,188,397 48	\$262,692 32	\$100,000 00	\$23,288,571 33
Liabilities—					
Capital paid in	\$500,000 00	\$750,000 00	\$150,000 00	\$100,000 00	\$1,500,000 00
Surplus	125,000 00	250,000 00	50,000 00	-----	425,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	21,024 75	226,036 42	-----	-----	247,061 17
Reserved for interest, taxes and expenses	6,053 17	-----	-----	-----	6,053 17
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	703,373 12	-----	-----	-----	706,373 12
Dividends unpaid	45,000 00	-----	-----	-----	45,000 00
Individual deposits subject to check	3,080,750 77	-----	-----	-----	3,080,750 77
Savings deposits	-----	16,942,722 22	-----	-----	16,942,722 22
Demand certificates of deposit	31,207 00	-----	-----	-----	31,207 00
Time certificates of deposit	10,431 92	5,792 23	-----	-----	16,224 15
Certified checks	3,042 85	-----	-----	-----	3,042 85
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	200,967 24	-----	-----	-----	200,967 24
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	62,477 32	-----	62,477 32
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	7,670 70	13,846 61	215 00	-----	21,632 31
Totals	\$4,737,481 53	\$18,188,397 48	\$262,692 32	\$100,000 00	\$23,288,571 33
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

40 AND 40A. FIRST FEDERAL TRUST CO., SAN FRANCISCO—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$314,110 63	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$314,110 63
Trust investments, personal property	1,015,956 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,637,502 22
Trust investments, real property	533,198 18	Private trusts specially designated and construed as court trusts, under supervision
Due from banks	118,619 04		
Cash on hand		
Total	\$1,981,612 85	Total	\$1,981,612 85

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

Added savings department August 8, 1919.

Purchased Mutual Savings Bank, San Francisco, September 25, 1919.

NOTE.—The above statement includes the business of a branch office at San Francisco.

41. CANTON BANK. SAN FRANCISCO.

Incorporated October 1, 1907.

Officers—Lew Hing, President; Mark Thue, Vice-President and Treasurer; Yee Ling, Secretary; E. F. Sager, Manager; E. V. Spiganovicz, Cashier; Yee Dan Young, Assistant Secretary.
Directors—Lee Sing Hing, Lew Hing, Tom Youn, Yee Dan Young, Chin Don Poek (or Chin Lain), Look Hing Fong, Hoo Janson (Woo Chan Soon), Yee Ling, Wong Tong, M. Q. Fong, Mark Thue.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,406,932 91	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	765 85	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	428,933 77	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	300,871 39	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	1,269,907 76	-----	-----
Due from other banks.....	134,243 94	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	200,314 23	-----	-----
Exchanges for clearing house.....	11,683 05	-----	-----
Checks and other cash items.....	1,296 32	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	474,768 81	-----	-----
Total.....	\$4,252,718 11	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$301,250 00	-----	-----
Surplus.....	51,070 31	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	82,593 96	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	735,315 80	-----	-----
Dividends unpaid.....	5,258 00	-----	-----
Individual deposits subject to check.....	1,761,708 60	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	25,656 38	-----	-----
Time certificates of deposit.....	1,146,525 73	-----	-----
Certified checks.....	20,306 15	-----	-----
Cashiers' checks.....	57,735 73	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	15,327 45	-----	-----
Total.....	\$4,252,718 11	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

43, 43A, 43D AND 43E. ANGLO-CALIFORNIA TRUST COMPANY. SAN FRANCISCO.

Incorporated April 12, 1909.

Officers—M. Fleishhacker, President; H. Fleishhacker, Vice-President; T. O. Tognazzini, Vice-President; Charles F. Leege, Vice-President; Louis Sutter, Secretary, Treasurer and Cashier; Herbert Blumenthal, Assistant Cashier; F. V. Vollmer, Assistant Cashier; O. L. Smith, Assistant Cashier; Grant Cordrey, Trust Officer and Assistant Secretary.

Directors—George I. Cochran, Herbert Fleishhacker, Mortimer Fleishhacker, Louis Sutter, Mark L. Gerstle, Chas. F. Leege, W. B. Reis, J. J. Mack, Charles C. Moore, Gavin McNab, Warren R. Porter, R. D. Robbins, Adolfo Stahl, T. C. Tognazzini, P. Zimmerman.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$5,362,419 08	\$10,001,238 19			\$15,363,702 27
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts	41,239 45				41,239 45
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	2,944,530 77	3,904,948 14	\$60,000 00	\$107,990 21	7,017,469 12
Stock of Federal Reserve Bank	31,500 00	27,000 00		9,000 00	67,500 00
Bank premises, furniture and fixtures and safe deposit vaults	18,914 93		140,000 00		158,914 93
Other real estate owned	12,161 85	3,084 96			15,246 80
Due from reserve banks, excluding item 14	875,901 32	1,099,881 84	20,655 91	1,767 00	1,998,236 07
Due from other banks	295,018 10				295,018 10
Due from Federal Reserve Bank	642,690 54	455,658 35			1,098,348 89
Actual cash on hand	237,310 08	306,944 77		1,001 03	545,256 46
Exchanges for clearing house	560,575 63				560,575 63
Checks and other cash items	27,970 80			37,387 33	65,358 13
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	211 80				211 80
Totals	\$11,050,444 33	\$15,798,801 24	\$220,685 91	\$157,146 20	\$27,227,077 68
Liabilities—					
Capital paid in	\$800,000 00	\$400,000 00	\$200,000 00	\$100,000 00	\$1,500,000 00
Surplus	250,000 00	500,000 00			750,000 00
Amount segregated for protection of court and private trusts, national banks only					
All undivided profits, less expenses, interest and taxes paid	72,734 33	44,833 81		57,146 20	174,714 34
Reserved for interest, taxes and expenses	208,562 09				208,562 09
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	1,622,173 72	191,352 55			1,813,526 27
Dividends unpaid	551 00				551 00
Individual deposits subject to check	5,378,123 31				5,378,123 31
Savings deposits		14,389,479 88			14,389,479 88
Demand certificates of deposit	10,255 89				10,255 89
Time certificates of deposit	1,094,822 36				1,094,822 36
Certified checks	54,723 07				54,723 07
Cashiers' checks	233,235 42				233,235 42
State, county and municipal deposits	500,000 00	250,000 00			750,000 00
United States and postal savings deposits	812,308 00				812,308 00
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			20,685 91		20,685 91
Fund for advances to court trusts					
Other liabilities	12,965 14	23,185 00			36,090 14
Totals	\$11,050,444 33	\$15,798,801 24	\$220,685 91	\$157,146 20	\$27,227,077 68

43. ANGLO-CALIFORNIA TRUST CO., SAN FRANCISCO—Continued.

<i>Contingent Liabilities—</i>		Commercial	Savings	Court trusts	Private trusts	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....		-----	-----	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....		-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 44.....		-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank		\$367,550 00	-----	-----	-----	\$367,550 00
Total contingent liabilities.....		\$367,550 00	-----	-----	-----	\$367,550 00
Interest earned but not collected, not included in resources or liabilities.....		-----	-----	-----	-----	-----
 <i>Trust Resources—</i>		<i>Court trusts</i>		<i>Trust Liabilities—</i>		<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		\$5,000 00		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....		\$5,000 00
Trust investments, personal property.....		1,872,216 00		Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....		2,421,704 62
Trust investments, real property.....		373,100 00		Private trusts, specially designated and construed as court trusts, under supervision.....		-----
Due from banks.....		176,388 62				-----
Cash on hand.....		-----				-----
Total		\$2,426,704 62		Total		\$2,426,704 62

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at San Francisco.

45. STOCKTON SAVINGS AND LOAN BANK. STOCKTON.

Incorporated August 13, 1867.

Officers—E. L. Wilhoit, President; A. W. Simpson, Vice-President; T. E. Connolly, Secretary, Treasurer and Cashier; H. T. Holmes, Assistant Cashier; T. H. Heffernan, Assistant Cashier; J. H. McClory, Assistant Cashier.

Directors—R. E. Wilhoit, Geo. W. Grups, Chas. F. Holman, M. D. Eaton, Thomas F. Baxter, Albert T. Minahan, John Hancock, C. Parker Holt, A. W. Simpson, E. L. Wilhoit, Thos. E. Connolly, W. B. Nutter, O. B. Parkinson.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,117,832 40	\$3,711,380 05	\$5,828,732 45
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	97,138 74	97,138 74
Overdrafts.....	10,922 32	-----	10,922 32
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	134,358 10	1,167,155 60	1,301,513 70
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	50,063 14	220,150 00	350,216 14
Other real estate owned.....	-----	3,948 03	3,948 03
Due from reserve banks, excluding Item 14.....	138,004 41	422,462 29	560,556 70
Due from other banks.....	55,623 50	2,616 57	58,240 07
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	237,513 21	142,813 81	380,327 02
Exchanges for clearing house.....	63,025 59	-----	63,025 59
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$2,788,955 67	\$5,867,835 09	\$8,654,620 76
Liabilities—			
Capital paid in.....	\$225,000 00	\$275,000 00	\$500,000 00
Surplus.....	275,000 00	125,000 00	400,000 00
All undivided profits, less expenses, interest and taxes paid.....	159,111 45	110,601 89	269,713 34
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	55,270 72	641 95	55,912 67
Dividends unpaid.....	7,875 00	9,625 00	17,500 00
Individual deposits subject to check.....	1,788,981 41	-----	-----
Savings deposits.....	-----	5,006,796 25	6,795,777 63
Demand certificates of deposit.....	238,636 87	-----	238,636 87
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	1,051 30	-----	1,051 30
Cashiers' checks.....	40,998 92	-----	40,998 92
State, county and municipal deposits.....	-----	340,000 00	340,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$2,788,955 67	\$5,867,835 09	\$8,654,620 76
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Changed name from Stockton Savings and Loan Society January 15, 1920.

46, 46A, 46B AND 46C, THE OAKLAND BANK OF SAVINGS. OAKLAND.

Incorporated August 21, 1867.

Officers—W. W. Garthwaite, President; Wm. B. Dunning, Vice-President; J. Y. Eccleston, Vice-President and Treasurer; J. A. Thompson, Secretary; W. A. Shockley, Manager of Berkeley Branch; A. W. Moore, Cashier; G. W. Ellis, Assistant Cashier and Manager of East Oakland Branch; Samuel Breck, Assistant Cashier; L. L. Hotchkiss, Assistant Manager of Berkeley Branch; F. A. Allardt, Assistant Cashier; A. E. Caldwell, Assistant Secretary; A. G. Tasheira, Attorney; D. A. Bulmore, Trust Officer.

Directors—W. W. Garthwaite, Wm. B. Dunning, P. J. Walker, J. Y. Eccleston, A. Borland, A. H. Breed, Ralph P. Merritt, W. K. Cole, James K. Moffitt, W. J. Borland, H. C. Capwell.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Privatetrusts	Combined
Loans and discounts, excluding rediscouunts	\$4,661,632 84	\$16,796,799 98	-----	-----	\$21,457,422 82
Bankers' acceptances, excluding rediscouunts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouunts	-----	2,235,000 00	-----	-----	2,235,000 00
Overdrafts	17,865 68	-----	-----	-----	17,865 68
Customers' liability for drafts paid under letters of credit	40,125 64	-----	-----	-----	40,125 64
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all off-setting bond adjustment accounts	903,613 88	14,356,731 09	\$150,000 00	\$100,000 00	15,569,344 96
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	302,000 00	1,128,155 06	-----	-----	1,430,155 06
Other real estate owned	-----	227,894 19	-----	-----	227,894 19
Due from reserve banks, excluding Item 14	293,489 72	845,205 34	-----	-----	1,138,675 06
Due from other banks	65,192 02	-----	16,245 30	-----	81,437 32
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	623,959 85	441,417 25	-----	-----	1,065,377 11
Exchanges for clearing house	164,073 09	-----	-----	-----	164,073 09
Checks and other cash items	68,804 63	197,698 84	-----	-----	266,503 50
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	251,676 08	63,352 24	-----	-----	318,028 32
Totals	\$7,395,216 47	\$36,236,243 98	\$166,245 30	\$100,000 00	\$43,964,705 75
Liabilities—					
Capital paid in	\$550,000 00	\$750,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus	450,000 00	740,000 00	50,000 00	-----	1,240,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	196,803 73	-----	-----	196,803 73
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscouunts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscouunts	-----	-----	-----	-----	-----
Deposits due to banks	505,133 28	9,577 58	-----	-----	514,710 86
Dividends unpaid	63,967 66	-----	-----	-----	63,967 66
Individual deposits subject to check	5,250,754 97	-----	-----	-----	5,250,754 97
Savings deposits	-----	33,256,623 02	-----	-----	33,256,623 02
Demand certificates of deposit	52,499 48	-----	-----	-----	52,499 48
Time certificates of deposit	-----	6,148 03	-----	-----	6,148 03
Certified checks	15,192 11	-----	-----	-----	15,192 11
Cashiers' checks	243,983 60	-----	-----	-----	243,983 60
State, county and municipal deposits	9,579 77	400,025 02	-----	-----	409,604 79
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	45,183 64	-----	-----	-----	45,183 64
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	16,245 30	-----	16,245 30
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	205,981 96	932,063 60	-----	-----	1,138,045 56
Totals	\$7,395,216 47	\$36,236,243 98	\$166,245 30	\$100,000 00	\$43,964,705 75
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

46. THE OAKLAND BANK OF SAVINGS, OAKLAND—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$296,534 39	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$296,534 39
Trust investments, personal property	821,009 68	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	1,199,218 36
Trust investments, real property	277,631 80	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	100,576 88		
Cash on hand			
Total	\$1,495,752 75	Total	\$1,495,752 75

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Oakland and Berkeley.

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

Incorporated March 10, 1870.

Officers—William T. Jeter, President; William T. Sesnon, Vice-President; Bruce L. Sharpe, Vice-President; George S. Tait, Jr., Secretary; Ed. Daubenbis, Treasurer and Cashier; U. M. Thompson, Assistant Cashier.

Directors—William T. Jeter, Frank O'Neil, H. E. Irish, William T. Sesnon, Bruce L. Sharpe, F. H. Davis, J. W. Dickenson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$959,700 54	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		200,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		356,763 25	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		44,500 00	
Other real estate owned.....		34,896 49	
Due from reserve banks, excluding Item 14.....		131,546 74	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		55,911 28	
Exchanges for clearing house.....			
Checks and other cash items.....		230 68	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		954 50	
Total.....		\$1,784,508 48	
<i>Liabilities—</i>			
Capital paid in.....		\$125,000 00	
Surplus.....		37,500 00	
All undivided profits, less expenses, interest and taxes paid.....		1,869 51	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		4,429 00	
Individual deposits subject to check.....			
Savings deposits.....		1,615,709 97	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,784,508 48	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

53 AND 53A. "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; A. P. Behrens, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

Directors—Frank H. Denman, George P. McNear, E. Denman McNear, W. C. Keig, John R. Denman, John Lawler, Jr., J. T. O'Brien, J. W. Elder, N. Tomasi.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$1,367,257 54	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	145,469 61	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	421,240 53	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	16,000 00	-----
Other real estate owned.....	-----	12,607 70	-----
Due from reserve banks, excluding Item 14.....	-----	69,770 02	-----
Due from other banks.....	-----	76,518 77	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	51,596 65	-----
Exchanges for clearing house.....	-----	5,429 90	-----
Checks and other cash items.....	-----	481 89	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	549 04	-----
Total.....	-----	\$2,167,923 67	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus.....	-----	90,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	9,575 39	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	1,902,139 27	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	20,921 49	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	44,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	787 52	-----
Total.....	-----	\$2,167,923 67	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Petaluma.

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

Incorporated September 15, 1870.

Officers—B. H. Burton, President; T. Harrington, Secretary, Treasurer and Cashier; W. H. Harrington, Assistant Cashier; W. H. Lovelace and Roy Maxey, Branch Managers.
Directors—B. H. Burton, T. Harrington, M. J. Boggs, Elliott McAllister, Alfred S. Tubbs.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$3,598,693 03	-----	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts	4,984 75	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	935,467 57	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	57,911 90	-----	-----
Other real estate owned.....	3,695 75	-----	-----
Due from reserve banks, excluding Item 14.....	293,502 64	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	205,904 45	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,998 70	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	7,644 92	-----	-----
Total	5,974,673 71	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$500,000 00	-----	-----
Surplus	300,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	180,692 00	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	550,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	337 00	-----	-----
Individual deposits subject to check.....	1,516,683 01	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	66,309 55	-----	-----
Time certificates of deposit.....	1,710,225 50	-----	-----
Certified checks	400 00	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	250,000 00	-----	-----
United States postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	49 65	-----	-----
Total	\$5,974,673 71	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

57. "BANK OF NAPA." NAPA.

Incorporated October 5, 1871.

Officers—S. M. Chapman, President and Treasurer; Henry Brown, Secretary and Cashier.
Directors—S. M. Chapman, Henry Brown, P. E. Trubody, R. S. Holden, L. J. Norton, H. C. Holden, E. P. Lamdin, P. S. King, D. C. Brown, Louise M. Chapman, W. D. Mansfield, N. P. Nielson, S. E. Lester, Nina C. Deweese, Levi Chapman, Geo. M. Chapman, Nina G. Deweese Starr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$602,510 76	\$659,218 70	\$1,261,729 46
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	9,202 56	-----	9,202 56
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	279,048 00	246,220 00	525,268 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	37,000 00	-----	37,000 00
Other real estate owned.....	1,160 00	-----	1,160 00
Due from reserve banks, excluding Item 14.....	47,354 57	50,927 72	98,282 29
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	38,237 80	23,570 01	57,157 81
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,427 15	-----	2,427 15
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,520 35	-----	6,520 35
Totals.....	\$1,018,511 19	\$960,236 43	\$1,998,747 62
<i>Liabilities—</i>			
Capital paid in.....	\$150,000 00	\$25,000 00	\$175,000 00
Surplus.....	50,000 00	63,000 00	113,000 00
All undivided profits, less expenses, interest and taxes paid.....	112,262 85	-----	112,262 85
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	100,000 00	-----	100,000 00
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	446,252 96	-----	-----
Savings deposits.....	-----	392,236 43	1,838,459 39
Demand certificates of deposit.....	25,786 90	-----	25,786 90
Time certificates of deposit.....	66,551 65	-----	66,551 65
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	67,657 83	-----	67,657 83
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,018,511 19	\$960,236 43	\$1,998,747 62
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

61. SAVINGS BANK OF SANTA ROSA. SANTA ROSA.

Incorporated March 10, 1873.

Officers—J. E. Edwards, President; Cornelius Shea, Vice-President; R. A. Belden, Secretary, Treasurer and Cashier; A. G. Wright, Assistant Cashier.
Directors—N. Bacigalupi, Cornelius Shea, F. H. Denman, P. T. Hahman, A. Trembley, J. R. Edwards, C. D. Barnett.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,305,340 43	\$1,012,188 38	\$2,317,528 81
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	3,868 72		3,868 72
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	201,847 48	434,890 82	636,708 30
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		50,000 00	50,000 00
Other real estate owned.....		25,378 70	25,378 70
Due from reserve banks, excluding Item 14.....	120,208 74		120,208 74
Due from other banks.....	378 85		378 85
Due from Federal Reserve Bank.....			
Actual cash on hand.....	68,528 89	52,382 22	120,911 11
Exchanges for clearing house.....	45,340 71		45,340 71
Checks and other cash items.....	1,747 35		1,747 35
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	24,881 64		24,881 64
Totals.....	\$1,772,142 81	\$1,574,810 12	\$3,346,952 93
<i>Liabilities—</i>			
Capital paid in.....	\$225,000 00	\$75,000 00	\$300,000 00
Surplus.....	25,000 00	65,000 00	90,000 00
All undivided profits, less expenses, interest and taxes paid.....	34,979 07	9,070 28	44,049 33
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	125,000 00		125,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	28,444 48		28,444 48
Dividends unpaid.....	28 50		28 50
Individual deposits subject to check.....	908,689 29		908,689 29
Savings deposits.....		1,404,929 82	1,404,929 82
Demand certificates of deposit.....	12,190 02		12,190 02
Time certificates of deposit.....	235,137 39		235,137 39
Certified checks.....	10,816 66		10,816 66
Cashiers' checks.....	16,857 40		16,857 40
State, county and municipal deposits.....	150,000 00		150,000 00
United States and postal savings deposits.....		20,810 04	20,810 04
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,772,142 81	\$1,574,810 12	\$3,346,952 93
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

**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; C. J. Fulle, Assistant Cashier; R. E. Walsh, Assistant Cashier and Assistant Secretary; P. A. Smith, Assistant Cashier.
Directors—S. P. Anderson, W. J. Irvine, J. A. Armstrong, Harry Winham, Henry Bardin, Manuel Fontes, Elmer McKinnon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$636,787 45	\$936,553 06	\$1,623,340 51
Bankers' acceptances, excluding rediscounts.....		46,201 98	46,201 98
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	634 29		634 29
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptance.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	152,457 91	401,709 07	554,166 98
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	81,617 90		81,617 90
Other real estate owned.....		2,812 47	2,812 47
Due from reserve banks, excluding Item 14.....	111,521 05	63,742 06	175,263 11
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	77,330 09	49,193 54	122,523 63
Exchanges for clearing house.....			
Checks and other cash items.....	4,922 64	50 51	5,043 15
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$1,115,341 30	\$1,496,262 69	\$2,611,603 99
<i>Liabilities—</i>			
Capital paid in.....	\$202,000 00	\$98,000 00	\$300,000 00
Surplus.....	53,000 00	34,000 00	87,000 00
All undivided profits, less expenses, interest and taxes paid.....	47,550 20		47,550 20
Reserved for interest, taxes and expenses.....	1,476 33		1,476 33
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	1,332 90		1,332 90
Dividends unpaid.....	6,024 00		6,024 00
Individual deposits subject to check.....	615,652 51		
Savings deposits.....		1,331,806 16	1,947,458 67
Demand certificates of deposit.....	2,887 93		2,887 93
Time certificates of deposit.....	71,507 43		71,507 43
Certified checks.....	210 00		210 00
Cashiers' checks.....			
State, county and municipal deposits.....	113,700 00	32,300 00	146,000 00
United States and postal savings deposits.....		150 53	150 53
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$1,115,341 30	\$1,496,262 69	\$2,611,603 99
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

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; F. R. Jones, Assistant Cashier; W. D. Stockstader, Assistant Cashier.
Directors—W. S. Tinning, W. A. Hale, Jas. E. Rodgers, A. E. Dunkel, Thomas B. Fernandez.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$239,172 12	\$634,039 12	\$903,211 24
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	19,465 90	19,465 90
Overdrafts.....	264 56	-----	264 56
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	141,333 49	323,196 01	464,529 50
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	20,043 00	18,422 00	38,465 00
Other real estate owned.....	-----	16,330 35	16,330 35
Due from reserve banks, excluding Item 14.....	72,714 93	74,438 86	147,153 79
Due from other banks.....	1,515 88	-----	1,515 88
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	44,774 39	27,836 92	72,611 31
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,461 14	-----	1,461 14
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,906 70	-----	3,906 70
Totals	\$525,186 21	\$1,143,779 16	\$1,663,965 37
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	35,000 00	85,000 00	120,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,374 08	9,261 58	15,635 66
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	20,136 21	-----	20,136 21
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	355,735 62	-----	-----
Savings deposits.....	-----	1,024,517 58	1,380,253 20
Demand certificates of deposit.....	57 94	-----	57 94
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	1,320 13	-----	1,320 13
Cashiers' checks.....	161 48	-----	161 48
State, county and municipal deposits.....	30,000 00	-----	30,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,400 75	-----	1,400 75
Totals	\$525,186 21	\$1,143,779 16	\$1,663,965 37
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

65. "BANK OF DIXON." DIXON.

Incorporated October 30, 1873.

Officers—L. P. Hall, President; C. E. Clausen, Vice-President; R. Moss, Secretary, Treasurer and Cashier; B. O. Fontana, Assistant Cashier.

Directors—J. H. Petersen, H. G. Brown, C. E. Clausen, L. P. Hall, R. J. Currey, W. H. Garnett, E. D. Dudley.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$519,412 52	\$246,032 75	\$765,445 27
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	7,254 31	7,254 31
Overdrafts.....	1,599 03	-----	1,599 03
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	93,798 39	360,504 41	454,303 10
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	16,000 00	6,500 00	22,500 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	90,137 01	30,357 38	121,044 39
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	31,635 25	15,292 44	46,927 69
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	4,144 14	-----	4,144 14
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$756,806 64	\$633,441 29	\$1,423,247 93
<i>Liabilities</i> —			
Capital paid in.....	\$200,000 00	\$25,900 00	\$225,900 00
Surplus.....	45,000 00	35,600 00	80,600 00
All undivided profits, less expenses, interest and taxes paid.....	30,463 77	-----	30,463 77
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	7,906 50	-----	7,906 50
Individual deposits subject to check.....	350,800 80	-----	-----
Savings deposits.....	-----	574,941 29	925,802 09
Demand certificates of deposit.....	400 00	-----	400 00
Time certificates of deposit.....	116,351 04	-----	116,351 04
Certified checks.....	250 00	-----	250 00
Cashiers' checks.....	666 61	-----	666 61
State, county and municipal deposits.....	4,122 92	30,000 00	34,122 92
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	750 00	-----	750 00
Totals	\$756,806 64	\$633,441 29	\$1,423,247 93
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

68. "THE BANK OF LAKE." LAKEPORT.

Incorporated March 19, 1874.

Officers—M. S. Sayre, President; A. Levy, Vice-President; F. A. Greene, Secretary, Treasurer and Cashier; D. W. Greene, Assistant Cashier, Assistant Secretary and Assistant Treasurer.
Directors—Wm. A. Lange, W. E. Greene, M. S. Sayre, A. Levy, Jos. Levy, Fred A. Greene, W. C. Moore.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$161,316 40	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	75 63	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	131,054 20	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,000 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	61,416 81	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	23,915 93	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	15 00	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$387,793 97	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$50,070 00	-----	-----
Surplus.....	20,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	12,359 59	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,348 10	-----	-----
Individual deposits subject to check.....	189,109 03	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	111,174 75	-----	-----
Certified checks.....	732 50	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$387,793 97	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

71. BANK OF WATSONVILLE. WATSONVILLE.

Incorporated May 11, 1874.

Officers—H. S. Fletcher, President; L. W. Sanborn, Vice-President; W. R. Radcliff, Secretary, Treasurer and Cashier.

Directors—H. S. Fletcher, E. S. Bockius, L. W. Sanborn, W. R. Radcliff, L. S. Alexander.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$386,514 90	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	242 91	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,634 00	-----	-----
Stock of Federal Reserve Bank	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	35,000 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	144,455 32	-----	-----
Due from other banks.....	34,826 48	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	51,821 37	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,061 09	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$726,586 05	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$100,000 00	-----	-----
Surplus	100,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	20,918 26	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	6,000 00	-----	-----
Individual deposits subject to check.....	490,452 52	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	9,185 27	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$726,586 05	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

72. BANK OF TEHAMA COUNTY. RED BLUFF.

Incorporated September 5, 1874.

Officers—W. B. Cahoone, President; H. C. Swain, Vice-President; Erle Gans, Secretary, Treasurer and Cashier.

Directors—W. B. Cahoone, F. E. Cushing, W. G. Moore, H. C. Swain, Erle Gans.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$1,959,203 00	-----	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	532 22	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	554,713 58	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	80,939 79	-----	-----
Other real estate owned.....	1,567 11	-----	-----
Due from reserve banks, excluding Item 14.....	356,305 86	-----	-----
Due from other banks.....	6,890 80	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	136,461 81	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	7,330 87	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,648 90	-----	-----
Total	\$3,115,593 94	-----	-----
 <i>Liabilities</i> —			
Capital paid in.....	\$300,000 00	-----	-----
Surplus.....	100,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	300,351 57	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	1,897 59	-----	-----
Dividends unpaid.....	5,400 00	-----	-----
Individual deposits subject to check.....	931,072 98	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	88,204 23	-----	-----
Time certificates of deposit.....	1,236,405 00	-----	-----
Certified checks.....	350 00	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	148,545 62	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	700 00	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	2,663 98	-----	-----
Total	\$3,115,593 94	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

74. THE FARMERS BANK OF WHEATLAND. WHEATLAND.

Incorporated October 21, 1874

Officers—A. C. Stagner, President; Price Blackford, Vice-President; J. F. Baun, Secretary; Roy Smith, Treasurer and Cashier.

Directors—J. F. Baun, A. G. Oakley, Price Blackford, Dunning Rideout, A. C. Stagner.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$83,198 83	\$49,983 06	\$133,181 89
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	224 67	-----	224 67
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	58,321 93	189,297 90	247,619 83
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,052 21	-----	8,052 21
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	19,393 00	2,470 55	21,863 55
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	13,564 68	5,928 07	19,492 75
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,589 92	-----	2,589 92
Totals	\$185,345 24	\$247,679 58	\$433,024 82
<i>Liabilities</i> —			
Capital paid in.....	\$25,000 00	\$13,400 00	\$38,400 00
Surplus.....	1,500 00	11,800 00	13,300 00
All undivided profits, less expenses, interest and taxes paid.....	3,159 30	-----	3,159 30
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,852 50	-----	1,852 50
Individual deposits subject to check.....	136,469 80	-----	136,469 80
Savings deposits.....	-----	216,279 58	216,279 58
Demand certificates of deposit.....	8,920 51	-----	8,920 51
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	143 13	-----	143 13
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	8,800 00	6,700 00	15,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$185,345 24	\$247,679 58	\$433,024 82
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

75 AND 75A. "FARMERS SAVINGS BANK." LAKEPORT.

Incorporated December 14, 1874.

Officers—F. H. Boggs, President and Treasurer; H. C. Boggs, Secretary and Assistant Cashier;
Geo. H. Voss, Cashier; Geo. R. Smith, Assistant Cashier.

Directors—Geo. H. Voss, H. C. Boggs, W. D. Rantz, L. H. Boggs, B. A. Price, Andrew Smith,
F. H. Boggs.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$163,733 72	\$187,445 00	\$356,228 72
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	394 22	-----	394 22
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	174,502 31	28,285 17	202,787 48
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	26,682 20	-----	26,682 20
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	14,095 94	-----	14,095 94
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	55,369 47	10,247 84	65,617 31
Exchanges for clearing house.....	634 11	-----	634 11
Checks and other cash items.....	713 63	-----	713 63
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	160 00	-----	160 00
Totals.....	\$441,335 60	\$225,958 01	\$667,293 61
<i>Liabilities—</i>			
Capital paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	19,613 16	5,130 84	24,744 00
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	319,320 20	-----	319,320 20
Savings deposits.....	-----	183,548 17	183,548 17
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	2,300 00	12,150 00	14,450 00
Certified checks.....	18 75	-----	18 75
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	83 49	129 00	212 49
Totals.....	\$441,335 60	\$225,958 01	\$667,293 61
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Kelseyville.

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

Incorporated March 11, 1875.

Officers—L. R. Fancher, President; M. D. Wood, Vice-President and Manager; Geo. S. Bloss, Jr., Vice-President; J. H. Simonson, Vice-President; J. P. Gagliardo, Vice-President; H. B. Stoddard, Secretary, Treasurer and Cashier; O. A. Turner, Assistant Cashier; H. M. Hamby, Assistant Cashier; Clark R. Ralson, Assistant Cashier; K. E. Wood, Assistant Cashier.
Directors—L. R. Fancher, J. H. Simonson, Geo. S. Bloss, Jr., Geo. J. Hatfield, J. D. Wood, D. Lucchesi, C. P. Ralston, M. D. Wood, H. B. Stoddard, J. P. Gagliardo, A. C. Fancher.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,178,015 56	\$1,600,465 08	\$2,778,480 64
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	5,183 31		5,183 31
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	97,687 70	318,201 55	415,889 25
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		74,500 00	74,500 00
Other real estate owned.....	4,227 50	5,058 35	9,285 85
Due from reserve banks, excluding Item 14.....	150,545 58	229,024 35	379,569 93
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	75,578 36	52,929 55	128,507 91
Exchanges for clearing house.....			
Checks and other cash items.....	15,642 58		15,642 58
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	8,224 34		8,224 34
Totals	\$1,535,104 93	\$2,239,178 88	\$3,824,283 81
<i>Liabilities</i> —			
Capital paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	38,215 28	39,000 00	76,215 28
Reserved for interest, taxes and expenses.....		4,362 15	4,362 15
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	200,000 00		200,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	14,591 79		14,591 79
Dividends unpaid.....	6,000 00	6,000 00	12,000 00
Individual deposits subject to check.....	979,635 69		979,635 69
Savings deposits.....		1,910,569 00	1,910,569 00
Demand certificates of deposit.....	2,306 86		2,306 86
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	19,325 31		19,325 31
State, county and municipal deposits.....	75,000 00	130,067 68	205,067 68
United States and postal savings deposits.....		190 05	190 05
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$1,535,104 93	\$2,239,178 88	\$3,824,283 81
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

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.

Directors—Frank M. Burris, F. T. Duhring, Jesse Burris, Mrs. J. A. Burris, P. H. Thompson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$347,405 70	\$420,122 07	\$767,527 77
Bankers' acceptances, excluding rediscouts.....			
Notes, drafts or bills of exchange, excluding rediscouts			
Overdrafts	5,000 82		5,000 82
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank.....	130,479 60	298,258 58	428,738 18
Bank premises, furniture and fixtures and safe deposit vaults.....	940 00	8,000 00	8,940 00
Other real estate owned.....		1,220 35	1,220 35
Due from reserve banks, excluding Item 14.....	30,505 98	16,351 63	55,947 61
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	43,199 41	26,052 63	69,252 09
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$566,711 51	\$770,005 31	\$1,336,716 82
<i>Liabilities—</i>			
Capital paid in.....	\$40,100 00	\$10,000 00	\$50,100 00
Surplus	30,000 00	70,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid	16,936 51		16,936 51
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....			
Bills payable with Federal Reserve Bank, other than rediscouts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....	372,698 94		372,698 94
Savings deposits		690,005 31	690,005 31
Demand certificates of deposit.....	5,191 37		5,191 37
Time certificates of deposit.....	59,065 41		59,065 41
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....	42,719 28		42,719 28
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$566,711 51	\$770,005 31	\$1,336,716 82
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated February 4, 1875.

Officers—J. M. Henderson, Jr., President; Geo. W. Kramer, Secretary, Treasurer and Cashier; Frank H. Conn, Assistant Cashier; C. S. Shaw, Assistant Cashier.

Directors—A. Phillip Scheld, W. M. Bowers, J. M. Henderson, Jr., W. S. Kendall, G. W. Kramer.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$434,158 57	\$11,802,115 86	-----	-----	\$12,236,274 43
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	29,564 53	969,068 54	\$50,000 00	\$50,000 00	1,118,633 07
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	339,890 73	-----	-----	339,890 73
Other real estate owned	-----	51,038 48	-----	-----	51,038 48
Due from reserve banks, excluding Item 14	37,113 52	1,165,943 87	-----	-----	1,206,057 39
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	348,968 48	-----	-----	348,968 48
Exchanges for clearing house	-----	23,371 96	-----	-----	23,371 96
Checks and other cash items	-----	75,280 93	-----	-----	75,280 96
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	70,530 50	-----	-----	70,530 50
Totals	\$500,836 62	\$14,869,234 38	\$50,000 00	\$50,000 00	\$15,470,071 00
<i>Liabilities</i> —					
Capital paid in	\$500,000 00	\$1,000,000 00	\$50,000 00	\$50,000 00	\$1,800,000 00
Surplus	77 81	29,584 94	-----	-----	29,662 75
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	758 81	321,387 94	-----	-----	322,146 75
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	1,285 10	-----	-----	1,285 10
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	12,962,101 08	-----	-----	12,962,101 08
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	38,337 92	-----	-----	38,337 92
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	500,000 00	-----	-----	500,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	16,537 40	-----	-----	16,537 40
Totals	\$500,836 62	\$14,869,234 38	\$50,000 00	\$50,000 00	\$15,470,071 00
Contingent liabilities—none					
No business in trust department as yet.					
Interest earned but not collected, not included in resources or liabilities					
Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.					

Added commercial and trust department May 25, 1920.

Note—The above statement includes the business of branch offices at Sacramento.

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

Incorporated September 21, 1876.

Officers—D. E. Morgan, President; D. E. Matteson, Vice-President; Benj. Hall, Secretary, Treasurer and Cashier; W. T. Jenkins, Assistant Cashier.

Directors—Benj. Hall, W. J. Grenfell, D. E. Matteson, C. H. Taylor, D. E. Morgan, R. J. Bennetts, W. T. Jenkins

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$218,411 73	\$209,792 14	\$428,203 87
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	17,009 51	17,009 51
Overdrafts.....	725 29	-----	725 29
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	82,129 04	764,641 27	846,770 31
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	20,783 81	-----	20,783 81
Other real estate owned.....	5,464 50	2,175 00	7,639 50
Due from reserve banks, excluding Item 14.....	61,762 30	23,469 75	88,232 05
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	29,300 45	39,287 86	68,588 31
Exchanges for clearing house.....	1,267 09	-----	1,267 09
Checks and other cash items.....	4,597 51	-----	4,597 51
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,018 07	-----	3,018 07
Totals	\$425,459 76	\$1,056,375 53	\$1,481,835 29
<i>Liabilities</i> —			
Capital paid in.....	\$74,000 00	\$70,000 00	\$144,000 00
Surplus.....	12,000 00	19,000 00	31,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,640 43	17,255 48	23,895 91
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	352 60	-----	352 60
Individual deposits subject to check.....	318,267 66	-----	318,267 66
Savings deposits.....	-----	880,120 05	880,120 05
Demand certificates of deposit.....	7,683 48	-----	7,683 48
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	1,151 64	-----	1,151 64
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	70,000 00	70,000 00
United States and postal savings deposits.....	4,763 95	-----	4,763 95
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$425,459 76	\$1,056,375 53	\$1,481,835 29
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

84. THE MODESTO BANK. MODESTO.

Incorporated October 28, 1878.

Officers—J. R. Broughton, President; Geo. A. Cressey, Vice-President; W. W. Giddings, Vice-President and Manager; D. K. Young, Secretary and Cashier; J. J. McMahon, Treasurer; W. D. Morehead, Assistant Cashier; N. H. Ford, Assistant Cashier.
Directors—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, J. J. McMahon, C. R. Tillson, D. K. Young, W. W. Giddings.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,110,530 29		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,516 55		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	493,921 15		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	83,000 00		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	76,110 55		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	122,448 77		
Exchanges for clearing house.....	23,229 44		
Checks and other cash items.....	7,317 25		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	36,913 96		
Total	\$1,931,967 96		
<i>Liabilities—</i>			
Capital paid in.....	\$250,000 00		
Surplus.....	75,000 00		
All undivided profits, less expenses, interest and taxes paid.....	42,175 19		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	100,000 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	82,186 18		
Dividends unpaid.....	9,505 00		
Individual deposits subject to check.....	1,173,408 89		
Savings deposits.....			
Demand certificates of deposit.....	87,712 67		
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	112,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total	\$1,931,967 96		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

85. THE PEOPLES BANK. SACRAMENTO.

Incorporated May 23, 1879.

Officers—Wm. Beckman, President; A. G. Folger, Vice-President; J. E. Huntoon, Secretary, Treasurer and Cashier; S. E. Pope, Assistant Cashier, Assistant Secretary and Assistant Treasurer; C. E. Grubler, Assistant Cashier.
Directors—Wm. Beckman, J. E. Huntoon, L. W. Nickell, A. G. Folger, A. L. Hart, B. B. Green, C. L. White.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$777,634 81	\$5,712,771 71	\$6,490,436 02
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	259 71		259 71
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	63,063 96	457,877 60	520,944 56
Stock of Federal Reserve Bank.....		27,000 00	27,000 00
Bank premises, furniture and fixtures and safe deposit vaults.....		367,653 37	367,653 37
Other real estate owned.....		27,128 79	27,128 79
Due from reserve banks, excluding Item 14.....	41,499 77	323,563 11	365,067 88
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	73,441 75	100,488 00	173,929 75
Exchanges for clearing house.....	9,401 86	7,750 89	17,152 85
Checks and other cash items.....	24,085 12	23,289 97	47,325 09
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	981 22	280 00	1,211 22
Totals	\$990,350 70	\$7,047,758 54	\$8,038,109 24
<i>Liabilities</i> —			
Capital paid in.....	\$300,000 00	\$500,000 00	\$800,000 00
Surplus.....	30,500 00	72,500 00	103,000 00
All undivided profits, less expenses, interest and taxes paid.....	19,913 99	43,985 39	63,899 38
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		5,754 49	5,754 49
Individual deposits subject to check.....	604,483 12		604,483 12
Savings deposits.....		5,996,661 90	5,996,661 90
Demand certificates of deposit.....	2,913 00		2,913 00
Time certificates of deposit.....		8,000 00	8,000 00
Certified checks.....	4,272 75		4,272 75
Cashiers' checks.....	24,322 35		24,322 35
State, county and municipal deposits.....		400,000 00	400,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	3,945 49	20,863 76	24,812 25
Totals	\$990,350 70	\$7,047,758 54	\$8,038,109 24
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—Changed name from Peoples Savings Bank, April 13, 1920.

86. BANK OF WILLOWS. WILLOWS.

Incorporated September 2, 1880.

Officers—B. H. Burton, President; Frank Moody, Vice-President; P. H. Green, Secretary, Treasurer and Cashier; E. M. Garrison, Assistant Cashier; C. R. Wickes, Assistant Cashier.
Directors—B. H. Burton, Curry M. French, P. H. Green, James Boyd, T. Harrington, A. Hochheimer, Frank Moody.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,428,490 91	\$389,974 51	\$2,318,465 42
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	5,547 20	-----	5,547 20
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	202,907 71	332,122 85	535,030 56
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	30,000 00	-----	30,000 00
Other real estate owned.....	36,915 53	-----	36,915 53
Due from reserve banks, excluding Item 14.....	40,490 78	48,297 30	88,788 08
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	59,019 65	30,000 00	89,019 65
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,785 25	-----	3,785 25
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,899 55	-----	6,899 55
Totals	\$1,814,056 58	\$1,300,394 66	\$3,114,451 24
<i>Liabilities</i> —			
Capital paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	250,000 00	75,000 00	325,000 00
All undivided profits, less expenses, interest and taxes paid.....	75,673 28	-----	75,673 28
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	270,000 00	-----	270,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	30 00	-----	30 00
Individual deposits subject to check.....	734,979 00	-----	-----
Savings deposits.....	-----	1,175,394 66	1,910,373 66
Demand certificates of deposit.....	22,620 14	-----	22,620 14
Time certificates of deposit.....	43,640 24	-----	43,640 24
Certified checks.....	200 00	-----	200 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	163,500 90	-----	163,500 90
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	413 02	-----	413 02
Totals	\$1,814,056 58	\$1,300,394 66	\$3,114,451 24
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

88. CITY BANK. STOCKTON.

Incorporated July 10, 1882.

Officers—George E. Catts, President; A. D. Rothenbush, Vice-President; W. N. Harrison, Secretary and Assistant Cashier; W. H. Lyons, Treasurer and Cashier.

Directors—George E. Catts, Fred P. Clark, Joseph Fyfe, A. W. Hoisholt, J. K. Wagner, R. T. Melton, A. B. Lang, A. D. Rothenbush, D. I. Waltz, G. A. Atherton, Herman C. Myer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,515,520 86	\$767,578 97	\$2,283,099 83
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	4,651 92	-----	4,651 92
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	63,773 83	914,960 04	978,733 97
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	5,004 82	169,641 49	174,646 31
Other real estate owned.....	-----	81,938 73	81,938 73
Due from reserve banks, excluding Item 14.....	134,272 37	17,576 25	151,848 62
Due from other banks.....	1,650 57	-----	1,650 57
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	110,415 95	143,455 85	253,871 80
Exchanges for clearing house.....	20,652 86	31 21	20,714 07
Checks and other cash items.....	499 04	151 20	650 24
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,526 37	8 94	2,535 31
Total	\$1,859,028 69	\$2,065,342 68	\$3,954,371 37
<i>Liabilities—</i>			
Capital paid in.....	\$250,000 00	\$150,000 00	\$400,000 00
Surplus.....	70,000 00	40,000 00	110,000 00
All undivided profits, less expenses, interest and taxes paid.....	52,487 82	1,224 76	53,712 58
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	60,748 83	-----	60,748 83
Dividends unpaid.....	12,765 00	-----	12,765 00
Individual deposits subject to check.....	1,074,634 12	-----	-----
Savings deposits.....	-----	1,738,865 40	2,813,499 52
Demand certificates of deposit.....	14,534 50	-----	14,534 50
Time certificates of deposit.....	309,512 47	-----	309,512 47
Certified checks.....	3,449 85	-----	3,449 85
Cashiers' checks.....	10,896 10	-----	10,896 10
State, county and municipal deposits.....	-----	145,000 00	145,000 00
United States and postal savings deposits.....	-----	20,252 52	20,252 52
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$1,859,028 69	\$2,065,342 68	\$3,954,371 37
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated August 9, 1882.

Officers—W. W. Lyman, President; C. H. Greenfield, Vice-President; Frank Pellett, Secretary, Treasurer and Cashier; L. G. Clark, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

Directors—W. W. Lyman, Leon Bocqueraz, C. H. Greenfield, A. A. Watson, Hannah E. Weinberger, Frank Pellett, T. C. Coogan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$116,927 04	\$175,900 00	\$292,827 04
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	43,508 43	43,508 43
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	93,703 80	258,237 23	351,941 03
Stock of Federal Reserve Bank.....	3,050 00	-----	3,050 00
Bank premises, furniture and fixtures and safe deposit vaults.....	7,700 00	-----	7,700 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	14,429 01	20,158 37	34,587 38
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	14,000 00	14,500 00	28,500 00
Actual cash on hand.....	6,796 78	14,159 20	20,955 98
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	332 80	-----	332 80
Totals.....	\$256,989 43	\$526,463 26	\$783,452 69
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$35,000 00	\$85,000 00
Surplus.....	12,500 00	17,000 00	29,500 00
All undivided profits, less expenses, interest and taxes paid.....	5,461 61	2,045 35	7,509 96
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	255 00	-----	255 00
Individual deposits subject to check.....	170,069 82	-----	170,069 82
Savings deposits.....	-----	472,417 91	472,417 91
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	9,000 00	-----	9,000 00
Certified checks.....	1,570 00	-----	1,570 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	8,000 00	-----	8,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$256,989 43	\$526,463 26	\$783,452 69
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

90. SISKIYOU COUNTY BANK. YREKA.

Incorporated September 6, 1882.

Officers—Fred E. Wadsworth, President; J. P. Churchill, Vice-President; H. O. Patterson, Secretary, Treasurer and Cashier; Karl S. Iffland, Assistant Cashier, Assistant Secretary and Assistant Treasurer.

Directors—Fred E. Wadsworth, J. P. Churchill, Claude E. Gillis, Amelia L. Huseman, Edward H. Julien.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$492,082 50	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	2,961 61	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	303,206 43	-----	-----
Stock of federal reserve bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	23,571 48	-----	-----
Other real estate owned.....	14,785 22	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	76,186 62	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	51,833 11	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	5,030 87	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,020 16	-----	-----
Total.....	\$972,678 00	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus.....	100,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	35,927 87	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	36,850 17	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	600,377 35	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	37,053 53	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	530 00	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	52,979 70	-----	-----
United States and postal savings deposits.....	9,909 39	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$972,678 00	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated January 27, 1883.

Officers—C. W. Bush, President; R. W. Browning, Vice-President; J. A. Harby, Vice-President; G. N. Merritt, Vice-President; O. L. Richmond, Secretary, Treasurer and Cashier; E. B. Hayward, Assistant Cashier; Fred Bonnetti, Assistant Cashier.
Directors—C. W. Bush, R. W. Browning, T. L. Baird, O. T. Oests, E. B. Hayward, M. T. Emmert, T. R. Lowe, G. N. Merritt, G. H. Hecke.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$595,332 62	\$647,972 76	\$1,243,305 38
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	53,357 84	53,357 84
Overdrafts.....	5,052 24	-----	5,052 24
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	69,098 51	492,887 28	561,985 79
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	65,962 46	-----	65,962 46
Other real estate owned.....	7,304 63	-----	7,304 63
Due from reserve bank, excluding Item 14.....	43,996 63	16,002 33	59,998 01
Due from other banks.....	692 85	-----	692 85
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	36,112 33	28,450 96	64,563 28
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	5,125 17	-----	5,125 17
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,302 62	-----	1,302 62
Totals	\$329,979 14	\$1,233,671 16	\$2,068,650 30
<i>Liabilities</i> —			
Capital paid in.....	\$200,000 00	\$130,000 00	\$330,000 00
Surplus.....	26,400 00	-----	26,400 00
All undivided profits, less expenses, interest and taxes paid.....	17,929 23	-----	17,929 23
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00	-----	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	74 00	-----	74 00
Individual deposits subject to check.....	488,545 85	-----	488,545 85
Savings deposits.....	-----	1,108,671 16	1,108,671 16
Demand certificates of deposit.....	5,697 06	-----	5,697 06
Time certificates of deposit.....	63,085 00	-----	63,085 00
Certified checks.....	248 00	-----	248 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$329,979 14	\$1,233,671 16	\$2,068,650 30
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

Note.—The above statement includes the business of a branch office at Davis.

92. BANK OF VACAVILLE. VACAVILLE.

Incorporated April 23, 1883.

Officers—C. M. Hartley, President; E. R. Thurber, Vice-President; E. J. Cox, Secretary, Treasurer and Cashier; James R. McCrory, Assistant Cashier.

Directors—R. E. Burton, J. H. Rogers, C. M. Hartley, H. D. Chandler, E. R. Thurber.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$292,694 39	\$292,374 98	\$585,069 32
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	500 71		500 71
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	109,336 00	170,102 97	279,438 97
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,192 54		2,192 54
Other real estate owned.....	16,119 50		16,119 50
Due from reserve banks, excluding Item 14.....	58,038 20	18,764 98	76,803 18
Due from other banks.....			
Due from Federal Reserve Bank.....	17,222 82		17,222 82
Actual cash on hand.....	5,678 91	11,500 00	17,178 91
Exchanges for clearing house.....			
Checks and other cash items.....	2,359 03		2,359 03
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$504,142 10	\$492,742 88	\$996,884 98
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	19,000 00	19,000 00	38,000 00
All undivided profits, less expenses, interest and taxes paid.....	16,894 92	7,468 43	23,853 35
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,025 50		4,025 50
Individual deposits subject to check.....	249,533 47		249,533 47
Savings deposits.....		416,328 33	416,328 33
Demand certificates of deposit.....	1,798 59		1,798 59
Time certificates of deposit.....	90,894 63	14,946 12	105,840 80
Certified checks.....			
Cashiers' checks.....	2,504 94		2,504 94
State, county and municipal deposits.....	45,000 00	10,000 00	55,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$504,142 10	\$492,742 88	\$996,884 98
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

93. THE BANK OF LOS GATOS. LOS GATOS.

Incorporated November 9, 1888.

Officers—J. A. Case, President; J. D. Farwell, Vice-President; I. D. Mable, Vice-President and Assistant Cashier; M. J. Vertin, Secretary and Assistant Cashier; P. E. Curtis, Treasurer and Cashier.

Directors—G. S. McMurtry, J. A. Case, I. D. Mable, S. D. Balch, J. D. Farwell.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$286,944 16	\$788,341 75	\$1,075 285 91
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	4,500 00	4,500 00
Overdrafts	435 28	-----	435 28
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	213,742 76	97,873 00	311,615 76
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	3,000 00	-----	3,000 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	143,284 39	53,064 52	196,378 91
Due from other banks.....	-----	3,432 52	3,432 52
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	62,200 16	23,101 36	85,301 52
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	997 07	-----	997 07
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$710,603 82	\$870,343 15	\$1,680,946 97
<i>Liabilities</i> —			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	20,000 00	40,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid	3,402 79	8,026 48	11,429 27
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	595 00	-----	595 00
Individual deposits subject to check.....	491,697 11	-----	-----
Savings deposits	-----	872,316 67	1,864,013 78
Demand certificates of deposit.....	24,615 04	-----	24,615 04
Time certificates of deposit.....	66,899 42	-----	66,899 42
Certified checks	2,560 36	-----	2,560 36
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	49,790 73	-----	49,790 73
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	1,073 37	-----	1,073 37
Totals	\$710,603 82	\$870,343 15	\$1,680,946 97
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

96. GLENDORA BANK. GLENDORA.

Incorporated December 8, 1884.

Officers—A. E. Engelhardt, President; J. J. West, Vice-President; W. F. Boye, Secretary, Treasurer and Cashier.

Directors—N. J. Ashby, A. E. Engelhardt, W. F. Boye, J. A. Lewis, J. J. West, J. W. Cullen, Martin Killingsworth.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$233,430 63	-----	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	132 84	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	63,918 53	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	9,713 00	-----	-----
Other real estate owned.....	492 23	-----	-----
Due from reserve banks, excluding Item 14.....	43,319 57	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	19,022 04	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$373,038 89	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$42,000 00	-----	-----
Surplus.....	7,250 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	5,619 41	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	190,415 23	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	107,002 66	-----	-----
Certified checks.....	12 00	-----	-----
Cashiers' checks.....	827 31	-----	-----
State, county and municipal deposits.....	19,900 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	12 28	-----	-----
Total.....	\$373,038 89	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

102. CONSOLIDATED BANK OF ELSINORE. ELSINORE.

Incorporated August 18, 1887.

Officers—Lynn T. Horton, President; S. H. Herrick, Vice-President; S. A. Stewart, Vice-President; H. O. Dane, Secretary, Treasurer, Cashier.

Directors—S. A. Stewart, S. H. Herrick, Lynn T. Horton, A. G. Keck, H. S. Garrison.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$210,932 83	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	5 68	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	22,085 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,150 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	51,518 09	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	14,528 77	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	94 95	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$302,315 32	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	7,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	5,080 01	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	208,885 85	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	44,548 28	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,801 20	-----	-----
State, county and municipal deposits.....	7,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$302,315 32	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

108. THE BANK OF ARCATA. ARCATA.

Incorporated September 11, 1886.

Officers—Wesley W. Stone, President; Sylvester Myers, Vice-President; B. L. Oak, Secretary and Assistant Cashier; Frank H. Tooby, Treasurer and Cashier; W. C. Pritchard, Assistant Cashier.

Directors—Frank H. Tooby, N. H. Falk, Sylvester Myers, Lorens Petersen, Wesley W. Stone, H. W. Jackson, Henry F. Brizard.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$500,240 95	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	55,202 81	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	35,435 00	-----	-----
Other real estate owned.....	998 05	-----	-----
Due from reserve banks, excluding Item 14.....	51,935 97	-----	-----
Due from other banks.....	3,724 63	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	39,222 41	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	644 88	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$687,399 70	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus.....	100,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	16,851 07	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Dividends unpaid.....	10 00	-----	-----
Individual deposits subject to check.....	431,660 83	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	13,189 42	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	19,940 71	-----	-----
State, county and municipal deposits.....	5,426 66	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	321 02	-----	-----
Total.....	\$687,399 70	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

106. FIDELITY TRUST AND SAVINGS BANK. FRESNO.

Incorporated February 26, 1887.

Officers—Wylie M. Giffen, President; Leslie Einstein, Vice-President; W. T. Mattingly, Vice-President; J. C. Farkner, Vice-President; W. A. Sutherland, Vice-President; C. E. Hamilton, Secretary, Treasurer and Cashier; Wick W. Parsons, Manager Savings Department; H. S. Wilson, Assistant Cashier; S. C. Enos, Assistant Cashier; M. P. Hall, Assistant Cashier and Secretary; R. D. Vianello, Trust Officer.

Directors—C. H. Cobb, W. T. Mattingly, Leslie Einstein, C. E. Hamilton, Chas. W. Barrett, Wick W. Parsons, R. D. Vianello, K. Arrakelian, E. J. Bullard A. W. Bernhauer, W. O. Blassingame, Edwin M. Einstein, A. Emory Wishon, J. C. Farkner, Wylie M. Giffen, William Gass, M. B. Harris, E. G. Hughson, Ward B. Minturn, Arthur Perkins, Mho L. Rowell, B. J. Shoemaker, W. A. Sutherland, B. J. Sheagren, F. H. Wilson, H. S. Wilson, C. L. McLane.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$6,441,223 82	\$2,133,238 56	\$49,500 00	\$50,000 00	\$8,673,962 37
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		244,299 60			244,299 60
Overdrafts	14,985 40				14,985 40
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,078,518 23	308,765 56			1,387,283 79
Stock of Federal Reserve Bank	27,000 00				27,000 00
Bank premises, furniture and fixtures and safe deposit vaults	50,214 24	282,597 46			282,811 70
Other real estate owned	1,500 00	115,284 04			116,784 04
Due from reserve banks, excluding item 14	428,352 27	35,180 17			463,532 44
Due from other banks	53,762 98		3,419 23	10,881 01	64,063 27
Due from Federal Reserve Bank	9,511 92	110,000 00			119,511 92
Actual cash on hand	169,524 27	193,635 88			363,160 15
Exchanges for clearing house	102,897 32				102,897 32
Checks and other cash items	53,581 88	456,962 78			510,544 63
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources	373,944 80	905 00	500 00		375,349 80
Totals	\$8,805,017 13	\$3,830,867 04	\$53,419 28	\$60,881 01	\$12,750,186 46
Liabilities—					
Capital paid in	\$750,000 00	\$150,000 00	\$50,000 00	\$50,000 00	\$1,000,000 00
Surplus	256,000 00	200,000 00			456,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid	21,756 91	35,632 79		10,881 01	24,757 89
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks	127,410 96				127,410 96
Dividends unpaid	350 00				350 00
Individual deposits subject to check	5,338,309 82				5,338,309 82
Savings deposits		3,415,093 09			3,415,093 09
Demand certificates of deposit	2,854 95				2,854 95
Time certificates of deposit	741,847 45				741,847 45
Certified checks	17,062 61				17,062 61
Cashiers' checks	559,541 39				559,541 39
State, county and municipal deposits	275,000 00	25,000 00			300,000 00
United States and postal savings deposits	12,341 79				12,341 79
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			2,419 28		2,419 28
Fund for advances to court trusts			1,000 00		1,000 00
Other liabilities	746,054 07	5,143 16			751,197 23
Totals	\$8,805,017 13	\$3,830,867 04	\$53,419 28	\$60,881 01	\$12,750,186 46
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

106. FIDELITY TRUST AND SAVINGS BANK, FRESNO—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers, or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers, or trustees	
Trust investments, personal property	\$116,543 07	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$196,072 41
Trust investments, real property...	65,303 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks.....	14,225 35		
Cash on hand.....			
Total	\$196,072 41	Total	\$196,072 41

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

Changed name from Bank and Trust Company of Central California, May 29, 1920.

NOTE.—Purchased Farmers National Bank of Fresno May 6, 1920.

107. THE BANK OF ORLAND. ORLAND.

Incorporated March 29, 1887.

Officers—George A. Barceloux, President; H. J. Barceloux, Vice-President; E. M. King, Secretary, Treasurer and Cashier.

Directors—George A. Barceloux, E. M. King, W. E. Johnston, W. H. Baymiller, H. J. Barceloux.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$477,828 18	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	1,147 68	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	79,205 54	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	12,838 42	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	13,481 72	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	33,992 86	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	11,417 00	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	123 61	-----	-----
Total	\$630,029 96	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$50,000 00	-----	-----
Surplus	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	14,447 82	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	30,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	25 61	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	420,536 45	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	9,767 55	-----	-----
Time certificates of deposit.....	53,876 35	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	3,560 89	-----	-----
State, county and municipal deposits.....	22,815 29	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$630,029 96	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

108. "THE SAN DIEGO SAVINGS BANK." SAN DIEGO.

Incorporated April 15, 1889

Officers—M. T. Gilmore, President; J. W. Sefton, Jr., Vice-President; C. W. Wilson, Secretary, Treasurer and Cashier; C. L. Reed, Assistant Cashier and Assistant Secretary; David N. Millan, Assistant Cashier and Assistant Secretary; R. L. Mueller, Assistant Cashier and Assistant Secretary; E. F. Farnsworth, Assistant Cashier.

Directors—R. M. Powers, A. H. Sweet, W. M. Crouse, J. Perry Lewis, M. T. Gilmore, J. W. Sefton, Jr., C. W. Wilson, Nat Rogan, S. M. Bingham.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$3,490,280 26	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		712,500 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		2,400,407 50	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		105,036 76	
Other real estate owned.....		251,698 14	
Due from reserve banks, excluding Item 14.....		343,809 54	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		185,200 17	
Exchanges for clearing house.....		29,185 15	
Checks and other cash items.....		14,010 90	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		21,755 43	
Total.....		\$7,563,373 85	
<i>Liabilities—</i>			
Capital paid in.....		\$200,000 00	
Surplus.....		325,000 00	
All undivided profits, less expenses, interest and taxes paid.....		110,454 20	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		6,528,281 29	
Demand certificates of deposit.....			
Time certificates of deposit.....		271,196 94	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		100,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		28,441 42	
Total.....		\$7,563,373 85	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

111 AND 111B. PLACER COUNTY BANK, EAST AUBURN.

Incorporated October 5, 1887.

Officers—Alden Anderson, President; W. J. Wilson, Vice-President; George McAulay, Vice-President; J. E. Seaton, Secretary, Treasurer and Cashier; H. S. Olegg, Assistant Cashier; A. F. Sandrock, Assistant Cashier.

Directors—Joe Johnson, W. J. Wilson, George McAulay, E. S. Birdsall, Alden Anderson, Chas. Kenna, S. S. Stevens.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$335,408 44	\$456,802 19	\$792,210 63
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	430 55	-----	430 55
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	31,900 00	244,170 52	276,130 52
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	33,430 94	39,000 00	72,430 94
Other real estate owned.....	2,000 00	-----	2,000 00
Due from reserve banks, excluding Item 14.....	79,245 13	112,308 90	191,549 03
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	30,983 34	20,204 31	51,137 65
Exchanges for clearing house.....	1,685 53	-----	1,685 53
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	521 90	-----	521 90
Totals.....	\$515,615 89	\$872,480 92	\$1,388,096 81
<i>Liabilities—</i>			
Capital paid in.....	\$85,000 00	\$35,000 00	\$100,000 00
Surplus.....	20,000 00	43,000 00	63,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,535 30	-----	5,535 30
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	6,000 00	-----	6,000 00
Individual deposits subject to check.....	390,415 16	-----	-----
Savings deposits.....	-----	789,061 38	1,179,476 54
Demand certificates of deposit.....	4,910 89	-----	4,910 89
Time certificates of deposit.....	1,040 00	-----	1,040 00
Certified checks.....	15 00	-----	15 00
Cashiers' checks.....	22,358 54	-----	22,358 54
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	5,419 54	5,419 54
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	341 00	-----	341 00
Totals.....	\$515,615 89	\$872,480 92	\$1,388,096 81
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Newcastle.

112. CITY SAVINGS BANK. SANTA CRUZ.

Incorporated December 6, 1887.

Officers—F. D. Baldwin, President; F. R. Howe, Vice-President; C. D. Hinkle, Vice-President; T. G. McCreary, Secretary, Treasurer and Cashier; A. H. Foster, Assistant Cashier; W. M. Carmean, Assistant Cashier.
Directors—F. D. Baldwin, J. P. Parker, Geo. H. Cardiff, T. G. McCreary, C. D. Hinkle, L. E. McLellan, F. R. Howe.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....		\$866,333 44	
Bankers' acceptances, excluding rediscouts.....		29,606 84	
Notes, drafts or bills of exchange, excluding rediscouts.....		211,832 72	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign..... account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		835,504 06	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		38,425 00	
Other real estate owned.....		29,980 37	
Due from reserve banks, excluding Item 14.....		144,742 92	
Due from other banks.....		27,723 02	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		61,712 88	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		976 43	
Total.....		\$2,346,337 68	
<i>Liabilities—</i>			
Capital paid in.....		\$130,000 00	
Surplus.....		80,000 00	
All undivided profits, less expenses, interest and taxes paid.....		29,822 38	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....			
Bills payable with Federal Reserve Bank, other than rediscouts.....			
Deposits due to banks.....			
Dividends unpaid.....		6,000 00	
Individual deposits subject to check.....			
Savings deposits.....		2,095,215 30	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		5,800 00	
Total.....		\$2,346,337 68	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated January 16, 1888.

Officers—I. Isaac Irwin, President; Wheeler J. Bailey, Vice-President; O. B. Whittelsey, Secretary, Treasurer and Cashier; John Zweck, Assistant Cashier and Assistant Secretary.
Directors—W. J. Bailey, John Zweck, I. Isaac Irwin, William G. Mirrow, William Kettner, Edmund Mayer, O. B. Whittelsey.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$658,518 95	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		608,525 51	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		17,552 60	
Other real estate owned.....		6,250 00	
Due from reserve banks, excluding Item 14.....		198,277 65	
Due from other banks.....		2,080 50	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		37,716 39	
Exchanges for clearing house.....		536 70	
Checks and other cash items.....		1,165 33	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,525,623 62	
<i>Liabilities—</i>			
Capital paid in.....		\$100,000 00	
Surplus.....		35,000 00	
All undivided profits, less expenses, interest and taxes paid.....		9,674 69	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		1,289,463 72	
Demand certificates of deposit.....			
Time certificates of deposit.....		41,187 81	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		297 40	
Total.....		\$1,525,623 62	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated March 20, 1888.

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

Directors—J. W. Barneberg, E. W. Clark, S. A. Dana, L. J. Beckett, A. Muscio, P. Tognazzini, H. L. Kemper, Francis H. Throop, R. R. Muscio.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and resources, excluding rediscounts.....	\$1,705,822 89	\$2,069,304 20	\$3,775,127 09
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	3,205 82	-----	3,205 82
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	876,020 30	167,218 75	1,043,239 05
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	64,516 71	-----	64,516 71
Other real estate owned.....	-----	6,000 00	6,000 00
Due from reserve banks, excluding Item 14.....	170,043 02	72,014 75	242,057 77
Due from other banks.....	12,215 31	-----	12,215 31
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	222,258 05	55,000 00	277,258 05
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,241 07	-----	3,241 07
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	9,114 69	-----	9,114 69
Totals.....	\$3,063,437 89	\$2,969,537 70	\$5,435,975 56
<i>Liabilities—</i>			
Capital paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....	175,000 00	125,000 00	300,000 00
All undivided profits, less expenses, interest and taxes paid.....	95,192 57	12,891 69	108,084 26
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	100,000 00	-----	100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	50,998 34	-----	50,998 34
Dividends unpaid.....	37 50	-----	37 50
Individual deposits subject to check.....	1,622,835 99	-----	-----
Savings deposits.....	-----	2,120,947 71	3,743,783 70
Demand certificates of deposit.....	13,042 61	-----	13,042 61
Time certificates of deposit.....	652,794 30	-----	652,794 30
Certified checks.....	5,000 00	-----	5,000 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	151,538 55	-----	151,538 55
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	10,698 30	10,698 30
Totals.....	\$3,063,437 89	\$2,969,537 70	\$5,435,975 56
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

116. PAJARO VALLEY SAVINGS BANK. WATSONVILLE.

Incorporated July 18, 1888.

Officers—W. R. Porter, President; J. E. Trafton, Vice-President; C. F. Langley, Vice-President and Manager; L. H. Lopes, Secretary, Treasurer and Cashier; George E. Wilson, Assistant Secretary.

Directors—W. R. Porter, F. Mauk, A. R. Wilson, L. P. Cox, Charles F. Langley.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$399,461 03	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	15,000 00	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	179,441 45	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	29,000 00	-----
Other real estate owned.....	-----	6,284 56	-----
Due from reserve banks, excluding Item 14.....	-----	105,205 45	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	36,973 57	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$1,271,366 06	-----
<i>Liabilities</i> —			
Capital paid in.....	-----	\$50,000 00	-----
Surplus	-----	65,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	8,196 94	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	1,545 68	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	1,144,001 44	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	2,620 00	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$1,271,366 06	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated May 31, 1888.

Officers—Phebe M. Rideout, President; Dunning Rideout, Vice-President; L. L. Green, Vice-President; F. L. Humphrey, Secretary and Assistant Cashier; J. C. Boyle, Treasurer and Cashier.

Directors—Phebe M. Rideout, Dunning Rideout, L. L. Green, George F. Jones, R. S. Powers, Walter M. Smith, John J. Hamlyn.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$220,609 26	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		304,999 37	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		9,877 26	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		15,139 88	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$550,622 77	
<i>Liabilities—</i>			
Capital paid in.....		\$30,000 00	
Surplus.....		20,000 00	
All undivided profits, less expenses, interest and taxes paid.....		11,896 93	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		488,726 84	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$550,622 77	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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, Secretary and Cashier; A. J. Everest, Treasurer.
Directors—John H. Bartle, W. A. Chess, Marco H. Hellman, A. J. Everest, John P. Dunn.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$928,540 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		85,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		207,718 82	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,000 00	
Other real estate owned.....		3,085 75	
Due from reserve banks, excluding Item 14.....		75,380 48	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		28,752 79	
Exchanges for clearing house.....			
Checks and other cash items.....		2,728 28	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		834 00	
Total.....		\$1,083,040 12	
 <i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus.....		35,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,844 41	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,000 00	
Individual deposits subject to check.....			
Savings deposits.....		912,753 71	
Demand certificates of deposit.....			
Time certificates of deposit.....		6,442 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,083,040 12	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

**121 AND 121A. FARMERS AND MERCHANTS BANK OF
STOCKTON, CALIFORNIA.
STOCKTON.**

Incorporated October 17, 1888.

Officers—F. A. Guernsey, President; John M. Perry, Vice-President; Will E. Morris, Vice-President; A. J. Zitlau, Secretary, Treasurer and Cashier; O. A. Baker, Assistant Cashier; E. D. Heron, Assistant Cashier and Manager Oakdale Branch; C. E. Wood, Assistant Manager Oakdale Branch.

Directors—F. A. Guernsey, John M. Perry, Will E. Morris, S. B. Coates, Dan N. Gilmore, H. E. Welch, E. F. Davis, Frank Cox, George Pinkhohner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,594,942 99	\$2,317,921 24	\$4,912,864 23
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	32,500 00	32,500 00
Overdrafts.....	5,159 57	-----	5,159 57
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	429,897 86	267,113 93	697,011 79
Stock of Federal Reserve Bank.....	-----	26,550 00	26,550 00
Bank premises, furniture and fixtures and safe deposit vaults.....	205,000 00	275,000 00	480,000 00
Other real estate owned.....	-----	19,273 25	19,273 25
Due from reserve banks, excluding Item 14.....	157,913 49	21,867 14	179,780 63
Due from other banks.....	57,744 90	-----	57,744 90
Due from Federal Reserve Bank.....	175,619 33	87,211 59	262,830 92
Actual cash on hand.....	78,839 49	81,639 72	160,479 21
Exchanges for clearing house.....	109,294 17	-----	109,294 17
Checks and other cash items.....	14,874 49	1,087 15	15,961 64
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$3,829,286 29	\$3,130,114 02	\$6,959,400 31
<i>Liabilities—</i>			
Capital paid in.....	\$500,000 00	\$140,000 00	\$640,000 00
Surplus.....	110,000 00	185,000 00	295,000 00
All undivided profits, less expenses, interest and taxes paid.....	24,417 47	16,653 68	41,071 15
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	350,000 00	-----	350,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	68,328 17	-----	68,328 17
Dividends unpaid.....	12,868 00	-----	12,868 00
Individual deposits subject to check.....	2,401,847 79	-----	2,401,847 79
Savings deposits.....	-----	2,964,574 75	2,964,574 75
Demand certificates of deposit.....	23,713 54	-----	23,713 54
Time certificates of deposit.....	39,063 80	93,769 02	132,832 82
Certified checks.....	34,205 14	-----	34,205 14
Cashiers' checks.....	23,612 08	-----	23,612 08
State, county and municipal deposits.....	238,000 00	72,000 00	310,000 00
United States and postal savings deposits.....	-----	7,061 02	7,061 02
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	3,210 35	755 56	3,965 90
Totals	\$3,829,286 29	\$3,130,114 02	\$6,959,400 31

**121 AND 121A. FARMERS AND MERCHANTS BANK OF STOCKTON,
STOCKTON—Continued.**

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$50,000 00	-----	\$50,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or other- wise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.	374,730 42	-----	374,730 42
Totals	\$424,730 42	-----	\$424,730 42
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Oakdale.

122. DECKER-JEWETT BANK. MARYSVILLE.

Incorporated November 12, 1888.

Officers—Elliott McAllister, President; John K. Kelly, Vice-President; H. B. P. Carden, Secretary,
Treasurer and Cashier; Jackson Waste, Assistant Cashier.
Directors—Elliott McAllister, Jackson Waste, H. B. P. Carden, John K. Kelly, W. T. Ellis.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$381,643 26	\$163,175 00	\$1,049,818 26
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	4,330 04	-----	4,330 04
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	173,086 89	45,563 75	218,650 64
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	7,998 45	20,000 00	27,998 45
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	79,808 64	5,508 11	85,316 75
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	35,000 00	-----	35,000 00
Actual cash on hand.....	30,126 41	6,095 74	36,222 15
Exchanges for clearing house.....	4,161 97	-----	4,161 97
Checks and other cash items.....	300 00	-----	300 00
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	15,874 88	-----	15,874 88
Totals	\$1,232,330 54	\$245,342 60	\$1,477,673 14
<i>Liabilities—</i>			
Capital paid in.....	\$125,000 00	\$25,000 00	\$150,000 00
Surplus.....	50,000 00	-----	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	36,580 21	-----	36,580 21
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,455 00	-----	1,455 00
Individual deposits subject to check.....	582,726 89	-----	-----
Savings deposits.....	-----	220,342 60	803,129 49
Demand certificates of deposit.....	17,438 47	-----	17,438 47
Time certificates of deposit.....	349,069 97	-----	849,069 97
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	70,000 00	-----	70,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$1,232,330 54	\$245,342 60	\$1,477,673 14
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**123, 123A, 123B AND 123C. SECURITY TRUST AND SAVINGS BANK.
LOS ANGELES.**

Incorporated January 11, 1889.

Officers—J. F. Sartori, President; W. D. Longyear, Vice-President; M. S. Hellman, Vice-President; James E. Shelton, Secretary; J. H. Griffin, Assistant Secretary; W. D. Otis, Assistant Secretary; T. Q. Hall, Treasurer; G. M. Wallace, Cashier; H. H. Smock, Assistant Cashier; F. W. Cowlin, Assistant Cashier, G. M. Martin, Assistant Trust Attorney; L. H. Roseberry, Trust Attorney; J. O. McFarland, Assistant Trust Attorney; W. H. Booth, Vice-President; Chas. H. Toll, Vice-President; J. A. H. Kerr, Vice-President; G. G. Greenwood, Vice-President; S. F. Zombro, Vice-President; R. B. Hardacre, Vice-President; L. H. Roseberry, Vice-President; J. H. Griffin, Trust Officer; O. M. Jay, Assistant Trust Officer; H. W. Little, Assistant Secretary; John T. Cooper, Assistant Secretary; J. G. Carey, Assistant Secretary; R. O. Long, Assistant Secretary.

Directors—J. F. Sartori, M. S. Hellman, Chas. H. Toll, W. H. Booth, W. D. Longyear, Wm. H. Allen, Jr., Norman Bridge, R. B. Hardacre, S. F. Zombro, R. H. Lacy, James H. Adams, W. L. Valentine, Geo. M. Wallace, Henderson Hayward, T. E. Newlin, W. J. Washburn, H. W. O'Melveny, J. H. Shankland, D. Woolwine, Geo. A. Hart, W. Jarvis Barlow, Jos. Kurtz, William Garland, A. B. Cass, A. C. Denman, Jr., G. G. Greenwood, J. A. H. Kerr, Lee A. McConnell, A. W. Rhodes, L. H. Roseberry, Russell McD. Taylor, C. F. Crowell, James B. Grist.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$17,031,833 62	\$27,942,300 03	-----	-----	\$44,974,133 65
Bankers' acceptances, excluding rediscounts	-----	3,539,695 84	-----	-----	3,539,695 84
Notes, drafts or bills of exchange, excluding rediscounts	-----	4,262,500 00	-----	-----	4,262,500 00
Overdrafts	54,875 20	-----	-----	-----	54,875 20
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	100,000 00	-----	-----	-----	100,000 00
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,416,897 20	20,761,562 95	\$500,000 00	\$133,063 20	22,814,523 35
Stock of Federal Reserve Bank	-----	127,500 00	-----	-----	127,500 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	2,024,969 51	-----	-----	2,024,969 51
Other real estates owned	-----	282,186 82	-----	3,825 00	286,011 82
Due from reserve banks, excluding Item 14	604,297 08	3,417,157 89	5,014 17	42,256 48	9,068,725 57
Due from other banks	26,814 55	199,905 46	-----	-----	226,720 01
Due from Federal Reserve Bank	1,987,041 98	2,165,317 76	-----	-----	4,152,359 74
Actual cash on hand	212,806 05	1,206,505 74	-----	4,503 25	1,423,814 04
Exchanges for clearing house	59,241 48	968,134 23	-----	-----	1,017,375 71
Checks and other cash items	47,606 91	286,132 23	-----	12,467 51	365,206 65
Items with Federal Reserve Bank in process of collection	-----	179,799 20	-----	-----	179,799 20
Advances to court trusts	-----	-----	-----	14,884 56	14,884 56
Other resources	335,703 93	1,681,198 94	-----	-----	2,016,902 87
Totals	\$21,877,116 95	\$74,046,833 60	\$506,014 17	\$211,000 00	\$96,639,997 72
<i>Liabilities</i> —					
Capital paid in	\$1,150,000 00	\$1,400,000 00	\$500,000 00	\$100,000 00	\$3,150,000 00
Surplus	1,100,000 00	750,000 00	-----	-----	1,850,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	55,000 00	1,043,940 37	-----	111,000 00	1,209,940 37
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	1,609,928 85	-----	-----	-----	1,609,928 85
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	16,920,961 75	-----	-----	-----	16,920,961 75
Savings deposits	-----	65,988,060 49	-----	-----	65,988,060 49
Demand certificates of deposit	62,943 96	-----	-----	-----	62,943 96
Time certificates of deposit	-----	2,050,943 91	-----	-----	2,050,943 91
Certified checks	56,034 23	-----	-----	-----	56,034 23
Cashiers' checks	755,365 82	-----	-----	-----	755,365 82
State, county and municipal deposits	-----	879,947 27	-----	-----	879,947 27
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	12,988 75	-----	-----	-----	12,988 75

123. SECURITY TRUST AND SAVINGS BANK, LOS ANGELES—Continued.

<i>Liabilities—Continued.</i>		Commercial	Savings	Court trusts	Private trusts	Combined
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....		\$100,000 00	-----	-----	-----	\$100,000 00
Liability account acceptances executed to furnish dollar exchange		-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....		-----	-----	\$5,014 17	-----	5,014 17
Fund for advances to court trusts.....		-----	-----	-----	-----	-----
Other liabilities		53,893 59	\$1,933,974 50	-----	-----	1,987,868 15
Totals		\$21,877,116 95	\$74,046,863 60	\$506,014 17	\$211,000 00	\$96,639,997 72
Contingent liabilities—none.						
Interest earned but not collected, not included in resources or liabilities.....						
Trust Resources—	Court trusts		Trust Liabilities—	Court trusts		
Personal assets received from executors, administrators, guardians, assignees receivers or trustees	\$74,050 00		Personal assets received from executors, administrators, guardians, assignees receivers or trustees	\$74,050 00		
Trust investments, personal property	4,789,156 15		Trust held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	7,510,706 66		
Trust investments, real property.....	2,433,154 16		Private trusts, specially designated and construed as court trusts, under supervision			
Due from banks.....	288,396 35					
Cash on hand.....	-----					
Total	\$7,584,756 63		Total	\$7,584,756 63		

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

Purchased Citizens Savings Bank (Hollywood) Los Angeles, November 15, 1919.
 Purchased Hollywood National Bank (Hollywood) Los Angeles, November 15, 1919.
 Purchased Security National Bank, Los Angeles, May 15, 1920.

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

124. "THE BANK OF E. COOKE SMITH." PACIFIC GROVE.

Incorporated January 8, 1907.

Officers—E. C. Smith, President; P. H. Smith, Vice-President; A. O. Gates, Secretary, Treasurer and Cashier; C. D. Smith, Assistant Cashier.

Directors—E. C. Smith, P. H. Smith, A. O. Gates.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$22,033 88	\$42,948 85	\$64,982 73
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	102,383 39	38,250 00	140,633 39
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	30,000 00	-----	30,000 00
Other real estate owned.....	-----	5,368 85	5,368 85
Due from reserve banks, excluding Item 14.....	17,000 43	2,495 20	19,495 63
Due from other banks.....	866 78	-----	866 78
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	14,999 76	3,624 95	18,624 71
Exchanges for clearing house.....	99 96	-----	99 96
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$186,854 20	\$92,667 85	\$279,522 05
<i>Liabilities</i> —			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	1,500 00	1,600 00	3,100 00
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00	-----	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	88,940 51	-----	88,940 51
Savings deposits.....	-----	76,067 85	165,028 86
Demand certificates of deposit.....	7,413 69	-----	7,413 69
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,000 00	-----	4,000 00
State, county and municipal deposits.....	20,000 00	5,000 00	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$186,854 20	\$92,667 85	\$279,522 05
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

125. BANK OF HUENEME. HUENEME.

Incorporated February 28, 1889.

Officers—E. O. Gerberding, President; Richard Bard, Vice-President; A. Levy, Vice-President; E. O. Green, Secretary, Treasurer and Cashier; John A. Treher, Assistant Cashier.
Directors—Richard Bard, E. O. Gerberding, A. Levy, Mary Bard, Roger G. Edwards, Clay Claberg, F. Antes Snyder.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$92,180 65	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	71 34	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	30,167 98	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,972 55	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	43,698 77	-----	-----
Due from other banks.....	11,490 80	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	8,849 58	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	76 34	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$189,514 02	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	12,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,849 80	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	118 13	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	80,165 92	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	20,622 78	-----	-----
Certified checks.....	1 00	-----	-----
Cashiers' checks.....	106 39	-----	-----
State, county and municipal deposits.....	24,150 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$189,514 02	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

126. ORANGE COUNTY TRUST AND SAVINGS BANK. SANTA ANA.

Incorporated April 12, 1899.

Officers—W. E. Otis, President; A. B. Gardner, Vice-President; F. E. Farnsworth, Vice-President; E. B. Sprague, Secretary, Treasurer and Cashier; I. M. Sproul, Assistant Cashier; U. D. Rhodes, Trust Officer; Geo. E. Peters, Assistant Cashier and Assistant Secretary; E. E. Keech, Counsel.
Directors—C. D. Holmes, A. Otis Birch, E. B. Sprague, F. E. Farnsworth, A. B. Gardner, L. J. Carden, A. J. Visel, H. D. Meyer, W. E. Otis.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$992,182 65	\$502,842 50	\$14,000 00	\$19,500 00	\$1,618,525 15
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		25,000 00			25,000 00
Overdrafts	286 98				286 98
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	156,481 02	23,349 05	36,000 00	31,317 50	247,147 57
Stock of Federal Reserve Bank		11,250 00			11,250 00
Bank premises, furniture and fixtures and safe deposit vaults	37,363 00	40,077 50			77,440 50
Other real estate owned		7,503 04			7,503 04
Due from reserve banks, excluding Item 14	71,538 12	31,291 25			102,829 37
Due from other banks	18,100 80			11,045 84	29,146 64
Due from Federal Reserve Bank	56,000 00	21,000 00			77,000 00
Actual cash on hand	17,862 66	18,485 75		185 07	36,523 48
Exchanges for clearing house	24,885 38	7,365 01			32,250 39
Checks and other cash items	455 75	439 30			895 05
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				41 44	41 44
Totals	\$1,375,146 36	\$778,603 40	\$50,000 00	\$62,089 85	\$2,265,839 61
Liabilities—					
Capital paid in	\$150,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus	65,000 00	25,000 00			90,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid	20,262 15			12,089 85	32,352 00
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks	34,299 02	29,550 50			63,849 52
Dividends unpaid	15,000 00				15,000 00
Individual deposits subject to check	633,251 40				633,251 40
Savings deposits		673,504 83			673,504 83
Demand certificates of deposit	10,000 00				10,000 00
Time certificates of deposit	162,815 36	548 07			163,363 43
Certified checks	1,674 40				1,674 40
Cashiers' checks	844 03				844 03
State, county and municipal deposits	139,000 00				139,000 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	93,000 00				93,000 00
Totals	\$1,375,146 36	\$778,603 40	\$50,000 00	\$62,089 85	\$2,265,839 61
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

126. ORANGE COUNTY TRUST AND SAVINGS BANK, SANTA ANA—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees-----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees-----	
Trust investments, personal property-----	\$18,346 24	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee-----	\$128,632 71
Trust investments, real property--	94,514 00	Private trusts, specially designated and construed as court trusts, under supervision-----	
Due from banks-----	15,772 47		
Cash on hand-----			
Total -----	\$128,632 71	Total -----	\$128,632 71

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

127 AND 127B. PIONEER BANK. PORTERVILLE.

Incorporated April 19, 1889.

Officers—Chester Dowell, President; M. C. Mattison, Vice-President; P. Gafvert, Secretary, Treasurer and Cashier; E. E. Ridgway, Assistant Cashier; J. M. Kerr, Assistant Cashier; John W. Fitting, Assistant Cashier.

Directors—Chester Dowell, W. A. Dowell, R. D. Adams, M. C. Mattison, E. E. Ridgway, King C. Gillett, Wm. A. Nelson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$796,796 35	\$171,680 85	\$968,479 20
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	673 64	-----	673 64
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	95,364 92	49,722 75	145,087 67
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	59,500 00	-----	59,500 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	47,534 98	9,385 08	56,919 96
Due from other banks.....	8,791 78	-----	8,791 78
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	65,632 13	14,584 39	80,256 52
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,490 70	-----	2,490 70
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	11,980 60	-----	11,980 60
Totals.....	\$1,068,827 05	\$245,353 02	\$1,334,180 07
<i>Liabilities—</i>			
Capital paid in.....	\$85,000 00	\$20,000 00	\$105,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	20,637 44	-----	20,637 44
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	772,964 79	-----	-----
Savings deposits.....	-----	220,353 02	993,317 81
Demand certificates of deposit.....	5,482 88	-----	5,482 88
Time certificates of deposit.....	127,364 45	-----	127,364 45
Certified checks.....	140 00	-----	140 00
Cashiers' checks.....	7,109 21	-----	7,109 21
State, county and municipal deposits.....	49,249 11	-----	49,249 11
United States and postal savings deposits.....	882 17	-----	882 17
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,068,827 05	\$245,353 02	\$1,334,180 07
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of a branch office at Strathmore.

128. UNION SAVINGS BANK. MODESTO

Incorporated April 29, 1889.

Officers—C. D. Swan, President; E. C. Peck, Vice-President; T. H. Kewin, Vice-President and Treasurer; O. P. Miller, Secretary and Cashier; Nelle I. Rieves, Assistant Cashier; W. N. Steele, Chairman of the Board.

Directors—C. D. Swan, E. C. Peck, J. W. Husband, W. N. Steele, J. W. Hawkins, G. R. Stoddard, T. H. Kewin.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$3,639 50	\$1,079,520 53	\$1,083,220 03
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	52,123 71	267,187 49	319,311 20
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	3,290 65	99,900 54	103,191 19
Due from other banks.....	-----	22,743 89	22,743 89
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	1,353 33	39,736 43	41,089 76
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	201 43	-----	201 43
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	41 32	-----	41 32
Totals.....	\$60,709 94	\$1,509,083 88	\$1,569,798 82
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$100,000 00	\$150,000 00
Surplus.....	7,000 00	25,000 00	32,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,709 94	34,839 47	38,549 41
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	1,296,301 73	1,296,301 73
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	15,321 44	15,321 44
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	37,626 24	37,626 24
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$60,709 94	\$1,509,083 88	\$1,569,798 82
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

129. THE VALLEJO BANK OF SAVINGS. VALLEJO.

Incorporated May 17, 1889.

Officers—W. K. Cole, President; D. Brosnahan, Vice-President; B. C. Byrne, Secretary, Treasurer and Cashier; O. F. George, Assistant Cashier and Assistant Secretary.

Directors—D. Brosnahan, W. K. Cole, F. W. Hall, S. M. Levee, J. J. McDonald, B. C. Byrne, T. J. O'Hara.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,052,880 81	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts		53,370 87	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		280,000 52	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estates owned.....			
Due from reserve banks, excluding Item 14.....		111,622 03	
Due from other banks.....		15,767 09	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		37,236 30	
Exchanges for clearing house.....			
Checks and other cash items.....		5,109 20	
Items with Federal Reserve Bank in process of collection			
Other resources		211 45	
Total		\$1,565,178 27	
<i>Liabilities</i> —			
Capital paid in.....		\$100,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		9,205 99	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid		8,000 00	
Individual deposits subject to check.....			
Savings deposits		1,375,124 71	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....		47,426 82	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		420 75	
Total		\$1,565,178 27	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

9-5603

131. THE BANK OF EUREKA. EUREKA.

Incorporated October 4, 1889.

Officers—C. P. Soule, President; C. H. Palmtag, Vice-President; C. Deane, Secretary, Treasurer and Cashier; C. F. Edson, Assistant Cashier.

Directors—C. P. Soule, G. W. Hunter, J. M. Hutcheson, J. M. Carson, N. H. Falk, H. W. Cole, C. H. Palmtag, N. Thogersen, Geo. E. Hanson.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$806,094 33	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	2,758 79	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	377,079 15	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	53,500 00	-----	-----
Other real estate owned.....	2,895 00	-----	-----
Due from reserve banks, excluding Item 14.....	258,039 49	-----	-----
Due from other banks.....	15,181 97	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	132,188 70	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	21,180 57	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	645 65	-----	-----
Total	\$1,609,563 65	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$200,000 00	-----	-----
Surplus	50,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	90,788 12	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	186,228 98	-----	-----
Dividends unpaid	2,064 00	-----	-----
Individual deposits subject to check.....	991,497 11	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	32,151 17	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	2,600 00	-----	-----
Cashiers' checks	11,390 80	-----	-----
State, county and municipal deposits.....	100,000 00	-----	-----
United States and postal savings deposits.....	2,893 47	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$1,609,563 65	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

132. THE SAVINGS BANK OF HUMBOLDT COUNTY. EUREKA.

Incorporated October 4, 1889.

Officers—C. P. Soule, President, C. H. Palmtag, Vice-President; O. Deane, Secretary, Treasurer and Cashier; T. R. Dinsmore, Assistant Cashier; H. F. Madsen, Assistant Cashier.

Directors—C. P. Soule, G. W. Hunter, J. M. Hutcheson, J. M. Carson, C. H. Palmtag, N. H. Falk, H. W. Cole, N. Thogersen, Geo. E. Hanson.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,028,037 70	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		1,278,801 13	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		51,000 00	
Other real estate owned.....		31,700 00	
Due from reserve banks, excluding Item 14.....		233,221 05	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		63,050 55	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$2,684,810 43	
<i>Liabilities</i> —			
Capital paid in.....		\$100,000 00	
Surplus.....		132,000 00	
All undivided profits, less expenses, interest and taxes paid.....		27,446 65	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,542 00	
Individual deposits subject to check.....			
Savings deposits.....		2,423,821 78	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$2,684,810 43	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

133. HOME SAVINGS BANK. EUREKA.

Incorporated October 21, 1889.

Officers—H. F. Charters, President; G. W. Cousins, Vice-President; H. T. Trollnes, Treasurer and Cashier; W. McCann, Assistant Cashier; W. O. Burgess, Secretary.
Directors—E. N. Tooby, J. H. Crothers, H. H. Buhne, Geo. W. Cousins, G. H. Schulze, E. D. Kramer, H. F. Charters.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$820,163 12	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	99,212 00	-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	276,086 54	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	144,000 00	-----
Other real estate owned.....	-----	18,786 36	-----
Due from reserve banks, excluding Item 14.....	-----	116,894 77	-----
Due from other banks.....	-----		-----
Due from Federal Reserve Bank.....	-----		-----
Actual Cash on hand.....	-----	35,001 38	-----
Exchanges for clearing house.....	-----		-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----	1,303 84	-----
Total.....	-----	\$1,511,448 10	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus.....	-----	50,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	20,106 47	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----		-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	1,303,341 63	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----		-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----	33,000 00	-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----		-----
Total.....	-----	\$1,511,448 10	-----
Contingent liabilities—none.....	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

134. SAVINGS BANK OF SAN BERNARDINO. SAN BERNARDINO.

Incorporated December 2, 1889.

Officers—J. C. Smith, President; Ed. R. Adams, Vice-President; C. L. Cronk, Secretary, Treasurer and Cashier; C. H. Shorey, Assistant Cashier.

Directors—J. C. Smith, W. S. Shepardson, C. L. Cronk, Joseph E. Rich, J. M. Coleman, Jas. O. Love, A. G. Armstrong, Ed. R. Adams, H. R. Scott.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$131,702 01	\$397,320 38	\$529,022 39
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	44 73	-----	44 73
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	60,187 31	135,036 43	195,223 74
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	8,514 00	8,514 00
Other real estate owned.....	-----	10,884 32	10,884 32
Due from reserve banks, excluding Item 14.....	-----	19,632 53	19,632 53
Due from other banks.....	52,001 56	-----	52,001 56
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,229 37	15,000 00	25,229 37
Exchanges for clearing house.....	6,041 00	-----	6,041 00
Checks and other cash items.....	2,031 01	-----	2,031 01
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$262,236 99	\$586,417 66	\$848,654 65
<i>Liabilities</i> —			
Capital paid in.....	\$25,000 00	\$60,000 00	\$85,000 00
Surplus.....	1,000 00	6,500 00	7,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,613 16	3,599 67	5,212 83
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	54,500 00	-----	54,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,632 50	24 00	2,656 50
Individual deposits subject to check.....	165,118 82	-----	-----
Savings deposits.....	-----	435,572 19	600,691 01
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	33,179 80	33,179 80
Certified checks.....	31 24	-----	31 24
Cashiers' checks.....	12,341 27	-----	12,341 27
State, county and municipal deposits.....	-----	47,500 00	47,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	42 00	42 00
Totals	\$262,236 99	\$586,417 66	\$848,654 65
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

135. NORTHERN CALIFORNIA BANK OF SAVINGS. MARYSVILLE.

Incorporated December 7, 1889.

Officers—Phebe M. Rideout, President; Helman Cheim, Vice-President; S. J. Flanery, Secretary, Treasurer and Cashier.

Directors—Phebe M. Rideout, Helman Cheim, S. J. Flanery, C. F. Aaron, Dunning Rideout, W. B. Swain, Louis Tarke.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,020,286 86	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		2,017,577 78	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		62,771 57	
Other real estate owned.....		2,504 44	
Due from reserve banks, excluding Item 14.....		77,701 63	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		70,927 13	
Exchanges for clearing house.....			
Checks and other cash items.....		4,708 44	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		849 04	
Total		\$3,257,326 94	
<i>Liabilities</i> —			
Capital paid in.....		\$170,000 00	
Surplus.....		101,000 00	
All undivided profits, less expenses, interest and taxes paid.....		5,289 54	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		59,438 11	
Individual deposits subject to check.....			
Savings deposits.....		2,805,647 72	
Demand certificates of deposit.....			
Time certificates of deposit.....		37,725 57	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		75,000 00	
United States and postal savings deposits.....		3,148 00	
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		100 00	
Total		\$3,257,326 94	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

136 AND 136A. ALAMEDA SAVINGS BANK. ALAMEDA.

Incorporated January 17, 1890.

Officers—J. R. Knowland, President; I. L. Borden, Vice-President; Chas. E. Tabor, Secretary, Treasurer and Cashier; J. E. Hall, Manager; Wallace Merriam, Assistant Cashier; W. M. McKean, Assistant Cashier and Assistant Secretary.
Directors—I. L. Borden, Geo. W. Scott, P. S. Teller, J. H. Knowland, A. V. Clark.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$23,573 62	\$1,621,548 76	\$1,645,122 38
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	240,000 00	240,000 00
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	77,102 50	2,109,344 85	2,186,447 35
Stock of Federal Reserve Bank.....	-----	10,850 00	10,850 00
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	171,790 22	171,790 22
Other real estate owned.....	-----	50,269 00	50,269 00
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	39,691 41	477,747 69	517,429 10
Due from Federal Reserve Bank.....	11,191 87	124,046 31	135,238 18
Actual cash on hand.....	10,858 79	92,847 48	103,706 27
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	144 60	325 50	470 10
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	555 00	54,795 53	55,350 53
Totals	\$163,107 79	\$4,953,563 24	\$5,116,674 03
<i>Liabilities</i> —			
Capital paid in.....	\$25,000 00	\$211,300 00	\$236,300 00
Surplus.....	-----	150,000 00	150,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,457 55	41,863 33	49,320 88
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	11,815 00	11,815 00
Individual deposits subject to check.....	130,424 67	-----	-----
Savings deposits.....	-----	3,970,582 91	4,101,007 58
Demand certificates of deposit.....	100 00	-----	100 00
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	12 00	-----	12 00
Cashiers' checks.....	113 57	-----	113 57
State, county and municipal deposits.....	-----	118,000 00	118,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	450,000 00	450,000 00
Totals	\$163,107 79	\$4,953,563 24	\$5,116,674 03
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of a branch office at Alameda.

137. "EUCLID SAVINGS BANK." ONTARIO.

Incorporated March 17, 1890.

Officers—O. Arnold, President; H. E. Swan, Vice-President; A. M. Stoeckel, Treasurer and Secretary; H. O. Chapman, Cashier.

Directors—H. E. Swan, Wm. Laidlaw, O. Arnold, H. O. Chapman, Chas. Latimer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$182,783 81	\$367,347 80	\$550,131 11
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		2,500 00	2,500 00
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	19,209 50	132,244 72	151,454 22
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		45,206 47	45,206 47
Other real estate owned.....		4,139 69	4,139 69
Due from reserve banks, excluding Item 14.....	22,545 86	30,392 85	52,938 71
Due from other banks.....	7,196 75		7,196 75
Due from Federal Reserve Bank.....			
Actual cash on hand.....	11,863 02	13,145 56	25,008 60
Exchanges for clearing house.....	795 35		795 35
Checks and other cash items.....	38 14		38 14
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	192 77		192 77
Totals	\$244,625 20	\$504,976 61	\$839,601 81
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	10,000 00	25,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,258 92	5,839 99	8,098 91
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	183,654 31		
Savings deposits.....		508,322 94	689,977 25
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	81 73		81 73
Cashiers' checks.....	19,725 19		19,725 19
State, county and municipal deposits.....		23,000 00	23,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	906 05	12,313 69	13,718 73
Totals	\$244,625 20	\$504,976 61	\$839,601 81
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—Added commercial department July 16, 1919.

138. EXCHANGE BANK. SANTA ROSA.

Incorporated April 3, 1880.

Officers—F. P. Doyle, President; H. W. LeBaron, Vice-President, Secretary, Treasurer and Cashier; L. A. Pressley, Assistant Cashier.

Directors—T. J. Hutchinson, L. V. Hitchcock, F. P. Doyle, J. W. Clark, H. W. LeBaron.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$441,710 67	\$833,655 93	\$1,125,366 60
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	14,619 72	14,619 72
Overdrafts.....	296 37	-----	296 37
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	316,998 88	577,280 21	894,279 09
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	90,000 00	-----	90,000 00
Other real estate owned.....	8,118 72	-----	8,118 72
Due from reserve banks, excluding Item 14.....	93,107 21	53,482 40	146,589 61
Due from other banks.....	4,460 60	-----	4,460 60
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	75,051 63	67,809 49	142,861 12
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	7,118 04	-----	7,118 04
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	22,139 54	-----	22,139 54
Totals.....	\$1,058,991 66	\$1,396,847 75	\$2,455,839 41
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus.....	25,000 00	80,000 00	105,000 00
All undivided profits, less expenses, interest and taxes paid.....	83,933 75	-----	83,933 75
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	590,307 82	-----	-----
Savings deposits.....	-----	1,266,847 75	1,867,155 57
Demand certificates of deposit.....	10,405 78	-----	10,405 78
Time certificates of deposit.....	218,572 20	-----	218,572 20
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	30,000 00	-----	30,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	772 11	-----	772 11
Totals.....	\$1,058,991 66	\$1,396,847 75	\$2,455,839 41
Contingent liabilities—none.....	-----	-----	-----
Interest earned, but not collected, not included in resources and liabilities.....	\$7,070 56	\$15,231 67	\$22,302 23

139, 139A, 139B AND 139C. "THE BANK OF SANTA MARIA." SANTA MARIA.

Incorporated May 7, 1890.

Officers—Paul O. Tietzen, President; J. F. Goodwin, Vice-President; S. A. Dana, Vice-President; L. P. Scaroni, Secretary and Cashier; W. T. Rice, Treasurer and Assistant Cashier; Paul O. Tietzen, Manager; B. E. Jessee, Assistant Cashier; A. L. Brown, Manager Branch; L. C. Palmtag, Assistant Cashier; Merle Jones, Assistant Cashier; H. L. Anderson, Assistant Cashier.

Directors—F. C. Twitchell, Paul O. Tietzen, S. A. Dana, A. H. Rice, John Long, J. F. Goodwin, Jas. Herbert Tietzen, M. M. Purkiss.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,210,844 64	\$1,076,330 40	\$3,287,175 04
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	9,336 65	-----	9,336 65
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	573,036 46	492,498 16	1,065,534 62
Stock of Federal Reserve Bank.....	-----	21,000 00	21,000 00
Bank premises, furniture and fixtures and safe deposit vaults.....	143,235 39	54,880 90	198,116 29
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	172,236 28	56,811 41	229,047 69
Due from other banks.....	7,906 13	-----	7,906 13
Due from Federal Reserve Bank.....	102,107 45	139,638 53	241,796 98
Actual cash on hand.....	123,589 84	9,820 49	133,410 33
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	136,523 16	-----	136,523 16
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	50,236 08	-----	50,236 08
Totals.....	\$3,529,054 03	\$1,851,029 89	\$5,380,083 92
<i>Liabilities—</i>			
Capital paid in.....	\$375,000 00	\$25,000 00	\$400,000 00
Surplus.....	175,000 00	150,000 00	325,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,745 53	8,998 61	21,738 54
Reserved for interest, taxes and expenses.....	14,857 60	-----	14,857 60
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	311,500 00	-----	311,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	101,925 00	18,180 00	120,105 00
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	1,603,415 80	-----	1,603,415 80
Savings deposits.....	-----	1,568,856 88	3,172,272 68
Demand certificates of deposit.....	1,137 67	-----	1,137 67
Time certificates of deposit.....	726,630 71	-----	726,630 71
Certified checks.....	19 00	-----	19 00
Cashiers' checks.....	58,198 86	-----	58,198 86
State, county and municipal deposits.....	120,000 00	80,000 00	200,000 00
United States and postal savings deposits.....	933 36	-----	933 36
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	27,690 50	-----	27,690 50
Totals.....	\$3,529,054 03	\$1,851,029 89	\$5,380,083 92

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

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$112,150 00	-----	\$112,150 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	688,708 92	13,054 52	681,823 44
Total contingent liabilities.....	\$780,918 92	\$13,054 52	\$793,973 44
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes branch offices at Guadalupe, Los Alamos and Orcutt.

141 AND 141A. "GUARANTY TRUST AND SAVINGS BANK." LOS ANGELES.

Incorporated August 21, 1890.

Officers—M. N. Avery, President; W. E. McVay, Vice-President; W. W. Gibbs, Vice-President; O. C. Smith, Secretary; W. W. Gibbs, Jr., Treasurer; W. R. Morehouse, Cashier; N. O. Peters, Assistant Cashier; R. E. Zimmerman, Assistant Cashier; George Carlisle, Assistant Secretary; J. Veenhuyzen, Trust Officer; O. O. Schmidt, Assistant Secretary; L. B. Howe, Assistant Secretary and Trust Officer; W. D. A. Junkin, Assistant Trust Officer; Earnest G. Taylor, Assistant Secretary; Coleman Young, Auditor; P. A. Byles, Manager Harbor Branch.

Directors—W. W. Gibbs, M. N. Avery, W. E. McVay, Dwight H. Hart, E. S. Rowley, W. W. Orcutt, Jos. Burkhard, Isaac Milbank, O. N. Flint, J. M. Schneider, P. F. Schumacher, Walter F. Haas, Walter Bordwell, James D. Warren, L. E. Shepherd.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$4,431,475 23	\$14,782,621 07	-----	\$100,000 00	\$19,314,096 30
Bankers' acceptances, excluding rediscounts	-----	1,891,594 08	-----	-----	1,891,594 08
Notes, drafts or bills of exchange, excluding rediscounts	-----	3,630,000 00	-----	-----	3,630,000 00
Overdrafts	2,221 13	-----	-----	-----	2,221 13
Customers' liability for drafts paid under letters of credit	13,540 90	-----	-----	-----	13,540 90
Customers' liability account acceptances	250,000 00	-----	-----	-----	250,000 00
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	400,215 23	4,356,413 57	\$156,000 00	-----	4,912,628 80
Stock of Federal Reserve Bank	-----	75,000 00	-----	-----	75,000 00
Bank premises, furniture and fixtures and safe deposit vaults	120,000 00	-----	-----	-----	120,000 00
Other real estate owned	-----	329,635 31	-----	-----	329,635 31
Due from reserve banks, excluding item 14	129,773 84	2,400,932 82	-----	-----	2,530,706 66
Due from other banks	-----	43,250 46	-----	-----	43,250 46
Due from Federal Reserve Bank	425,000 00	851,028 88	-----	-----	1,276,028 88
Actual cash on hand	173,389 51	590,792 69	1,179 75	-----	765,361 95
Exchanges for clearing house	333,640 33	4,637 50	-----	-----	338,277 83
Checks and other cash items	30,386 25	63,772 48	310 52	-----	94,469 25
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	12,509 73	-----	12,509 73
Other resources	19,406 93	5,838 86	-----	-----	25,245 79
Totals	\$6,329,058 35	\$29,030,617 72	\$170,000 00	\$100,000 00	\$35,629,676 07
Liabilities—					
Capital paid in	\$300,000 00	\$1,000,000 00	\$100,000 00	\$100,000 00	\$1,500,000 00
Surplus	700,000 00	250,000 00	50,000 00	-----	1,000,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	400,831 99	-----	6,000 00	-----	406,831 99
Reserved for interest, taxes and expenses	50,000 00	-----	-----	-----	50,000 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	47,993 25	-----	-----	-----	47,993 25
Dividends unpaid	52,762 50	-----	-----	-----	52,762 50
Individual deposits subject to check	3,918,287 87	-----	-----	-----	3,918,287 87
Savings deposits	-----	26,480,219 60	-----	-----	26,480,219 60
Demand certificates of deposit	28,888 56	-----	-----	-----	28,888 56
Time certificates of deposit	-----	778,594 16	-----	-----	778,594 16
Certified checks	6,139 14	-----	-----	-----	6,139 14
Cashiers' checks	405,170 80	-----	-----	-----	405,170 80
State, county and municipal deposits	50,000 00	560,000 00	-----	-----	600,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	33,360 90	-----	-----	-----	33,360 90
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	250,000 00	-----	-----	-----	250,000 00
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	14,000 00	-----	14,000 00
Other liabilities	87,648 34	1,803 96	-----	-----	89,452 30
Totals	\$6,329,058 35	\$29,030,617 72	\$170,000 00	\$100,000 00	\$35,629,676 07
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

141. "GUARANTY TRUST AND SAVINGS BANK," LOS ANGELES—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$10,620 02	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$10,620 02
Trust investments, personal property	1,251,087 75	Assets held in capacity of executor, administrator, guardian, assignee, receiver or trustee	2,604,228 40
Trust investments, real property	1,193,636 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	249,444 65		
Cash on hand			
Total	\$2,704,848 42	Total	\$2,704,848 42

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

143. FARMERS AND MECHANICS SAVINGS BANK.**SACRAMENTO.**

Incorporated September 20, 1890.

Officers—Robert M. Richardson, President; Marshall Diggs, Vice-President; Peter J. Shields, Vice-President; Scott F. [redacted], Vice-President; Philip Wolf, Vice-President; Montfort K. Crowell, Secretary, Treasurer and Cashier.

Directors—J. H. Dyer, Marshall Diggs, Scott F. Ennis, W. F. Gormley, Philip Wolf, Peter J. Shields, A. D. Williams, M. N. Williamson, Thomas J. Cox, R. M. Richardson, E. A. Gammon, A. H. Schnabel, G. H. Menke, Henry Mitau, W. F. Geary, John S. Chambers, D. S. Watkins, John H. Miller, A. Van V. Phinney.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$469,658 56	\$2,389,636 68	\$2,859,352 24
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	421,236 32	421,236 32
Overdrafts.....	772 96	-----	772 96
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	105,852 42	630,617 80	736,500 22
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	231,317 26	231,317 26
Other real estate owned.....	-----	450 00	450 00
Due from reserve banks, excluding Item 14.....	170,617 33	225,524 84	397,172 17
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	59,245 25	94,702 01	153,947 26
Exchanges for clearing house.....	23,243 29	5,355 61	28,498 89
Checks and other cash items.....	91,304 88	9,800 71	101,105 59
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	976 93	976 93
Totals.....	\$920,624 07	\$4,040,705 16	\$4,961,329 83
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$250,000 00	\$350,000 00
Surplus.....	20,000 00	70,000 00	90,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,287 11	57,064 99	68,352 10
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	10,000 00	10,000 00
Dividends unpaid.....	-----	10,500 00	10,500 00
Individual deposits subject to check.....	662,942 16	-----	662,942 16
Savings deposits.....	-----	3,515,706 50	4,178,648 66
Demand certificates of deposit.....	2,596 08	-----	2,596 08
Time certificates of deposit.....	33,316 21	-----	33,316 21
Certified checks.....	-----	-----	-----
Cashiers' checks.....	40,453 16	-----	40,453 16
State, county and municipal deposits.....	50,000 00	116,549 49	166,549 49
United States and postal savings deposits.....	-----	9,519 76	9,519 76
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	80 00	1,364 42	1,394 42
Totals.....	\$920,624 07	\$4,040,705 16	\$4,961,329 83
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated October 17, 1890.

Officers—Greg. Rogers, President; Thomas J. H. McKnight, Vice-President; Warner Edmonds, Secretary, Treasurer and Cashier.

Directors—Warner Edmonds, M. L. Ward, W. H. Gupta, Thomas J. H. McKnight, Greg. Rogers, R. J. Jaeger.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$100,707 50	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	241 33	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	104,145 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	14,893 57	-----	-----
Other real estate owned.....	435 00	-----	-----
Due from reserve banks, excluding Item 14.....	60,024 81	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	21,966 69	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	\$302,433 30	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	1,800 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,749 77	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	217,933 36	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	39,233 17	-----	-----
Certified checks.....	41 00	-----	-----
Cashiers' checks.....	2,176 00	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$302,433 30	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated November 1, 1890.

Officers—Phebe M. Rideout, President; Dunning Rideout, Vice-President; E. E. Biggs, Vice-President and Manager Branch at Gridley; W. B. Swain, Secretary, Treasurer and Cashier; Alvin Weis, Assistant Secretary and Assistant Cashier; J. C. Dooley, Assistant Cashier; E. A. Cooben, Manager Branch at Live Oak.

Directors—Phebe M. Rideout, Dunning Rideout, W. B. Swain, Martin Sullivan, E. E. Biggs.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,315,920 13	\$900,395 06	\$3,216,315 19
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	4,889 17	4,889 17
Overdrafts.....	11,480 73	-----	11,480 73
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	589,601 40	1,164,835 20	1,754,436 60
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	78,059 03	-----	78,059 03
Other real estate owned.....	746 13	-----	746 13
Due from reserve banks, excluding Item 14.....	254,891 49	47,528 23	302,419 72
Due from other banks.....	9,480 95	-----	9,480 95
Due from Federal Reserve Bank.....	60,000 00	-----	60,000 00
Actual cash on hand.....	185,100 78	47,122 41	182,223 19
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	18,696 84	-----	18,696 84
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	56,108 08	-----	56,108 08
Totals	\$3,530,085 56	\$2,164,770 07	\$5,694,855 63
<i>Liabilities</i> —			
Capital paid in.....	\$225,000 00	\$25,000 00	\$250,000 00
Surplus.....	151,930 56	159,000 00	310,930 56
All undivided profits, less expenses, interest and taxes paid.....	53,693 53	-----	53,693 53
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	400,000 00	-----	400,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	76,965 03	-----	76,965 03
Dividends unpaid.....	15,000 00	-----	15,000 00
Individual deposits subject to check.....	2,098,200 29	-----	2,098,200 29
Savings deposits.....	-----	1,830,770 07	1,830,770 07
Demand certificates of deposit.....	74,967 99	-----	74,967 99
Time certificates of deposit.....	306,213 03	-----	306,213 03
Certified checks.....	1,022 92	-----	1,022 92
Cashiers' checks.....	10 00	-----	10 00
State, county and municipal deposits.....	107,511 13	150,000 00	257,511 13
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	17,571 05	-----	17,571 05
Totals	\$3,530,085 56	\$2,164,770 07	\$5,694,855 63

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

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$139,500 00	-----	\$139,500 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Total contingent liabilities.....	\$139,500 00	-----	\$139,500 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes branch offices at Gridley and Live Oak.

148. "CITIZENS' BANK." CORONA.

Incorporated November 5, 1890.

Officers—T. C. Jameson, President; T. O. Andrews, Vice-President; George Snldecor, Secretary, Treasurer and Cashier; Ethelyn Hampton, Assistant Cashier; George R. Freeman, Attorney.
Directors—T. A. Andres, George E. Snldecor, T. C. Jameson, R. L. Willits, L. L. Andrews.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$184,670 97	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	45,092 85	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	2,144 40	-----
Other real estate owned.....	-----	1,711 78	-----
Due from reserve banks, excluding Item 14.....	-----	9,931 49	-----
Due from other banks.....	-----	5,265 19	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	4,506 24	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	612 29	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$208,985 21	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus	-----	3,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	1,323 11	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	155,023 20	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,688 90	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	16,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$208,985 21	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....		\$435,033 00	
Bankers' acceptances, excluding rediscouts.....			
Notes, drafts or bills of exchange, excluding rediscouts		124,704 79	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		441,014 53	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		98,091 22	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		39,458 36	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$1,136,334 90	
<i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus		52,000 00	
All undivided profits, less expenses, interest and taxes paid		6,139 15	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts			
Bills payable with Federal Reserve Bank, other than rediscouts			
Deposits due to banks.....			
Dividends unpaid		2,000 00	
Individual deposits subject to check.....			
Savings deposits		958,718 52	
Demand certificates of deposit.....			
Time certificates of deposit.....		64,394 87	
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		3,082 36	
Total		\$1,136,334 90	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

151. THE VISALIA SAVINGS BANK AND TRUST COMPANY. VISALIA.

Incorporated January 27, 1891.

Officers—L. C. Hyde, President; R. E. Hyde, Vice-President; C. J. Giddings, Secretary and Cashier.
Directors—L. C. Hyde, R. E. Hyde, C. J. Giddings, L. O. Cutler, Adolph D. Sweet.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts		\$987,777 39			\$987,777 39
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		120,378 50	\$50,000 00	\$50,000 00	220,378 50
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned		7,752 18			7,752 18
Due from reserve banks, excluding Item 14		122,311 14	2,500 00	2,500 00	127,311 14
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand		29,000 00			29,000 00
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals		\$1,237,219 21	\$52,500 00	\$52,500 00	\$1,372,219 21
<i>Liabilities</i> —					
Capital paid in		\$100,000 00	\$50,000 00	\$50,000 00	\$200,000 00
Surplus		19,000 00	2,500 00	2,500 00	24,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid		12,690 71			12,690 71
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid		6,000 00			6,000 00
Individual deposits subject to check					
Savings deposits		1,076,474 57			1,076,474 57
Demand certificates of deposit					
Time certificates of deposit		40,563 93			40,563 93
Certified checks					
Cashiers' checks					
State, county and municipal deposits		12,500 00			12,500 00
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals		\$1,237,219 21	\$52,500 00	\$52,500 00	\$1,372,219 21
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—Changed name from Visalia Savings Bank July 16, 1919.

153. BANK OF HAYWARDS. HAYWARD.

Incorporated February 26, 1891.

Officers—I. B. Parsons, President; F. C. Winton, Vice-President; Edw. O. Webb, Vice-President; W. Knightly, Secretary and Cashier; W. T. Knightly, Treasurer and Manager; W. W. Haley, Assistant Cashier and Assistant Secretary.
Directors—I. B. Parsons, F. C. Winton, E. O. Webb, W. H. Meek, Stuart H. Hawley, F. J. Lemos, Charles Allen

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$255,732 12		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,711 60		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	179,407 36		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	56,248 71		
Other real estate owned.....	400 00		
Due from reserve banks, excluding Item 14.....	46,705 20		
Due from other banks.....	2,731 17		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	45,300 99		
Exchanges for clearing house.....			
Checks and other cash items.....	8,608 66		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	16,992 58		
Total.....	\$613,833 45		
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00		
Surplus.....	11,854 22		
All undivided profits, less expenses, interest and taxes paid.....	14,258 19		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	35,968 67		
Dividends unpaid.....	1,796 43		
Individual deposits subject to check.....	464,867 80		
Savings deposits.....			
Demand certificates of deposit.....	3,560 99		
Time certificates of deposit.....	3,125 35		
Certified checks.....	1,220 00		
Cashiers' checks.....			
State, county and municipal deposits.....	26,474 45		
United States and postal savings deposits.....	677 35		
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$613,833 45		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

155. SAVINGS BANK OF REDLANDS. REDLANDS.

Incorporated June 19, 1891.

Officers—M. J. Sweeney, President; W. L. Pyle, Vice-President; J. P. Fisk, Vice-President; S. Williams, Secretary; W. B. Johnson, Treasurer, Cashier and Assistant Secretary.
Directors—M. J. Sweeney, J. P. Fisk, S. Williams, H. H. Garstin, Charles H. Clock, Edward M. Cope, H. W. Seager, H. L. Hubbard, William L. Pyle.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$650,219 52	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	45,000 00	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	377,503 17	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	7,650 00	-----
Other real estate owned.....	-----	10,425 19	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	-----	107,904 83	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	29,844 12	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	2,707 97	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$1,231,344 80	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$75,000 00	-----
Surplus	-----	37,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	10,628 75	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	1,084,965 11	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	47,982 22	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	25,000 00	-----
United States and postal savings deposits.....	-----	763 72	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$1,231,344 80	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated June 23, 1891.

Officers—Wilbur J. Edwards, President; Charles M. Richards, Vice-President; W. A. Johnston, Vice-President; George B. Campbell, Secretary, Treasurer and Cashier; E. D. Shepherd, Assistant Cashier and Assistant Secretary.
Directors—A. D. Curtner, Charles M. Richards, L. A. Booksin, W. E. Hazeltine, Frank Stock, William Curtner, Wilbur J. Edwards, J. D. Roberts, W. A. Johnston, Fred M. Stern, J. S. Williams.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,651,569 05	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		14,663 73	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		951,767 85	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		21,500 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		238,388 75	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		74,626 06	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		776 23	
Total		\$2,996,294 67	
Liabilities—			
Capital paid in.....		\$100,000 00	
Surplus.....		155,000 00	
All undivided profits, less expenses, interest and taxes paid.....		15,828 84	
Reserved for interest, taxes and expenses.....		10,000 00	
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		2,667,465 83	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$2,998,294 67	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

157. LOS NIETOS VALLEY BANK. DOWNEY.

Incorporated July 20, 1891.

Officers—Q. J. Rowley, President; D. W. Horst, Vice-President; Jos. Smith, Secretary; W. C. Springer, Treasurer, Cashier; John W. Rudd, Assistant Cashier; Paul Blythe, Assistant Cashier; Ohas. B. Church, Assistant Cashier.
Directors—Q. J. Rowley, D. W. Horst, Joseph Smith, Frank Burke, James C. Rives, A. L. Ball, W. C. Springer, William Sex, Hogan Willeford.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$279,226 67	\$153,316 49	\$432,543 16
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	77 38	-----	77 38
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	60,975 77	10,712 50	71,688 27
Stock of Federal Reserve Bank.....	1,950 00	-----	1,950 00
Bank premises, furniture and fixtures and safe deposit vaults.....	16,780 13	-----	16,780 13
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	110,810 98	8,928 23	119,739 16
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	31,961 84	8,877 48	40,839 32
Actual cash on hand.....	9,839 06	-----	9,839 06
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	410 55	-----	410 55
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$512,082 33	\$181,834 70	\$693,917 03
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	10,000 00	5,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,497 81	-----	11,497 81
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,000 00	-----	3,000 00
Individual deposits subject to check.....	413,355 61	-----	413,355 61
Savings deposits.....	-----	168,834 70	168,834 70
Demand certificates of deposit.....	1,159 10	-----	1,159 10
Time certificates of deposit.....	7,654 76	-----	7,654 76
Certified checks.....	167 89	-----	167 89
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	247 16	-----	247 16
Totals.....	\$512,082 33	\$181,834 70	\$693,917 03
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**158. "AZUSA VALLEY SAVINGS BANK."
AZUSA.**

Incorporated August 20, 1891.

Officers—W. R. Powell, President; W. W. Heth, Vice-President; J. B. Stair, Vice-President; J. C. Muehe, Secretary, Treasurer and Cashier; Dolly J. Clark, Assistant Cashier.
Directors—V. M. Greever, J. B. Stair, J. O. Wright, J. T. Lindley, T. H. Knapp, W. R. Powell, W. W. Heth.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$280,367 76	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		152,774 79	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		860 00	
Other real estate owned.....		4,488 02	
Due from reserve banks, excluding Item 14.....		17,918 12	
Due from other banks.....		8,827 19	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		11,416 64	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$476,760 52	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		20,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,228 38	
Reserved for interest, taxes and expenses.....		500 00	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,500 00	
Individual deposits subject to check.....			
Savings deposits.....		407,986 11	
Demand certificates of deposit.....			
Time certificates of deposit.....		6,546 03	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$476,760 52	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated September 8, 1891.

Officers—J. F. Carlston, President; R. M. Fitzgerald, Vice-President; Claude Gatch, Vice-President; T. A. Crellin, Vice-President; H. C. Sagehorn, Secretary, Treasurer and Cashier; J. Ernest Smith, Assistant Cashier and Assistant Secretary; M. R. Bronner, Assistant Secretary and Manager; E. C. Petersen, Assistant Cashier and Assistant Secretary.
Directors—John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, T. A. Crellin, W. G. Manuel, A. T. Ellis, Arthur Arlett, A. S. Balke, Claude Gatch, J. F. Carlston, H. N. Morris.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$204,705 00	\$17,484,153 34	\$17,688,858 34
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	50,000 00	50,000 00
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	33,533 14	2,264,698 74	2,298,231 88
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	467,610 29	467,610 29
Other real estate owned.....	-----	120,822 38	120,822 38
Due from reserve banks, excluding Item 14.....	51,578 21	888,274 93	939,851 14
Due from other banks.....	-----	371,798 13	371,798 13
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	30,456 19	468,830 92	499,287 11
Exchanges for clearing house.....	-----	28,652 80	28,652 80
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	7 50	-----	7 50
Totals	\$320,278 04	\$22,144,841 53	\$22,465,119 57
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$500,000 00	\$600,000 00
Surplus.....	-----	575,000 00	575,000 00
All undivided profits, less expenses, interest and taxes paid.....	15,935 28	124,452 86	140,388 14
Reserved for interest, taxes and expenses.....	-----	10,000 00	10,000 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	45,492 29	45,492 29
Dividends unpaid.....	-----	24,000 00	24,000 00
Individual deposits subject to check.....	204,342 76	-----	204,342 76
Savings deposits.....	-----	20,491,783 28	20,491,783 28
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	42,728 08	42,728 08
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	296,500 00	296,500 00
United States and postal savings deposits.....	-----	33,139 01	33,139 01
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	1,746 01	1,746 01
Totals	\$320,278 04	\$22,144,841 53	\$22,465,119 57
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

Normal—The above statement includes a branch office at Oakland.

160. BANK OF ANTIOCH. ANTIOCH.

Incorporated September 14, 1891.

Officers—J. Rio Baker, President; H. F. Beede, Vice-President; R. V. Davis, Secretary, Treasurer and Cashier; Wm. Mehaffey, Assistant Cashier.

Directors—J. Rio Baker, H. F. Beede, R. V. Davis, R. Harkinson, W. W. Morgans, L. W. Mehaffey, H. D. Paterson, Jr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$250,357 44	\$424,601 18	\$674,958 62
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,508 26	-----	1,508 26
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	61,938 38	109,850 00	171,788 38
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	7,500 00	7,500 00
Other real estate owned.....	4,819 72	-----	4,819 72
Due from reserve banks, excluding Item 14.....	29,165 03	13,728 16	42,893 19
Due from other banks.....	2,027 94	9,176 11	11,204 05
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	30,242 83	20,291 15	50,533 98
Exchanges for clearing house.....	2,611 81	-----	2,611 81
Checks and other cash items.....	272 97	-----	272 97
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	12,849 31	-----	12,849 31
Totals.....	\$395,793 69	\$585,146 60	\$980,940 29
<i>Liabilities—</i>			
Capital paid in.....	\$85,000 00	\$35,000 00	\$100,000 00
Surplus.....	12,000 00	13,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,890 12	2,274 92	11,165 04
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,080 00	-----	4,080 00
Individual deposits subject to check.....	279,635 17	-----	-----
Savings deposits.....	-----	582,154 29	811,789 46
Demand certificates of deposit.....	3,107 63	-----	3,107 63
Time certificates of deposit.....	-----	2,717 39	2,717 39
Certified checks.....	103 35	-----	103 35
Cashiers' checks.....	3,026 40	-----	3,026 40
State, county and municipal deposits.....	19,951 02	-----	19,951 02
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$395,793 69	\$585,146 60	\$980,940 29
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

161. HANFORD SAVINGS BANK. HANFORD.

Incorporated October 8, 1891.

Officers—C. M. Cross, President; Judd Smith, Vice-President; L. C. Dunham, Vice-President; R. J. Downing, Secretary, Treasurer and Cashier; Judd Smith, Manager; Rose W. Buckner, Assistant Cashier, Assistant Secretary and Assistant Treasurer
 Directors—C. M. Cross, J. W. Bainum, Judd Smith, F. M. Parrish, J. T. Dunlap, L. C. Dunham, A. Leroy Newport.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$545,702 98	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	24,400 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	33,070 89	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	17,747 55	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	3 22	-----
Total	-----	\$620,924 65	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	21,001 79	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,655 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	523,177 86	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$620,924 65	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**163. "YOLO COUNTY SAVINGS BANK."
WOODLAND.**

Incorporated December 9, 1891.

Officers—J. L. Stephens, President; C. Q. Nelson, Vice-President; L. H. Stephens, Vice-President; J. I. McConnell, Secretary, Treasurer and Cashier; H. D. Porter, Assistant Cashier; E. C. Cooper, Assistant Cashier.
Directors—Inos E. Wohlfrom, H. H. Gable, J. R. Griffin, E. Niclas, C. Q. Nelson, P. T. Laugenour, J. L. Stephens, L. H. Stephens, H. D. Porter.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,654,518 32	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts		4,862 50	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		605,781 20	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults		67,823 85	
Other real estate owned.....		11,909 54	
Due from reserve banks, excluding Item 14.....		99,638 43	
Due from other banks.....		19,320 94	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		70,004 18	
Exchanges for clearing house.....			
Checks and other cash items.....		788 61	
Items with Federal Reserve bank in process of collection			
Other resources		68,787 63	
Total		\$2,602,529 60	
<i>Liabilities—</i>			
Capital paid in.....		\$200,000 00	
Surplus		50,000 00	
All undivided profits, less expenses, interest and taxes paid		27,249 89	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits		2,209,681 32	
Demand certificates of deposit.....			
Time certificates of deposit.....		5,000 00	
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....		110,868 39	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$2,602,529 60	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

164 AND 164A. SACRAMENTO VALLEY BANK. BIGGS.

Incorporated December 16, 1891.

Officers—J. M. Hastings, President; A. W. Beed, Vice-President; J. A. Foster, Secretary; W. A. Harlan, Treasurer and Cashier; Bernard F. Lucas, Assistant Cashier; John H. Brough, Manager.

Directors—J. M. Hastings, George Beed, W. A. Harlan, J. A. Foster, A. W. Beed.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$777,001 20	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	750 98	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	48,798 33	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	19,324 12	-----	-----
Other real estate owned.....	3,000 00	-----	-----
Due from reserve banks, excluding Item 14.....	97,288 04	-----	-----
Due from other banks.....	3,164 35	-----	-----
Due from Federal Reserve Bank.....	44,637 06	-----	-----
Actual cash on hand.....	17,515 15	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	257 58	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,000 86	-----	-----
Total	\$1,016,796 67	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$80,000 00	-----	-----
Surplus.....	20,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	14,746 21	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	6,408 60	-----	-----
Individual deposits subject to check.....	582,238 44	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	2,040 00	-----	-----
Time certificates of deposit.....	361,368 42	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$1,016,796 67	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

165. "THE BANK OF MONTEREY." MONTEREY.

Incorporated December 30, 1891.

Officers—T. J. Field, President; M. M. Gragg, Vice-President; Charles D. Henry, Secretary, Treasurer and Cashier; B. George Nielson, Assistant Cashier.

Directors—T. J. Field, M. M. Gragg, Charles D. Henry, Jessie D. Seale, H. R. Alexander, C. R. Few, C. Martin.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$479,125 03	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	546 82	-----	-----
Customers' Liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	226,324 06	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	53,653 59	-----	-----
Other real estate owned	7,637 78	-----	-----
Due from reserve banks, excluding Item 14.....	73,190 63	-----	-----
Due from other banks.....	2,149 85	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	61,794 29	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	6,530 73	-----	-----
Items with Federal Reserve bank in process of collection	-----	-----	-----
Other resources	4,488 14	-----	-----
Total	\$915,390 92	-----	-----
Liabilities—			
Capital paid in.....	\$100,000 00	-----	-----
Surplus	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	28,779 72	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	738,872 19	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	30 00	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	2,817 25	-----	-----
Cashiers' checks	14,848 96	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	2,068 45	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	2,954 35	-----	-----
Total	\$915,390 92	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**166 AND 166A. "BANK OF LEMOORE."
LEMOORE.**

Incorporated December 31, 1891

Officers—H. O. Lillis, President; J. A. McCormick, Vice-President; N. W. Sorrick, Vice-President and Treasurer; A. D. Campbell, Secretary and Cashier; H. A. Thomsen, Assistant Cashier; G. W. Hinkle, Assistant Cashier; A. B. Belnap, Assistant Cashier Stratford Branch.
Directors—Walter P. Woolsey, 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, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$850,440 56	\$143,630 00	\$994,100 56
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	2,484 81	-----	2,484 81
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	86,002 18	9,197 63	95,199 79
Stock of Federal Reserve Bank.....	4,200 00	-----	4,200 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	47,100 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	26,348 55	188 30	26,536 85
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	46,111 29	-----	46,111 29
Actual cash on hand.....	8,353 92	12,647 34	21,001 26
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	91	-----	91
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	12,513 71	-----	12,513 71
Totals	\$1,063,555 88	\$165,698 30	\$1,249,249 18
 <i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$20,000 00	\$100,000 00
Surplus	35,000 00	5,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid	20,886 73	1,267 96	22,154 69
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	85,000 00	-----	85,000 00
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	4,048 00	2,024 00	6,072 00
Individual deposits subject to check.....	557,173 34	-----	557,173 34
Savings deposits	-----	137,401 34	137,401 34
Demand certificates of deposit.....	14,068 41	-----	14,068 41
Time certificates of deposit.....	223,966 07	-----	223,966 07
Certified checks	385 50	-----	385 50
Cashiers' checks	8,017 83	-----	8,017 83
State, county and municipal deposits.....	50,000 00	-----	50,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$1,063,555 88	\$165,698 30	\$1,249,249 18

166 AND 166A. "BANK OF LEMOORE," LEMOORE—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	\$41,400 00	-----	\$41,400 00
Total contingent liabilities.....	\$41,400 00	-----	\$41,400 00

Interest earned but not collected, not included in resources or liabilities.....

NOTE.—The above statement includes the business of a branch office at Stratford.

167, 167A AND 167B. "BERKELEY BANK OF SAVINGS AND TRUST COMPANY." BERKELEY.

Incorporated January 27, 1892.

Officers—F. L. Naylor, President; A. W. Naylor, Chairman of Board; W. E. Woolsey, Vice-President; W. S. Wood, Vice-President, Trust Officer and Manager; G. T. Douglas, Secretary, Treasurer and Cashier; G. C. Pettygrove, Assistant Cashier and Assistant Secretary; E. K. Cole, Assistant Cashier and Assistant Secretary; A. H. Sheffield, Assistant Cashier and Assistant Secretary.

Directors—Walter P. Woolsey, 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, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding redi- counts	\$345,436 69	\$5,424,392 04	-----	-----	\$5,769,828 73
Bankers' acceptances, excluding redi- counts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, ex- cluding rediscouunts	-----	1,134,000 00	-----	-----	1,134,000 00
Overdrafts	77 74	-----	-----	-----	77 74
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all off- setting bond adjustment accounts	245,031 62	2,304,082 00	\$50,010 00	\$50,056 98	2,739,210 55
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	226,374 51	-----	-----	226,374 51
Other real estate owned	-----	63,774 28	-----	-----	63,774 28
Due from reserve banks, excluding Item 14	254,313 15	1,060,682 76	2,505 00	9,048 83	1,326,609 74
Due from other banks	-----	-----	5,381 92	-----	5,381 92
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	112,924 27	245,382 88	425 00	-----	358,732 10
Exchanges for clearing house	6,770 02	13,238 08	-----	-----	20,008 10
Checks and other cash items	2,076 43	2,545 41	-----	-----	4,621 84
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	932 87	250 00	-----	-----	1,182 87
Totals	\$967,592 79	\$10,564,721 91	\$58,381 92	\$59,105 76	\$11,649,802 88
Liabilities—					
Capital paid in	\$50,000 00	\$315,300 00	\$50,000 00	\$50,000 00	\$465,300 00
Surplus	50,000 00	387,625 00	3,000 00	1,000 00	421,625 00
Amount segregated for protection of court and private trusts. National bank's only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	19,140 50	89,570 90	-----	8,105 76	116,817 16
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscouunts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscouunts	-----	-----	-----	-----	-----
Deposits due to banks	9,176 11	-----	-----	-----	9,176 11
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	815,623 90	-----	-----	-----	815,623 90
Savings deposits	-----	9,235,079 18	-----	-----	9,235,079 18
Demand certificates of deposit	1,076 00	-----	-----	-----	1,076 00
Time certificates of deposit	-----	169,305 14	-----	-----	169,305 14
Certified checks	4,588 89	-----	-----	-----	4,588 89
Cashiers' checks	10,651 61	-----	-----	-----	10,651 61
State, county and municipal deposits	-----	230,000 00	-----	-----	230,000 00
United States and postal savings deposits	-----	81,000 00	-----	-----	81,000 00
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	5,381 92	-----	5,381 92
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	7,340 78	76,841 69	-----	-----	84,182 47
Totals	\$967,592 79	\$10,564,721 91	\$58,381 92	\$59,105 76	\$11,649,802 88
Contingent liabilities—none	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

167. "BERKELEY BANK OF SAVINGS AND TRUST CO." BERKELEY—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	\$34,496 00	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	\$34,496 00
Trust investments, personal property -----	222,554 65	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	404,586 96
Trust investments, real property ..	124,240 60	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	57,792 31		
Cash on hand -----			
Total -----	\$439,082 96	Total -----	\$439,082 96

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Berkeley.

170. FIRST SAVINGS BANK OF ST. HELENA. ST. HELENA.

Incorporated January 29, 1892.

Officers—F. L. Alexander, President; W. H. Smith, Vice-President; P. B. Alexander, Secretary,
Treasurer and Cashier; C. P. Kettlewell, Assistant Cashier.

Directors—F. L. Alexander, W. H. Smith, F. B. Mackinder, Walter Metzner, Paul R. Alexander.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$236,634 25	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	70,283 17	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	477,041 49	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	45,000 00	-----
Due from other banks.....	-----	36,076 61	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	19,000 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$884,065 52	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$75,000 00	-----
Surplus.....	-----	17,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	-----	674 86	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	4,500 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	749,330 66	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	37,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$884,065 52	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—Changed name from The Savings Bank of St. Helena April 22, 1920.

171. HOLLISTER SAVINGS BANK. HOLLISTER.

Incorporated February 11, 1892.

Officers—Wm. Palmtag, President; T. H. Slaven, Vice-President; O. H. Wagner, Vice-President and Manager; E. E. James, Secretary, Treasurer and Cashier; R. Shaw, Assistant Cashier; F. S. Faria, Assistant Cashier.

Directors—Wm. Palmtag, T. H. Slaven, N. T. Jensen, F. H. Barnhiser, C. J. Cox, M. Rosenberg, O. H. Wagner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$346,179 58	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	2,500 00	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	161,958 50	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	33,926 47	-----
Due from other banks.....	-----	467 18	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	25,000 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$1,070,031 73	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$68,300 00	-----
Surplus.....	-----	35,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	6,581 55	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	5,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	935,256 91	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	19,893 27	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$1,070,031 73	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

174 AND 174A. CITIZENS BANK OF PASO ROBLES. EL PASO DEL ROBLES.

Incorporated April 21, 1892.

Officers—W. O. Bennett, President; Alex Webster, Vice-President; W. A. Johnson, Secretary, Treasurer and Cashier; A. Pfister, Manager and Assistant Cashier; F. B. Pendrey, Assistant Cashier.

Directors—W. C. Bennett, D. S. Lewis, John Peterson, Paul Pfister, A. Pfister, M. Shimmin, Alex. Webster.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$536,554 02	\$279,764 03	\$816,318 95
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,244 53		1,244 53
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	161,972 83	71,992 36	233,965 19
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	37,256 00		37,256 00
Other real estate owned.....	2,954 00		2,954 00
Due from reserve banks, excluding Item 14.....	113,974 04		113,974 04
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	64,382 55	12,757 65	77,140 20
Exchanges for clearing house.....			
Checks and other cash items.....	5,519 61	2 97	5,562 58
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals	\$923,857 58	\$364,517 91	\$1,288,375 49
<i>Liabilities</i> —			
Capital paid in.....	\$62,500 00	\$25,000 00	\$87,500 00
Surplus.....	30,250 00	5,500 00	35,750 00
All undivided profits, less expenses, interest and taxes paid.....	21,979 21	5,369 36	27,348 57
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	774,237 41		
Savings deposits.....		242,830 33	1,017,067 74
Demand certificates of deposit.....			
Time certificates of deposit.....		62,987 06	62,987 06
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	34,890 96		34,890 96
United States and postal savings deposits.....		2,831 14	2,831 14
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$923,857 58	\$364,517 91	\$1,288,275 49
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

175. PEOPLES SAVINGS BANK. SANTA CRUZ.

Incorporated April 26, 1892.

Officers—W. P. Netherton, President; P. T. Phillips, Vice-President; C. E. Towne, Vice-President; L. F. Hinds, Secretary, Treasurer and Cashier; H. A. Wright, Assistant Cashier.
Directors—C. P. Brooks, C. E. Towne, P. T. Phillips, W. P. Netherton, S. Waldo Coleman, W. F. Forsyth, Warren Garrett.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$467,873 60	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts		78,926 54	
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		173,265 19	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults		51,580 00	
Other real estates owned.....		5,829 10	
Due from reserve banks, excluding Item 14.....		39,070 88	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		29,022 67	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources		1,067 31	
Total		\$843,635 29	
<i>Liabilities—</i>			
Capital paid in.....		\$44,195 00	
Surplus		32,000 00	
All undivided profits, less expenses, interest and taxes paid		4,806 79	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid		2,504 38	
Individual deposits subject to check.....			
Savings deposits		748,601 47	
Demand certificates of deposit.....			
Time certificates of deposit.....		1,527 65	
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....		10,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$843,635 29	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

176. BANK OF WILLIAMS. WILLIAMS.

Incorporated June 17, 1892.

Officers—H. C. Stovall, President, Secretary, Treasurer and Cashier; B. L. Fouch, Assistant Cashier.

Directors—H. C. Stovall, Mabel Stovall Brim, Mrs. M. E. Stovall, B. L. Fouch.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$500,591 63	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	7,236 26	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	195,445 65	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	16,091 04	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	296,921 23	-----	-----
Actual cash on hand.....	63,431 30	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,493 02	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,133 99	-----	-----
Total	\$1,139,314 15	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus.....	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	26,503 66	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	485,279 48	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	65,951 33	-----	-----
Time certificates of deposit.....	406,579 68	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	30,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$1,139,314 15	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

177. BANK OF OROVILLE. OROVILLE.

Incorporated June 28, 1892.

Officers—W. W. Gingle, President; C. W. Putnam, Vice-President and Cashier; E. F. Mitchell, Secretary and Assistant Cashier; R. G. Stapleton, Assistant Secretary and Assistant Cashier; H. C. Lillis, Chairman of Board.

Directors—E. F. Mitchell, F. B. Wagner, H. C. Lillis, W. W. Gingles, C. W. Putnam.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	-----	\$367,007 73	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	70,944 85	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	971 60	-----
Due from reserve banks, excluding Item 14.....	-----	31,838 89	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	18,008 54	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$488,768 61	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$30,000 00	-----
Surplus.....	-----	20,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,612 78	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	3,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	419,153 85	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	15,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$488,768 61	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

178. BANK OF TEHACHAPI. TEHACHAPI.

Incorporated September 16, 1892.

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

Directors—Dave Hirschfeld, Albert Ancker, Phil Marx, Chas. Asher, B. M. Denison.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$174,331 36	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	20 82	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	61,563 92	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,750 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	50,887 89	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	11,218 70	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	327 39	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	585 00	-----	-----
Total	\$312,635 08	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	37,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	1,720 09	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	100 00	-----	-----
Individual deposits subject to check.....	134,617 12	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	45 00	-----	-----
Time certificates of deposit.....	107,421 17	-----	-----
Certified checks	500 00	-----	-----
Cashiers' checks	172 57	-----	-----
State, county and municipal deposits.....	5,470 03	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	109 10	-----	-----
Total	\$312,635 08	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----

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

Incorporated October 18, 1892.

Officers—P. M. Lansdale, President; C. D. Marx, Vice-President; H. F. Congdon, Secretary, Treasurer and Cashier; Burke Corbet, Attorney; G. R. Parkinson, Chairman of Board.
Directors—H. T. Congdon, C. D. Marx, Wm. O. Horabin, E. O. Thoits, Alfred Seale, S. M. Vandervoort, P. M. Lansdale.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$789,924 37	\$707,992 83	\$1,497,935 20
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	439 59	-----	439 59
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	83,230 80	276,550 55	359,790 35
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	37,067 63	90,705 64	127,763 27
Other real estate owned.....	200 00	63,457 68	63,657 68
Due from reserve banks, excluding Item 14.....	97,932 11	42,093 38	140,025 49
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	90,001 98	28,548 30	118,550 28
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	7,370 48	2,673 47	10,043 95
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,120 61	-----	1,120 61
Totals	\$1,107,295 57	\$1,212,085 85	\$2,319,381 42
<i>Liabilities</i> —			
Capital paid in.....	\$100,000 00	\$80,000 00	\$180,000 00
Surplus.....	11,000 00	25,000 00	36,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,181 51	5,709 32	7,890 83
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	50,000 00	-----	50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	9,000 00	-----	9,000 00
Individual deposits subject to check.....	889,917 57	-----	-----
Savings deposits.....	-----	1,056,326 53	1,046,244 10
Demand certificates of deposit.....	13,292 60	-----	13,292 60
Time certificates of deposit.....	29,806 41	-----	29,806 41
Certified checks.....	2,065 48	-----	2,065 48
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	45,000 00	45,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$1,107,295 57	\$1,212,085 85	\$2,319,381 42
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

181 AND 181A. "BANK OF LASSEN COUNTY." SUSANVILLE.

Incorporated October 29, 1892.

Officers—F. E. Humphrey, President; Jno. B. Spaulding, Vice-President; O. B. Clark, Vice-President; O. H. Bridges, Secretary, Treasurer and Cashier; O. M. Hall, Assistant Cashier; W. H. Fulton, Manager.

Directors—J. B. Spaulding, I. E. Baily, Richard H. Browne, F. E. Humphrey, O. B. Clark, P. J. Goumaz, C. H. Bridges.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$428,368 86	\$277,520 00	\$705,888 86
Bankers' acceptances, excluding rediscouts.....			
Notes, drafts or bills of exchange, excluding rediscouts.....			
Overdrafts.....	1,001 88		1,001 88
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	79,200 44	35,886 24	115,086 68
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,897 81		15,897 81
Other real estate owned.....		5,000 00	5,000 00
Due from reserve banks, excluding Item 14.....	45,144 78	41,532 49	86,477 27
Due from other banks.....	7,058 23		7,058 23
Due from Federal Reserve Bank.....			
Actual cash on hand.....	40,021 31	9,095 21	49,116 52
Exchanges for clearing house.....			
Checks and other cash items.....	9,326 73		9,253 17
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	8,253 17		8,253 17
Totals	\$634,271 21	\$368,833 94	\$1,003,105 15
<i>Liabilities</i> —			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	30,000 00	10,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,727 67	1,948 98	7,676 65
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....			
Bills payable with Federal Reserve Bank, other than rediscouts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	412,884 14		412,884 14
Savings deposits.....		331,884 96	331,884 96
Demand certificates of deposit.....	2,836 57		2,836 57
Time certificates of deposit.....	61,657 99		61,657 99
Certified checks.....			
Cashiers' checks.....	1,164 84		1,164 84
State, county and municipal deposits.....	45,000 00		45,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$634,271 21	\$368,833 94	\$1,003,105 15
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Standish.

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

Incorporated November 12, 1892.

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

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

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$1,830,696 70	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	1,043,479 15	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	187,300 00	-----
Other real estate owned.....	-----	5,500 00	-----
Due from reserve banks, excluding Item 14.....	-----	437,150 12	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	84,363 81	-----
Exchanges for clearing house.....	-----	19,877 00	-----
Checks and other cash items.....	-----	4,912 36	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$3,613,288 14	-----
Liabilities—	-----	-----	-----
Capital paid in.....	-----	\$273,000 00	-----
Surplus.....	-----	18,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	8,536 79	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	3,210,386 77	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,364 53	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	100,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$3,613,288 14	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

183. BANK OF PLEASANTON. PLEASANTON.

Incorporated February 3, 1898.

Officers—T. W. Harris, President; C. H. Schween, Vice-President; E. L. Benedict, Secretary, Treasurer and Cashier; Thos. H. Silver, Assistant Cashier.
Directors—T. W. Harris, E. L. Benedict, Jas. R. Cruikshank, C. H. Schween, T. H. Silver.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$257,619 27	\$244,309 76	\$501,959 03
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts	456 92	-----	456 92
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	47,735 00	165,930 00	213,665 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	4,450 00	4,450 00
Other real estate owned.....	-----	3,900 00	3,900 00
Due from reserve banks, excluding Item 14.....	49,999 08	17,500 14	67,499 22
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	24,832 99	13,069 16	37,402 15
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,489 90	-----	1,489 90
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$381,663 16	\$449,159 06	\$830,822 22
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	12,500 00	20,000 00	32,500 00
All undivided profits, less expenses, interest and taxes paid	3,911 21	4,009 46	7,920 67
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	222,635 09	-----	222,635 09
Savings deposits	-----	400,149 60	400,149 60
Demand certificates of deposit.....	1,767 88	-----	1,767 88
Time certificates of deposit.....	85,953 48	-----	85,953 48
Certified checks	-----	-----	-----
Cashiers' checks	9,905 50	-----	9,905 50
State, county and municipal deposits.....	20,000 00	-----	20,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$381,663 16	\$449,159 06	\$830,822 22
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

184. FERNDALE BANK. FERNDALE.

Incorporated February 17, 1893.

Officers—A. Putnam, President; E. P. Nisson, Vice-President; F. N. Rasmussen, Secretary, Treasurer and Cashier; E. P. Calanchini, Assistant Cashier.
Directors—A. Putnam, E. P. Nisson, Ray H. Edwards, P. J. Petersen, J. H. Ring, Ph. Calanchini, J. A. Shaw, R. H. Smith, E. B. Lytel.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$425,063 14	\$200,801 47	\$625,864 61
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	117 21	-----	117 21
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	32,108 40	386,632 50	418,740 90
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,750 00	8,000 00	10,750 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	115,326 41	49,974 64	165,301 05
Due from other banks.....	1,039 89	-----	1,039 89
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	37,952 57	15,203 05	53,155 62
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,499 73	-----	1,499 73
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$615,877 35	\$660,611 66	\$1,276,489 01
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	50,000 00	50,000 00	100,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,762 04	4,207 80	8,969 84
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,000 00	-----	4,000 00
Individual deposits subject to check.....	495,839 01	-----	495,839 01
Savings deposits.....	-----	578,908 86	578,908 86
Demand certificates of deposit.....	1,053 80	-----	1,053 80
Time certificates of deposit.....	30,900 00	-----	30,900 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,322 50	-----	4,322 50
State, county and municipal deposits.....	-----	17,500 00	17,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$615,877 35	\$660,611 66	\$1,276,489 01
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated February 24, 1886.

Officers—A. B. Cary, President; J. B. Mendonca, Vice-President; Chas. H. Hale, Secretary, Treasurer and Cashier; J. H. Skillen, Assistant Cashier; W. P. Newbert, Assistant Cashier.
Directors—Harry T. Smyth, A. B. Cary, Chas. H. Hale, A. Lucio, J. B. Mendonca, F. Stenzel, R. W. Tutt.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$163,338 81	\$398,567 58	\$1,064,906 39
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	123,626 41	123,626 41
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	108,817 31	639,473 01	748,290 32
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	113,063 70	113,063 70
Other real estate owned.....	4,000 00	-----	4,000 00
Due from reserve banks, excluding Item 14.....	44,943 93	255,627 45	300,594 38
Due from other banks.....	6,467 73	22,754 07	29,222 45
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	23,485 68	53,387 72	76,873 40
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	5 80	426,84	432 64
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,529 84	560 00	5,089 84
Totals	\$358,612 15	\$2,107,487 33	\$2,466,099 53
<i>Liabilities—</i>			
Capital paid in.....	\$28,750 00	\$128,275 00	\$157,025 00
Surplus.....	3,750 00	66,091 63	69,841 63
All undivided profits, less expenses, interest and taxes paid.....	12,861 51	22,317 29	35,178 80
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	123 00	123 00
Individual deposits subject to check.....	274,481 41	-----	-----
Savings deposits.....	-----	1,890,145 11	2,164,626 52
Demand certificates of deposit.....	1,864 02	-----	1,864 02
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	12 96	-----	12 96
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	36,892 26	-----	36,892 26
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	35 32	35 32
Totals	\$358,612 15	\$2,107,487 33	\$2,466,099 53
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Oakland.

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

Incorporated March 17, 1898.

Officers—J. D. Williams, President; L. D. Ambrogio, Vice-President; C. A. LeBaron, Secretary, Treasurer and Cashier; A. M. J. Badashe, Assistant Cashier and Assistant Secretary.
Directors—Julius Gobbi, J. D. Williams, John Cerini, L. D. Ambrogio, C. A. LeBaron.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$178,998 48	\$287,587 05	\$466,586 43
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	155,515 00	281,990 00	387,505 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	5,300 00	4,500 00	9,800 00
Other real estate owned.....	1,623 77	-----	1,623 77
Due from reserve banks, excluding Item 14.....	75,671 78	65,481 18	141,152 96
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	23,187 03	14,000 00	37,187 03
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,563 56	-----	1,563 56
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,667 43	-----	1,667 43
Totals.....	\$443,522 05	\$608,509 08	\$1,047,031 13
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	12,500 00	12,500 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	31,355 86	-----	31,355 86
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,000 00	-----	4,000 00
Individual deposits subject to check.....	295,011 56	-----	295,011 56
Savings deposits.....	-----	540,323 78	540,323 78
Demand certificates of deposit.....	40,726 60	-----	40,726 60
Time certificates of deposit.....	-----	685 30	685 30
Certified checks.....	-----	-----	-----
Cashiers' checks.....	928 53	-----	928 53
State, county and municipal deposits.....	9,000 00	-----	9,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$443,522 05	\$608,509 08	\$1,047,031 13
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

187. STATE SAVINGS BANK. OAKLAND.

Incorporated March 24, 1893.

Officers—R. J. McMullen, President and Treasurer; Dudley Kinsell, Vice-President; P. L. McMullen, Secretary and Cashier; S. C. Bennets, Assistant Cashier.
Directors—R. J. McMullen, Dudley Kinsell, Charles H. Jones, J. B. Lanktree, D. F. Tillinghast.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$822,823 51	-----
Bankers' acceptances, excluding rediscounts.....			-----
Notes, drafts or bills of exchange, excluding rediscounts.....			-----
Overdrafts.....			-----
Customers' liability for drafts paid under letters of credit.....			-----
Customers' liability account acceptances.....			-----
Liability of foreign banks and bankers' account of acceptances.....			-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		471,303 25	-----
Stock of Federal Reserve Bank.....			-----
Bank premises, furniture and fixtures and safe deposit vaults.....		100 500 00	-----
Other real estate owned.....			-----
Due from reserve banks, excluding Item 14.....		89,802 26	-----
Due from other banks.....			-----
Due from Federal Reserve Bank.....			-----
Actual cash on hand.....		47,730 97	-----
Exchanges for clearing house.....		3,388 11	-----
Checks and other cash items.....		128 90	-----
Items with Federal Reserve Bank in process of collection.....			-----
Other resources.....		100 00	-----
Total		\$1,535,727 00	-----
 <i>Liabilities—</i>			
Capital paid in.....		\$100,000 00	-----
Surplus.....		160,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....		50,503 78	-----
Reserved for interest, taxes and expenses.....			-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			-----
Bills payable with Federal Reserve Bank, other than rediscounts.....			-----
Deposits due to banks.....			-----
Dividends unpaid.....			-----
Individual deposits subject to check.....			-----
Savings deposits.....		1,173,754 55	-----
Demand certificates of deposit.....			-----
Time certificates of deposit.....		30,417 14	-----
Certified checks.....			-----
Cashiers' checks.....			-----
State, county and municipal deposits.....		20,000 00	-----
United States and postal savings deposits.....			-----
Letters of credit and travelers' checks sold for cash and now outstanding.....			-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			-----
Liability account acceptances executed to furnish dollar exchange.....			-----
Other liabilities.....		1,051 53	-----
Total		\$1,535,727 00	-----
Contingent liabilities—none.....			-----
Interest earned but not collected, not included in resources or liabilities.....			-----

190, 190A, 190B, 190C AND 190D. "GARDEN CITY BANK AND TRUST COMPANY." SAN JOSE.

Incorporated June 26, 1893.

Officers—T. S. Montgomery, President; J. J. Miller, Vice-President; John F. Duncan, Vice-President; W. G. Alexander, Secretary; C. J. Tripp, Treasurer and Cashier; R. P. Snyder, Assistant Cashier; C. W. Barkuloo, Assistant Cashier; C. J. Tripp, Trust Officer.
 Directors—W. A. Beasley, T. S. Montgomery, W. G. Alexander, Chas. F. Crothers, J. F. Patton, Jno. D. Orumney, W. C. Lean, Louis Sonnicksen, J. J. Miller, G. K. McDonald, A. B. Post, John F. Duncan, J. M. Parker, J. C. Ainsley, H. S. Hersman.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$3,003,527 78	\$3,761,783 97	-----	-----	\$6,855,311 75
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	10,158 53	-----	-----	-----	10,158 53
Customers' liability for drafts paid under letters of credit	73,080 00	-----	-----	-----	73,080 00
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	563,279 87	741,112 64	\$52,500 00	\$52,500 00	1,415,392 51
Stock of Federal Reserve Bank	-----	33,000 00	-----	-----	33,000 00
Bank premises, furniture and fixtures and safe deposit vaults	-----	335,430 75	-----	-----	335,430 75
Other real estate owned	232 09	-----	-----	-----	232 09
Due from reserve banks, excluding Item 14	257,219 01	-----	10,549 63	-----	267,768 69
Due from other banks	25,009 11	-----	-----	-----	25,009 11
Due from Federal Reserve Bank	183,976 25	130,000 00	-----	-----	313,976 25
Actual cash on hand	123,698 50	183,463 09	-----	-----	313,166 59
Exchanges for clearing house	50,488 65	-----	-----	-----	50,488 65
Checks and other cash items	12,423 41	-----	-----	-----	12,423 41
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	103,677 57	-----	-----	-----	103,677 57
Totals	\$4,510,770 77	\$5,187,795 45	\$33,049 63	\$52,500 00	\$9,814,115 90
Liabilities—					
Capital paid in	\$300,000 00	\$100,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus	325,000 00	300,000 00	-----	-----	625,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	23,173 61	-----	2,500 00	2,500 00	28,173 61
Reserved for interest, taxes and expenses	15,000 00	-----	-----	-----	15,000 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	500,000 00	-----	-----	-----	500,000 00
Bills payable with Federal Reserve Bank other than rediscounts	500,000 00	-----	-----	-----	500,000 00
Deposits due to banks	24,623 65	29,550 37	-----	-----	54,174 02
Dividends unpaid	35,210 00	-----	-----	-----	35,210 00
Individual deposits subject to check	2,541,916 77	4,253,191 55	-----	-----	2,541,916 77
Savings deposits	-----	4,253,191 55	-----	-----	4,253,191 55
Demand certificates of deposit	139,456 16	-----	-----	-----	139,456 16
Time certificates of deposit	-----	73,507 69	-----	-----	73,507 69
Certified checks	2,167 03	-----	-----	-----	2,167 03
Cashiers' checks	31,143 55	-----	-----	-----	31,143 55
State, county and municipal deposits	-----	410,000 00	-----	-----	410,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	73,080 00	-----	-----	-----	73,080 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	10,549 63	-----	10,549 63
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	21,545 84	-----	-----	21,545 84
Totals	\$4,510,770 77	\$5,187,795 45	\$33,049 63	\$52,500 00	\$9,814,115 90

190. "GARDEN CITY BANK AND TRUST CO.," SAN JOSE—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$110,000 00	-----	-----	-----	\$110,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 44.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	159,741 63	-----	-----	-----	159,741 63
Total contingent liabilities.....	\$269,741 63	-----	-----	-----	\$269,741 63
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$192,551 41	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	\$192,551 41
Trust investments, personal property.....	39,941 11	Trust held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	65,136 94
Trust investments, real property.....	6,500 00	Private trusts, specially designated and construed as court trusts, under supervision.....	-----
Due from banks.....	18,695 83		
Cash on hand.....	-----		
Total.....	\$257,688 35	Total.....	\$257,688 35

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Santa Clara, Saratoga, Gilroy and Campbell.

192. TITLE INSURANCE AND TRUST COMPANY. LOS ANGELES.

Incorporated December 22, 1893.

Officers—William H. Allen, Jr., President; O. F. Brant, Vice-President; H. W. O'Melveny, Vice-President; M. S. Hellman, Vice-President; L. J. Beynon, Vice-President; O. P. Clark, Treasurer and Manager; N. W. Thompson, Assistant Manager; R. J. Blair, Assistant Secretary; James D. Forward, Assistant Secretary; R. R. Thompson, Assistant Secretary; W. B. Brown, Assistant Secretary; John H. Coverly, Trust Officer; Theodore A. Simpson, Assistant Trust Officer; E. L. Farmer, Assistant Secretary.

Directors—William H. Allen, Jr., O. F. Brant, M. S. Hellman, O. P. Clark, W. H. O'Melveny, William H. Burnham, W. M. Saswell, W. R. Staats, L. G. Benyon, Henry M. Robinson, Harry C. Allen.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts			\$373,300 00	\$48,000 00	\$421,300 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			465,721 96	77,000 00	542,721 96
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned			8,356 00		8,356 00
Due from reserve banks, excluding Item 14			58,274 85		58,274 85
Due from other banks			11,100 00		11,100 00
Due from Federal Reserve Bank					
Actual cash on hand			9 00		9 00
Exchanges for clearing house					
Checks and other cash items			1,426 10		1,426 10
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			23,289 20		23,289 20
Other resources					
Totals			\$941,476 11	\$125,000 00	\$1,066,476 11
Liabilities—					
Capital paid in			\$100,000 00	\$100,000 00	\$200,000 00
Surplus			425,000 00	25,000 00	450,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid			391,476 11		391,476 11
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			25,000 00		25,000 00
Other liabilities					
Totals			\$941,476 11	\$125,000 00	\$1,066,476 11
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities.					

192. TITLE INSURANCE AND TRUST CO., LOS ANGELES—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$11,463,316 09	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$6,778,416 56
Trust investments, real property ---	1,923,888 67	Private trusts, specially designated and construed as court trusts, under supervision -----	7,460,220 77
Due from banks -----	848,346 08		
Cash on hand -----	86 54		
	<hr/>		<hr/>
Total -----	\$14,238,637 33	Total -----	\$14,238,637 33

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

Incorporated February 1, 1895.

Officers—H. I. Stuart, President; C. J. Hall, Vice-President; John W. Baer, Vice-President; W. A. Barnes, Secretary, Treasurer and Cashier; H. P. Thayer, Assistant Cashier and Assistant Secretary, and Treasurer; R. T. Segner, Assistant Trust Officer; C. J. Hall, Trust Officer; Frank C. Bolt, Chairman of Board.

Directors—H. I. Stuart, E. S. Gosney, Frank S. Wallace, C. J. Hall, Frank C. Bolt, Ed. R. Braley, Freeman A. Ford, W. A. Barnes, John Willis Baer.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts		\$3,183,595 33			\$3,183,595 33
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts		271,522 47			271,522 47
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,826,095 51		\$150,000 00	\$100,000 00	2,076,095 51
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		30,700 40			30,700 40
Other real estates owned					
Due from reserve banks, excluding Item 14	330,196 61		30,989 63		361,186 24
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand		111,455 83			111,455 83
Exchanges for clearing house					
Checks and other cash items		471 27			471 27
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			36 31		36 31
Other resources					
Totals	\$5,754,037 45		\$181,025 96	\$100,000 00	\$6,035,063 41
<i>Liabilities</i> —					
Capital paid in	\$225,000 00		\$100,000 00	\$100,000 00	\$425,000 00
Surplus	145,000 00		50,000 00		195,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid	51,076 00		29,595 96		80,671 96
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks		832 87			832 87
Dividends unpaid	28,790 00				28,790 00
Individual deposits subject to check					
Savings deposits	4,511,208 78				4,511,208 78
Demand certificates of deposit					
Time certificates of deposit	583,746 32				583,746 32
Certified checks					
Cashiers' checks					
State, county and municipal deposits	201,500 00				201,500 00
United States and postal savings deposits	6,883 48				6,883 48
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			1,500 00		1,500 00
Other liabilities					
Totals	\$5,754,037 45		\$181,025 96	\$100,000 00	\$6,035,063 41
Contingent liabilities—none.					
Assets cannot be collected, not included in resources or liabilities					

197. UNION TRUST AND SAVINGS BANK, PASADENA—Continued.

<i>Trust Resources—</i>	Court trusts.	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees receivers or trustees		Personal assets received from executors, administrators, guardians, assignees receivers or trustees	
Trust investments, personal property	\$1,077,881 15	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$1,901,189 79
Trust investments, real property	824,645 36	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	88,693 28		
Cash on hand			
Total	\$1,901,189 79	Total	\$1,901,189 79

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

Incorporated April 14, 1893.

Officers—H. M. Gorham, President; H. J. Engelbrecht, Vice-President and Treasurer; H. E. Hudson, Secretary and Cashier; C. H. Power, Assistant Cashier; B. M. Power, Assistant Cashier.

Directors—A. P. Williamson, H. M. Gorham, N. H. Hamilton, A. M. Chaffey, J. J. Engelbrecht, Harry Hudson, John S. Hunt.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$1,028,388 38	\$343,676 22	\$1,672,064 56
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	155,000 00	155,000 00
Overdrafts.....	885 37	-----	885 37
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	146,004 34	273,801 02	419,805 36
Stock of Federal Reserve Bank.....	4,850 00	-----	4,850 00
Bank premises, furniture and fixtures and safe deposit vaults.....	13,000 00	52,933 00	65,933 00
Other real estate owned.....	-----	14,973 00	14,973 00
Due from reserve banks, excluding Item 14.....	285,589 42	43,249 97	308,839 39
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	103,898 05	37,000 00	140,898 05
Actual cash on hand.....	84,584 12	31,761 76	116,345 88
Exchanges for clearing house.....	23,379 91	20,927 70	44,307 61
Checks and other cash items.....	9,164 30	-----	9,164 30
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,649 67	-----	3,649 67
Totals.....	\$1,688,373 54	\$1,273,322 67	\$2,961,696 21
<i>Liabilities—</i>			
Capital paid in.....	\$90,000 00	\$50,000 00	\$140,000 00
Surplus.....	20,000 00	41,000 00	61,000 00
All undivided profits, less expenses, interest and taxes paid.....	30,905 94	1,848 49	32,754 43
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	5,600 00	-----	5,600 00
Individual deposits subject to check.....	1,291,744 77	-----	-----
Savings deposits.....	-----	1,180,474 18	2,472,215 95
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	43,650 01	-----	43,650 01
Certified checks.....	3,700 00	-----	3,700 00
Cashiers' checks.....	23,250 81	-----	23,250 81
State, county and municipal deposits.....	82,300 00	-----	82,300 00
United States and postal savings deposits.....	3,864 84	-----	3,864 84
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	93,367 17	-----	93,367 17
Totals.....	\$1,688,373 54	\$1,273,322 67	\$2,961,696 21
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

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 and Cashier; A. F. Morlan, Secretary, Treasurer and Manager; A. R. Killgore, Assistant Secretary and Trust Officer.

Directors—A. F. Morlan, E. W. Sargent, J. B. Brokaw, W. H. Holliday, Irving H. Hellman, Marco H. Hellman, L. C. Brand, John T. Cooper, Daniel McPeak, James Edmondson, W. J. Doran.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	-----	\$115,706 50	\$115,706 50
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	-----	\$135,609 45	33,343 90	168,953 35
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	14,390 55	949 60	15,340 15
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$150,000 00	\$150,000 00	\$300,000 00
Liabilities—	-----	-----	-----	-----	-----
Capital paid in	-----	-----	\$125,000 00	\$125,000 00	\$250,000 00
Surplus	-----	-----	25,000 00	25,000 00	50,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----	-----	-----
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' Checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$150,000 00	\$150,000 00	\$300,000 00
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

200. TITLE GUARANTEE AND TRUST CO., LOS ANGELES—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$22,013 34	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$114,567 49
Trust investments, real property ---	61,654 40	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	30,757 05		
Cash on hand -----	142 70		
	<hr/>		
Total -----	\$114,567 49	Total -----	\$114,567 49

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**202, 202A, 202B, AND 202C. BANK OF AMADOR COUNTY.
JACKSON.**

Incorporated November 23, 1896.

Officers—J. Chichizola, President; A. Ginochio, Vice-President; O. L. Culbert, Secretary, Treasurer, Manager and Cashier; O. Gillis, Assistant Cashier; S. J. Bonneau, Assistant Cashier; T. A. Hedgpath, Assistant Cashier.
Directors—J. Chichizola, A. Ginochio, C. L. Culbert, G. E. Allen, O. R. Downs, J. B. Grillo, W. F. Detert, Ralph McGee, V. J. Brignole.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$323,969 54	\$351,695 75	\$975,635 29
Bankers' acceptances, excluding rediscounts.....	-----	29,229 08	29,229 08
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	75,489 12	75,489 12
Overdrafts.....	-----	8,149 29	8,149 29
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	127,564 66	444,531 05	572,095 71
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2 00	-----	2 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	230,427 57	7,576 63	238,004 25
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	35,139 97	54,278 70	89,418 67
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,048 21	-----	1,048 21
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$776,301 24	\$1,262,900 33	\$2,039,101 57
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$45,000 00	\$125,000 00
Surplus.....	1,591 41	9,096 03	10,687 46
All undivided profits, less expenses, interest and taxes paid.....	1,591 43	9,096 03	10,687 46
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	3,631 90	-----	3,631 90
Dividends unpaid.....	3,142 50	-----	3,142 50
Individual deposits subject to check.....	612,426 41	-----	-----
Savings deposits.....	-----	1,138,704 30	1,751,130 71
Demand certificates of deposit.....	4,555 74	-----	4,555 74
Time certificates of deposit.....	36,373 22	-----	36,373 22
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	10,000 00	-----	10,000 00
United States and postal savings deposits.....	9,899 86	-----	9,899 86
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	4,680 18	-----	4,680 18
Totals.....	\$776,301 24	\$1,262,900 33	\$2,039,101 57
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of branch offices at Sutter Creek, Amador City and Plymouth.

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

Incorporated April 21, 1897.

Officers—E. C. Stewart, President; J. A. Plummer, Vice-President; E. E. Cramer, Secretary; C. E. Stewart, Treasurer and Cashier; M. R. Green, Assistant Cashier; H. D. Magnuson, Assistant Cashier; S. S. Strobridge, in charge of Lockeford Branch.

Directors—W. F. Sinclair, J. A. Merz, G. P. Hudson, Forrest Foote, Albert Mallett, E. E. Cramer, E. C. Stewart, J. L. Blossom, John W. Moore, J. A. Plummer, Otto Von Detten.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$625,519 21	\$636,529 65	\$1,262,048 86
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	2,500 00	2,500 00
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	145,096 96	98,269 62	233,366 58
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,500 00	-----	11,500 00
Other real estate owned.....	2,400 00	250 00	2,650 00
Due from reserve banks, excluding Item 14.....	38,004 77	-----	38,004 77
Due from other banks.....	1,229 60	-----	1,229 60
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	63,814 15	21,002 72	87,816 87
Exchanges for clearing house.....	8,509 86	-----	8,509 86
Checks and other cash items.....	234 56	-----	234 56
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$890,309 11	\$753,551 99	\$1,652,861 10
<i>Liabilities</i> —			
Capital paid in.....	\$100,000 00	\$55,000 00	\$155,000 00
Surplus.....	-----	20,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,738 13	21,755 06	26,493 19
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	75,000 00	-----	75,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	15 00	-----	15 00
Individual deposits subject to check.....	632,363 08	-----	-----
Savings deposits.....	-----	656,596 98	1,288,993 01
Demand certificates of deposit.....	5,424 20	-----	5,424 20
Time certificates of deposit.....	-----	200 00	200 00
Certified checks.....	1,742 17	-----	1,742 17
Cashiers' checks.....	2,523 53	-----	2,523 53
State, county and municipal deposits.....	77,500 00	-----	77,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$890,309 11	\$753,551 99	\$1,652,861 10
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

206. TUOLUMNE COUNTY BANK. SONORA.

Incorporated May 12, 1888.

Officers—Geo. W. Johnson, President; J. B. Curtin, Vice-President; Chas. H. Segerstrom, Secretary and Treasurer; Chas. H. Segerstrom, Cashier; W. E. Burden, Assistant Cashier; Geo. A. Griffin, Assistant Cashier; L. H. Bach, Assistant Cashier.

Directors—Geo. W. Johnson, J. B. Curtin, John Raggio, E. L. Rehm, Geo. Mundorf, Garnet T. Barron, Saul Morris, J. E. Baer, B. Meyer, J. Gondolfo, W. J. Loring, C. E. Shafter, T. F. McGovern.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$514,271 46	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	31,552 49	-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	124,505 00	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----		-----
Other real estate owned.....	-----	3,017 50	-----
Due from reserve banks, excluding Item 14.....	-----	47,215 37	-----
Due from other banks.....	-----		-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	21,686 52	-----
Exchanges for clearing house.....	-----		-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----		-----
Total.....	-----	\$742,248 34	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$75,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	3,430 43	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----	3,750 00	-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	597,527 91	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----	40 00	-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----	37,500 00	-----
United States and Postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----		-----
Total.....	-----	\$742,248 34	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

207. MARIN COUNTY SAVINGS BANK. SAN RAFAEL.

Incorporated January 30, 1899.

Officers—S. H. Cheda, President; Fred W. Dickson, Vice-President; Geo. A. Cheda, Secretary
Treasurer and Cashier.

Directors—S. H. Cheda, P. H. Cochrane, Geo. A. Cheda, H. L. Smith, Fred W. Dickson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$806,803 55	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	43,709 92	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	202,881 14	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	5,200 00	-----
Other real estate owned.....	-----	32,002 15	-----
Due from reserve banks, excluding Item 14.....	-----	54,915 46	-----
Due from other banks.....	-----	34,963 12	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	29,085 26	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	166 85	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	585 44	-----
Total	-----	\$1,210,312 89	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	59,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	639 16	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	2,250 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	1,073,426 73	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	25,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$1,210,312 89	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

212 AND 212A. BANK OF TOMALES, TOMALES.

Incorporated March 12, 1900.

Officers—B. B. Hinshaw, President; Ed. Bean, Vice-President; D. Bordessa, Secretary; Paul G. Sholz, Treasurer and Cashier; Walter Caporgno, Assistant Cashier; Ed. B. Bean, Pt. Reyes, Assistant Cashier.

Directors—David Bordessa, B. B. Hinshaw, Edwin Bean, John Cerini, L. C. Guldayer, James McClure, Quinto Cardoni.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$133,805 23	\$350,785 25	\$484,590 48
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		38,384 61	38,384 61
Overdrafts.....	179 14		179 14
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	69,154 03	185,758 39	254,912 45
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		8,130 72	8,130 72
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	53,779 43	24,451 52	78,230 95
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	11,861 42	12,659 58	24,521 00
Exchanges for clearing house.....			
Checks and other cash items.....	3,344 93		3,344 93
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	279 00		279 00
Totals	\$272,393 21	\$618,170 10	\$890,563 31
<i>Liabilities</i> —			
Capital paid in.....	\$40,000 00	\$60,000 00	\$100,000 00
Surplus.....	5,500 00	5,500 00	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,248 27	3,248 28	6,496 55
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	223,644 94		223,644 94
Savings deposits.....		488,449 32	488,449 32
Demand certificates of deposit.....			
Time certificates of deposit.....		10,972 50	10,972 50
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		50,000 00	50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$272,393 21	\$618,170 10	\$890,563 31
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

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

Incorporated March 16, 1900.

Officers—Jacob Marhoffer, President; J. B. Endert, Vice-President; Fred Frantz, Secretary;
E. C. Cadra, Treasurer; Fred Frantz, Cashier.

Directors—Jacob Marhoffer, E. C. Cadra, T. B. Outler, Henry E. Westbrook, J. B. Endert.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$196,062 00	\$173,959 35	\$370,021 35
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	27 08	-----	27 08
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	218,203 04	173,260 00	391,463 04
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,490 00	-----	4,490 00
Other real estate owned.....	1,300 00	-----	1,300 00
Due from reserve banks, excluding Item 14.....	86,733 47	-----	86,733 47
Due from other banks.....	8,084 27	-----	8,084 27
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	36,552 22	9,222 87	45,775 09
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	561 47	-----	561 47
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$546,963 50	\$356,442 22	\$903,405 72
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$21,800 00	\$71,800 00
Surplus.....	6,000 00	14,200 00	20,200 00
All undivided profits, less expenses, interest and taxes paid.....	16,530 30	1,991 63	18,521 93
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	35 00	-----	35 00
Individual deposits subject to check.....	301,037 09	-----	301,037 09
Savings deposits.....	-----	318,450 59	318,450 59
Demand certificates of deposit.....	3,013 27	-----	3,013 27
Time certificates of deposit.....	121,256 27	-----	121,256 27
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,364 65	-----	4,364 65
State, county and municipal deposits.....	34,540 54	-----	34,540 54
United States and postal savings deposits.....	10,156 39	-----	10,156 39
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$546,963 50	\$356,442 22	\$903,405 72
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

214. "CALAVERAS COUNTY BANK." ANGELS CAMP.

Incorporated April 3, 1900.

Officers—John Raggio, President; M. H. Manuel, Vice-President; D. Muscio, Secretary, Treasurer and Cashier; C. H. Wood, Assistant Cashier and Assistant Secretary.

Directors—John Raggio, Richard Raggio, Joseph Raggio, John P. Lagomarsino, Dante Muscio, C. H. Wood, M. H. Manuel, P. F. Pache, C. J. Tiscornia.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$127,884 67	\$485,587 23	\$613,471 90
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	21,851 54	21,851 54
Overdrafts.....	737 41	-----	737 41
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	165,067 03	148,319 67	313,386 75
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	10,500 00	10,500 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	72,285 88	42,324 82	115,000 70
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	25,344 90	14,985 50	40,330 40
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	100 00	-----	100 00
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,161 68	-----	3,161 68
Totals.....	\$394,561 55	\$724,068 78	\$1,118,630 33
<i>Liabilities—</i>			
Capital paid in.....	\$65,000 00	\$35,000 00	\$100,000 00
Surplus.....	-----	31,000 00	31,000 00
All undivided profits, less expenses, interest and taxes paid.....	10,343 00	-----	10,343 00
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,530 00	-----	2,530 00
Individual deposits subject to check.....	270,354 23	-----	-----
Savings deposits.....	-----	658,068 23	658,068 23
Demand certificates of deposit.....	193 05	-----	193 05
Time certificates of deposit.....	12,700 00	-----	12,700 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	923 00	-----	923 00
State, county and municipal deposits.....	23,370 89	-----	23,370 89
United States and postal savings deposits.....	8,159 08	-----	8,159 08
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	488 25	55	488 80
Totals.....	\$394,561 55	\$724,068 78	\$1,118,630 33
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**216. "TRINITY COUNTY BANK."
WEAVERVILLE.**

Incorporated September 13, 1900.

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

Directors—C. H. Edwards, Herbert Gray, M. E. Gray.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$33,034 74	\$22,449 99	\$105,484 73
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	1,919 35	-----	1,919 35
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts	17,219 83	5,000 00	22,219 83
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	2,324 79	3,500 00	5,824 79
Other real estate owned.....	2,081 50	5,000 00	7,081 50
Due from reserve banks, excluding Item 14.....	46,145 05	-----	46,145 05
Due from other banks.....	1 20	-----	1 20
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,313 76	3,046 60	15,360 36
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	4,441 69	-----	4,441 69
Totals	\$169,481 91	\$38,996 59	\$208,478 50
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	6,250 00	-----	6,250 00
All undivided profits, less expenses, interest and taxes paid	6,485 40	30 76	6,516 16
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	123,564 30	-----	-----
Savings deposits	-----	33,965 83	162,530 13
Demand certificates of deposit.....	7,080 50	-----	7,080 50
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	1,151 71	-----	1,151 71
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$169,481 91	\$38,996 59	\$208,478 50
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated October 12, 1900.

Officers—G. J. Rector, President; W. H. Martin, Vice-President; E. M. Rector, Secretary, Treasurer and Manager; A. H. Mooser, Cashier.

Directors—V. R. Lindley, W. H. Martin, G. J. Rector, Lloyd P. Larue, A. L. Gill, A. H. Mooser, E. M. Rector.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$219,502 19	\$638,011 68	\$855,513 87
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	80,899 63	80,899 63
Overdrafts.....	2,365 89	-----	2,365 89
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	84,135 15	751,779 21	835,914 36
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,504 88	36,961 35	48,455 73
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	108,892 28	67,764 69	176,656 97
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	48,024 80	38,358 87	86,383 67
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,105 11	587 49	2,692 60
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	13,662 18	-----	13,662 18
Totals.....	\$490,191 48	\$1,612,352 95	\$2,102,544 43
<i>Liabilities—</i>			
Capital paid in.....	\$60,000 00	\$100,000 00	\$150,000 00
Surplus.....	3,000 00	40,000 00	43,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,636 70	-----	6,636 70
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	6,000 00	-----	6,000 00
Individual deposits subject to check.....	411,806 45	-----	-----
Savings deposits.....	-----	1,387,098 47	1,798,906 92
Demand certificates of deposit.....	10,952 82	-----	10,952 82
Time certificates of deposit.....	683 00	-----	683 00
Certified checks.....	899 70	-----	899 70
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	75,000 00	75,000 00
United States and postal savings deposits.....	-----	10,254 48	10,254 48
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	160 81	-----	160 81
Totals.....	\$490,191 48	\$1,612,352 95	\$2,102,544 42
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

219. STATE BANK OF SAN PEDRO. LOS ANGELES (SAN PEDRO).

Incorporated January 7, 1901.

Officers—Edward Mahar, President; Louis M. Cole, Vice-President; Lon T. Johnson, Secretary and Treasurer and Cashier; J. O. Heinley, Assistant Cashier.
Directors—Edward Mahar, L. M. Cole, Dr. R. W. Hill, B. B. Lippman, Lon T. Johnson, Benj. E. Page, W. G. Nevin.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$399,989 43	\$708,736 15	\$1,108,725 58
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	289 43		289 43
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less an offsetting bond adjustment accounts.....	147,256 64	33,350 00	180,606 64
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	52,553 68	27,800 00	80,353 68
Other real estate owned.....		1,458 23	1,458 23
Due from reserve banks, excluding Item 14.....	42,927 24	43,549 97	86,477 21
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	72,593 68	24,067 69	96,661 32
Exchanges for clearing house.....	12,151 27		12,151 27
Checks and other cash items.....	4,212 12		4,212 12
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	52 30		52 30
Totals.....	\$732,025 74	\$838,962 04	\$1,570,987 78
<i>Liabilities—</i>			
Capital paid in.....	\$55,000 00	\$55,000 00	\$110,000 00
Surplus.....	18,185 00	7,615 00	25,800 00
All undivided profits, less expenses, interest and taxes paid.....	8,789 50		8,789 50
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,400 00		4,400 00
Individual deposits subject to check.....	493,325 44		
Savings deposits.....		755,512 98	1,249,338 42
Demand certificates of deposit.....			
Time certificates of deposit.....	71,261 97	20,615 06	91,877 03
Certified checks.....	853 00		853 00
Cashiers' checks.....	28,590 60		28,590 60
State, county and municipal deposits.....	50,967 23		50,967 23
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	163 00	219 00	382 00
Totals.....	\$732,025 74	\$838,962 04	\$1,570,987 78
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

220. COVINA VALLEY SAVINGS BANK. COVINA.

Incorporated April 1, 1901.

Officers—A. P. Kerckhoff, President; W. M. Griswold, Vice-President; M. Leonhardt, Vice-President; Robert M. Philleo, Secretary and Treasurer; Robert M. Philleo, Cashier.
Directors—A. P. Kerckhoff, W. M. Griswold, F. P. Baldosser, M. Leonhardt, H. M. Houser, J. R. Elliott, George E. Anderson

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$311,055 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	12,500 00	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	208,478 50	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	60,811 03	-----
Due from other banks.....	-----	5,179 11	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	16,007 59	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$614,081 23	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	30,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	4,985 41	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	2,250 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	512,159 97	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	39,625 85	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$614,081 23	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

221. FIRST BANK OF KERN. BAKERSFIELD.

Incorporated April 3, 1901.

Officers—Arthur S. Crites, President; F. M. Noriega, Vice-President; Louis V. Olcese, Vice-President; E. B. Duncan, Secretary, Treasurer and Cashier; E. C. O'Boyle, Assistant Cashier and Secretary; F. E. Estribou, Assistant Cashier.

Directors—E. B. Duncan, F. M. Noriega, J. Gordon Hussey, Arthur S. Crites, E. S. St. Clair, W. B. Robb, I. D. Iller, M. H. Warren, Louis V. Olcese.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$463,166 79	\$452,994 03	\$916,160 82
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,381 93	-----	1,381 93
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	34,250 00	120,857 85	155,107 85
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	20,405 48	20,405 48
Other real estate owned.....	623 82	39 34	663 16
Due from reserve banks, excluding Item 14.....	256,226 08	13,637 30	269,863 38
Due from other banks.....	2,056 13	-----	2,056 13
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	41,300 46	20,433 07	61,733 53
Exchanges for clearing house.....	12,935 88	-----	12,935 88
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	129 04	-----	129 04
Totals.....	\$512,130 13	\$628,367 07	\$1,440,497 20
 <i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	17,257 45	17,781 81	35,039 26
Reserved for interest, taxes and expenses.....	2,932 61	-----	2,932 61
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	670,598 54	-----	-----
Savings deposits.....	-----	463,637 36	1,137,285 90
Demand certificates of deposit.....	7,279 65	-----	7,279 65
Time certificates of deposit.....	-----	38,685 16	38,685 16
Certified checks.....	1,479 75	-----	1,479 75
Cashiers' checks.....	14,291 92	-----	14,291 92
State, county and municipal deposits.....	-----	50,000 00	50,000 00
United States and postal savings deposits.....	-----	5,212 74	5,212 74
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	8,290 21	-----	8,290 21
Totals.....	\$512,130 13	\$628,367 07	\$1,440,497 20
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

222. BANK OF ARBUCKLE. ARBUCKLE.

Incorporated June 24, 1901.

Officers—George C. Meckfessel, President; O. B. Morrison, Vice-President; J. E. Cain, Secretary, Treasurer and Cashier.

Directors—George C. Meckfessel, O. B. Morrison, B. F. Green, J. E. Cain and Asa Kalfsbeek.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$387,278 85	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	200 38	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	118,111 53	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	15,034 50	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	126,321 48	-----	-----
Due from other banks.....	211 90	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	35,674 00	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	620 65	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1 20	-----	-----
Total	\$633,453 89	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	20,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	13,334 91	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	316,639 40	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	8,721 59	-----	-----
Time certificates of deposit.....	235,757 99	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	9,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$633,453 89	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**223. "VALLEY SAVINGS BANK."
SANTA MARIA.**

Incorporated August 31, 1901.

Officers—W. H. Rice, President; John G. Prell, Vice-President; Paul O. Tietzen, Secretary;
Thos. B. Adam, Treasurer and Cashier.

Directors—W. H. Rice, Guy L. Goodwin, A. J. Sousa, John G. Prell, Sr., P. O. Tietzen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$206,472 40	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	99,736 40	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	11,200 00	-----
Other real estate owned.....	-----	1,478 35	-----
Due from reserve banks, excluding Item 14.....	-----	5,047 69	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	8,552 06	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	12,968 82	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$345,454 62	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	35,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	5,692 78	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	\$261,139 07	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	6,132 77	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$345,454 62	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated August 2, 1901.

Officers—J. L. Oakey, President; H. H. Ham, Vice-President; T. S. Reed, Secretary, Treasurer;
C. B. Hansen, Cashier; John M. Oakey, Assistant Cashier.
Directors—J. L. Oakey, H. H. Ham, John M. Oakey, J. N. Bayliss, C. B. Hanson, Dr. W. H. Stiles, Grover Cooley.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$363,543 65	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	50 78	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	462,645 52	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	13,984 12	-----	-----
Other real estate owned.....	1,087 11	-----	-----
Due from reserve banks, excluding Item 14.....	110,876 13	-----	-----
Due from other banks.....	4,580 76	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	47,597 34	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	6,476 92	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$1,015,842 33	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus.....	17,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	23,630 46	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,000 00	-----	-----
Individual deposits subject to check.....	456,415 11	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	250,810 10	-----	-----
Certified checks.....	31 50	-----	-----
Cashiers' checks.....	4,003 97	-----	-----
State, county and municipal deposits.....	50,000 00	-----	-----
United States and postal savings deposits.....	4,306 57	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	106,614 62	-----	-----
Total.....	\$1,015,842 33	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

226 AND 226A. FIRST TRUST AND SAVINGS BANK OF PASADENA. PASADENA.

Incorporated September 14, 1901,

Officers—Wm. H. Vedder, Chairman of Board; J. S. Macdonnell, John McDonald, Vice-President; H. C. Hotaling, Vice-President; H. A. Doty, Secretary and Treasurer; Guy H. Wood, Assistant Secretary and Treasurer; G. R. McComb, Assistant Secretary; W. D. Lacey, Trust Officer.
Directors—Wm. H. Vedder, John McDonald, A. K. McQuilling, J. Foster Rhodes, F. C. E. Mattison, F. G. Orulshank, Francis E. Stevens, Don. C. Porter, E. B. Blinn, H. O. Hotaling, J. S. Macdonnell, Stuart W. French, D. W. Hearlily, W. D. Lacey, John McWilliams, Jr.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$147,350 00	\$2,323,613 96	-----	-----	\$2,470,963 96
Bankers' acceptances, excluding rediscounts	-----	102,220 58	-----	-----	102,220 58
Notes, drafts or bills of exchange, excluding rediscounts	-----	350,000 00	-----	-----	350,000 00
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	1,167,400 29	\$155,100 00	\$104,002 50	1,426,562 79
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	31,052 64	-----	-----	31,052 64
Other real estate owned	-----	5,969 20	-----	-----	5,969 20
Due from reserve banks, excluding item 14	46,274 94	253,045 12	-----	-----	299,320 06
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	8,572 04	111,240 74	-----	-----	119,812 78
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	513 31	1,142 72	1,656 03
Other resources	-----	-----	2,101 24	2,090 80	4,162 04
Totals	\$202,196 98	\$4,344,602 53	\$157,714 53	\$107,206 02	\$4,811,720 08
Liabilities—					
Capital paid in	\$50,000 00	\$200,000 00	\$150,000 00	\$100,000 00	\$500,000 00
Surplus	5,000 00	120,000 00	5,000 00	5,000 00	135,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	97 62	656 19	214 55	2,203 02	3,176 98
Reserved for interest, taxes and expenses	-----	2,752 75	-----	-----	2,752 75
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	10,000 00	-----	-----	10,000 00
Individual deposits subject to check	146,754 91	-----	-----	-----	146,754 91
Savings deposits	-----	3,503,167 87	-----	-----	3,503,167 87
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	209,231 08	-----	-----	209,231 08
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	290,000 00	-----	-----	290,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	2,500 00	-----	2,500 00
Other liabilities	344 45	8,792 64	-----	-----	9,137 09
Totals	\$202,196 98	\$4,344,602 53	\$157,714 53	\$107,206 02	\$4,811,720 08
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

**226 AND 226A. FIRST TRUST AND SAVINGS BANK OF PASADENA,
PASADENA—Continued.**

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$756,642 04	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$1,037,218 30
Trust investments, real property..	219,851 41	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	69,724 85		
Cash on hand.....			
Total	\$1,037,218 30	Total	\$1,037,218 30

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
Added commercial department February 18, 1920.

NOTE.—The above statement includes the business of a branch office at Pasadena.

227. THE OLD BANK. HANFORD.

Incorporated November 26, 1901.

Officers—F. R. Hight, President and Manager; P. McRae, Vice-President; J. J. Hight, Secretary, Treasurer and Cashier; W. F. Kelley, Assistant Cashier.
Directors—P. McRae, F. R. Hight, Chas. Kreyenhagen, Jos. Schnereger, Jas. J. Hight, N. Welsbaum, A. A. Biddle (same Mrs. Achsag A. Biddle).

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,321,994 56	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	796 61	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts	232,921 21	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	30,233 03	-----	-----
Other real estate owned.....	28,950 00	-----	-----
Due from reserve banks, excluding Item 14.....	63,671 89	-----	-----
Due from other banks.....	5,901 65	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	179,104 75	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	4,610 36	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	3,426 96	-----	-----
Total	\$1,576,611 02	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus	85,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	20,017 63	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	1,844 55	-----	-----
Dividends unpaid	4,250 00	-----	-----
Individual deposits subject to check.....	1,169,529 40	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	81,827 84	-----	-----
Time certificates of deposit.....	247,658 97	-----	-----
Certified checks	76 00	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	19,406 58	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$1,576,611 02	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

228, 228A, 228B, 228C, 228D, 228E AND 228F. LOS ANGELES TRUST AND SAVINGS BANK. LOS ANGELES.

Incorporated January 17, 1902.

Officers—J. C. Drake, Chairman of Board; H. M. Robinson, President; M. H. Flint, Vice-President; H. W. O'Melveny, Vice-President; W. R. Hervey, Vice-President; B. H. Grisby, Secretary; M. C. Spencer, Assistant Secretary; Jay Spence, Treasurer and Cashier; Ralph Day, Assistant Cashier; C. F. Seidel, Assistant Cashier; J. M. Rugg, Assistant Cashier; J. R. Henderson, Assistant Cashier; John D. Carson, Assistant Trust Officer; Bruce H. Ghigsby, Trust Officer; W. R. Hervey, Manager Trust Department; James O. Moore, Assistant to President; Jay Spence, Vice-President; Wm. B. Stringfellow, Assistant Secretary; L. D. Pivisho, Seventh Street Branch Manager; M. W. Daubney, Huntington Park Branch Manager; A. P. Averill, Manager Pico Street Branch; E. C. Kausrud, Manager Main Street Branch; A. H. Lewis, Assistant Cashier; W. P. Caldwell, Real Estate Office; Leo. P. Schaefer, Assistant Manager; R. F. Forbes, Pico Street Branch; H. M. Ostrom, Second and Spring Streets.

Directors—J. O. Drake, M. H. Flint, H. W. O'Melveny, John P. Burke, H. M. Robinson, Geo. I. Cochran, John S. Cravens, J. M. Elliott, W. R. Staats, W. M. Garland, W. E. Hampton, Godfrey Holterhoff, Jr., Harry Chandler, W. F. Jefferies, W. L. Stewart, L. Lindsay, Wm. H. Davis, E. D. Roberts, C. F. Seidel, W. R. Hervey, Jay Spence.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$9,170,989 22	\$15,287,809 43	\$647,000 00	\$100,000 00	\$25,205,748 65
Bankers' acceptances, excluding rediscounts	-----	227,295 33	-----	-----	227,295 33
Notes, drafts or bills of exchange, excluding rediscounts	-----	2,805,000 00	-----	-----	2,805,000 00
Overdrafts	10,200 59	-----	-----	-----	10,200 59
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	200,000 00	-----	-----	-----	200,000 00
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	2,876,983 91	5,703,936 15	9,913 00	-----	8,590,833 06
Stock of Federal Reserve Bank	-----	142,500 00	-----	-----	142,500 00
Bank premises, furniture and fixtures and safe deposit vaults	133,922 57	950,000 00	-----	-----	1,083,922 57
Other real estate owned	-----	47,825 71	-----	-----	47,825 71
Due from reserve banks, excluding Item 14	2,064,718 39	1,222,831 27	-----	-----	3,287,549 66
Due from other banks	232,458 16	24,490 83	23,534 41	-----	320,483 40
Due from Federal Reserve Bank	1,385,327 64	1,179,000 00	-----	-----	2,564,327 64
Actual cash on hand	773,638 69	58,355 46	-----	-----	831,994 15
Exchanges for clearing house	940,805 22	61,463 45	-----	-----	1,002,268 67
Checks and other cash items	123,680 40	165 36	-----	-----	123,845 76
Items with Federal Reserve Bank in process of collection	48,516 46	-----	-----	-----	48,516 46
Advances to court trusts	-----	-----	8,798 95	-----	8,798 95
Other resources	2,308 19	-----	-----	-----	2,308 19
Totals	\$17,968,479 44	\$27,718,708 99	\$694,246 36	\$100,000 00	\$46,511,434 79

Liabilities—	Commercial	Savings	Court trusts	Private trusts	Combined
Capital paid in	\$2,225,000 00	\$575,000 00	\$100,000 00	\$100,000 00	\$3,000,000 00
Surplus	625,000 00	725,000 00	400,000 00	-----	1,750,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	132,086 46	-----	180,546 36	-----	312,632 82
Reserved for interest, taxes and expenses	109,633 37	2,500 00	-----	-----	112,133 37
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	707,545 52	10,572 08	-----	-----	718,117 60
Dividends unpaid	90,000 00	-----	-----	-----	90,000 00
Individual deposits subject to check	12,252,673 74	24,760,616 66	-----	-----	12,252,653 74
Savings deposits	-----	-----	-----	-----	24,760,616 63
Demand certificates of deposit	23,495 83	-----	-----	-----	23,495 83
Times certificates of deposit	125,000 00	1,443,357 38	-----	-----	1,568,357 38
Certified checks	22,726 86	-----	-----	-----	22,726 86
Cashiers' checks	974,222 88	-----	-----	-----	974,222 88
State, county and municipal deposits	223,497 23	201,632 87	-----	-----	425,130 10
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----

LOS ANGELES TRUST AND SAVINGS BANK, LOS ANGELES—Continued.

<i>Liabilities</i> —Continued.	Commercial	Savings	Court trusts	Private trusts	Combined
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	\$200,000 00	-----	-----	-----	\$200,000 00
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	-----	-----	-----
Fund for advances to court trusts.....	-----	-----	\$10,000 00	-----	10,000 00
Other liabilities	284,567 52	-----	3,700 00	-----	288,267 52
Totals	\$1,968,479 44	\$27,718,708 90	\$394,246 36	\$100,000 00	\$46,511,434 70

Contingent Liabilities—

Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 44.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank	\$373,385 25	-----	-----	-----	\$573,385 25
Total contingent liabilities	\$573,385 25	-----	-----	-----	\$573,385 25
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----

Trust Resources—

	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----
Trust investments, personal property	\$13,634,688 15
Trust investments, real property.....	1,914,163 97
Due from banks.....	212,135 07
Cash on hand.....	-----
Total	\$15,790,988 19

Trust Liabilities—

	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----
Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	\$11,929,533 79
Private trusts, specially designated and construed as court trusts, under supervision	3,861,454 40
Total	\$15,790,988 19

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of branch offices at Los Angeles, Avalon, Catalina Island, and Huntington Park.

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

Incorporated February 1, 1902.

Officers—Llewellyn Bixby, President; P. E. Hatch, Vice-President; F. C. Yoemans, Vice-President; J. W. Tucker, Secretary, Treasurer and Cashier; Chas. H. Tucker, Assistant Cashier; N. O. Birchfield, Assistant Cashier; Chas. H. Tucker, Trust Officer; E. C. Denio, Attorney.
Directors—George H. Bixby, P. E. Hatch, F. C. Yoemans, J. W. Tucker, T. J. Corbrey, S. E. Kennedy, T. M. Williams, T. L. De Coudres, Wm. M. Cook, John Craig, Llewellyn Bixby, W. S. Strickler, C. H. Thornburg, A. P. Hoffman H. W. Dorsett.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	\$2,706,787 31	-----	-----	\$2,706,787 31
Bankers' acceptances, excluding rediscounts	-----	60,408 28	-----	-----	60,408 28
Notes, drafts or bills of exchange, excluding rediscounts	-----	337,500 00	-----	-----	337,500 00
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	897,176 54	\$50,641 25	\$50,000 00	997,817 79
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	162,365 02	-----	-----	162,365 02
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	525,348 01	3,097 24	2,672 98	531,118 18
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	123,317 29	-----	-----	123,317 29
Exchanges for clearing house	-----	14,086 98	-----	-----	14,086 98
Checks and other cash items	-----	6,116 57	-----	500 00	6,616 57
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	21 00	-----	21 00
Other resources	-----	-----	-----	433 90	433 90
Totals	-----	\$4,836,085 97	\$53,759 49	\$53,606 83	\$4,943,452 29
<i>Liabilities—</i>					
Capital paid in	\$2,225,000 00	\$575,000 00	\$100,000 00	\$100,000 00	\$3,000,000 00
Surplus	-----	150,000 00	-----	-----	150,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	39,553 12	2,759 49	2,606 83	45,919 44
Reserved for interest, taxes and expenses	-----	3,812 97	-----	-----	3,812 97
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	56,582 15	-----	-----	56,582 15
Dividends unpaid	-----	8,941 00	-----	-----	8,941 00
Individual deposits subject to check	-----	3,902,751 49	-----	-----	3,902,751 49
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	314,314 98	-----	-----	314,314 98
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	100,000 00	-----	-----	100,000 00
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	1,000 00	-----	1,000 00
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	10,130 25	-----	-----	10,130 25
Totals	-----	\$4,836,085 97	\$53,759 49	\$53,606 83	\$4,943,452 29
Contingent liabilities—none	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

229. LONG BEACH SAVINGS BANK AND TRUST CO., LONG BEACH—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$352,510 71	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$470,579 78
Trust investments, real property	52,750 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	66,519 02		
Cash on hand			
Total	\$470,579 73	Total	\$470,579 78

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

Incorporated February 4, 1902.

Officers—M. C. Beem, President and Treasurer; O. V. Green, Vice-President; W. T. Young, Secretary; R. A. Walker, Cashier; H. A. Green, Assistant Cashier; W. T. Young, Manager Branch at Etna.

Directors—W. T. Young, E. F. Reichman, M. C. Beem, G. W. Smith, O. V. Green.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$527,926 40	\$284,055 00	\$811,981 40
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	4,277 00		4,277 00
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....	9,476 08		9,476 08
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	61,543 15	19,367 00	80,910 15
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		13,000 00	13,000 00
Other real estate owned.....		8,500 00	8,500 00
Due from reserve banks, excluding Item 14.....	30,476 49	6,652 42	37,128 91
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	28,863 63	7,293 84	36,160 50
Exchanges for clearing house.....			
Checks and other cash items.....	3,962 96		3,962 96
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$936,528 74	\$338,863 26	\$1,005,397 00
<i>Liabilities—</i>			
Capital paid in.....	\$85,000 00	\$15,000 00	\$100,000 00
Surplus.....	40,000 00	20,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,103 25	70 63	12,176 91
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	60,000 00		60,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Bills payable with Federal Reserve Bank.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	309,270 22		
Savings deposits.....		303,797 60	613,067 82
Demand certificates of deposit.....	2,352 87		2,352 87
Time certificates of deposit.....	69,524 68		69,524 68
Certified checks.....			
Cashiers' checks.....	35,639 49		35,639 49
State, county and municipal deposits.....	52,635 23		52,635 23
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$606,528 74	\$338,863 26	\$1,005,397 00
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

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

231. "FIRST SAVINGS BANK OF COLUSA." COLUSA.

Incorporated February 13, 1902.

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

Directors—U. W. Brown, Ira L. Compton, H. F. Osgood, R. E. Blevins, Clara C. Packer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$460,058 43	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	76,626 93	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	35,250 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding item 14.....	-----	12,384 13	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	17,629 72	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	30 47	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$601,979 68	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	13,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,371 36	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	457,510 03	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	69,098 29	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	10,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$601,979 68	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated March 24, 1902.

Officers—Wilbur J. Edwards, President; Charles M. Richards, Vice-President; George B. Campbell, Secretary, Treasurer and Cashier; E. D. Shepherd, Assistant Cashier and Secretary.
Directors—Charles M. Richards, George B. Campbell, L. A. Booksin, W. E. Hazeltine, Wilbur J. Edwards.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,001,213 19	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	898 96	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	243,401 74	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	21,500 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	250,777 53	-----	-----
Due from other banks.....	1,032 32	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	109,959 86	-----	-----
Exchanges for clearing house.....	19,370 98	-----	-----
Checks and other cash items.....	8,813 36	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	16,560 94	-----	-----
Total	\$1,690,523 87	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	-----	-----
Surplus	100,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	21,817 97	-----	-----
Reserved for interest, taxes and expenses.....	10,050 00	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	171,454 17	-----	-----
Dividends unpaid	12,000 00	-----	-----
Individual deposits subject to check.....	1,170,995 20	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	44,667 13	-----	-----
Time certificates of deposit.....	9,400 00	-----	-----
Certified checks	189 40	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	50,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$1,690,523 87	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

236, 236A AND 236B. "OCEAN PARK BANK." SANTA MONICA.

Incorporated March 26, 1902.

Officers—T. H. Dudley, President; P. J. Dudley, Vice-President; W. O. Bender, Secretary, Treasurer and Cashier; Geo. A. Neilson, Assistant Cashier and Secretary; A. H. Meng, Assistant Cashier; H. H. Hertel, Manager Branch; G. H. Mustard, Manager Branch; E. Vegar, Manager Branch.
Directors—T. H. Dudley, F. E. Royston, P. J. Dudley, Chas. H. E. Hardin, H. Michel, K. A. Miller, J. B. Gill.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$312,596 04	\$402,919 04	\$1,015,515 08
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	63,894 98	63,894 98
Overdrafts.....	6,916 97	-----	6,916 97
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	343,659 80	221,486 17	565,145 97
Stock of Federal Reserve Bank.....	3,500 00	-----	3,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....	61,342 61	42,500 00	106,842 61
Other real estate owned.....	7,916 72	9,312 48	17,229 20
Due from reserve banks, excluding item 14.....	41,646 46	60,630 40	102,306 92
Due from other banks.....	19,719 40	-----	19,719 40
Due from Federal Reserve Bank.....	84,928 20	23,500 00	108,428 20
Actual cash on hand.....	39,471 44	16,748 00	56,219 44
Exchange for clearing house.....	12,126 12	109 29	12,235 41
Checks and other cash items.....	7,522 50	-----	7,522 50
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,183 00	104 48	3,287 48
Totals.....	\$1,247,527 26	\$346,234 90	\$2,093,762 16
<i>Liabilities—</i>			
Capital paid in.....	\$94,000 00	\$51,500 00	\$145,500 00
Surplus.....	7,000 00	14,500 00	21,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,917 74	215 91	2,133 65
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	25,000 00	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	992,044 40	-----	-----
Savings deposits.....	-----	718,283 44	1,710,327 84
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	13,063 49	36,397 30	49,468 79
Certified checks.....	1,731 16	-----	1,731 16
Cashiers' checks.....	83,294 37	-----	83,294 37
State, county and municipal deposits.....	38,586 88	-----	38,586 88
United States and postal savings deposits.....	14,063 63	-----	14,063 63
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,832 50	338 25	2,170 84
Totals.....	\$1,247,527 26	\$346,234 90	\$2,093,762 16
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Venice and Santa Monica.

237. THE BANK OF LINCOLN. LINCOLN.

Incorporated March 31, 1907

Officers—A. J. Gladding, President; B. C. Musser, Vice-President; H. Stuckstede, Secretary, Treasurer and Cashier; W. M. Sparks, Jr.
Directors—A. J. Gladding, J. B. De Golyer, Kate Haenny, B. C. Musser, Hans Andersen, Jr., Walter V. Hoyt, Alden Anderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$147,915 02	\$291,855 00	\$439,770 02
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	119 14		119 14
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	54,113 98	148,599 26	202,713 24
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	15,640 00	14,790 00	30,430 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	42,114 02	23,582 58	65,676 60
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	18,337 89	16,961 89	35,329 78
Exchanges for clearing house.....			
Checks and other cash items.....	831 75		831 75
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,250 00	11 51	1,261 51
Totals.....	\$280,351 80	\$495,780 24	\$776,132 04
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$33,400 00	\$63,400 00
Surplus.....	2,400 00	11,000 00	13,400 00
All undivided profits, less expenses, interest and taxes paid.....	1,130 58	3,391 55	4,522 13
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,552 00		2,552 00
Individual deposits subject to check.....	181,900 20		
Savings deposits.....		435,299 68	617,199 88
Demand certificates of deposit.....	43,428 31		43,428 31
Time certificates of deposit.....			
Certified checks.....	6 20		6 20
Cashiers' checks.....	1,541 41		1,541 41
State, county and municipal deposits.....	16,890 10	12,047 34	28,927 44
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	513 00	641 67	1,154 67
Totals.....	\$280,351 80	\$495,780 24	\$776,132 04
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

238. "BANK OF RICHMOND." RICHMOND.

Incorporated April 17, 1902.

Officers—C. S. Downing, President; W. S. Lucas, Vice-President; Clarence E. Allen, Secretary, Treasurer and Cashier.

Directors—W. S. McRacken, C. S. Downing, B. L. Marx Greene, W. S. Lucas, W. K. Cole.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$92,818 58	\$243,850 94	\$336,639 52
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	115 71		115 71
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	94,925 11	185,390 33	280,315 44
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	9,500 00	10,500 00	20,000 00
Other real estate owned.....	11,263 35		11,263 35
Due from reserve banks, excluding Item 14.....	29,131 44	19,944 05	49,075 49
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,990 51	23,741 14	47,731 65
Exchanges for clearing house.....	10,524 85		10,524 85
Checks and other cash items.....	182 40		182 40
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$272,451 95	\$483,426 46	\$755,878 41
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$35,000 00	\$60,000 00
Surplus.....	3,100 00	6,900 00	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,246 15	556 46	2,802 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	183,354 77		
Savings deposits.....		440,970 00	440,970 00
Demand certificates of deposit.....	14,557 07		14,557 07
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	30,724 09		30,724 09
United States and postal savings deposits.....	12,139 87		12,139 87
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,330 00		1,330 00
Totals.....	\$272,451 95	\$483,426 46	\$755,878 41
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

239. EL DORADO COUNTY BANK. PLACERVILLE.

Incorporated July 2, 1902.

Officers—Geo. W. Peltier, President; N. Fox, Vice-President; Guy E. Wentworth, Secretary, Treasurer and Cashier; Ted O. Atwood, Assistant Cashier.

Directors—Max Merson, Geo. W. Peltier, Guy E. Wentworth, O. P. Fitch, N. Fox, Albert Simon, W. A. Rants, Ted O. Atwood, Fred W. Kiesel.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$282,197 51	\$197,889 50	\$479,587 01
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,110 95	-----	2,110 95
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	257,537 99	880,764 34	638,302 33
Stock of Federal Reserve Bank.....	3,450 00	-----	3,450 00
Bank premises, furniture and fixtures and safe deposit vaults.....	9,318 50	-----	9,318 50
Other real estate owned.....	7,000 00	-----	7,000 00
Due from reserve banks, excluding Item 14.....	61,123 35	43,601 29	104,724 64
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	46,479 59	17,000 00	63,479 59
Actual cash on hand.....	25,201 99	16,514 95	45,016 94
Exchanges for clearing house.....	1,049 68	-----	1,049 68
Checks and other cash items.....	244 68	-----	244 68
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,752 47	-----	5,752 47
Totals.....	\$704,466 71	\$655,570 08	\$1,360,036 79
<i>Liabilities</i> —			
Capital paid in.....	\$40,000 00	\$18,000 00	\$58,000 00
Surplus.....	35,000 00	40,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,927 85	3,704 25	12,632 10
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	574,343 33	-----	-----
Savings deposits.....	-----	598,865 83	1,173,209 19
Demand certificates of deposit.....	19,146 04	-----	19,146 04
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	372 10	-----	372 10
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postals savings deposits.....	1,580 59	-----	1,580 59
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	146 77	-----	146 77
Totals.....	\$704,466 71	\$655,570 08	\$1,360,036 79
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Changed name from A. Merson Banking Company April 27, 1919.

241. BANK OF CAMBRIA. CAMBRIA.

Incorporated January 29, 1908.

Officers—J. H. Bradhoff, President; John Taylor, Vice-President; Amos Smithers, Secretary;
J. F. Stewart, Treasurer and Cashier.

Directors—John Taylor, A. Smithers, J. H. Bradhoff, L. Ferrasci, Thos. Holdworth, B. Corda,
N. Storni.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$313,371 15	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	479 20	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	138,475 98	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,000 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	54,796 60	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,556 49	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,810 11	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$585,489 48	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	8,624 95	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	2,299 82	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	244,925 63	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	4,085 95	-----	-----
Time certificates of deposit.....	202,619 62	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	12,963 78	-----	-----
Total.....	\$585,489 48	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

247. "WEST BERKELEY BANK." BERKELEY.

Incorporated March 5, 1903.

Officers—Joseph Gunn, President; B. F. Lynip, Vice-President; John Gill, Vice-President; Geo. A. Bruce, Secretary; E. L. Underwood, Treasurer; H. H. Camper, Treasurer; Geo. A. Bruce, Assistant Cashier.

Directors—L. H. Lewars, John Gill, H. Otto Wahlefeld, Roy Block, Joseph Gunn, B. E. Underwood, B. F. Lynip.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$123,727 82	\$953,027 17	\$776,754 90
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,447 60	-----	1,447 60
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	64,888 18	52,781 88	117,639 56
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	15,212 60	23,637 06	38,879 63
Other real estate owned.....	880 00	3,340 00	4,220 00
Due from reserve banks, excluding Item 14.....	59,531 60	28,479 00	88,010 60
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	5,000 00	5,000 00	10,000 00
Actual cash on hand.....	20,631 90	13,862 25	34,494 15
Exchanges for clearing house.....	3,715 78	-----	3,715 78
Checks and other cash items.....	1,895 83	4 02	1,899 85
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,245 20	-----	1,245 20
Totals.....	\$298,176 51	\$780,160 88	\$1,078,337 39
<i>Liabilities—</i>			
Capital paid in.....	\$30,100 00	\$57,100 00	\$87,200 00
Surplus.....	3,750 00	13,820 00	17,570 00
All undivided profits, less expenses, interest and taxes paid.....	-----	172 73	172 73
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,052 00	-----	3,052 00
Individual deposits subject to check.....	195,273 95	-----	-----
Savings deposits.....	-----	708,995 65	904,299 60
Demand certificates of deposit.....	525 00	-----	525 00
Time certificates of deposit.....	31,579 50	-----	31,579 50
Certified checks.....	599 29	-----	599 29
Cashiers' checks.....	5,186 35	-----	5,186 35
State, county and municipal deposits.....	27,772 11	-----	27,772 11
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	338 31	72 50	410 81
Totals.....	\$298,176 51	\$780,160 88	\$1,078,337 39
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

250. THE CENTRAL BANK. SANTA BARBARA.

Incorporated March 4, 1903.

Officers—T. W. Dibblee, President; Geo. M. Williams, Vice-President; W. B. Metcalf, Secretary, Treasurer and Cashier; H. F. R. Vall, Assistant Secretary and Assistant Cashier; Chairman of Board, Frank Smith.

Directors—Frank Smith, Geo. M. Williams, Walter L. Hunt, T. W. Dibblee, H. F. R. Vall, W. B. Metcalf, J. M. Warren, C. A. Edwards, F. A. Hoefler, R. R. Eddy, Philip S. Chancellor.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$230,045 40	\$383,353 25	\$627,398 65
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	816 23	-----	816 23
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	20,573 18	107,501 97	128,075 15
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	18,848 45	38,000 00	56,848 45
Other real estate owned.....	5,214 55	2,550 00	7,764 55
Due from reserve banks, excluding Item 14.....	14,735 94	30,440 24	45,176 18
Due from other banks.....	118 13	-----	118 13
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	17,419 42	18,256 83	35,676 25
Exchanges for clearing house.....	7,115 48	-----	7,115 48
Checks and other cash items.....	411 88	-----	411 88
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,885 00	2,303 78	3,688 78
Totals.....	\$325,638 60	\$587,406 07	\$913,089 73
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$50,000 00	\$80,000 00
Surplus.....	2,000 00	1,000 00	3,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,746 58	1,216 63	3,963 26
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	6,024 82	-----	6,024 82
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	264,576 73	-----	264,576 73
Savings deposits.....	-----	490,263 79	490,263 79
Demand certificates of deposit.....	40 00	-----	40 00
Time certificates of deposit.....	-----	19,922 60	19,922 60
Certified checks.....	49 45	-----	49 45
Cashiers' checks.....	4,765 00	-----	4,765 00
State, county and municipal deposits.....	14,981 08	25,000 00	39,981 08
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$325,638 60	\$587,406 07	\$913,089 73
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

260. "ROSEVILLE BANKING COMPANY."
ROSEVILLE.

Incorporated March 5, 1903.

Officers—J. A. Hill, President; Alden Anderson, Vice-President; T. H. Kelsey, Assistant Secretary,
Treasurer and Cashier; F. H. Boswell, Assistant Cashier.
Directors—J. A. Hill, T. H. Kelsey, Lester J. Hinsdale, F. A. Fiddymont, J. H. Smart, A. B.
McRae, E. J. Schellhaus, W. J. Doyle, Alden Anderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$233,208 00	245,062 50	\$478,268 50
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,149 81		2,149 81
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	58,167 50	259,898 75	317,561 25
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		14,442 31	14,442 31
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	113,209 81	12,430 11	125,639 92
Due from other banks.....	1 19		1 19
Due from Federal Reserve Bank.....			
Actual cash on hand.....	25,940 94	27,404 33	53,345 27
Exchanges for clearing house.....			
Checks and other cash items.....	3,976 81		3,976 81
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	9,585 00		9,585 00
Totals	\$446,236 56	\$558,733 00	\$1,004,969 56
<i>Liabilities—</i>			
Capital paid in.....	\$45,000 00	\$25,000 00	\$70,000 00
Surplus.....		30,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,412 96		7,412 96
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	234,278 59		
Savings deposits.....		495,654 08	239,023 68
Demand certificates of deposit.....	7,871 09		7,871 09
Time certificates of deposit.....	33,151 86		33,151 86
Certified checks.....			
Cashiers' checks.....	7,177 94		7,177 94
State, county and municipal deposits.....	11,344 16		11,344 16
United States and postal savings deposits.....		8,078 92	8,078 92
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$446,236 56	\$558,733 00	\$1,004,969 56
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

265, 265A AND 265B. 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, Secretary, Treasurer and Cashier; 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. B. Gill, A. M. Ham, R. E. Roberts, G. W. Parsons, Howard B. Smith.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$2,073,277 37	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	650,923 62	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	52,084 10	-----
Due from reserve banks, excluding Item 14.....	-----	275,072 42	-----
Due from other banks.....	-----	86,059 90	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	70,000 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	69 32	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	5,200 35	-----
Total.....	-----	\$3,212,777 08	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$150,000 00	-----
Surplus.....	-----	150,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	20,119 92	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	2,781,408 11	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	86,254 06	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	75,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$3,212,777 08	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of branch offices at Colton and Bialto.

**266, 266A AND 266B. BANK OF NEWMAN.
NEWMAN.**

Incorporated May 4, 1903.

Officers—E. S. Wangenheim, President; J. H. Elfers, Vice-President; C. W. Hawks, Assistant to President; A. B. Joseph, Secretary; J. L. Kinnear, Treasurer; A. B. Joseph, Cashier; F. S. Powell, Assistant Cashier; A. W. Drummond, Manager Crows Landing; E. J. Moorhead, Manager Gustine Branch.

Directors—E. S. Wangenheim, A. M. Souza, J. H. Elfers, L. J. Newman, Fred Barch, F. R. Stevinson, J. L. Kinnear, W. W. Cox, H. V. Armistead.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$725,376 51	\$417,962 52	\$1,143,339 03
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,400 41		2,400 41
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	93,657 16	365,903 76	459,560 92
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	39,267 22	40,000 00	79,267 22
Other real estate owned.....	667 31		667 31
Due from reserve banks, excluding Item 14.....	100,719 30	53,243 85	153,963 15
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	45,441 66	21,400 00	66,841 66
Exchanges for clearing house.....	15,116 56		15,116 56
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	15,396 33		15,396 33
Totals.....	\$1,088,042 46	\$896,510 13	\$1,986,552 59
<i>Liabilities—</i>			
Capital paid in.....	\$125,000 00	\$25,000 00	\$150,000 00
Surplus.....	57,500 00	75,000 00	132,500 00
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	170 71		170 71
Dividends unpaid.....	4,452 50		4,452 50
Individual deposits subject to check.....	687,207 43		
Savings deposits.....		786,471 48	1,486,678 91
Demand certificates of deposit.....	6,429 86		6,429 86
Time certificates of deposit.....	6,885 52		6,885 52
Certified checks.....	41 80		41 80
Cashiers' checks.....	7,250 70		7,250 70
State, county and municipal deposits.....	54,154 22		54,154 22
United States and postal savings deposits.....	383 24		383 24
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	592 87		592 87
Totals.....	\$1,088,042 46	\$896,510 13	\$1,986,552 59
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—The above statement includes the business of branch offices at Crows Landing and Gustine.

269. COMMERCIAL AND SAVINGS BANK OF STOCKTON. STOCKTON.

Incorporated June 26, 1903.

Officers—John Raggio, President; E. F. Harris, Vice-President; G. H. Harris, Vice-President; F. A. Meyer, Secretary, Treasurer and Cashier; L. O. Schwartz, Assistant Cashier; Louis Bacigalupi, Assistant Cashier.

Directors—John Raggio, E. F. Harris, J. A. Patterson, C. B. Prris, J. S. Silva, N. Copello, W. F. Maxwell, P. Pezzi, Ralph Vignolo, G. H. Harris, Charles Moreing, W. S. Montgomery, John H. Patten, Charles L. Neumiller, John Hancock.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,570,668 68	\$3,190,894 25	\$4,761,062 92
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		67,036 95	67,036 95
Overdrafts.....	5,244 85		5,244 85
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	316,157 63	529,493 33	845,650 96
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	110,496 39	221,792 00	332,288 39
Other real estate owned.....		486 45	486 45
Due from reserve banks, excluding Item 14.....	298,602 07	329,277 29	627,879 36
Due from other banks.....	3,074 93		3,074 93
Due from Federal Reserve Bank.....			
Actual cash on hand.....	196,944 11	129,253 91	326,198 02
Exchanges for clearing house.....	41,473 37		41,473 37
Checks and other cash items.....	2,213 56		2,213 56
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	21,119 76		21,119 76
Totals	\$2,565,995 35	\$4,467,734 18	\$7,033,729 53
<i>Liabilities—</i>			
Capital paid in.....	\$250,000 00	\$250,000 00	\$500,000 00
Surplus.....	50,000 00	100,000 00	150,000 00
All undivided profits, less expenses, interest and taxes paid.....	26,285 67	97,357 60	123,643 27
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	194,968 79		194,968 79
Dividends unpaid.....	17,598 50		17,598 50
Individual deposits subject to check.....	1,880,839 61		
Savings deposits.....		3,828,616 75	5,679,456 36
Demand certificates of deposit.....	36,274 35		36,274 35
Time certificates of deposit.....		56,478 52	56,478 52
Certified checks.....	6,736 43		6,736 43
Cashiers' checks.....	18,277 01		18,277 01
State, county and municipal deposits.....	115,000 00	135,000 00	250,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		281 31	281 31
Totals	\$2,565,995 35	\$4,467,734 18	\$7,033,729 53
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

273. THE GRANITE SAVINGS BANK. MONROVIA.

Incorporated July 27, 1903.

Officers—C. W. Higgins, President; M. S. Pottenger, Vice-President; A. I. Mellenthen, Vice-President; R. H. Bush, Secretary, Treasurer and Cashier.
Directors—R. H. Bush, M. A. Mellenthen, C. W. Higgins, M. S. Pottenger, A. I. Mellenthen, W. M. Baird, F. M. Pottenger.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$300,925 29	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	19,803 68	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	8,002 50	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	11,404 18	-----
Due from other banks.....	-----	14,428 40	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	7,875 16	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	18 92	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$363,118 13	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	7,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,477 11	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	750 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	807,055 78	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	7,566 24	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	249 00	-----
Total.....	-----	\$363,118 13	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

275. WHITTIER SAVINGS BANK.

WHITTIER.

Incorporated August 14, 1906.

Officers—A. C. Maple, President; W. H. Crook, Vice-President; C. A. Garden, Secretary; W. E. Frantz, Assistant Secretary; C. A. Garden, Treasurer and Cashier; W. E. Frantz, Assistant Cashier and Treasurer.

Directors—W. V. Coffin, O. W. Maulsby, W. H. Crook, John Crook, A. C. Maple, F. W. Hadley, C. A. Rees.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$223,981 16	\$637,479 20	\$861,460 36
Bankers' acceptances, excluding rediscounts.....	-----	20,575 80	20,575 80
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	82,500 00	82,500 00
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	63,340 89	373,000 70	439,341 59
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	38,107 39	38,107 39
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	13,851 88	62,991 96	76,843 84
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	14,000 00	27,495 86	41,495 86
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	27,607 15	27,607 15
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	1,862 37	1,862 37
Totals	\$323,153 93	\$1,271,620 43	\$1,594,774 36
Liabilities—			
Capital paid in.....	\$50,000 00	\$100,000 00	\$150,000 00
Surplus.....	-----	50,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	-----	2,191 97	2,191 97
Reserved for interest, taxes and expenses.....	-----	985 80	985 80
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	9,080 00	9,080 00
Individual deposits subject to check.....	144,726 54	-----	-----
Savings deposits.....	-----	1,069,412 66	1,214,139 20
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	34,980 42	-----	34,980 42
Certified checks.....	1,000 00	-----	1,000 00
Cashiers' checks.....	2,914 69	-----	2,914 69
State, county and municipal deposits.....	89,532 23	40,000 00	129,532 23
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$323,153 93	\$1,271,620 43	\$1,594,774 36
Contingent liabilities—none.			

Interest earned but not collected, not included in resources or liabilities.....

276. PLUMAS COUNTY BANK. QUINCY.

Incorporated September 2, 1908.

Officers—A. H. Bar, President; Ed Huskinson, Vice-President; H. S. Lee, Secretary; Zita Armstrong, Assistant Secretary; H. H. Bar, Treasurer and Cashier; Jean H. Stuart, Assistant Cashier; A. H. Bar, Manager.

Directors—Clark J. Lee, Ed Huskinson, H. S. Lee, W. J. Olinch, A. H. Bar.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$241,498 29	\$131,837 65	\$373,335 94
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	47,477 11	91,556 92	139,034 03
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	14,150 00	-----	14,150 00
Other real estate owned.....	110 00	-----	110 00
Due from reserve banks, excluding Item 14.....	125,292 89	20,271 39	145,564 28
Due from other banks.....	847 62	9,802 40	10,150 02
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	24,836 09	6,522 13	31,358 22
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	589 35	-----	589 35
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,500 00	-----	1,500 00
Totals.....	\$456,301 35	\$259,540 49	\$715,841 84
 <i>Liabilities—</i>			
Capital paid in.....	\$38,500 00	\$21,500 00	\$60,000 00
Surplus.....	6,500 00	3,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,188 79	607 45	4,796 24
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	3,468 33	-----	3,468 33
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	\$39,840 95	-----	-----
Savings deposits.....	-----	232,733 04	232,733 04
Demand certificates of deposit.....	1,228 00	-----	1,228 00
Time certificates of deposit.....	31,900 00	1,200 00	33,100 00
Certified checks.....	675 23	-----	675 23
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	30,000 00	-----	30,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$456,301 35	\$259,540 49	\$715,841 84
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

277. THE PEOPLES SAVINGS BANK. HANFORD.

Incorporated October 15, 1908.

Officers—W. V. Buckner, President; Charles A. Kimble, Vice-President; H. E. Wright, Secretary, Treasurer and Cashier.

Directors—W. V. Buckner, Charles A. Kimble, Joseph Schnereger, S. E. Rallsback, H. E. Wright.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	-----	\$198,000 48	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	11,162 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	6,785 60	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	3,600 80	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$219,548 88	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	6,250 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	65,671 42	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	340 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	111,287 46	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	11,000 00	-----
Total	-----	\$219,548 88	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

279. HOME SAVINGS BANK OF WHITTIER. WHITTIER.

Incorporated October 31, 1903.

Officers—George L. Hazzard, President; A. H. Dunlap, Vice-President; A. C. Johnson, Vice-President; W. E. Butler, Secretary, Treasurer and Cashier; E. W. Reider, Assistant Secretary; J. Josephine Brabrook, Assistant Cashier; A. C. Johnson, Manager.
Directors—George L. Hazzard, A. H. Dunlap, W. E. Butler, Frederick W. Smith, T. L. Gooch, A. C. Johnson, E. W. Reider, C. B. Johnson, C. Sorensen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$350,890 83	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		15,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		664,760 83	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		26,880 50	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		90,012 48	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		38,052 70	
Exchanges for clearing house.....		2,213 00	
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		882 90	
Total		\$1,487,983 04	
<i>Liabilities—</i>			
Capital paid in.....		\$90,000 00	
Surplus.....		57,500 00	
All undivided profits, less expenses, interest and taxes paid.....		5,158 57	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		5,400 00	
Individual deposits subject to check.....			
Savings deposits.....		1,280,112 44	
Demand certificates of deposit.....			
Time certificates of deposit.....		40,651 96	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		59,160 07	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$1,487,983 04	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

281. BANK OF ARROYO GRANDE. ARROYO GRANDE.

Incorporated November 7, 1903.

Officers—M. R. Swall, President; S. A. Dana, Vice-President; Joseph B. Gibson, Vice-President; W. A. Conrad, Jr., Secretary; Jos. S. Gibson, Cashier; Joseph B. Gibson, Assistant Cashier; M. R. Swall, Manager.

Directors—M. R. Swall, S. A. Dana, Peter Olohan, W. A. Conrad, Jr., L. C. Routzahn, I. Benehmlol, Joseph B. Gibson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$110,647 45	\$111,040 00	\$221,687 45
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	97 30	-----	97 30
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	239,916 15	18,736 00	258,652 15
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	12,708 25	-----	12,708 25
Other real estate owned.....	-----	-----	-----
Due from reserve bank, excluding Item 14.....	61,785 64	6,280 04	68,065 68
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,517 29	4,142 48	30,659 77
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	20 08	-----	20 08
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,231 10	-----	4,231 10
Totals.....	\$455,918 26	\$140,198 52	\$596,116 78
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	12,000 00	-----	12,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,053 37	-----	6,053 37
Reserved for interest, taxes and expenses.....	452 53	-----	452 53
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	240 13	-----	240 13
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	264,894 08	-----	-----
Savings deposits.....	-----	112,056 62	376,950 60
Demand certificates of deposit.....	550 00	-----	550 00
Time certificates of deposit.....	110,179 00	13,142 00	123,321 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	26,549 15	-----	26,549 15
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$455,918 26	\$140,198 52	\$596,116 78
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated November 17, 1908.

Officers—E. S. Johnston, President; Chas. D. Henry, Vice-President; Geo. W. Eckhardt, Secretary; Geo. W. Eckhardt, Treasurer and Cashier; William Bontadelli, Assistant Cashier.
Directors—A. J. McNab, Charles D. Henry, C. N. Bennett, D. T. Welch, M. M. McPherson, E. S. Johnston, George W. Eckhardt.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$216,368 39	\$119,433 80	\$335,802 19
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	168 10	-----	168 10
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	69,492 50	333,601 75	403,094 25
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	5,400 00	15,000 00	20,400 00
Other real estate owned.....	7,400 00	-----	7,400 00
Due from reserve banks, excluding Item 14.....	58,269 05	12,174 04	70,443 09
Due from other banks.....	6,706 10	-----	6,706 10
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,493 11	11,500 00	29,993 11
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	273 89	-----	273 89
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$332,571 14	\$491,759 59	\$874,330 73
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	1,000 00	23,000 00	29,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,361 91	315 56	2,677 47
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,000 00	-----	2,000 00
Individual deposits subject to check.....	304,195 94	-----	-----
Savings deposits.....	-----	446,419 53	750,615 47
Demand certificates of deposit.....	2,406 20	-----	2,406 20
Time certificates of deposit.....	12,725 18	-----	12,725 18
Certified checks.....	61	-----	61
Cashiers' checks.....	2,108 81	-----	2,108 81
State, county and municipal deposits.....	20,712 10	-----	20,712 10
United States and postal savings deposits.....	-----	2,024 50	2,024 50
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$332,571 14	\$491,759 59	\$874,330 73
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

284. SAVINGS BANK OF MENDOCINO COUNTY. UKIAH.

Incorporated November 28, 1903.

Officers—J. M. Mannon, President; J. L. McCracken, Vice-President; Dr. G. W. Stout, Secretary;
Arthur L. Tracy, Treasurer and Cashier; William Bromley, Assistant Cashier.
Directors—A. L. Tracy, J. M. Mannon, J. L. McCracken, Geo. W. Stout, Otis Redemeyer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$217,926 65	\$224,086 20	\$442,012 85
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	2,500 00	2,500 00
Overdrafts.....	525 60	-----	525 60
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	45,845 57	216,750 97	262,596 54
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,750 00	25,200 00	28,950 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	14,204 14	22,667 98	36,872 12
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	20,630 79	17,155 41	37,786 20
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	4,639 67	2,220 00	6,909 67
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	396 40	524 16	920 56
Totals.....	\$307,968 82	\$511,104 72	\$819,073 54
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$30,000 00	\$50,000 00
Surplus.....	11,000 00	11,000 00	22,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,483 88	622 50	6,106 38
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	2,069 24	-----	2,069 24
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	245,700 37	-----	-----
Savings deposits.....	-----	446,982 22	692,682 59
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	13,316 62	-----	13,316 62
Certified checks.....	53	-----	53
Cashiers' checks.....	2,287 44	-----	2,287 44
State, county and municipal deposits.....	2,500 00	22,500 00	25,000 00
United States and postal savings deposits.....	953 40	-----	953 40
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	4,604 87	-----	4,604 87
Totals.....	\$307,968 82	\$511,104 72	\$819,073 54
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

285. "CONTRA COSTA COUNTY BANK." PITTSBURG.

Incorporated November 30, 1903.

Officers—W. E. Creed, President; W. J. Buchanan, Vice-President; G. Todaro, Secretary, Treasurer and Cashier; Miss N. Canevaro, Assistant Cashier; Creed, Jones & Dall, attorneys.

Directors—W. E. Creed, W. J. Buchanan, C. J. Wood, G. Todaro, A. Sbarboro, Otis Loveridge, N. Canevaro.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$141,628 25	\$309,315 20	\$450,943 45
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	29,126 95	29,126 95
Overdrafts.....	2,384 84	-----	2,384 84
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	97,166 44	206,164 49	303,330 93
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	7,777 17	8,617 09	16,394 26
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	48,433 39	47,766 81	96,200 20
Due from other banks.....	3,679 65	-----	3,679 65
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	53,993 85	22,747 43	76,741 28
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,353 28	-----	1,353 28
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	336 64	10,925 54	11,262 18
Totals.....	\$356,726 51	\$384,064 11	\$991,390 62
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,649 33	-----	7,649 33
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	2,539 56	-----	2,539 56
Dividends unpaid.....	3,968 00	-----	3,968 00
Individual deposits subject to check.....	241,634 13	-----	-----
Savings deposits.....	-----	524,573 34	766,257 47
Demand certificates of deposit.....	330 00	-----	330 00
Time certificates of deposit.....	1,200 00	-----	1,200 00
Certified checks.....	321 14	-----	321 14
Cashiers' checks.....	4,753 45	-----	4,753 45
State, county and municipal deposits.....	28,161 42	19,500 00	47,661 42
United States and postal savings deposits.....	5,962 02	590 77	6,542 79
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	172 46	-----	172 46
Totals.....	\$356,726 51	\$384,064 11	\$991,390 62
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

286. SAN MATEO COUNTY SAVINGS BANK. REDWOOD CITY.

Incorporated December 28, 1903.

Officers—L. P. Behrens, President and Treasurer; A. D. Walsh, Vice-President; F. K. Towne, Cashier; E. E. Whitehead, Assistant Cashier.

Directors—L. P. Behrens, P. P. Chamberlain, J. W. Williamson, E. Avenall, Geo. C. Ross, A. D. Walsh, J. L. Ross.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$505,074 18	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	53,350 57	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	482,526 37	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	8,500 00	-----
Other real estate owned.....	-----	12,791 25	-----
Due from reserve banks, excluding Item 14.....	-----	80,216 21	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	23,500 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$1,116,558 58	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	30,830 32	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	7,738 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	927,990 28	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	25,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$1,116,558 58	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

287. COMMERCIAL BANK OF UKIAH. UKIAH.

Incorporated December 18, 1908.

Officers—W. P. Thomas, President; Geo. W. Scott, Vice-President; H. B. Muir, Secretary,
Treasurer and Cashier; N. Taylor, Assistant Cashier.

Directors—W. P. Thomas, H. B. Muir, J. C. Johnson, L. E. Crawford, Geo. W. Scott.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$216,420 24	\$152,706 40	\$369,126 64
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	816 24		816 24
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	107,877 12		107,877 12
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,608 00		13,608 00
Other real estate owned.....	1,819 52		1,819 52
Due from reserve banks, excluding Item 14.....	9,162 72		9,162 72
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,809 24	12,123 50	35,932 74
Exchanges for clearing house.....			
Checks and other cash items.....	4,842 95		4,842 95
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,146 98		2,146 98
Totals.....	\$380,088 05	\$164,829 90	\$544,917 95
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	20,000 00	5,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,862 63	3,205 50	10,068 13
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	17,170 45		17,170 45
Dividends unpaid.....			
Individual deposits subject to check.....	272,454 97		
Savings deposits.....		146,624 40	419,079 37
Demand certificates of deposit.....			
Time certificates of deposit.....	2,600 00		2,600 00
Certified checks.....	1,000 00		1,000 00
Cashiers' checks.....			
State, county and municipal deposits.....	20,000 00		20,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$380,088 05	\$164,829 90	\$544,917 95
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

Incorporated February 18, 1904.

Officers—A. B. Swain, President; A. F. Cockran, Vice-President; H. B. Fuller, Secretary, Treasurer and Cashier; H. L. Maddocks, Assistant Cashier.

Directors—Henry Hess, Robert Cunningham, A. B. Swain, A. F. Cochran, Thomas Silk, H. B. Fuller, Joe Valentine (Forrestville Branch).

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$7,470 00	\$343,512 09	\$350,982 09
Bankers' acceptances, excluding rediscouts.....			
Notes, drafts or bills of exchange, excluding rediscouts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	42,337 50	74,580 61	116,918 11
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		29,000 00	29,000 00
Other real estate owned.....		5,283 15	5,283 15
Due from reserve banks, excluding Item 14.....	1,957 76	9,436 81	11,394 57
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	3,016 55	10,301 01	13,317 56
Exchanges for clearing house.....			
Checks and other cash items.....		252 50	252 50
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	110 19	107 50	217 69
Totals.....	\$54,892 00	\$472,474 27	\$527,366 27
<i>Liabilities—</i>			
Capital paid in.....	\$10,000 00	\$40,000 00	\$50,000 00
Surplus.....	3,100 00	10,000 00	13,100 00
All undivided profits, less expenses, interest and taxes paid.....	196 53	5,683 94	5,880 44
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....			
Bills payable with Federal Reserve Bank, other than rediscouts.....			
Deposits due to banks.....			
Dividends unpaid.....		8 00	8 00
Individual deposits subject to check.....	26,936 47		
Savings deposits.....		416,982 86	443,617 83
Demand certificates of deposit.....	160 00		160 00
Time certificates of deposit.....	2,000 00	100 00	2100 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$54,892 00	\$472,474 27	\$527,366 27
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Forrestville.

289. SOUTH PASADENA SAVINGS BANK. SOUTH PASADENA.

Incorporated February 23, 1904.

Officers—Clyde M. Church, President; W. M. Eason, Vice-President; A. P. Manning, Secretary;
Clyde M. Church, Treasurer; A. P. Manning, Cashier; W. C. Springer, Assistant Cashier.
Directors—Jonathan S. Dodge, John H. Jacobs, Clyde M. Church, W. M. Eason, W. J. Filley,
W. W. Cottle, W. C. Springer, A. P. Manning, Wm. Henry Smith.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$270,963 32	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		105,717 55	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		19,690 83	
Due from other banks.....		11,695 15	
Due from Federal Reserve Bank.....		9,000 00	
Actual cash on hand.....		234 57	
Exchanges for clearing house.....			
Checks and other cash items.....		100 00	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$417,404 42	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		15,000 00	
All undivided profits, less expenses, interest and taxes paid.....		29 69	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,500 00	
Individual deposits subject to check.....			
Savings deposits.....		380,744 90	
Demand certificates of deposit.....		15,000 00	
Time certificates of deposit.....		44,129 83	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$417,404 42	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

**293. "FIRST BANK OF HIGHLAND."
HIGHLAND.**

Incorporated March 28, 1904.

Officers—G. T. Henslee, President; M. M. Randall, Vice-President; J. M. Spaulding, Secretary, Treasurer, Cashier; K. M. Pennock, Assistant Cashier.

Directors—J. W. Corwin, J. C. Smith, G. T. Henslee, M. M. Randall, W. H. Raddeck, J. T. Wells, J. L. Yarnell, W. F. Grow, D. H. Richardson

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$146,739 63	\$55,265 50	\$202,005 16
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	78 12	-----	78 12
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	52,508 91	19,512 57	72,021 48
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	11,025 00	-----	11,025 00
Other real estate owned.....	8,340 40	-----	8,340 40
Due from reserve banks, excluding Item 14.....	29,796 23	2,889 30	32,685 53
Due from other banks.....	1,349 58	-----	1,349 58
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	13,077 29	1,773 79	14,856 08
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	220 69	-----	220 69
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	1,372 24	-----	1,372 24
Totals	\$264,510 12	\$79,446 16	\$343,956 28
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$5,000 00	\$35,000 00
Surplus	3,000 00	2,500 00	5,500 00
All undivided profits, less expenses, interest and taxes paid	5,484 03	1,401 09	6,885 12
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	1,400 00	-----	1,400 00
Individual deposits subject to check.....	150,613 74	-----	-----
Savings deposits	-----	70,545 07	230,158 81
Demand certificates of deposit.....	65 00	-----	65 00
Time certificates of deposit.....	47,312 46	-----	47,312 46
Certified checks	-----	-----	-----
Cashiers' checks	2,723 52	-----	2,723 52
State, county and municipal deposits.....	14,779 85	-----	14,779 85
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	131 52	-----	131 52
Totals	\$264,510 12	\$79,446 16	\$343,956 28
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

294. THE STATE BANK OF DUNSMUIR. DUNSMUIR.

Incorporated April 2, 1904.

Officers—G. A. Hutaff, President; A. A. Conger, Vice-President; A. O. Leach, Secretary, Treasurer and Cashier; C. A. Porter, Assistant Cashier; A. O. Leach, Manager.
Directors—A. Levy, C. E. McComie, Mrs. Effie Wood, G. A. Hutaff, A. A. Conger.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$242,532 29	\$96,083 05	\$338,615 84
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	457 72	-----	457 72
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	84,189 98	73,499 49	157,689 47
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	13,868 23	-----	13,868 23
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	90,787 87	5,031 97	95,799 84
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	29,265 43	5,725 48	34,990 96
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	870 00	-----	870 00
Totals	\$461,401 57	\$180,339 99	\$641,741 56
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$15,000 00	\$40,000 00
Surplus.....	16,250 00	3,750 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	10,471 66	-----	10,471 66
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,482 00	-----	1,482 00
Individual deposits subject to check.....	376,951 66	-----	-----
Savings deposits.....	-----	161,589 99	538,541 65
Demand certificates of deposit.....	3,966 00	-----	3,966 00
Time certificates of deposit.....	18,285 00	-----	18,285 00
Certified checks.....	2,242 77	-----	2,242 77
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	4,539 07	-----	4,539 07
United States and postal savings deposits.....	2,198 41	-----	2,198 41
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$461,401 57	\$180,339 99	\$641,741 56
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

295. UNION SAVINGS BANK OF REDLANDS. REDLANDS.

Incorporated April 7, 1904.

Officers—H. H. Ford, President; E. M. Lyon, Vice-President; M. M. Phinney, Vice-President;
B. W. Cave, Secretary, Treasurer and Cashier; 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. O. Hornby, L. M. King

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$324,766 71	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		659,029 80	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		23,665 00	
Due from reserve banks, excluding Item 14.....		114,229 34	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		31,856 76	
Exchanges for clearing house.....			
Checks and other cash items.....		152 32	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$1,453,689 93	
<i>Liabilities—</i>			
Capital paid in.....		\$75,000 00	
Surplus.....		56,000 00	
All undivided profits, less expenses, interest and taxes paid.....		5,311 33	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,245,249 21	
Individual deposits subject to check.....			
Savings deposits.....		34,629 39	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		37,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$1,453,689 93	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

296. BANK OF WILLITS. WILLITS.

Incorporated April 11, 1904.

Officers—W. A. S. Foster, President; P. I. Lancaster, Vice-President; W. H. Baechtel, Secretary, Treasurer and Cashier; H. M. Burke, Assistant Cashier; Margaret C. Jensen, Assistant Cashier.

Directors—W. A. S. Foster, Chas. M. Mannon, A. J. Fairbanks, W. H. Baechtel, P. I. Lancaster.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$271,037 35	\$93,374 62	\$364,411 97
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts	2,961 17	-----	2,961 17
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	43,570 20	120,043 83	163,614 03
Stock of Federal Reserve Bank	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	10,947 74	-----	10,947 74
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	98,831 09	6,407 65	105,238 74
Due from other banks.....	1,173 34	-----	1,173 34
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	32,856 97	19,187 41	52,044 38
Exchanges for clearing house.....	1,029 90	-----	1,029 90
Checks and other cash items.....	1,602 34	-----	1,602 34
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	5,775 00	-----	5,775 00
Totals	\$469,755 10	\$239,013 51	\$708,768 61
 <i>Liabilities—</i>			
Capital paid in	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	31,000 00	11,500 00	42,500 00
All undivided profits, less expenses, interest and taxes paid	2,754 36	573 20	3,327 56
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	1,500 00	-----	1,500 00
Individual deposits subject to check.....	258,348 77	-----	258,348 77
Savings deposits	-----	216,940 31	216,940 31
Demand certificates of deposit.....	2,817 43	-----	2,817 43
Time certificates of deposit.....	130,021 91	-----	130,021 91
Certified checks	415 39	-----	415 39
Cashiers' checks	20 00	-----	20 00
State, county and municipal deposits.....	1,500 00	-----	1,500 00
United States and postal savings deposits.....	248 27	-----	248 27
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	1,128 97	-----	1,128 97
Totals	\$469,755 10	\$239,013 51	\$708,768 61
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

297. BANK OF RIO VISTA. RIO VISTA.

Incorporated April 12, 1904.

Officers—L. P. Larsen, President; Peter Hamilton, Vice-President; L. P. Dodson, Secretary, Treasurer and Cashier.

Directors—L. P. Larsen, H. J. Dirr, Peter Hamilton, P. F. Heringer, Thos. McCormack, Dan McCormack, Geo. H. Butler.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$285,892 79	\$239,143 13	\$525,035 92
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	69,249 78	92,635 77	161,885 55
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	15,500 00	15,500 00
Other real estate owned.....	-----	1,000 00	1,000 00
Due from reserve banks, excluding item 14.....	62,556 72	37,225 02	99,781 74
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	33,504 10	18,094 88	51,598 98
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,149 63	-----	1,149 63
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$452,353 02	\$403,598 80	\$855,951 82
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	10,000 00	13,000 00	23,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,519 02	4,252 19	10,771 21
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00	-----	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,080 00	-----	4,080 00
Individual deposits subject to check.....	281,602 33	-----	-----
Savings deposits.....	-----	348,846 61	610,448 94
Demand certificates of deposit.....	12,850 91	-----	12,850 91
Time certificates of deposit.....	17,488 31	-----	17,488 31
Certified checks.....	1,580 00	-----	1,580 00
Cashiers' checks.....	617 75	-----	617 75
State, county and municipal deposits.....	37,500 00	12,500 00	50,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	164 70	-----	164 70
Totals	\$452,353 02	\$403,598 80	\$855,951 82
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

302. "SAVINGS BANK OF POMONA." POMONA.

Incorporated July 7, 1904.

Officers—W. L. Wright, President; W. M. Lattin, Vice-President; A. B. Endicott, Secretary, Treasurer and Cashier.

Directors—W. L. Wright, Frank P. Firey, J. M. Booth, Chas. P. Curran, Chas. M. Stone, Wm. Benesh, Lewis L. Wright, W. S. Hufford, W. M. Lattin.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$515,080 62	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	17,021 40	-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	206,084 39	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	\$,918 00	-----
Other real estate owned.....	-----		-----
Due from reserve banks, excluding Item 14.....	-----	80,025 28	-----
Due from other banks.....	-----		-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	19,717 54	-----
Exchanges for clearing house.....	-----	7,714 00	-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----		-----
Total	-----	\$849,552 28	-----
<i>Liabilities</i> —			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	15,031 06	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----	1,275 00	-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	730,921 92	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----	15,975 31	-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----	11,187 20	-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----	161 74	-----
Total	-----	\$849,552 28	-----
Contingent liabilities—none.	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

303. FIRST STATE BANK OF CLOVIS. CLOVIS.

Incorporated August 6, 1904.

Officers—R. Norrish, President; E. E. Reyburn, Vice-President; Chas. T. Reyburn, Secretary, Treasurer and Cashier; Thos. Howison, Jr., Assistant Cashier.
Directors—R. Norrish, E. E. Reyburn, Chas. T. Reyburn, Thos. Howison, Jr., C. R. Reyburn.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$383,242 37	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	1,772 37	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	28,287 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	11,638 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	43,359 54	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,345 50	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,393 03	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	485 00	-----	-----
Total	\$196,495 81	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	5,288 09	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	\$22,024 40	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	3,422 67	-----	-----
Time certificates of deposit.....	106,234 22	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	9,491 23	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	45 20	-----	-----
Total	\$496,495 81	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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

Incorporated September 15, 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, Joseph M. Argabrite, Jules Feraud, Henry W. Connor, John A. Walker.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$284,785 72	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		52,000 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,400 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		11,555 86	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		11,101 07	
Exchanges for clearing house.....			
Checks and other cash items.....		12,383 41	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$373,206 06	
<i>Liabilities—</i>			
Capital paid in.....		\$70,000 00	
Surplus.....		7,000 00	
All undivided profits, less expenses, interest and taxes paid.....		600 00	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		2,100 00	
Individual deposits subject to check.....			
Savings deposits.....		263,506 06	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		30,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$373,206 06	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

306. OXNARD SAVINGS BANK. OXNARD.

Incorporated October 4, 1904.

Officers—Chas. Donlon, President; Justin Petit, Vice-President; Geo. E. Hume, Secretary; H. P. Speer, Assistant Cashier and Assistant Secretary; A. Camarillo, Treasurer; Geo. E. Hume, Cashier.

Directors—A. L. Hobson, Geo. E. Hume, A. Camarillo, Justin Petit, Chas. Donlon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts	-----	\$801,299 08	-----
Bankers' acceptances, excluding rediscounts	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	45,780 60	-----
Stock of Federal Reserve Bank	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	2,476 91	-----
Other real estate owned	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	41,825 97	-----
Due from other banks	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----
Actual cash on hand	-----	21,807 59	-----
Exchanges for clearing house	-----	-----	-----
Checks and other cash items	-----	120 72	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$913,310 87	-----
<i>Liabilities—</i>			
Capital paid in	-----	\$25,000 00	-----
Surplus	-----	75,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	4,488 10	-----
Reserved for interest, taxes and expenses	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	-----	-----	-----
Savings deposits	-----	796,372 77	-----
Demand certificates of deposit	-----	-----	-----
Time certificates of deposit	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits	-----	12,500 00	-----
United States and postal savings deposits	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$913,310 87	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----

308. THE SOUTHERN TRUST COMPANY. LOS ANGELES.

Incorporated October 24, 1904.

Officers—J. F. Sartori, President; M. S. Hellman, Vice-President; Chas. H. Toll, Vice-President; W. D. Longyear, Vice-President; J. H. Griffin, Secretary; C. M. Jay, Assistant Secretary; J. H. Griffin, Treasurer; W. D. Longyear, Cashier; C. M. Jay, Assistant Cashier.
Directors—J. F. Sartori, M. S. Hellman, L. H. Roseberry, Chas. H. Toll, W. D. Longyear.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts				\$8,500 00	\$8,500 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			\$100,000 00	180,000 00	280,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14				8,854 59	8,854 59
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				1 00	1 00
Totals			\$100,000 00	\$208,955 59	\$308,955 59
Liabilities—					
Capital paid in			\$100,000 00	\$100,000 00	\$200,000 00
Surplus					
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid				106,955 59	106,955 59
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$100,000 00	\$208,955 59	\$308,955 59
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

308. THE SOUTHERN TRUST COMPANY, LOS ANGELES—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$115,701 16	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$122,379 98
Trust investments, real property ..	508 33	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	6,170 49		
Cash on hand -----			
Total -----	\$122,379 98	Total -----	\$122,379 98

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

309. SIERRA VALLEY BANK. LOYALTON.

Incorporated September 1, 1906.

Officers—Peter Scolair, President; Raffaele Dotta, Vice-President; W. H. Duncan, Secretary.

Treasurer and Cashier; Eugene H. Sampson, Assistant Cashier.

Directors—Raffaele Dotta, John McNair, W. H. Duncan, Matteo Ramelli, Peter Scolairi.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$147,157 07	\$65,056 73	\$212,213 80
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts	733 39	-----	733 39
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	9,281 37	47,637 39	57,118 76
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	5,500 00	5,500 00
Other real estate owned.....	-----	4,000 00	4,000 00
Due from reserve banks, excluding Item 14.....	11,855 29	2,294 23	14,149 52
Due from other banks.....	5,110 64	-----	5,110 64
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	11,298 36	3,342 84	14,641 20
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,775 27	-----	1,775 27
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$187,211 39	\$128,031 19	\$315,242 58
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus	1,000 00	1,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid	1,809 40	2,106 63	3,916 03
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	154,961 90	-----	-----
Savings deposits	-----	100,865 13	255,830 03
Demand certificates of deposit.....	4,000 00	-----	4,000 00
Time certificates of deposit.....	-----	-----	-----
Certified checks	20 20	-----	20 20
Cashiers' checks	326 89	-----	326 89
State, county and municipal deposits.....	-----	13,000 00	13,000 00
United States and postal savings deposits.....	-----	1,059 43	1,059 43
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$187,211 39	\$128,031 19	\$315,242 58
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

310. HOLLYWOOD SAVINGS BANK. LOS ANGELES (HOLLYWOOD).

Incorporated December 19, 1904.

Officers—Wm. T. Hopper, President; A. J. Witherill, Vice-President; J. E. Ransford, Vice-President; M. E. Palmer, Secretary; E. D. Dietz, Assistant Secretary; M. E. Palmer, Treasurer and Cashier.

Directors—Edward Winterer, Lucius J. Huff, A. J. Witherill, F. O. Desmond, Wm. T. Hopper, P. B. Chase, J. E. Ransford.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	-----	\$528,820 12	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	71,282 99	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	30,841 40	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	15,050 22	-----
Due from other banks.....	-----	29,000 00	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	18,044 88	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	140 00	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$894,079 61	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	35,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	313 49	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	565,795 40	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	52,636 87	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	1,863 85	-----
Total	-----	\$874,079 61	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

311 AND 311A. THE STANFORD BANK. PALO ALTO.

Incorporated December 30, 1904.

Officers—Carl G. Wilson, President; A. W. Ellet, Vice-President; Chas. Ellet, Secretary, Treasurer and Cashier; B. P. Tronslin, Assistant Cashier. Branch at Mayfield.
Directors—Royal T. Heath, Robt. G. Reynolds, D. I. Howard, A. W. Ellet, Chas. Ellet, Carl S. Wilson, Elmer J. Worth.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$94,107 31	\$119,805 64	\$213,912 95
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	77,923 00	46,578 80	124,501 80
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	12,943 00	5,300 00	18,243 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	29,441 67	4,625 32	34,066 99
Due from other banks.....	3,000 00	-----	3,000 00
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,407 13	6,001 57	24,408 70
Exchanges for clearing house.....	3,201 79	3,178 54	6,380 33
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	7 48	-----	7 48
Totals.....	\$239,031 38	\$185,489 87	\$424,521 25
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	500 00	500 00	1,000 00
All undivided profits, less expenses, interest and taxes paid.....	997 44	2,914 17	3,911 61
Reserved for interest, taxes and expenses.....	314 28	-----	314 28
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	177,216 08	-----	-----
Savings deposits.....	-----	161,071 80	338,287 88
Demand certificates of deposit.....	701 74	-----	701 74
Time certificates of deposit.....	-----	1,003 90	1,003 90
Certified checks.....	1,617 96	-----	1,617 96
Cashiers' checks.....	12,867 08	-----	12,867 08
State, county and municipal deposits.....	14,816 80	-----	14,816 80
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$239,031 38	\$185,489 87	\$424,521 25
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Mayfield.

313. "SALINAS VALLEY SAVINGS BANK." SALINAS.

Incorporated January 28, 1905.

Officers—John Berges, President; E. W. Palmtag, Vice-President; W. F. Menke, Secretary, Treasurer and Cashier; A. Jansen, Assistant Secretary and Cashier.
Directors—W. F. Menke, Thomas Renison, E. W. Palmtag, P. Tavernetti, Walter Wallace, W. Parsons, John Olsen, Geo. J. Fiese, John Berges.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$979,165 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	19,402 08	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account of acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	314,394 50	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	24,249 90	-----
Other real estate owned.....	-----	8,832 50	-----
Due from reserve banks, excluding Item 14.....	-----	58,840 29	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	33,895 91	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$1,438,980 18	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus.....	-----	37,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	16,530 93	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	4,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	1,231,449 25	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	50,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$1,438,980 18	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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 E. Legg, Assistant Cashier.
Directors—E. W. Haight, I. H. Van Duzer, Fred P. Newell, Lewis S. East, Frank W. Luther, Geo. H. Newell, F. A. Leach.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$150,015 25	\$72,286 04	\$222,301 29
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,854 86		1,854 86
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	49,089 32	111,104 29	160,193 61
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	3,418 00	13,550 00	16,968 00
Other real estate owned.....		574 16	574 16
Due from reserve banks, excluding Item 14.....	76,409 60	14,961 44	91,371 04
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,721 25	5,633 32	29,354 57
Exchanges for clearing house.....			
Checks and other cash items.....	53 00		53 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals	\$304,580 78	\$218,109 25	\$522,670 03
<i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	14,000 00	10,000 00	24,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,012 12		4,012 12
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	218 67		218 67
Individual deposits subject to check.....	284,283 04		
Savings deposits.....		100,009 25	454,275 29
Demand certificates of deposit.....	777 00		777 00
Time certificates of deposit.....		3,600 00	3,600 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	6,083 12	4,500 00	10,583 12
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	208 83		208 83
Totals	\$304,580 78	\$218,109 25	\$522,670 03
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

319. MODESTO SAVINGS BANK. MODESTO.

Incorporated March 8, 1905.

Officers—J. E. Broughton, President; Geo. A. Cressey, Vice-President; W. W. Giddings, Vice-President; D. K. Young, Secretary; W. T. Scoon, Assistant Secretary and Cashier; J. J. McMahon, Treasurer; D. K. Young, Assistant Cashier; W. D. Moorehead, Assistant Cashier.
Directors—Geo. A. Cressey, A. L. Cressey, J. R. Broughton, C. R. Tillson, J. J. McMahon, D. K. Young, W. W. Giddings.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,419,689 72	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		46,268 26	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		489,238 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		115,374 73	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		48,355 86	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$2,119,124 57	
<i>Liabilities</i> —			
Capital paid in.....		\$150,000 00	
Surplus.....		40,000 00	
All undivided profits, less expenses, interest and taxes paid.....		16,573 27	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		4,640 00	
Individual deposits subject to check.....			
Savings deposits.....		1,708,497 25	
Demand certificates of deposit.....			
Time certificates of deposit.....		199,414 05	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$2,119,124 57	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

321. ESCONDIDO SAVINGS BANK. ESCONDIDO.

Incorporated March 28, 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. N. Turrentine, Arthur B. Jones, E. G. Logan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$315,278 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	50,956 89	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	95,402 58	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	300 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	28,572 26	-----
Due from other banks.....	-----	19,244 43	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	11,067 28	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	2,414 99	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	66 02	-----
Total	-----	\$523,302 45	-----
<i>Liabilities—</i>			
Capital, paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	10,158 25	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	398,629 47	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	53,514 73	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	11,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$523,302 45	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

325. SOLANO COUNTY SAVINGS BANK. SUISUN.

Incorporated April 3, 1905.

Officers—E. L. Reese, President; A. L. Reed, Vice-President and Treasurer; E. D. Holly, Secretary and Cashier; A. L. Reed, Manager.

Directors—E. L. Reese, A. L. Reed, E. E. Long, F. A. Chadbourne, Jas. McNulty, C. E. Barnes, Jos. L. Neitzel.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	-----	\$204,163 25	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	146,389 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	3,429 24	-----
Due from reserve banks, excluding Item 14.....	-----	37,613 78	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	9,239 41	-----
Exchanges for clearing houses.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$400,639 63	-----
<i>Liabilities</i> —			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	12,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	3,539 12	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,029 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	346,621 56	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$400,639 63	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

326. SURPRISE VALLEY BANK. CEDARVILLE.

Incorporated April 18, 1905.

Officers—F. E. Bush, President; J. R. Wilson, Vice-President; Mrs. K. Street, Secretary; J. W. Heryford, Treasurer; Mrs. K. Street, Cashier.

Directors—M. K. Street, John Fritz, J. R. Wilson, J. W. Heryford, F. E. Bush.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$240,888 42	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,449 41	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	69,850 00	-----	-----
Stock of Federal Reserve Bank.....	1,650 00	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,100 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	18,762 75	-----	-----
Due from other banks.....	15,197 07	-----	-----
Due from Federal Reserve Bank.....	21,726 19	-----	-----
Actual cash on hand.....	12,858 00	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,056 61	-----	-----
Items with Federal Reserve Bank in process of collection.....	2,500 00	-----	-----
Other resources.....	1,743 91	-----	-----
Total.....	\$395,230 36	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	30,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	5,620 59	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	286,442 39	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	4 40	-----	-----
Time certificates of deposit.....	81,363 28	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	5,130 00	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,666 70	-----	-----
Total.....	\$395,230 36	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

328. BANK OF HALF MOON BAY. HALF MOON BAY.

Incorporated May 6, 1905.

Officers—Jes. M. Francis, President; Horace Nelson, Vice-President; J. L. Debenedetti, Vice-President; M. J. Bettencourt, Secretary and Cashier; J. C. Williamson, Treasurer; P. P. Balestracci, Assistant Cashier.

Directors—W. J. Debenedetti, Horace Nelson, Jos. M. Francis, J. P. Michieli, John Souza, J. C. Williamson, J. L. Debenedetti, O. W. Borden, M. J. Bettencourt.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$127,096 72	\$306,651 89	\$433,748 61
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	205 01	-----	205 01
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	7,075 50	81,629 01	88,704 51
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	1,225 00	-----	1,225 00
Other real estate owned.....	-----	780 00	780 00
Due from reserve banks, excluding Item 14.....	46,197 65	60,184 98	106,382 63
Due from other banks.....	-----	149 17	149 17
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,983 03	16,121 49	29,089 52
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,980 50	-----	3,980 50
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	11 00	-----	11 00
Totals	\$198,739 41	\$465,496 54	\$664,235 95
<i>Liabilities</i> —			
Capital paid in.....	\$12,500 00	\$17,500 00	\$30,000 00
Surplus.....	7,000 00	24,500 00	31,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,502 50	4,428 63	5,981 13
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	60 00	-----	60 00
Individual deposits subject to check.....	159,354 41	-----	-----
Savings deposits.....	-----	419,067 91	578,922 32
Demand certificates of deposit.....	10,656 00	-----	10,656 00
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	6,300 00	-----	6,300 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	863 50	-----	863 50
Totals	\$198,739 41	\$465,496 54	\$664,235 95
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

329. AMERICAN SAVINGS BANK OF ANAHEIM. ANAHEIM.

Incorporated May 8, 1905.

Officers—William J. Sieman, President; F. C. Benjamin, Vice-President; Samuel Kraemer, Vice-President; E. Zitzman, Secretary and Cashier.

Directors—William J. Sieman, C. E. Holcomb, S. Kraemer, A. S. Bradford, F. C. Benjamin.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$867,520 36	-----
Bankers' acceptances, excluding rediscounts.....			-----
Notes, drafts or bills of exchange, excluding rediscounts.....			-----
Overdrafts.....			-----
Customers' liability for drafts paid under letters of credit.....			-----
Customers' liability account acceptances.....			-----
Liability of foreign banks and bankers' account of acceptances.....			-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		76,363 63	-----
Stock of Federal Reserve Bank.....			-----
Bank premises, furniture and fixtures and safe deposit vaults.....			-----
Other real estate owned.....			-----
Due from reserve banks, excluding Item 14.....		29,006 57	-----
Due from other banks.....		19,374 33	-----
Due from Federal Reserve Bank.....			-----
Actual cash on hand.....		21,208 42	-----
Exchanges for clearing house.....			-----
Checks and other cash items.....		2 15	-----
Items with Federal Reserve Bank in process of collection.....			-----
Other resources.....			-----
Total.....		\$808,474 49	-----
<i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	-----
Surplus.....		30,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....		8,246 27	-----
Reserved for interest, taxes and expenses.....			-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			-----
Bills payable with Federal Reserve Bank, other than rediscounts.....			-----
Deposits due to banks.....			-----
Dividends unpaid.....			-----
Individual deposits subject to check.....			-----
Savings deposits.....		677,526 22	-----
Demand certificates of deposit.....			-----
Time certificates of deposit.....		12,400 00	-----
Certified checks.....			-----
Cashiers' checks.....			-----
State, county and municipal deposits.....		25,000 00	-----
United States and postal savings deposits.....			-----
Letters of credit and travelers' checks sold for cash and now outstanding.....			-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			-----
Liability account acceptances executed to furnish dollar exchange.....			-----
Other liabilities.....			-----
Total.....		\$808,474 49	-----
Contingent liabilities—none.			-----
Interest earned but not collected, not included in resources or liabilities.....			-----

332 AND 332A. BANK OF GLENDALE. GLENDALE.

Incorporated May 19, 1906.

Officers—F. H. Vesper, President; O. M. Walton, Vice-President; D. H. Smith, Vice-President; Herman Nelson, Secretary, Treasurer, Cashier; Vern Nyman, Assistant Cashier; A. D. Burkett, Assistant Cashier.

Directors—F. H. Vesper, D. H. Smith, C. M. Walton, Thomas F. Cooke, Wedge Hewett, Herman Nelson, A. W. Beach.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$590,220 94	\$282,572 93	\$872,793 87
Bankers' acceptances, excluding rediscunts.....			
Notes, drafts or bills of exchange, excluding rediscunts.....		19,422 71	19,422 71
Overdrafts.....	1,204 50		1,204 50
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	89,032 78	43,705 88	132,738 63
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	17,592 90		17,592 90
Other real estate owned.....		6,996 20	6,996 20
Due from reserve banks, excluding Item 14.....	152,630 51	37,707 00	190,337 51
Due from other banks.....	1,402 32		1,402 32
Due from Federal Reserve Bank.....			
Actual cash on hand.....	64,467 49	10,000 00	74,467 49
Exchanges for clearing house.....	7,102 38		7,102 38
Checks and other cash items.....	591 88	16 75	608 63
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,905 00		1,905 00
Totals	\$926,190 70	\$400,421 47	\$1,326,612 17
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	5,000 00		5,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,028 98		4,028 98
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			
Bills payable with Federal Reserve Bank, other than rediscunts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,000 00		3,000 00
Individual deposits subject to check.....	783,916 08		
Savings deposits.....		301,990 44	1,065,896 32
Demand certificates of deposit.....			
Time certificates of deposit.....	37,625 29	64,441 08	102,066 37
Certified checks.....	580 61		580 61
Cashiers' checks.....	15,116 67		15,116 67
State, county and municipal deposits.....	26,923 10	9,000 00	35,923 10
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$926,190 70	\$400,421 47	\$1,326,612 17
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—The above statement includes a branch office at Glendale.

333. BANK OF SOUTH SAN FRANCISCO. SOUTH SAN FRANCISCO.

Incorporated May 27, 1905.

Officers—W. H. Coffinberry, President; S. Lombardi, Vice-President; D. W. Ratto, Secretary and Assistant Cashier; H. L. Haaker, Treasurer and Cashier.

Directors—W. H. Coffinberry, F. S. Dolley, E. B. Shugert, H. L. Haaker, S. Lombardi, T. L. Hickey, J. O. Snyder.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$350,287 23	\$463,179 76	\$813,466 99
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		27,500 00	27,500 00
Overdrafts.....	154 98		154 98
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	79,038 24	385,611 02	444,649 26
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	23,543 70	74,739 05	98,282 75
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	88,759 52	95,977 33	184,736 85
Due from other banks.....		2,987 12	2,987 12
Due from Federal Reserve Bank.....			
Actual cash on hand.....	44,220 05	22,815 51	67,035 56
Exchanges for clearing house.....			
Checks and other cash items.....	2,261 27		2,261 27
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,024 00		2,024 00
Totals.....	\$590,288 99	\$1,052,809 79	\$1,643,098 78
<i>Liabilities—</i>			
Capital paid in.....	\$34,000 00	\$66,000 00	\$100,000 00
Surplus.....	16,000 00	25,500 00	41,500 00
All undivided profits, less expenses, interest and taxes paid.....	9,536 55	11,098 95	20,635 50
Reserved for interest, taxes and expenses.....		915 78	915 78
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	398,124 28		
Savings deposits.....		949,295 11	1,347,419 39
Demand certificates of deposit.....	64,300 80		64,300 80
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	12,262 83		12,262 83
State, county and municipal deposits.....	61,064 53		61,064 53
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$590,288 99	\$1,052,809 79	\$1,643,098 78
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

338. BANK OF POINT ARENA. POINT ARENA.

Incorporated June 9, 1905.

Officers—J. O. Halliday, President; C. F. O'Brien, Vice-President; J. H. Halliday, Secretary;
A. D. Pitts, Treasurer; P. W. Haggreen, Cashier.
Directors—J. O. Halliday, C. F. O'Brien, J. H. Halliday, A. Stornetta, A. D. Pitts.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$85,237 54		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	16,701 00		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	16,878 77		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	50,604 43		
Due from other banks.....	7,992 84		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	13,021 43		
Exchanges for clearing house.....			
Checks and other cash items.....	57 36		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total	\$190,798 37		
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00		
Surplus.....	2,205 00		
All undivided profits, less expenses, interest and taxes paid.....	447 26		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	285 00		
Individual deposits subject to check.....	145,787 96		
Savings deposits.....			
Demand certificates of deposit.....	800 00		
Time certificates of deposit.....	15,123 43		
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....	1,604 72		
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total	\$190,798 37		
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

340. SELMA SAVINGS BANK.**SELMA.**

Incorporated June 22, 1905.

Officers—M. Vincent, President; M. Sides, Vice-President; W. O. Freeland, Secretary, Treasurer and Cashier; G. W. Glines, Assistant Cashier; W. J. Johnson, Assistant Cashier.
 Directors—M. Vincent, T. B. Matthews, M. Sides, W. O. Freeland, O. J. Woodward.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$382,690 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		62,500 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		122,994 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		39,516 22	
Due from other banks.....			
Due from Federal Reserve Bank.....		13,746 57	
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$621,436 79	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		35,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,885 14	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		559 551 65	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$621,436 79	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

341. THE CALIFORNIA SAVINGS BANK. PETALUMA.

Incorporated June 23, 1905.

Officers—A. J. Bloom, President; H. S. Gossage, Vice-President; J. H. Gwinn, Secretary, Treasurer and Cashier; Charles McNally, Assistant Cashier.
Directors—A. J. Bloom, Magnus Vousen, A. J. Peterson, J. H. Gwinn, H. S. Gossage, H. C. Scrutton, C. C. Boysen, E. B. Hinshaw, James Sorenson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$1,998,841 95	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		118,922 82	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		595,293 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		297,333 42	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		75,843 36	
Exchanges for clearing house.....			
Checks and other cash items.....		6,276 08	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$3,092,511 13	
<i>Liabilities—</i>			
Capital paid in.....		\$200,000 00	
Surplus.....		100,000 00	
All undivided profits, less expenses, interest and taxes paid.....		20,000 00	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		9,000 00	
Individual deposits subject to check.....			
Savings deposits.....		2,985,511 13	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		78,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$3,092,511 13	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

342. VENICE SAVINGS BANK. VENICE.

Incorporated July 1, 1906.

Officers—A. L. Shipley, President; R. A. Phillips, Vice-President; C. W. Erdlan, Secretary, Treasurer and Cashier; E. K. Carrier, Assistant Secretary.
Directors—W. D. Newcomb, Jr., R. A. Phillips, R. A. Dalugge, P. H. Young, A. L. Shipley.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$189,444 82	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	-----	124,502 31	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	3,000 00	-----
Other real estate owned.....	-----	3,700 00	-----
Due from reserve banks, excluding Item 14.....	-----	17,945 44	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	9,621 69	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$348,214 26	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	5,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,474 98	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,250 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	301,289 28	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,800 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	10,400 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$348,214 26	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

343. BANK OF A. LEVY (INCORPORATED). OXNARD.

Incorporated July 20, 1905.

Officers—A. Levy, President; James Leonard, Vice-President; Joseph P. Levy, Secretary; Alpha Adams, Treasurer and Cashier; Albert Guedemann, Assistant Cashier.
Directors—A. Levy, James Leonard, Henry Levy, Alpha Adams, A. Camarillo, Louis Maulhardt, Justin Petit, Casper Borchard, Thomas Bell.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,322,180 20	\$743,289 60	\$2,065,469 80
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	4,811 68	-----	4,811 68
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	328,550 78	30,000 00	358,550 78
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,568 40	-----	10,568 40
Other real estate owned.....	225 67	-----	225 67
Due from reserve banks, excluding item 14.....	270,881 67	23,868 11	294,734 78
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	67,969 25	17,987 45	85,956 70
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	5,968 28	-----	5,968 28
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	20,429 81	-----	20,429 81
Totals	\$2,081,575 74	\$815,080 16	\$2,846,655 90
<i>Liabilities</i> —			
Capital paid in.....	\$150,000 00	\$50,000 00	\$200,000 00
Surplus.....	250,000 00	50,000 00	300,000 00
All undivided profits, less expenses, interest and taxes paid.....	67,089 87	49,689 12	116,778 99
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	230,000 00	-----	230,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	874,356 80	-----	874,356 80
Savings deposits.....	-----	665,891 04	665,891 04
Demand certificates of deposit.....	2,320 74	-----	2,320 74
Time certificates of deposit.....	160,784 00	-----	160,784 00
Certified checks.....	122 00	-----	122 00
Cashiers' checks.....	2,816 68	-----	2,816 68
State, county and municipal deposits.....	294,088 15	-----	294,088 15
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$2,081,575 74	\$815,080 16	\$2,846,655 90
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

344. REDONDO SAVINGS BANK. REDONDO BEACH.

Incorporated July 22, 1905.

Officers—J. E. Walker, President; R. D. Smith, Vice-President; C. E. Perkins, Secretary and Cashier; George S. Funk, Treasurer.

Directors—J. E. Walker, J. L. Lunford, R. E. Mattson, R. D. Smith, Marco H. Hellman, Irving H. Hellman, George S. Funk.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$118,597 50	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		148,363 91	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		31,246 87	
Other real estate owned.....		2,970 00	
Due from reserve banks, excluding Item 14.....		18,170 67	
Due from other banks.....		30,097 22	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		5,613 07	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$358,659 21	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		5,200 00	
All undivided profits, less expenses, interest and taxes paid.....		2,274 29	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,202 00	
Individual deposits subject to check.....			
Savings deposits.....		310,739 75	
Demand certificates of deposit.....			
Time certificates of deposit.....		2,650 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		9,765 20	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		68 00	
Total		\$358,659 21	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

346, 346A AND 346C. BANK OF LOS BANOS. LOS BANOS.

Incorporated August 3, 1905.

Officers—J. Leroy Nickel, President; J. F. Clyne, Vice-President; J. C. Bray, Secretary, Treasurer and Cashier.

Directors—S. A. Smith, J. Leroy Nickel, J. F. Clyne, J. E. Place, W. W. Wright, J. E. McClelland, J. C. Bray.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$428,620 02	\$575,561 98	\$1,004,182 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	646 84		646 84
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	125,701 71	100,737 97	226,439 68
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,113 45		8,113 45
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	39,270 86	10,214 37	49,485 23
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	35,675 12	26,813 53	62,488 65
Exchanges for clearing house.....			
Checks and other cash items.....	17,098 98		17,098 98
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	8,633 38		8,633 38
Totals.....	\$633,798 29	\$713,327 85	\$1,377,121 14
<i>Liabilities—</i>			
Capital paid in.....	\$70,000 00	\$30,000 00	\$100,000 00
Surplus.....	30,000 00	33,500 00	63,500 00
All undivided profits, less expenses, interest and taxes paid.....	17,598 51	14,732 78	32,331 29
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	782 04		782 04
Dividends unpaid.....			
Individual deposits subject to check.....	467,985 59		
Savings deposits.....		635,095 07	1,101,080 66
Demand certificates of deposit.....	16 612 15		16 612 15
Time certificates of deposit.....	15,810 29		15,810 29
Certified checks.....	82 70		82 70
Cashiers' checks.....	1,399 68		1,399 68
State, county and municipal deposits.....	45,551 27		45,551 27
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	41 06		41 06
Totals.....	\$633,798 29	\$713,327 85	\$1,377,121 14
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Dos Palos and Firebaugh.

347. BUTTE COUNTY SAVINGS BANK, CHICO.

Incorporated August 14, 1905.

Officers—Guy H. Kennedy, President; Jas. H. Jones, Vice-President; E. T. Williamson, Secretary, Treasurer and Cashier; T. J. Bohling, Assistant Cashier; Geo. P. Morse, Assistant Cashier. Directors—Stanley L. Sproul, E. T. Williamson, Ed. Harkness, Jas. H. Jones, Guy R. Kennedy, Wm. J. O'Connor, Harry C. Compton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$1,652,085 74	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	655,895 37	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	28,000 00	-----
Other real estate owned.....	-----	5,581 80	-----
Due from reserve banks, excluding Item 14.....	-----	34,631 62	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	78,160 38	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	1,456 57	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	10,751 13	-----
Total	-----	\$2,476,611 61	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$150,000 00	-----
Surplus.....	-----	60,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	9,285 10	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	4,500 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	2,146,600 48	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	1,500 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	100,000 00	-----
United States and postal savings deposits.....	-----	1,938 95	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	2,786 99	-----
Total	-----	\$2,476,611 61	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

348. MENDOCINO BANK OF COMMERCE. MENDOCINO.

Incorporated September 1, 1905.

Officers—Joshua Grindle, President; John S. Ross, Vice-President; Fred W. Stickney, Secretary and Treasurer; George A. Lammers, Cashier; A. G. Perkins, Assistant Cashier.

Directors—Joshua Grindle, John S. Ross, H. L. Preston, Fred W. Stickney, J. O. Ottoson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$102,183 95	\$103,527 48	\$205,694 43
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	202 01		202 01
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	11,190 32	36,048 83	47,239 15
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	10,322 75		10,322 75
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	55,852 08	15,935 70	71,787 78
Due from other banks.....	5,139 57		5,139 57
Due from Federal Reserve Bank.....			
Actual cash on hand.....	18,385 44	26,773 65	45,159 09
Exchanges for clearing house.....			
Checks and other cash items.....	28 00		28 00
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	356 49		356 49
Totals	\$203,643 59	\$182,285 63	\$385,929 25
<i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	10,000 00	6,050 00	16,050 00
All undivided profits, less expenses, interest and taxes paid.....	638 28	208 78	897 06
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	24 90		24 90
Dividends unpaid.....			
Individual deposits subject to check.....	173,009 57		
Savings deposits.....		165,991 88	339,001 45
Demand certificates of deposit.....	56 00		56 00
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	1,954 09		1,954 09
State, county and municipal deposits.....			
United States and postal savings deposits.....	2,642 97		2,642 97
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	207 78	35 00	302 78
Totals	\$203,643 59	\$182,285 63	\$385,929 25
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

351. BANK OF NEEDLES. NEEDLES.

Incorporated July 31, 1907.

Officers—T. M. Quebedeaux, President; T. F. Brioady, Vice-President; O. D. Collins, Vice-President.

Directors—George E. Butler, T. M. Quebedeaux, O. D. Collins, E. M. Klauer, T. F. Brioady.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$226,099 14	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	76,475 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	28,114 00	-----	-----
Other real estate owned.....	500 00	-----	-----
Due from reserve banks, excluding Item 14.....	58,050 91	-----	-----
Due from other banks.....	74,619 50	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	32,882 39	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,031 08	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,635 00	-----	-----
Total.....	\$506,406 97	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	15,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,506 72	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	250 00	-----	-----
Individual deposits subject to check.....	377,071 69	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	7,615 08	-----	-----
Time certificates of deposit.....	53,280 34	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	5,513 46	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	5,253 01	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,436 67	-----	-----
Total.....	\$506,406 97	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

352. "LIVERMORE VALLEY SAVINGS BANK." LIVERMORE.

Incorporated October 6, 1905.

Officers—T. W. Norris, President; J. O. McKown, Vice-President; H. S. Goodell, Secretary, Treasurer and Cashier.

Directors—Rube Hunter, T. W. Norris, H. S. Goodell, J. F. Carlston, Herman D. Ruter, H. W. Hupers, August Hagemann, J. O. McKown, Chas. M. Nissen, D. D. Emminger, H. J. Callaghan, Jr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$547,679 54	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		259,100 32	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		3,250 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		63,015 47	
Due from other banks.....		10,285 33	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		19,350 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$902,630 63	
<i>Liabilities—</i>			
Capital paid in.....		\$71,100 00	
Surplus.....		23,050 00	
All undivided profits, less expenses, interest and taxes paid.....		2,270 53	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,555 00	
Individual deposits subject to check.....			
Savings deposits.....		767,635 13	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		35,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$902,630 63	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

353 AND 353A. FILLMORE STATE BANK. FILLMORE.

Incorporated October 13, 1905.

Officers—G. W. Tighe, President; Wm. Shiells, Vice-President; Glen W. Harmonson, Secretary, Treasurer and Cashier; C. E. Spencer, Assistant Cashier; Clarence E. Young, Branch Manager.
Directors—O. C. Elkins, G. W. Tighe, J. P. Trotter, John Lagomarsino, Everett A. Pyle, E. A. Case, William Shiells.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$324,316 52	\$178,804 05	\$503,120 57
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,516 61		1,516 61
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	64,100 00	13,282 00	77,382 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	46,746 48		46,746 48
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	65,862 93	4,590 92	70,453 85
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	22,226 01	4,924 91	26,850 92
Exchanges for clearing house.....			
Checks and other cash items.....	2,587 12		2,587 12
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,924 16		2,924 16
Totals	\$330,279 83	\$201,301 88	\$731,581 71
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	7,000 00	4,500 00	11,500 00
All undivided profits, less expenses, interest and taxes paid.....	7,955 94	3,977 53	11,933 47
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	40,000 00		40,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	347,427 50		
Savings deposits.....		167,824 35	515,251 85
Demand certificates of deposit.....	800 00		800 00
Time certificates of deposit.....	200 00		200 00
Certified checks.....	8 80		8 80
Cashiers' checks.....	1,887 59		1,887 59
State, county and municipal deposits.....	50,000 00		50,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$530,279 83	\$201,301 88	\$731,581 71
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of a branch office at Piru.

355. "BANK OF MORGAN HILL." MORGAN HILL.

Incorporated October 14, 1905.

Officers—C. F. Drewry, President; I. Purell, Vice-President; Carl R. Nelson, Secretary, Treasurer and Cashier.

Directors—W. H. Ward, R. S. Robinson, C. F. Drewry, I. Purell, Carl R. Nelson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$218,551 10	-----	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	262 96	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	146,105 03	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,700 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	93,242 89	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	28,413 64	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	86 82	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	614 56	-----	-----
Total.....	\$499,007 00	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	11,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	6,294 38	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	255,552 23	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	155,075 74	-----	-----
Certified checks.....	5,000 00	-----	-----
Cashiers' checks.....	1,084 65	-----	-----
State, county and municipal deposits.....	15,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$499,007 00	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

356, 356A AND 356B. "BANK OF PINOLE." PINOLE.

Incorporated October 28, 1905.

Officers—E. M. Downer, President; J. P. Connor, Vice-President; S. S. MacKinley, Vice-President; L. E. Hart, Secretary, Treasurer and Cashier; T. W. Hutchison, Assistant Cashier.
Directors—E. M. Downer, J. P. Tormey, L. E. Hart, E. D. Armstrong, M. L. Fernandez, J. P. Connor, W. A. Davis, S. S. MacKinley, J. A. Fraser, J. H. Martin, J. H. Adams.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$292,827 55	\$356,819 80	\$649,647 35
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		21,747 21	21,747 21
Overdrafts.....	2,919 50		2,919 50
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	96,415 64	514,761 76	611,177 40
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,848 23	39,359 23	47,207 46
Other real estate owned.....	500 00	8,482 80	8,982 80
Due from reserve banks, excluding Item 14.....	70,379 90	141,975 10	212,355 00
Due from other banks.....		26,847 55	26,847 55
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,282 20	38,929 78	62,211 98
Exchanges for clearing house.....			
Checks and other cash items.....	16,732 17		16,732 17
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3,502 29		3,502 29
Totals.....	\$514,407 45	\$1,148,903 23	\$1,663,310 63
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	11,100 00	51,900 00	63,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,670 04	7,564 56	11,234 60
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	5,000 00		5,000 00
Individual deposits subject to check.....	414,747 82		
Savings deposits.....		1,019,438 67	1,434,186 49
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	798 80		798 80
Cashiers' checks.....	1,261 13		1,261 13
State, county and municipal deposits.....	24,500 00	20,000 00	44,500 00
United States and postal savings deposits.....	3,331 63		3,331 66
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$514,407 45	\$1,148,903 23	\$1,633,310 63
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Crockett and Rodeo.

357. "GOLDEN STATE BANK." ANAHEIM.

Incorporated October 30, 1905.

Officers—Adolph Thomas, President; Louis Denni, Vice-President; Fred Koesel, Vice-President; E. E. Smith, Secretary, Treasurer and Cashier; W. E. Russell, Assistant Secretary; W. E. Russell, Assistant Cashier and Assistant Treasurer.

Directors—Adolph Thomas, Fred Koesel, W. A. Bonyng, Wm. Stark, Louis Denni, Ohas. F. Grim, E. E. Smith.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$378,457 16	\$203,073 00	\$581,530 16
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	63 20	-----	66 20
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	24,231 25	49,700 00	73,931 25
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	39,081 50	16,000 00	55,081 50
Other real estate owned.....	-----	1,192 65	1,192 65
Due from reserve banks, excluding Item 14.....	241,029 48	6,984 22	248,013 70
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	35,309 13	7,000 00	42,309 13
Exchanges for clearing house.....	3,428 84	-----	3,428 84
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	498 16	-----	498 16
Totals.....	\$722,101 72	\$283,949 87	\$1,006,051 59
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus.....	15,000 00	5,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,670 33	-----	7,670 33
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,000 00	-----	3,000 00
Individual deposits subject to check.....	402,184 46	-----	-----
Savings deposits.....	-----	247,458 87	649,643 33
Demand certificates of deposit.....	51,063 91	-----	51,063 91
Time certificates of deposit.....	-----	6,491 00	6,491 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	155,630 02	-----	155,630 02
State, county and municipal deposits.....	37,500 00	-----	37,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$722,101 72	\$283,949 87	\$1,006,051 59
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

358. BANK OF GUERNEVILLE. GUERNEVILLE.

Incorporated October 31, 1905.

Officers—R. A. Belden, President; P. S. Hollingsworth, Vice-President; D. R. Hollingsworth, Secretary, Treasurer and Cashier; C. B. McBride, Assistant Cashier; Elizabeth Gori, Bookkeeper.

Directors—R. A. Belden, O. N. Charles, A. E. Sbarboro, J. T. Coon, Joseph P. DeCarley, P. S. Hollingsworth, T. C. Mellersh.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$177,444 06		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	228 35		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	45,150 00		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,500 00		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	18,963 63		
Due from other banks.....	9,418 03		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	17,026 07		
Exchanges for clearing house.....			
Checks and other cash items.....	500 00		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	50 00		
Total.....	\$270,280 19		
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00		
Surplus.....	6,250 00		
All undivided profits, less expenses, interest and taxes paid.....	6,452 68		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	750 00		
Individual deposits subject to check.....	115,049 60		
Savings deposits.....			
Demand certificates of deposit.....	779 27		
Time certificates of deposit.....	102,445 83		
Certified checks.....			
Cashiers' checks.....	634 99		
State, county and municipal deposits.....	12,500 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	367 82		
Total.....	\$270,280 19		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

360. THE MECHANICS BANK OF RICHMOND. RICHMOND.

Incorporated August 3, 1907.

Officers—E. M. Downer, President; J. F. Carlston, Vice-President; E. M. Tilden, Vice-President; W. L. Ballenger, Secretary, Treasurer and Cashier; Chris. Escobar, Assistant Cashier; W. S. Poagle, Assistant Cashier.

Directors—E. W. Hanna, H. A. Johnston, J. F. Carlston, W. L. Ballenger, E. M. Downer, J. F. Brooks, E. M. Tilden.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$632,845 70	\$616,491 72	\$1,249,337 42
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	2,400 93	-----	2,400 93
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	192,404 20	387,322 65	579,726 85
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	24,500 00	-----	24,500 00
Other real estate owned.....	146 83	7,509 32	7,656 13
Due from reserve banks, excluding Item 14.....	121,129 34	41,965 15	163,094 49
Due from other banks.....	-----	21,240 23	21,240 23
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	65,037 76	20,955 29	85,993 05
Exchanges for clearing house.....	11,954 44	-----	11,954 44
Checks and other cash items.....	3,785 31	-----	3,785 31
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	211 84	-----	211 84
Totals.....	\$1,104,416 38	\$1,125,434 36	\$2,229,850 74
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus.....	40,000 00	20,000 00	60,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,690 86	10,655 69	23,346 55
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	5,399 40	-----	5,399 40
Individual deposits subject to check.....	842,516 91	-----	-----
Savings deposits.....	-----	901,389 67	1,743,908 58
Demand certificates of deposit.....	3,630 00	-----	3,660 00
Time certificates of deposit.....	-----	31,239 00	31,239 00
Certified checks.....	8,297 27	-----	8,297 27
Cashiers' checks.....	22,050 63	-----	22,050 63
State, county and municipal deposits.....	69,801 31	62,200 00	132,001 31
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,104,416 38	\$1,125,434 36	\$2,229,850 74
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

362. BANK OF HUNTINGTON PARK. HUNTINGTON PARK.

Incorporated November 24, 1905.

Officers—C. A. Larson, President; D. W. Marchand, Vice-President; W. H. Candee, Secretary, Treasurer; C. W. Welton, Cashier; F. D. Clark, Assistant Cashier; R. M. Andrews, Assistant Cashier.

Directors—G. G. Wheat, Thos. Cassidy, G. W. Marchand, G. E. Moreland, C. A. Larson, G. B. Warman, W. H. Candee.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$300,038 47	\$105,423 79	\$405,457 26
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	192 54	-----	192 54
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	83,862 67	171,133 34	254,996 01
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	21,088 99	1,700 00	22,788 99
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	122,348 22	20,161 80	142,513 02
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	44,630 50	7,500 00	52,130 50
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,436 63	-----	1,436 63
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$663,543 02	\$305,921 93	\$969,464 95
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	6,500 00	5,500 00	12,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,969 10	2,106 27	8,075 37
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	520,448 13	-----	520,448 13
Savings deposits.....	-----	261,219 84	261,219 84
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	19,095 82	19,095 82
Certified checks.....	204 83	-----	204 86
Cashiers' checks.....	63,441 04	-----	63,441 04
State, county and municipal deposits.....	22,402 75	-----	22,402 75
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	6,577 14	-----	6,577 14
Totals	\$633,543 02	\$305,921 93	\$969,464 95
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

363. "SANTA PAULA SAVINGS BANK." SANTA PAULA.

Incorporated November 28, 1905.

Officers—C. C. Teague, President; A. L. Shively, Vice-President; A. F. Walden, Secretary; F. M. Randell, Treasurer and Assistant Cashier; A. F. Walden, Cashier.
Directors—C. C. Teague, D. W. Mott, N. W. Blanchard, Jr., F. E. Davis, A. G. Hardison, A. L. Shively, M. H. Butcher.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$332,110 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	30,114 06	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	10,585 76	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	9,441 72	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	261 00	-----
Total	-----	\$382,512 54	-----
<i>Liabilities</i> —			
Capital paid in.....	-----	\$50,000 00	-----
Surplus	-----	10,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	14,892 23	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	280,521 93	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	27,098 33	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$382,512 54	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

364. BANK OF SAN PEDRO. (SAN PEDRO) LOS ANGELES.

Incorporated March 26, 1888.

Officers—Henry E. Sherer, President; Geo. P. Adams, Vice-President; J. G. Loucke, Secretary and Assistant Cashier; Robt. C. Baly, Treasurer, Cashier and Assistant Secretary; Gladys E. Carley, Assistant Cashier.

Directors—Henry E. Sherer, A. L. Crandall, Geo. P. Adams, E. D. Seward, John Gray, Robt. C. Baly, C. N. Krog.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$491,067 60	\$1,148,596 76	\$1,639,664 36
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	131,027 01	396,032 20	527,059 21
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	45,375 70	1,000 00	46,375 70
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	120,454 69	98,287 11	218,741 80
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	69,755 11	36,863 25	106,618 36
Exchanges for clearing house.....	5,888 35		5,888 35
Checks and other cash items.....	909 94		909 94
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	100 00		100 00
Totals	\$864,098 40	\$1,630,779 32	\$2,544,877 72
<i>Liabilities—</i>			
Capital paid in.....	\$85,000 00	\$165,000 00	\$250,000 00
Surplus.....	15,000 00	85,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	19,351 38		19,351 38
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	734,218 80		734,218 80
Savings deposits.....		1,327,733 34	1,327,733 34
Demand certificates of deposit.....			
Time certificates of deposit.....		153,045 98	153,045 98
Certified checks.....	302 46		302 46
Cashiers' checks.....	10,225 76		10,225 76
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$864,098 40	\$1,630,779 32	\$2,544,877 72
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

366. "BANK OF SUNNYVALE." SUNNYVALE.

Incorporated December 8, 1905.

Officers—C. C. Spalding, President; P. M. Landsdale, Vice-President; F. B. Hughes, Secretary, Treasurer and Cashier.

Directors—C. C. Spalding, C. A. Austin, C. W. Shephard, H. G. Stelling, Leo H. Vishoot, P. R. Wightman, Frank X. Perry, James Ryan, P. M. Landsdale.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$213,658 53	\$199,047 18	\$413,905 71
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	420 13	-----	420 13
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	69,917 70	60,287 65	139,205 35
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	12,300 00	-----	12,300 00
Other real estate owned.....	-----	2,837 22	2,837 22
Due from reserve banks, excluding Item 14.....	60,849 17	7,061 36	67,980 53
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	23,670 78	10,777 51	34,448 29
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	575 52	271 00	846 52
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,183 76	15 70	5,199 46
Totals.....	\$386,575 59	\$289,917 62	\$676,493 21
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$20,000 00	\$55,000 00
Surplus.....	15,000 00	8,000 00	23,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,739 06	-----	5,739 06
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	25,000 00	-----	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,475 00	-----	2,475 00
Individual deposits subject to check.....	265,057 73	-----	-----
Savings deposits.....	-----	261,917 62	526,975 35
Demand certificates of deposit.....	3,273 80	-----	3,273 80
Time certificates of deposit.....	1,000 00	-----	1,000 00
Certified checks.....	30 00	-----	30 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	34,000 00	-----	34,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$386,575 59	\$289,917 62	\$676,493 21
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

367, 367A AND 367B. FARMERS AND MERCHANTS BANK. SANTA PAULA.

Incorporated December 20, 1905.

Officers—Roger G. Edwards, President; Richard Stevens, Vice-President; M. N. Shedenhelm, Vice-President; E. C. Corey, Secretary, Treasurer and Cashier; Horace Smith, Assistant Cashier; R. E. Kuhns, Assistant Cashier; F. L. Gay, Assistant Cashier; J. M. Sharp, Chairman of Board.

Directors—J. M. Sharp, John Irwin, R. G. Edwards, David Felsenthal, David Darling, M. N. Shedenhelm, Geo. W. Burson, Richard Stevens, John B. McNab, L. E. Mills, W. H. Duvall.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$990,659 58	\$413,312 70	\$1,404,472 28
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	489 17	-----	489 17
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	187,600 00	-----	157,500 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	13,621 15	-----	13,621 15
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	81,760 94	14,187 38	96,948 32
Due from other banks.....	3,974 10	-----	3,974 10
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	58,757 64	12,513 96	71,271 60
Exchanges for clearing house.....	4,107 58	-----	4,107 58
Checks and other cash items.....	11,735 85	-----	11,735 85
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	58,624 00	-----	58,624 00
Totals.....	\$1,381,329 46	\$440,514 04	\$1,821,843 50
<i>Liabilities—</i>			
Capital paid in.....	\$240,000 00	\$10,000 00	\$250,000 00
Surplus.....	10,000 00	40,000 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,294 61	-----	8,294 61
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	8,072 75	-----	8,072 75
Individual deposits subject to check.....	957,619 78	-----	-----
Savings deposits.....	-----	390,514 04	1,348,133 82
Demand certificates of deposit.....	1,125 00	-----	-----
Time certificates of deposit.....	19,835 44	-----	20,960 44
Certified checks.....	37 50	-----	37 50
Cashiers' checks.....	8,344 38	-----	8,344 38
State, county and municipal deposits.....	128,000 00	-----	128,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,381,329 46	\$440,514 04	\$1,821,843 50
Contingent liabilities—none.....	-----	-----	-----

Interest earned but not collected, not included in resources or liabilities.....

Note.—The above statement includes the business of branch offices at Saticoy and Fillmore.

368. "THE PRODUCERS SAVINGS BANK." VISALIA.

Incorporated December 30, 1905.

Officers—S. Mitchell, President; H. M. Mooney, Vice-President; C. M. Griffith, Secretary Treasurer and Cashier; Jos. R. Barnoni, Assistant Cashier, Assistant Secretary, Assistant Treasurer; C. E. Coughran, Assistant Cashier, Assistant Treasurer and Assistant Secretary.
Directors—S. Mitchell, Maurice E. Power, George Morrell, Nathan Levy, B. M. Maddox, C. M. Griffith, H. M. Mooney.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$972,121 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	129,300 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	1,127 82	-----
Due from reserve banks, excluding Item 14.....	-----	92,713 68	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	52,242 28	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	620 97	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$1,248,125 75	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$150,000 00	-----
Surplus.....	-----	4,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,300 57	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	6,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	954,415 56	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	81,400 62	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	50,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$1,248,125 75	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

369. "HAYWARDS BANK OF SAVINGS." HAYWARDS.

Incorporated January 2, 1906.

Officers—I. B. Parsons, President; F. C. Winton, Vice-President; Edw. O. Webb, Vice-President; W. T. Knightly, Secretary, Treasurer and Cashier; W. W. Haley, Jr., Assistant Cashier and Assistant Secretary.

Directors—I. B. Parsons, F. C. Winton, F. I. Lemos, W. H. MEEK, J. H. Gansberger, Chas. Allen, Edw. O. Webb.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$763,208 52	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	75,000 00	-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	325,124 63	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	1,025 80	-----
Other real estate owned.....	-----	2,370 54	-----
Due from reserve banks, excluding Item 14.....	-----	22,893 82	-----
Due from other banks.....	-----	55,333 50	-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	23,055 48	-----
Exchanges for clearing house.....	-----	253 81	-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----	5,000 00	-----
Total	-----	\$1,278,261 24	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus.....	-----	14,717 83	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	7,141 28	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----	3,015 00	-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	1,151,248 61	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----		-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----		-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----	2,138 52	-----
Total	-----	\$1,278,261 24	-----
Contingent liabilities—none.	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

371. STANISLAUS COUNTY SAVINGS BANK. OAKDALE.

Incorporated January 23, 1905.

Officers—A. E. Schadlech, President; L. F. Bricchetto, Vice-President; D. E. Lee, Secretary, Treasurer and Cashier.

Directors—D. E. Lee, W. L. Rodden, L. F. Bricchetto, I. Monroe, J. C. Laughlin, A. E. Schadlech, A. L. Leitch.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$408,750 11	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	104,226 55	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	30,386 80	-----
Due from other banks.....	-----	9,087 46	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	11,800 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$559,318 98	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$60,000 00	-----
Surplus	-----	35,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	157 63	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	434,161 35	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	30,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$559,318 98	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

372 AND 372A. SAN RAMON VALLEY BANK. WALNUT CREEK.

Incorporated June 28, 1907.

Officers—N. S. Boone, President; Arthur Burton, Vice-President; N. H. Bennett, Secretary, Treasurer and Cashier; F. A. Marshall, Assistant Cashier and Branch Manager.
Directors—W. S. Burpee, Arthur Burton, N. S. Boone, O. R. Leech, A. P. Borges, E. I. Hutchinson.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$319,697 11	\$323,183 78	\$642,880 89
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,226 80	-----	1,226 80
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	21,759 78	81,581 55	103,341 33
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	22,420 00	16,800 00	39,220 00
Other real estate owned.....	-----	11,021 96	11,021 96
Due from reserve banks, excluding Item 14.....	30,716 08	9,884 82	40,600 86
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	19,880 23	9,630 44	29,510 67
Exchanges for clearing house.....	103 77	-----	103 77
Checks and other cash items.....	401 97	-----	401 97
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	10,503 63	-----	10,503 63
Totals	\$426,639 37	\$457,182 55	\$883,821 92
<i>Liabilities</i> —			
Capital paid in.....	\$45,000 00	\$30,000 00	\$75,000 00
Surplus.....	3,250 00	11,750 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	542 35	-----	542 35
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	73,500 00	-----	73,500 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,012 00	-----	3,012 00
Individual deposits subject to check.....	263,446 87	-----	-----
Savings deposits.....	-----	377,982 55	645,379 42
Demand certificates of deposit.....	10,000 00	-----	10,000 00
Time certificates of deposit.....	20,767 00	-----	20,767 00
Certified checks.....	275 97	-----	275 97
Cashiers' checks.....	1,896 18	-----	1,896 18
State, county and municipal deposits.....	-----	37,500 00	37,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$426,639 37	\$457,182 55	\$883,821 92
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Danville.

373 AND 373A. CITIZENS SAVINGS BANK OF ALAMEDA. ALAMEDA.

Incorporated March 6, 1906.

Officers—Thomas G. Hutt, President; P. H. Gohn, Vice-President, Treasurer and Cashier;
Thomas P. McCoy, Secretary and Assistant Cashier; J. J. Cambridge, Jr., Assistant Cashier.
Directors—C. E. Rowlands, S. E. Biddle, L. R. Weinmann, H. D. Clark, W. G. Tibbitts, L. A. Konigshofer, Thomas G. Hutt, P. H. Gohn, James Tyson.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$36,221 02	\$1,204,797 55	\$1,241,018 57
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	40,000 00	40,000 00
Overdrafts.....	8 79	-----	8 79
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	21,544 22	521,427 92	542,972 14
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	74,500 00	74,500 00
Other real estate owned.....	-----	2,128 92	2,128 92
Due from reserve banks, excluding Item 14.....	9,138 17	253,019 86	262,158 03
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	4,640 65	52,441 30	57,081 95
Exchanges for clearing house.....	120 30	-----	120 30
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,243 91	2,916 59	4,160 50
Totals.....	\$72,917 06	\$2,151,232 14	\$2,224,149 20
Liabilities—			
Capital paid in.....	\$10,000 00	\$134,863 96	\$144,863 96
Surplus.....	-----	64,500 00	64,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,149 05	4,300 09	5,449 14
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	4,053 75	4,053 75
Individual deposits subject to check.....	61,737 97	-----	-----
Savings deposits.....	-----	1,943,514 34	2,005,252 31
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	30 04	-----	30 04
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$72,917 06	\$2,151,232 14	\$2,224,149 20
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—The above statement includes the business of a branch office at Alameda

374. CITIZENS SAVINGS BANK OF COMPTON. COMPTON.

Incorporated March 7, 1906.

Officers—J. J. Harshman, President; J. V. Shephard, Vice-President; E. E. Elliott, Secretary, Treasurer and Cashier.
Directors—J. S. Leigh, J. V. Shephard, Clarence Jennings, J. J. Harshman, W. H. Craig.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$118,235 18	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		41,219 30	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		7,167 84	
Due from other banks.....		5,579 67	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		5,000 43	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$177,201 92	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		7,500 00	
All undivided profits, less expenses, interest and taxes paid.....		6,221 83	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		124,980 09	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$177,201 92	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

375. BANK OF NORWALK. NORWALK.

Incorporated March 12, 1906.

Officers—J. W. Inman, President; Frank Coulon, Vice-President; D. W. Horst, Secretary, Treasurer and Cashier; Kathryn Clark, Assistant Cashier.

Directors—J. W. Inman, Frank Coulon, D. W. Horst, F. P. Sproul, John Paddison, N. Glazier, J. S. Horst, J. G. Smith, R. W. Bingham.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$181,885 84	\$91,794 05	\$278,129 89
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	76 78		76 78
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	16,900 00	50,287 50	67,187 50
Stock of Federal Reserve Bank.....	1,050 00		1,050 00
Bank premises, furniture and fixtures and safe deposit vaults.....	1,406 00		1,406 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	56,418 96	18,836 07	75,255 03
Due from other banks.....			
Due from Federal Reserve Bank.....	32,854 90	5,000 00	37,854 90
Actual cash on hand.....	3,415 51		3,415 51
Exchanges for clearing house.....			
Checks and other cash items.....	7 30		7 30
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$298,465 29	\$165,917 62	\$459,382 91
Liabilities—			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	5,000 00	9,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,895 92		5,895 92
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	252,941 37		
Savings deposits.....		151,917 62	404,858 99
Demand certificates of deposit.....			
Time certificates of deposit.....	128 00		128 00
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	10,000 00		10,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$298,465 29	\$165,917 62	\$459,382 91
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

376. HARBOR COMMERCIAL SAVINGS BANK. (SAN PEDRO) LOS ANGELES.

Incorporated March 15, 1906.

Officers—W. L. Davenport, President; C. E. Van Landingham, Vice-President; F. J. Evans, Vice-President; Philip M. Gaffey, Secretary, Treasurer and Cashier; Frank Ford, Assistant Secretary; Grace E. Ham, Assistant Cashier.

Directors—G. C. Bell, Philip M. Gaffey, Ed Mahal, J. G. Austin, C. E. Van Landingham, W. L. Davenport.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$13,650 00	\$365,330 95	\$378,980 95
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	34,250 00	5,782 50	40,032 50
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		40,580 00	40,580 00
Other real estate owned.....		7,064 24	7,064 24
Due from reserve banks, excluding Item 14.....		16,493 49	16,493 49
Due from other banks.....		13,984 02	13,924 02
Due from Federal Reserve Bank.....			
Actual cash on hand.....	3,209 92	20,454 52	23,664 44
Exchanges for clearing house.....			
Checks and other cash items.....		16 70	16 70
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals	\$51,109 92	\$469,656 42	\$520,766 34
Liabilities—			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	15,000 00	24,000 00	39,000 00
All undivided profits, less expenses, interest and taxes paid.....	224 75	4,118 30	4,343 05
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	10,885 17		
Savings deposits.....		396,306 40	407,191 57
Demand certificates of deposit.....			
Time certificates of deposit.....		20,231 72	20,231 72
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$51,109 92	\$469,656 42	\$520,766 34
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

377. "ORANGE SAVINGS BANK." ORANGE.

Incorporated March 16, 1906.

Officers—P. W. Ehlen, President; M. C. Ainsworth, Vice-President; J. R. Porter, Secretary, Treasurer and Cashier.

Directors—M. O. Ainsworth, F. D. Collins, P. W. Ehlen, D. C. Pixley, Fred W. Struck.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$816,674 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	5,000 00	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	127,267 15	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	2,736 55	-----
Due from reserve banks, excluding Item 14.....	-----	91,810 68	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	20,188 69	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$863,572 06	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	51,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	4,207 54	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	638,824 74	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	86,589 78	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$863,572 06	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

379. STATE BANK OF POMONA. POMONA.

Incorporated March 30, 1906.

Officers—A. C. Abbott, President; J. A. Gallup, Vice-President; E. R. Yundt, Secretary, Treasurer and Cashier; H. W. Stiles, Assistant Cashier; Lynn S. Birdsall, Assistant Cashier; E. R. Yundt, Manager.

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, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$562,394 97	\$345,310 09	\$907,705 06
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	49 10	-----	49 10
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	175,927 06	160,177 08	336,104 06
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	1,000 00	33,800 00	39,800 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	86,090 92	13,513 31	99,604 23
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	52,286 91	13,549 53	65,835 44
Exchanges for clearing house.....	9,100 77	-----	9,100 77
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$385,848 73	\$571,349 96	\$1,457,198 69
<i>Liabilities—</i>			
Capital paid in.....	\$65,000 00	\$35,000 00	\$100,000 00
Surplus.....	15,000 00	20,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,228 58	-----	3,228 58
Reserved for interest, taxes and expenses.....	3,286 22	-----	3,286 22
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,000 00	-----	4,000 00
Individual deposits subject to check.....	633,583 52	-----	633,583 52
Savings deposits.....	-----	506,447 83	506,447 83
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	131,479 00	9,902 13	141,381 13
Certified checks.....	45 00	-----	45 00
Cashiers' checks.....	30,226 41	-----	30,226 41
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$385,848 73	\$571,349 96	\$1,457,198 69
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

380. "CITIZENS SAVINGS BANK OF UPLAND," UPLAND.

Incorporated May 11, 1906.

Officers—W. T. Leeke, President; R. C. Norton, Vice-President; H. C. Moore, Secretary, Treasurer and Cashier; Eva G. Moore, Assistant Cashier.

Directors—George B. Harrison, H. M. Bordwell, F. L. Purvis, A. P. Harwood, W. T. Leeke, E. T. Jordan, R. C. Norton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$267,825 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	136,784 90	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	2,056 00	-----
Other real estate owned.....	-----	1,065 00	-----
Due from reserve banks, excluding Item 14.....	-----	13,519 60	-----
Due from other banks.....	-----	2,501 89	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	10,498 95	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$434,271 34	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	16,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	155 30	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,160 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	290,686 10	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	91,211 94	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	10,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	46 00	-----
Total	-----	\$434,271 34	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

382. FULLERTON SAVINGS BANK. FULLERTON.

Incorporated June 14, 1906.

Officers—F. C. Krause, President; B. F. Porter, Vice-President; F. R. Holcomb, Vice-President; Fred Fuller, Secretary, Treasurer and Cashier; H. L. Ustick, Assistant Cashier; H. V. Williams, Assistant Cashier.

Directors—B. F. Porter, S. N. Fuller, A. C. Bowers, H. O. Head, F. R. Holcomb, William Berkenstock, F. C. Krause.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$493,862 10	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	79,000 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	51,994 08	-----
Due from other banks.....	-----	5,000 00	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	14,000 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$643,856 13	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	13,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	4,187 43	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	539,433 70	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	11,725 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	25,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$643,856 13	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

388 AND 388A. CITIZENS STATE BANK OF SAWTELLE. SAWTELLE.

Incorporated September 20, 1906.

Officers—R. F. McClellan, President; J. H. Schnell, Vice-President; A. W. Brunton, Secretary, Treasurer and Cashier; P. R. Dunbar, Assistant Cashier; W. E. Carnahan, Assistant Cashier; Charles Newland, Assistant Cashier.

Directors—R. F. McClellan, J. W. Schnell, J. L. Brady, Clarence E. Coe, A. L. King.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$455,440 63	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	239,934 12	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	21,033 27	-----	-----
Other real estate owned.....	6,096 01	-----	-----
Due from reserve banks, excluding Item 14.....	117,888 37	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	40,585 53	-----	-----
Exchanges for clearing house.....	1,553 04	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	661 62	-----	-----
Total.....	\$883,465 59	-----	-----
Liabilities—			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	25,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,190 06	-----	-----
Reserved for interest, taxes and expenses.....	5,000 00	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	659,052 50	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	112,379 30	-----	-----
Certified checks.....	13 10	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	24,904 76	-----	-----
United States and postal savings deposits.....	3,925 87	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$883,465 59	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—The above statement includes the business of a branch office at Palms.

389. ALHAMBRA SAVINGS AND COMMERCIAL BANK. ALHAMBRA.

Incorporated January 20, 1906.

Officers—G. C. Marshall, President; E. E. Bailey, Vice-President; Wm. J. Bettinger, Vice-President; Myron Etienne, Secretary, Treasurer and Cashier; Virgil H. Tucker, Assistant Secretary and Assistant Cashier.

Directors—Henry Strong, E. E. Bailey, R. F. Bishop, G. C. Marshall, William Hall, R. H. Sanborn, W. M. Northrup, Myron E. Etienne, Wm. J. Bettinger.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$377,981 10	\$297,311 46	\$675,272 56
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	35,000 00	35,000 00
Overdrafts.....	86 70	-----	86 70
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	124,728 51	237,278 42	362,006 93
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,578 79	32,022 08	43,598 87
Other real estate owned.....	-----	1,945 00	1,945 00
Due from reserve banks, excluding Item 14.....	103,008 09	68,578 89	171,647 08
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	32,470 09	12,340 45	44,811 14
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	4,731 56	4,731 56
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$619,892 48	\$639,207 36	\$1,339,099 84
Liabilities—			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	13,600 00	13,600 00	27,200 00
All undivided profits, less expenses, interest and taxes paid.....	-----	18,626 71	18,626 71
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	383,712 16	-----	-----
Savings deposits.....	-----	606,960 65	990,692 81
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	62,479 22	-----	62,479 22
Certified checks.....	-----	-----	-----
Cashiers' checks.....	90,101 10	-----	90,101 10
State, county and municipal deposits.....	50,000 00	-----	50,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$619,892 48	\$639,207 36	\$1,339,099 84
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

Not Changed name from Alhambra Savings Bank, July 14, 1919.

394. MONTAGUE BANKING COMPANY. MONTAGUE.

Incorporated December 26, 1906.

Officers—E. F. Reichman, President; Arthur Simon, Vice-President, Treasurer and Cashier; Walter A. Simon, Secretary and Assistant Cashier; Stella L. Simon, Assistant Cashier.
Directors—I. S. Davis, C. H. Reichman, E. F. Reichman, E. D. Terwilliger, Arthur Simon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$377,299 71	\$190,325 40	\$568,125 11
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	3,746 42	-----	3,746 42
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	40,855 84	-----	40,855 84
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	7,000 00	-----	7,000 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	22,229 89	9,388 88	31,628 77
Due from other banks.....	772 55	-----	772 55
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,983 99	6,961 67	33,981 63
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	250 54	-----	250 54
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	173 28	-----	173 28
Totals.....	\$479,304 72	\$207,178 95	\$686,483 67
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	12,500 00	2,500 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,075 40	3,393 79	10,469 13
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	100,000 00	-----	100,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	490 00	-----	490 00
Individual deposits subject to check.....	230,353 35	-----	-----
Savings deposits.....	-----	176,285 22	406,638 57
Demand certificates of deposit.....	12,779 63	-----	12,779 63
Time certificates of deposit.....	5,631 29	-----	5,631 29
Certified checks.....	50 00	-----	50 00
Cashiers' checks.....	225 00	-----	225 00
State, county and municipal deposits.....	35,000 00	-----	35,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	200 00	-----	200 00
Totals.....	\$479,304 72	\$207,178 95	\$686,483 67
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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, Secretary, Treasurer and Cashier.
Directors—W. D. Granger, D. F. Campbell, W. F. Crist, Geo. C. Woods, C. F. Newton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$447,640 00	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	12,500 00	-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	197,984 87	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----		-----
Other real estate owned.....	-----		-----
Due from reserve banks, excluding Item 14.....	-----	48,803 99	-----
Due from other banks.....	-----	13,063 57	-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	17,000 00	-----
Exchanges for clearing house.....	-----		-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----		-----
Total	-----	\$736,982 43	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	25,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,223 30	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----		-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	628,255 43	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----	22,503 70	-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----	10,000 00	-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----		-----
Total	-----	\$736,982 43	-----
Contingent liabilities—none.....	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

396. OJAI STATE BANK. NORDHOFF.

Incorporated January 8, 1907.

Officers—Felix W. Ewing, President; Edward L. Wiest, Vice-President; C. O. Anderson, Secretary and Cashier; Edward L. Wiest, Treasurer; Mabel R. Isenberg, Assistant Cashier.

Directors—Felix W. Ewing, Edward L. Wiest, Edgar W. Carne, John J. Burke, J. W. Dennison.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$274,000 97	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	1,670 39	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	74,750 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	13,000 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	54,655 40	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	19,885 88	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,171 90	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$441,144 54	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	70,000 00	-----	-----
Surplus	4,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	7,276 73	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	271,126 02	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	188 43	-----	-----
Time certificates of deposit.....	57,793 32	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	730 14	-----	-----
State, county and municipal deposits.....	30,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	59 90	-----	-----
Total	\$441,144 54	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

397. FARMERS AND MERCHANTS BANK OF IMPERIAL. IMPERIAL.

Incorporated February 12, 1907.

Officers—Frank Wilkin, President; L. J. Thomas, Vice-President; L. E. Addis, Secretary; W. D. Smith, Treasurer and Cashier; Mark Wilkin, Assistant Cashier.
Directors—J. O. Chalupnik, J. H. Holland, L. J. Thomas, A. E. Wright, W. D. Smith, J. A. Harris, Frank Wilkin.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$420,164 26	\$50,580 00	\$470,744 26
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,531 28	-----	2,531 28
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	18,122 11	5,508 85	18,625 96
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,000 00	400 00	3,400 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	30,000 90	-----	30,000 90
Due from other banks.....	3,316 87	-----	3,316 87
Due from Federal Reserve Bank.....	12,000 00	-----	12,000 00
Actual cash on hand.....	8,323 64	2,203 83	10,527 47
Exchanges for clearing house.....	4,637 76	-----	4,637 76
Checks and other cash items.....	811 05	-----	811 05
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	217 89	-----	217 89
Totals.....	\$496,175 76	\$57,637 63	\$565,863 44
Liabilities—			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	5,000 00	-----	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,719 60	2,501 61	5,311 21
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	70,000 00	-----	70,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	326,838 11	-----	326,838 11
Savings deposits.....	-----	55,096 07	381,934 18
Demand certificates of deposit.....	28,496 25	-----	28,496 25
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	10,208 28	-----	10,208 28
State, county and municipal deposits.....	16,913 52	-----	16,913 52
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$496,175 76	\$67,637 63	\$565,863 44
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

398. "EAGLE ROCK BANK." EAGLE ROCK.

Incorporated February 20, 1907.

Officers—Fred E. Biles, President; F. W. Nahouse, Vice-President; Ada Carr, Secretary and Cashier; Fred E. Biles, Treasurer.

Directors—W. E. Werden, Fred E. Biles, John T. Bailey, C. I. Ritchey, Earl M. Daniels, F. W. Nahouse, O. J. Root.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$185,125 46	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	134 98	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	14,000 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,233 29	-----	-----
Other real estate owned.....	1,644 18	-----	-----
Due from reserve banks, excluding Item 14.....	31,310 94	-----	-----
Due from other banks.....	8,296 17	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	15,631 98	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$267,426 98	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	8,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	4,905 79	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	21 00	-----	-----
Individual deposits subject to check.....	214,511 67	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	6,585 15	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	8,600 13	-----	-----
State, county and municipal deposits.....	2,703 30	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,600 00	-----	-----
Total.....	\$267,426 98	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

400, 400A AND 400D. COMMERCIAL BANK OF TURLOCK. TURLOCK.

Incorporated February 27, 1907.

Officers—H. S. Crane, Chairman; Howard Whipple, President; T. B. Whipple, Vice-President; L. T. Brown, Secretary, Treasurer and Cashier; M. M. Green, Assistant Cashier; W. W. Ferguson, Assistant Cashier; G. H. Taber and O. H. Olson, Branch Managers; Miss Maud Green, Auditor and Assistant Cashier.

Directors—H. S. Crane, E. B. Osborn, T. B. Whipple, C. H. Geer, Howard Whipple, H. M. Hatch, S. A. Hultman.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$218,115 81	\$711,199 44	\$929,315 25
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	1,388 99		1,388 99
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	9,546 40	35,248 34	44,794 74
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	12,861 33		12,861 33
Other real estate owned.....	6,178 61	11,638 48	17,867 09
Due from reserve banks, excluding Item 14.....	19,877 19	35,198 40	55,075 59
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	19,483 83	23,246 03	42,729 89
Exchanges for clearing house.....			
Checks and other cash items.....		5,752 04	5,752 04
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$227,452 16	\$822,332 76	\$1,109,784 92
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$50,000 00	\$75,000 00
Surplus.....	10,000 00	25,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,549 63	5,509 06	7,058 68
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	17,000 00		17,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		3,000 00	3,000 00
Individual deposits subject to check.....	153,176 75		
Savings deposits.....		738,823 71	892,000 46
Demand certificates of deposit.....	1,597 07		1,597 07
Time certificates of deposit.....	77,413 53		77,413 53
Certified checks.....	1,709 01		1,709 01
Cashiers' checks.....	6 17		6 17
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$227,452 16	\$822,332 76	\$1,109,784 92
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE.—The above statement includes the business of branch offices at Denair and Hillmar.

402. "STATE BANK OF PASADENA." PASADENA.

Incorporated April 5, 1907.

Officers—W. M. Eason, President; A. E. Divelle, Vice-President; Arthur H. Gage, Secretary, Treasurer and Cashier.

Directors—W. M. Eason, R. A. Hall, A. E. Divelle, W. N. Gordy, Arthur H. Gage, Carl H. W. Runde, R. Eason.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$237,861 80	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	749 16	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	146,150 80	.	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,800 00	-----	-----
Other real estate owned.....	1,561 25	-----	-----
Due from reserve banks, excluding Item 14.....	42,862 86	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,410 39	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	50 00	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	\$459,946 26	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	20,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	15,022 12	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	261,965 77	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	134,633 56	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	3,254 81	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$459,946 26	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

403. CENTRAL SAVINGS BANK OF LODI, CALIFORNIA. LODI.

Incorporated April 9, 1907.

Officers—John B. Cory, President; Geo. McNoble, Vice-President; William H. Thompson, Vice-President; W. H. Lorenz, Secretary, Treasurer and Cashier; James P. Shaw, Assistant Cashier and Assistant Treasurer; W. F. Meeske, Assistant Cashier.
Directors—John B. Cory, Geo. McNoble, W. H. Lorenz, H. C. Beckman, W. H. Thompson, Geo. W. LeMoin, E. E. Morse.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$539,895 73	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		361,862 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		28,136 07	
Due from other banks.....		25,926 56	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		21,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$974,320 96	
<i>Liabilities—</i>			
Capital paid in.....		\$100,000 00	
Surplus.....		19,500 00	
All undivided profits, less expenses, interest and taxes paid.....		16,467 67	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		607,634 77	
Demand certificates of deposit.....			
Time certificates of deposit.....		203,688 52	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		30,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$974,320 96	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

406. PEOPLE'S STATE BANK. TURLOCK.

Incorporated May 6, 1907.

Officers—J. E. Weaver, President; Edgar Baxter, Vice-President; Roy E. Weaver, Secretary, Treasurer and Cashier; A. L. Foote, Assistant Secretary; Ray Weaver, Assistant Cashier; Ellen White, 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, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$484,385 23	\$285,125 00	\$769,510 23
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,676 46		2,676 46
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	162,107 88	35,630 00	197,737 88
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	41,391 64		41,391 64
Other real estate owned.....	2,043 75		2,043 75
Due from reserve banks, excluding Item 14.....	77,923 31	10,456 71	88,380 02
Due from other banks.....	16,659 63		16,659 66
Due from Federal Reserve Bank.....			
Actual cash on hand.....	54,630 92	11,485 02	66,115 94
Exchanges for clearing house.....	8,691 41		8,691 41
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$850,540 26	\$342,746 73	\$1,193,286 99
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	15,000 00	10,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,169 18		2,169 18
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	105,000 00		105,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	442,310 67	307,746 73	750,057 40
Savings deposits.....			
Demand certificates of deposit.....	18,631 53		18,631 53
Time certificates of deposit.....	159,349 78		159,349 78
Certified checks.....	340 00		340 00
Cashiers' checks.....	5,516 41		5,516 41
State, county and municipal deposits.....	26,616 60		26,616 60
United States and postal deposits.....	581 09		581 09
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	25 00		25 00
Totals.....	\$850,540 26	\$342,746 73	\$1,193,286 99
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

407. FARMERS AND MERCHANTS BANK. HEMET.

Incorporated May 15, 1907.

Officers—I. B. Gibbel, President; H. H. Spaulding, Vice-President; H. O. Wilson, Vice-President; C. B. Covell, Secretary, Treasurer and Cashier; T. J. Fletcher, Assistant Cashier.
Directors—O. E. Stone, I. B. Gibbel, H. C. Wilson, C. B. Covell, W. G. Stevenson, A. C. Barnes, H. H. Spaulding.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$344,990 00	\$34,450 00	\$429,440 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	44,900 00	122,900 00	167,800 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	30,925 70	10,000 00	40,925 70
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	31,321 70	11,000 00	42,321 70
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$452,137 40	\$228,350 00	\$680,487 40
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus	20,000 00	15,000 00	35,000 00
All undivided profits, less expenses, interest and taxes paid	5,000 00		5,000 00
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....	351,158 40		
Savings deposits		206,350 00	554,508 40
Demand certificates of deposit.....			
Time certificates of deposit.....	25,910 00		25,910 00
Certified checks			
Cashiers' checks	10,069 00		10,069 00
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$452,137 40	\$228,350 00	\$680,487 40
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

408. SECURITY SAVINGS BANK OF RIVERSIDE. RIVERSIDE.

Incorporated June 15, 1907.

Officers—S. H. Herrick, Chairman of Board; W. G. Fraser, President; C. H. Lowe, Vice-President; F. A. Tetley, Vice-President; W. B. Clancy, Active Vice-President; C. W. Derby, Secretary and Assistant Cashier; W. T. Dinsmore, Treasurer and Cashier; D. F. Velzy, Assistant Cashier; Harry Conrad, Assistant Cashier; Miss C. M. Gregg, Assistant Cashier.

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, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$134,761 93	\$1,604,128 79	\$1,738,890 72
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	107,500 00	107,500 00
Overdrafts.....	3,056 65	-----	3,056 65
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	28,405 00	677,785 34	706,190 34
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures, and safe deposit vaults.....	-----	29,289 05	29,289 05
Other real estate owned.....	-----	64,212 45	64,212 45
Due from reserve banks, excluding Item 14.....	62,726 78	363,096 67	429,823 45
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	25,773 39	117,493 76	143,267 15
Exchanges for clearing house.....	5,388 75	18,527 98	23,916 73
Checks and other cash items.....	163 87	-----	163 87
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$260,279 37	\$2,966,034 04	\$3,246,313 41
Liabilities—			
Capital paid in.....	\$10,000 00	\$190,000 00	\$200,000 00
Surplus.....	15,000 00	43,000 00	58,000 00
All undivided profits, less expenses, interest and taxes paid.....	-----	28,644 63	28,644 63
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	230,256 85	-----	-----
Savings deposits.....	-----	2,543,227 35	2,773,486 20
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	118,178 21	118,178 21
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,506 02	-----	4,506 02
State, county and municipal deposits.....	-----	60,000 00	60,000 00
United States and postal savings deposits.....	-----	2,963 80	2,963 80
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	514 50	-----	514 50
Totals	\$260,279 37	\$2,966,034 04	\$3,246,313 41
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

409. BANK OF MILL VALLEY. MILL VALLEY.

Incorporated June 6, 1907.

Officers—F. F. Bostwick, President; H. S. Bridge, Vice-President; C. F. Runyon, Vice-President; Charles H. Huntoon, Secretary and Cashier; F. C. Ankers, Assistant Secretary, Treasurer and Assistant Cashier.

Directors—F. F. Bostwick, Charles H. Huntoon, C. F. Runyon, C. W. Durbrow, F. C. Ankers, J. J. Dias, Harry S. Bridge.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$119,581 13	\$198,367 29	\$317,948 42
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	494 18		494 18
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	40,024 97	119,737 27	159,762 24
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,843 00	30,387 08	35,230 08
Other real estate owned.....		890 00	890 00
Due from reserve banks, excluding Item 14.....	39,154 33	29,350 90	68,505 23
Due from other banks.....			
Due from Federal Reserve Bank.....	6,000 00	7,500 00	13,500 00
Actual cash on hand.....	8,204 37	2,382 28	10,586 65
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	855 14	4,780 00	5,115 14
Totals.....	\$218,657 12	\$393,161 82	\$611,821 94
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$30,000 00	\$50,000 00
Surplus.....	2,500 00	6,000 00	8,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,897 05	4,568 06	7,463 11
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	152,224 35		
Savings deposits.....		345,598 76	497,823 11
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	43 02		43 02
Cashiers' checks.....	22,992 70		22,992 70
State, county and municipal deposits.....	18,000 00	7,000 00	25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$218,657 12	\$393,161 82	\$611,821 94
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

411. "CITIZENS BANK OF WINTERS." WINTERS.

Incorporated June 13, 1907.

Officers—J. E. Sackett, President; J. E. Griffin, Vice-President; W. O. Russell, Secretary; W. S. Baker, Treasurer and Cashier; R. E. Watson, Assistant Cashier.

Directors—J. E. Sackett, W. S. Baker, W. O. Russell, J. Rummelsburg, J. R. Griffin, W. H. Robnson, Aug. Brinck, G. M. Chapman, H. R. Bowman.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$210,587 14	\$127,098 77	\$337,755 83
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	5,419 24	-----	5,419 24
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	111,468 63	34,245 01	145,713 64
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	37,833 99	-----	37,833 99
Other real estate owned.....	-----	3,489 78	3,489 78
Due from reserve banks, excluding Item 14.....	22,175 11	3,259 57	25,434 68
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,051 01	5,629 87	17,680 88
Exchanges for clearing house.....	870 24	4,880 76	5,751 00
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,416 25	1,280 79	3,677 04
Totals.....	\$402,891 58	\$179,864 55	\$582,756 13
<i>Liabilities—</i>			
Capital paid in.....	\$84,000 00	\$16,000 00	\$100,000 00
Surplus.....	5,850 00	5,498 00	11,338 00
All undivided profits, less expenses, interest and taxes paid.....	6,631 82	317 05	6,948 87
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	50,000 00	-----	50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	136 50	-----	136 50
Individual deposits subject to check.....	199,375 43	-----	-----
Savings deposits.....	-----	158,061 50	357,436 93
Demand certificates of deposit.....	25 00	-----	25 00
Time certificates of deposit.....	9,569 83	-----	9,569 83
Certified checks.....	4 00	-----	4 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	47,300 00	-----	47,300 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$402,891 58	\$179,864 55	\$582,756 13
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

413. BANK OF SAUSALITO. SAUSALITO.

Incorporated July 18, 1907.

Officers—J. E. Hall, President; C. M. Gunn, Vice-President; F. A. Fiedler, Vice-President; E. S. Rayburn, Secretary, Treasurer and Cashier; F. D. Linsley, Assistant Secretary and Assistant Cashier.

Directors—F. A. Robbins, E. W. Jackson, E. S. Rayburn, F. A. Fiedler, M. V. Silva, C. M. Gunn, E. Broderick, J. E. Hall, John Meechl.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$55,706 10	\$76,764 07	\$132,470 17
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	358 07		358 07
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	139,181 93	297,163 07	436,350 00
Stock of Federal Reserve Bank.....	1,750 00		1,750 00
Bank premises, furniture and fixtures and safe deposit vaults.....	14,235 00	13,638 00	27,873 00
Other real estate owned.....		3,743 79	3,743 79
Due from reserve banks, excluding Item 14.....	22,470 98	33,420 82	55,891 80
Due from other banks.....	6,894 76		6,894 76
Due from Federal Reserve Bank.....	15,189 57	12,521 88	27,711 45
Actual cash on hand.....	12,986 84	7,875 39	20,862 23
Exchanges for clearing house.....			
Checks and other cash items.....	252 55		252 55
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		859 25	859 25
Totals	\$289,025 80	\$445,991 27	\$715,017 07
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$31,300 00	\$51,300 00
Surplus.....	2,500 00	9,500 00	12,000 00
All undivided profits, less expenses, interest and taxes paid.....	448 30	563 07	1,016 37
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	185,546 77		
Savings deposits.....		404,623 20	590,169 97
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	7,158 07		7,158 07
Cashiers' checks.....	851 29		851 29
State, county and municipal deposits.....	26,589 65		26,589 65
United States and postal savings deposits.....	26,226 03		26,226 03
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	205 69		205 69
Totals	\$289,025 80	\$445,991 27	\$715,017 07
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

415. COLFAX BANK. COLFAX.

Incorporated August 12, 1907.

Officers—D. Falconer, President; D. A. Russell, Vice-President; Arthur C. Weaver, Secretary and Cashier; D. L. Russell, Treasurer.

Directors—D. A. Russell, D. Falconer, C. W. Hanson, Sam Wolford, Alden Anderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$67,899 62	\$55,682 63	\$123,582 25
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	50 07		50 07
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	61,854 19	61,405 04	123,259 23
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,196 81		2,196 81
Other real estate owned.....	2,525 30		2,525 30
Due from reserve banks, excluding Item 14.....	38,102 93	5,109 62	43,212 55
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	14,249 06	4,504 99	18,754 07
Exchange for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$186,878 00	\$126,702 31	\$313,580 31
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	1,150 00	7,250 00	8,400 00
All undivided profits, less expenses, interest and taxes paid.....	4,350 33		4,350 33
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	151,035 40		
Savings deposits.....		114,452 31	265,487 71
Demand certificates of deposit.....	3,490 00		3,490 00
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	2,600 01		2,600 01
United States and postal savings deposits.....	4,252 28		4,252 28
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$186,878 00	\$126,702 31	\$313,580 31
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

416. BANK OF FORT BIDWELL.
FORT BIDWELL.

Incorporated August 13, 1907.

Officers—C. H. Fee, President; R. R. Baker, Vice-President, Treasurer and Cashier; W. M. Fulcher, Secretary; Merrill W. Fulcher, Assistant Cashier.
Directors—C. G. Lowell, Fred A. Ash, R. R. Baker, C. H. Fee, H. B. Stephens, Henry Kober, E. J. Fee.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$250,185 40	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,547 15	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	21,638 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	16,100 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	75,192 95	-----	-----
Due from other banks.....	4,125 08	-----	-----
Due from Federal Reserve Bank.....	10,000 00	-----	-----
Actual cash on hand.....	9,764 70	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	895 86	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$398,479 14	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	-----	-----
Surplus.....	10,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	6,449 47	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....	5,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	288,389 81	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	1,239 96	-----	-----
Time certificates of deposit.....	95,189 75	-----	-----
Certified checks.....	641 92	-----	-----
Cashiers' checks.....	1,518 23	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$398,479 14	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

420. "NIPPON BANK." SACRAMENTO.

Incorporated September 19, 1907.

Officers—H. Matsumoto, President; T. Sakata, Vice-President; K. Shimoda, Secretary, Treasurer and Cashier; S. Nakatani, Assistant Secretary and Assistant Cashier; Y. Tamura, Assistant Cashier.

Directors—T. Sakata, Toyoji Chiba, S. Nakatani, M. Matsumoto, K. Shimoda, K. Ikuta, H. Rikimaru.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$520,653 11	\$61,713 41	\$582,366 52
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	340 18	-----	340 18
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	34,781 25	66,312 08	98,093 33
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	9,463 50	200 00	9,663 50
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	94,722 40	7,304 09	102,026 49
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	45,043 09	6,510 05	51,553 14
Exchanges for clearing house.....	4,922 85	250 00	5,172 85
Checks and other cash items.....	4,154 61	-----	4,154 61
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$714,080 49	\$139,349 63	\$853,430 12
<i>Liabilities—</i>			
Capital paid in.....	\$112,000 00	\$50,000 00	\$162,000 00
Surplus.....	16,000 00	1,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid.....	9,485 28	548 89	10,034 17
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	331,582 05	-----	-----
Savings deposits.....	-----	87,800 74	419,382 79
Demand certificates of deposit.....	157,496 70	-----	157,496 70
Time certificates of deposit.....	60,780 99	-----	60,780 99
Certified checks.....	-----	-----	-----
Cashiers' checks.....	26,735 47	-----	26,735 47
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$714,080 49	\$139,349 63	\$853,430 12
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----
NOTE.— Added savings department December 10, 1919.			

421. BANK OF BURLINGAME. BURLINGAME.

Incorporated September 27, 1907.

Officers—George A. Pope, President; Hall C. Ross, Vice-President; C. S. Crary, Vice-President, Treasurer and Cashier; R. C. McArthur, Secretary; E. H. Green, Assistant Cashier; H. Maier, Assistant Cashier.

Directors—A. L. Offield, George A. Newhall, George A. Pope, Hall C. Ross, Eric Lange, H. W. Regan, David Wisnom, C. S. Crary, R. Mervyn Tiddy.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$141,506 61	\$360,765 73	\$502,272 34
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	268 93	-----	268 93
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	71,341 09	48,383 74	119,724 83
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	55,216 34	17,037 06	72,253 42
Other real estate owned.....	2,400 05	-----	2,400 05
Due from reserve banks, excluding Item 14.....	40,834 59	29,354 75	70,189 34
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	21,101 88	10,365 97	31,467 85
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	202 34	-----	202 34
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,079 89	-----	2,079 89
Totals.....	\$343,951 72	\$465,907 27	\$809,858 99
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$35,000 00	\$75,000 00
Surplus.....	4,000 00	12,000 00	16,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,743 00	-----	1,743 00
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,329 00	-----	2,329 00
Individual deposits subject to check.....	265,215 87	-----	-----
Savings deposits.....	-----	418,907 27	684,123 14
Demand certificates of deposit.....	1,909 94	-----	1,909 94
Time certificates of deposit.....	2,000 00	-----	2,000 00
Certified checks.....	148 15	-----	148 15
Cashiers' checks.....	1,554 32	-----	1,554 32
State, county and municipal deposits.....	23,163 33	-----	23,163 33
United States and postal savings deposits.....	1,888 11	-----	1,888 11
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$343,951 72	\$465,907 27	\$809,858 99
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**422. "CITIZENS BANK OF ARLINGTON."
RIVERSIDE.**

Incorporated September 27, 1907.

Officers—W. B. Clancy, President; Chas. H. Low, Vice-President; S. H. Herrick, Vice-President; J. W. Wells, Secretary, Treasurer and Cashier.

Directors—S. H. Herrick, Chas. H. Low, W. B. Clancy, W. G. Fraser, C. Van Swaluwenburg, J. A. Allen, C. P. Chapman, E. H. Wood, G. Rouse, George Frost, F. A. Tetley.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$216,690 00		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	107 12		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	33,994 86		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	7,350 00		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	70,709 81		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	22,055 89		
Exchanges for clearing house.....			
Checks and other cash items.....	200 00		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total	\$351,107 68		
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00		
Surplus.....	6,509 00		
All undivided profits, less expenses, interest and taxes paid.....	11,885 59		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	256,293 29		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	46,957 24		
Certified checks.....			
Cashiers' checks.....	4,405 31		
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	63 25		
Total	\$351,107 63		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

**423. "UNIVERSITY AVENUE BANK."
SAN DIEGO.**

Incorporated September 27, 1907.

Officers—Chas. T. Chandler, President; F. W. Taylor, Vice-President; W. B. Miller, Secretary, Treasurer and Cashier; C. G. Mitchell, Assistant Cashier.

Directors—Chas. T. Chandler, W. B. Miller, Alfred G. Brown, F. W. Taylor, A. Nelson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$172,629 03	\$332,844 86	\$505,473 89
Bankers' acceptances, excluding rediscouts.....			
Notes, drafts or bills of exchange, excluding rediscouts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	44,405 00	183,422 23	227,827 23
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	3,038 50	21,470 00	24,508 50
Other real estate owned.....		26,700 00	26,700 00
Due from reserve banks, excluding item 14.....	32,824 48	21,182 63	54,007 14
Due from other banks.....	5,892 37		5,892 37
Due from Federal Reserve Bank.....			
Actual cash on hand.....	27,750 20	13,000 00	40,750 20
Exchanges for clearing house.....	7,978 47		7,978 47
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	6,482 86		6,482 86
Totals.....	\$301,000 91	\$598,619 75	\$899,620 66
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$50,000 00	\$75,000 00
Surplus.....	6,250 00	8,750 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....		5,187 09	5,187 09
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....			
Bills payable with Federal Reserve Bank, other than rediscouts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	255,617 10		
Savings deposits.....		408,851 31	634,498 41
Demand certificates of deposit.....			
Time certificates of deposit.....		88,381 35	88,381 35
Certified checks.....			
Cashiers' checks.....	14,103 81		14,103 81
State, county and municipal deposits.....		37,500 00	37,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$301,000 91	\$598,619 75	\$899,620 66
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

426. CUYAMAGA STATE BANK. EL CAJON.

Incorporated November 5, 1907,

Officers—G. L. Strobeck, President; George Legge, Vice-President; Harry J. Humphrey, Secretary, Treasurer, Cashier.

Directors—G. L. Strobeck, C. O. Nichols, George Legge, James Ballantyne, Emily Strobeck, Albert Peterson, H. E. Maydale.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$241,853 17	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	22 41	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts	25,549 50	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	7,140 00	-----	-----
Other real estate owned.....	143 00	-----	-----
Due from reserve banks, excluding Item 14.....	48,761 24	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	10,000 00	-----	-----
Actual cash on hand.....	7,518 91	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	8 30	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$340,996 58	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	7,505 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	4,914 92	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	233,992 25	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	56,900 36	-----	-----
Certified checks	219 00	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$340,996 58	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

427. FARMERS AND MERCHANTS BANK OF LONG BEACH. LONG BEACH.

Incorporated November 21, 1907.

Officers—C. J. Walker, President; T. W. Williams, Vice-President; W. H. Dunn, Secretary; C. E. Huntington, Assistant Secretary, Treasurer and Cashier; F. A. Ziegler, Assistant Cashier; H. V. Ketcherside, Assistant Cashier; A. R. Montgomery, Assistant Cashier; Veda I. White, Assistant Cashier.

Directors—C. J. Walker, T. W. Williams, S. Townsend, W. H. Dunn, B. W. Hahn.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,111,726 63	\$1,590,908 39	\$3,702,635 05
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	190 44	-----	190 44
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	337,164 00	600,638 30	937,852 30
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	180,214 36	-----	180,214 36
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	1,089,958 44	134,187 45	1,224,145 89
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	261,688 57	63,171 89	324,859 93
Exchanges for clearing house.....	56,755 45	-----	56,755 45
Checks and other cash items.....	696 17	-----	696 17
Items with Federal Reserve Bank in process of collection.....	63 70	-----	63 70
Other resources.....	-----	-----	-----
Totals	\$4,037,457 79	\$2,388,955 50	\$6,426,413 29
<i>Liabilities</i> —			
Capital paid in.....	\$215,000 00	\$135,000 00	\$350,000 00
Surplus.....	235,000 00	90,000 00	325,000 00
All undivided profits, less expenses, interest and taxes paid.....	35,421 15	17,262 58	52,683 73
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	15,754 50	-----	15,754 50
Individual deposits subject to check.....	3,505,816 31	-----	-----
Savings deposits.....	-----	1,846,210 68	5,352,026 99
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	257,982 24	257,982 24
Certified checks.....	1,311 75	-----	1,311 75
Cashiers' checks.....	29,154 08	-----	29,154 08
State, county and municipal deposits.....	-----	42,500 00	42,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$4,037,457 79	\$2,388,955 50	\$6,426,413 29
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**429. "FIRST SAVINGS BANK OF GLENDORA."
GLENDORA.**

Incorporated January 13, 1908.

Officers—E. M. Bernhardt, President; E. E. Gard, Vice-President; C. W. Chamberlain, Secretary, Treasurer and Cashier.

Directors—P. B. Bidwell, Charles Ragan, J. A. Jones, C. W. Chamberlain, C. W. Richardson, E. E. Gard, A. M. Bernhardt.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$49,110 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....		108,028 12	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		20,000 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		4,048 99	
Due from other banks.....		2,078 25	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		4,550 81	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$187,816 17	
<i>Liabilities—</i>			
Capital paid in.....		\$25,500 00	
Surplus.....		5,750 00	
All undivided profits, less expenses, interest and taxes paid.....		1,128 24	
Reserved for interest, taxes and expenses.....		296 84	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to check.....			
Savings deposits.....		128,607 06	
Demand certificates of deposit.....			
Time certificates of deposit.....		19,084 84	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$187,816 17	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

430. THE INDUSTRIAL BANK OF FRESNO. FRESNO.

Incorporated February 13, 1908.

Officers—B. Okonogi, President; H. Kitahama, Vice-President; J. R. Fukushima, Secretary, Treasurer and Cashier; D. Kasai, Assistant Cashier.

Directors—H. Sumida, S. Nakasuji, J. R. Fukushima, B. Okonogi, M. Matsumoto, H. Kitahama, T. Okano.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$425,808 63	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	63,587 50	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	23,536 37	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	53,237 41	-----	-----
Due from other banks.....	5,944 35	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	40,813 00	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,642 42	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$619,569 71	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$60,000 00	-----	-----
Surplus.....	12,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	10,240 40	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	246 80	-----	-----
Individual deposits subject to check.....	318,282 45	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	56,298 05	-----	-----
Time certificates of deposit.....	138,189 25	-----	-----
Certified checks.....	321 25	-----	-----
Cashiers' checks.....	6 50	-----	-----
State, county and municipal deposits.....	20,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	4,000 00	-----	-----
Total.....	\$619,569 71	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

432, 432B, AND 432C. FIRST SAVINGS BANK OF OAKLAND. OAKLAND.

Incorporated March 12, 1908.

Officers—P. E. Bowles, President; O. D. Jacoby, Vice-President; P. A. Dinsmore, Vice-President; B. F. Woolner, Secretary; F. E. Orichton, Assistant Secretary; F. D. Moyer, Treasurer, and Cashier; A. E. Little, Assistant Cashier; J. S. Burpee, Jr., Assistant Cashier; J. S. Mills, Assistant Cashier; H. N. Kronhaus, Manager Berkeley Branch.

Directors—P. A. Dinsmore, H. C. Morris, Frank A. Leach, Jr., W. H. Taylor, John G. Mattos, Jr., O. D. Jacoby, P. E. Bowles, Harmon Bell, Ben F. Woolner, J. R. Knowland.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$318,612 87	\$5,327,722 87	\$5,644,365 74
Bankers' acceptances, excluding rediscounts.....	-----	177,321 54	177,321 54
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	285,619 47	285,619 47
Overdrafts.....	349 13	-----	349 13
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	194,117 47	1,755,659 92	1,949,777 39
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	50,000 00	512,000 00	562,000 00
Other real estate owned.....	-----	106,929 75	106,929 75
Due from reserve banks, excluding Item 14.....	86,610 30	367,653 58	454,263 88
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	74,487 90	194,467 86	268,955 76
Exchanges for clearing house.....	5,970 70	-----	5,970 70
Checks and other cash items.....	8,960 97	22,883 85	31,844 82
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$737,169 34	\$8,750,258 84	\$9,487,428 18
<i>Liabilities</i> —			
Capital paid in.....	\$95,000 00	\$505,000 00	\$600,000 00
Surplus.....	7,000 00	68,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,025 60	15,147 63	26,173 26
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	85,772 41	7,530 84	43,303 25
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	588,000 47	-----	-----
Savings deposits.....	-----	7,748,368 41	8,336,368 88
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	72,529 08	72,529 08
Certified checks.....	370 86	-----	370 86
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	270,000 00	270,000 00
United States and postal savings deposits.....	-----	31,482 12	31,482 12
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	82,200 73	82,200 73
Totals.....	\$737,169 34	\$8,750,258 84	\$9,487,428 18
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes branch offices at Oakland and Berkeley.

434. THE SPAULDING COMPANY. LOS ANGELES.

Incorporated March 9, 1908.

Officers—Rufus P. Spalding, President; Eugene Overton, Vice-President and Treasurer; W. T. Parks, Secretary.

Directors—Rufus P. Spalding, Eugene Overton, W. T. Parks.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	-----	-----	-----
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	-----	-----	\$125,220 00	\$138,978 94	\$264,198 94
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	871 24	871 24
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	-----	-----	-----
Due from other banks	-----	-----	-----	1,867 82	1,867 82
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$125,220 00	\$141,718 00	\$266,938 00
<i>Liabilities—</i>					
Capital paid in	-----	-----	\$125,000 00	\$125,000 00	\$250,000 00
Surplus	-----	-----	-----	5,238 22	5,238 22
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	-----	220 00	5,628 08	5,848 08
Reserved for interest, taxes and expenses	-----	-----	-----	5,851 70	5,851 70
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$125,220 00	\$141,718 00	\$266,938 00
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

435. "BANK OF BEAUMONT." BEAUMONT.

Incorporated May 13, 1908.

Officers—E. D. Reynolds, President; K. R. Smoot, Vice-President; E. J. Gillis, Secretary, Treasurer and Cashier.

Directors—E. D. Reynolds, F. C. Martin, K. R. Smoot, R. P. Stewart, E. J. Gillis.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$199,673 09	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	76 00	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	48,474 26	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,838 00	-----	-----
Other real estate owned.....	4,853 22	-----	-----
Due from reserve banks, excluding Item 14.....	47,606 42	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,235 37	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	45 45	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	114 23	-----	-----
Total	\$322,840 80	-----	-----
 <i>Liabilities</i> —			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	30,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	691 80	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	176,394 41	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	69,871 16	-----	-----
Certified checks.....	198 00	-----	-----
Cashiers' checks.....	6,287 97	-----	-----
State, county and municipal deposits.....	14,397 46	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$322,840 80	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

436. BUTTE VALLEY STATE BANK. DORRIS.

Incorporated June 26, 1908.

Officers—J. W. Siemens, President; John Siemens, Jr., Vice-President; William D. Hagelstein, Secretary, Treasurer and Cashier; Hazel Hagelstein, Assistant Cashier.

Directors—J. W. Siemens, William D. Hagelstein, Charles Bernath, John Seimens, Jr., J. D. Waltz.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$210,954 76	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	9 55	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	20,861 78	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,501 23	-----	-----
Other real estate owned.....	2,708 00	-----	-----
Due from reserve banks, excluding Item 14.....	24,140 27	-----	-----
Due from other banks.....	37,111 58	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	16,472 95	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	173 05	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$322,933 17	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	12,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	2,622 69	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	25,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	191,352 46	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	58 233 63	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	1,681 55	-----	-----
State, county and municipal deposits.....	8,509 84	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$322,933 17	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

441, 441A, 441C, 441D, 441E AND 441F. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK, LOS ANGELES.

Incorporated September 14, 1908.

Officers—Marco H. Hellman, President; Irving H. Hellman, Vice-President; Benjamin E. Page, Vice-President; O. R. Bell, Secretary; W. E. Gill, Assistant Secretary; James Schultz, Treasurer; Emanuel Cohen, Cashier; E. R. Millar, Assistant Cashier; H. B. Kelley, Assistant Cashier; Henry Schraffenberger, Assistant Cashier; T. K. Hulme, Trust Officer; J. Cole Baird, Auditor.

Directors—W. F. Howard, Louis M. Cole, A. F. Morlan, Marco H. Hellman, Irving H. Hellman, Benj. E. Page, M. A. Hamburger, Henderson Hayward, H. O. Fryman, James W. Hellman, T. J. Fleming, W. H. Stimson, Harry Harris, J. A. Talbot, E. W. Sargent, J. Schultz, H. H. Cotton, C. G. Lynch, I. L. Hibbard, C. A. Fellows.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$7,084,002 00	\$7,506,482 28	-----	-----	\$15,579,484 29
Bankers' acceptances, excluding rediscounts	-----	1,135,252 09	-----	-----	1,135,252 09
Notes, drafts or bills of exchange, excluding rediscounts	-----	1,300,000 00	-----	-----	1,300,000 00
Overdrafts	41,671 39	-----	-----	-----	41,671 39
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	481,231 42	3,784,091 60	\$102,232 82	\$100,000 00	4,467,555 84
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	198,453 50	-----	-----	-----	198,453 50
Other real estate owned	3 00	185,019 56	-----	-----	185,022 56
Due from reserve banks, excluding Item 14	1,118,097 82	714,834 06	-----	-----	1,832,931 90
Due from other banks	112,629 10	354,617 29	2,237 18	-----	467,513 57
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	1,000,184 08	1,584,520 80	500 00	-----	2,585,154 88
Exchanges for clearing house	39,070 10	534,075 28	-----	-----	573,145 38
Checks and other cash items	105,694 05	12,922 86	-----	-----	119,616 91
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	397,753 94	25,000 00	-----	-----	422,753 94
Totals	\$11,479,740 43	\$17,225,815 82	\$105,000 00	\$100,000 00	\$28,910,556 25
Liabilities—					
Capital paid in	\$670,000 00	\$575,000 00	\$100,000 00	\$100,000 00	\$1,425,000 00
Surplus	195,000 00	290,000 00	-----	-----	485,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	46 889 05	-----	5,000 00	-----	51 889 05
Reserved for interest, taxes and expenses	20 00	4,200 00	-----	-----	4,220 00
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	474,657 33	-----	-----	-----	474,657 33
Dividends unpaid	24 50	-----	-----	-----	24 50
Individual deposits subject to check	8,604,234 28	-----	-----	-----	8,604,234 28
Savings deposits	-----	16,028,918 87	-----	-----	16,028,918 87
Demand certificates of deposit	5,000 00	-----	-----	-----	5,000 00
Time certificates of deposit	7,802 00	315,600 01	-----	-----	323,402 01
Certified checks	9,245 91	-----	-----	-----	9,245 91
Cashiers' checks	1,164,058 65	-----	-----	-----	1,164,058 65
State, county and municipal deposits	240,200 00	-----	-----	-----	240,200 00
United States and postal savings deposits	34,179 02	-----	-----	-----	34,179 02
Letters of credit and travelers' checks sold for cash and now outstanding	1,505 00	-----	-----	-----	1,505 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	46,924 69	12,098 94	-----	-----	59,023 63
Totals	\$11,479,740 43	\$17,225,815 82	\$105,000 00	\$100,000 00	\$28,910,556 25
Contingent liabilities—none	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

**441. HELLMAN COMMERCIAL TRUST AND SAVINGS BANK, LOS ANGELES—
Continued.**

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$71,231 45	Trust held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$253,640 88
Trust investments, real property ..	135,425 00	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks	46,964 43		
Cash on hand			
Total -----	\$253,640 88	Total -----	\$253,640 88

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.
 Purchased commercial and savings departments of Peoples Trust and Savings Bank, Riverside, May 21, 1920.

NOTE—The above statement includes the business of branch offices at Los Angeles, Riverside and Blythe.

448. HOME SAVINGS BANK OF ESCONDIDO. ESCONDIDO.

Incorporated April 21, 1909.

Officers—L. R. Tilghman, President and Cashier; H. F. Bloom, Vice-President; H. M. Hall, Secretary, Treasurer and Assistant Cashier.

Directors—L. R. Tilghman, H. M. Hall, Nelson Olds, H. F. Bloom, L. B. Hooper.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$150,305 51	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	39,350 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	200 00	-----
Other real estate owned.....	-----	300 00	-----
Due from reserve banks, excluding Item 14.....	-----	18,938 83	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	6,240 77	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$224,335 11	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	9,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	950 15	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	179,004 96	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,330 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	6,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$224,335 11	-----
Contingent liabilities—none, interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

449. FAIROAKS BANK. FAIROAKS.

Incorporated April 27, 1909.

Officers—A. T. Hodge, President; A. Van Maren, Vice-President; C. H. Slocum, Secretary, Treasurer and Cashier; J. A. Bannister, Assistant Cashier.
Directors—A. T. Hodge, W. W. Hinsey, C. H. Slocum, J. McBride, A. Van Maren, Alden Anderson, H. G. Studarus.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$56,917 57	\$3,750 00	\$60,667 57
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	60 97		60 97
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	54,335 00	10,000 00	64,335 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,880 56	26 95	8,907 51
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	13,808 20	4,543 14	18,351 34
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,060 95	784 25	6,845 20
Exchanges for clearing house.....			
Checks and other cash items.....	289 91		289 91
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$140,353 16	\$19,104 34	\$159,457 50
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25 000 00
Surplus.....	880 00	200 00	1,080 00
All undivided profits, less expenses, interest and taxes paid.....	3,169 10	Deficit 173 49	2,995 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	88,101 35		
Savings deposits.....		14,077 83	102,179 18
Demand certificates of deposit.....			
Time certificates of deposit.....	14,755 16		14,755 16
Certified checks.....	2 00		2 00
Cashiers' checks.....	3,445 55		3,445 55
State, county and municipal deposits.....			
United States and postal savings deposits.....	10,000 00		10,000 00
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$140,353 16	\$19,104 34	\$159,457 50
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—Added savings department January 22, 1920.

456. "BANK OF CONCORD." CONCORD.

Incorporated February 26, 1910.

Officers—J. F. Busey, President; M. F. Russi, Vice-President; F. W. Blume, Vice-President; Leon L. Herrick, Secretary, Treasurer and Cashier; H. D. Haworth, Assistant Cashier.

Directors—J. F. Busey, M. F. Russi, L. W. Brubeck, Fred W. Blume, Leon L. Herrick, W. K. Cole, Charles E. Bibber.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$123,042 15	\$227,590 19	\$350,632 34
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	65 06	-----	65 06
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	43,427 21	51,732 40	95,160 01
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	6,542 22	32,447 81	39,020 03
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	34,324 62	15,275 00	49,599 62
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,483 09	9,800 55	20,283 64
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,443 78	-----	1,443 78
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$219,328 13	\$336,876 35	\$556,204 48
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$30,000 00	\$50,000 00
Surplus.....	2,000 00	3,000 00	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,705 08	-----	4,705 08
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	163,276 39	-----	-----
Savings deposits.....	-----	303,876 35	470,152 74
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	6,346 63	-----	6,346 63
State, county and municipal deposits.....	20,000 00	-----	20,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchanges.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$219,328 13	\$336,876 35	\$556,204 48
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

461. BANK OF LOLETA. LOLETA.

Incorporated September 7, 1910.

Officers—R. O. Dickson, President; W. F. Dickson, Vice-President; E. E. Hill, Secretary, Treasurer and Cashier.

Directors—R. O. Dickson, W. F. Dickson, E. E. Hill, H. C. Hansen, C. S. Rasmussen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$61,587 10	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	30 00	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	95,318 90	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	9,833 04	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	22,393 71	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	7,596 01	-----	-----
Actual cash on hand.....	8,917 19	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$205,675 95	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	7,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,235 74	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	10,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	253 35	-----	-----
Dividends unpaid.....	1,250 00	-----	-----
Individual deposits subject to check.....	140,524 43	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	102 25	-----	-----
Time certificates of deposit.....	5,694 50	-----	-----
Certified checks.....	19 78	-----	-----
Cashiers' checks.....	1,327 35	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	763 55	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$205,675 95	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

464 AND 464A. BANK OF TRACY. TRACY.

Incorporated June 11, 1900.

Officers—A. B. Arleigh, President; Wm. Schmidt, Vice-President; O. H. Root, Secretary, Treasurer and Cashier; C. H. Krusehke, Assistant Cashier; A. C. Abel, Branch Cashier.
Directors—A. B. Arleigh, Wm. Schmidt, Jacob Ohm, M. C. Preston, J. Saxouer, O. H. Root, John Brichetto.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$306,941 86	\$373,429 72	\$680,371 58
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts		10,000 00	10,000 00
Overdrafts.....	1,482 76		1,482 76
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	59,249 62	125,962 80	185,212 42
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults	27,982 54	1,173 25	29,155 79
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	17,905 60	12,994 55	30,900 15
Due from other banks.....	1,992 07		1,992 07
Due from Federal Reserve Bank.....			
Actual cash on hand.....	40,763 11	12,056 81	55,792 32
Exchanges for clearing house.....			
Checks and other cash items.....	2,072 40		
Items with Federal Reserve Bank in process of collection			
Other resources	3,158 06	2,620 25	5,778 31
Totals	\$462,448 02	\$538,237 38	\$1,000,685 40
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	11,503 00	6,000 00	17,500 00
All undivided profits, less expenses, interest and taxes paid	152 57		152 57
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	16,000 00		16,000 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Bills payable with Federal Reserve Bank.....			
Deposits due to banks.....	21 00		21 00
Dividends unpaid			
Individual deposits subject to check.....	342,736 28		
Savings deposits		467,237 38	809,973 66
Demand certificates of deposit.....			
Time certificates of deposit.....	5,216 25		5,216 25
Certified checks	20 84		20 84
Cashiers' checks	1,800 00		1,800 00
State, county and municipal deposits.....	35,000 00	15,000 00	50,000 00
United States and postal savings deposits.....	1 08		1 08
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$462,448 02	\$538,237 38	\$1,000,685 40
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

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

465 AND 465A. HOME SAVINGS BANK OF WOODLAND. WOODLAND.

Incorporated June 22, 1909.

Officers—M. O. Harling, Chairman of Board and Manager; D. A. McGriff, President; D. B. Guile, Vice-President; T. D. Cummings, Vice-President; R. H. Schluer, Secretary and Assistant Cashier; J. D. Harling, Treasurer and Cashier; W. F. Baird, Assistant Cashier; P. G. Friday, Assistant Cashier; W. W. Hopper, Assistant Cashier.

Directors—M. O. Harling, Allen T. Spencer, M. H. Still, D. A. McGriff, D. B. Guile, J. G. Mast, T. D. Cummings, W. R. Chapman, W. O. Russell.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$162,289 01	\$1,617,400 26	\$1,779,689 27
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		5,000 00	5,000 00
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	26,745 27	510,172 98	536,918 25
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,483 57	19,198 32	20,681 89
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	24,880 73	209,534 22	234,394 95
Due from Federal Reserve Bank.....			
Due from other banks.....			
Actual cash on hand.....	13,947 37	58,345 71	72,293 08
Exchanges for clearing house.....			
Checks and other cash items.....	930 82		930 82
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	122 90	295 00	387 90
Totals.....	\$230,358 67	\$2,419,916 49	\$2,650,275 16
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$175,000 00	\$200,000 00
Surplus.....	6,250 00	43,750 00	50,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,849 68	19,980 00	26,829 68
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		24 00	24 00
Individual deposits subject to check.....	177,404 73		
Savings deposits.....		2,038,632 49	2,271,067 22
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	2,354 26		2,354 26
State, county and municipal deposits.....	12,500 00	87,500 00	100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$230,358 67	\$2,419,916 49	\$2,650,275 16
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

NOTE—The above statement includes the business of a branch office at Knights Landing.

466. FIRST SAVINGS BANK. VALLEJO.

Incorporated July 23, 1909.

Officers—Roscoe W. Griffin, President; Geo. R. Cadan, Vice-President; Phillip Steffan, Vice-President; Jos. L. Kern, Secretary, Treasurer and Cashier; A. J. Smith, Assistant Cashier; B. F. Griffin, Manager.
Directors—L. J. McEnerney, H. Clay Davis, R. W. Griffin, George R. Cadan, A. B. Coronado, J. E. Godley, Phillip Steffan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$584,621 68	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		15,000 00	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		87,414 96	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		499 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		30,083 25	
Due from other banks.....		2,713 31	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		17,483 05	
Exchanges for clearing house.....			
Checks and other cash items.....		29,848 55	
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		707 51	
Total.....		\$768,371 31	
<i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus.....		18,500 00	
All undivided profits, less expenses, interest and taxes paid.....		1,075 86	
Reserved for interest, taxes and expenses.....		355 64	
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,500 00	
Individual deposits subject to check.....			
Savings deposits.....		671,939 31	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$768,371 31	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

468. HONGKONG AND SHANGHAI BANKING CORPORATION (AGENCY). SAN FRANCISCO.

Incorporated July 20, 1867.

Officers—D. Landale, Chairman; W. L. Pattenden, Deputy Chairman; Thos. S. Baker, Manager.
Directors—S. H. Dodwell, G. T. M. Edkins, C. S. Gubbay, P. H. Holyoak, J. A. Plummer,
E. Shellim, D. Landale, W. L. Pattenden.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	\$48,650 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	632,853 80	-----	-----
Due from other banks.....	754 01	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	3,679 51	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,135 39	-----	-----
Total.....	\$601,072 71	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	12,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	9,926 02	-----	-----
Reserved for interest, taxes and expenses.....	2,611 41	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	59 45	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	615,975 83	-----	-----
Total.....	\$391,072 71	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

470. "BANK OF PERRIS." PERRIS.

Incorporated November 20, 1908.

Officers—W. W. Stewart, President; T. L. Lanier, Vice-President; C. R. Stewart, Secretary.
Treasurer and Assistant Cashier; W. G. Stewart, Cashier.

Directors—W. W. Stewart, C. R. Stewart, T. L. Lanier.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$110,210 62	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	211 27	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	11,598 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	8,700 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	59,409 62	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	11,074 37	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$202,103 88	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	6,250 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	169 59	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	133,134 26	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	19,440 49	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	3,109 54	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$202,103 88	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**472. BANK OF LA MESA.
LA MESA.**

Incorporated June 14, 1909.

Officers—C. C. Park, President; H. A. Hall, Vice-President, Assistant Secretary and Assistant Treasurer; H. C. Park, Secretary, Treasurer and Cashier.

Directors—C. C. Park, H. A. Hall, H. C. Park, R. S. Hall, Peter Mill.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$89,974 01	\$44,915 50	\$134,889 51
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	180 41	-----	180 41
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	76,469 56	9,753 75	86,223 31
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,800 00	-----	4,800 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	29,189 78	2,303 88	31,493 66
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	11,013 49	-----	11,013 49
Actual cash on hand.....	4,300 99	2,827 55	7,128 54
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$215,878 24	\$59,800 63	\$275,678 92
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	4,000 00	2,500 00	6,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,222 30	-----	2,222 30
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	160,150 83	-----	160,150 83
Savings deposits.....	-----	49,800 63	49,800 63
Demand certificates of deposit.....	230 35	-----	230 35
Time certificates of deposit.....	21,892 09	-----	21,892 09
Certified checks.....	5 00	-----	5 00
Cashiers' checks.....	328 02	-----	328 02
State, county and municipal deposits.....	7,051 65	2,500 00	9,551 65
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$215,878 24	\$59,800 63	\$275,678 92
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Added savings department October 23, 1919.

474. THE FIRST BANK OF SAN ANSELMO. SAN ANSELMO.

Incorporated October 18, 1909.

Officers—J. C. Raas, President; Carl Westerfeld, Vice-President; H. S. Foote, Secretary, Treasurer and Cashier; Thomas F. Butler, Assistant Cashier; Louis J. Murray, Assistant Cashier.
Directors—J. C. Raas, H. W. B. Taylor, J. K. Armsby, Carl Westerfeld, H. S. Foote.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$118,776 65	\$191,601 77	\$310,378 42
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	690 58	-----	690 58
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	90,008 55	149,356 41	239,364 96
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	17,779 08	-----	17,779 08
Other real estate owned.....	-----	2,546 53	2,546 53
Due from reserve banks, excluding Item 14.....	10,657 94	32,062 67	42,740 61
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	14,612 37	6,447 00	21,059 37
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,733 64	-----	1,733 64
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,547 50	-----	2,547 50
Totals.....	\$256,796 26	\$382,034 38	\$638,830 64
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$37,000 00	\$62,000 00
Surplus.....	750 00	7,550 00	8,300 00
All undivided profits, less expenses, interest and taxes paid.....	690 93	8,735 92	8,054 99
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	208,042 69	-----	-----
Savings deposits.....	-----	319,748 46	525,791 15
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	4,000 00	-----	4,000 00
Certified checks.....	530 16	-----	530 16
Cashiers' checks.....	41 88	-----	41 88
State, county and municipal deposits.....	20,107 10	9,000 00	29,107 10
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1,005 36	-----	1,005 36
Totals.....	\$256,796 26	\$382,034 38	\$638,830 64
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

22—5603

475. CITIZENS BANK OF SACRAMENTO. SACRAMENTO.

Incorporated October 30, 1909.

Officers—H. C. Muddox, President; W. T. Foster, Vice-President; D. K. Colclough, Secretary, Treasurer and Cashier.

Directors—H. C. Bottorff, G. L. Muddox, H. C. Muddox, Alden Anderson, W. T. Foster, W. W. Bassett, D. K. Colclough.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$143,183 45	\$120,417 44	\$263,600 89
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	614 16		614 16
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,191 43	56,777 65	92,969 08
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	18,500 00	17,200 00	35,700 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	24,551 25	5,322 58	29,874 83
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,580 97	8,064 33	24,645 30
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,683 13		2,683 13
Totals	\$242,304 39	\$207,803 00	\$450,107 39
 <i>Liabilities</i> —			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus.....	5,000 00	2,500 00	7,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,433 99	1,124 38	4,558 37
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	1,753 50		1,753 50
Individual deposits subject to check.....	163,179 83		
Savings deposits.....		183,592 20	349,772 08
Demand certificates of deposit.....	615 61		615 61
Time certificates of deposit.....		586 42	586 42
Certified checks.....	2,346 01		2,346 01
Cashiers' checks.....	7,975 45		7,975 45
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$242,304 39	\$207,803 00	\$450,107 39
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

476. AUBURN SAVINGS BANK. EAST AUBURN.

Incorporated September 16, 1898.

Officers—E. T. Robie, President; J. E. Walsh, Vice-President; L. Huntley, Secretary; G. W. Brundage, Treasurer and Cashier.

Directors—E. T. Robie, J. E. Walsh, L. Huntley, G. W. Brundage, C. H. Slade.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....		\$176,034 32	
Bankers' acceptances, excluding rediscunts.....			
Notes, drafts or bills of exchange, excluding rediscunts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		291,938 92	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		689 99	
Due from reserve banks, excluding Item 14.....		12,471 44	
Due from other banks.....		8,476 26	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		12,935 77	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$502,546 70	
<i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus.....		7,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,300 14	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			
Bills payable with Federal Reserve Bank, other than rediscunts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,263 17	
Individual deposits subject to check.....			
Savings deposits.....		426,195 02	
Demand certificates of deposits.....			
Time certificates of deposit.....		4,900 00	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		9,000 00	
United States and postal savings deposits.....		883 37	
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$502,546 70	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

477. RUSS-WILLIAMS BANKING COMPANY. FERDALE.

Incorporated November 17, 1909.

Officers—Frank G. Williams, President; Wm. N. Russ, Vice-President; George M. Brice, Vice-President; R. S. Feenaty, Secretary, Treasurer and Cashier.
Directors—Frank G. Williams, Wm. N. Russ, Georgia Russ Williams, R. S. Feenaty, George M. Brice.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$167,142 95	\$67,200 00	\$234,342 95
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	71,645 40	95,488 20	167,133 60
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults	2,000 00		2,000 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	63,983 27	4,127 59	78,063 86
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	27,002 27	16,691 89	43,694 16
Exchanges for clearing house.....			
Checks and other cash items.....	401 20		401 20
Items with Federal Reserve Bank in process of collection			
Other resources			
Totals	\$337,128 09	\$183,507 63	\$520,635 77
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	11,000 00		11,000 00
All undivided profits, less expenses, interest and taxes paid	1,448 95	1,975 98	3,424 93
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid	1,500 00		1,500 00
Individual deposits subject to check.....	254,563 09		
Savings deposits		156,531 70	411,094 79
Demand certificates of deposit.....	2,480 00		2,480 00
Time certificates of deposit.....	27,835 64		27,835 64
Certified checks			
Cashiers' checks	300 00		300 00
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities	500 41		500 41
Totals	\$337,128 09	\$183,507 63	\$520,635 77
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

478. FIRST SAVINGS BANK OF SISKIYOU COUNTY. YREKA.

Incorporated September 27, 1909.

Officers—Fred E. Wadsworth, President; Claude E. Gillis, Vice-President; Karl Ifland, Secretary, Treasurer and Cashier; H. C. Patterson, Assistant Secretary and Assistant Treasurer.
Directors—Fred E. Wadsworth, Claude E. Gillis, J. P. Churchhill, M. O. Beem, Edward H. Julien, E. C. Hart, Amella L. Huseman.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$465,906 56	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	38,863 47	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	232,071 66	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----
Other real estate owned.....	-----	2,349 90	-----
Due from reserve banks, excluding Item 14.....	-----	47,149 16	-----
Due from other banks.....	-----	8,476 26	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	24,698 81	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$811,942 06	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$72,000 00	-----
Surplus	-----	6,800 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	1,531 70	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	782,110 36	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$811,942 06	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

481. THE FIRST BANK OF SAVINGS OF FORT BRAGG. FORT BRAGG.

Incorporated January 11, 1910.

Officers—Leonard Barnard, President; Geo. Golden, Vice-President; J. E. Weller, Secretary, Treasurer and Cashier.

Directors—R. T. Bourns, J. E. Weller, Leonard Barnard, George Golden, L. J. Scooffy, H. A. Weller, C. W. Brobeck.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	-----	\$171,253 59	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	28,255 65	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	6,708 70	-----
Due from reserve banks, excluding Item 14.....	-----	17,734 59	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	29,091 90	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$253,044 43	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	4,750 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,196 53	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	90 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	221,007 90	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$253,044 43	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

484. MONAGHAN AND MURPHY BANK. NEEDLES.

Incorporated July 8, 1905.

Officers—T. J. Murphy, President; F. B. Gabbert, Vice-President; Dan Murphy, Secretary; W. C. Kaiser, Treasurer, Cashier and Manager.

Directors—T. J. Murphy, D. C. Russell, Geo. S. Briggs, E. S. Perdew, W. C. Kaiser, Dan Murphy, F. B. Gabbert.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$210,003 65	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	16,277 85	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	65,951 73	-----	-----
Other real estate owned.....	14,421 27	-----	-----
Due from reserve banks, excluding Item 14.....	77,917 63	-----	-----
Due from other banks.....	7,149 02	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	29,306 02	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	5,385 58	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	134 61	-----	-----
Total	\$426,546 41	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	75,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	1,563 73	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	263,797 54	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	58,182 14	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$426,546 41	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

485. "THE LINDSAY SAVINGS BANK." LINDSAY.

Incorporated March 3, 1910.

Officers—Ernest L. Daniells, President; G. K. Hostetter, Vice-President; G. V. Reed, Secretary, Treasurer and Cashier; R. E. Wolf, Assistant Secretary, Assistant Cashier and Assistant Treasurer.

Directors—D. O. Bishop, E. L. Daniells, G. V. Reed, G. K. Hostetter, R. E. Wolf, T. H. Faus, H. C. Morrison.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$279,070 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		74,334 69	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		31,232 09	
Due from other banks.....		17,000 57	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		10,000 00	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$411,637 35	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		18,000 00	
All undivided profits, less expenses, interest and taxes paid.....		2,978 58	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,000 00	
Individual deposits subject to checks.....			
Savings deposits.....		347,551 69	
Demand certificates of deposit.....			
Time certificates of deposit.....		7,107 08	
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		10,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$411,637 35	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

487. THE REDDING SAVINGS BANK. REDDING.

Incorporated March 23, 1910.

Officers—E. C. Frisbie, President; W. D. Tillotson, Vice-President; Ed. S. Reynolds, Secretary, Treasurer and Cashier.

Directors—E. C. Frisbie, Mark Firth, W. D. Tillotson, James Young, Edwin Moore.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$511,550 76	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		455,588 89	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		758 24	
Due from reserve banks, excluding Item 14.....		53,387 56	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		27,265 18	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		97 98	
Total		\$1,048,648 61	
<i>Liabilities—</i>			
Capital paid in.....		\$80,000 00	
Surplus.....		24,000 00	
All undivided profits, less expenses, interest and taxes paid.....		7,961 33	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		483 00	
Individual deposits subject to check.....			
Savings deposits.....		908,651 36	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		32,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		52 92	
Total		\$1,048,648 61	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

488. HIGHLAND PARK BANK. LOS ANGELES.

Incorporated March 26, 1910.

Officers—C. M. Church, President; Thos. McClement, Vice-President; C. W. Montgomery, Vice-President; L. W. Norris, Secretary, Treasurer and Cashier; D. Whitman, Assistant Cashier; J. C. Johnson, Assistant Cashier and Assistant Secretary.

Directors—H. A. Church, C. M. Church, W. R. Meyers, C. W. Montgomery, Thos. McClement, Lillian W. Gatch, L. W. Norris.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$325,009 70	\$284,648 84	\$609,658 54
Bankers' acceptances, excluding rediscunts.....			
Notes, drafts or bills of exchange, excluding rediscunts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	108,250 10	97,450 68	205,700 78
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	9,463 97		9,463 97
Other real estate owned.....	213 76	2,616 79	2,830 55
Due from reserve banks, excluding Item 14.....	30,174 77	9,153 44	39,328 21
Due from other banks.....		8,760 33	8,760 33
Due from Federal Reserve Bank.....	40,000 00	9,000 00	49,000 00
Actual cash on hand.....	6,397 03		6,397 03
Exchanges for clearing house.....	11,291 91		11,291 91
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$530,801 24	\$411,625 06	\$942,426 32
<i>Liabilities—</i>			
Capital paid in.....	\$45,000 00	\$30,000 00	\$75,000 00
Surplus.....	7,500 00	7,500 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,318 17		1,318 17
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			
Bills payable with Federal Reserve Bank, other than rediscunts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	459,422 82		
Savings deposits.....		296,715 84	746,138 66
Demand certificates of deposit.....			
Time certificates of deposit.....		62,409 24	62,409 24
Certified checks.....			
Cashiers' checks.....	17,500 25		17,500 25
State, county and municipal deposits.....		25,000 00	25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$530,801 24	\$411,625 06	\$942,426 32
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

489, 489A. SACRAMENTO VALLEY BANK AND TRUST COMPANY. SACRAMENTO.

Incorporated March 31, 1910.

Officers—Geo. J. Bryte, President; E. L. Southworth, Vice-President; F. L. Holland, Vice-President; Wm. Skeels, Secretary, Treasurer and Cashier; E. J. Rader, Assistant Cashier; F. J. Azevedo, Assistant Cashier; Robert H. Forst, Branch Manager.

Directors—Fred W. Kiesel, G. J. Bryte, F. L. Holland, W. E. Gerber, E. L. Southworth, George W. Peltier, J. E. Govan.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscoun- ts	\$1,148,619 83	\$663,527 29	\$60,000 00	\$3,500 00	\$2,178,677 12
Bankers' acceptances, excluding rediscoun- ts					
Notes, drafts or bills of exchange, ex- cluding rediscoun- ts		242,500 00			242,500 00
Overdrafts	3,619 26				3,619 26
Customers' liability for drafts paid under letters of credit	1,000 00				1,000 00
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, in- cluding premium thereon less all off- setting bond adjustment accounts	79,083 33	793,263 97		49,850 00	923,097 30
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	16,356 50				16,356 50
Other real estate owned	4,085 84				4,085 84
Due from reserve banks, excluding Item 14	113,523 03	206,143 42		6,350 00	326,021 45
Due from other banks	519 50				519 50
Due from Federal Reserve Bank					
Actual cash on hand	100,179 25	59,403 89		300 00	159,883 14
Exchange for clearing house	87,150 39	41,894 23			129,044 62
Checks and other cash items	1,329 38				1,329 38
Items with Federal Reserve Bank in pro- cess of collection					
Advances to court trusts					
Other resources	40,236 61				40,236 61
Totals	\$1,596,637 92	\$2,309,732 80	\$60,000 00	\$60,000 00	\$4,023,370 72
<i>Liabilities</i> —					
Capital paid in	\$315,000 00	\$165,000 00	\$60,000 00	\$60,000 00	\$600,000 00
Surplus	25,100 00	54,000 00			79,100 00
Amount segregated for protection of court and private trusts, national banks only					
Reserved for interest, taxes and expenses	15,284 01				15,284 01
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscoun- ts					
Bills payable with Federal Reserve Bank other than rediscoun- ts					
Deposits due to banks	9,453 52	14,252 57			23,706 09
Dividends unpaid	15,125 98				15,125 98
Individual deposits subject to check	1,094,569 42				1,094,569 42
Savings deposits		1,909,858 82			1,909,858 82
Demand certificates of deposit	7,653 96				7,653 96
Time certificates of deposit	7,586 15				7,586 15
Certified checks	4,402 23				4,402 23
Cashiers' checks	70,159 94				70,159 94
State, county and municipal deposits		150,000 00			150,000 00
United States and postal savings deposits	6 27	14,487 77			14,494 06
Letters of credit and travelers' checks sold for cash and now outstanding	1,000 00				1,000 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities	393 93	2,133 61			2,527 57
Totals	\$1,596,637 92	\$2,309,732 80	\$60,000 00	\$60,000 00	\$4,023,370 72
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

**489. SACRAMENTO VALLEY BANK AND TRUST CO., SACRAMENTO—
Continued.**

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$51,764 50	Trusts held in capacity of executor, administrator, guardian, assignee receiver or trustee -----	\$76,317 07
Trust investments real property -----	10,300 00	Private trusts, specially designated and construed as court trusts under supervision -----	
Due from banks -----	14,262 57		
Cash on hand -----			
Total -----	\$76,317 07	Total -----	\$76,317 07

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of a branch office at Ione.

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, Secretary, Treasurer and Cashier; Walter R. Hall, Assistant Cashier; F. A. Allenberg, Assistant Cashier.

Directors—Thomas Maclay, Jno. V. Filippini, D. Bordessa, Joseph Bloom, J. R. Bonetti, L. R. Filippini, John Lepori, Robert R. Steltz, M. Neuburger, B. J. Patocechi, Arthur Robinson, B. G. Tognazzi, Joseph Traversi, A. Riccioli, H. P. Vogensen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$951,001 97	\$1,335,977 69	\$2,286,979 66
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	24,458 25	24,458 25
Overdrafts.....	900 62	-----	900 62
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	147,050 00	144,425 00	291,475 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	21,812 87	28,000 00	49,812 87
Other real estate owned.....	-----	700 00	700 00
Due from reserve banks, excluding Item 14.....	68,056 04	87,314 01	150,370 05
Due from other banks.....	21,874 18	-----	21,874 18
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	57,590 31	43,022 91	100,613 22
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	33,525 40	10,000 00	43,525 40
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	572 18	-----	572 18
Totals.....	\$1,297,883 57	\$1,678,897 86	\$2,971,281 43
<i>Liabilities—</i>			
Capital paid in.....	\$180,000 00	\$70,000 00	\$250,000 00
Surplus.....	20,000 00	85,000 00	105,000 00
All undivided profits, less expenses, interest and taxes paid.....	28,046 92	-----	28,046 92
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	1,004 35	-----	1,004 35
Dividends unpaid.....	91 00	-----	91 00
Individual deposits subject to check.....	771,139 07	-----	-----
Savings deposits.....	-----	1,518,897 86	2,290,036 93
Demand certificates of deposit.....	18,178 52	-----	18,178 52
Time certificates of deposit.....	148,785 19	-----	148,785 19
Certified checks.....	50 00	-----	50 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	129,000 00	-----	129,000 00
United States and postal savings deposits.....	1,105 52	-----	1,105 52
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$1,297,883 57	\$1,678,897 86	\$2,971,281 43
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**492. "BANK OF RIPON."
RIPON.**

Incorporated May 2, 1910.

Officers—H. L. Dickey, President; A. J. Nourse, Vice-President; A. R. Magruder, Secretary and Cashier; H. A. Wille, Treasurer.

Directors—A. R. Magruder, A. J. Nourse, Thomas Frederick, H. L. Dickey, N. B. Gould, H. A. Wille, Chas. Frederick.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$248,664 90	\$115,791 80	\$364,456 70
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	216 10		216 10
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	15,914 38	35,693 50	51,607 88
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	11,329 50		11,329 50
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	54,260 06	5,033 40	59,293 46
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	23,310 52	4,921 46	28,231 98
Exchanges for clearing house.....			
Checks and other cash items.....	3 20		3 20
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,632 70		4,632 70
Totals.....	\$358,871 36	\$161,440 16	\$520,311 52
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	18,500 00	12,000 00	30,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,298 73	507 56	2,806 29
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	35,000 00		35,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	240,558 20		
Savings deposits.....		138,932 60	379,490 80
Demand certificates of deposit.....	10,338 87		10,338 87
Time certificates of deposit.....	22,125 56		22,125 56
Certified checks.....	50 00		50 00
Cashiers' checks.....			
State, county and municipal deposits.....	10,000 00	5,000 00	15,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$358,871 36	\$161,440 16	\$520,311 52
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

**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, Treasurer and Cashier.

Directors—F. A. Coffman, George E. Triggs, L. W. Houghton, T. E. Newlin, G. W. Goodell, O. S. Burke, E. S. Johnson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$203,155 85	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	315 85	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	21,779 86	-----	-----
Stock of Federal Reserve Bank	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	6,900 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	40,940 63	-----	-----
Due from other banks.....	2,109 67	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,377 27	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$293,579 18	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus	7,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	4,672 36	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	1,250 00	-----	-----
Individual deposits subject to check.....	187,675 02	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	60 00	-----	-----
Time certificates of deposit.....	61,300 80	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	6,621 00	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	\$293,579 18	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

494. "SEBASTOPOL SAVINGS BANK." SEBASTOPOL.

Incorporated December 18, 1910.

Officers—W. W. Monroe, President; George P. McNear, Vice-President; G. E. Burch, Secretary, Treasurer and Assistant Cashier; E. N. Paulson, Cashier.

Directors—W. W. Monroe, George P. McNear, Charles G. Martin, E. Paulson, David D. Sinclair, O. W. Woodworth, Don V. Williams.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$465,474 01	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		79,133 38	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....		2,950 00	
Due from reserve banks, excluding Item 14.....		23,044 54	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		18,002 24	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$588,604 17	
 <i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		29,500 00	
All undivided profits, less expenses, interest and taxes paid.....		221 79	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		583,882 38	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$588,604 17	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

496. BANK OF LANKERSHIM. LANKERSHIM.

Incorporated July 18, 1910.

Officers—Fred Weddington, President; C. C. Bowerman, Vice-President; J. W. Deupree, Vice-President; Henry D. Meyers, Secretary, Treasurer and Cashier.
Directors—Fred Weddington, Dan Bakman, J. W. Deupree, J. Wilson, Thomas H. Brown, C. A. Freeburg, C. C. Bowerman, O. L. Kennedy, William Klump, R. W. Blanchard, Guy Weddington.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$345,284 16	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	107 88	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	63,850 21	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	15,447 15	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding item 14.....	56,794 70	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	38,979 65	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	85 81	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$523,479 56	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	4,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	8,135 55	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	350,233 15	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	69,098 28	-----	-----
Certified checks.....	94 18	-----	-----
Cashiers' checks.....	16,710 99	-----	-----
State, county and municipal deposits.....	25,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	207 49	-----	-----
Total.....	\$523,479 56	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

497. OWENS VALLEY BANK. BISHOP.

Incorporated July 13, 1910.

Officers—M. Q. Watterson, President; George Watterson, Vice-President; W. W. Watterson, Secretary, Treasurer and Cashier; James K. Hayes, Assistant Cashier; A. Marshall, Assistant Cashier; A. P. Mairs, Branch Manager.

Directors—W. W. Watterson, M. Q. Watterson, George Watterson, E. C. Varney, J. S. Henderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$143,433 32	\$47,445 00	\$190,878 32
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	279 20		279 20
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	19,607 23		19,607 23
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	8,051 23		
Other real estate owned.....		3,000 00	3,000 00
Due from reserve banks, excluding Item 14.....	13,729 98	1,270 15	15,000 13
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	8,171 04	1,435 11	9,606 15
Exchanges for clearing house.....			
Checks and other cash items.....	703 20		703 20
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$193,975 20	\$53,150 26	\$247,125 46
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$10,000 00	\$60,000 00
Surplus.....	8,000 00	1,200 00	9,200 00
All undivided profits, less expenses, interest and taxes paid.....	4,179 99		4,179 99
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	112,658 32		
Savings deposits.....		41,950 26	154,608 58
Demand certificates of deposit.....			
Time certificates of deposit.....	2,538 58		2,538 58
Certified checks.....			
Cashiers' checks.....	1,596 31		1,596 31
State, county and municipal deposits.....	15,000 00		15,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$193,975 20	\$53,150 26	\$247,125 46
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

499. BANK OF ELK GROVE. ELK GROVE.

Incorporated August 23, 1910.

Officers—George M. Taverner, President; G. M. Colton, Vice-President; Charles H. Cooper, Secretary, Treasurer and Cashier.

Directors—George M. Taverner, G. M. Colton, Hugh Beattie, Charles H. Cooper, T. J. Moroney, Hugh H. Bradford, Z. Markofer, Andrew Johnson, R. Nichols, Sr.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$228,224 50	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	27,963 62	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	7,150 00	-----	-----
Other real estate owned.....	966 18	-----	-----
Due from reserve banks, excluding Item 14.....	149,316 04	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	25,924 57	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	161 72	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	3,267 89	-----	-----
Total	\$442,970 52	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	1,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	4,595 06	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	373,946 89	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	4,874 42	-----	-----
Time certificates of deposit.....	7,982 00	-----	-----
Certified checks.....	50 00	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	22 15	-----	-----
Total	\$442,970 52	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

501. "THE CITIZENS' COMMERCIAL BANK." FALLBROOK.

Incorporated October 19, 1910.

Officers—W. M. Smelser, President; C. E. Lamb, Vice-President; C. L. Morris, Secretary, Treasurer and Cashier; Miss Beulah Hendrickson, Assistant Cashier.

Directors—C. F. Westfall, O. A. Anderson, C. L. Morris, W. M. Smelser, C. E. Lamb.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$126,082 07	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2 16	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	21,850 00	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	7,200 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	34,941 32	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,280 33	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$202,306 88	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	2,800 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	202 80	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,500 00	-----	-----
Individual deposits subject to check.....	98,892 37	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	40,875 94	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	20,712 11	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	2,822 66	-----	-----
Total.....	\$202,306 88	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

502. THE BANK OF HUGHSON. HUGHSON.

Incorporated November 9, 1910.

Officers—J. W. Holeman, President; F. M. Hudelson, Vice-President; C. M. Hudelson, Secretary, Treasurer and Assistant Cashier; Bernice Wood, Cashier.
Directors—C. M. Hudelson, L. C. Quimby, F. M. Hudelson, J. W. Holeman, A. N. Crow.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$298,353 11	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	207 30	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	35,477 02	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,728 53	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	44,022 96	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	20,061 36	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	144 48	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,953 27	-----	-----
Total.....	\$411,848 09	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	20,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	71 23	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	52,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	228,346 97	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	170 00	-----	-----
Time certificates of deposit.....	72,891 82	-----	-----
Certified checks.....	7 25	-----	-----
Cashiers' checks.....	860 76	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$411,848 09	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

503. THE VACAVILLE SAVINGS BANK. VACAVILLE.

Incorporated October 26, 1910.

Officers—S. P. Dobbins, President; George A. Arnold, Vice-President; H. C. Blake, Secretary; H. F. Fowler, Treasurer and Cashier; E. J. Cox, Assistant Cashier.
Directors—J. T. Montgomery, George A. Arnold, S. P. Dobbins, H. Clay Blake, Frank H. Clark, E. C. Andrews, W. B. Atkisson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$227,310 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	128,025 02	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	10,258 92	-----
Due from other banks.....	-----	12,557 82	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	8,100 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$386,251 86	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	8,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	10,996 79	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	326,785 07	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	2,970 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$386,251 86	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

504. BANK OF FOLSOM. FOLSOM.

Incorporated November 14, 1910.

Officers—E. T. Wall, President; J. L. Patterson, Vice-President; H. Clemensen, Secretary, Treasurer and Cashier; B. F. Moeszinger, Assistant Cashier.

Directors—I. Hinkle, G. A. Bauer, H. Clemensen, J. L. Patterson, John A. Russi, E. T. Wall, Andrew Turner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$107,764 85	\$106,625 80	\$214,390 65
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	167 11		167 11
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	57,519 00	113,210 18	170,729 18
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults	10,673 95		10,673 95
Other real estate owned.....	1,400 00		1,400 00
Due from reserve banks, excluding Item 14.....	23,227 59	10,698 90	33,926 49
Due from other banks.....	400 00		400 00
Due from Federal Reserve Bank.....	9,169 80	3,000 00	12,169 80
Actual cash on hand.....	7,925 80	2,439 64	10,365 44
Exchanges for clearing house.....			
Checks and other cash items.....	23 71		23 71
Items with Federal Reserve Bank in process of collection			
Other resources	35 00	55 00	100 00
Totals	\$223,321 81	\$236,029 52	\$459,351 33
<i>Liabilities—</i>			
Capital paid in.....	\$13,950 00	\$16,200 00	\$30,150 00
Surplus	3,740 00	6,260 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	1,808 61	1,289 64	3,098 25
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid	1,406 00		1,406 00
Individual deposits subject to check.....	169,525 40		
Savings deposits		211,185 08	380,710 48
Demand certificates of deposit.....	5,069 60		5,069 60
Time certificates of deposit.....	7,321 66		7,321 66
Certified checks	20 00		20 00
Cashiers' checks	2,980 54		2,980 54
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....		894 80	894 80
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		200 00	200 00
Totals	\$223,321 81	\$236,029 52	\$459,351 33
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

505. AMERICAN BANK OF TRACY. TRACY.

Incorporated November 12, 1910.

Officers—A. Grunauer, President; J. D. Van Ormer, Vice-President; A. E. Arnold, Secretary, Treasurer and Cashier; T. C. Moore, Assistant Cashier; L. O. Stark, Assistant Cashier.

Directors—A. Grunauer, J. D. Van Ormer, J. Samuels, O. A. Slack, W. H. Reicks, J. S. Welty, Henry Boltzen, J. E. Meyer, A. L. Linne.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$448,320 05	\$356,727 05	\$805,047 73
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	3,858 43	-----	3,858 43
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	121,861 99	138,619 00	260,518 99
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	78,536 19	-----	78,536 19
Other real estate owned.....	-----	9,486 90	9,486 90
Due from reserve banks, excluding Item 14.....	33,343 46	12,487 86	45,831 32
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,054 57	11,974 88	30,029 45
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,870 81	-----	2,870 81
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	202 49	-----	202 49
Totals	\$707,060 99	\$529,326 32	\$1,236,377 81
<i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$50,000 00	\$150,000 00
Surplus.....	27,000 00	10,000 00	37,000 00
All undivided profits, less expenses, interest and taxes paid.....	13,000 00	-----	13,000 00
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	175,000 00	-----	175,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	288,910 73	-----	-----
Savings deposits.....	-----	469,326 32	758,237 05
Demand certificates of deposit.....	195 00	-----	-----
Time certificates of deposit.....	8,838 13	-----	8,838 13
Certified checks.....	9,000 00	-----	9,000 00
Cashiers' checks.....	4,830 94	-----	4,830 94
State, county and municipal deposits.....	80,000 00	-----	80,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	276 14	-----	276 14
Totals	\$707,060 99	\$529,326 32	\$1,236,377 81
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—Changed name from West Side Bank of Tracy July 3, 1919.

507. "THE ANTIOCH BANK OF SAVINGS." ANTIOCH.

Incorporated November 12, 1910.

Officers—J. A. West, President; J. G. Prewett, Vice-President; Herbert A. West, Secretary, Treasurer and Cashier.

Directors—J. A. West, William Uren, O. E. Klengel, J. McArary, J. G. Prewett, Herbert A. West, B. B. Horr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	-----	\$173,444 42	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	144,100 88	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	7,000 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	12,908 13	-----
Due from other banks.....	-----	3,853 54	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	8,010 33	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$349,407 30	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	5,250 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	620 17	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	750 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	302,787 13	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	15,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$349,407 30	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

508. MONETA COMMERCIAL BANK. MONETA.

Incorporated November 25, 1910.

Officers—Thos. Biggart, President; H. J. Harris, Vice-President; E. M. Kaufman, Secretary, Treasurer and Cashier.

Directors—J. F. Mullin, H. J. Harris, J. M. Dunn, W. M. Raibley, Thos. Biggart, L. F. Stephenson, E. M. Kaufman.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$259,041 00		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	15,445 50		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,600 00		
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	63,825 08		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	25,183 82		
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total	\$371,095 49		
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00		
Surplus.....	10,000 00		
All undivided profits, less expenses, interest and taxes paid.....	7,480 78		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,500 00		
Individual deposits subject to check.....	255,206 09		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	49,463 08		
Certified checks.....			
Cashiers' checks.....	617 50		
State, county and municipal deposits.....	12,300 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	8,498 04		
Total	\$371,095 49		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

509. CITIZENS SAVINGS BANK OF INGLEWOOD. INGLEWOOD.

Incorporated November 21, 1910.

Officers—F. A. Zillgitt, President and Treasurer; H. H. Zillgitt, Vice-President; L. B. Zillgitt, Secretary and Cashier.

Directors—T. G. Stevens, H. H. Zillgitt, J. F. Nelson, F. A. Zillgitt, John Aerlek, Lester B. Zillgitt.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$56,038 39	\$137,701 41	\$193,739 80
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	46,509 47	54,776 44	101,285 91
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	13,749 96	13,749 96
Other real estate owned.....	-----	500 78	500 78
Due from reserve banks, excluding Item 14.....	44,942 23	21,118 31	66,060 54
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	15,681 91	5,900 20	21,582 11
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	631 29	-----	631 29
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$163,803 29	\$233,747 10	\$397,550 39
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	5,000 00	10,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,889 76	5,887 99	8,777 75
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	116,263 73	-----	-----
Savings deposits.....	-----	141,663 98	257,925 71
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	48,690 13	48,690 13
Certified checks.....	-----	-----	-----
Cashiers' checks.....	2,146 80	-----	2,146 80
State, county and municipal deposits.....	12,500 00	2,500 00	15,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$163,803 29	\$233,747 10	\$397,550 39
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

511. BANK OF SAN RAFAEL. SAN RAFAEL.

Incorporated December 23, 1910.

Officers—M. T. Freitas, President; C. A. Thayer, Vice-President; M. J. Pedrotti, Vice-President; Anna L. Strain, Secretary; T. L. Crane, Treasurer; W. P. Murray, Cashier.
Directors—A. M. Newhall, M. T. Freitas, C. A. Thayer, M. J. Pedrotti, T. L. Crane, E. B. McNear, J. A. Saunders.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$342,023 83	\$333,238 42	\$1,025,262 25
Bankers' acceptances, excluding rediscounts.....	-----	63,042 85	63,042 85
Notes, drafts or bills of exchange, excluding rediscounts	-----	77,515 02	77,515 02
Overdrafts	367 61	-----	367 61
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	75,542 21	457,509 14	533,051 35
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	25,000 00	25,000 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	116,532 62	181,927 53	298,460 15
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	39,030 57	33,786 04	72,816 61
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	8,554 08	1,131 58	9,685 66
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$582,050 92	\$1,523,150 58	\$2,105,201 50
 <i>Liabilities—</i>			
Capital paid in.....	\$100,000 00	\$100,000 00	\$200,000 00
Surplus	-----	82,000 00	82,000 00
All undivided profits, less expenses, interest and taxes paid	1,633 67	4,643 86	6,327 53
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	397,691 82	-----	-----
Savings deposits	-----	1,236,506 72	1,634,198 54
Demand certificates of deposit.....	190 00	-----	190 00
Time certificates of deposit	24,653 26	-----	24,653 26
Certified checks	109 71	-----	109 71
Cashiers' checks	6,000 00	-----	6,000 00
State, county and municipal deposits.....	45,762 67	50,000 00	95,762 67
United States and postal savings deposits.....	2,328 33	-----	2,328 33
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	626 46	-----	626 46
Totals	\$582,050 92	\$1,523,150 58	\$2,105,201 50
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

512. BANK OF MARICOPA. MARICOPA.

Incorporated January 3, 1911.

Officers—W. H. Coons, President; Walter Snook, Vice-President; H. A. Peterson, Secretary, Treasurer and Cashier; G. W. Huffman, Assistant Cashier.

Directors—W. H. Coons, Walter Snook, V. D. Black, H. A. Peterson, E. F. Ballagh, A. J. Crites, Geo. F. Feister.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$90,968 10	\$26,750 00	\$117,718 10
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	58 85		58 85
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	57,010 38	44,149 09	101,159 47
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,020 00		14,020 00
Other real estate owned.....	638 80		638 80
Due from reserve banks, excluding Item 14.....	21,026 55	1,522 06	22,548 61
Due from other banks.....	2,522 96		2,522 96
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,778 60	1,944 80	18,723 40
Exchanges for clearing house.....	809 19		809 19
Checks and other cash items.....	171 25		171 25
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$204,054 63	\$74,365 95	\$278,420 63
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	2,100 00	700 00	2,800 00
All undivided profits, less expenses, interest and taxes paid.....	4,639 17		4,639 17
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	756 00		756 00
Individual deposits subject to check.....	174,306 51		
Savings deposits.....		55,180 37	229,488 88
Demand certificates of deposit.....	1,881 02		1,881 02
Time certificates of deposit.....	200 00		200 00
Certified checks.....	69 98		69 98
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	12,500 00
United States and postal savings deposits.....		985 58	985 58
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$204,054 63	\$74,365 95	\$278,420 63
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

513 AND 513A. SECURITY TRUST COMPANY. BAKERSFIELD.

Incorporated October 7, 1910.

Officers—Louis V. Olcese, President; A. S. Crites, Vice-President and Manager; H. R. Peacock, Vice-President; D. Hirschfeld, Vice-President; J. A. Hughes, Secretary and Treasurer; O. R. Kamprath, Cashier and Assistant Secretary; C. Wible, Assistant Cashier; D. L. Clarke, Assistant Cashier and Trust Officer.

Directors—J. A. Wiley, H. R. Peacock, George Hays, J. A. Hughes, C. A. Barlow, H. J. Brandt, W. W. Colm, Arthur S. Crites, H. A. Jastro, W. W. Frazier, J. W. Heard, W. A. Howell, J. M. Jameson, Christian Matly, T. E. Sullivan, Frank W. Warthorst, Louis V. Olcese, J. G. Hussey, Alfred Harrell, John Enas.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$2,405,099 47	\$1,956,985 71	-----	\$50,000 00	\$4,412,085 18
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	9,624 24	-----	-----	-----	9,624 24
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	376,691 42	934,041 47	\$51,000 00	-----	1,361,732 89
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	219,068 54	-----	-----	219,068 54
Other real estate owned	4,576 71	56,519 07	-----	-----	63,096 78
Due from reserve banks, excluding Item 14	433,827 63	2,027 75	-----	-----	435,855 38
Due from other banks	22,511 67	-----	1,900 00	-----	23,511 67
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	205,873 35	112,942 66	-----	-----	318,816 33
Exchanges for clearing house	82,615 30	-----	-----	-----	82,615 30
Checks and other cash items	9,222 53	8,198 01	-----	-----	17,420 54
Items with Federal Reserve Bank	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	145,762 86	-----	-----	-----	145,762 86
Totals	\$3,695,805 18	\$3,291,783 53	\$52,000 00	\$50,000 00	\$7,089,588 71
<i>Liabilities—</i>					
Capital paid in	\$350,000 00	\$50,000 00	\$50,000 00	\$50,000 00	\$500,000 00
Surplus	-----	220,000 00	-----	-----	220,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	51,976 62	-----	1,000 00	-----	52,976 62
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	134,399 30	-----	-----	-----	134,399 30
Dividends unpaid	20,036 00	-----	-----	-----	20,036 00
Individual deposits subject to check	3,004,450 78	-----	-----	-----	3,004,450 78
Savings deposits	-----	2,633,382 55	-----	-----	2,633,382 55
Demand Certificates of deposit	78,895 82	-----	-----	-----	78,895 82
Time certificates of deposit	-----	123,082 40	-----	-----	123,082 40
Certified checks	8,586 14	-----	-----	-----	8,586 14
Cashiers' checks	36,705 68	-----	-----	-----	36,705 68
State, county and municipal deposits	10,754 84	215,428 37	-----	-----	226,183 21
United States and postal savings deposits	-----	19,184 71	-----	-----	19,184 71
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	1,000 00	-----	1,000 00
Other liabilities	-----	705 50	-----	-----	706 50
Totals	\$3,695,805 18	\$3,291,783 53	\$52,000 00	\$50,000 00	\$7,089,588 71
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

513 AND 513A. SECURITY TRUST CO., BAKERSFIELD—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$34,303 85	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$82,494 64
Trust investments, real property ---	47,491 67	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	699 12		
Cash on hand -----			
Total -----	\$82,494 64	Total -----	\$82,494 64

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—The above statement includes the business of a branch office at Taft.

514. "THE HOLTVILLE BANK." HOLTVILLE.

Incorporated December 23, 1910.

Officers—O. N. Shaw, President; R. W. Hoover, Vice-President; J. G. Hall, Secretary, Treasurer and Cashier.

Directors—Porter N. Ferguson, O. N. Shaw, F. K. Weeks, S. E. Shaw, R. W. Hoover.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$339,606 96	\$82,256 20	\$421,863 16
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	449 28		449 28
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	10,212 50	8,241 96	18,454 46
Stock of Federal Reserve Bank.....	1,400 00		1,400 00
Bank premises, furniture and fixtures and safe deposit vaults.....	7,454 46		7,454 46
Other real estate owned.....	7,563 56		7,563 56
Due from reserve banks, excluding Item 14.....	52,896 75	4,539 48	57,436 23
Due from other banks.....			
Due from Federal Reserve Bank.....	35,481 28	1,441 30	36,922 58
Actual cash on hand.....	6,048 66	1,770 00	7,818 66
Exchanges for clearing house.....	4,261 63		4,261 63
Checks and other cash items.....	3,246 87	1 73	3,248 60
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,108 67		4,108 67
Totals.....	\$472,707 63	\$96,250 67	\$570,958 35
<i>Liabilities—</i>			
Capital paid in.....	\$65,000 00	\$10,000 00	\$75,000 00
Surplus.....	2,500 00		2,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,411 13	162 63	2,573 76
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	50,000 00		50,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	323,432 00		
Savings deposits.....		80,388 04	403,820 64
Demand certificates of deposit.....			
Time certificates of deposit.....	18,692 06		18,692 06
Certified checks.....			
Cashiers' checks.....	9,771 89		9,771 89
State, county and municipal deposits.....	900 00	7,700 00	8,600 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$472,707 63	\$96,250 67	\$570,958 35

514. "THE HOLTVILLE BANK," HOLTVILLE—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank			
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise			
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40			
Liabilities for rediscount with Federal Reserve Bank	\$121,838 54		
Total contingent liabilities	\$121,838 54		
Interest earned but not collected, not included in resources or liabilities			

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, Secretary, Treasurer and Cashier; E. E. Peterson, Assistant Cashier; C. F. Draper, Assistant Cashier.

Directors—Nicholas G. Nelson, A. T. Carlson, John L. Norman, C. E. Fosberg, O. F. Peterson, John Peterson, Phillip G. Peterson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$376,514 83	\$258,388 24	\$634,903 10
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	79,584 00	130,610 00	210,194 00
Stock of Federal Reserve Bank.....	4,200 00	-----	4,200 00
Bank premises, furniture and fixtures and safe deposit vaults.....	20,388 50	2,600 00	22,988 50
Other real estate owned.....	25,750 37	-----	25,750 37
Due from reserve banks, excluding Item 14.....	55,586 25	12,431 95	68,018 20
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	44,511 08	11,500 00	56,011 08
Actual cash on hand.....	8,298 70	8,476 29	16,774 99
Exchanges for clearing houses.....	-----	-----	-----
Checks and other cash items.....	2,146 71	-----	2,146 71
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	874 42	-----	874 42
Totals.....	\$517,852 89	\$424,003 48	\$1,241,856 37
<i>Liabilities—</i>			
Capital paid in.....	\$70,000 00	\$30,000 00	\$100,000 00
Surplus.....	30,000 00	10,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	14,588 86	2,428 60	17,017 46
Reserved for interest, taxes and expenses.....	1,500 00	-----	1,500 00
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,000 00	-----	4,000 00
Individual deposits subject to check.....	516 232 90	-----	-----
Savings deposits.....	-----	351,577 88	351,577 88
Demand certificates of deposit.....	2,633 44	-----	2,633 44
Time certificates of deposit.....	118,735 80	-----	118,735 80
Certified checks.....	252 00	-----	252 00
Cashiers' checks.....	1 00	-----	1 00
State, county and municipal deposits.....	59,880 89	-----	59,880 89
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$517,852 89	\$424,003 48	\$1,241,856 37

515. KINGSBURG BANK, KINGSBURG—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$25,000 00	-----	-----
Acceptances of other banks, payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$25,000 00	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

516. ORLAND SAVINGS BANK. ORLAND.

Incorporated March 1, 1911.

Officers—Geo. A. Barceloux, President; Joseph Simon, Vice-President; E. M. King, Secretary, Treasurer and Cashier.

Directors—Geo. A. Barceloux, Joseph Simon, E. M. King, L. E. Brownwell, H. J. Barceloux.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$240,313 86	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		80,425 44	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		11,312 60	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		11,160 98	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$343,212 83	
 <i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		10,000 00	
All undivided profits, less expenses, interest and taxes paid.....		7,883 13	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		288,329 70	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,500 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total		\$343,212 83	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

517. "BANK OF CERES." CERES.

Incorporated March 28, 1911.

Officers—W. R. Service, President; A. Morgan, Vice-President; E. C. Baird, Secretary, Treasurer and Cashier; J. M. Campbell, Assistant Cashier.

Directors—E. C. Peck, W. R. Service, T. H. Kewin, H. F. Service, Antony Morgan, V. D. Whitmore, T. E. Wilson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$228,644 07	\$163,339 50	\$391,983 57
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	941 61		941 61
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	39,916 20	25,398 53	65,314 73
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	12,096 00		12,096 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	40,699 22	11,187 75	51,886 97
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,108 52	4,843 29	20,946 81
Exchanges for clearing house.....			
Checks and other cash items.....	186 99		186 99
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	4,790 58		4,790 58
Totals.....	\$343,378 19	\$204,769 07	\$548,147 26
 <i>Liabilities—</i>			
Capital paid in.....	\$37,500 00	\$12,500 00	\$50,000 00
Surplus.....	6,000 00	8,500 00	14,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,614 35		2,614 35
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00	5,000 00	25,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	2,000 00		2,000 00
Individual deposits subject to check.....	218,908 98		
Savings deposits.....		178,769 07	397,678 05
Demand certificates of deposit.....	4,795 21		4,795 21
Time certificates of deposit.....	23,017 43		23,017 43
Certified checks.....	3,409 30		3,409 30
Cashiers' checks.....			
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	132 92		132 92
Totals.....	\$343,378 19	\$204,769 07	\$548,147 26
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

518. "THE GLENN COUNTY BANK."

WILLOWS.

Incorporated April 28, 1911.

Officers—F. B. Glenn, President; H. J. Barceloux, Vice-President; W. K. Hatch, Secretary, Treasurer and Cashier; W. C. Nichols, Assistant Cashier.

Directors—F. B. Glenn, F. B. Weinrich, H. J. Barceloux, Chas. S. Jurges, I. H. Proulx, Duard F. Gels, W. K. Hatch.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$497,655 88	\$201,609 52	\$699,265 40
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	295 32	-----	295 32
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	90,000 00	90,000 00
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	32,000 00	17,200 00	49,200 00
Other real estates owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	117,077 63	8,528 80	125,606 46
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	34,032 60	6,935 95	40,968 55
Exchanges for clearing house.....	60,121 60	-----	60,121 60
Checks and other cash items.....	13,969 79	-----	13,969 79
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	305 50	-----	305 50
Totals	\$755,458 35	\$324,274 27	\$1,079,732 62
<i>Liabilities—</i>			
Capital paid in.....	\$175,000 00	\$25,000 00	\$200,000 00
Surplus.....	15,000 00	10,000 00	25,000 00
All undivided profits, less expenses, interest and taxes paid.....	18,141 37	475 82	18,617 19
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed other than rediscounts.....	30,000 00	-----	30,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,132 00	-----	3,132 00
Individual deposits subject to check.....	460,318 42	-----	-----
Savings deposits.....	-----	288,798 45	699,116 87
Demand certificates of deposit.....	13,708 88	-----	13,708 88
Time certificates of deposit.....	12,671 11	-----	12,671 11
Certified checks.....	683 31	-----	683 31
Cashiers' checks.....	23,795 54	-----	23,795 54
State, county and municipal deposits.....	-----	50,000 00	50,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	3,012 72	-----	3,012 72
Totals	\$755,458 35	\$324,274 27	\$1,079,732 62
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—Changed name from Glenn County Savings Bank, May 7, 1920.

519. MARINE BANK OF OCEAN PARK. SANTA MONICA.

Incorporated May 6, 1911.

Officers—H. Michal, President; W. Y. Thornbury, Vice-President; J. W. Lawrence, Jr., Secretary,
Treasurer and Cashier; Kenneth Hills, Assistant Cashier.

Directors—H. Michal, Athon M. Cates, W. Y. Thornbury, H. W. Reed, Byron Palmer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$254,143 22	\$7,911 47	\$342,054 69
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,019 44	-----	1,019 44
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	64,291 11	7,575 94	71,867 05
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premisses, furniture and fixtures and safe deposit vaults.....	44,872 50	2,000 00	46,872 50
Other real estate owned.....	4,614 88	1,993 67	6,608 55
Due from reserve banks, excluding Item 14.....	20,476 24	10,134 24	30,610 48
Due from other banks.....	57 00	-----	57 00
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	39,795 02	12,405 17	52,171 19
Exchanges for clearing house.....	3,119 30	-----	3,119 30
Checks and other cash items.....	2,289 02	-----	2,289 02
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	326 48	-----	326 48
Totals.....	\$435,025 21	\$122,020 49	\$557,045 70
 <i>Liabilities—</i>			
Capital paid in.....	\$56,000 00	\$11,100 00	\$67,100 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	9,000 52	-----	9,000 52
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	330,033 58	-----	-----
Savings deposits.....	-----	110,920 49	440,981 07
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	8,900 32	-----	8,900 32
Certified checks.....	850 20	-----	850 20
Cashiers' checks.....	7,403 43	-----	7,403 43
State, county and municipal deposits.....	22,692 16	-----	22,692 16
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	118 00	-----	118 00
Totals.....	\$435,025 21	\$122,020 49	\$557,045 70
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—Changed name from Merchants Commercial and Savings Bank of Ocean Park, March 16, 1920.

520. BANK OF PATTERSON. PATTERSON.

Incorporated May 23, 1911.

Officers—C. J. Carlson, President; J. M. Smith, Vice-President; Ole Torvend, Secretary, Treasurer and Cashier; Otto Olsen, Assistant Cashier.

Directors—A. M. Field, Ole Torvend, C. J. Carlson, J. C. Fulton, E. A. Erickson, J. M. Kerr, O. S. Lokke, J. M. Smith, Manuel Rogers.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$386,885 54	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	631 99	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,478 50	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	20,500 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	63,707 73	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	22,568 23	-----	-----
Exchanges for clearing house.....	348 17	-----	-----
Checks and other cash items.....	887 75	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	106 12	-----	-----
Total.....	\$549,639 03	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	-----	-----
Surplus.....	8,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,375 50	-----	-----
Reserved for interest, taxes and expenses.....	106 46	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	75,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,500 00	-----	-----
Individual deposits subject to check.....	327,041 15	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	7,780 90	-----	-----
Time certificates of deposit.....	71,980 02	-----	-----
Certified checks.....	355 00	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	17,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$549,639 03	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

521. "MONTEREY SAVINGS BANK." MONTEREY.

Incorporated May 17, 1911.

Officers—T. J. Field, President; M. M. Gragg, Vice-President; Chas. D. Henry, Secretary, Treasurer and Cashier; N. Geo. Nielsen, Assistant Cashier.

Directors—T. J. Field, M. M. Gragg, Chas. D. Henry, Carmel Martin, Chas. R. Few, H. R. Alexander, Mrs. Jessie D. Seale.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$307,633 56	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	498,358 76	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	14,190 00	-----
Due from reserve banks, excluding Item 14.....	-----	52,807 95	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	20,000 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	1,380 00	-----
Total.....	-----	\$889,850 27	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$75,000 00	-----
Surplus.....	-----	6,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	14,574 99	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	15 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	794,260 28	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$889,850 27	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

522. RICHMOND SAVINGS BANK. RICHMOND.

Incorporated June 12, 1911.

Officers—Charles J. Crary, President; V. A. Fenner, Vice-President; L. A. Stevenson, Secretary and Cashier; L. J. Younce, Treasurer and Assistant Secretary; Ivan T. Conn, Assistant Cashier.

Directors—Warren H. McBryde, Charles J. Crary, F. H. De Lap, W. T. Helms, A. H. Campbell, George A. Kennedy, Chas. S. Renwick, F. E. Beck, V. A. Fenner, E. H. Keuffer, H. W. Pulse.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$463,787 40	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	72,748 21	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	213,667 52	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	23,099 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	51,377 22	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	24,611 29	-----
Exchanges for clearing house.....	-----	1,963 31	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$354,273 95	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$30,000 00	-----
Surplus.....	-----	17,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	4,425 81	-----
Reserved for interest, taxes and expenses.....	-----	121 06	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,810 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	765,439 92	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	5,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	477 16	-----
Total.....	-----	\$354,273 95	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

524. SAN DIMAS SAVINGS BANK. SAN DIMAS.

Incorporated June 20, 1911.

Officers—W. A. Johnstone, President; J. S. Billheimer, Vice-President; F. H. Harwood, Vice-President; G. Cyril Platt, Secretary, Treasurer and Cashier; F. C. Marchant, Assistant Cashier.

Directors—W. A. Johnstone, O. S. Tillman, L. S. Taylor, J. J. Maechten, W. H. Collins, Frank H. Harwood, J. S. Billheimer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$100,315 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	134,940 50	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	1,181 05	-----
Due from reserve banks, excluding Item 14.....	-----	5,759 86	-----
Due from other banks.....	-----	882 15	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	5,700 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$248,778 56	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	4,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,510 53	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	168,099 34	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	42,633 69	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	7,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$248,778 56	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

525, 525A AND 525B. "CITIZENS TRUST AND SAVINGS BANK." LOS ANGELES.

Incorporated May 18, 1911.

Officers—Orra E. Monnette, President; G. W. Walker, Vice-President; H. A. Kehler, Secretary, Treasurer and Cashier; Roy D. Davis, Assistant Secretary and Assistant Cashier; J. E. Faucett, Assistant Cashier; Leo S. Chandler, Manager of Trust Department; Jas. A. Galvin, Assistant Trust Officer.
Directors—Dr. W. W. Beckett, Geo. I. Cochran, M. J. Connell, Calvin M. Seeley, Sam K. Rindge, M. J. Monnette, Orra E. Monnette, Cecil Randolph Luton, J. M. Hale, Mark G. Jones, Geo. W. Walker, A. J. Waters, Ben Williams, W. A. Innes, Arthur Wright, Wm. J. Hunsaker, J. Russ Clark, Sam S. Parsons, F. E. Keeler, C. E. Toberman, Abraham Lehr.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$3,446,904 06	\$4,824,398 28	\$100,000 00	\$100,000 00	\$8,471,387 34
Bankers' acceptances, excluding rediscounts		476,617 32			476,617 32
Notes, drafts or bills of exchange excluding rediscounts		845,000 00			845,000 00
Overdrafts	634 45				634 45
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts		1,000,869 32			1,000,869 32
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults	42,035 26	8,206 81			50,242 07
Other real estate owned	1,500 00	6 06 38			7,553 38
Due from reserve banks, excluding Item 14	959,845 98	779,352 60			1,739,198 58
Due from other banks	134,969 47			36,848 65	171,818 12
Due from Federal Reserve Bank					
Actual cash on hand	379,290 21	200,400 00		2,073 92	581,764 13
Exchanges for clearing house	60,961 76	146,379 21			207,340 97
Checks and other cash items	1,362 79				1,362 79
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			820 92		820 92
Other resources	100 00	158,673 31			158,773 31
Totals	\$5,027,693 98	\$8,445,945 23	\$100,820 92	\$138,922 57	\$13,713,382 65
Liabilities—					
Capital paid in	\$175,000 00	\$375,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Surplus	95,000 00	155,000 00		5,000 00	235,000 00
Amount segregated for protection of court and private trusts, national banks only					
		(deficit)			
All undivided profits, less expenses, interest and taxes paid	72,048 76	14,794 14		23,526 82	81,681 44
Reserved for interest, taxes and expenses		4,709 64		10,395 75	15,195 30
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks	309,504 84	48,485 30			355,940 14
Dividends unpaid	11,339 25				11,339 25
Individual deposits subject to check	3,829,882 82				3,829,882 82
Savings deposits		7,384,619 33			7,384,619 33
Demand certificates of deposit					
Time certificates of deposit		279,878 45			279,878 45
Certified checks	14,500 88				14,500 88
Cashiers' checks	476,932 85				476,932 85
State, county and municipal deposits		185,596 71			185,596 71
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			820 92		820 92
Other liabilities	42,584 53	29,380 94			71,965 47
Totals	\$5,027,693 98	\$8,445,945 23	\$100,820 92	\$138,922 57	\$13,713,382 65
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

525. "CITIZENS TRUST AND SAVINGS BANK," LOS ANGELES—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$251,896 16	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$412,555 42
Trust investments, real property ..	115,324 96	Private trusts, specially designated and construed as court trusts under supervision -----	
Due from banks -----	46,832 80		
Cash on hand -----			
Total -----	\$412,555 42	Total -----	\$412,555 42

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

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

526. FIRST SAVINGS BANK OF SAN JACINTO. SAN JACINTO.

Incorporated July 21, 1911.

Officers—W. B. Clancy, President; A. Domenigoni, Vice-President; John Shaver, Vice-President; A. H. Buckley, Secretary, Treasurer and Cashier; Mary V. Davis, Assistant Cashier.
Directors—M. S. Ingalls, A. Domenigoni, John Shaver, Jack Hopkins, R. E. King, W. B. Clancy, C. O. Ingalls, B. H. Crow, C. A. Auld.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....		\$79,878 00	-----
Bankers' acceptances, excluding rediscunts.....			-----
Notes, drafts or bills of exchange, excluding rediscunts.....			-----
Overdrafts.....			-----
Customers' liability for drafts paid under letters of credit.....			-----
Customers' liability account acceptances.....			-----
Liability of foreign banks and bankers' account of acceptances.....			-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		30,953 51	-----
Stock of Federal Reserve Bank.....			-----
Bank premisses, furniture and fixtures and safe deposit vaults.....		1,253 85	-----
Other real estate owned.....			-----
Due from reserve banks, excluding Item 14.....		4,804 79	-----
Due from other banks.....		2,733 89	-----
Due from Federal Reserve Bank.....			-----
Actual cash on hand.....		2,253 67	-----
Exchanges for clearing house.....		250 00	-----
Checks and other cash items.....		29 87	-----
Items with Federal Reserve Bank in process of collection.....			-----
Other resources.....			-----
Total.....		\$121,637 00	-----
 <i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	-----
Surplus.....		2,250 00	-----
All undivided profits, less expenses, interest and taxes paid.....		3,255 52	-----
Reserved for interest, taxes and expenses.....			-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			-----
Bills payable with Federal Reserve Bank, other than rediscunts.....			-----
Deposits due to banks.....			-----
Dividends unpaid.....			-----
Individual deposits subject to check.....			-----
Savings deposits.....		81,946 83	-----
Demand certificates of deposit.....			-----
Time certificates of deposit.....		205 25	-----
Certified checks.....			-----
Cashiers' checks.....			-----
State, county and municipal deposits.....		9,000 00	-----
United States and postal savings deposits.....			-----
Letters of credit and travelers' checks sold for cash and now outstanding.....			-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			-----
Liability account acceptances executed to furnish dollar exchange.....			-----
Other liabilities.....			-----
Total.....		\$121,637 00	-----
Contingent liabilities—none.....			-----
Interest earned but not collected, not included in resources or liabilities.....			-----

527. THE STATE BANK OF RAMONA. RAMONA.

Incorporated August 9, 1911.

Officers—G. A. Davidson, President; S. Rotanzi, Vice-President; O. B. Wetzell, Secretary, Treasurer and Cashier.

Directors—G. A. Davidson, O. B. Wetzell, W. W. Wetzell, J. F. Kelly, S. Rotanzi, Geo. Sanday, Rollin W. Pierce, Harry Weiss, Fiorenzo Moretti.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$116,082 67	-----	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	89 80	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,288 98	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,208 85	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	21,513 19	-----	-----
Due from other banks.....	1,191 97	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	11,197 16	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	81 21	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$200,251 89	-----	-----
 <i>Liabilities</i> —			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	3,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	2,353 82	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	113,733 30	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	50 00	-----	-----
Time certificates of deposit.....	39,829 85	-----	-----
Certified checks.....	30 20	-----	-----
Cashiers' checks.....	2,883 72	-----	-----
State, county and municipal deposits.....	12,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	371 00	-----	-----
Total.....	\$200,251 89	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

529. DINUBA SAVINGS BANK. DINUBA.

Incorporated June 19, 1911.

Officers—W. M. Nichols, President; R. E. L. Morton, Vice-President; C. R. Morton, Secretary, Treasurer and Cashier.
Directors—J. E. Cook, W. B. Nichols, F. H. Wilson, C. R. Morton, E. Seligman, G. W. Osterhout, Karl R. Lewis, E. Barris, R. E. L. Morton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$392,800 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		14,853 95	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		4,000 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		21,244 82	
Due from other banks.....		10,502 15	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		9,463 28	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$392,867 20	
 <i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		7,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,751 98	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....		3,501 17	
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		355,114 05	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$392,867 20	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

530. "BANK OF MILPITAS." MILPITAS.

Incorporated August 4, 1911.

Officers—E. P. Giacomazzi, President; F. O. Reed, Vice-President; Charles Brandt, Secretary;
A. L. Crabb, Treasurer and Cashier.
Directors—Charles H. Baker, E. P. Giacomazzi, A. L. Crabb, J. W. Smith, J. F. Smith, W. F. Button, Chas. Brandt, Frazier O. Reed, E. C. Hansen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$89,582 38	\$178,050 00	\$267,632 38
Bankers' acceptances, excluding rediscounts.....		1,471 14	1,471 14
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	7,467 93	25,363 35	32,834 28
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,750 00	5,600 00	7,350 00
Other real estate owned.....		1,565 90	1,565 90
Due from reserve banks, excluding Item 14.....	31,332 82	16,281 27	47,614 09
Due from other banks.....			
Due from Federal Reserve Bank.....	4,000 00	1,000 00	5,000 00
Actual cash on hand.....	5,024 34	4,812 30	9,837 14
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals	\$139,157 47	\$234,147 46	\$373,304 93
<i>Liabilities—</i>			
Capital paid in.....	\$16,000 00	\$24,000 00	\$40,000 00
Surplus.....	3,000 00	5,000 00	8,000 00
All undivided profits, less expenses, interest and taxes paid.....	897 22	1,218 06	2,116 18
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	10 00		10 00
Individual deposits subject to check.....	85,932 90		85,932 90
Savings deposits.....		203,928 50	203,928 50
Demand certificates of deposit.....	6,367 35		6,367 35
Time certificates of deposit.....	26,900 00		26,900 00
Certified checks.....	50 00		50 00
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$139,157 47	\$234,147 46	\$373,304 93
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

531, 531A AND 531B. 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; A. A. DeMello, Assistant Cashier; H. A. Linthicum, Assistant Cashier.

Directors—A. S. Weaver, F. B. Granger, Daniel Best, Frank Mitchell, Jr., J. J. Smith, Joe Dutra Gonsalves, Charles Q. Rideout, R. H. Cross, J. J. Gill, O. F. Chichester, O. L. Best.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$361,034 90	\$464,896 59	825,931 55
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,504 44	-----	2,504 44
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	106,631 39	386,623 76	493,255 15
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,714 72	3,200 00	11,914 72
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	21,468 99	10,163 73	31,632 72
Due from other banks.....	13,622 37	10,990 08	24,612 45
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	30,790 64	20,000 00	50,790 64
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,672 46	-----	2,672 46
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	16,593 68	-----	16,593 68
Totals	\$564,033 65	\$896,874 11	\$1,459,907 76
 <i>Liabilities</i> —			
Capital paid in.....	\$62,500 00	\$80,000 00	\$143,300 00
Surplus.....	3,000 00	20,165 00	23,165 00
All undivided profits, less expenses, interest and taxes paid.....	14,227 00	20,882 27	35,109 27
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	394,806 93	-----	394,806 93
Savings deposits.....	-----	738,626 84	738,626 84
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	11,500 00	-----	11,500 00
Certified checks.....	823 70	-----	823 70
Cashiers' checks.....	19,744 97	-----	19,744 97
State, county and municipal deposits.....	45,741 51	35,400 00	81,141 51
United States and postal savings deposits.....	159 54	-----	159 54
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	6,525 00	-----	6,525 00
Totals	\$564,033 65	\$896,874 11	\$1,459,907 76
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of branch offices at Hayward and Centerville.

534, 534A AND 534B. "THE FIRST SAVINGS BANK OF SHASTA COUNTY." REDDING.

Incorporated November 28, 1911.

Officers—A. F. Smith, President; Fred Dersch, Vice-President; Edwin L. Bailey, Vice-President and Cashier; B. L. Smith, Secretary and Treasurer; K. V. Blair and H. E. Black, Branch Managers.

Directors—A. F. Smith, Edwin L. Bailey, C. W. Leininger, George A. Grotefend, Fred Dersch.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$121,987 30	\$502,705 07	\$624,692 37
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	108,259 88	275,892 00	384,151 88
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	6,000 00	-----	6,000 00
Other real estate owned.....	2,000 00	16,611 76	18,611 76
Due from reserve banks, excluding Item 14.....	-----	83,339 96	83,339 96
Due from other banks.....	288 19	-----	288 19
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	22,478 58	24,480 07	46,958 65
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$261,013 93	\$903,030 05	\$1,164,044 01
<i>Liabilities</i> —			
Capital paid in.....	\$20,000 00	\$55,000 00	\$75,000 00
Surplus.....	15,000 00	25,000 00	40,000 00
All undivided profits, less expenses, interest and taxes paid.....	989 79	411 82	1,401 61
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	3,363 98	-----	3,363 98
Deposits due to banks.....	-----	3,750 00	3,750 00
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	217,490 80	-----	217,490 80
Savings deposits.....	-----	773,296 03	773,296 03
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	45,572 20	45,572 20
Certified checks.....	-----	-----	-----
Cashiers' checks.....	2,960 09	-----	2,960 09
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	1,209 30	-----	1,209 30
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$261,013 93	\$903,030 05	\$1,164,044 01
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of branch offices at Kennett and Anderson.

535. "SAVINGS BANK OF WINTERS." WINTERS.

Incorporated November 23, 1911.

Officers—P. T. Laugenour, President; H. J. Fitz, Vice-President; W. A. Brinck, Secretary and Treasurer; J. A. Henderson, Cashier; Lulu B. Wyatt, Assistant Cashier.

Directors—P. T. Laugenour, William Brinck, F. M. Wyatt, H. J. Fritz, W. A. Brinck.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$184,226 65	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	14,925 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	3,690 67	-----
Due from reserve banks, excluding Item 14.....	-----	8,782 77	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	6,469 45	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$218,094 54	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	6,250 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	4,121 82	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	170,222 72	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$218,094 54	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

538, 538A AND 538B. INYO COUNTY BANK. BISHOP.

Incorporated December 22, 1911.

Officers—Wilfred W. Watterson, President; Eliza Watterson, Vice-President; Mark Q. Watterson, Secretary, Treasurer and Cashier; Frank R. Bishop, Assistant Cashier.

Directors—Wilfred W. Watterson, Mark Q. Watterson, Eliza Watterson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,397,380 76	\$186,950 00	\$1,584,330 76
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	2,068 07	-----	2,068 07
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	116,251 55	-----	116,251 55
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	22,283 80	-----	22,283 80
Other real estate owned.....	3,550 00	-----	3,550 00
Due from reserve banks, excluding Item 14.....	104,257 84	-----	104,257 84
Due from other banks.....	9,708 54	-----	9,708 54
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	107,120 47	14,702 74	121,823 21
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,381 41	-----	1,381 41
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	23,680 40	-----	23,680 40
Totals	\$1,757,682 84	\$201,652 74	\$1,959,335 58
 <i>Liabilities—</i>			
Capital paid in.....	\$111,000 00	\$10,000 00	\$121,000 00
Surplus	37,000 00	10,000 00	47,000 00
All undivided profits, less expenses, interest and taxes paid	6,651 56	2,536 56	9,188 12
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	67,000 00	-----	67,000 00
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	1,086,342 51	-----	1,086,342 51
Savings deposits	-----	179,116 18	179,116 18
Demand certificates of deposit.....	10 00	-----	10 00
Time certificates of deposit.....	227,932 21	-----	227,932 21
Certified checks	15 01	-----	15 01
Cashiers' checks	78,580 08	-----	78,580 08
State, county and municipal deposits.....	98,151 47	-----	98,151 47
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	50,000 00	-----	50,000 00
Totals	\$1,757,682 84	\$201,652 74	\$1,959,335 58
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of branch offices at Big Pine and Independence.

539. BURBANK SAVINGS BANK. BURBANK.

Incorporated December 6, 1911.

Officers—H. A. Church, President; Martin Pupka, Vice-President; A. E. Dufur, Secretary and Assistant Cashier; R. O. Church, Treasurer and Cashier.
Directors—H. A. Church, Martin Pupka, A. E. Dufur, R. O. Church, J. T. Shelton, Thomas Story, Chas. B. Fischer, J. H. Avery, A. O. Kendall.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$232,813 30	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		35,913 71	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		1,050 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		28,396 30	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		10,585 87	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$308,759 27	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus.....		4,500 00	
All undivided profits, less expenses, interest and taxes paid.....		2,448 92	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		264,540 00	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		12,270 35	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$308,759 27	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

540. NORTHERN SOLANO SAVINGS BANK. DIXON.

Incorporated December 12, 1911.

Officers—E. R. Watson, President; R. E. L. Stephens, Vice-President; A. C. Madden, Secretary, Treasurer and Cashier; Dorothy Rott, Assistant Cashier.
Directors—W. D. Timm, R. E. L. Stephens, Stuart Grady, J. L. Kilkenny, E. Robert Watson, J. J. Clark, P. M. Doyle, Winfield R. Madden, W. J. Weyand.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$171,175 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		154,200 12	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		24,000 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		22,839 16	
Due from other banks.....		16,044 06	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		7,129 19	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....		84 89	
Total.....		\$395,472 44	
 <i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus.....		10,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,710 66	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		306,761 78	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		25,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$395,472 44	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

541. INDIAN VALLEY BANK. GREENVILLE.

Incorporated January 2, 1912.

Officers—J. R. Murray, President; F. B. Hosselkus, Vice-President; W. B. Perry, Vice-President; H. C. Chamberlain, Secretary, Treasurer and Cashier; C. M. Chamberlain, Assistant Cashier. Directors—J. R. Murray, F. B. Hosselkus, H. C. Chamberlain, D. McIntyre, W. B. Perry, A. J. P. Matthiesen, L. T. Bacher.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$129,852 43	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	49,476 44	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,529 00	-----	-----
Other real estate owned.....	476 00	-----	-----
Due from reserve banks, excluding Item 14.....	27,914 00	-----	-----
Due from other banks.....	2,914 42	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	18,978 62	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	617 76	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,560 70	-----	-----
Total	\$242,304 37	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	2,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	5,045 46	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	6 00	-----	-----
Individual deposits subject to check.....	157,132 16	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	180 00	-----	-----
Time certificates of deposit.....	52,890 75	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantes of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$242,304 37	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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; J. D. D. Gladding, Secretary, Treasurer and Cashier.

Directors—James E. Howell, Jacob F. Faber, Dan Murphy, M. L. McCray, F. R. Kellogg, O. E. Rueger, J. D. D. Gladding.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$130,201 13	\$62,622 97	\$192,824 10
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	114,207 50	22,453 00	136,660 50
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,598 45		4,598 45
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	130,674 53	1,576 13	132,250 66
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	26,858 71	2,763 75	29,622 46
Exchanges for clearing house.....			
Checks and other cash items.....	522 69		522 69
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$407,063 01	\$89,415 85	\$496,478 86
 <i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	10,000 00		10,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,814 44	644 83	4,459 27
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	341,270 90		341,270 90
Savings deposits.....		73,771 02	73,771 02
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....	23,519 36		23,519 36
State, county and municipal deposits.....	7,322 61	5,000 00	12,322 61
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,185 70		1,185 70
Totals.....	\$407,063 01	\$89,415 85	\$496,478 86
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

545. FORT BRAGG COMMERCIAL BANK. FORT BRAGG.

Incorporated March 28, 1912.

Officers—A. A. Lord, President; W. H. Dixon, Vice-President; H. P. Preston, Secretary, Treasurer and Cashier.

Directors—W. H. Dixon, E. E. Brown, L. C. Gregory, A. A. Lord, J. W. Preston, H. P. Preston, W. H. Ross.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$346,316 57	\$52,040 00	\$398,356 57
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	80 92	-----	80 92
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	65,858 49	20,231 76	86,090 25
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	18,071 72	-----	18,071 72
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	102,669 75	3,418 85	106,078 60
Due from other banks.....	4,414 03	-----	4,414 06
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	35,195 11	5,861 31	41,056 42
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	3,487 07	-----	3,487 07
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$576,083 69	\$81,551 92	\$657,635 61
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	11,000 00	-----	11,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,073 56	461 43	7,534 99
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	463,772 88	-----	-----
Savings deposits.....	-----	71,090 49	537,863 37
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	29,541 10	-----	29,541 10
Certified checks.....	246 00	-----	246 00
Cashiers' checks.....	897 15	-----	897 15
State, county and municipal deposits.....	20,000 00	-----	20,000 00
United States and postal savings deposits.....	563 00	-----	563 00
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$576,083 69	\$81,551 92	\$657,635 61
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Added savings department, September 12, 1919.

547. BANK OF SAN JOSE. SAN JOSE.

Incorporated April 4, 1912.

Officers—Wm. Knox Beans, President; H. D. Tuttle, Vice-President; E. E. Chase, Vice-President; V. J. La Motte, Secretary; Wm. Knox Beans, Treasurer; A. B. Post, Cashier; Waldo H. Lowe, Assistant Cashier; J. E. Morrish, Assistant Cashier; V. J. La Motte, Manager.
Directors—Wm. Knox Beans, Frances L. Beans, E. E. Chase, Robt. R. Syer, A. B. Post, Hiram D. Tuttle, V. J. La Motte.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$1,397,937 93	\$1,969,972 10	\$3,367,910 03
Bankers' acceptances, excluding rediscunts.....			
Notes, drafts or bills of exchange, excluding rediscunts.....		9,638 33	9,638 33
Overdrafts.....	392 22		392 22
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	338,106 55	1,018,835 95	1,356,944 50
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	129,889 50	187,000 00	316,889 50
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	288,192 03	117,572 04	405,764 07
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	155,691 63	89,823 48	245,515 11
Exchanges for clearing house.....	50,527 27		50,527 27
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	45,723 15	812 64	46,535 79
Totals	\$2,406,449 28	\$3,413,704 54	\$5,820,153 82
<i>Liabilities</i> —			
Capital paid in.....	\$250,000 00	\$50,000 00	\$300,000 00
Surplus.....	62,500 00	240,000 00	302,500 00
All undivided profits, less expenses, interest and taxes paid.....	50,106 38	5,771 28	55,877 66
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			
Bills payable with Federal Reserve Bank, other than rediscunts.....			
Deposits due to banks.....	34,799 43		34,799 43
Dividends unpaid.....	12,000 00		12,000 00
Individual deposits subject to check.....	1,600,081 42		
Savings deposits.....		3,117,933 26	4,718,014 68
Demand certificates of deposit.....	336,673 42		336,673 42
Time certificates of deposit.....	356,897 17		356,897 17
Certified checks.....	6,391 46		6,391 46
Savings deposits.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$2,406,449 28	\$3,413,704 54	\$5,820,153 82
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

**548. "LA HABRA VALLEY BANK."
BREA.**

Incorporated March 27, 1912.

Officers—Jay C. Sexton, President; Thos. Davidson, Vice-President; Leon A. Sayles, Secretary, Treasurer and Cashier.

Directors—Jay C. Sexton, A. H. Brown, Thomas Davidson, James Pickering, J. D. Sievers.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$102,439 13		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	556 80		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	83,689 34		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,019 91		
Other real estate owned.....	200 00		
Due from reserve banks, excluding Item 14.....	37,583 61		
Due from other banks.....	6,181 46		
Due from Federal Reserve Bank.....			
Actual cash on hand.....	16,756 99		
Exchanges for clearing house.....			
Checks and other cash items.....	26 93		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....	\$320,459 17		
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00		
Surplus.....	3,500 00		
All undivided profits, less expenses, interest and taxes paid.....	3,152 82		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	100 00		
Individual deposits subject to check.....	209,677 35		
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....	63,273 73		
Certified checks.....	11 60		
Cashiers' checks.....	1,743 67		
State, county and municipal deposits.....	11,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$320,459 17		
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

550. BANK OF GALT. GALT.

Incorporated April 5, 1912.

Officers—J. W. Angrave, President; A. Lippi, Vice-President; Ralph Post, Secretary, Treasurer and Cashier.

Directors—W. E. Porter, J. W. Angrave, Ralph J. Post, A. Lippi, W. B. Sawyer, F. W. Brewener, Aiden Anderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$150,186 02	\$46,500 00	\$196,686 02
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,752 79	42,288 88	90,041 17
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	4,625 00	-----	4,625 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	63,311 00	7,529 46	75,840 46
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	16,983 42	2,000 00	18,983 42
Exchanges for clearing house.....	1,707 83	-----	1,707 83
Checks and other cash items.....	387 86	-----	387 86
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	15 00	-----	15 00
Totals.....	\$289,918 92	\$98,317 84	\$388,236 76
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	6,000 00	1,000 00	7,000 00
All undivided profits, less expenses, interest and taxes paid.....	780 65	-----	780 65
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,400 00	-----	1,400 00
Individual deposits subject to check.....	202,528 71	-----	-----
Savings deposits.....	-----	82,317 84	284,844 55
Demand certificates of deposit.....	150 00	-----	150 00
Ti'e certificates of deposit.....	38,825 18	-----	38,825 18
Certified checks.....	63 00	-----	63 00
Cashiers' checks.....	2,257 37	-----	2,257 37
State, county and municipal deposits.....	12,500 00	5,000 00	17,500 00
United States and postal savings deposits.....	277 99	-----	277 99
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	185 02	-----	185 02
Totals.....	\$289,918 92	\$98,317 84	\$388,236 76
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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, Secretary, Treasurer and Cashier; L. J. Hall, Assistant Secretary and Assistant Cashier.

Directors—Eli Bush, J. T. Coffman, J. H. Gunn, J. A. McMinn, J. H. Miller, S. L. Wattles, C. W. Weaver.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$600,425 28	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		270,880 45	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Dus from reserve banks, excluding Item 14.....		32,843 90	
Due from other banks.....		14,500 00	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		48,453 24	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total		\$962,102 87	
<i>Liabilities—</i>			
Capital paid in.....		\$50,000 00	
Surplus.....		50,000 00	
All undivided profits, less expenses, interest and taxes paid.....		1,621 28	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....		851,306 50	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		5,625 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		3,500 00	
Total		\$962,102 87	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

553. SAVINGS BANK OF SUTTER COUNTY. YUBA CITY.

Incorporated May 15, 1912.

Officers—O. E. Boyd, President; B. F. Walton, Vice-President; George T. Boyd, Secretary, Treasurer and Cashier; E. M. Boyd, Assistant Cashier.

Directors—O. R. Boyd, George T. Boyd, B. F. Walton, H. A. Walton, F. S. Walton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$500,949 74	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	21,346 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	30,000 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	18,895 49	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	18,243 31	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	4,500 00	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$683,984 54	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	42,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	3,005 79	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	11,422 86	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	601,930 89	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	75 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$683,984 54	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

557. HEALDSBURG SAVINGS BANK. HEALDSBURG.

Incorporated May 25, 1912.

Officers—George H. Warfield, President; Fred W. McConnell, Vice-President; J. R. Williams, Secretary, Treasurer and Cashier; W. R. Haley, Assistant Cashier; D. A. Bane, Assistant Cashier.

Directors—H. O. Frost, A. E. Burnham, W. Goddard, Fred W. McConnell, Frank Passalacqua, Ira H. Rosenberg, J. W. Seawell, George H. Warfield, George C. Alexander, S. Scatena, J. R. Williams.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$523,809 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	19,477 38	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	9,061 88	-----
Due from reserve banks, excluding Item 14.....	-----	20,486 60	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	12,575 79	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$586,410 80	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$75,000 00	-----
Surplus.....	-----	30,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,283 46	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	478,127 34	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$586,410 80	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

558. COMMERCIAL BANK OF SANGER. SANGER.

Incorporated May 23, 1912.

Officers—George S. Coblentz, President; L. Powers, Vice-President; E. A. Boye, Secretary, Treasurer and Cashier; A. B. Olsen, Assistant Cashier.

Directors—J. E. Burnett, L. Powers, George S. Coblentz, W. S. Burns, L. P. Fleming, W. B. Hazleton, S. Frankensu.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$415,114 90	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	97 16	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	62,482 51	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	12,900 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	36,861 55	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	33,414 01	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,561 75	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$562,432 87	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	30,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	12,631 28	-----	-----
Reserved for interest, taxes and expenses.....	1,667 96	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	50 00	-----	-----
Individual deposits subject to check.....	350,744 41	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	91,664 97	-----	-----
Certified checks.....	500 00	-----	-----
Cashiers' checks.....	13,395 00	-----	-----
State, county and municipal deposits.....	11,788 35	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$562,432 87	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----

559, 559A AND 559B. "LASSEN INDUSTRIAL BANK." SUSANVILLE.

Incorporated April 5, 1912.

Officers—R. D. Mayes, President; W. G. Culbreth, Vice-President, Treasurer and Cashier; H. Hulman, Secretary; O. C. Little, Assistant Secretary; J. W. Sanders, Assistant Cashier and Branch Manager; George H. Taylor, Assistant Cashier and Branch Manager.
Directors—R. D. Mayes, James Fay, R. E. Bangham, C. E. Lawson, W. G. Culbreth, T. J. Dunlap, G. L. Kramer.

Statement of June 30, 1920.

Resources—

	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$347,560 19	\$135,071 20	\$782,631 39
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	101,302 94	87,362 03	188,664 97
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,799 19		14,799 19
Other real estate owned.....	3,724 80		3,724 80
Due from reserve banks, excluding Item 14.....	102,567 53	18,082 20	120,649 73
Due from other banks.....	29,977 59		29,977 59
Due from Federal Reserve Bank.....			
Actual cash on hand.....	68,786 02	13,040 58	81,826 60
Exchanges for clearing house.....			
Checks and other cash items.....	2,745 04		2,745 04
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	9,712 69	994 62	10,707 31
Totals.....	\$981,175 99	\$254,500 69	\$1,235,676 68

Liabilities—

Capital paid in.....	\$95,400 00	\$25,000 00	\$120,400 00
Surplus.....	9,000 00	5,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid.....	7,017 03	1,595 55	8,612 58
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	4,000 00		4,000 00
Individual deposits subject to check.....	572,859 89		
Savings deposits.....		215,786 13	788,676 02
Demand certificates of deposit.....	5,132 12		5,132 12
Time certificates of deposit.....	243,888 54		243,888 54
Certified checks.....			
Cashiers' checks.....	79 20		79 20
State, county and municipal deposits.....	42,922 60		42,922 60
United States and postal savings deposits.....	846 60		846 60
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....		7,119 01	7,119 01
Totals.....	\$981,175 99	\$254,500 69	\$1,235,676 68
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

Added savings department July 31, 1919.

NOTE—The above statement includes the business of branch offices at Bieber and Fall River Mills.

560. ESCALON STATE BANK. ESCALON.

Incorporated June 13, 1912

Officers—S. J. Irwin, President; F. J. Lafferty, Vice-President; Ira Wolfe, Secretary, Treasurer and Cashier; H. L. Morgenson, Assistant Cashier.
Directors—Ira Wolfe, C. M. Carlson, Otto Peterson, F. J. Lafferty, S. J. Irwin.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$254,409 25	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	284 25	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,683 46	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,740 00	-----	-----
Other real estate owned.....	1 00	-----	-----
Due from reserve banks, excluding Item 14.....	75,996 73	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	23,133 77	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	346 54	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	\$413,545 00	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	17,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	5,019 43	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	275,471 44	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	77,974 61	-----	-----
Certified checks.....	553 12	-----	-----
Cashiers' checks.....	2,326 40	-----	-----
State, county and municipal deposits.....	10,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	\$413,545 00	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**562. "BANK OF PRINCETON."
PRINCETON.**

Incorporated April 19, 1912.

Officers—Tennant Harrington, President W. A. Yerxa, Vice-President F. M. Porter, Secretary, Treasurer and Cashier.

Directors—F. M. Porter, P. H. Green, Edwin Barham, C. G. Picknell, Tennant Harrington, W. A. Yerxa, Frank Moody.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$180,704 19		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	992 24		
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	78,156 64		
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,289 01		
Other real estate owned.....	1,481 08		
Due from reserve banks, excluding Item 14.....	51,845 68		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	29,727 95		
Exchanges for clearing house.....			
Checks and other cash items.....	654 00		
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	143 99		
Total.....	\$361,974 78		
<i>Liabilities—</i>			
Capital paid in.....	\$60,000 00		
Surplus.....	7,835 00		
All undivided profits, less expenses, interest and taxes paid.....	10,659 78		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	194,110 36		
Savings deposits.....			
Demand certificates of deposit.....	2,170 00		
Tie certificates of deposit.....	53,235 07		
Certified checks.....			
Cashiers' checks.....	4,963 57		
State, county and municipal deposits.....	29,000 00		
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....	\$361,974 78		
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

563. SECURITY COMMERCIAL AND SAVINGS BANK OF EL CENTRO. EL CENTRO.

Incorporated May 17, 1912.

Officers—J. K. Hermon, President; J. Stewart Ross, Vice-President; O. G. Horne, Vice-President,
Treasurer and Cashier; A. G. Hyberg, Secretary.

Directors—O. G. Horne, J. L. Travers, J. Stewart Ross, J. K. Hermon, T. O. Luckett.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$508,378 79	\$65,477 19	\$573,855 98
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,277 32		2,277 32
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	37,142 25	78,280 61	115,422 89
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	4,555 30		4,555 30
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	15,399 83	4,281 03	19,680 86
Due from other banks.....	23,335 79		23,335 79
Due from Federal Reserve Bank.....	20,000 00		20,000 00
Actual cash on hand.....	9,612 02	5,882 30	15,494 32
Exchanges for clearing house.....	7,463 75		7,463 75
Checks and other cash items.....	2,708 32		2,708 32
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	1,076 83		1,076 83
Totals.....	\$631,950 20	\$153,921 16	\$785,871 36
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	25,000 00	5,000 00	30,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,635 58	2,445 02	6,080 60
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	3,750 00		3,750 00
Individual deposits subject to check.....	479,127 42		
Savings deposits.....		136,476 14	615,603 56
Demand certificates of deposit.....	1,750 00		1,750 00
Time certificates of deposit.....	30,840 00		30,840 00
Certified checks.....	8 70		8 70
Cashiers' checks.....	17,838 50		17,838 50
State, county and municipal deposits.....	30,000 00		30,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to finish dollar exchange.....			
Other liabilities.....			
Totals.....	\$631,950 20	\$153,921 16	\$785,871 36
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

565. MONTEBELLO SAVINGS BANK. MONTEBELLO.

Incorporated July 20, 1912.

Officers—H. A. Church, Jr., President; John F. Atkinson, Vice-President; Geo. S. Dodge, Secretary, Treasurer and Cashier.

Directors—Robert Wilson, W. H. Russell, A. E. Matson, E. T. Cochrum, H. A. Church, John F. Atkinson, A. F. McDonald, Fred Layman, H. A. Church, Jr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$142,141 11	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	18,000 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	1,500 00	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	11,151 01	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	3,331 82	-----
Exchanges for clearing house.....	-----	10 00	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$176,133 94	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$30,000 00	-----
Surplus.....	-----	3,700 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	191 85	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	1,500 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	122,173 32	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	3,563 77	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	15,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$176,133 94	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

566. FIRST BANK OF JAMESTOWN. JAMESTOWN.

Incorporated June 11, 1912.

Officers—W. E. Booker, President; Geo. H. Ingalls, Vice-President; J. B. Ryan, Secretary, Treasurer and Cashier; Chas. F. Butterfield, Assistant Secretary, Assistant Treasurer and Assistant Cashier.

Directors—W. E. Booker, P. Barendregt, Geo. H. Ingalls, J. A. Lattie, G. N. Porter, Edward Martin, E. T. Jasper, T. L. Richards.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$52,178 25	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	40,412 62	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	2,425 00	-----
Other real estate owned.....	-----	1,850 00	-----
Due from reserve banks, excluding Item 14.....	-----	1,338 22	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	7,680 09	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$105,884 18	-----
<i>Liabilities</i> —			
Capital paid in.....	-----	\$25,000 00	-----
Surplus	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	25 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	63,350 18	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$105,884 18	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

567. NATIONAL CITY STATE BANK. NATIONAL CITY.

Incorporated July 16, 1912.

Officers—San Francisco, President; I. G. Silver, Vice-President; Jas. L. Mathews, Secretary, Treasurer and Cashier.

Directors—I. G. Silver, San Francisco, Jas. L. Mathews, A. G. Williams, R. B. Bagnall.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$58,614 20	-----	-----
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,248 85	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	9,973 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	26,496 23	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,098 85	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	589 17	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$153,010 30	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	700 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	2,058 91	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	94,540 23	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	15,285 14	-----	-----
Certified checks.....	100 00	-----	-----
Cashiers' checks.....	2,873 55	-----	-----
State, county and municipal deposits.....	12,452 47	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$153,010 30	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

569. CITIZENS STATE SAVINGS BANK. GARDENA.

Incorporated September 6, 1912.

Officers—C. G. Marshall, President; Thomas Biggart, Vice-President; J. M. Dunn, Vice-President; J. C. Fredericks, Secretary, Treasurer and Cashier.

Directors—G. C. Marshall, Myron Etienne, Wm. Bettingen, J. M. Dunn, Thos. Biggart, George B. Nichols, W. J. Simms.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$94,860 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	53,411 66	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	12,185 26	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	4,377 10	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	800 00	-----
Total.....	-----	\$165,644 02	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	5,425 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,041 79	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	99,243 33	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	21,433 90	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$165,644 02	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

570. CHINO SAVINGS BANK. CHINO.

Incorporated September 4, 1912.

Officers—Edwin Rhodes, President; O. J. Newman, Vice-President; J. H. Vance, Secretary, Treasurer and Cashier; R. O. Williams, Assistant Cashier.

Directors—J. H. Vance, C. A. Marks, J. C. Reher, E. C. Daniels, O. J. Newman, J. A. Mart, Edwin Rhodes.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$98,205 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	37,772 92	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	11,482 79	-----
Due from other banks.....	-----	5,693 18	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	5,693 11	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....		\$153,772 00	
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	6,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	3,560 46	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	64,017 34	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	43,894 20	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	10,800 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....		\$153,772 00	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

571, 571A AND 571B. "THE SOUTHERN COUNTY BANK." ANAHEIM.

Incorporated September 20, 1912.

Officers—J. W. Phelps, President; A. Nagel, Vice-President; C. Klingerman, Vice-President; H. A. Hawley, Secretary and Cashier; James A. Fay, Treasurer and Assistant Cashier; R. L. Arnold, Branch Manager.

Directors—Paul Fraham, J. W. Phelps, A. Nagel, W. C. North, J. A. Fay, Chas. E. Jones, H. E. Warren, J. S. Killian, F. C. Herbert, F. P. Sappington, Wm. Abplanalp, C. Klingerman, H. A. Hawley, Kasson Avery, Wm. Schumacher, R. L. Arnold.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$353,286 85	\$177,474 95	\$535,761 80
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	627 26	-----	627 26
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,641 40	41,141 00	77,782 40
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,600 00	1,900 00	5,500 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	38,482 48	54,835 37	93,317 85
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	25,128 19	6,514 33	31,642 52
Exchanges for clearing house.....	10,076 46	-----	10,076 46
Checks and other cash items.....	1,480 71	-----	1,480 71
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	20,397 40	-----	20,397 40
Totals.....	\$494,700 84	\$231,865 65	\$776,566 49
<i>Liabilities</i> —			
Capital paid in.....	\$55,000 00	\$20,000 00	\$75,000 00
Surplus.....	50 00	4,000 00	4,050 00
All undivided profits, less expenses, interest and taxes paid.....	7,217 64	2,663 63	9,884 27
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	2,262 50	-----	2,262 50
Individual deposits subject to check.....	377,582 75	-----	-----
Savings deposits.....	-----	208,079 28	585,962 01
Demand certificates of deposit.....	1,600 00	-----	1,600 00
Time certificates of deposit.....	-----	47,119 76	47,119 76
Certified checks.....	3 00	-----	3 00
Cashiers' checks.....	13,184 95	-----	13,184 95
State, county and municipal deposits.....	37,500 00	-----	37,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$494,700 84	\$231,865 65	\$776,566 49
Contingent liabilities—none.....	-----	-----	-----
NOTE.—The above statement includes the business of branch offices at El Monte and Buena Park.	-----	-----	-----

572. TEHAMA COUNTY SAVINGS BANK. CORNING.

Incorporated September 5, 1912.

Officers—G. G. Morgan, President; Jesse Brown, Vice-President; Emory A. Shook, Secretary, Treasurer and Cashier.

Directors—D. O. Hughes, Emory A. Shook, J. A. Brown, G. G. Morgan, R. J. Packard.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$238,347 08	\$89,002 47	\$322,349 55
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,688 77	-----	2,688 77
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,670 16	41,637 50	80,307 66
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	6,900 00	6,700 00	13,600 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	36,846 77	1,560 45	38,407 22
Due from other banks.....	11,295 41	-----	11,295 41
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	22,460 20	2,957 07	25,417 27
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	365 49	-----	365 49
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,841 96	-----	6,841 96
Totals.....	\$359,415 84	\$141,857 49	\$501,273 33
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	2,350 00	1,150 00	3,500 00
All undivided profits, less expenses, interest and taxes paid.....	4,121 44	968 90	5,090 34
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00	-----	20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	208,030 27	-----	-----
Savings deposits.....	-----	124,738 59	330,768 86
Demand certificates of deposit.....	641 46	-----	641 46
Time certificates of deposit.....	63,078 26	-----	63,078 26
Certified checks.....	153 60	-----	153 60
Cashiers' checks.....	3,644 84	-----	3,644 84
State, county and municipal deposits.....	18,825 05	-----	18,825 05
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	570 92	-----	570 92
Totals.....	\$359,415 84	\$141,857 49	\$501,273 33

572. TEHAMA COUNTY SAVINGS BANK, CORNING—Continued.

Contingent Liabilities—

	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$20,000 00	-----	\$20,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$20,000 00	-----	\$20,000 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

573. CITIZENS SAVINGS BANK OF PASADENA. PASADENA.

Incorporated September 26, 1912.

Officers—W. H. Hubbard, President; Henry T. Hazard, Vice-President; Chas. W. Durand, Vice-President; M. V. Hubbard, Secretary, Treasurer and Cashier; H. D. Machin, Assistant Secretary; H. H. Ferguson, Assistant Cashier; Angus Henderson, Assistant Cashier.
Directors—W. H. Hubbard, Henry T. Hazard, Chas. W. Durand, D. C. Casterline, Edmund D. Barry, John C. Coy, John W. Rogers, M. Vilas Hubbard.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$441,086 00	\$487,421 71	\$928,507 71
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	5,000 00	5,000 00
Overdrafts.....	784 82	-----	784 82
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	545,019 11	475,815 27	1,020,834 38
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	162,488 18	156,197 19	318,685 37
Other real estate owned.....	-----	19,647 11	19,647 11
Due from reserve banks, excluding Item 14.....	194,142 76	54,969 40	249,112 16
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	79,723 54	33,964 84	113,688 38
Exchanges for clearing house.....	17,511 21	-----	17,511 21
Checks and other cash items.....	2,205 62	-----	2,205 62
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$1,442,981 24	\$1,233,015 52	\$2,675,976 76
<i>Liabilities—</i>			
Capital paid in.....	\$150,000 00	\$150,000 00	\$300,000 00
Surplus.....	14,500 00	8,000 00	22,500 00
All undivided profits, less expenses, interest and taxes paid.....	10,561 99	17,612 23	28,174 25
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	1,153,312 60	-----	-----
Savings deposits.....	-----	855,615 61	2,008,928 21
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	131,787 65	131,787 65
Certified checks.....	104 15	-----	104 15
Cashiers' checks.....	42,463 82	-----	42,463 82
State, county and municipal deposits.....	72,018 68	70,000 00	142,018 68
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$1,442,961 24	\$1,233,015 52	\$2,675,976 76
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

575. "BANK OF HOPLAND." HOPLAND.

Incorporated October 1, 1912.

Officers—H. L. Preston, President; O. E. Leek, Vice-President; R. E. Shimmin, Secretary, Treasurer and Cashier; E. Jones, Assistant Cashier.

Directors—R. E. Shimmin, C. E. Leek, J. W. Hiatt, O. G. Jones, H. L. Preston.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$50,473 25	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,675 37	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	1,858 75	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	15,409 60	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	7,239 96	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	506 20	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$114,163 13	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	200 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,759 89	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	55,130 13	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	529 50	-----	-----
Time certificates of deposit.....	19,543 61	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	12,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$114,163 13	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

576. FARMERS SAVINGS BANK OF SELMA. SELMA.

Incorporated November 30, 1912.

Officers—Ed Poulson, President; W. H. Say, Vice-President; C. W. Christensen, Secretary, Treasurer and Cashier; Milton Allison, Assistant Secretary, Assistant Cashier and Assistant Treasurer.

Directors—W. H. Say, Scott Manlove, Edw. Poulson, E. S. Hobler, H. S. Hublert, Fred H. Williams, C. W. Christensen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$218,269 30	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' Liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	87,232 65	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	15,312 88	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	6,127 13	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$276,941 68	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	6,250 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,059 26	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	226,782 40	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	5,350 00	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$276,941 68	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

577. CALIFORNIA TRUST AND SAVINGS BANK. SACRAMENTO.

Incorporated November 21, 1912.

Officers—W. E. Gerber, President; Geo. W. Peltier, Vice-President; Fred W. Kiesel, Vice-President; E. A. Brown, Secretary and Cashier; Fred L. Martin, Assistant Secretary; Ed. H. Gerber, Treasurer; A. B. Carter, Assistant Cashier; Chas. S. King, Assistant Cashier; J. I. Brunschweiler, Assistant Cashier; Roy W. Blair, Trust Officer.

Directors—Geo. W. Peltier, Fred W. Kiesel, W. E. Gerber, H. A. Hellbron, Robert T. Devlin, C. J. Mathews, Ed. H. Gerber, Frank J. Ruhstaller, James McGillivray, Wilbur F. George, Alex Brown, Geo. J. Bryte, Geo. H. Outter, W. R. Fountain, E. L. Southworth.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts		\$5,415,962 21	\$57,123 41	\$53,100 00	\$5,526,186 62
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		726,877 91	32,489 50		759,367 41
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults		5,000 00	200 00		5,200 00
Other real estate owned		82,648 21			82,648 21
Due from reserve banks, excluding Item 14		406,974 16			406,974 16
Due from other banks		1,983 56			1,983 56
Due from Federal Reserve Bank					
Actual cash on hand		161,885 98	6,476 31	3,981 17	175,243 46
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals		\$6,806,282 03	\$96,292 22	\$57,081 17	\$6,959,605 42
Liabilities—					
Capital paid in		\$200,000 00	\$50,000 00	\$50,000 00	\$300,000 00
Surplus		300,000 00			300,000 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid		37,473 85	7,189 09	7,031 17	51,694 11
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks		320 56			320 56
Dividends unpaid					
Individual deposits subject to check					
Savings deposits		6,167,391 28			6,167,391 28
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits		100,000 00			100,000 00
United States and postal savings deposits		1,096 34			1,096 34
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees			14,103 13		14,103 13
Fund for advances to court trusts					
Other liabilities			25,000 00		25,000 00
Totals		\$6,806,282 03	\$96,292 22	\$57,081 17	\$6,959,605 42
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

577. CALIFORNIA TRUST AND SAVINGS BANK, SACRAMENTO—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$168,605 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$278,331 83
Trust investments, real property -----	113,181 61	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	1,485 22		
Cash on hand -----	•		
Total -----	\$278,331 83	Total -----	\$278,331 83

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

578. "THE COMMERCIAL BANK OF DURHAM." DURHAM.

Incorporated November 19, 1912.

Officers—T. H. Mitchell, President; T. J. Troxel, Vice-President; J. A. Williams, Secretary, Treasurer and Cashier; Ray Franklin, Assistant Cashier.
Directors—T. J. Troxel, William Hall, T. H. Mitchell, H. C. Morgue, J. A. Williams, F. A. Dickenson, T. F. Dwyer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$164,477 77	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,669 71	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	88,583 14	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	6,600 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	15,844 31	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,713 11	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	46 93	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$287,984 97	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	1,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	7,317 35	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	3,151 15	-----	-----
Dividends unpaid.....	750 00	-----	-----
Individual deposits subject to check.....	153,101 90	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	1,993 85	-----	-----
Time certificates of deposit.....	22,840 00	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	290 72	-----	-----
State, county and municipal deposits.....	22,500 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$287,984 97	-----	-----

578. "THE COMMERCIAL BANK OF DURHAM, DURHAM"—Continued.

Contingent Liabilities—

	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$21,950 00	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Total contingent liabilities.....	\$21,950 00	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

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, Secretary, Treasurer and Cashier; Robert D. Cowley, Assistant Cashier.

Directors—J. E. Walker, Dr. C. Edgar Smith, F. L. Ryder, M. M. Pilkenton, J. P. Luxford, R. E. Matteson, Marco H. Hellman, Irving H. Hellman, G. S. Thatcher

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$82,493 55	\$46,150 00	\$128,643 55
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	310 53	-----	310 53
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	116,634 46	11,763 19	128,397 65
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	24,036 90	9,733 11	33,770 01
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	22,763 69	-----	22,763 69
Due from other banks.....	1,265 50	-----	1,265 50
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	20,407 28	4,169 29	24,576 57
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	917 98	-----	917 98
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,704 43	-----	5,704 43
Totals.....	\$274,534 32	\$71,815 59	\$346,349 91
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$10,000 00	\$30,000 00
Surplus.....	5,000 00	-----	5,000 00
All undivided profits, less expenses, interest and taxes paid.....	744 98	-----	744 98
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	1,520 00	-----	1,520 00
Individual deposits subject to check.....	200,931 47	-----	-----
Savings deposits.....	-----	51,696 03	252,627 50
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	12,239 51	4,669 56	16,909 07
Certified checks.....	700 00	-----	700 00
Cashiers' checks.....	25,555 58	-----	25,555 58
State, county and municipal deposits.....	7,070 22	5,400 00	12,470 22
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	772 61	20 00	792 61
Totals.....	\$274,534 32	\$71,815 59	\$346,349 91
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

Note—Added savings department January 2, 1920.

580. EAST SAN DIEGO STATE BANK. EAST SAN DIEGO.

Incorporated January 2, 1918.

Officers—G. A. Davidson, President; P. V. Morgan, Vice-President; M. E. Sargent, Secretary, Treasurer, Cashier.

Directors—Robert E. Brier, S. C. Payson, P. V. Morgan, G. A. Davidson, J. F. Wilson, and two vacancies.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$115,403 42	\$51,470 36	\$166,873 78
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	267 01	-----	267 01
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	-----	-----
Stock of Federal Reserve Bank	57,204 72	78,482 26	135,686 98
Bank premises, furniture and fixtures and safe deposit vaults	24,069 90	-----	24,069 90
Other real estate owned.....	110 63	1,331 86	1,442 51
Due from reserve banks, excluding Item 14.....	32,395 78	5,296 03	37,691 81
Due from other banks.....	761 40	-----	761 40
Due from Federal Reserve Bank	-----	-----	-----
Actual cash on hand.....	21,856 96	5,243 33	27,100 29
Exchanges for clearing house.....	4,108 50	-----	4,108 50
Checks and other cash items.....	530 09	-----	530 09
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$256,706 41	\$171,823 86	\$428,532 27
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	\$20,000 00	\$50,000 00
Surplus	475 00	-----	475 00
All undivided profits, less expenses, interest and taxes paid	2,681 42	-----	2,681 42
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	1,197 95	-----	1,197 95
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	141,909 37	-----	-----
Savings deposits	-----	151,823 86	298,633 23
Demand certificates of deposit.....	14,674 42	-----	14,674 42
Time certificates of deposit.....	36,119 48	-----	36,119 48
Certified checks	-----	-----	-----
Cashiers' checks	14,633 00	-----	14,633 00
State, county and municipal deposits.....	14,615 67	-----	14,615 67
United States and postal savings deposits.....	502 10	-----	502 10
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$256,706 41	\$171,823 86	\$428,532 27
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

581. ARCATA SAVINGS BANK.**ARCATA.**

Incorporated February 7, 1913.

Officers—Wesley W. Stone, President; Sylvester Myers, Vice-President; W. C. Pritchard, Secretary and Assistant Cashier; Frank H. Tooby, Treasurer and Cashier; R. L. Oak, Assistant Cashier.

Directors—Samuel D. Cerini, N. H. Falk, L. Everding, Frank H. Tooby, Wesley W. Stone, Henry F. Brizard, Sylvester Myers.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$400,743 34	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	37,500 00	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	308,133 23	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	59,909 36	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	28,568 02	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$829,878 00	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus	-----	24,500 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	2,892,77	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	751,310 23	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	1,174 95	-----
Total	-----	\$929,878 00	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

582. THE BANK OF ESPARTO. ESPARTO.

Incorporated March 6, 1913.

Officers—M. O. Wyatt, President; J. L. Stephens, Vice-President; A. E. Neilson, Secretary; John E. Winter, Treasurer and Cashier; Erna Wyatt, Assistant Cashier.
Directors—M. O. Wyatt, J. L. Stephens, C. S. Nissen, A. H. Fredson, John E. Winter, C. S. Mast, A. E. Neilson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$128,064 12	\$108,425 29	\$236,489 41
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,678 08	-----	1,678 08
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	30,725 40	57,916 80	88,642 20
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,980 00	-----	3,980 00
Other real estate owned.....	360 61	-----	360 61
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	13,910 08	4,780 98	18,691 06
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	7,855 04	3,851 92	11,706 96
Exchanges for clearing house.....	3,298 38	-----	3,298 38
Checks and other cash items.....	143 35	-----	143 35
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	259 40	-----	259 40
Totals.....	\$190,224 46	\$174,974 99	\$365,199 45
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$7,700 00	\$27,700 00
Surplus.....	7,000 00	10,000 00	17,000 00
All undivided profits, less expenses, interest and taxes paid.....	2,741 73	2,352 14	5,093 87
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	23,000 00	-----	23,000 00
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4 00	-----	4 00
Individual deposits subject to check.....	124,242 74	-----	-----
Savings deposits.....	-----	154,022 95	279,165 59
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	2,735 99	-----	2,735 99
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	10,500 00	-----	10,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$190,224 46	\$174,974 99	\$365,199 45
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

583. "AMADOR VALLEY SAVINGS BANK." PLEASANTON.

Incorporated March 1, 1912.

Officers—Henry P. Mohr, President; C. A. Case, Vice-President; Claude Smallwood, Secretary and Cashier; J. C. Mendonca, Treasurer and Assistant Cashier.

Directors—Claude Smallwood, Henry Reimers, A. E. Pickard, M. Koopman, J. C. Mendonca, C. A. Case, D. Devany, H. P. Mohr, Ernest Browner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$319,486 93	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Outumers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	42,747 13	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	6,668 10	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	9,096 00	-----
Due from other banks.....	-----	1,127 49	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	9,025 76	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	-----	\$388,145 46	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus	-----	11,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	52 49	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	1,240 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	338,352 93	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Total	-----	\$388,145 46	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

584. FARMERS AND MERCHANTS BANK OF COMPTON. COMPTON.

Incorporated March 20, 1913.

Officers—W. Simpson, President; L. Daetweiler, Vice-President; H. E. Reed, Secretary; O. K. Reed, Treasurer and Cashier; H. E. Reed, Assistant Cashier.

Directors—W. Simpson, H. J. Mayo, L. Daetweiler, H. S. King, Harry E. Reed, O. K. Reed, C. W. Musselman, A. L. Packmayr, John M. Snodgrass.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$172,334 59	\$69,111 00	\$241,445 59
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	623 88		623 88
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	102,456 00	37,130 98	139,586 98
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,455 23		14,455 23
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	25,503 29	3,640 21	29,143 50
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	17,835 28	2,761 41	20,596 69
Exchanges for clearing house.....	474 20		474 20
Checks and other cash items.....	235 25		235 25
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	23 18		23 18
Totals.....	\$333,995 90	\$112,643 55	\$446,639 45
<i>Liabilities—</i>			
Capital paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....	8,000 00	5,000 00	13,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,315 73	2,596 24	5,911 97
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	208,486 49		208,486 49
Savings deposits.....		97,637 31	97,637 31
Demand certificates of deposit.....			
Time certificates of deposit.....	44,978 80	1,000 00	45,978 80
Certified checks.....	157 50		157 50
Cashiers' checks.....	1,207 38		1,207 38
State, county and municipal deposits.....	22,850 00	1,350 00	24,200 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$333,995 90	\$112,643 55	\$446,639 45
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

585. LE GRAND BANK. LE GRAND.

Incorporated April 1, 1913.

Officers—E. T. Cunningham, President; R. C. Burchell, Vice-President; P. Carmean, Secretary, Treasurer and Cashier.
Directors—R. A. Carr, R. C. Burchell, E. T. Cunningham, Leslie Kohl, P. Carmean, F. A. Bondshu.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$160,959 21	\$71,166 18	\$232,126 39
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	205 19		205 19
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		3,060 00	3,060 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	2,971 59		2,971 59
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	13,311 29	1,574 65	14,886 93
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	10,201 69	2,148 60	12,350 29
Exchanges for clearing house.....	834 27		834 27
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$188,483 23	\$77,949 43	\$266,432 66
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	11,000 00	2,900 00	14,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,885 74	14 11	3,899 85
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	15,000 00		15,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	109,754 09		109,754 09
Savings deposits.....		70,085 32	70,085 32
Demand certificates of deposit.....			
Time certificates of deposit.....	28,243 40		28,243 40
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$188,483 23	\$77,949 43	\$266,432 66
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

586. FARMERS & MERCHANTS' BANK OF BURBANK. BURBANK.

Incorporated March 27, 1913.

Officers—C. P. Nesselroad, President; F. A. Halburg, Vice-President; F. F. Scribner, Secretary, Treasurer and Cashier; Edna M. Crane, Assistant Cashier.
Directors—F. F. Scribner, F. A. Halburg, C. P. Nesselroad, L. B. Doan, H. S. Spinkle.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$78,874 67	\$52,375 00	\$131,249 67
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	44,470 14	-----	44,470 14
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,650 00	-----	10,650 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	32,641 14	1,183 57	33,824 71
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	14,451 04	1,710 65	16,161 70
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	959 21	-----	959 21
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$182,046 20	\$55,269 23	\$237,315 43
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	1,000 00	1,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,026 47	-----	1,026 47
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	186,184 33	-----	186,184 33
Savings deposits.....	-----	49,269 23	49,269 23
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	12,296 32	-----	12,296 32
Certified checks.....	-----	-----	-----
Cashiers' checks.....	937 08	-----	937 08
State, county and municipal deposits.....	10,600 00	-----	10,600 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$182,046 20	\$55,269 23	\$237,315 43
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

587. BANK OF LOOMIS. LOOMIS.

Incorporated March 27, 1913.

Officers—J. J. Brennan, President; Jas. E. Walsh, Vice-President; S. C. Day, Vice-President; J. J. Callison, Secretary, Treasurer and Cashier; E. D. Dunton, Assistant Cashier.
Directors—Andrew Ryder, J. J. Brennan, E. L. Rippey, S. C. Day, J. E. Walsh, N. B. Lardner, R. T. Cook.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$64,437 97	\$70,150 00	\$134,587 97
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	18 61		18 61
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	114,450 91	211,409 44	325,860 35
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,818 98		20,818 98
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	10,467 07	2,932 22	13,399 29
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	21,956 81	12,260 63	34,217 44
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$232,150 35	\$296,752 29	\$528,902 64
<i>Liabilities—</i>			
Capital paid in.....	\$43,000 00	\$27,000 00	\$70,000 00
Surplus.....	4,000 00	4,000 00	8,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,439 89	799 62	7,239 51
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	174,608 85		
Savings deposits.....		264,962 67	439,561 52
Demand certificates of deposit.....			
Time certificates of deposit.....	835 11		835 11
Certified checks.....			
Cashiers' checks.....	3,266 50		3,266 50
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$232,150 35	\$296,752 29	\$528,902 64
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

588. BANK OF BRENTWOOD. BRENTWOOD.

Incorporated April 1, 1913.

Officers—Robert Wallace, Jr., President; Frank Ludinghouse, Vice-President; Lee Durham, Secretary and Cashier; H. W. Heidom, Treasurer; R. J. Wallace, Assistant Cashier.
Directors—H. W. Heidom, Robt. Wallace, Jr., Frank H. Ludinghouse, R. V. Davis, L. W. Mehaffey.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$200,238 01	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	29 70	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	75,361 94	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	13,216 08	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	30,333 82	-----	-----
Due from other banks.....	3,635 00	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	22,631 63	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	84 00	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	4,670 70	-----	-----
Total.....	\$350,200 98	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	-----	-----
Surplus.....	2,500 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	2,763 51	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	173,289 28	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	123,982 54	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	635 60	-----	-----
State, county and municipal deposits.....	12,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$350,200 98	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

589. GLENDALE SAVINGS BANK. GLENDALE.

Incorporated April 25, 1913.

Officers—E. M. Lee, President; E. U. Emery, Vice-President; W. W. Lee, Vice-President; C. D. Lusby, Secretary, Treasurer and Cashier; M. P. Harrison, Assistant Secretary.

Directors—E. U. Emery, W. S. Perrin, W. W. Lee, Ed. M. Lee, M. P. Harrison, David Francy, George T. Paine.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$294,145 42	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment account.....	-----	150,723 54	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	2,420 25	-----
Other real estate owned.....	-----	2,084 50	-----
Due from reserve banks, excluding Item 14.....	-----	46,398 56	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	12,522 93	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	146 79	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$508,441 99	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$50,000 00	-----
Surplus.....	-----	2,810 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,617 96	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	3,000 00	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	377,248 25	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	52,165 78	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	21,600 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	-----	\$508,441 99	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

590. "SANTA YNEZ VALLEY BANK." SOLVANG.

Incorporated May 8, 1913.

Officers—P. P. Hornsyld, President; P. B. Montanaro, Vice-President; Harald Harkson, Secretary, Treasurer and Cashier.

Directors—Harald Harkson, J. T. Torrence, J. C. Burchard, Alden March Boyd, P. P. Hornsyld, P. B. Montanaro, Marcus Nielsen.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$146,791 54	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	384 05	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	14,081 56	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,952 63	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	34,795 76	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,298 68	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	155 21	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	\$219,459 48	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	5,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	2,555 69	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	16 00	-----	-----
Individual deposits subject to check.....	185,273 22	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	1,042 28	-----	-----
Time certificates of deposit.....	37,814 73	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	1,057 56	-----	-----
State, county and municipal deposits.....	11,700 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$219,459 48	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**591. "BANK OF DAVIS."
DAVIS.**

Incorporated May 8, 1913.

Officers—R. W. Weise, President; G. J. Haussler, Vice-President; F. P. Wray, Secretary, Treasurer and Cashier; Wilson Kleesple, Assistant Cashier.

Directors—R. W. Weise, J. B. Anderson, C. O. Snyder, J. W. Campbell, G. J. Haussler, F. P. Wray, F. W. Palmer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$161,270 99	\$100,568 25	\$261,839 24
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	873 82	-----	873 82
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	70,817 50	27,945 00	98,762 50
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	23,311 24	3,347 05	26,658 29
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	42,561 85	4,204 54	46,766 39
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	19,858 76	5,397 06	25,255 72
Exchanges for clearing house.....	193 14	-----	193 14
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$318,882 30	\$141,462 80	\$460,345 10
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	12,500 00	10,000 00	22,500 00
All undivided profits, less expenses, interest and taxes paid.....	638 90	86 97	725 87
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	878 50	-----	878 50
Individual deposits subject to check.....	192,557 25	-----	192,557 25
Savings deposits.....	-----	126,375 88	126,375 88
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	79,765 65	-----	79,765 65
Certified checks.....	42 00	-----	42 00
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	12,500 00	-----	12,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$318,882 30	\$141,462 80	\$460,345 10
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

593. THE BANK OF CORNING. CORNING.

Incorporated July 9, 1913.

Officers—J. Le Roy Donovan, President; C. D. Hill, Vice-President, Treasurer and Cashier; L. L. Million, Secretary and Assistant Cashier.
Directors—George A. Hoag, W. N. Woodson, John Saldubehere, J. Le Roy Donovan, C. W. Million.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$271,728 76	\$137,539 28	\$409,268 04
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,336 32	-----	1,336 32
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	50,204 07	30,676 25	80,970 32
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	3,112 50	-----	3,112 50
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding item 14.....	43,599 55	3,607 04	47,206 59
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	21,117 23	4,743 11	25,860 34
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	623 90	-----	626 90
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,715 92	-----	1,715 92
Totals.....	\$393,531 25	\$176,565 68	\$570,096 93
 <i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	880 00	2,620 00	3,500 00
All undivided profits, less expenses, interest and taxes paid.....	693 47	125 33	808 80
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00	-----	20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,000 00	-----	4,000 00
Individual deposits subject to check.....	248,277 79	-----	248,277 79
Savings deposits.....	-----	163,820 35	163,820 35
Demand certificates of deposit.....	6,336 44	-----	6,336 44
Time certificates of deposit.....	47,462 83	-----	47,462 83
Certified checks.....	171 00	-----	171 00
Cashiers' checks.....	719 72	-----	719 72
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$393,531 25	\$176,565 68	\$570,096 93

593. THE BANK OF CORNING, CORNING—Continued.

<i>Contingent Liabilities</i> —	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$25,000 00	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$25,000 00	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**594. "NOVATO BANK."
NOVATO.**

Incorporated July 30, 1913.

Officers—James B. Burdell, President; Hermann Rudloff, Vice-President; G. D. Morrison, Secretary, Treasurer and Cashier.

Directors—James B. Burdell, A. D. Scott, Andre Azevedo, Hermann Rudloff, A. V. De Borba, F. J. Silva, G. D. Morrison, D. J. Ryan, M. T. Freitas.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$80,026 00	\$59,059 00	\$139,085 00
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	3,777 00	55,226 00	59,003 00
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	3,000 00		3,000 00
Other real estate owned.....		1,120 00	1,120 00
Due from reserve banks, excluding Item 14.....	35,542 61	6,270 42	41,813 08
Due from other banks.....		3,000 00	3,000 00
Due from Federal Reserve Bank.....			
Actual cash on hand.....	9,396 35	2,459 06	11,855 41
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	78 31		78 31
Totals.....	\$181,820 27	\$127,134 48	\$258,954 75
<i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	1,300 00	1,300 00	2,600 00
All undivided profits, less expenses, interest and taxes paid.....	3,312 92		3,312 92
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	625 00		625 00
Individual deposits subject to check.....	102,709 08		
Savings deposits.....		105,834 48	208,543 51
Demand certificates of deposit.....	345 00		345 00
Time certificates of deposit.....	30 00		30 00
Certified checks.....			
Cashiers' checks.....	8,498 32		8,498 32
State, county and municipal deposits.....		10,000 00	10,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$181,820 27	\$127,134 48	\$258,954 75
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

595. BANK OF ALEX. BROWN. WALNUT GROVE.

Incorporated July 3, 1913.

Officers—Alex. Brown, President; Arthur A. Brown, Vice-President; John S. Brown, Secretary, Treasurer and Cashier; Alex. R. Brown, Assistant Cashier.

Directors—Alex. Brown, John S. Brown, Arthur A. Brown, Kate R. Brown, Ardella F. Brown.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$397,418 49	\$176,955 00	\$574,373 49
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	31,433 07	31,433 07
Overdrafts	4,890 90	-----	4,890 90
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	-----	-----
Stock of Federal Reserve Bank.....	129,641 53	472,766 46	602,407 99
Bank premises, furniture and fixtures and safe deposit vaults	1,308 29	18,786 58	20,094 87
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	346,272 82	101,453 51	447,726 33
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	109,320 43	70,367 79	179,688 22
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	609 38	-----	609 38
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$989,461 84	\$871,762 41	\$1,861,224 25
<i>Liabilities—</i>			
Capital paid in.....	\$63,000 00	\$57,000 00	\$125,000 00
Surplus	15,000 00	23,000 00	28,000 00
All undivided profits, less expenses, interest and taxes paid	16,310 83	-----	16,310 83
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	3,561 74	-----	3,561 74
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	714,083 94	-----	-----
Savings deposits	-----	791,762 41	1,505,846 35
Demand certificates of deposit.....	55,313 63	-----	55,313 63
Time certificates of deposit.....	114,411 37	-----	114,411 37
Certified checks	30 33	-----	30 33
Cashiers' checks	2,635 00	-----	2,635 00
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	85 00	-----	85 00
Totals	\$989,461 84	\$871,762 41	\$1,861,224 25
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

596. SECURITY COMMERCIAL AND SAVINGS BANK OF SAN DIEGO. SAN DIEGO.

Incorporated August 14, 1913.

Officers—Willett S. Dorland, President; J. W. Donohue, Vice-President; O. E. Darnall, Secretary, Treasurer and Cashier; Carl C. Dorland, Assistant Cashier.

Directors—J. W. Donohue, Carl C. Dorland, Willett S. Dorland, Orton E. Darnall, Ray M. Harris.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$530,221 46	\$259,769 07	\$619,980 53
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	2,712 50	-----	2,712 50
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	329,826 02	605,896 49	925,722 51
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	9,500 00	9,500 00
Other real estate owned.....	5,019 80	61,389 50	66,409 30
Due from reserve banks, excluding Item 14.....	81,568 64	-----	81,568 64
Due from other banks.....	792 25	-----	792 25
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	104,128 70	27,882 64	132,011 34
Exchanges for clearing house.....	44,287 94	3,059 38	47,347 32
Checks and other cash items.....	5,329 50	-----	5,329 50
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,878 52	4,751 83	7,630 35
Totals.....	\$906,825 38	\$992,235 91	\$1,899,061 24
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$75,000 00	\$150,000 00
Surplus.....	-----	15,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,758 70	2,983 00	15,722 70
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	4,500 00	-----	4,500 00
Individual deposits subject to check.....	625,486 19	-----	625,486 19
Savings deposits.....	-----	861,769 91	861,769 91
Demand certificates of deposit.....	12,850 00	-----	12,850 00
Time certificates of deposit.....	54,667 85	-----	54,667 85
Certified checks.....	227 93	-----	227 93
Cashiers' checks.....	83,345 06	-----	83,345 06
State, county and municipal deposits.....	37,500 00	37,500 00	75,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$906,825 38	\$992,235 91	\$1,899,061 24
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

598. BANK OF GUSTINE. GUSTINE.

Incorporated September 13, 1913.

Officers—J. LeRoy Nickel, President; J. F. Clyne, Vice-President; James C. Austin, Secretary; Bruce Greig, Treasurer and Cashier; A. B. Bowden, Assistant Cashier.

Directors—J. F. Clyne, M. M. Silvia, R. F. Kerr, M. T. Cunha, James C. Austin, P. L. Taglio, J. LeRoy Nickel, D. T. Haley, W. E. Bunker

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$373,912 74	\$219,425 34	\$593,338 08
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	861 01		861 01
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	59,621 34	3,917 93	60,539 30
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		12,764 65	12,764 65
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	53,377 07	8,540 80	61,917 87
Due from other banks.....	1,617 90		1,617 90
Due from Federal Reserve Bank.....			
Actual cash on hand.....	24,398 42	7,656 08	32,054 50
Exchanges for clearing house.....	1,955 31		1,955 31
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals	\$312,748 79	\$252,304 83	\$765,053 62
<i>Liabilities</i> —			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	15,000 00	5,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	8,993 21	1,150 33	10,143 59
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	90,000 00		90,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	7 00		7 00
Individual deposits subject to check.....	269,809 69		
Savings deposits.....		221,154 45	481,964 14
Demand certificates of deposit.....	1,070 00		1,070 00
Time certificates of deposit.....	551 00		551 00
Certified checks.....	481 71		481 71
Cashiers' checks.....	19,973 95		19,973 95
State, county and municipal deposits.....	40,852 68		40,852 68
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	9 55		9 55
Totals	\$512,748 79	\$252,304 83	\$765,053 62
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

600 AND 600A. IMPERIAL VALLEY BANK. BRAWLEY.

Incorporated June 2, 1913.

Officers—W. T. Dunn, President; W. H. Best, Vice-President; M. G. Doud, Secretary, Treasurer and Cashier; Roy E. Stillgebouer, Assistant Cashier; H. J. Ingram, Assistant Cashier, Fay Barnett, Assistant Cashier.

Directors—W. T. Dunn, W. G. Eaton, E. O. Pound, William P. Mansfield, W. H. Best, B. A. Walker, A. T. Taecker.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$704,353 06	\$182,065 78	\$886,418 83
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	2,928 28	-----	2,928 28
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	183,581 99	-----	183,581 99
Stock of Federal Reserve Bank.....	3,550 00	-----	3,550 00
Bank premises, furniture and fixtures and safe deposit vaults.....	68,105 14	-----	68,105 14
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	219,843 31	97 06	219,940 36
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	116,005 99	5,350 00	121,355 99
Actual cash on hand.....	19,669 19	3,700 00	23,369 19
Exchanges for clearing house.....	13,921 06	-----	13,921 06
Checks and other cash items.....	284 74	-----	284 74
Items with Federal Reserve Bank in process of collection.....	40,000 00	-----	40,000 00
Other resources.....	13,291 50	-----	13,291 50
Totals.....	\$1,385,564 25	\$191,232 83	\$1,576,797 08
<i>Liabilities—</i>			
Capital paid in.....	\$80,000 00	\$20,000 00	\$100,000 00
Surplus.....	55,950 00	-----	55,950 00
All undivided profits, less expenses, interest and taxes paid.....	10,870 80	-----	10,870 80
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	17 50	-----	17 50
Individual deposits subject to check.....	1,028,112 82	-----	-----
Savings deposits.....	-----	171,232 83	1,199,345 15
Demand certificates of deposit.....	63,017 64	-----	63,017 64
Time certificates of deposit.....	41,020 00	-----	41,020 00
Certified checks.....	3,555 40	-----	3,555 40
Cashiers' checks.....	29,853 50	-----	29,853 50
State, county and municipal deposits.....	73,000 00	-----	73,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	167 00	-----	167 00
Totals.....	\$1,385,564 25	\$191,232 83	\$1,576,797 08
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of a branch office at Westmoreland.

601. FIRST BANK OF LIVINGSTON. LIVINGSTON.

Incorporated November 1, 1913.

Officers—H. P. Spencer, President; F. E. Crowell, Vice-President; G. H. Winton, Vice-President; D. Craig, Secretary, Treasurer and Cashier.

Directors—H. P. Spencer, G. H. Winton, Finch Wilcock, D. Craig, Jr., J. Max Landrum, F. E. Crowell, S. R. Swan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$200,106 35	\$46,601 97	\$246,708 32
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	535 29	-----	535 29
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	51,833 50	-----	51,833 50
Stock of Federal Reserve Bank	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	13,181 87	400 00	13,581 87
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	7,477 49	1,175 08	8,652 56
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	7,523 89	1,471 59	8,995 48
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	181 00	-----	181 00
Totals	\$290,789 33	\$49,643 64	\$340,432 97
 <i>Liabilities—</i>			
Capital paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus	9,000 00	1,000 00	10,000 00
All undivided profits, less expenses, interest and taxes paid	2,003 68	2,771 43	4,775 11
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	42,425 00	-----	42,425 00
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	6,611 54	-----	6,611 54
Dividends unpaid	9 00	-----	9 00
Individual deposits subject to check.....	143,597 52	-----	-----
Savings deposits	-----	40,877 21	40,877 21
Demand certificates of deposit.....	105 66	-----	105 66
Time certificates of deposit.....	736 88	-----	736 88
Certified checks	30 10	-----	30 10
Cashiers' checks	670 00	-----	670 00
State, county and municipal deposits.....	29,000 00	-----	29,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	1,600 00	-----	1,600 00
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$290,789 33	\$49,643 64	\$340,432 97

601. FIRST BANK OF LIVINGSTON, LIVINGSTON—Continued.*Contingent Liabilities—*

	Commercial	Savings	Combined
Liabilities for rediscounts excluding those with Federal Reserve Bank.....	\$11,000 00	-----	-----
Acceptances of other banks payable at a future date, guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$11,000 00	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

602. ALTURAS STATE BANK. ALTURAS.

Incorporated November 12, 1913.

Officers—W. S. Trumbo, President; Cahn Fogarty, Vice-President; A. Haver, Secretary, Treasurer and Cashier.

Directors—P. C. Weber, A. Hafer, Cahn Fogarty, W. S. Trumbo, J. H. Derevan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$182,766 28	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	607 10	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	56,701 09	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	3,500 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	31,023 27	-----	-----
Due from other banks.....	11,273 32	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	16,445 30	-----	-----
Exchanges for clearing house.....	440 69	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$303,058 90	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$30,000 00	-----	-----
Surplus	3,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	3,920 88	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	194,855 77	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	70,820 74	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	461 57	-----	-----
Total	\$303,058 90	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

603. SAVINGS BANK OF TULARE. TULARE.

Incorporated November 13, 1913.

Officers—L. L. Abercrombie, President; A. Peterson, Vice-President; W. P. Williams, Secretary and Cashier; A. E. Mlot, Treasurer; R. C. Odell, Assistant Cashier.

Directors—L. L. Abercrombie, A. Peterson, J. W. Sturgeon, A. E. Mlot, W. J. Higdon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$252,340 00	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		20,842 43	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		8,961 01	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$282,143 44	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus		5,000 00	
All undivided profits, less expenses, interest and taxes paid		1,804 00	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....			
Savings deposits		249,289 38	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$282,143 44	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

604. UNION TRUST COMPANY OF SAN DIEGO. SAN DIEGO.

Incorporated November 23, 1913.

Officers—John F. Forward, President; C. H. English, Vice-President, Assistant Secretary, Trust Officer;
A. H. Sweet, Vice-President; James D. Forward, Secretary and Treasurer.
Directors—John F. Forward, C. H. English, James D. Forward, A. H. Sweet, M. F. Heller.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts			\$47,500 00	\$43,300 00	\$90,800 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			6,000 00	13,730 30	21,730 30
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				1,050 00	1,050 00
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks				5,081 73	5,081 73
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items				354 00	354 00
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources				310 00	310 00
Totals			\$53,500 00	\$65,826 03	\$119,326 03
<i>Liabilities—</i>					
Capital paid in			\$50,000 00	\$50,000 00	\$100,000 00
Surplus				6,350 00	6,350 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid			3,500 00	9,476 03	12,976 03
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$53,500 00	\$65,826 03	\$119,326 03
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

604. UNION TRUST CO. OF SAN DIEGO, SAN DIEGO—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$164,106 50	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$164,106 50
Trust investments, personal property	-----	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	787 85
Trust investments, real property	787 85	Private trusts, specially designated and construed as court trusts, under supervision	-----
Due from banks	-----		
Cash on hand	-----		
Total	\$164,898 35	Total	\$164,898 35

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**605. FIRST BANK OF LA HABRA.
LA HABRA.**

Incorporated January 5, 1914.

Officers—W. L. York, President; H. E. Hart, Vice-President; J. H. Walker, Secretary, Treasurer and Cashier; Henry O. Price, Assistant Cashier.

Directors—James H. Walker, W. L. York, A. M. Otis, R. F. Frantz, F. E. Prond, John Leutwiler, H. E. Hart.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$208,784 53	\$24,400 00	\$228,184 53
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	701 07	-----	701 07
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	41,272 93	9,832 00	51,104 93
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,708 56	-----	2,708 56
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	80,167 42	2,237 20	82,404 62
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	12,877 94	2,000 00	14,877 94
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	869 40	-----	869 40
Totals.....	\$942,379 85	\$38,469 20	\$980,849 11
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	10,000 00	4,000 00	14,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,128 53	-----	3,128 53
Reserved for interest, taxes and expenses.....	-----	700 00	700 00
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	241,763 00	-----	241,763 00
Savings deposits.....	-----	23,769 26	265,537 26
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	24,308 51	-----	24,308 51
Certified checks.....	-----	-----	-----
Cashiers' checks.....	24,846 50	-----	24,846 50
State, county and municipal deposits.....	13,400 00	-----	13,400 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	128 28	-----	128 28
Totals.....	\$342,379 85	\$38,469 26	\$380,849 11
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Added savings department October 23, 1919.

606. PEOPLES TRUST AND SAVINGS BANK. RIVERSIDE.

Incorporated December 29, 1913.

Officers—J. C. Odell, President; W. G. Irving, Vice-President; K. D. Harger, Secretary and Treasurer; M. D. Smith, Assistant Secretary and Assistant Cashier; T. J. McKenna, Cashier; F. M. Edmunds, Assistant Cashier; C. E. Waite, Assistant Cashier; H. D. Gadbury, Assistant Secretary.
Directors—W. G. Irving, F. O. Hoxie, J. C. Odell, C. A. Sands, K. D. Harger.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	\$32,000 00	\$26,500 00	\$58,500 00
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	-----	18,000 00	22,176 05	40,176 05
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	5,000 00	5,000 00
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	-----	-----	-----
Due from other banks	-----	-----	-----	506 86	506 86
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	33 93	33 93
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	2,000 00	2,000 00
Totals	-----	-----	\$50,000 00	\$58,216 84	\$108,216 84
<i>Liabilities—</i>					
Capital paid in	-----	-----	\$50,000 00	\$50,000 00	\$100,000 00
Surplus	-----	-----	-----	4,000 00	4,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----	836 87	836 87
Reserved for interest, taxes and expenses	-----	-----	-----	1,880 47	1,880 47
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' Checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$50,000 00	\$58,216 84	\$108,216 84
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

606. PEOPLES TRUST AND SAVINGS BANK, RIVERSIDE—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$10,447 87	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$20,942 46
Trust investments, real property	10,494 59	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks			
Cash on hand			
Total	\$20,942 46	Total	\$20,942 46

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE.—Voluntarily closed branch office at Blythe May 22, 1920.
 Sold commercial and savings departments to Hellman Commercial Trust and Savings Bank, Los Angeles, May 21, 1920.

607. FIRST SAVINGS BANK. EMERYVILLE.

Incorporated March 21, 1914.

Officers—F. J. Stoer, President; Theo. Westphal, Vice-President; C. L. Barham, Secretary, Treasurer and Cashier.

Directors—F. J. Stoer, Theo. Westphal, F. Hahn, W. D. Metson, J. L. Barham.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$381,527 57	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		11,300 00	
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		25,965 30	
Due from other banks.....		18,191 71	
Due from Federal Reserve Bank.....			
Actual cash on hand.....		12,311 92	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection			
Other resources		571 51	
Total		\$449,808 51	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus		25,000 00	
All undivided profits, less expenses, interest and taxes paid		891 54	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid		1,500 00	
Individual deposits subject to check.....			
Savings deposits		333,233 22	
Demand certificates of deposit.....			
Time certificates of deposit.....		54,193 75	
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....		10,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Total		\$449,808 51	
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

608. PEOPLES SAVINGS & COMMERCIAL BANK. CHICO.

Incorporated March 30, 1914.

Officers—J. F. Morehead, President; J. A. Bennett, Vice-President; Lee Richardson, Vice-President; H. S. Moir, Secretary, Treasurer and Cashier; Mrs. Clara Coffman, Assistant Cashier; E. A. Opsal, Assistant Cashier.

Directors—J. F. Morehead, J. H. Richardson, C. B. Swain, A. H. Smith, D. McRae, J. A. Bennett, Jesse Bennett, Lee Richardson, A. H. Mahon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$205,571 89	\$244,751 40	\$450,323 79
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	399 41	-----	399 41
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	38,404 70	244,463 86	282,873 06
Stock of Federal Reserve Bank.....	3,150 00	-----	3,150 00
Bank premises, furniture and fixtures and safe deposit vaults.....	7,779 51	-----	7,779 51
Other real estate owned.....	-----	9,439 50	9,439 50
Due from reserve banks, excluding Item 14.....	14,318 74	-----	14,318 74
Due from other banks.....	2,082 50	-----	2,082 50
Due from Federal Reserve Bank.....	17,517 89	13,785 60	31,303 49
Actual cash on hand.....	2,178 04	10,878 20	13,056 24
Exchanges for clearing house.....	100 00	-----	100 00
Checks and other cash items.....	191 82	-----	191 82
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	2,636 12	-----	2,636 12
Totals.....	\$294,804 61	\$523,323 06	\$817,627 67
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$50,000 00	\$100,000 00
Surplus.....	2,000 00	2,500 00	4,500 00
All undivided profits, less expenses, interest and taxes paid.....	2,206 17	1,180 80	3,386 47
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	234,991 56	-----	234,991 56
Savings deposits.....	-----	437,142 76	437,142 76
Demand certificates of deposit.....	5,106 89	-----	5,106 89
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	32,500 00	32,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$294,804 61	\$523,323 06	\$817,627 67
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

609. MARINE COMMERCIAL AND SAVINGS BANK. LONG BEACH.

Incorporated April 21, 1914.

Officers—E. J. Wightman, President; I. H. Hellman, Vice-President; E. H. Wallace, Vice-President and Cashier; Julius Blum, Secretary and Assistant Cashier; Max. R. Wallace, Assistant Cashier.

Directors—E. J. Wightman, George L. Hoodenpyl, Irving H. Hellman, Julius Blum, E. H. Wallace, Chas. Malcom, S. M. Swartz, Frederick G. Walker, H. L. Pillsbury.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,071,274 74	\$567,894 19	\$1,629,168 93
Bankers' acceptances, excluding rediscounts.....	-----	48,118 59	48,118 59
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	50,000 00	50,000 00
Overdrafts.....	1,158 34	-----	1,158 34
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	111,973 75	373,492 99	485,463 74
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	142,500 00	133,000 00	275,500 00
Other real estate owned.....	261 44	-----	261 44
Due from reserve banks, excluding Item 14.....	100,724 50	41,057 95	141,782 45
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	139,449 58	37,874 26	177,323 84
Exchanges for clearing house.....	33,147 86	-----	33,147 86
Checks and other cash items.....	909 18	12 67	921 85
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,191 83	-----	1,191 83
Totals.....	\$1,602,594 22	\$1,241,445 65	\$2,844,039 87
<i>Liabilities—</i>			
Capital paid in.....	\$200,000 00	\$100,000 00	\$300,000 00
Surplus.....	40,000 00	35,000 00	75,000 00
All undivided profits, less expenses, interest and taxes paid.....	11,264 67	-----	11,264 67
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	7,507 50	-----	7,507 50
Individual deposits subject to check.....	1,024,364 36	-----	1,024,364 36
Savings deposits.....	-----	1,105,770 09	1,105,770 09
Demand certificates of deposit.....	1,062 03	-----	1,062 03
Time certificates of deposit.....	188,459 23	-----	188,459 23
Certified checks.....	468 80	-----	468 80
Cashiers' checks.....	52,594 56	-----	52,594 56
State, county and municipal deposits.....	76,500 00	-----	76,500 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	273 07	675 56	1,048 63
Totals.....	\$1,602,594 22	\$1,241,445 65	\$2,844,039 87
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

610. UNION BANK AND TRUST COMPANY OF LOS ANGELES. LOS ANGELES.

Incorporated June 22, 1914.

Officers—Ben R. Meyer, President; Milton E. Getz, Vice-President; J. C. Lipman, Vice-President; Morris Klein, Secretary and Assistant Cashier; A. L. Lathrop, Assistant Secretary and Trust Officer; Paul C. Turman, Treasurer and Cashier; P. E. Neuschaefer, Assistant Cashier; J. W. Lewis, Assistant Cashier.

Directors—J. C. Lipman, Milton E. Getz, Ben R. Meyer, Alexander Meyer, Herman Levi, Sam Behrendt, Henry W. Louis.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscoun- ts -----	\$2,553,871 83	\$1,697,845 35	\$1,000 00	\$1,600 00	\$4,254,317 18
Bankers' acceptances, excluding rediscoun- ts -----					
Notes, drafts or bills of exchange, ex- cluding rediscoun- ts -----		242,500 00			242,500 00
Overdrafts -----	9,278 19				9,278 19
Customers' liability for drafts paid under letters of credit -----					
Customers' liability account acceptances Liability of foreign banks and bankers on account of acceptances -----					
Bonds, warrants and other securities, including premium thereon, less all off- setting bond adjustment account -----	215,632 50	1,311,909 55	100,229 25	100,241 15	1,728,032 45
Stock of Federal Reserve Bank -----	26,230 00				26,200 00
Bank premises, furniture and fixtures and safe deposit vaults -----	21,000 00				21,000 00
Other real estate owned -----					
Due from reserve banks, excluding Item 14 -----	101,143 71	65,814 76			163,958 47
Due from other banks -----	4,157 01	21,067 86	1,270 75	844 26	27,339 88
Due from Federal Reserve Bank -----	306,442 22	100,000 00			406,442 22
Actual cash on hand -----	53,228 28	63,746 18			116,974 46
Exchanges for clearing house -----	134,073 32				134,073 32
Checks and other cash items -----	53,976 63	6,089 95			60,066 58
Items with Federal Reserve Bank in process of collection -----	146,298 55				146,298 55
Advances to court trusts -----					
Other resources -----	10,588 61	117 00			10,705 61
Totals -----	\$3,635,900 85	\$3,509,090 15	\$102,500 00	\$102,685 41	\$7,350,176 41
<i>Liabilities</i> —					
Capital paid in -----	\$350,000 00	\$200,000 00	\$100,000 00	\$100,000 00	\$750,000 00
Surplus -----	36,000 00	85,000 00	2,500 00	2,500 00	126,000 00
Amount segregated for protection of court and private trusts. National banks only -----					
All undivided profits, less expenses, inter- est and taxes paid -----	30,220 73			185 41	30,406 14
Reserved for interest, taxes and expenses -----	18,587 60	3,000 00			21,587 60
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscoun- ts -----					
Bills payable with Federal Reserve Bank other than rediscoun- ts -----	115,000 00				115,000 00
Deposits due to banks -----	100,124 67	10,479 99			110,604 66
Dividends unpaid -----	9,387 50				9,387 50
Individual deposits subject to check -----	1,943,271 47				1,943,271 47
Savings deposits -----		2,908,202 16			2,908,202 16
Demand certificates of deposit -----	5,000 00				5,000 00
Time certificates of deposit -----	647,471 47				647,471 47
Certified checks -----	37,581 61				37,581 64
Cashiers' checks -----	59,518 74				59,518 74
State, county and municipal deposits -----	4,523 02	300,000 00			304,523 02
United States and postal savings deposits Letters of credit and travelers' checks sold for cash and now outstanding -----					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank -----					
Liability account acceptances executed to furnish dollar exchange -----					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees -----					
Fund for advances to court trusts -----					
Other liabilities -----	279,214 01	2,408 00			281,622 01
Totals -----	\$3,635,900 85	\$3,509,090 15	\$102,500 00	\$102,685 41	\$7,350,176 41

610. UNION BANK AND TRUST CO. OF LOS ANGELES, LOS ANGELES—

Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 4.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	\$264,954 13	-----	-----	-----	\$264,954 13
Total contingent liabilities.....	\$264,954 13	-----	-----	-----	\$264,954 13
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----
<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>		Court trusts	
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees.....	-----	-----	
Trust investments, personal property.....	\$10,799 25	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....	-----	-----	
Trust investments, real property..	47,000 00	Private trusts, specially designated and construed as court trusts, under supervision.....	-----	-----	\$68,572 34
Due from banks.....	10,773 09		-----	-----	
Cash on hand.....	-----		-----	-----	
Total.....	\$68,572 34	Total.....	-----	-----	\$68,572 34

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

615. BANK OF WESTERN PLACER. LINCOLN.

Incorporated May 5, 1914.

Officers—F. C. Crosby, President; John Moore, Vice-President; Guy E. Green, Secretary, Treasurer, Cashier; J. V. Peterman, Assistant Cashier.

Directors—H. S. Williamson, A. Fereva, John Moore, L. Mazzoni, F. C. Crosby, Wm. D. Ingram, James French.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$126,485 13	\$61,063 12	\$187,548 25
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	2,462 19		2,462 19
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	25,451 08	10,007 70	35,458 78
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	14,117 77	1,230 78	15,348 55
Other real estate owned.....	726 93		726 93
Due from reserve banks, excluding Item 14.....	16,579 62	5,413 44	21,993 06
Due from other banks.....	100 00		100 00
Due from Federal Reserve Bank.....			
Actual cash on hand.....	5,019 41	2,065 22	7,084 63
Exchanges for clearing house.....			
Checks and other cash items.....	4,453 14		4,453 14
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$195,395 22	\$79,800 26	\$275,195 48
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$10,000 00	\$30,000 00
Surplus.....		700 00	700 00
All undivided profits, less expenses, interest and taxes paid.....	1,810 02		1,810 02
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	85,508 24		
Savings deposits.....		69,100 26	154,608 54
Demand certificates of deposit.....			
Time certificates of deposit.....	49,400 00		49,400 00
Certified checks.....			
Cashiers' checks.....	16,563 27		16,563 27
State, county and municipal deposits.....	12,110 66		12,110 66
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$195,395 22	\$79,800 26	\$275,195 48
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

616. BANK OF SAN GABRIEL. SAN GABRIEL.

Incorporated September 25, 1914.

Officers—William R. Fee, President; F. M. Townsend, Vice-President; Frank R. Forgey, Secretary, Treasurer and Cashier.

Directors—Thos. B. Kirby, Walter P. Temple, W. H. Hutchinson, W. Frank Marmion, F. M. Townsend, William R. Fee, A. L. Oldham.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$177,698 01	\$68,200 00	\$245,898 01
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	847 75	-----	847 75
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	94,846 76	71,576 25	166,423 01
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	9,251 95	-----	9,251 95
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	67,320 45	4,876 21	72,196 66
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	30,821 22	9,736 12	40,557 34
Exchanges for clearing house.....	6,372 07	-----	6,372 07
Checks and other cash items.....	254 49	-----	254 49
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1,000 00	-----	1,000 00
Totals.....	\$388,412 70	\$154,388 58	\$542,801 28
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	5,000 00	2,000 00	7,000 00
All undivided profits, less expenses, interest and taxes paid.....	6,748 88	deficit 110 11	6,638 77
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	338,954 78	-----	-----
Savings deposits.....	-----	135,935 69	474,890 47
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	1,563 00	1,563 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	2,870 00	-----	2,870 00
State, county and municipal deposits.....	9,839 04	5,000 00	14,839 04
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$388,412 70	\$154,388 58	\$542,801 28
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

617. STATE BANK OF OWENSMOUTH. OWENSMOUTH.

Incorporated October 1, 1914.

Officers—J. L. Waring, President; M. H. Sherman, Vice-President; F. X. Pfaffinger, Vice-President; R. E. Whitley, Vice-President; M. C. McDougall, Vice-President; R. L. Henderson, Secretary, Treasurer and Cashier.

Directors—R. P. Sherman, Geo. Hanna, John L. Waring, Frank Goodall, A. T. Brant, Geo. W. Burch, Wm. T. Hopper, G. E. Lewis, Frank X. Pfaffinger, Harry Chandler, M. H. Sherman, R. L. Henderson, A. I. Smith, S. O. Houghton, Jr., Lewis E. Bliss, W. E. Becktelhelmer, W. P. Whitsett, J. R. Wardlaw, H. G. Feraud, R. E. Whitley.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$227,773 58	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	16,799 11	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	14,440 30	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	67,113 65	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	17,198 10	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	78 71	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	\$343,398 40	-----	-----
<i>Liabilities</i> —			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	5,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	7,198 88	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	5,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	227,419 30	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	32,882 98	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	15,896 01	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	3 23	-----	-----
Total	\$343,398 40	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

618. CULVER CITY COMMERCIAL AND SAVINGS BANK. CULVER CITY.

Incorporated December 24, 1914.

Officers—Eugene Webb, Jr., President; P. H. Updike, Vice-President; Curtis P. Taylor, Secretary, Treasurer and Cashier.

Directors—Eugene Webb, Jr., Curtis P. Taylor, Fred M. Willeox, Peter H. Updike, E. W. Coughran.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$107,596 57	\$36,223 25	\$143,819 82
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	398 84	-----	398 84
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	19,647 11	7,187 36	26,834 47
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,140 00	-----	8,140 00
Other real estate owned.....	1,000 00	-----	1,000 00
Due from reserve banks, excluding Item 14.....	83,452 57	4,000 00	87,452 57
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,318 02	2,017 05	12,335 07
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$180,553 11	\$49,427 63	\$229,980 77
 <i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	2,000 00	500 00	2,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,154 69	-----	1,154 69
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	138,924 63	-----	-----
Savings deposits.....	-----	32,777 63	171,702 34
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	11,150 00	11,150 00
Certified checks.....	15 00	-----	15 00
Cashiers' checks.....	9,762 77	-----	9,762 77
State, county and municipal deposits.....	8,695 97	-----	8,695 97
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$180,553 11	\$49,427 63	\$229,980 77
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

619 AND 619A. ANTELOPE VALLEY BANK. LANCASTER.

Incorporated May 10, 1915.

Officers—Earle L. Roberts, President; E. E. Fugett, Vice-President; John O. Bradshaw, Secretary, Treasurer and Cashier; Charles D. Williams, Assistant Cashier; Fern Niemeler, Assistant Cashier.

Directors—Earle L. Roberts, Leo Harris, James F. Langston, Chas. Asher, E. E. Fugett, H. C. Fertig, C. J. Hamilton.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$263,440 93	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	463 03	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	62,274 57	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	19,946 32	-----	-----
Other real estate owned.....	19,705 92	-----	-----
Due from reserve banks, excluding Item 14.....	20,852 27	-----	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	22,174 37	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	251 62	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	5,503 07	-----	-----
Total.....	\$414,612 10	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	-----	-----
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	3,692 46	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	30,000 00	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	252,901 12	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	43,006 50	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	9,821 45	-----	-----
State, county and municipal deposits.....	25,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	190 57	-----	-----
Total.....	\$414,612 10	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above report includes the business of a branch office at Palmdale.

621. "THE FARMERS AND MERCHANTS BANK OF LA VERNE." LA VERNE.

Incorporated December 21, 1915.

Officers—L. C. Klinzman, President; J. H. Price, Vice-President; D. S. Newcomer, Secretary, Treasurer and Cashier.

Directors—L. C. Klinzman, J. H. Price, J. C. Pierson, H. E. Beleher, R. L. Davis, D. S. Newcomer, S. M. Kepner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$155,256 47	\$26,785 00	\$182,041 47
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	75 24		75 24
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	14,953 00	42,455 24	57,408 24
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,500 00		1,500 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	33,396 59	2,649 18	36,045 77
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	15,557 73	2,178 19	17,735 92
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$220,739 03	\$74,067 61	\$294,806 64
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	2,000 00	2,500 00	4,500 00
All undivided profits, less expenses, interest and taxes paid.....	3,442 52		3,442 52
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....	875 00		875 00
Individual deposits subject to check.....	167,941 78		167,941 78
Savings deposits.....		64,967 61	64,967 61
Demand certificates of deposit.....			
Time certificates of deposit.....	10,212 79		10,212 79
Certified checks.....			
Cashiers' checks.....	8,364 82		8,364 82
State, county and municipal deposits.....	7,902 12	1,600 00	9,502 12
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$220,739 03	\$74,067 61	\$294,806 64
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

622 AND 622A. CENTRAL BANK OF VALLEJO. VALLEJO.

Incorporated April 17, 1916.

Officers—L. G. Harrier, President; W. J. Tormey, Vice-President and Treasurer; A. G. Hollabaugh, Secretary and Cashier; Leon R. Coleman, Assistant Cashier; R. C. Bryce, Assistant Cashier and Manager Benefa Branch.

Directors—R. E. Doyle, A. J. Pine, L. G. Harrier, W. J. Tormey, F. C. McInnis, Joseph Enos, W. S. Thompson, J. R. Wilson, J. E. Campbell.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$492,086 43	\$794,357 75	\$1,286,444 18
Bankers' acceptances, excluding rediscouts.....	-----	2,424 17	2,424 17
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	114 90	-----	114 90
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	102,181 88	234,125 52	336,307 40
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	10,795 51	23,335 44	34,130 95
Other real estate owned.....	58,750 00	-----	58,750 00
Due from reserve banks, excluding Item 14.....	141,219 06	43,600 25	184,819 33
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	73,922 14	30,218 75	104,140 89
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	6,079 80	-----	6,079 80
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	9,252 65	-----	9,252 65
Totals.....	\$394,402 39	\$1,128,061 88	\$2,022,464 27
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$100,000 00	\$175,000 00
Surplus.....	9,000 00	11,000 00	20,000 00
All undivided profits, less expenses, interest and taxes paid.....	4,342 97	1,248 27	5,591 24
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	432 00	-----	432 00
Individual deposits subject to check.....	722,099 40	-----	-----
Savings deposits.....	-----	1,010,772 56	1,732,871 96
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	1,072 00	-----	1,072 00
Certified checks.....	12,305 82	-----	12,305 82
Cashiers' checks.....	8,082 07	-----	8,082 07
State, county and municipal deposits.....	59,000 00	5,041 05	64,041 05
United States and postal savings deposits.....	3,037 02	-----	3,037 02
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	31 11	-----	31 11
Totals.....	\$394,402 39	\$1,128,061 88	\$2,022,464 27
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE.—The above statement includes the business of a branch office at Benicia. Purchased Peoples Bank of Benicia, December 10, 1919.

**623. "THE SECURITY SAVINGS BANK OF EXETER."
EXETER.**

Incorporated May 5, 1916.

Officers—T. A. Pogue, President; E. H. Miles, Vice-President; A. W. Quinn, Secretary and Treasurer; L. L. Welch, Cashier; R. S. Rose, Assistant Cashier.

Directors—A. W. Quinn, J. F. Dungan, T. A. Pogue, Frank W. Mixter, George E. Waddell, Fred Gill, E. H. Miles.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$171,900 00	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----		-----
Overdrafts.....	-----		-----
Customers' liability for drafts paid under letters of credit.....	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances.....	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	14,500 00	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----		-----
Other real estate owned.....	-----		-----
Due from reserve banks, excluding Item 14.....	-----	19,797 41	-----
Due from other banks.....	-----	9,256 77	-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	5,500 00	-----
Exchanges for clearing house.....	-----		-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection.....	-----		-----
Other resources.....	-----		-----
Total	-----	\$220,954 18	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	3,500 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	38 82	-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid.....	-----	980 00	-----
Individual deposits subject to check.....	-----		-----
Savings deposits.....	-----	178,935 36	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----		-----
Certified checks.....	-----		-----
Cashiers' checks.....	-----		-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----		-----
Liability account acceptances executed to furnish dollar exchange.....	-----		-----
Other liabilities.....	-----		-----
Total	-----	\$220,954 18	-----
Contingent liabilities—none.....	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

624 AND 624A. "FARMERS BANK." CAMARILLO.

Incorporated April 10, 1916.

Officers—J. W. Phelps, President; A. Camarillo, Vice-President; E. P. Strathearn, Vice-President; F. H. Kraft, Secretary; J. A. Murphy, Treasurer; R. P. Ruth, Cashier; Charles H. Whipple, Assistant Cashier and Manager Moorpark Branch.

Directors—J. F. Lewis, J. F. Lewis, Jr., R. L. Beardsley, C. H. Whipple, R. P. Strathearn, F. H. Kraft, James Birkenshaw, Guy E. Lewis, J. A. Murphy, J. W. Phelps, A. Camarillo.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$136,133 44	\$31,192 50	\$167,325 94
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	117 84	-----	117 84
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premiums thereon, less all offsetting bond adjustment accounts.....	-----	27,350 09	27,350 09
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,150 00	-----	2,150 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	12,356 30	529 07	12,885 37
Due from other banks.....	6,569 23	-----	6,569 23
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	9,363 88	1,797 99	11,161 87
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	565 60	-----	565 60
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$167,306 29	\$61,370 25	\$228,676 54
<i>Liabilities</i> —			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses interest and taxes paid.....	1,256 37	1,546 80	2,803 17
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	20,000 00	-----	20,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	104,355 07	-----	104,355 07
Savings deposits.....	-----	25,273 45	25,273 45
Demand certificates of deposit.....	60 36	-----	60 36
Time certificates of deposit.....	-----	550 00	550 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	1,395 50	-----	1,395 50
State, county and municipal deposits.....	-----	24,000 00	24,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	239 99	-----	239 99
Totals	\$167,306 29	\$61,370 25	\$228,676 54
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of a branch office at Moorpark.

625. THE BANK OF CORONADO. CORONADO.

Incorporated May 19, 1916.

Officers—John D. Spreckels, President; Read G. Dilsworth, Vice-President; Frank Von Tesmar, Secretary, Treasurer and Cashier; Harry J. Brunner, Assistant Cashier.
Directors—John D. Spreckels, Claus Spreckels, Read G. Dilsworth, Frank J. Beicher, Jr., Frank Von Tesmar.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$135,246 42	\$140,960 00	\$279,226 42
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premiums thereon, less all offsetting bond adjustment accounts	-----	-----	-----
Stock of Federal Reserve Bank	75,800 65	27,735 00	103,625 65
Bank premises, furniture and fixtures and safe deposit vaults	4,175 91	-----	4,175 91
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	61,245 82	8,747 15	69,992 97
Due from Federal Reserve Bank	-----	-----	-----
Actual cash on hand.....	38,446 72	5,000 00	43,446 72
Exchanges for clearing house.....	4,051 84	-----	4,051 84
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$322,067 36	\$182,462 15	\$504,519 51
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus	10,000 00	-----	10,000 00
All undivided profits, less expenses, interest and taxes paid	3,755 63	-----	3,755 63
Reserved for interest, taxes and expenses.....	1,607 30	-----	1,607 30
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	270,612 41	-----	-----
Savings deposits	-----	157,462 15	428,074 56
Demand certificates of deposit.....	4,000 00	-----	4,000 00
Time certificates of deposit.....	5,000 00	-----	5,000 00
Certified checks	-----	-----	-----
Cashiers' checks	1,448 90	-----	1,448 90
State, county and municipal deposits.....	683 12	-----	683 12
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	-----	-----
Totals	\$322,067 36	\$182,462 15	\$504,519 51
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

626. FARMERS & MERCHANTS BANK OF LODI, CALIFORNIA.**LODI.**

Incorporated May 24, 1916.

Officers—Christ Albright, President; Lot Lachenmaier, Vice-President; John Mettler, Jr., Secretary and Cashier; Henry Nelson, Jr., Treasurer; Edgar B. Doering, Assistant Cashier.
Directors—Christ Albright, John Mettler, Jr., Gottlieb Doering, H. O. Lange, Lot Lachenmaier, Peter Joens, Henry Nelson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$186,532 80	\$126,889 00	\$313,421 80
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	6,206 03	-----	6,206 03
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premiums thereon, less all offsetting bond adjustment accounts	141,097 15	145,478 70	286,575 85
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	27,092 85	-----	27,092 85
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	129,847 57	8,068 07	137,915 64
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	26,980 33	12,206 12	39,186 45
Exchanges for clearing house.....	1,235 34	-----	1,235 34
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Totals	\$467,992 18	\$292,771 49	\$760,763 67
<i>Liabilities—</i>			
Capital paid in.....	\$50,000 00	\$25,000 00	\$75,000 00
Surplus	11,500 00	3,000 00	14,500 00
All undivided profits, less expenses, interest and taxes paid	7,502 24	3,266 88	10,769 12
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	383,451 70	-----	383,451 70
Savings deposits	-----	153,424 46	153,424 46
Demand certificates of deposit.....	340 90	-----	340 90
Time certificates of deposit.....	-----	108,080 15	108,080 15
Certified checks	-----	-----	-----
Cashiers' checks	8,792 34	-----	8,792 34
State, county and municipal deposits.....	6,000 00	-----	6,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	405 00	-----	405 00
Totals	\$467,992 18	\$292,771 49	\$760,763 67
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

627. CENTRAL BANK. PASADENA.

Incorporated June 27, 1916.

Officers—William H. Magee, President; M. P. Green, Vice-President; Lawrence M. Jones, Secretary, Treasurer and Cashier; I. W. Ketchum, Assistant Secretary and Assistant Treasurer.
Directors—Thomas C. Marlowe, William H. Magee, M. P. Green, S. Hervert Jenks, J. J. Mitchell, Arthur T. Newcomb, W. N. Van Nuys.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	\$448,176 93	\$187,277 00	\$635,453 93
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	27,500 00	27,500 00
Overdrafts.....	77 43	-----	77 43
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	86,227 07	163,889 70	250,116 77
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,000 00	7,078 34	15,078 34
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	86,379 22	34,693 63	121,072 85
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	33,440 76	10,139 63	43,580 39
Exchanges for clearing house.....	12,840 32	-----	12,840 32
Checks and other cash items.....	3,740 42	-----	3,740 42
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$633,882 15	\$430,581 36	\$1,114,463 51
<i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$25,000 00	\$100,000 00
Surplus.....	-----	15,000 00	15,000 00
All undivided profits, less expenses, interest and taxes paid.....	5,479 41	-----	5,479 41
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	3,000 00	-----	3,000 00
Individual deposits subject to check.....	563,924 45	-----	-----
Savings deposits.....	-----	310,778 92	310,778 92
Demand certificates of deposit.....	2,500 00	-----	2,500 00
Time certificates of deposit.....	-----	29,802 44	29,802 44
Certified checks.....	209 00	-----	209 00
Cashiers' checks.....	30,769 29	-----	30,769 29
State, county and municipal deposits.....	-----	50,000 00	50,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$633,882 15	\$430,581 36	\$1,114,463 51
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**628. "THE SUMITOMO BANK, LIMITED."
SAN FRANCISCO.**

Incorporated February 23, 1912.

Officers—Baron K. Sumitomo, President; Seichi Koh, Manager San Francisco Branch, K. Yukawa, Esq., Managing Director.

Directors—Baron K. Sumitomo, K. Yukawa, Esq., M. Suzuki, Esq., K. Nakata, Esq.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$234,467 70	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	123,487 50	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	704 00	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	351,939 56	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	3,937 98	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	9,724 31	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	1,451,016 41	-----	-----
Total	\$2,175,277 46	-----	-----
 <i>Liabilities—</i>			
Capital paid in.....	\$300,000 00	-----	-----
Surplus	7,395 94	-----	-----
All undivided profits, less expenses, interest and taxes paid	10,395 81	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	372,030 70	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check	-----	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	1,485,455 01	-----	-----
Total	\$2,175,277 46	-----	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

629. INDUSTRIAL COMMERCIAL AND SAVINGS BANK. VERNON.

Incorporated May 5, 1916.

Officers—J. W. Phelps, President; A. L. Hill, Secretary and Cashier; John A. Murphy, Treasurer.
Directors—J. W. Phelps, J. J. Doyle, T. J. Furlong, W. J. Boyle, H. V. Platt, W. H. Brewer,
S. M. Haskins.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$180,534 16	\$110,275 00	\$290,809 16
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	32,958 09	52,612 46	85,570 55
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	1,290 00		1,290 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	56,199 71	33,513 96	89,713 67
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	14,854 02	6,000 00	20,854 02
Exchanges for clearing house.....			
Checks and other cash items.....	1,736 74		1,736 74
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	587 86	7,300 00	7,887 86
Totals	\$288,160 58	\$209,701 42	\$497,862 00
 <i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	3,500 00	12,500 00	16,000 00
All undivided profits, less expenses, interest and taxes paid.....	10,820 61		10,820 61
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	210,679 72		210,679 72
Savings deposits.....		180,428 42	180,428 42
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	42 35		42 35
Cashiers' checks.....	2,518 85		2,518 85
State, county and municipal deposits.....	19,000 00	5,800 00	24,800 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	1,599 06	973 00	2,572 06
Totals	\$288,160 58	\$209,701 42	\$497,862 00
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

630. SANTA BARBARA TRUST COMPANY.**SANTA BARBARA.**

Incorporated July 1, 1916.

Officers—C. A. Black, President; C. C. Park, Vice-President; C. A. Edwards, Vice-President; James M. Warren, Treasurer and Secretary; E. B. Starbuck, Trust Officer.
 Directors—C. C. Park, Clarence A. Black, C. A. Edwards, E. C. Rosder, H. H. Eddy, E. W. Alexander, A. Boyd Doremus, Robert Main, J. M. Warren, D. T. Perkins, F. A. Hoefner, Geo. M. Williams, Frank Smith, W. B. Metcalf, Chas. L. Taylor.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts			\$52,731 00	\$75,636 22	\$128,367 22
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults				345 08	345 08
Other real estate owned					
Due from reserve banks, excluding item 14					
Due from other banks				5,693 70	5,693 70
Due from Federal Reserve Bank					
Actual cash on hand					
Exchange for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$52,731 00	\$81,675 00	\$134,406 00
<i>Liabilities—</i>					
Capital paid in			\$50,000 00	\$67,900 00	\$117,900 00
Surplus			2,731 00	9,069 00	11,790 00
Amount segregated for protection of court and private trusts. National banks only					
All undivided profits, less expenses, interest and taxes paid				4,716 00	4,716 00
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts					
Bills payable with Federal Reserve Bank other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$52,731 00	\$81,675 00	\$134,406 00
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

630. SANTA BARBARA TRUST CO., SANTA BARBARA—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	
Trust investments, personal property	\$322,783 98	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	\$488,851 91
Trust investments, real property	147,775 00	Private trusts, specially designated and construed as court trusts, under supervision	
Due from banks	18,292 98		
Cash on hand			
Total	\$488,851 91	Total	\$488,851 91

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

631. THE FIRST SAVINGS BANK OF EUREKA. EUREKA.

Incorporated August 28, 1916.

Officers—A. E. Connick, President; H. W. Schwab, Vice-President and Treasurer; I. J. Andreani, Vice-President; H. F. Charters, Secretary and Cashier; Myra Stewart, Assistant Cashier.
Directors—E. Adorni, I. J. Andreani, Edmund Bond, A. Brambani, A. E. Connick, C. Maffia, L. E. Mahan, H. W. Schwab, L. C. Tuttle.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$551,986 94	
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		55,696 55	
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....		277,617 71	
Stock of Federal Reserve Bank.....			
Bank premiss, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		45,810 43	
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....		20,237 45	
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total.....		\$951,349 08	
<i>Liabilities—</i>			
Capital paid in.....		\$100,000 00	
Surplus.....		10,000 00	
All undivided profits, less expenses, interest and taxes paid.....		3,741 61	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....		1,889 00	
Individual deposits subject to check.....			
Savings deposits.....		790,783 47	
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....		45,000 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Total.....		\$951,349 08	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources and liabilities.....			

632. THE INTERNATIONAL BANK OF CALEXICO, CALIFORNIA. CALEXICO.

Incorporated September 27, 1916.

Officers—S. F. Shumaker, President; D. R. Hevener, Vice-President; J. O. Butts, Secretary, Treasurer and Cashier; John H. Corppen, Assistant Cashier.

Directors—William Gunteman, J. M. Edmunds, D. A. Leonard, J. O. Butts, S. F. Shumaker.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts excluding rediscounts.....	\$165,120 65	\$45,749 19	\$210,869 84
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	33 39	-----	33 39
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds warrants and other securities including premium thereon, less all offsetting bond adjustment accounts.....	57,473 36	82 60	57,555 96
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	2,797 40	-----	2,797 40
Other real estate owned.....	1,424 91	-----	1,424 91
Due from reserve banks, excluding Item 14.....	18,751 31	-----	18,751 31
Due from other banks.....	4,926 01	-----	4,926 01
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	80,749 48	1,630 35	82,409 83
Exchanges for clearing house.....	646 77	-----	646 77
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	575 00	-----	575 00
Totals	\$282,496 28	\$47,492 14	\$329,988 42
 <i>Liabilities—</i>			
Capital paid in.....	\$45,000 00	\$5,000 00	\$50,000 00
Surplus.....	7,000 00	3,000 00	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,106 52	1,862 60	4,969 12
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	178,021 08	-----	-----
Savings deposits.....	-----	37,629 54	215,650 62
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	11,876 43	-----	11,876 43
Certified checks.....	1,091 90	-----	1,091 90
Cashiers' checks.....	9,108 19	-----	9,168 19
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	2,294 16	-----	2,294 16
Totals	\$282,496 28	\$47,492 14	\$329,988 42
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

633. PLACENTIA SAVINGS BANK. PLACENTIA.

Incorporated November 20, 1916.

Officers—A. S. Bradford, President; A. Pierotti, Vice-President; John E. Scott, Secretary, Treasurer and Cashier; Harry B. Logan, Assistant Cashier.

Directors—H. H. Hale, A. Pierotti, Arthur Staley, A. S. Bradford, Samuel Kraemer, John E. Scott, Harry B. Logan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$104,775 00	-----
Bankers' acceptances, excluding rediscounts.....	-----		-----
Notes, drafts or bills of exchange, excluding rediscounts	-----		-----
Overdrafts	-----		-----
Customers' liability for drafts paid under letters of credit	-----		-----
Customers' liability account acceptances.....	-----		-----
Liability of foreign banks and bankers' account of acceptances	-----		-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	41,231 85	-----
Stock of Federal Reserve Bank.....	-----		-----
Bank premises, furniture and fixtures and safe deposit vaults	-----		-----
Other real estate owned.....	-----		-----
Due from reserve banks, excluding Item 14.....	-----	12,981 15	-----
Due from other banks.....	-----	2,000 00	-----
Due from Federal Reserve Bank.....	-----		-----
Actual cash on hand.....	-----	10,151 53	-----
Exchanges for clearing house.....	-----		-----
Checks and other cash items.....	-----		-----
Items with Federal Reserve Bank in process of collection	-----		-----
Other resources	-----		-----
Total	-----	\$171,089 53	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus	-----	4,750 00	-----
All undivided profits, less expenses, interest and taxes paid	-----		-----
Reserved for interest, taxes and expenses.....	-----		-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----		-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----		-----
Deposits due to banks.....	-----		-----
Dividends unpaid	-----	750 00	-----
Individual deposits subject to check.....	-----		-----
Savings deposits	-----	140,589 53	-----
Demand certificates of deposit.....	-----		-----
Time certificates of deposit.....	-----		-----
Certified checks	-----		-----
Cashiers' checks	-----		-----
State, county and municipal deposits.....	-----		-----
United States and postal savings deposits.....	-----		-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----		-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----		-----
Liability account acceptances executed to furnish dollar exchange	-----		-----
Other liabilities	-----		-----
Total	-----	\$171,089 53	-----
Contingent liabilities—none.	-----		-----
Interest earned but not collected, not included in resources or liabilities.....	-----		-----

634, 634A AND 634B. THE BANK OF ALAMEDA COUNTY. ALVARADO.

Incorporated December 16, 1916.

Officers—August May, President; Henry H. Patterson, Vice-President; John Blacow, Secretary and Cashier; E. H. Hirsch, Treasurer; Charles Evans, Assistant Cashier.

Directors—E. H. Hirsch, John R. Blacow, Farley B. Granger, August May, Henry Patterson, Eugene H. Stevenson, J. A. Silva.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$489,479 77	\$387,017 64	\$826,497 41
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	208,430 35	208,430 35
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	88 817 45	455,858 70	544,676 15
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	22,000 00	22,000 00
Other real estate owned.....	1 00	3,175 67	3,176 67
Due from reserve banks, excluding Item 14.....	117,372 41	95,673 93	213,046 34
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	37,780 92	28,617 40	63 398 32
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	1 00	-----	1 00
Totals.....	\$938,452 55	\$1,200,773 69	\$1,884,226 24
<i>Liabilities—</i>			
Capital paid in.....	\$60,000 00	\$100,000 00	\$160,000 00
Surplus.....	12,500 00	9,500 00	22,000 00
All undivided profits, less expenses, interest and taxes paid.....	13,484 44	4,610 49	18,094 93
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	529,471 67	-----	-----
Savings deposits.....	-----	1,083,633 20	1,616 134 87
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	2,995 44	-----	2,995 44
State, county and municipal deposits.....	65,000 00	-----	65,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	1 00	-----	1 00
Totals.....	\$938,452 55	\$1,200,773 69	\$1,884,226 24
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—The above statement includes the business of branch offices at Irvington and Niles.

**635. ARDIZZI-OLCESE BANK.
BAKERSFIELD.**

Incorporated December 19, 1916.

Officers—Louis V. Olcese, President; J. B. Cauzzo, Vice-President; H. V. Miller, Secretary and Assistant Cashier; L. G. Pauly, Treasurer; W. V. Bower, Assistant Cashier.
Directors—Louis V. Olcese, John B. Cauzzo, Leo G. Pauly, John M. Kane, Harvey V. Miller.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,480,978 74	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Oversdrafts	896 47	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	316,901 93	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	1,258 56	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	204,807 33	-----	-----
Due from other banks.....	114,904 19	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	58,511 62	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	2,658 90	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	-----	-----
Total	\$2,180,917 76	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$200,000 00	-----	-----
Surplus	11,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid	38,074 69	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	887,985 35	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	5,216 31	-----	-----
Time certificates of deposit.....	929,709 99	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	100,000 00	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	8,940 51	-----	-----
Total	\$2,180,917 76	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

636. PUENTE SAVINGS BANK. PUENTE.

Incorporated January 29, 1917.

Officers—George E. Cross, President; A. N. Chamness, Vice-President; Louis H. Didier, Secretary, Treasurer and Cashier.

Directors—B. F. Mason, A. N. Chamness, F. C. Macy, John H. Bartle, W. E. Newton, L. M. Meeker, H. M. Houser, S. H. Robinson, William R. Rowland.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$211,650 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	16,533 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	9,349 29	-----
Due from other banks.....	-----	15,753 11	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	5,500 00	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$258,785 40	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	3,200 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	2,574 63	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	215,488 74	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	22 00	-----
Total.....	-----	\$258,785 40	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

637, 637A AND 637B. MONTEREY COUNTY BANK. SALINAS CITY.

Incorporated March 27 1917.

Officers—Luther Rodgers, President; C. F. Lacey, Vice-President; A. C. Hughes, Secretary, Treasurer and Cashier; R. E. Roberts, Assistant Cashier; J. W. Lopes, Assistant Cashier; J. E. Abernathy, Assistant Cashier; Louis Viradori, Assistant Cashier.
Directors—E. E. Hitchcock, H. E. Abbott, C. F. Lacey, L. Griffin, L. W. Sanborn, Luther Rodgers, A. C. Hughes, Chapman Foster, George P. Henry.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$1,117,992 22	\$1,580,837 63	\$2,648,329 88
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	1,342 26	-----	1,342 26
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	84,098 81	238,264 92	342,363 83
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	128,254 42	-----	128,254 42
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	42,885 57	42,820 68	85,686 25
Due from other banks.....	686 88	-----	686 88
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	74,977 43	45,283 21	120,260 64
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	47,187 96	-----	47,187 96
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,436 96	639 57	7,106 53
Totals.....	\$1,503,841 60	\$1,877,376 04	\$3,381,217 64
<i>Liabilities—</i>			
Capital paid in.....	\$130,000 00	\$144,000 00	\$274,000 00
Surplus.....	20,000 00	35,200 00	55,200 00
All undivided profits, less expenses, interest and taxes paid.....	40,630 69	-----	40,630 69
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	200,000 00	-----	200,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	3,229 55	-----	3,229 55
Dividends unpaid.....	10,365 00	-----	10,365 00
Individual deposits subject to check.....	948,983 80	-----	-----
Savings deposits.....	-----	1,626,176 04	2,575,111 84
Demand certificates of deposit.....	718 05	-----	718 05
Time certificates of deposit.....	37,746 09	-----	37,746 09
Certified checks.....	14 75	-----	14 75
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	62,171 67	72,000 00	134,171 67
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	50,000 00	-----	50,000 00
Totals.....	\$1,503,841 60	\$1,877,376 04	\$3,381,217 64
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

Note—The above statement includes the business of branch offices at Gonzales and King City.

638. THE SAN FERNANDO VALLEY SAVINGS BANK. SAN FERNANDO.

Incorporated March 8, 1917.

Officers—J. M. Douglass, President; F. M. Douglass, Vice-President; J. H. Jenifer, Vice-President; I. H. Malin, Secretary, Treasurer and Cashier; Lyman A. C. Waite, Assistant Cashier; Mabel R. Wilkinson, Assistant Cashier.

Directors—J. H. Jenifer, I. H. Malin, J. W. Hittinger, M. D. Olney, F. M. Wright, F. M. Douglass, J. M. Douglass.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....		\$115,925 00	
Bankers' acceptances, excluding rediscounts.....		1,068 88	
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts		90,895 72	
Stock of Federal Reserve Bank.....		850 00	
Bank premises, furniture and fixtures and safe deposit vaults		4,800 00	
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....		14,634 98	
Due from other banks.....			
Due from Federal Reserve Bank.....		10,857 65	
Actual cash on hand.....		3,515 29	
Exchanges for clearing house.....			
Checks and other cash items.....		671 95	
Items with Federal Reserve Bank in process of collection			
Other resources			
Total		\$243,248 95	
<i>Liabilities—</i>			
Capital paid in.....		\$25,000 00	
Surplus		3,500 00	
All undivided profits, less expenses, interest and taxes paid		1,095 67	
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....			
Savings deposits		183,295 14	
Demand certificates of deposit.....			
Time certificates of deposit.....		17,531 50	
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....		12,250 00	
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities		76 61	
Total		\$243,248 95	
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

639, 639A, 639B, 639C, 639D AND 639E. SOUTHERN TRUST AND COMMERCE BANK. SAN DIEGO.

Incorporated July 11, 1917.

Officers—G. A. Davidson, President; Philip Morse, Vice-President; Geo. Burnham, Vice-President and Trust Officer; E. O. Hodge, Vice-President; F. H. Thatcher, Secretary and Cashier; L. G. Bradley, Assistant Secretary and Assistant Treasurer; L. M. Arey, Treasurer; R. B. Thomas, Assistant Cashier; P. R. Jennings, C. J. Holliday, Assistant Cashier; William Eldred, Assistant Trust Officer; P. D. McHahone, Assistant Trust Officer; E. D. Kinney, Assistant Trust Officer; H. P. Requa, Assistant Cashier.

Directors—Julius Wangenheim, B. M. Frees, Mellville Klauber, Godfrey Holterhoff, Jr., G. A. Davidson, L. M. Arey, Will S. Faucett, B. W. McKenzie, John E. Boal, R. C. Allen, A. H. Frost, Philip Morse, Chas. W. Pauly, E. O. Hodge, Geo. Burnham, Walter Rittenhouse, M. A. Graham, Milton A. McRae, Milton Epstein, F. S. Jennings, Leroy A. Wright, E. S. Welch, Karyl Kenyon.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$3,577,985 22	\$3,830,676 73	\$104,500 00	\$100,000 00	\$7,673,161 95
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	63,480 72	-----	-----	63,480 72
Overdrafts	7,432 47	-----	-----	-----	7,432 47
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	1,707,100 95	2,551,744 50	17,000 00	-----	4,275,965 45
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	292,443 78	33,000 00	-----	-----	315,443 78
Other real estate owned	34,068 15	102,723 02	-----	-----	135,821 17
Due from reserve banks, excluding Item 14	753,609 55	193,175 03	-----	-----	946,875 21
Due from other banks	244,633 02	-----	38,107 93	-----	282,771 58
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	448,116 20	164,973 18	-----	213 01	613,302 39
Exchanges for clearing house	54,458 51	9,280 05	-----	-----	63,738 56
Checks and other cash items	35,588 14	217 75	-----	120 00	35,923 89
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	24 15	-----	24 15
Other resources	42,341 44	101,400 00	-----	-----	143,741 44
Totals	\$7,187,966 03	\$7,110,671 61	\$159,632 11	\$100,333 01	\$14,558,622 76
<i>Liabilities—</i>					
Capital paid in	\$450,000 00	\$350,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	95,000 00	125,000 00	-----	-----	220,000 00
Amount segregated for protection of court and private trusts. National banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	61,533 50	2,000 00	-----	333 01	63,871 60
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	298,307 95	-----	-----	-----	298,307 95
Bills payable with Federal Reserve Bank other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	154,812 54	-----	-----	-----	154,812 54
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	4,769,795 13	-----	-----	-----	4,769,795 13
Savings deposits	-----	6,543,317 19	-----	-----	6,543,317 19
Demand certificates of deposit	226 56	-----	-----	-----	226 56
Time certificates of deposit	544,422 31	19,807 00	-----	-----	564,229 31
Certified checks	11,004 63	-----	-----	-----	11,004 63
Cashiers' checks	303,403 95	-----	-----	-----	303,403 95
State, county and municipal deposits	423,124 17	-----	-----	-----	423,124 17
United States and postal savings deposits	-----	44,314 64	-----	-----	44,314 64
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	59,607 96	-----	59,607 96
Fund for advances to court trusts	-----	-----	24 15	-----	24 15
Other liabilities	4,287 20	23,172 78	-----	-----	30,459 98
Totals	\$7,187,966 03	\$7,110,671 61	\$159,632 11	\$100,333 01	\$14,558,622 76

639. SOUTHERN TRUST AND COMMERCE BANK, SAN DIEGO—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$221,000 00	-----	-----	-----	\$221,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 44.....	-----	-----	-----	-----	-----
Liabilities for rediscounts with Federal Reserve Bank.....	-----	-----	-----	-----	-----
Total contingent liabilities	\$221,000 00	-----	-----	-----	\$221,000 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----	-----	-----
 <i>Trust Resources—</i>	 Court trusts	 <i>Trust Liabilities—</i>		 Court trusts	
Personal assets received from executors, administrators, guardians assignees, receivers or trustees.....	\$248,805 39	Personal assets received from executors, administrators, guardians assignees, receivers or trustees.....		\$248,805 39	
Trust investments, personal property.....	519,391 77	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee.....		892,850 19	
Trust investments, real property..	239,613 59	Private trusts, specially designated and construed as court trusts, under supervision.....		-----	
Due from banks.....	143,856 83			-----	
Cash on hand.....	-----			-----	
Total	\$1,141,634 58	Total		\$1,141,634 58	

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

Purchased American State Bank, Brawley, November 1, 1919.

Purchased El Centro National Bank, June 30, 1920.

NOTE.—The above statement includes the business of branch offices at Coronado, La Jolla, El Centro and Brawley.

640. THE BROADWAY BANK. OAKLAND.

Incorporated August 3, 1917.

Officers—B. F. Edwards, President; James F. Peck, Vice-President; Frank F. de Lisle, Secretary; M. P. Bray, Assistant Secretary; B. F. Edwards, Jr., Treasurer, Cashier; M. P. Bray, Assistant Cashier.

Directors—B. F. Edwards, A. Leslie Oliver, Dr. J. de S. Bettercourt, B. F. Shapro, O. R. Morgan, Frank F. de Lisle, James F. Peck, Frank H. Buck, H. O. Brougher.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$319,346 01	\$170,914 65	\$490,260 66
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	256 12		256 12
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	270,657 99	109,123 55	379,781 54
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	21,323 95		21,323 95
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	84,960 14	11,063 51	96,043 65
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	43,463 63	19,345 87	63,509 55
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	2,625 00	59 45	2,684 45
Totals.....	\$742,632 89	\$311,027 03	\$1,053,659 92
<i>Liabilities—</i>			
Capital paid in.....	\$190,000 00	\$10,000 00	\$200,000 00
Surplus.....	85,000 00	18,000 00	103,000 00
All undivided profits, less expenses, interest and taxes paid.....	12,563 71		12,563 71
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....	10,291 24		10,291 24
Dividends unpaid.....			
Individual deposits subject to check.....	359,263 35		
Savings deposits.....		274,080 78	633,344 13
Demand certificates of deposit.....			
Time certificates of deposit.....	15,000 00	8,946 25	23,946 25
Certified checks.....	1,486 05		1,486 05
Cashiers' checks.....	15,852 29		15,852 29
State, county and municipal deposits.....	100,000 00		100,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	3,173 25		3,173 25
Totals.....	\$742,632 89	\$311,027 03	\$1,053,659 92
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources and liabilities.....			

641. BANK OF COTTONWOOD. COTTONWOOD.

Incorporated April 29, 1918.

Officers—J. Edward Smith, President; J. C. Brown, Vice-President; P. R. Merrill, Secretary.
Treasurer and Cashier.

Directors—Alden Anderson, J. C. Brown, A. W. Smith, P. R. Merrill, J. Edward Smith.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$81,168 97	\$26,475 06	\$107,643 97
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	37 54		37 54
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities including premium thereon, less all offsetting bond adjustment accounts	23,132 25	4,819 50	30,951 75
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults	10,315 17		10,315 17
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	29,449 07	2,607 63	32,056 73
Due from other banks.....			
Due from Federal Reserve Bank			
Actual cash on hand.....	9,716 99	1,445 50	11,162 49
Exchanges for clearing house.....			
Checks and other cash items.....	2 60		2 60
Items with Federal Reserve Bank in process of collection			
Other resources	90 00		90 00
Totals	\$156,912 59	\$35,347 63	\$192,260 25
 <i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus	2,500 00		2,500 00
All undivided profits, less expenses, interest and taxes paid	2,580 36		2,580 36
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check	109,128 37		
Savings deposits		25,347 63	134,476 03
Demand certificates of deposit.....	2,395 90		
Time certificates of deposit.....	12,807 96		15,203 86
Certified checks			
Cashiers' checks			
State, county and municipal deposits.....	12,500 00		12,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$156,912 59	\$35,347 63	\$192,260 25
Contingent liabilities—none.			
Interest earned but not collected, not included in resources and liabilities.....			

642. BRITISH AMERICAN BANK. SAN FRANCISCO.

Incorporated June 11, 1918.

Officers—Alfred Gardner Fry, President; Edward Pitt, Vice-President and Assistant Cashier; Lewis Grant, Secretary and Treasurer; Alfred Gardner Fry, Cashier; Alfred Scott Ireland, Assistant Cashier.

Directors—Edward Pitt, Alfred Gardner Fry and Lewis Grant.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$2,180,678 42	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	5,318 19	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	23,536 62	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	136,303 65	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	255,903 61	-----	-----
Due from other banks.....	192,298 32	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	153,493 75	-----	-----
Exchanges for clearing house.....	204,764 12	-----	-----
Checks and other cash items.....	5,811 59	-----	-----
Items with Federal Reserve Bank in Process of collection.....	-----	-----	-----
Other resources.....	59 24	-----	-----
Total	\$3,158,162 51	-----	-----
 <i>Liabilities</i> —			
Capital paid in.....	\$1,000,000 00	-----	-----
Surplus.....	15,000 00	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,482 09	-----	-----
Reserved for interest, taxes and expenses.....	6,089 14	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	302,072 26	-----	-----
Dividends unpaid.....	40,000 00	-----	-----
Individual deposits subject to check.....	1,698,985 09	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	54,638 61	-----	-----
Certified checks.....	3,071 71	-----	-----
Cashiers' checks.....	6,461 99	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	23,536 62	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	6,875 00	-----	-----
Total	\$3,158,162 51	-----	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

644. BANK OF SOUTH SAN JOAQUIN. MANTECA.

Incorporated May 18, 1918.

Officers—Frank A. Guernsey, President; P. L. Wisdom, Vice-President; Hugh Campbell, Secretary, Treasurer, Cashier; Arbor Barth, Assistant Cashier; George Williams, Assistant Cashier.
Directors—J. J. Overshimer, G. H. Singleton, Hugh W. Campbell, Arbor Barth, Frank A. Guernsey, P. L. Wisdom, John A. Boberg, George Williams, J. J. Napler.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$129,824 01	\$45,257 20	\$175,081 21
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		4,865 08	4,865 08
Overdrafts.....	368 40		368 40
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	17,063 15	27,503 30	44,566 45
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	20,800 34	15,000 00	35,800 34
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	19,533 87	2,464 50	21,998 37
Due from other banks.....	491 24		491 24
Due from Federal Reserve Bank.....			
Actual cash on hand.....	11,603 40	4,630 40	16,233 80
Exchanges for clearing house.....			
Checks and other cash items.....	788 91		788 91
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	805 76		805 76
Totals.....	\$201,279 08	\$99,720 48	\$300,999 56
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	7,500 00	2,500 00	10,000 00
All undivided profits, less expenses, interest and taxes paid.....	1,982 43	290 60	2,253 03
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,000 00		10,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	153,607 25		153,607 25
Savings deposits.....		63,599 88	63,599 88
Demand certificates of deposit.....	40 00		40 00
Time certificates of deposit.....		5,330 00	5,330 00
Certified checks.....	400 75		400 75
Cashiers' checks.....	422 40		422 40
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	2,346 25		2,346 25
Totals.....	\$201,279 08	\$99,720 48	\$300,999 56
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

645. FARMERS & MERCHANTS BANK OF WATTS. WATTS.

Incorporated September 4, 1918.

Officers—C. R. Church, President and Treasurer; J. W. Siler, Vice-President; Paul Blythe, Secretary and Cashier.

Directors—C. R. Church, Paul Blythe, D. Fields, R. F. Church, Z. A. Towne, J. W. Siler, George Carolus.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$233,634 50	\$65,574 20	\$299,208 70
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	197 44		197 44
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	18,450 00	21,675 55	40,125 56
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	3,065 00		3,065 00
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	48,997 18	2,009 39	51,006 57
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	28,279 94	5,560 45	33,840 39
Exchanges for clearing house.....	79 24		79 24
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	3,964 32		3,964 32
Totals.....	\$336,667 71	\$94,839 59	\$431,507 30
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus.....	3,300 00	2,250 00	4,550 00
All undivided profits, less expenses, interest and taxes paid.....	3,084 16	1,032 35	4,116 51
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	262,329 85		262,329 85
Savings deposits.....		82,557 24	82,557 24
Demand certificates of deposit.....	105 00		105 00
Time certificates of deposit.....	29,143 99		29,143 99
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....	13,704 71		13,704 71
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$336,667 71	\$94,839 59	\$431,507 30
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

**646. "LOS BANOS PORTUGUESE AMERICAN BANK."
LOS BANOS.**

Incorporated October, 1918.

Officers—F. S. Garcia, Jr., President; W. E. Burch, Vice-President; Wm. High, Secretary, Treasurer and Cashier.

Directors—M. O. Gomes, Joe Cardazi, V. Rodrigues, Martin Errica, W. E. Burch, J. Valladao, F. S. Garcia, Jr.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$119,448 33	\$36,200 00	\$155,648 33
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	734 36	-----	734 36
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	8,008 91	8,008 91
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	17,125 25	-----	17,125 25
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	23,243 65	322 70	23,566 35
Due from other banks.....	170 71	-----	170 71
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	10,196 50	1,471 56	11,670 06
Exchanges for clearing house.....	2,058 54	-----	2,058 54
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	117 89	-----	117 89
Totals	\$173,097 23	\$46,003 17	\$219,100 40
<i>Liabilities—</i>			
Capital paid in.....	\$35,000 00	\$15,000 00	\$50,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,169 52	-----	1,169 52
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	35,000 00	-----	35,000 00
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	100,117 61	-----	-----
Savings deposits.....	-----	31,003 17	131,120 78
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	960 00	-----	960 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	850 10	-----	850 10
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$173,097 23	\$46,003 17	\$219,100 40

**646. "LOS BANOS PORTUGUESE AMERICAN BANK," LOS BANOS—
Continued.**

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank	\$10,000 00	-----	\$10,000 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities	\$10,000 00	-----	\$10,000 00
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----

**647. COMMERCIAL BANK OF SPANISH AMERICA, LIMITED.
SAN FRANCISCO.**

Incorporated October 18, 1918.

Officers—E. H. Green, London, England, Secretary; J. V. Vinter, Manager San Francisco Branch.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$732,456 65	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	20,084 27	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	318,903 27	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	3,398 37	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	175,560 29	-----	-----
Total	\$1,250,402 85	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$300,000 00	-----	-----
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	18,388 76	-----	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	464,329 61	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	1,900 00	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	465,774 48	-----	-----
Total	\$1,250,402 85	-----	-----

647. COMMERCIAL BANK OF SPANISH AMERICA, LIMITED, SAN FRANCISCO—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank	\$161,166 63	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities	\$161,166 63	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----

648. BANK OF ISLETON. ISLETON.

Incorporated March 7, 1919.

Officers—J. W. Gardiner, President; I. P. Gardiner, Vice-President; E. L. Facer, Secretary, Treasurer and Cashier.

Directors—J. W. Gardiner, P. G. De Brack, Crete G. De Brack, Chas. Gardiner, I. P. Gardiner.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$168,330 88	\$28,500 00	\$194,830 38
Bankers' acceptances, excluding rediscunts.....			
Notes, drafts or bills of exchange, excluding rediscunts.....		14,562 50	14,562 50
Overdrafts.....	128 91		128 91
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	55,517 27	32,060 70	88,467 97
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	40,000 00	2,003 65	42,003 65
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	110,480 65	11,586 42	121,967 07
Due from other banks.....	3,554 57		3,554 57
Due from Federal Reserve Bank.....			
Actual cash on hand.....	50,822 68	6,309 74	57,132 42
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Totals.....	\$428,784 46	\$98,863 01	\$522,647 47
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	2,000 00	100 00	2,100 00
All undivided profits, less expenses, interest and taxes paid.....	3,964 08	235 57	4,199 65
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....			
Bills payable with Federal Reserve Bank, other than rediscunts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	346,287 75		
Savings deposits.....		83,527 44	429,815 19
Demand certificates of deposit.....	150 00		150 00
Time certificates of deposit.....	700 00		700 00
Certified checks.....			
Cashiers' checks.....	10,682 63		10,682 63
State, county and municipal deposits.....	25,000 00		25,000 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$428,784 46	\$98,863 01	\$522,647 47
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

649. PARK-UNION FOREIGN BANKING CORPORATION. SAN FRANCISCO.

Incorporated.

Officers—John M. MacKinnon, Cashier; A. A. Wilson, Manager.

Directors—L. H. Keck, J. A. Goudge, A. G. Gumpert, A. H. A. Little Knox, E. Norman, R. Selwyn Prior.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$552,113 56	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----
Overdrafts	254 53	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	2,577,838 72	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	385 50	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	222,310 82	-----	-----
Due from other banks.....	703 51	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	23,096 67	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	285,097 26	-----	-----
Total	\$3,611,800 57	-----	-----
 <i>Liabilities</i> —			
Capital paid in.....	\$300,000 00	-----	-----
Surplus	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	5,549 42	-----	-----
Reserved for interest, taxes and expenses.....	3,100 00	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	8,806 25	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	\$2,577,838 72	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	716,506 18	-----	-----
Total	\$3,611,800 57	-----	-----

649. PARK-UNION FOREIGN BANKING CORPORATION, SAN FRANCISCO—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$286,540 08	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Total contingent liabilities.....	\$286,540 08	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

650. BANK OF COURTLAND. COURTLAND.

Incorporated April 12, 1919.

Officers—Charles E. Hollister, President; L. W. Myers, Vice-President; E. P. Clarke, Secretary, Treasurer and Cashier.

Directors—J. B. Miller, W. P. Clarke, Harvey Warren, S. Mercer Runyon, L. W. Myers, Charles E. Hollister, Alden Anderson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscunts.....	\$182,221 31	\$31,740 00	\$213,961 31
Bankers' acceptances, excluding rediscunts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscunts.....	-----	-----	-----
Overdrafts.....	34 32	-----	34 32
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	37,832 50	78,680 00	116,512 50
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	23,050 46	-----	23,050 46
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	9,270 62	12,414 28	21,684 90
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	17,485 46	2,914 02	20,399 48
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	1,984 00	-----	1,984 00
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	700 00	-----	700 00
Totals	\$272,558 67	\$125,748 30	\$398,306 97
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	-----	2,000 00	2,000 00
All undivided profits, less expenses, interest and taxes paid.....	3,501 27	-----	3,501 27
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscunts.....	35,000 00	-----	35,000 00
Bills payable with Federal Reserve Bank, other than rediscunts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	164,037 40	-----	-----
Savings deposits.....	-----	118,748 30	277,785 70
Demand certificates of deposit.....	300 00	-----	300 00
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	4,720 00	-----	4,720 00
State, county and municipal deposits.....	25,000 00	-----	25,000 00
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$272,558 67	\$125,748 30	\$398,306 97
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

651. THE FARMERS & MERCHANTS SAVINGS BANK OF SANTA ANA. SANTA ANA.

Incorporated June 18, 1919.

Officers—W. A. Huff, President; A. J. Crookshank, Vice-President; Alex. Brownridge, Secretary and Cashier; A. C. Bowers, Treasurer; E. P. Stafford, Assistant Cashier; J. H. Metzgar, Assistant Cashier.

Directors—W. A. Huff, M. C. Wilder, W. B. Williams, A. C. Bowers, A. J. Crookshank, J. D. Parsons, R. E. Larter.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscouts.....	-----	\$2,089,910 41	-----
Bankers' acceptances, excluding rediscouts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscouts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	182,210 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	46,100 00	-----
Other real estate owned.....	-----	12,000 00	-----
Due from reserve banks, excluding Item 14.....	-----	37,037 51	-----
Due from other banks.....	-----	36,504 11	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	61,966 22	-----
Exchanges for clearing house.....	-----	14,878 70	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total.....	-----	\$2,480,626 95	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$150,000 00	-----
Surplus.....	-----	69,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	1,231 00	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscouts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscouts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	2,064,204 62	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	120,965 33	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	75,000 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	226 00	-----
Total.....	-----	\$2,480,626 95	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

652. FARMERS & MERCHANTS BANK OF EXETER. EXETER.

Incorporated July 30, 1919.

Officers—Chas. A. Hahn, President; A. M. Cosant, Vice-President; H. R. Mills, Secretary, Treasurer and Cashier.

Directors—C. A. Hahn, John C. Lillu, H. R. Mills, E. Howe, F. M. Cosart.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$74,451 04	16,830 00	\$31,281 04
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts	117 85		117 85
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	19,252 19	6,870 50	26,122 69
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults	15,388 75		15,388 75
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	11,802 07	7,350 99	19,153 06
Due from other banks.....	1,210 93		1,210 93
Due from Federal Reserve Bank.....			
Actual cash on hand.....	4,831 26	191 70	5,022 96
Exchanges for clearing house.....			
Checks and other cash items.....	914 52		914 52
Items with Federal Reserve Bank in process of collection			
Other resources	100 00		100 00
Totals	\$128,063 61	\$31,243 19	\$159,306 80
 <i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$10,000 00	\$35,000 00
Surplus			
All undivided profits, less expenses, interest and taxes paid	196 96	520 08	727 04
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....	75,072 43		75,072 43
Savings deposits		15,713 11	15,713 11
Demand certificates of deposit.....			
Time certificates of deposit.....	13,744 22		13,744 22
Certified checks			
Cashiers' checks	1,550 00		1,550 00
State, county and municipal deposits.....	12,500 00	5,000 00	17,500 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$128,063 61	\$31,243 19	\$159,306 80

652. FARMERS & MERCHANTS BANK OF EXETER, EXETER—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$15,500 00	-----	\$15,500 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank	-----	-----	-----
Total contingent liabilities.....	\$15,500 00	-----	\$15,500 00
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

NOTE—Added savings department January 2, 1920.

653. PENINSULA BANK. BURLINGAME.

Incorporated August 1, 1919.

Officers—W. F. Duffy, President; Oscar Boldeman, Vice-President; F. E. Parfitt, Secretary, Treasurer and Cashier.
Directors—F. E. Parfitt, O. J. Williams, Jas. Lawrence, Henry Weiss, Ernest C. Douglass, W. F. Duffy, Le Roy Schlessinger, Porter E. Lamb, Oscar Boldeman, Andrew S. Lamond, Claud. W. Fellows.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$53,908 34	\$78,864 00	\$132,773 03
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....	144 09		144 09
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	47,261 04		47,261 04
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....	13,953 79		13,953 79
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	7,767 17	1,115 40	8,882 57
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	6,098 13	2,754 77	8,852 90
Exchanges for clearing house.....	240 23		240 23
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	437 35		437 35
Totals	\$129,810 14	\$82,734 86	\$212,545 00
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....	3,025 93		3,025 93
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	76,829 98		
Savings deposits.....		57,734 86	134,564 84
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....	160 46		160 46
Cashiers' checks.....	3,751 14		3,751 14
State, county and municipal deposits.....	21,042 63		21,042 63
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals	\$129,810 14	\$82,734 86	\$212,545 00

653. PENINSULA BANK, BURLINGAME—Continued.

<i>Contingent Liabilities—</i>	Commercial	Savings	Combined
Liabilities for rediscounts, excluding those with Federal Reserve Bank		\$8,500 00	\$8,500 00
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise			
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40			
Liabilities for rediscount with Federal Reserve Bank			
Total contingent liabilities		\$8,500 00	\$8,500 00
Interest earned but not collected, not included in resources or liabilities			

654. THE BANK OF MONTREAL. SAN FRANCISCO.

Incorporated under laws of England, 1821.

Officers—A. G. Fry, Manager; E. Pitt, Assistant Manager; Lewis Grant, Assistant Manager.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$746,847 41		
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....			
Overdrafts.....			
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....			
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....			
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	9,099 00		
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....			
Exchanges for clearing house.....			
Checks and other cash items.....			
Items with Federal Reserve Bank in process of collection.....			
Other resources.....			
Total	\$755,946 41		
<i>Liabilities—</i>			
Capital paid in.....	\$300,000 00		
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....	133 02		
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	269,263 00		
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....			
Savings deposits.....			
Demand certificates of deposit.....			
Time certificates of deposit.....			
Certified checks.....			
Cashiers' checks.....			
State, county and municipal deposits.....			
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....	186,547 39		
Total	\$755,946 41		
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

**655 AND 655A. GENERAL MOTORS ACCEPTANCE
CORPORATION. SAN FRANCISCO.**

Incorporated September 25, 1919.

Officers—C. Roy Warren, Manager.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$376,308 80	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	28,379 78	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	-----	-----
Due from other banks.....	32,586 53	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	6,157,675 62	-----	-----
Total.....	\$6,594,945 73	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$600,000 00	-----	-----
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	88,420 11	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	5,906,525 62	-----	-----
Total.....	\$6,594,945 73	-----	-----
<i>Contingent Liabilities—</i>			
Liabilities for rediscounts, excluding those with Federal Reserve Bank.....	\$59,587 43	-----	-----
Acceptances of other banks payable at a future date guaranteed by this bank by endorsement or otherwise.....	-----	-----	-----
Foreign bills of exchange or drafts sold with endorsement of this bank, not included in Item 40.....	-----	-----	-----
Liabilities for rediscount with Federal Reserve Bank.....	-----	-----	-----
Total contingent liabilities.....	\$59,587 43	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

The above statement includes the business of a branch office at Los Angeles.

656. CALIFORNIA BANK OF SAN MATEO COUNTY. SAN BRUNO.

Incorporated September 27, 1919.

Officers—C. S. Crary, President; H. W. Regan, Vice-President; Hardin Hatch, Vice-President, Treasurer and Cashier; P. B. Lockwood, Secretary and Assistant Cashier.
Directors—Hardin Hatch, C. S. Crary, John J. Bolioli, H. W. Regan, August J. Jenevein, F. H. Smith, P. B. Lockwood.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$47,358 95	\$19,355 00	\$66,713 95
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts			
Overdrafts			
Customers' liability for drafts paid under letters of credit			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	31,819 28	4,875 00	36,694 28
Stock of Federal Reserve Bank.....	750 00		750 00
Bank premises, furniture and fixtures and safe deposit vaults	7,500 52	3,844 47	11,344 99
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	10,244 06	1,588 06	11,832 12
Due from other banks.....	56 00		56 00
Due from Federal Reserve Bank.....	4,447 56	900 00	5,347 56
Actual cash on hand.....	2,361 13	591 24	2,952 37
Exchanges for clearing house.....			
Checks and other cash items.....	51 94		51 94
Items with Federal Reserve Bank in process of collection			
Other resources	123 25		123 25
Totals	\$104,712 69	\$31,153 77	\$135,866 46
<i>Liabilities—</i>			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus	150 00		150 00
All undivided profits, less expenses, interest and taxes paid	37 54		37 54
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	10,500 00		10,500 00
Bills payable with Federal Reserve Bank, other than rediscounts			
Deposits due to banks.....			
Dividends unpaid			
Individual deposits subject to check.....	49,646 06		
Savings deposits		26,153 77	75,799 83
Demand certificates of deposit.....	2,590 00		2,590 00
Time certificates of deposit.....			
Certified checks	150 75		150 75
Cashiers' checks	5,026 29		5,026 29
State, county and municipal deposits.....	16,612 05		16,612 05
United States and postal savings deposits			
Letters of credit and travelers' checks sold for cash and now outstanding			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank			
Liability account acceptances executed to furnish dollar exchange			
Other liabilities			
Totals	\$104,712 69	\$31,153 77	\$135,866 46
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

657. STANDARD BANK OF ORANGE COUNTY. FULLERTON.

Incorporated October 20, 1919.

Officers—L. H. Smith, President; W. A. Smith, Vice-President; Emanuel Smith, Secretary and Assistant Cashier; O. M. Thompson, Treasurer; S. W. Smith, Cashier.
Directors—L. H. Smith, Emanuel Smith, S. W. Smith, W. L. Hale, Henry W. Schulz, J. H. Lang, Orrin M. Thompson.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$72,001 57	\$8,100 00	\$80,101 57
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		10,000 00	10,000 00
Overdrafts.....	40 70		40 70
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	8,652 30	24,873 02	33,525 32
Stock of Federal Reserve Bank.....	750 00	750 00	1,500 00
Bank premises, furniture and fixtures and safe deposit vaults.....	8,145 40		8,145 40
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	53,754 52	18,951 44	72,705 96
Due from other banks.....			
Due from Federal Reserve Bank.....	14,275 90		14,275 90
Actual cash on hand.....	8,199 00	1,474 28	9,673 28
Exchanges for clearing house.....			
Checks and other cash items.....	133 98		133 98
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	87 30		87 30
Totals.....	\$163,040 67	\$64,148 72	\$230,189 39
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	\$25,000 00	\$50,000 00
Surplus.....	1,500 00		1,500 00
All undivided profits, less expenses, interest and taxes paid.....	1,419 50		1,419 50
Reserved for interest, taxes and expenses.....			
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	129,783 50		
Savings deposits.....		31,577 48	161,360 98
Demand certificates of deposit.....			
Time certificates of deposit.....		7,571 24	7,571 24
Certified checks.....			
Cashiers' checks.....	1,137 67		1,137 67
State, county and municipal deposits.....	7,200 00		7,200 00
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$163,040 67	\$64,148 72	\$230,189 39
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

658. THE COMMUNITY BANK OF WHITTIER. WHITTIER.

Incorporated October 30, 1919.

Officers—C. C. Barr, President; O. H. Barr, Vice-President; Fred Pease, Secretary, Treasurer and Cashier.
Directors—Geo. E. Wanberg, Fred Robbins, D. H. White, C. C. Barr, W. D. Cooper, D. E. Knight, E. R. Mennell, Fred Pease, O. H. Barr, A. T. Emory.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$180,842 44	\$88,042 00	\$218,884 44
Bankers' acceptances, excluding rediscounts.....			
Notes, drafts or bills of exchange, excluding rediscounts.....		19,700 15	19,700 15
Overdrafts.....	9 24		9 24
Customers' liability for drafts paid under letters of credit.....			
Customers' liability account acceptances.....			
Liability of foreign banks and bankers' account of acceptances.....			
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	92,649 00	39,225 87	131,874 87
Stock of Federal Reserve Bank.....			
Bank premises, furniture and fixtures and safe deposit vaults.....		39,636 95	39,636 95
Other real estate owned.....			
Due from reserve banks, excluding Item 14.....	41,645 34	10,640 73	52,286 07
Due from other banks.....			
Due from Federal Reserve Bank.....			
Actual cash on hand.....	8,804 39	3,750 00	12,554 39
Exchanges for clearing house.....	7,355 55		7,355 55
Checks and other cash items.....	37 88		37 88
Items with Federal Reserve Bank in process of collection.....			
Other resources.....	337 19		337 19
Totals.....	\$281,631 03	\$201,005 70	\$482,636 73
 <i>Liabilities—</i>			
Capital paid in.....	\$75,000 00	\$50,000 00	\$125,000 00
Surplus.....			
All undivided profits, less expenses, interest and taxes paid.....			
Reserved for interest, taxes and expenses.....	5,085 23	4,322 36	9,408 14
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....			
Bills payable with Federal Reserve Bank, other than rediscounts.....			
Deposits due to banks.....			
Dividends unpaid.....			
Individual deposits subject to check.....	133,725 48		
Savings deposits.....		136,132 34	269,858 32
Demand certificates of deposit.....			
Time certificates of deposit.....		10,550 00	10,550 00
Certified checks.....			
Cashiers' checks.....	7,200 00		7,200 00
State, county and municipal deposits.....	80,670 27		80,670 27
United States and postal savings deposits.....			
Letters of credit and travelers' checks sold for cash and now outstanding.....			
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....			
Liability account acceptances executed to furnish dollar exchange.....			
Other liabilities.....			
Totals.....	\$281,631 03	\$201,005 70	\$482,636 73
Contingent liabilities—none.....			
Interest earned but not collected, not included in resources or liabilities.....			

659. FIRST BANK OF LEMON COVE. LEMON COVE.

Incorporated October 22, 1919.

Officers—O. E. Goodale, President; Earle E. Goodale, Vice-President; Guy L. Burham, Secretary, Treasurer and Cashier; Laura Carroll, Assistant Secretary and Assistant Cashier.
Directors—Frank Flinch, C. E. Goodale, J. A. Moffett, A. G. Griswold, Earle Goodale.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$18,633 50	\$10,146 24	\$28,812 74
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	133 66	-----	133 66
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	8,012 33	-----	8,012 33
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	19,616 78	10 68	19,627 46
Due from other banks.....	3,735 40	-----	3,735 40
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	3,112 79	1,278 54	4,391 33
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	479 80	45 00	524 80
Totals.....	\$58,757 26	\$11,480 46	\$66,287 72
 <i>Liabilities—</i>			
Capital paid in.....	\$15,000 00	\$10,000 00	\$25,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	deficit 108 92	10 68	deficit 98 24
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	38,732 52	-----	-----
Savings deposits.....	-----	1,469 78	40,202 30
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	133 66	-----	133 66
Totals.....	\$58,757 26	\$11,480 46	\$66,287 72
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

660. INGLEWOOD SAVINGS BANK. INGLEWOOD.

Incorporated January 2, 1920.

Officers—W. G. Brown, President; Henry J. Anderson, Vice-President; A. Bush, Secretary, Treasurer and Cashier.

Directors—Henry J. Anderson, Roy A. Bush, W. G. Brown, R. Earl Miller, Roy L. Hill.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$55,200 00	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	15,588 00	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	-----	21,270 68	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	6,086 62	-----
Due from other banks.....	-----	4,491 76	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	3,914 32	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	-----	208 70	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Total	-----	\$103,793 03	-----
 <i>Liabilities—</i>			
Capital paid in.....	-----	\$25,000 00	-----
Surplus.....	-----	5,000 00	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	20 58	-----
Reserved for interest, taxes and expenses.....	-----	2,500 00	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits.....	-----	38,338 94	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	23,400 56	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	12,500 00	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total	-----	\$106,760 03	-----
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

661, 661A AND 661B. COMMERCIAL TRUST AND SAVINGS BANK. SANTA BARBARA.

Incorporated January 22, 1920.

Officers—A. Edwards, President; Edward J. R. Vail, Vice-President; S. B. Shauer, Vice-President; R. A. Lazler, Vice-President; John S. Edwards, Secretary, Treasurer and Cashier; John F. Redington, Assistant Cashier; Alfred H. Smith, Assistant Cashier; Lillian O. Molin, Assistant Cashier; Geo. S. Sawyers, Assistant Cashier.
Directors—Geo. S. Edwards, Alfred Edwards, John S. Edwards, Edward F. R. Vail, Frederick F. Peabody, Theodore S. Hawley, John W. Bailard, Geo. W. Harris, M. M. Gragg, Joseph E. Sexton, Joseph G. Coleman, Jr.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	\$3,645,693 91	\$3,099,295 27	-----	-----	\$8,141,869 18
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange	-----	-----	-----	-----	-----
Overdrafts	10,832 25	-----	-----	-----	10,832 25
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	567,830 15	1,219,718 79	\$136,723 50	\$136,575 30	2,060,847 74
Stock of Federal Reserve Bank	-----	29,500 00	-----	-----	29,500 00
Bank premises, furniture and fixtures and safe deposit vaults	132,510 68	29,897 50	-----	-----	162,408 18
Other real estate owned	20,337 00	8,974 29	-----	-----	29,311 29
Due from reserve banks, excluding Item 14	287,419 65	57,107 42	-----	-----	344,527 07
Due from other banks	5,003 26	-----	-----	-----	5,003 26
Due from Federal Reserve Bank	232,347 93	123,892 59	-----	-----	356,240 52
Actual cash on hand	52,670 51	71,727 41	391 25	223 48	125,018 65
Exchanges for clearing house	26,300 49	-----	-----	-----	26,300 49
Checks and other cash items	27,617 02	15,292 53	-----	-----	42,909 55
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	500 00	500 00
Other resources	23,223 23	822 93	-----	-----	29,046 16
Totals	\$4,436,734 08	\$4,653,228 73	\$137,114 75	\$137,298 78	\$9,364,376 34
Liabilities—					
Capital paid in	\$400,000 00	\$400,000 00	\$100,000 00	\$100,000 00	\$1,000,000 00
Surplus	170,000 00	150,000 00	25,000 00	25,000 00	370,000 00
Amount segregated for protection of court and private trusts, national banks only	-----	-----	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid	39,381 54	24,675 21	11,714 75	12,298 78	88,053 28
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed other than rediscounts	200,000 00	-----	-----	-----	200,000 00
Bills payable with Federal Reserve Bank other than rediscounts	130,000 00	-----	-----	-----	130,000 00
Deposits due to banks	124,842 60	-----	-----	-----	124,842 60
Dividends unpaid	43,937 50	-----	-----	-----	43,937 50
Individual deposits subject to check	2,817,843 19	-----	-----	-----	2,817,843 19
Savings deposits	-----	3,916,558 37	-----	-----	3,916,558 37
Demand certificates of deposit	12,954 25	-----	-----	-----	12,954 25
Time certificates of deposit	104,347 20	18,432 25	-----	-----	122,779 45
Certified checks	4,981 63	-----	-----	-----	4,981 63
Cashiers' checks	103,393 39	-----	-----	-----	103,393 39
State, county and municipal deposits	235,031 75	143,562 80	-----	-----	428,627 55
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	400 00	-----	400 00
Other liabilities	-----	-----	-----	-----	-----
Totals	\$4,436,734 08	\$4,653,228 73	\$137,114 75	\$137,298 78	\$9,364,376 34
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

**661. COMMERCIAL TRUST AND SAVINGS BANK, SANTA BARBARA—
Continued.**

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$398,486 21	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$746,604 63
Trust investments, real property ..	318,635 24	Private trusts, specially designated and construed as court trusts, under supervision -----	61,962 15
Due from banks	93,575 20		
Cash on hand			
Total -----	\$508,616 71	Total -----	\$308,646 71

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

NOTE—The above statement includes the business of branch offices at Lompoc and Carpinteria.

662. WESTERN SAVINGS BANK. LONG BEACH.

Incorporated January 28, 1920.

Officers—J. W. Tucker, President; Charles A. Wiley, Vice-President; George L. Craig, Vice-President; A. L. Parmley, Secretary, Treasurer and Cashier.

Directors—Charles A. Wiley, J. W. Tucker, A. S. Spaulding, W. S. Stevens, A. C. Malone, John C. Farnham, James G. Craig, George L. Craig, Ralph H. Clock.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	-----	\$461,675 32	-----
Bankers' acceptances, excluding rediscounts.....	-----	81,136 80	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	5,000 00	-----
Overdrafts	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts	-----	106,577 06	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	7,075 01	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	-----	105,348 95	-----
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	-----	28,526 05	-----
Exchanges for clearing house.....	-----	39,362 40	-----
Checks and other cash items.....	-----	12,094 42	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----
Other resources	-----	275 00	-----
Total	-----	\$847,071 01	-----
<i>Liabilities—</i>			
Capital paid in.....	-----	\$100,000 00	-----
Surplus	-----	15,000 00	-----
All undivided profits, less expenses, interest and taxes paid	-----	9,892 61	-----
Reserved for interest, taxes and expenses.....	-----	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid	-----	-----	-----
Individual deposits subject to check.....	-----	-----	-----
Savings deposits	-----	602,225 92	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	70,104 06	-----
Certified checks	-----	-----	-----
Cashiers' checks	-----	-----	-----
State, county and municipal deposits.....	-----	50,295 81	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----
Other liabilities	-----	52 61	-----
Total	-----	\$847,071 01	-----
Contingent liabilities—none.	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

663. BANK OF COVELO. COVELO.

Incorporated February 21, 1920.

Officers—J. S. Rohrbough, President; D. F. Johnson, Vice-President; J. G. Thomas, Secretary and Cashier; E. H. Long, Treasurer.

Directors—J. S. Rohrbough, D. F. Johnson, D. P. English, G. M. Biggar, W. P. Thomas.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$34,454 90	-----	-----
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters-of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	-----	-----	-----
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	1,697 51	-----	-----
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	32,651 11	-----	-----
Due from other banks.....	5,151 19	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	6,744 32	-----	-----
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	52 62	-----	-----
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	309 34	-----	-----
Total.....	\$81,030 99	-----	-----
<i>Liabilities—</i>			
Capital paid in.....	\$25,000 00	-----	-----
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	115 49	-----	-----
Reserved for interest, taxes and expenses.....	1,132 90	-----	-----
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	54,812 60	-----	-----
Savings deposits.....	-----	-----	-----
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	-----	-----	-----
Certified checks.....	-----	-----	-----
Cashiers' checks.....	-----	-----	-----
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Total.....	\$81,060 99	-----	-----
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....			

664. FARMERS AND MERCHANTS BANK OF GARDENA. GARDENA.

Incorporated April 24, 1920.

Officers—W. Simpson, President; Robert Robertson, Vice-President; J. D. Adams, Secretary, Treasurer and Cashier; J. M. Blake, Assistant Cashier.
Directors—Walter Simpson, Robert Robertson, John D. Adams, Frank R. Carrell, E. O. Weed, William Medland, H. M. Stone, L. F. Foster, J. F. Spencer.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts excluding rediscounts.....	\$72,448 00	\$5,650 00	\$78,098 00
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	9,256 25	-----	9,256 25
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	11,986 08	-----	11,986 08
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	29,806 51	10,511 78	40,318 29
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	7,319 04	817 05	8,136 09
Exchanges for clearing house.....	615 94	-----	615 94
Checks and other cash items.....	67 30	-----	67 30
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals.....	\$131,499 12	\$16,978 83	\$148,477 95
<i>Liabilities—</i>			
Capital paid in.....	\$40,000 00	\$10,000 00	\$50,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	1,000 79	-----	1,000 79
Reserved for interest, taxes and expenses.....	2,569 32	-----	2,569 32
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	86,679 31	-----	-----
Savings deposits.....	-----	6,978 83	98,658 14
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	525 00	-----	525 00
Certified checks.....	78 85	-----	78 85
Cashiers' checks.....	650 85	-----	650 85
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals.....	\$131,499 12	\$16,978 83	\$148,477 95
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

665. STATE BANK OF LOMITA. LOMITA.

Incorporated April 24, 1920.

Officers—J. F. Spencer, President; S. F. Spencer, Vice-President; A. J. Stinton, Cashier.
Directors—J. F. Spencer, S. F. Spencer, A. J. Stinton, L. J. Hunter, George W. Towne.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$41,691 35	\$2,075 00	\$43,766 35
Bankers' acceptances, excluding rediscounts.....	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	-----	-----
Overdrafts.....	-----	-----	-----
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	2,488 11	-----	2,488 11
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	5,944 00	-----	5,944 00
Other real estate owned.....	-----	-----	-----
Due from reserve banks, excluding Item 14.....	18,158 00	4,025 00	22,178 00
Due from other banks.....	-----	-----	-----
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	\$4,781 51	151 82	4,933 33
Exchanges for clearing house.....	-----	-----	-----
Checks and other cash items.....	56 08	-----	56 08
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	-----	-----	-----
Totals	\$73,064 05	\$5,251 82	\$79,315 87
 <i>Liabilities</i> —			
Capital paid in.....	\$20,000 00	\$5,000 00	\$25,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	-----	-----	-----
Reserved for interest, taxes and expenses.....	1,507 29	-----	1,507 29
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	-----	-----	-----
Dividends unpaid.....	-----	-----	-----
Individual deposits subject to check.....	49,601 76	-----	-----
Savings deposits.....	-----	1,251 82	50,853 58
Demand certificates of deposit.....	-----	-----	-----
Time certificates of deposit.....	1,850 00	-----	1,850 00
Certified checks.....	-----	-----	-----
Cashiers' checks.....	105 00	-----	105 00
State, county and municipal deposits.....	-----	-----	-----
United States and postal savings deposits.....	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding.....	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank.....	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange.....	-----	-----	-----
Other liabilities.....	-----	-----	-----
Totals	\$73,064 05	\$5,251 82	\$79,315 87
Contingent liabilities—none.....	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities.....	-----	-----	-----

**666, 666A, 666B, 666C, 666D, 666E, 666F, 666G, 666H, 666I, 666J,
666K, 666L, 666M, 666N, 666O.—HOME AND HIBERNIAN BANK.
LOS ANGELES.**

Incorporated May 26, 1920.

Officers—A. M. Chaffey, President; Leo S. Chandler, Vice-President; F. M. Douglas, Vice-President; William E. Oliver, Vice-President; G. Allan Hancock, Vice-President; A. E. Huntington, Vice-President; George A. J. Howard, Vice-President; W. C. Durgin, Vice-President; A. M. Gibbs, Vice-President; T. A. Morrissey, Cashier; H. M. Coffin, Secretary and Treasurer; B. L. Delbler, Assistant Secretary; L. W. McAtee, Assistant Secretary; M. K. Salmon, Assistant Secretary; L. H. Van Hoorbeke, Assistant Secretary; H. C. Hunt, Assistant Cashier; George E. Jones, Assistant Cashier; Frank D. LeBold, Assistant Cashier; E. G. Otis, Assistant Cashier; T. E. Ivey, Jr., Assistant Cashier; A. A. Lamm, Assistant Cashier.

Directors—W. H. Brophy, A. M. Chaffey, Leo S. Chandler, P. B. Chase, W. H. Code, F. M. Douglas, J. E. Fishburn, R. C. Gillis, George Hanna, William Oliver, Lee A. Phillip, A. J. Pickrell, T. A. Thompson, Ross E. Whitely, E. R. Wood, George Chaffey, G. A. Hancock, A. E. Huntington, A. M. Gibbs, G. A. J. Howard, O. M. Souden, J. W. Macdonald, James O. Sword, W. M. Eason, E. P. Bosbyshell, F. J. Mullen, W. D. Woolwine, E. A. Taylor, Weldon D. Whelan.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Combined
Loans and discounts, excluding rediscounts.....	\$9,868,056 24	\$8,620,164 89	\$14,488,221 13
Bankers' acceptances, excluding rediscounts.....	-----	896,938 97	896,938 97
Notes, drafts or bills of exchange, excluding rediscounts.....	-----	2,290,000 00	2,290,000 00
Overdrafts.....	3,009 62	-----	3,009 62
Customers' liability for drafts paid under letters of credit.....	-----	-----	-----
Customers' liability account acceptances.....	-----	-----	-----
Liability of foreign banks and bankers' account of acceptances.....	-----	-----	-----
Bonds, warrants and other securities, including premium thereon, less all offsetting bond adjustment accounts.....	1,775,896 12	7,266,227 76	9,042,125 88
Stock of Federal Reserve Bank.....	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults.....	72,789 97	441,874 44	514,664 41
Other real estate owned.....	2,400 00	114,054 88	116,454 86
Due from reserve banks, excluding Item 14.....	1,786,806 91	2,187,920 71	3,924,727 62
Due from other banks.....	97,779 84	-----	97,779 84
Due from Federal Reserve Bank.....	-----	-----	-----
Actual cash on hand.....	896,955 77	525,169 06	1,424,124 85
Exchanges for clearing house.....	111,689 09	-----	111,689 09
Checks and other cash items.....	70,282 98	-----	70,282 98
Items with Federal Reserve Bank in process of collection.....	-----	-----	-----
Other resources.....	352 76	18,900 00	19,252 76
Totals.....	\$10,638,021 25	\$22,361,250 71	\$32,999,271 96

<i>Liabilities—</i>			
Capital paid in.....	\$950,000 00	\$1,050,000 00	\$2,000,000 00
Surplus.....	-----	-----	-----
All undivided profits, less expenses, interest and taxes paid.....	539,029 16	-----	539,029 16
Reserved for interest, taxes and expenses.....	1,238 75	58,183 80	59,422 55
Bills payable other than with Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts.....	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts.....	-----	-----	-----
Deposits due to banks.....	72,944 45	-----	72,944 45
Dividends unpaid.....	-----	51,040 62	51,040 62
Individual deposits subject to check.....	8,647,866 10	-----	-----
Savings deposits.....	-----	19,798,084 67	28,440,900 77
Demand certificates of deposit.....	50,361 32	-----	50,361 32
Time certificates of deposit.....	-----	563,086 46	563,086 46

666. HOME AND HIBERNIAN BANK, LOS ANGELES—Continued.

<i>Liabilities</i> —Continued.	Commercial	Savings	Combined
Certified checks -----	\$14,649 39	-----	\$14,649 39
Cashiers' checks -----	306,708 90	-----	306,708 90
State, county and municipal deposits -----	-----	724,000 00	724,000 00
United States and postal savings deposits -----	-----	90,247 49	90,247 49
Letters of credit and travelers' checks sold for cash and now outstanding -----	5,500 00	-----	5,500 00
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank -----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange -----	-----	-----	-----
Other liabilities -----	49,723 19	31,637 67	81,360 85
Totals -----	\$10,638,021 25	\$22,361,250 71	\$32,999,271 96
Contingent liabilities—none.			
Interest earned but not collected, not included in resources or liabilities -----			

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

N. T. 1. THE BANK OF CALIFORNIA. SAN FRANCISCO.

Officers—Frank B. Anderson, President; Charles A. McIntosh, Vice-President; William R. Pentz, Vice-President and Cashier; Arthur L. Black, Vice-President; Stuart F. Smith, Vice-President; James D. Ruggles, Secretary; Sam H. Daniels, Assistant Cashier; Wm. O. Cullen, Assistant Cashier; Francis W. Wolfe, Assistant Cashier; H. L. Clapp, Assistant Cashier; Henry M. Plate, Assistant Cashier; William MacKintosh, General Manager of Northern Branches.

Directors—Frank B. Anderson, Robert I. Bentley, Warren D. Clark, Joseph D. Grant, Edward W. Hopkins, Wm. Pierce Johnson, Frank D. Madison, Charles K. McIntosh, Geo. P. McNear, Irving F. Moulton, George A. Newhall, J. Leroy Nickel, George A. Pope, Jacob Stern.

Statement of June 30, 1920.

<i>Resources</i> —	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$110,000 00	\$110,000 00	\$220,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$110,000 00	\$110,000 00	\$220,000 00
<i>Liabilities</i> —					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$110,000 00	\$110,000 00	\$220,000 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$110,000 00	\$110,000 00	\$220,000 00
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

N. T. 1. THE BANK OF CALIFORNIA, SAN FRANCISCO—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$21,000 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$21,156 16
Trust investments, real property -----	156 16	Private trusts, specially designated and construed as court trusts, under supervision -----	
Cash on hand -----			
Total -----	\$21,156 16	Total -----	\$21,156 16

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

N. T. 2. CENTRAL NATIONAL BANK. OAKLAND.

Officers—J. F. Carlston, President; A. J. Mount, Vice-President, Cashier; Claud Gatch, Vice-President; H. A. Mosher, Vice-President; R. M. Fitzgerald, Vice-President; G. C. Humphrey, Assistant Cashier; E. D. Bothwell, Assistant Cashier; P. E. Otey, Assistant Cashier; J. F. Hassler, Assistant Cashier; B. R. Bresse, Assistant Cashier; Daniel Read, Trust Officer; H. S. O'Neill, Assistant Trust Officer.

Directors—J. F. Carlston, Claud Gatch, Arthur Arlett, T. A. Orellin, A. T. Ellis, John P. Maxwell, R. M. Fitzgerald, J. W. Phillips, W. G. Manuel, Anson S. Blake.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	-----	-----	-----
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts or bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	-----	-----	\$106,000 00	\$102,000 00	\$208,000 00
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	-----	-----	-----
Due from other banks	-----	-----	-----	2,601 87	2,601 87
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$106,000 00	\$104,601 87	\$210,601 87
Liabilities—	-----	-----	-----	-----	-----
Capital paid in	-----	-----	-----	-----	-----
Surplus	-----	-----	-----	-----	-----
Amount segregated for protection of court and private trusts, national banks only	-----	-----	\$106,000 00	\$102,000 00	\$208,000 00
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----	2,601 87	2,601 87
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$106,000 00	\$104,601 87	\$210,601 87
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

N. T. 2. CENTRAL NATIONAL BANK, OAKLAND—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$516,017 16	Personal assets received from executors, administrators, guardians, assignees, receivers or trustees	\$516,017 16
Trust investments, personal property	98,421 54	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee	179,743 11
Trust investments, real property	45,186 50	Private trusts, specially designated and construed as court trusts, under supervision	-----
Due from banks	36,135 15		
Cash on hand	-----		
Total	\$696,630 35	Total	\$696,630 35

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

N. T. 3. THE FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES. LOS ANGELES.

Officers—J. A. Graves, President; T. E. Newlin, Vice-President; H. F. Stewart, Vice-President; V. H. Rossetti, Vice-President, Cashier; J. M. Hutchison, Assistant Cashier; A. E. Elliott, Assistant Cashier; G. H. Naegele, Assistant Cashier.

Directors—Louis Isaacs, Louis Nordlinger, John E. Jardine, Edward Strasburg, George P. Griffith, H. M. Wheeler, Dr. Walter Lindley, Wm. Lacy, D. A. Hamburger, Oscar Lawler, E. D. Lyman, T. E. Newlin, W. G. Kerckhoff, Thomas A. O'Donnell, C. A. Ducommun, M. H. Sherman, H. F. Stewart, E. A. Bryant, J. B. Van Nuys, H. W. Keller, Milo M. Potter, H. W. O'Melveny, V. H. Rossetti, J. A. Graves.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$110,000 00	\$110,000 00	\$220,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks				212 50	212 50
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$110,000 00	\$110,212 50	\$220,212 50
Liabilities—					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$110,000 00	\$110,000 00	
All undivided profits, less expenses, interest and taxes paid				212 50	212 50
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$110,000 00	\$110,212 50	\$220,212 50
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

**N. T. 3. THE FARMERS AND MERCHANTS NATIONAL BANK OF LOS ANGELES,
LOS ANGELES—Continued.**

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$2,812 60	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	3,162 09
Trust investments, real property -----		Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	349 49		
Cash on hand -----			
Total -----	\$3,162 09	Total -----	\$3,162 09

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**N. T. 4. FIRST NATIONAL BANK.
BAKERSFIELD.**

Officers—W. E. Benz, President; J. S. Henton, Vice-President, Cashier; L. C. Pontious, Vice-President; J. R. Withrow, Assistant Cashier; Louis V. Bennett, Trust Officer; E. W. Spiers, Assistant Cashier; A. C. Dimon, Assistant Cashier; H. F. Hogan, Assistant Cashier; J. M. Williams, Manager Taft Branch; H. O. Ward, Assistant Manager Taft Branch; W. Y. White, Manager Maricopa Branch; Joseph S. McCain, Manager Wasco Branch.

Directors—W. E. Benz, Oelsu Brower, E. D. Buss, J. S. Henton, W. H. Hill, J. H. McMillen, A. D. M. Osborne, L. C. Pontious, F. W. Tegeler, J. J. Wilt, Clinton E. Worden, W. W. Worden, F. M. Worthington.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	-----	-----	-----
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts and bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	-----	-----	\$54,687 50	\$59,723 98	\$114,411 48
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	-----	-----	-----
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$54,687 50	\$59,723 98	\$114,411 48
<i>Liabilities—</i>					
Capital paid in	-----	-----	-----	-----	-----
Surplus	-----	-----	-----	-----	-----
Amount segregated for protection of court and private trusts, national banks only	-----	-----	\$54,687 50	\$59,723 98	\$114,411 48
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----	-----	-----
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$54,687 50	\$59,723 98	\$114,411 48
Contingent liabilities—none.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

N. T. 4. FIRST NATIONAL BANK, BAKERSFIELD—Continued.

<i>Trust Resources—</i>	<i>Court trusts</i>	<i>Trust Liabilities—</i>	<i>Court trusts</i>
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees-----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees-----	
Trust investments, personal property-----	\$50 00	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee-----	\$2,427 16
Trust investments, real property--	2,100 00	Private trusts, specially designated and construed as court trusts....	
Due from banks-----	277 16		
Cash on hand-----			
Total -----	\$2,427 16	Total -----	\$2,427 16

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**N. T. 5. THE CAPITAL NATIONAL BANK.
SACRAMENTO.**

Officers—Alden Anderson, President; F. W. Biewener, Vice-President; W. W. Bassett, Cashier; W. E. Hoimes, Assistant Cashier.
Directors—Alden Anderson, F. W. Biewener, D. S. Wasserman, J. D. Brennan, W. W. Bassett, O. A. Robertson, Dr. G. W. Duffley, H. C. Muddox, S. S. Day.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts and bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$57,000 00	\$57,000 00	\$114,000 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$57,000 00	\$57,000 00	\$114,000 00
Liabilities—					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$57,000 00	\$57,000 00	\$114,000 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$57,000 00	\$57,000 00	\$114,000 00
Contingent liabilities—none					
No business in trust department as yet.					
Interest earned but not collected, not included in resources or liabilities					

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**N. T. 6. THE NATIONAL BANK OF D. O. MILLS & CO.
SACRAMENTO.**

Officers—Chas. F. Dillman, President; Wm. R. Pentz, Vice-President; F. H. Pierce, Cashier; T. D. Littlefield, Assistant Cashier; O. C. Cotter, Assistant Cashier; A. S. May, Assistant Cashier; C. M. Adams, Trust Officer.
Directors—Chas. F. Dillman, Wm. R. Pentz, Harris Weinstock, Phillip C. Drescher, Arthur E. Miller, William Schaw, Scott F. Ennis.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts	-----	-----	-----	-----	-----
Bankers' acceptances, excluding rediscounts	-----	-----	-----	-----	-----
Notes, drafts and bills of exchange, excluding rediscounts	-----	-----	-----	-----	-----
Overdrafts	-----	-----	-----	-----	-----
Customers' liability for drafts paid under letters of credit	-----	-----	-----	-----	-----
Customers' liability account acceptances	-----	-----	-----	-----	-----
Liability of foreign banks and bankers on account of acceptances	-----	-----	-----	-----	-----
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts	-----	-----	\$60,000 00	\$60,000 00	\$120,000 00
Stock of Federal Reserve Bank	-----	-----	-----	-----	-----
Bank premises, furniture and fixtures and safe deposit vaults	-----	-----	-----	-----	-----
Other real estate owned	-----	-----	-----	-----	-----
Due from reserve banks, excluding Item 14	-----	-----	-----	-----	-----
Due from other banks	-----	-----	-----	-----	-----
Due from Federal Reserve Bank	-----	-----	-----	-----	-----
Actual cash on hand	-----	-----	-----	-----	-----
Exchanges for clearing house	-----	-----	-----	-----	-----
Checks and other cash items	-----	-----	-----	-----	-----
Items with Federal Reserve Bank in process of collection	-----	-----	-----	-----	-----
Advances to court trusts	-----	-----	-----	-----	-----
Other resources	-----	-----	-----	-----	-----
Totals	-----	-----	\$60,000 00	\$60,000 00	\$120,000 00
Liabilities—	-----	-----	-----	-----	-----
Capital paid in	-----	-----	-----	-----	-----
Surplus	-----	-----	-----	-----	-----
Amount segregated for protection of court and private trusts, national banks only	-----	-----	\$60,000 00	\$60,000 00	\$120,000 00
All undivided profits, less expenses, interest and taxes paid	-----	-----	-----	-----	-----
Reserved for interest, taxes and expenses	-----	-----	-----	-----	-----
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts	-----	-----	-----	-----	-----
Bills payable with Federal Reserve Bank, other than rediscounts	-----	-----	-----	-----	-----
Deposits due to banks	-----	-----	-----	-----	-----
Dividends unpaid	-----	-----	-----	-----	-----
Individual deposits subject to check	-----	-----	-----	-----	-----
Savings deposits	-----	-----	-----	-----	-----
Demand certificates of deposit	-----	-----	-----	-----	-----
Time certificates of deposit	-----	-----	-----	-----	-----
Certified checks	-----	-----	-----	-----	-----
Cashiers' checks	-----	-----	-----	-----	-----
State, county and municipal deposits	-----	-----	-----	-----	-----
United States and postal savings deposits	-----	-----	-----	-----	-----
Letters of credit and travelers' checks sold for cash and now outstanding	-----	-----	-----	-----	-----
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank	-----	-----	-----	-----	-----
Liability account acceptances executed to furnish dollar exchange	-----	-----	-----	-----	-----
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees	-----	-----	-----	-----	-----
Fund for advances to court trusts	-----	-----	-----	-----	-----
Other liabilities	-----	-----	-----	-----	-----
Totals	-----	-----	\$60,000 00	\$60,000 00	\$120,000 00
Contingent liabilities—none.	-----	-----	-----	-----	-----
No business in trust department as yet.	-----	-----	-----	-----	-----
Interest earned but not collected, not included in resources or liabilities	-----	-----	-----	-----	-----

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

N. T. 7. THE BUTTE COUNTY NATIONAL BANK OF CHICO. CHICO.

Officers—Wm. J. O'Connor, President; Ed Harkness, Vice-President, Cashier; S. K. Troxel, Assistant Cashier and Secretary; W. F. Matthews, Assistant Cashier and Assistant Secretary; D. W. Cooper, Assistant Cashier; S. K. Troxel, Trust Officer; P. D. Bartlett, Assistant Trust Officer.
Directors—Wm. J. O'Connor, Guy R. Kennedy, Ben E. Crouch, Stanley L. Sproul, A. G. Simpson, Joseph L. Gianella, Ed Harkness.

Statement of June 30, 1920.

Resources—	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscoun- ts					
Bankers' acceptances, excluding rediscoun- ts					
Notes, drafts and bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, in- cluding premium thereon less all offset- ting bond adjustment accounts			\$55,000 00	\$54,500 00	\$109,500 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in pro- cess of collection					
Advances to court trusts					
Other resources					
Totals			\$55,000 00	\$54,500 00	\$109,500 00
Liabilities—					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$55,000 00	\$54,500 00	\$109,500 00
All undivided profits, less expenses, inter- est and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$55,000 00	\$54,500 00	\$109,500 00
Contingent liabilities—none.					
No business in trust department as yet.					
Interest earned but not collected, not included in resources or liabilities					

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

**N. T. 8. THE FIRST NATIONAL BANK.
SANTA BARBARA.**

Officers—R. B. Canfield, Chairman of the Board; Seth A. Keeney, President; Henry P. Lincoln, Vice-President; James D. Lowsley, Vice-President and Cashier; Thos. E. Hodges, Vice-President and Trust Officer; A. W. Hazen, Assistant Cashier; H. Howard Pepper, Assistant Cashier; Melvin C. Nelson, Assistant Cashier; Donald Myrick, Assistant Cashier.

Directors—R. B. Canfield, Wm. Norman Campbell, J. James Hollister, Seth A. Keeney, Henry P. Lincoln, E. C. Tallant, W. R. H. Weldon, John M. Williamson, William Wyles.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts					
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			\$56,500 00	\$55,000 00	\$111,500 00
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks					
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts					
Other resources					
Totals			\$56,500 00	\$55,000 00	\$111,500 00
<i>Liabilities—</i>					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$56,500 00	\$55,000 00	\$111,500 00
All undivided profits, less expenses, interest and taxes paid					
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank, including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts					
Other liabilities					
Totals			\$56,500 00	\$55,000 00	\$111,500 00
Contingent liabilities—none.					
Interest earned but not collected, not included in resources or liabilities					

N. T. S. THE FIRST NATIONAL BANK, SANTA BARBARA—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$134,950 56	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$241,892 01
Trust investments, real property -----	72,265 00	Private trusts, specially designated and construed as court trusts, under supervision -----	
Due from banks -----	6,993 40		
Cash on hand -----	27,638 05		
Total -----	\$241,892 00	Total -----	\$241,892 01

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

N. T. 9. NATIONAL BANK & TRUST COMPANY. PASADENA.

Officers—J. B. Coulston, President; Edward J. Pyle, Vice-President; Chas. N. Post, Vice-President; Leon V. Shaw, Vice-President; R. C. Davis, Vice-President; W. R. Scoville, Cashier; Herbert C. Holt, Assistant Cashier; E. W. Smith, Assistant Cashier; A. B. Palmer, Assistant Cashier.
Directors—Chas. A. Goodyear, Garfield R. Jones, George J. Brenner, John Lambert, E. D. Tyler, H. H. Goodrich, G. Lawrence Stimson, H. L. Story, Chas. Y. Knight, T. D. Allin, N. T. Nixon, G. A. Gibbs, Walter E. Nichols, Thos. Ohlsholm.

Statement of June 30, 1920.

<i>Resources—</i>	Commercial	Savings	Court trusts	Private trusts	Combined
Loans and discounts, excluding rediscounts			\$50,000 00		\$50,000 00
Bankers' acceptances, excluding rediscounts					
Notes, drafts or bills of exchange, excluding rediscounts					
Overdrafts					
Customers' liability for drafts paid under letters of credit					
Customers' liability account acceptances					
Liability of foreign banks and bankers on account of acceptances					
Bonds, warrants and other securities, including premium thereon less all offsetting bond adjustment accounts			50,112 50	103,124 70	153,237 20
Stock of Federal Reserve Bank					
Bank premises, furniture and fixtures and safe deposit vaults					
Other real estate owned					
Due from reserve banks, excluding Item 14					
Due from other banks			780 00		780 00
Due from Federal Reserve Bank					
Actual cash on hand					
Exchanges for clearing house					
Checks and other cash items					
Items with Federal Reserve Bank in process of collection					
Advances to court trusts			20 00		20 00
Other resources					
Totals			\$100,912 50	\$103,124 70	\$204,037 20
<i>Liabilities—</i>					
Capital paid in					
Surplus					
Amount segregated for protection of court and private trusts, national banks only			\$100,000 00	\$100,000 00	\$200,000 00
All undivided profits, less expenses, interest and taxes paid			112 50	3,124 70	3,237 20
Reserved for interest, taxes and expenses					
Bills payable other than with the Federal Reserve Bank including all obligations representing money borrowed, other than rediscounts					
Bills payable with Federal Reserve Bank, other than rediscounts					
Deposits due to banks					
Dividends unpaid					
Individual deposits subject to check					
Savings deposits					
Demand certificates of deposit					
Time certificates of deposit					
Certified checks					
Cashiers' checks					
State, county and municipal deposits					
United States and postal savings deposits					
Letters of credit and travelers' checks sold for cash and now outstanding					
Acceptances executed by or for account of or under guarantee of this bank, except those held by this bank					
Liability account acceptances executed to furnish dollar exchange					
Deposits of money received from executors, administrators, guardians, assignees, receivers or trustees					
Fund for advances to court trusts			800 00		800 00
Other liabilities					
Totals			\$100,912 50	\$103,124 70	\$204,037 20
Contingent liabilities—none					
Interest earned but not collected, not included in resources or liabilities					

N. T. 9. NATIONAL BANK & TRUST CO., PASADENA—Continued.

<i>Trust Resources—</i>	Court trusts	<i>Trust Liabilities—</i>	Court trusts
Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----		Personal assets received from executors, administrators, guardians, assignees, receivers or trustees -----	
Trust investments, personal property -----	\$378,076 69	Trusts held in capacity of executor, administrator, guardian, assignee, receiver or trustee -----	\$679,337 55
Trust investments, real property ..	88,452 89	Private trusts, specially designated and construed as court trusts under supervision -----	
Due from banks -----	17,807 97		
Cash on hand -----			
Total -----	\$679,337 55	Total -----	\$679,337 55

Private trusts, not specially designated as court trusts, are not under supervision of State Banking Department.

STATEMENT OF BANKS IN LIQUIDATION.

**STATEMENT OF THE CONDITION OF THE KIMMON GINKO (THE GOLDEN GATE BANK), OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1920.**

Bank Closed March 29, 1909.

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REPORT OF SUPERINTENDENT OF BANKS.

RESOURCES.		LIABILITIES.	
Cash—		Bills payable (money borrowed) as of March	
On hand as of March 29, 1909.....	\$569 82	29, 1909	\$11,300 00
Collected during liquidation.....	\$156,761 37	{For dividends	
Disbursements—		{Preferred and paid	\$11,300 00
Preferred claims	\$11,300 00	{Offset	
Interest, taxes, etc.....	2,597 87	{Balance not proved	
Assets acquired by purchase.....	540 07	Deposits due to banks, as of March 29, 1909.....	\$3,511 93
Legal expenses	7,856 43	{For dividends	\$1,545 80
Special deputy superintendent's salary	10,227 50	{Preferred and paid	
All other expenses.....	23,502 49	{Offset	99 85
Dividends	79,133 24	{Correction of error in bank's books	1,613 94
		{Balance not proved	\$252 84
	135,147 10	Deposits, including certificates, due to individuals, as of March 29, 1909.....	\$337,634 11
Balance		{For dividends	\$279,235 23
Loans, as of March 29, 1909.....	\$313,905 79	{Preferred and paid	
Collected	\$75,786 79	{Offset	34,491 60
Offset	36,059 43	{Claims rejected	5,942 69
Loss	79,785 82	{Correction of error in bank's books	5,792 92
Real estate acquired for debt.....	2,503 49	{Balance not proved	12,171 67
Balance (book value).....		Certified checks, cashier's checks, letters of credit, drafts, as of March 29, 1909.....	\$2,246 16
Overdrafts, as of March 29, 1909.....	\$9,497 79	{For dividends	\$118 84
Collected	\$4,305 09	{Preferred and paid	
Offset	994 52	{Offset	1,805 43
Loss	403 07	{Balance not proved.....	326 89
Balance (book value).....		Additional liabilities not shown by books of bank	
Bonds and other securities, as of March 29, 1909.....	\$5,132 40	{For dividends	\$53,152 02
Collected	\$5,132 40	{Preferred and paid	
Offset		{Offset	3,536 75
Loss		{Claims rejected	228 20
Balance (book value).....		{Correction of error in bank's books.....	05
Bank premises, furniture and fixtures, safe deposit vaults, as of March 29, 1909.....	\$17,481 01	{Balance not proved.....	9,678 65
Collected	\$3,650 20	Liabilities remaining at this date not proved	\$22,430 05
Offset			
Loss	13,830 81		
Balance (book value).....			
Due from banks, exchange, checks, drafts, etc., as of March 29, 1909.....	\$48,200 45		
Collected	\$42,598 71		
Offset	8 70		
Loss			
Balance (book value).....	5,653 04		

Real estate acquired for debt.....	(\$2,508 49)	
Collected	\$1,000 00	
Offset		
Loss		
Balance (book value).....		1,503 49
Assets acquired by purchase or exchange during liquidation--		
Real estate acquired by purchase.....		540 07
Additional assets acquired during liquidation--		
Interest	\$23,142 17	
Collected	\$20,220 99	
Offset	2,921 18	
Stockholders' liability		
Collected		
Offset		
Sundries	\$4,067 19	
Collected	\$4,067 19	
Net resources at this date (book value).....		\$158,435 66

RECAPITULATION.

Resources (book value), as of March 29, 1909.....	\$394,887 26	
Additional assets (acquired during liquidation).....	27,209 86	
Total	\$422,046 62	
Less:		
Offsets	\$39,983 63	
Losses	94,020 30	
Disbursements (less assets acquired by purchase).....	134,607 03	268,610 96
Balance of resources remaining:		
Cash	\$22,174 09	
Book value of other assets.....	131,261 57	\$153,435 66
Excess book value of liabilities over resources		123,907 54
		\$277,343 20

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.....	66,045 67	
Total: Claims proved for dividends.....	\$334,046 89	
Claims proved, preferred and paid.....	11,300 00	
Claims proved and offset.....	39,983 63	
Claims not proved	22,430 05	
Claims rejected	6,170 89	
Correction of errors in bank's books.....	7,406 91	\$421,337 87
Less:		
Claims preferred and paid.....	\$11,300 00	
Claims offset, corrected and rejected.....	63,561 43	
Dividends paid.....	79,133 24	143,994 67
Liabilities remaining:		
Proved	\$254,913 15	
Not proved	22,430 05	\$277,343 20

DIVIDENDS DECLARED.

March 15, 1912, No. 1 of 25% paid	\$79,133 24
Not paid	9,985 87
Total	\$89,119 11

**STATEMENT OF THE CONDITION OF THE JAPANESE AMERICAN BANK OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1920.
Bank Closed October 18, 1909.**

RESOURCES.	LIABILITIES.
Cash:	Bills payable (money borrowed) as of October
On hand as of October 18, 1909.....	October 18, 1909.....
Collected during liquidation.....	October 18, 1909.....
	For dividends.....
Disbursements:	Preferred and paid.....
Preferred claims.....	Offset.....
Interest, taxes, etc.....	Balance not proved.....
Assets acquired by purchase.....	Deposits due to banks, as of October 18, 1909.....
Legal expenses.....	For dividends.....
Special deputy superintendent's salary.....	Preferred and paid.....
All other expenses.....	Offset.....
Dividends.....	Balance not proved.....
	Deposits, including certificates, due to individuals, as of October 18, 1909.....
Balance.....	For dividends.....
Loans, as of October 18, 1909.....	Preferred and paid.....
Collected.....	Offset.....
Offset.....	Claims rejected.....
Loss.....	Balance not proved.....
Real estate acquired for debt.....	Certified checks, cashier's checks, letters of credit, drafts, as of October 18, 1909.....
Claim—Japanese Bank of Sacramento.....	For dividends.....
Balance (book value).....	Preferred and paid.....
Overdrafts, as of October 18, 1909.....	Offset.....
Collected.....	Balance not proved.....
Offset.....	Additional liabilities not shown by books of bank.....
Loss.....	For dividends.....
Real estate acquired for debt.....	Preferred and paid.....
Balance (book value).....	Offset.....
Bonds and other securities, as of October 18, 1909.....	Claims rejected.....
Collected.....	Balance not proved.....
Offset.....	Liabilities remaining at this date not proved.....
Loss.....	
Balance (book value).....	
Bank premises, furniture and fixtures, safe deposit vaults, as of October 18, 1909.....	
Collected.....	
Offset.....	
Loss.....	
Balance (book value).....	
Other real estate owned, as of October 18, 1909.....	
Collected.....	
Offset.....	
Loss.....	
Balance (book value).....	

Due from banks, exchange, checks, drafts, etc., as of October 18, 1909.....	\$17,419 38	
Collected	\$10,593 95	
Offset	1,267 40	
Loss	5,558 03	
Balance (book value).....		3,064 00
Assets acquired by exchange—real estate..... (\$92,632 57)		8,736 92
Collected	\$69,331 65	
Loss	550 00	
Notes receivable		3,064 00
Balance (book value).....		8,736 92
Assets acquired by purchase or exchange during liquidation:		
Claim—Japanese Bank of Sacramento..... (\$4,949 96)		
Collected	\$1,826 54	
Loss	3,123 42	
Office furniture		247 50
Additional assets acquired during liquidation:		
Interest	\$36,928 35	
Collected	\$35,365 35	
Offset	517 43	
Real estate acquired for debt.....	1,045 57	
Sundries	\$797 95	
Collected	\$448 92	
Offset	349 03	
Net resources at this date (book value).....		\$237,440 92

RECAPITULATION.

Resources (book value), as of October 18, 1909.....	\$298,975 38	
Additional assets (acquired during liquidation).....	37,726 30	
Total	\$736,001 68	
Less:		
Offsets	\$33,609 75	
Losses	194,782 03	
Disbursements (less assets acquired by purchase).....	270,769 28	499,161 06
Balance of resources remaining:		
Cash	\$85,224 59	
Book value of other assets.....	152,216 03	\$237,440 62
Excess book value of liabilities over resources.....		49,212 07
		\$236,652 69

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		73,504 33
Total: Claims proved for dividends.....	\$302,307 17	
Claims proved preferred and paid.....	119,363 45	
Claims proved and offset.....	33,609 75	
Claims not proved.....	54,959 57	
Claims rejected	1,991 29	
		\$512,231 17
Less:		
Claims preferred and paid.....	\$119,363 45	
Claims offset and rejected.....	33,609 38	
Dividends paid	70,614 06	225,578 48
Liabilities remaining:		
Proved	\$231,603 12	
Not proved	54,959 57	\$236,652 69

DIVIDENDS DECLARED.

September 2, 1918, No. 1 of 33 1/3%, paid	\$70,614 05
Not paid	48,474 96
Total	\$119,088 91

**STATEMENT OF THE CONDITION OF THE KERN VALLEY BANK OF BAKERSFIELD, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1920.
Bank Closed May 12, 1911.**

RESOURCES.	LIABILITIES.
Cash:	Deposits due to banks, as of May 12, 1911..... \$49,643 54
On hand as of May 12, 1911..... \$15,084 79	For dividends \$4,289 08
Collected during liquidation..... \$578,895 90	Preferred and paid..... 41,489 16
	Offset 3,915 30
	Balance not proved.....
Disbursements—	Deposits, including certificates, due to individuals, as of May 12, 1911..... \$735,434 43
Preferred claims \$89,647 07	For dividends 690,735 31
Interest, taxes, etc..... 3,448 27	Preferred and paid..... 200 00
Assets acquired by purchase.....	Offset 51,061 28
Legal expenses 42,240 60	Correction in errors in bank's books (add)..... 86 40
Special deputy superintendent's salary 5,745 00	Balance not proved..... 3,534 24
All other expenses..... 18,246 77	Certified checks, cashier's checks, letters of credit, drafts, as of May 12, 1911..... \$13,703 23
Dividends \$61,706 57	For dividends \$12,998 82
	Preferred and paid..... 607 41
	Offset 102 50
521,043 28	State, county and municipal deposits, as of May 12, 1911..... \$41,000 00
Balance..... \$67,887 41	For dividends \$41,000 00
Loans, as of May 12, 1911..... \$548,308 63	Preferred and paid.....
Collected..... \$354,449 80	Offset.....
Offset..... 50,277 21	Balance not proved.....
Loss..... 22,458 39	Clearing house checks, as of May 12, 1911..... \$2,665 27
Bonds acquired for debt..... 4,743 75	For dividends \$2,665 27
Balance (book value)..... 116,399 48	Preferred and paid.....
Overdrafts, as of May 12, 1911..... \$15,367 99	Offset.....
Collected..... \$15,066 62	Balance not proved.....
Offset.....	Additional liabilities not shown by books of the bank..... \$14,875 64
Loss..... 271 37	For dividends \$10,330 95
Balance (book value).....	Preferred and paid..... 4,342 64
Bonds and other securities, as of May 12, 1911 \$463,799 58	Offset..... 202 05
Collected..... \$53,868 10	Liabilities remaining at this date not proved..... \$3,636 74
Offset.....	
Loss..... 215,075 23	
Real estate in exchange for bonds..... 39,856 25	
Correction of error in bank's books..... 95,000 00	
Balance (book value).....	
Bank promises, furniture and fixtures, safe deposit vaults, as of May 12, 1911..... \$35,265 59	
Collected..... \$31,000 00	
Offset.....	
Loss..... 4,265 59	
Balance (book value).....	
Other real estate owned, as of May 12, 1911..... \$17,433 68	
Collected..... \$7,161 37	
Offset.....	
Loss..... 10,272 31	
Balance (book value).....	
Due from banks, exchange, checks, drafts, etc., as of May 12, 1911..... \$6,897 61	
Collected..... \$6,897 61	
Offset.....	
Loss.....	
Balance (book value).....	

Warrants and collections, as of May 12, 1911.	\$22,044 97	
Collected		\$9,029 45
Offset		57 53
Loss		12,967 99
Balance (book value)		
Assets acquired by purchase or exchange during liquidation—		
Real estate in exchange for bonds	(\$44,600 00)	
Collected		\$44,600 00
Additional assets acquired during liquidation—		
Interest	\$47,698 40	
Collected		\$46,527 48
Offset		1,160 92
Stockholders' liability		
Collected		
Offset		
Sundries	\$9,545 85	
Collected		\$5,265 47
Offset		4,280 88
Net resources at this date (book value)		\$184,286 89

RECAPITULATION.

Resources (book value), as of May 12, 1911.		\$1,064,152 83
Additional assets (acquired during liquidation)		57,284 25
Total		\$1,121,437 08
Less correction		95,000 00
		\$1,026,437 08
Less:		
Offsets	\$55,776 04	
Losses	265,290 87	
Disbursements	521,048 28	842,109 19
Balance of resources remaining:		
Cash	\$67,887 41	
Book value of other assets	116,399 48	\$184,286 89
Excess book value of liabilities over resources		165,991 94
		\$350,278 88

RECAPITULATION.

Errors in bank's books		\$86 40
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		14,875 64
Total: Claims proved for dividends.	\$708,348 63	
Claims proved preferred and paid	89,647 07	
Claims proved and offset	55,776 04	
Claims not proved	3,636 74	\$857,408 51
Less:		
Claims preferred and paid		\$89,647 07
Claims offset		55,776 04
Dividends paid		361,706 57
		\$507,129 68
Liabilities remaining:		
Proved	\$846,612 09	
Not proved	3,636 74	\$850,248 83

DIVIDENDS DECLARED.

April 1, 1912, No. 1 of 40%, paid	\$280,862 34
Not paid	3,931 82
Total	\$284,794 16
August 4, 1913, No. 2 of 10%, paid	\$69,175 77
Not paid	2,022 77
Total	\$71,198 54

September 1, 1915, No. 3 of 4%, paid	\$11,686 46
Not paid	2 571 25
Total	\$14,258 71

MEMO:

Mascot oil stock litigation settled.
 Sunset Road oil Properties sold.
 Judgment vs. McDonald et al confirmed. Collection in progress.

**STATEMENT OF THE CONDITION OF THE UNION SAVINGS BANK, OF SANTA ROSA, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 30, 1920.
Bank Closed September 30, 1918.**

RESOURCES.	LIABILITIES.
Cash: On hand as of September 30, 1918..... \$23,786 63 Collected during liquidation \$689,503 70 \$713,290 33 Disbursements: Preferred claims \$1,325 88 Interest, taxes, etc. 2,130 96 Assets acquired by purchase..... Legal expenses 4,963 73 Special deputy superintendent's salary 7,058 30 All other expenses..... 8,681 34 Dividends 658,839 44 <div style="text-align: right; border-top: 1px solid black;">682,969 05</div>	Deposits, including certificates, due to indi- viduals, as of September 30, 1918..... \$648,709 95 (For dividends \$635,545 23 Claims proved (Preferred and paid..... (Offset 12,282 02 Correction of errors in bank's books..... 386 59 Balance not proved..... \$546 12 Additional liabilities not shown by books of the bank \$37,500 45 (For dividends \$23,750 18 Claims proved (Preferred and paid..... 1,325 88 (Offset 12,514 39 Liabilities remaining at this date not proved..... \$546 12
Balance \$30,290 08 Loans, as of September 30, 1918..... \$626,648 09 Collected \$577,293 14 Offset 3,388 27 Loss 45,967 28 Balance (book value)..... Bonds and other securities, as of September 30, 1918 \$50,450 00 Collected \$39,740 50 Loss 10,709 50 Balance (book value)..... Other real estate owned, as of September 30, 1918 \$2,000 00 Collected \$2,165 00 Offset Loss 435 00 Balance (book value)..... Due from banks, exchange, checks, drafts, etc., as of September 30, 1918..... \$26,542 53 Collected \$23,681 55 Offset 2,865 00 Loss Correction of errors in bank's books..... 5 98 Balance (book value)..... Other assets as of September 30, 1918..... \$2,915 70 Collected \$2340 14 Offset Loss 551 82 Correction of errors in bank's books..... 24 24 Balance (book value).....	Liabilities remaining at this date not proved..... \$546 12

Additional assets acquired during liquidation--		
Interest	\$43,947 61	
Collected		\$43,941 88
Offset		5 73
Sundry	\$18,888 90	
Collected		841 49
Offset		18,547 41
Net resources at this date (book value).....		\$30,290 68

RECAPITULATION.

Resources (book value), as of September 30, 1918.....	\$732,943 55	
Additional assets (acquired during liquidation).....	62,836 51	
Correction of errors in bank's books.....		\$795,780 06
		30 22
		\$795,749 84
Less:		
Offsets	\$24,796 41	
Losses	57,668 10	
Disbursements	682,990 65	765,450 16
Balance of resources remaining:		
Cash		\$30,290 68

RECAPITULATION.

Liabilities shown by the books of the bank as of September 30, 1918.....	\$648,709 95	
Additional liabilities not shown by the books of the bank.....	37,590 45	
Correction of errors in bank's books.....		\$686,300 40
		336 58
Total: Claims proved for dividends.....		\$659,236 41
Claims proved preferred and paid.....	1,325 88	
Claims proved and offset.....	24,796 41	
Claims not proved.....	546 12	
		\$685,963 82
Less:		
Claims preferred and paid.....	\$1,325 88	
Claims offset.....	24,796 41	
Dividends paid.....	658,839 44	684,961 73
Liabilities remaining:		
Proved.....	\$455 97	
Not proved.....	546 12	\$1,002 09
Excess book value of resources over liabilities.....		29,288 59
		\$30,290 68

DIVIDENDS DECLARED.

May 14, 1919, No. 1 of 60%, paid.....	\$395,573 96	
Not paid.....	3 27	
Total.....	\$395,577 25	
September 16, 1919, No. 2 of 20%, paid.....	\$131,640 20	
Not paid.....	218 88	
Total.....	\$131,859 08	

January 30, 1920, No. 3 of 20%, paid.....	\$131,625 26	
Not paid.....	233 82	
Total.....	\$131,859 08	

**STATEMENT OF THE CONDITION OF THE JAPANESE BANK OF SACRAMENTO, IN LIQUIDATION,
AS OF THE CLOSE OF AUGUST 13, 1920.**

Bank Closed October 13, 1909.

Liquidation Closed August 13, 1920.

RESOURCES.			
Cash:			
On hand as of October 13, 1909.....	\$362 50		
Collected during liquidation.....		\$59,639 09	\$60,001 59
Disbursements:			
Preferred claims	\$1,831 68		
Interest, taxes, etc.....	2,851 06		
Assets acquired by purchase.....			
Legal expenses	4,195 90		
Special deputy superintendent's salary	4,325 00		
All other expenses.....	6,091 41		
Dividends	36,425 19		55,720 24
Deposited with State Treasurer.....			4,281 36
Balance			
Loans, as of October 13, 1909.....	\$110,938 00		
Collected		\$45,249 25	
Offset		2,187 92	
Loss		60,463 62	
Real estate acquired for debt			3,037 81
Balance (book value).....			
Overdrafts, as of October 13, 1909.....	\$1,452 34		
Collected		\$918 10	
Offset		58 85	
Loss		475 89	
Balance (book value).....			
Bank premises, furniture and fixtures, safe deposit vaults, as of October 13, 1909.....	\$3,292 23		
Collected		\$1,123 70	
Offset			
Loss		2,168 53	
Balance (book value).....			
Due from banks, exchange, checks, drafts, etc., as of October 13, 1909.....	\$18,895 89		
Collected		\$3,589 43	
Offset		15,306 41	
Loss			
Balance (book value).....			
Assets acquired by purchase or exchange during liquidation-- Real estate acquired for debt.....	(\$3,037 81)		
Collected		\$714 37	
Loss		2,323 44	

LIABILITIES.			
Bills payable (money borrowed), as of Octo- ber 13, 1909.....			
		\$1,785 15	
[For dividends			
Claims proved(Preferred and paid.....		\$1,561 68	
Offset		78 53	
Correction of errors in bank's books (add).....			
		15 00	
Balance not proved.....			
			\$140 08
Deposits due to banks, as of October 13, 1909.....			
		\$6 71	
[For dividends.....			
Claims proved(Preferred and paid.....			
Offset		\$6 71	
Balance not proved.....			
Deposits, including certificates, due to indi- viduals, as of October 13, 1909.....			
		\$97,273 49	
[For dividends			
Claims proved(Preferred and paid.....			\$89,265 16
Offset		1,623 91	
Claims rejected			
			3,645 49
Correction of error in bank's books.....			
		16 30	
Balance not proved.....			
			\$2,722 64
Additional liabilities not shown by books of the bank			
		\$37,195 20	
[For dividends			
Claims proved(Preferred and paid.....			\$17,634 89
Offset		250 00	
Claims rejected			
			18,718 85
Cancelled by order of court.....			
			90 00
Balance not proved			
			234 86
			\$267 00
Liabilities remaining at this date not proved.....			
			\$3,130 27

Additional assets acquired during liquidation—		
Interest	\$6,199 27	
Collected		\$5,972 83
Offset		226 44
Sundries	\$4,719 24	
Collected		\$2,071 36
Offset		2,647 88
Net resources at this date (book value)-----		

RECAPITULATION.

Resources (book value), as of October 13, 1909		\$134,881 50	
Additional assets (acquired during liquidation)		10,918 51	
Total		\$145,800 07	
Less:			
Cash deposited with State Treasurer	\$4,281 35		
Offsets	20,427 50		
Losses	65,370 98		
Disbursements	55,720 24	145,800 07	
Balance of resources remaining-----			
Excess book value of liabilities over resources		\$69,823 78	

RECAPITULATION.

Error in bank's books			\$15 09
Liabilities shown by the books of the bank as of October 13, 1909			39,065 35
Additional liabilities not shown by the books of the bank			37,196 20
Total: Claims proved for dividends-----			
Claims proved, preferred and paid	\$106,900 05		
Claims proved and offset	1,831 68		
Claims rejected	20,427 50		
Claims cancelled by order of court	3,735 48		
Correction of error	234 36		
Claims not proved	16 30		
	3,130 27		\$136,275 64
Less:			
Claims preferred and paid		\$1,831 68	
Claims offset, corrected, rejected and cancelled		24,413 64	
Dividends paid		36,425 19	62,670 51
Liabilities remaining:			
Proved	\$70,474 86		
Not proved	3,130 27		\$73,605 13
Less cash deposited with State Treasurer			4,281 35
			\$69,323 78

DIVIDENDS DECLARED.

January 15, 1912, No. 1 of 25%, paid	\$26,061 66	March 31, 1919, final 1.9%, paid	\$596 99
Deposited with State Treasurer	1,410 91	Deposited with State Treasurer	1,488 92
Total	\$27,472 57	Total	\$2,087 91
January 20, 1913, No. 2 of 10%, paid	\$9,764 54		
Deposited with State Treasurer	1,224 52		
Total	\$10,989 06		

**STATEMENT OF THE CONDITION OF THE UNION STATE BANK, OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 18, 1920.**

Bank Closed July 17, 1909.

Liquidation Closed September 18, 1920.

RESOURCES.		LIABILITIES.
Cash:		Bills payable (money borrowed), as of July
On hand as of July 17, 1909.....		17, 1909.....
Collected during liquidation.....	\$4,090 68	\$20,000 00
Disbursements:		{For dividends.....
Preferred claims.....	\$14 00	{Preferred and paid.....
Interest, taxes, etc.....	747 35	{Offset.....
Assets acquired by purchase.....		\$20,000 00
Legal expenses.....	294 10	Balance not proved.....
Special deputy superintendent's		Deposits due to banks, as of July 17, 1909.....
salary.....	75 00	\$4,718 33
All other expenses.....	3,363 82	{For dividends.....
Dividends.....	144 48	{Preferred and paid.....
		{Offset.....
Deposited with State Treasurer.....		\$4,718 33
	4,668 75	Balance not proved.....
Balance.....	31 98	Deposits, including certificates, due to indi-
Loans, as of July 17, 1909.....	\$28,832 50	viduals, as of July 17, 1909.....
Offset.....	\$20,000 00	\$115 65
Collected.....		{For dividends.....
Loss.....	8,832 50	{Preferred and paid.....
Balance (book value).....		{Offset.....
Overdrafts, as of July 17, 1909.....	\$3,543 89	\$115 65
Collected.....		Certified checks, cashier's checks, letters of
Offset.....		credit, drafts, as of July 17, 1909.....
Loss.....	\$3,543 89	\$3,018 50
Balance (book value).....		{For dividends.....
Bank premises, furniture and fixtures, safe		{Preferred and paid.....
deposit vaults, as of July 17, 1909.....	\$19,672 59	{Offset.....
Collected.....	\$4,307 00	\$1,000 00
Offset.....	2,000 00	Claims proved.....
Loss.....	13,365 59	{Preferred and paid.....
Balance (book value).....		{Offset.....
Due from banks, exchange, checks, drafts,		2,000 00
etc., as of July 17, 1909.....	\$5,149 70	Balance not proved.....
Collected.....	\$24 70	Additional liabilities not shown by books of
Offset.....		of the bank.....
Loss.....	5,125 00	\$2,516 80
Balance (book value).....		{For dividends.....
		{Preferred and paid.....
		{Offset.....
		\$2,516 80
		Liabilities remaining at this date not proved.....
		\$120 15

Additional assets acquired during liquidation:

Interest	\$298 98	
Collected		\$298 98
Offset		
Net resources at this date (book value).....		

RECAPITULATION.

Resources (book value), as of July 17, 1909.....	\$57,198 68	
Additional assets (acquired during liquidation).....		298 98
Total	\$57,497 66	
Less:		
Cash deposited with State Treasurer.....	\$31 99	
Offsets	22,000 00	
Losses	30,806 98	
Disbursements	4,668 75	57,497 66
Balance of resources remaining.....		
Excess book value of liabilities over resources.....		8,178 87

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	\$80,369 28
Less:		
Claims preferred and paid.....	\$14 00	
Claims offset	22,000 00	
Dividends paid	144 48	22,158 48
Liabilities remaining:		
Proved	\$8,090 65	
Not proved	120 15	\$8,210 80
Less amount deposited with State Treasurer.....		31 98
		\$8,178 87

DIVIDENDS DECLARED.

August 25, 1919, No. 1 and final of 2%, paid	\$144 48
Deposited with State Treasurer.....	22 62
Total	\$167 10

**STATEMENT OF THE CONDITION OF THE STATE SAVINGS AND COMMERCIAL BANK, OF SAN FRANCISCO, IN LIQUIDATION,
AS OF THE CLOSE OF SEPTEMBER 18, 1920.**

Bank Closed July 17, 1909.

Liquidation Closed September 18, 1920.

RESOURCES.

Cash:			
On hand as of July 17, 1909	\$473 82		
Collected during liquidation		\$120,631 92	\$121,105 74
Disbursements:			
Preferred claims	\$21,830 11		
Interest, taxes, etc.	4,472 01		
Assets acquired by purchase:			
Legal expenses	7,871 39		
Special deputy superintendent's salary	6,215 00		
All other expenses	12,045 10		
Dividends	62,513 95		115,547 50
Deposited with State Treasurer		\$5,566 24	
Balance			
Loans, as of July 17, 1909	\$174,040 08		
Collected		\$93,324 02	
Offset		11,195 39	
Loss		67,461 39	
Real estate acquired for debt		2,059 29	
Balance (book value)			
Overdrafts, as of July 17, 1909	\$298 82		
Collected		\$2 19	
Offset		3 29	
Loss		291 34	
Balance (book value)			
Bonds and other securities, as of July 17, 1909	\$770 00		
Collected		\$365 00	
Offset			
Loss		405 00	
Balance (book value)			
Bank premises, furniture and fixtures, safe deposit vaults, as of July 17, 1909	\$6,692 69		
Collected		\$1,731 05	
Offset			
Loss		4,961 64	
Balance (book value)			
Due from banks, exchange, checks, drafts, etc., as of July 17, 1909	\$6,274 49		
Collected		\$1,628 78	
Offset		21 75	
Loss		4,626 90	
Balance (book value)			

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		\$98,085 09	
Preferred and paid		1,550 55	
Offset		8,872 19	
Claims rejected		5,695 05	
Correction of errors in bank's books		2,189 69	
Balance not proved			\$3,593 97
Certified checks, cashier's checks, letters of credit, drafts, as of July 17, 1909	\$4,200 79		
Claims proved:			
For dividends		\$1,064 00	
Preferred and paid			
Offset		2,000 00	
Correction of errors in bank's books		1,000 10	
Balance not proved			\$116 69
Additional liabilities not shown by books of the bank	\$11,095 79		
Claims proved:			
For dividends		\$1,915 45	
Preferred and paid		5,279 56	
Offset		1,020 29	
Claims rejected		2,890 49	
Liabilities remaining at this date not proved			\$8,690 66

Real estate acquired for debt.....	(\$2,059 29)	
Collected		\$1,250 00
Offset		
Loss		809 29
Balance (book value).....		
Additional assets acquired during liquidation:		
Interest	\$18,190 78	
Collected		\$17,518 70
Offset		672 06
Stockholders' liability	399 80	
Collected		399 80
Offset		
Sundries	4,702 70	
Collected		4,412 38
Offset		290 32
Net resources at this date (book value).....		

RECAPITULATION.		
Resources (book value), as of July 17, 1909.....	\$188,547 90	
Additional assets (acquired during liquidation).....	23,298 26	
Total	\$211,841 16	
Less:		
Cash deposited with State Treasurer.....	\$5,558 24	
Offsets	12,182 80	
Losses	73,562 62	
Disbursements	115,547 50	211,841 16
Balance of resources remaining		
Excess book value of liabilities over resources.....	\$31,643 01	

RECAPITULATION.		
Liabilities shown by the books of the bank, as of July 17, 1909.....		\$134,334 59
Additional liabilities not shown by the books of the bank.....		11,065 79
Total: Claims proved for dividends.....	\$96,084 54	
Claims proved, preferred and paid.....	21,830 11	
Claims proved and offset.....	12,182 80	
Claims not proved.....	3,690 66	
Claims rejected.....	8,565 54	
Correction of errors.....	3,136 73	
		\$145,430 38
Less:		
Claims preferred and paid.....	\$21,830 11	
Claims offset, corrected and rejected.....	23,895 07	
Dividends paid	62,513 95	108,229 13
Liabilities remaining:		
Proved	\$33,520 59	
Not proved	3,690 66	
		\$37,201 25
Less amount deposited with State Treasurer.....		5,558 24
		\$31,643 01

DIVIDENDS DECLARED.	
August 25, 1911, No. 1 of 50%, paid	\$47,699 72
Deposited with State Treasurer.....	2,157 86
Total	\$49,857 58
August 8, 1913, No. 2 of 15%, paid	\$12,925 04
Deposited with State Treasurer.....	2,082 24
Total	\$14,967 28

December 25, 1919, final 3.25%, paid.....	\$1,889 19
Deposited with State Treasurer.....	1,351 56
Total	\$3,240 74

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS.

As of January 1, 1920.

First National Bank at Azusa, California.

Name	Address	Date	Amount	Interest	Total
Arvizu, A. G.....	Azusa, Cal.	1-30-00	\$0 42	-----	\$0 42
A. C. G. Lemon Assn.....	Azusa, Cal.	1-20-99	1 40	-----	1 40
Azusa Drum Corps.....	Azusa, Cal.	9- 1-00	2 08	-----	2 66
Cole, Mrs. M. T., Ex.....	Azusa, Cal.	10-20-97	4 68	-----	4 68
Cox, H. N.....	Azusa, Cal.	4-20-98	7 49	-----	7 49
Griffiths, C. D., Rec.....	Azusa, Cal.	8- 7-99	82	-----	82
Rolland, D. F.....	Azusa, Cal.	12- 8-99	5 13	-----	5 13
Sechrist, W. F.....	Azusa, Cal.	6-10-99	1 04	-----	1 04
Thompson, Caroline	Azusa, Cal.	11-25-98	12 21	-----	12 21
			\$36 66	-----	\$36 66

Farmers National Bank at Fresno, California.

Allison, John	Unknown	4-17-91	\$292 00	-----	\$292 00
Anderson, David	Unknown	1-12-99	16 80	-----	16 80
Chapman, E. W.....	Unknown	1-12-99	57 27	-----	57 27
Elge, Mrs. Eva J.....	Unknown	1-12-99	9 32	-----	9 32
Graham, Mary V.....	Unknown	1-12-99	3 60	-----	3 60
Hutchinson, C. J.....	Unknown	1-12-99	16 32	-----	16 32
McDonald, A. M.....	Unknown	1-18-99	50 12	-----	50 12
			\$445 43	-----	\$445 43

First National Bank of Fresno at Fresno, California

Giannini, Louise	Fresno		\$11 44	-----	\$11 44
O'Reilly, Rev. Joseph O.....	Fresno		9 14	-----	9 14
			\$20 54	-----	\$20 54

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Citizens National Bank of Los Angeles, California.

Name	Address	Date	Amount	Interest	Total
Benz, William	Not known		\$2 71		\$2 71
Bridge, Norman	Security Bldg., Los Angeles		10 36		10 36
Chapman, C. O.	Currier Bldg., Los Angeles	3-23-00	52 50		52 50
Clark, Florence A.	Not known	3-17-96	50 00		50 00
Collins, William	Not known		15 00		15 00
Coulter, B. F., Jr.	Coulter Bldg., Los Angeles		28 99		28 99
Day, Helen B.	Not known	4-25-96	25 00		25 00
Deane, G. & S. M. Co.	Not known		6 81		6 81
Griggs, Alex	Not known		14 05		14 05
Hall, W. F.	Not known		6 78		6 78
Holgate, William	Not known		20 77		20 77
Hubbard, C. A.	Not known	6-20-93	50 03		50 03
McKay, J. R.	Not known	10-23-96	10 00		10 00
Mason, Aaron, Trustee	Not known	6- 3-90	12 72		12 72
Miles, John	Not known	12-23-98	8 90		8 90
Miller, Joseph D.	Not known	11-22-93	5 60		5 60
Murphy, Anna G.	Not known	8- 9-90	10 00		10 00
Ohio Investment Co.	Not known	5- 9-95	29 33		29 33
Owens, M. T.	Not known	12- 9-96	2 52		2 52
Perry, S. M.	Not known	1- 2-98	1 00		1 00
Richmond, Ida M.	Not known	1- 8-96	25 00		25 00
Smith, Rose T.	Not known	1-12-99	89		89
Stimson, Mrs. F. D., Treas.	Not known		4 55		4 55
Strickler, S. M.	Not known		8 62		8 62
Tarble, Carrie A.	Not known		20 00		20 00
Taylor, J. T., Agent	Not known		8 82		8 82
Townsend, Frank N.	Not known		9 15		9 15
Van Trees, L. C.	Not known	1896	50 00		50 00
Van Vleck, Frank, Treas.	Not known		2 75		2 75
Watson, W. D.	Not known		5 65		5 65
Wsave, J. B.	Not known		6 06		6 06
Wigmore, F. M.	Care Wigmore Co., L. A.		7 72		7 72
			\$512 26		\$512 26

First National Bank at Los Angeles, California.

Bowers, Walter C.	800½ S. Spring st., L. A.	1- 3-99	\$60 00		\$60 00
Hill, Ruth	Unknown	12- 4-99	8 50		8 50
Keefer Tract Account	Unknown	10-23-99	12 51		12 51
Lesure, H. F. or P.	Unknown	1-30-99	11 37		11 37
Lucas, E. W.	Lancaster, Cal.	1- 7-99	10 33		10 33
Schurtz, P. W.	Unknown	12-31-99	175 00		175 00
			\$277 71		\$277 71

Farmers and Merchants National Bank at Los Angeles, California.

Bigare, France I.	Pico House, Los Angeles	7- 6-99	\$247 80		\$247 80
Henslowe, H. B.	Unknown	7-19-99	107 07		107 07
Reuter, E. T.	117 W. Sixth st., L. A.	10- 8-99	4 40		4 40
			\$359 27		\$359 27

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

First National Bank of Oxnard at Oxnard, California.

Name	Address	Date	Amount	Interest	Total
Dorlon, Joe F.....	R.F.D. A, Oxnard, Cal.....		\$57 00		\$57 00
Drifill, J. A., Trustee.....	Oxnard, Cal.		38 49		38 49
Drifill, J. A., Trustee.....	Oxnard, Cal.		3 38		3 38
Laurent, Annette.....	Oxnard, Cal.		484 71		484 71
McKeehan, B. I.....	Oxnard, Cal.		245 29		245 29
Nowlan & Daniels.....	Oxnard, Cal.		1 77		1 77
Stephenson, L. P.....	Oxnard, Cal.		1 29		1 29
			\$831 98		\$831 98

First National Bank at Pomona, California.

Dyer, C. H.....	Pomona, California.....	6-11-98	\$10 00		\$10 00
Emerson, C. A.....	Pomona, California.....	12-12-98	10 00		10 00
Hamston, F. G.....	Pomona, California.....	7-14-98	6 75		6 75
Leeroq, Mme. Z.....	Pomona, California.....	5-27-98	15 00		15 00
Mace, H. O.....	Pomona, California.....	3- 3-99	7 44		7 44
Pfeiffer, Geo.....	Pomona, California.....	12- 7-95	8 40		8 40
Ross, H. A.....	Pomona, California.....	5-21-98	20 15		20 15
Tibbs, H. B.....	Pomona, California.....	6-11-98	8 04		8 04
			\$85 78		\$85 78

San Bernardino National Bank at San Bernardino, California.

Conner, G. B.....	Unknown.....	1899	\$4 92		\$4 92
Duncan, F., special acct.....	Unknown.....	1899	52 19		52 19
Turner, G. C.....	Unknown.....	1899	15 00		15 00
Wheeler, Frank.....	Unknown.....	1899	6 89		6 89
			\$79 00		\$79 00

Merchants National Bank at San Diego, California.

Anderson, M. B., Assignee.....	Unknown.....	1899	\$40 09		\$40 09
Barker, David L. S.....	Unknown.....	1898	19 17		19 17
Bates, P. E.....	Unknown.....	1899	13 12		13 12
Calif. Citrus Prod. Co.....	Unknown.....	1899	7 50		7 50
Jones, Jean Parry.....	Unknown.....	1899	11 22		11 22
			\$91 10		\$91 10

Anglo London Paris National Bank at San Francisco California.

Barnes, W. T., Trustee.....	Unknown.....	3-31-99	\$14 00		\$14 00
Garney, L.....	Unknown.....	10-12-98	18 09		18 09
Matthews, Wm.....	Unknown.....	3-31-99	27 41		27 41
Osthout, F. E.....	Unknown.....	10-19-98	23 26		23 26
Newton, W. J., Treasurer.....	Unknown.....	12-30-98	11 66		11 66
			\$94 42		\$94 42

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

The Bank of California National Association at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Chicago National Bank.....	Chicago, Ill.	6-7-98	\$207 80	-----	\$207 80

Crocker National Bank of San Francisco at San Francisco, California.

Chapman, E. W.....	Unknown	3-28-94	\$25 80	-----	\$25 80
Clarita Land & Imp. Co.....	Unknown	1-28-95	26 19	-----	26 19
Davidson, George, Referee.....	Unknown	4-23-94	50 02	-----	50 02
North, Henry, Agent.....	Unknown	3-11-89	23 59	-----	23 59
Price, Thos.....	Unknown	5-17-90	84 27	-----	84 27
Tropic Coffee & Spice Mills.....	Unknown	2-23-95	140 80	-----	140 80
Waldeck Hospital.....	Unknown	7-26-95	46 12	-----	46 12
			\$396 79	-----	\$396 79

The First National Bank of San Francisco at San Francisco, California.

Allen, Rigby Zeigler.....	Unknown		\$28 58	-----	\$28 58
Brown, H. O.....	Unknown.....		5 65	-----	5 65
Hassett, J. B.....	Unknown		6 60	-----	6 60
Hogdon, John.....	Unknown		6 32	-----	6 32
Hughes, A. J.....	Unknown		34 76	-----	34 76
Killian, J. N.....	Unknown		5 00	-----	5 00
Seth Thomas Clock Co.....	Unknown		16 79	-----	16 79
			\$103 68	-----	\$103 68

Wells Fargo Nevada National Bank, San Francisco, California.

Adams, C. J.....	No address on record.....		\$1 57	-----	\$1 57
Adams, Mrs. E.....	No address on record.....		3 87	-----	3 87
Adams, E. L.....	No address on record.....		203 93	-----	203 93
Adams, W. H.....	No address on record.....		8 75	-----	8 75
American Bank of Mexico.....	No address on record.....		13 50	-----	13 50
Ann, Alfred E.....	No address on record.....		14 58	-----	14 58
Banner, J., Inst. acct.....	No address on record.....		7 04	-----	7 04
Bar Association of S. F.....	No address on record.....		3 80	-----	3 80
Beebe, W. P.....	No address on record.....		34 67	-----	34 67
Beinfelds, S. C.....	No address on record.....		2 84	-----	2 84
Bund, H. F.....	No address on record.....		13 04	-----	13 04
Catherwood, R. B., Pres.....	No address on record.....		34 98	-----	34 98
Charleston Relief Fund.....	No address on record.....		147 61	-----	147 61
Clancy, F. J.....	No address on record.....		19 40	-----	19 40
Clarke, Geo. E., Dec'd.....	No address on record.....		3 72	-----	3 72
Cohen, J.....	No address on record.....		3 70	-----	3 70
Coleman & Co., W. F.....	No address on record.....		39 00	-----	39 00
Columbus Con. Mfg. Co.....	No address on record.....		5 47	-----	5 47
Cox, E. H.....	No address on record.....		1 65	-----	1 65
Crosby, J. B.....	No address on record.....		42 64	-----	42 64
Dardinelles M. M. Co.....	No address on record.....		13 33	-----	13 33
Eclipse G. M. & M. Co.....	No address on record.....		5 21	-----	5 21
Emmens, Stephen H.....	No address on record.....		4 68	-----	4 68
Fingerson, B. S.....	No address on record.....		3 62	-----	3 62
Flagor, T. H.....	No address on record.....		4 28	-----	4 28
Flint, Walter M.....	No address on record.....		29 04	-----	29 04
Flood, James.....	No address on record.....		36 36	-----	36 36
Floyd & Co., J. H.....	No address on record.....		39 24	-----	39 24
Fong, Joe.....	No address on record.....		23 22	-----	23 22
Ford, Eliz. F.....	No address on record.....		9 62	-----	9 62

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Wells Fargo Nevada National Bank, San Francisco, California—Continued.

Name	Address	Date	Amount	Interest	Total
Frank, W. E.	No address on record		32 74		32 74
Gardner & Co., H. Y.	No address on record		318 43		318 43
Gardner, James	No address on record		13 47		13 47
Gardner, Thos.	No address on record		141 43		141 43
Goodwin, J. D.	No address on record		13 55		13 55
Greathouse, C. B.	No address on record		5 95		5 95
Grover, Leonard, Jr.	No address on record		7 44		7 44
Hamill & Honeymann	No address on record		15 02		15 02
Hartman, M. V.	No address on record		22 51		22 51
Hathway, E. H., Agent	No address on record		8 23		8 23
Hawes & Co., Geo.	No address on record		40 89		40 89
Hirst Gold M. Co.	No address on record		65 85		65 85
Huntington, W. W.	No address on record		10 49		10 49
Johns, J. W.	No address on record		40 71		40 71
Jonas, M. J.	No address on record		13 22		13 22
Kearny, Luke	No address on record		20 64		20 64
Kennedy, M. S.	No address on record		110 13		110 13
Kenny, D. S.	No address on record		32 92		32 92
Kinny, Alfred	Globe, Arizona		2 28		2 28
Kunland, H. M. and F. P.	No address on record		4 76		4 76
McLaughlin, J. F., Agent	No address on record		26 95		26 95
Mackay, Nellie (Attach.)	No address on record		7 24		7 24
Maitland, J. W.	No address on record		17 50		17 50
Maricopa L. & T. Co.	No address on record		2 58		2 58
Matlock, D. B.	No address on record		13 50		13 50
Maxwell, Geo.	No address on record		227 33		227 33
Meville, W. A.	No address on record		3 89		3 89
Miller, J. H.	No address on record		19 15		19 15
Minrihan, Denis	No address on record		16 77		16 77
Ollphart, John C.	No address on record		383 60		383 60
O'Conner, John	Salinas, California		23 22		23 22
Owen, L. C.	No address on record		13 50		13 50
Phoenix Life Insurance Co.	No address on record		15 44		15 44
Pinkey, Micajah	No address on record		5 01		5 01
Pleasanton Stock Farm	No address on record		3 48		3 48
Powell, J. L., Supt.	No address on record		24 12		24 12
Prescott, Bank	No address on record		9 62		9 62
Pulliam, R. E.	No address on record		76 12		76 12
Ralston, W. E.	No address on record		26 29		26 29
Reeves, Al.	No address on record		52 35		52 35
Reymert, Eliza	No address on record		3 80		3 80
Robinson, E. M.	No address on record		1 76		1 76
Robinson, Director	No address on record		10 65		10 65
Robinson, M.	No address on record		3 02		3 02
Robinson, W. W.	No address on record		1 03		1 03
Sadler, A. J.	No address on record		42 61		42 61
Scorpion G. & S. M. Co.	No address on record		1 65		1 65
Scott & Co., E. W.	No address on record		32 57		32 57
Sheldon & Co., G. E.	No address on record		1 22		1 22
Snermann, J.	No address on record		16 34		16 34
Solomon, V. D.	No address on record		8 48		8 48
Speyer, W.	No address on record		1 56		1 56
Stockton Gold Mill Co.	No address on record		15 78		15 78
Strine, G. W.	No address on record		41 47		41 47
Thornton, Mrs. G. F.	No address on record		13 50		13 50
Weed, Alex., Gold acct.	No address on record		1 46		1 46
Westa, A.	No address on record		8 02		8 02
White Cloud Mg. Co.	No address on record		45 10		45 10
Whitlock, Ex. Reddick	No address on record		15 40		15 40
Wilkus, Parker	No address on record		5 67		5 67
Williams, A. G.	No address on record		2 83		2 83
Williams, Geo., Exac.	320 Sansome st., S. F.		16 98		16 98
Yuba Gold Mg. Co.	No address on record		2 10		2 10
			\$2,955 71		\$2,955 71

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

First National Bank of San Jose, San Jose, California.

Name	Address	Date	Amount	Interest	Total
Bevens, Wm.	Unknown	11-30-96	\$1 30		\$1 30
Bloomfield, S.	Unknown	6-4-98	97 77		97 77
Bonds Bros.	Unknown	9-8-98	6 74		6 74
Collier, Q. J.	Unknown	3-28-88	1 05		1 05
Campbell, P. A.	Unknown	11-10-80	1,192 25		1,192 25
Hinds, J. H.	Middletown, Lake County	6-4-83	49 77		49 77
Hirst, A. C.	Unknown	11-5-92	3 53		3 53
McGowan & Butler	Unknown	6-30-95	25 00		25 00
Rep. Campaign Com.	Unknown	9-14-96	38 95		38 95
Osgoodby, G. M., Jr.	Unknown	11-11-91	5 47		5 47
Rice, Judson	Unknown	8-20-91	2 71		2 71
San Jose & Santa Clara R. R. Co.	Unknown	2-18-88	13 50		13 50
San Jose and S. F. Trans- fer Co.	Unknown	7-15-92	2 35		2 35
Smith, Presley B.	Unknown	6-30-97	10 00		10 00
Stevens, E. M.	Unknown	6-16-98	79 80		79 80
Ward, Julia E.	Unknown	4-4-82	17 98		17 98
Woodruff, L. A.	Unknown	10-19-99	7 51		7 51
Allen, C. E.	Unknown	4-25-98	75 00		75 00
Goodwin, Etta R.	Unknown	11-7-96	10 00		10 00
McKee, John	Unknown	4-21-86	60 00		60 00
Treat, Mrs. H. J.	Unknown	4-15-86	109 00		109 00
Name unknown	Unknown	7-10-81	400 00		400 00
Name unknown	Unknown	7-28-82	381 67		381 67
Name unknown	Unknown	12-4-82	50 00		50 00
			\$2,589 30		\$2,589 30

First National Bank at Santa Ana, California.

Swafford, H. B.	Santa Ana, California	9-1-97	\$10 70		\$10 70
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First National Bank of Santa Barbara, Santa Barbara, California.

Ashlaugh, O.	Santa Barbara, Cal.	6-13-87	\$1 85		\$1 85
Bankers Mis. R. Assn.	Santa Barbara, Cal.	2-27-90	11 75		11 75
Beckwith, H. C.	Santa Barbara, Cal.		5 75		5 75
Bott, Chas. E.	Santa Barbara, Cal.	5-4-88	4 87		4 87
Burton, Ben	Santa Barbara, Cal.	1-13-80	1 48		1 48
Chamberlain, W. S.	Santa Barbara, Cal.	4-25-87	3 62		3 62
Cook, W. C.	Santa Barbara, Cal.	6-3-92	2 85		2 85
Cooly, C. M.	Santa Barbara, Cal.	12-20-91	1 75		1 75
Croman, Mrs. Oora	Santa Barbara, Cal.	8-16-95	4 75		4 75
Cummings, S. C.	Santa Barbara, Cal.	12-30-91	1 63		1 63
Cutter, J.	Santa Barbara, Cal.	1-12-99	51		51
Dewing, H. B.	Santa Barbara, Cal.	8-15-83	36 75		36 75
Dickinson, John M.	Santa Barbara, Cal.	3-22-86	1 16		1 16
Est. of Shoemaker, R. B. Canfield	Santa Barbara, Cal.		80 42		80 42
Green, J. C.	Santa Barbara, Cal.	4-25-95	5 91		5 91
Haigh, Thos. C.	Santa Barbara, Cal.		4 75		4 75
Jabling, J. Bradford	Santa Barbara, Cal.	5-25-95	9 68		9 68
Jabling, C. Chas.	Santa Barbara, Cal.	7-18-95	1 45		1 45
Lewis, G. W.	Santa Barbara, Cal.	4-26-87	2 35		2 35
Low, J. Eleanor	Santa Barbara, Cal.	4-10-95	83 08		83 08
Meroux, Jas.	Santa Barbara, Cal.	3-21-82	2 63		2 63
Midwinter Fair, S. K. Fisher, Treas.	Santa Barbara, Cal.		84		84

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

First National Bank of Santa Barbara, Santa Barbara, California—Continued.

Name	Address	Date	Amount	Interest	Total
Moore, Fred A.	Santa Barbara, Cal.	8- 4-94	1 46		1 46
Moore, Frank M.	Santa Barbara, Cal.	4-14-93	8 63		8 63
McCabe, Margaret	Santa Barbara, Cal.	4-13-93	75		75
McMaster, Annie	Santa Barbara, Cal.	7-26-98	75		75
Patch, W. J.	Santa Barbara, Cal.	4-25-87	6 17		6 17
Patterson, S. E.	Santa Barbara, Cal.	12-17-87	9 75		9 75
Plate, H. A.	Santa Barbara, Cal.	11-23-87	1 35		1 35
Richards, McEl. Guy	Santa Barbara, Cal.	11-18-90	1 27		1 27
Roberts, A. W.	Santa Barbara, Cal.	11-25-96	9 75		9 75
Senteney, F. N.	Santa Barbara, Cal.	3-24-90	75		75
Shaw, C. J.	Santa Barbara, Cal.	3-12-87	2 13		2 13
Shaw, G. B.	Santa Barbara, Cal.	8- 9-95	2 32		2 32
Slattery, John	Santa Barbara, Cal.	12-23-91	4 75		4 75
Sweat, S. W.	Santa Barbara, Cal.	2- 3-90	3 09		3 09
Thayer, Bayard	Santa Barbara, Cal.	3-18-93	4 83		4 83
Torrey, Lydia B.	Santa Barbara, Cal.	6-22-92	90		90
Todd, Alex. B.	Santa Barbara, Cal.	1-18-95	1 63		1 63
Westlake, Chas.	Santa Barbara, Cal.	11-22-94	4 75		4 75
Smith, Ed.	Santa Barbara, Cal.	11-11-97	1 25		1 25
Miscellaneous accounts	11 accounts transferred March 11, 1890, unable to locate				
			\$344 03		\$344 03

Santa Barbara County National Bank at Santa Barbara, California.

Anderson, Estate of A. L.	Santa Barbara, Cal.	2-24-97	\$5 94		\$5 94
Brecht, Miss Tilly	Santa Barbara, Cal.	4-18-91	59 40		59 40
Crooks, Miss Julia A.	Santa Barbara, Cal.	5-20-96	32 79		32 79
Cussta, Leonardo de la	Santa Ynez, Cal.	3- 1-97	7 65		7 65
Dinnick Fruit Co., S. & K.	Santa Barbara, Cal.	2-18-91	11 35		11 35
Dunham, Edward E. or Mary Dows	Santa Barbara, Cal.	5-10-98	33 17		33 17
Emery & Brown	Santa Barbara, Cal.	2-18-91	20 00		20 00
Foster, M. S.	Santa Barbara, Cal.	1-16-93	12 70		12 70
George, Mrs. Mary A.	Santa Barbara, Cal.	2-17-93	4 50		4 50
George, Mrs. Mary	Santa Barbara, Cal.	8- 4-97	5 00		5 00
Graves, Ernest	Santa Barbara, Cal.	12- 7-92	10 13		10 13
Gregg, Mrs. J. T.	Santa Barbara, Cal.	10- 3-96	7 15		7 15
Hartell, John E.	1217 Ingraham st., L. A.	5-17-99	11 02		11 02
James, E. A.	Santa Barbara, Cal.	2-18-91	100 00		100 00
Laughlin, Miss O. A.	Santa Barbara, Cal.	6-29-98	37 00		37 00
Loustalot, J. P.	Gaviota, Cal.	4-15-88	7 10		7 10
Mead, William T.	Pasadena, Cal.	9-14-97	33 31		33 31
Montecito Civic League	Montecito, Cal.	7- 2-97	29 00		29 00
Murphy, Patrick	Santa Barbara, Cal.	2-18-91	10 00		10 00
Santa Barbara C. Pipe Co.	Santa Barbara, Cal.	2-18-91	38 32		38 32
Thompson, E. E.	Santa Barbara, Cal.	12-18-91	10 05		10 05
Thompson, L. S.	Santa Barbara, Cal.	5-17-99	408 57		408 57
Ah Sing	Santa Barbara, Cal.	4- 4-94	2 00		2 00
			\$896 15		\$896 15

First National Bank at Santa Cruz, California.

Houck, J. P.	Santa Cruz, Cal.	10-15-98	\$20 00		\$20 00
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

National Bank of Tulare at Tulare, California.

Name	Address	Date	Amount	Interest	Total
Martin, J. R.	Unknown	7-28-99	\$0 20		\$0 20
Orton, Eugene	Unknown	2- 8-99	4 60		4 60
Postlewaite, Wm.	Unknown	6- 8-99	45		45
Right of Way Committee	Unknown	11-20-99	17 50		17 50
Thompson & Scott	Unknown	12- 6-99	3 55		3 55
			\$26 30		\$26 30

First National Bank at Ukiah, California.

Mefford, Jacob	Ukiah	7- 1-99	\$59 25		\$59 25
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The original amount of this deposit was \$90.00, but amount was advertised each odd year and the amount of advertising charged to the account, under instructions from the Superintendent of Banks.

Bank of Woodland, N. A., Woodland, California.

Bonds, G. W.	Unknown		\$30 00		\$30 00
Blair, Mary R.	Unknown	10-23-90	45 00		45 00
Barnes, R. J.	Woodland	9-19-90	49		49
Constable & Hamilton	Woodland	5-31-93	27		27
Clark, Dr. J.	Woodland	11-11-87	4 77		4 77
Dameron, Mae	Woodland	10- 9-89	70		70
Eakle, H. P.	Woodland	11-13-95	2 50		2 50
Galusky, Carl	Woodland	5-20-86	1 56		1 56
Gutter, L. & M.	Woodland	11-18-92	40		40
Gibson, M. J.	Woodland	11- 2-95	19 56		19 56
Glasecock, Ed., Adm.	Colusa	1- 2-89	75 18		75 18
Hage, C. M.	Unknown	10- 6-92	2 00		2 00
Heine, C. E.	Unknown	1-16-86	2 39		2 39
Hoffman, August	Unknown	1- 4-77	42 88		42 88
Heaton, Warren	Unknown	12-18-84	4 85		4 85
Hevel, J. B.	Woodland	10- 5-95	78 42		78 42
Jacobs, Anna	Woodland	5- 2-84	9 60		9 60
Mitchell, Thos.	Unknown	9-14-85	100 00		100 00
Nelson, Oia	Unknown	3-31-94	790 08		790 08
Norton, Chas. F.	Eagle Pass, Texas	12-13-93	6 89		6 89
Stphens, B. W.	Woodland	10- 5-92	35		35
Strong, H. E.	Woodland	10-22-92	4 47		4 47
Scott, Maria A., Admx.	Woodland	5-14-89	17		17
Staven, H. H.	Woodland	9- 1-92	1 14		1 14
Watkins, Jason, Adm. of Est. H. Rodgers	Woodland	7-18-87	32 55		32 55
Wood, W. H.	Unknown	10- 5-85	10 07		10 07
			\$1,263 29		\$1,263 29

Vallejo Commercial National Bank at Vallejo, California.

Ed. McGrath	Eureka (dead)		\$103 80		\$103 80
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Home Savings Bank at Eureka, California.

Name	Address	Date	Amount	Interest	Total
Berry, Ralph A.....	Unknown	10-17-94	\$10 50	-----	\$10 50
De Haven, Joe	1101 Octavia st., S. F.	2-23-95	20 20	-----	20 20
Le Boyteaux, Clarence E....	299 N. Michigan ave., Pasadena, Cal.	12-31-89	16 75	-----	16 75
Rawling, Wm. A.....	Unknown	6- 6-96	3 40	-----	3 40
Russ, Joseph	Ferndale, Cal.	2- 3-95	49 20	-----	49 20
			\$100 05	-----	\$100 05

Guaranty Trust and Savings Bank at Los Angeles, California.

Nieber, Theodore L., O-1780.	206 W. Fourth st.....	9-17-98	\$4 00	\$1 87	\$5 87
Stine, J. Webber, T-2942....	No address	7-15-99	3 75	2 90	6 65
Wallace, Mrs. Delia, O-2852..	824 Corydon dr.....	6-28-99	23 05	14 36	37 41
			\$30 80	\$19 13	\$49 93

Security Trust and Savings Bank at Los Angeles, California.

Rosenerantz, P. B., Ord. 11954	3312 S. Grand ave., L. A.....	4-18-99	\$110 00	\$59 14	\$169 14
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Bank of Martinez at Martinez, California.

Dorsey, Thomas J.....	Martinez	6- 4-20	\$10 00	\$10 47	\$20 47
Hannaberry, John	Martinez	11-22-97	4 31	5 21	9 52
			\$14 31	\$15 68	\$29 99

Northern California Bank of Savings at Marysville, California.

Russell, W. E.....	Wheatland	10-19-78	\$18 12	\$13 02	\$31 14
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The Rideout Bank at Marysville, California.

Turner Gold Mining Co.....	Bangor, Butte County, Cal.	2- 1-97	\$5 02	-----	\$5 02
Guerroza, J. D.....	Unknown	3-31-98	2 15	-----	2 15
Conroy, James	Smartsville, Cal.	4-30-98	91	-----	91
Corbett, David	Gibsonville, Cal.	11-30-98	3 91	-----	3 91
Malson, Chas. E.....	Unknown	5-31-99	1 15	-----	1 15
			\$18 13	-----	\$18 13

Merced Security Savings Bank at Merced, California.

Sarette, Joseph	Merced, Cal.	3-18-99	\$5 33	\$0 07	\$14 40
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DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Central Savings Bank at Oakland, California.

Name	Address	Date	Amount	Interest	Total
Lemmons, Robert	Unknown	1878	\$1 71		\$3 83
Brown, Henry Cassius, by A. C. Brown, Tr.	Unknown	1881	4 10		13 27
Moore, O. E.	2345 Howard st., S. F.	1890	17 27		51 31
Haven, Clarence	807 Market st., Oakland	1890	7 21		11 26
Perez, Lorenzo M.	816 Wash'ton st., Oakland	1890	17 30		45 99
Conkling, John C., by Anna Conkling, Gdn.	Oakland, Cal.	1891	5 00		9 45
Tracy, Miss L.	1825 Telegraph av., Oakland	1891	10 03		28 44
Cole, Ella F.	903 Broadway, Oakland	1891	5 25		9 79
Jordon, John T.	1005 Chester st., Oakland	1891	17 90		48 64
Huntley, P. C.	Temescal	1891	3 25		3 28
Broderston, Wilhelmine	Oakland, Cal.	1892	1 30		2 99
Roberts, Sophie P.	480 24th st., Oakland	1892	8 15		22 73
Brady, T. J.	518 Castro st., Oakland	1893	3 45		7 80
Keane, Mrs. Clara P.	San Leandro, Cal.	1893	40 00		104 79
Pixley, Mrs. Emma C.	Unknown	1893	2 65		3 10
Shaw, W. C.	461 11th st., Oakland	1895	32 02		76 41
Butler, P. T.	313 4th st., Oakland	1896	16 02		34 34
Payne, Mrs. Amanda	Virginia City, Nevada	1896	44 23		102 73
Tucker, Emma or S. F.	1019 5th ave., Oakland	1896	11 52		22 70
Sizer, Elliot	Unknown	1896	18 08		38 48
Chapin, Alla F.	Marysville, Cal.	1897	7 99		14 11
Ludlum, Alice May	570 16th st., Oakland	1897	5 91		8 99
Hayes, Ethel Roblyn, by J. J. Hayes, Tr.	San Leandro, Cal.	1897	6 75		10 95
Taylor, Carrie or E. L.	1284 7th st., Oakland	1897			5 80
Robertson, John	911 Lincoln ave., Alameda	1897	6 00		9 12
Reilly, Mary A.	7th and Franklin sts., Oak.	1898	6 33		9 11
Herwin, John	2135 Woolsey st., Berkeley	1898	5 84		8 07
Young, Wm.	635 Jackson st., S. F.	1898	8 37		13 86
Murray, Helen, by J. E. Murray, Tr.	S. P. Co., Oakland	1899			58 55
Davis, Emma C.	769 8th st., Oakland	1899			30 40
Smith, Marjorie E. or Thomas	Fruitvale, Cal.	1899			2 86
Dempster, Margaret	Unknown	1899			6 50
Hammond, Harry T.	Unknown	1899			13 88
Treloar, W.	323 5th st., Oakland	1899			6 34
Crowell, E. E.	1465 9th st., Oakland	1899	35 32		72 09
Deming, Mrs. Nina H.	Henry Block, Oakland	1899			7 67
Urfell, Sylvanus or Lillian	932 3d st., Oakland	1899			49 65
Havens, Matheide Sayonna	530 8th st., Oakland	1899			15 31
Taylor, George or J. G.	Unknown	1899			6 14
					\$900 23

Farmers and Merchants Savings Bank at Oakland, California.

Bailey, E. V.	1057 Campbell st., Oakland	9-15-04	\$0 53	\$1 73	\$2 26
Franz, Oswald	6th and Bdwy., Oakland	6- 3-93	27 02	139 28	166 30
Scofield, Margaret	722 Filbert st., Oakland	1-20-98	45	65	1 11
			\$28 00	\$141 67	\$169 67

REPORT OF SUPERINTENDENT OF BANKS.

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Oxnard Savings Bank at Oxnard, California.

Name	Address	Date	Amount	Interest	Total
Vaughn, Clay Windon.....	Waiter Reed Gen. Hosp., Tacoma Pk., Washington, D. C. -----	8-20-17	\$300 00	\$28 29	\$328 29
Laurent, Annette	Oxnard, Cal. -----	1-10-18	-----	39 02	39 02
			\$300 00	\$67 31	\$367 31

A. Mierson Banking Co. at Placerville, California.

Pacazetto, D.	Placerville	1896	\$14 00	-----	\$14 00
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Savings Bank of Redlands at Redlands, California.

Moslyn, Charles	Redlands	1897	\$100 00	\$148 02	\$248 02
Morrow, J. H.	Redlands	1892	1 00	64	1 64
Magor, C. M.	Redlands	1895	2 00	1 94	3 94
Murray, Myrtle Martin.....	Redlands	1899	30 30	26 35	56 65
			\$133 40	\$166 96	\$310 25

The San Diego Savings Bank at San Diego, California.

Bean, Mary	Unknown	1-1-96	\$2 00	\$0 97	\$2 97
Chase, H. A., Treas.....	Unknown	11-4-98	1 65	47	2 12
Delfina, Amelia	Unknown	5-20-90	1 50	78	2 28
Ensign, Frank	Unknown	8-20-94	1 00	21	1 21
Godfrey, Mary C.	Unknown	1-1-96	1 72	54	2 26
Hiscock, Jane	Unknown	3-12-95	2 00	1 31	3 31
Leaman, Ethel	Unknown	1889	1 00	73	1 73
Little, Wing	Unknown	7-13-95	2 00	1 22	3 22
O'Dell, Beatrice	Unknown	12-22-98	1 00	39	1 39
Spratt, Stephen Thayer.....	Unknown	8-15-91	1 00	60	1 60
Stephens, Samuel	Unknown	4-25-91	1 00	56	1 56
Rand, Caroline S.	Unknown	12-19-94	1 45	43	1 88
Valdeshino, Tomey	Unknown	11-16-80	1 00	65	1 65
			\$18 32	\$8 83	\$27 18

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Bank of Italy at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Fresno Branch—					
Antanaitis, Geo. -----	(Reported and advertised Jan., 1913) -----	11- 2-97	\$50 00	\$53 72	\$103 72
Bryan, Mina -----	Unknown -----	7-28-98	08		08
Cutbirth, Lee -----	Fresno -----	1- 3-98	08		08
Christian Endeavor -----	Unknown -----	12- 7-98	13		13
Dore, Mrs. Estelle H. -----	Unknown -----	12-22-98	06	20	26
Gray, J. H. -----	Unknown -----	3- 1-98	10	05	15
Halford, Joseph -----	Fresno -----	3-11-98	9 40	10 92	20 32
Hopkins, Mrs. Mary E. -----	Fresno -----	3- 5-98	11	21	32
Kelley, Stanley -----	Unknown -----	7-16-98	05	02	07
Phelps, A. B. -----	Unknown -----	6-17-98	5 00	6 99	11 99
Sanford, Mrs. M. E. -----	(Dead) -----	1-23-98	53		53
Scott, O. C. -----	Unknown -----	7-16-98	29	09	38
Williams, Daisie -----	Unknown -----	7-29-98	09	08	17
Antonio, Pietro -----	Unknown -----	12- 2-97	75	7 48	8 23
Dustheimer, Elmer J. -----	Unknown -----	2-27-97	3 48	3 17	6 65
Holmes, Alex -----	Unknown -----	9- 2-99	24 98	26 81	51 74
Kirkham, Arthur -----	Unknown -----	2-21-99	43	30	73
Petersen, John B. -----	Unknown -----	6- 9-99	16	12 58	12 24
Tergan, Mrs. Leonie -----	Unknown -----	3- 1-99		16	16
Hollister Branch—					
Jorgensen, Christian -----	Unknown -----	8-13-92	125 00	276 72	401 72
San Jose Branch—					
Cannon, Michael or Mary -----	San Jose -----	12- 3-97	11 25	6 98	18 23
Wayland, Edward H. -----	San Jose -----	4-14-98	100 00	38 85	138 85
White, R. M. -----	San Jose -----	5-10-99	10 00	18 42	28 42
Alves, Jacinto A. -----	Unknown -----	12-31-97	38 70	33 82	67 52
Goodman, Albatina -----	Unknown -----	12-31-97	3 00	2 47	5 47
Koenig, T. T. -----	Unknown -----	6-30-98	5 83	5 06	10 89
Linderman, Pauline -----	Unknown -----	10- 8-97	22 22	21 23	43 45
McDonald, Michael -----	Unknown -----	12-31-97	1,019 47	1,080 55	2,050 02
San Mateo Branch—					
Ramos, B. C. -----	San Mateo (Dead) -----	3- 7-10	14 82	6 96	21 78
Ryman, Caleb -----	San Mateo (Dead) -----	1-28-10	38 53	18 44	56 97
Santa Rosa Branch—					
Bethel, H. M. -----	Santa Rosa -----	12- 4-99	40 00		40 00
Napa Branch—					
Conner, John -----	Napa -----	9- 8-99	40 43		40 43
San Mateo Branch—					
Bernon, Ogden (dead) -----	San Mateo -----	9-12-12	167 28		167 28
			\$1,727 20	\$1,561 78	\$3,308 98

Canadian Bank of Commerce at San Francisco, California.

(Known to be dead.)

James, Arkadeth -----	1224 Geary st., S. F., Cal. -----	\$458 48		\$458 48
Lang, Edward Ostler -----	4 Warwick rd., Wanstead, Essex, London, England. -----	5 00		5 00
Pinkerton, William -----	Care Bank of New Zealand, Dunedin, N. Z. -----	180 21		180 21
Rithet, R. P. -----	244 California st., S. F., Cal. -----	1,440 66		1,440 66
Way, H. G. -----	State Asylum, Napa, Cal. -----	233 47		233 47
Williamson C. Y. -----	240 Clipper st., S. F., Cal. -----	9 88		9 88
		\$2,327 20		\$2,327 20

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Columbus Savings and Loan Society at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Gordon, Emilia Josephine, by H. S. Manning, trustee Ruffino, Giuseppe	1707 Scott st., S. F.----- Broadway, San Francisco....	*1-10-08	\$25 00	\$30 40	\$55 40
		*5-21-08	5 00	1 19	6 19
			\$30 00	\$31 59	\$61 59

*These accounts reported January 1, 1919.

The Donohoe, Kelly Banking Co. at San Francisco, California.

Adam, Katharine A.....	San Francisco.....	6-7-99	\$0 35		\$0 35
Boggs and Sage.....	San Francisco.....	4-20-99	141 60		141 60
Brown and McClellan.....	San Francisco.....	4-26-99	1 71		1 71
Cassidy, Thomas.....	San Francisco.....	4-26-99	120 38		120 38
Crockett, Caroline.....	San Francisco.....	4-26-99	3 73		3 73
Church & Co.....	San Francisco.....	4-26-99	3 77		3 77
Edwards, T. M.....	San Francisco.....	4-13-99	2 30		2 36
Gulfof, James.....	San Francisco.....	3-19-97	41		41
Green, H. A.....	San Francisco.....	5-19-99	16 06		16 06
Green & Co.....	San Francisco.....	5-19-99	18 89		18 89
Henderson Woolen Mills.....	San Francisco.....	3-19-97	25		25
Hunter, Ellen T.....	San Francisco.....	3-19-97	6 45		6 45
Heath Manfg. Co.....	San Francisco.....	7-19-97	18 75		18 75
Hector Gold Mng. Co.....	San Francisco.....	5-19-99	18 75		18 75
Kelly, Martin, Treas.....	San Francisco.....	5-12-99	7 76		7 76
Kenny, John.....	San Francisco.....	5-12-99	167 82		167 82
Moran, Thomas.....	San Francisco.....	5-12-99	19 86		19 86
Mora, Rt. Rev. F.....	Los Angeles.....	5-12-99	56 55		56 55
Pacific Coast Lumber & Mill Co.....	San Francisco.....	3-19-97	5 73		5 73
Regan, D. T.....	San Francisco.....	12-12-98	6 73		6 73
Redmond, I. E.....	San Francisco.....	3-19-99	17 41		17 41
Rogers, H. J.....	San Francisco.....	5-19-99	32 22		32 22
San Francisco High License	San Francisco.....	12-12-98	9 16		9 16
Sawyer, A. T.....	San Francisco.....	5-19-99	63 16		63 16
Scott, Thomas.....	San Francisco.....	5-19-99	34 41		34 41
Williams Gas Regulator Co.	San Francisco.....	12-12-98	1 59		1 59
Ward, Frederick.....	San Francisco.....	5-19-99	189 50		189 50
			\$965 36		\$965 36

First Federal Trust Co. at San Francisco, California.

Toner, James T.....	San Jose, Cal.....	5-6-99	\$0 90	\$2 30	\$3 20
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French American Bank of Savings at San Francisco, California.

Scherrer, Laurent.....	424A Francisco st., S. F.....	3-23-99	\$11 07	\$3 29	\$14 36
Giomi, Serafino.....	Unknown.....	4-29-98	\$1 21	26 15	57 36
			\$42 28		\$61 72

Humboldt Savings Bank at 783 Market St., San Francisco, California.

Miller, Mrs. Renata.....	1722 Clay st., San Francisco	9-26-99	\$2 17	\$1 23	\$3 40
Schellberg, Peter or Margaretha	74 Douglas st., S. F.....	9-14-99	62	1 18	1 80
			\$2 79		\$5 20

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

The San Francisco Savings and Loan Society at San Francisco, California.

Name	Balance	Accrued interest	Total balance
Ahlers, J. D.	\$3 04	\$23 26	\$31 30
Albersdorfer, Theresa or Gretchen	5 18	6 80	11 48
Anderson, J. E. or Mary, trustee for Thelma	5 00	9 94	14 94
Ardin, Chas. A.	1,769 06	2,152 37	3,921 43
Asmussen, Aug. H. P.	100 00	136 86	236 86
Baudiun, Olivier	6 10	14 88	20 98
Baumeister, Herman	2 00	3 24	5 24
Beger, Fritz	100 00	285 25	385 25
Benjamin, Rachel	9 61	11 63	21 44
Bernardini, Andrew	4 27	9 64	13 91
Betge, Robert J. or Auguste	2 00	8 74	10 74
Bittorf, Geo. W.	4 00	6 56	10 56
Blobel, Paul	6 34	9 71	16 05
Boessel, August	7 16	7 83	14 99
Bonde, Jorgen	3 15	9 58	12 73
Borngre, Ernst	5 97	5 89	11 83
Bowen, Frank E.	2 94	6 70	9 64
Brandes, Anton	5 26	5 28	10 54
Brefin, John	2 00	2 44	4 44
Briggs, Juliet A.	5 00	26 70	31 70
Brown, Frankie	1 37	1 83	3 20
Cain, Chas. F.	5 00	4 36	9 36
Cambais, Louis	3 94	14 92	18 86
Carlson, Ludwig	5 00	3 67	8 67
Clausen, Fritz	8 32	8 48	16 80
Claveau, Louis	6 23	9 48	15 71
Cleary, P., Trustee for Julia F.	2 02	16 87	18 89
Cohen, Sarah	787 00	1,559 10	2,346 10
Cummings, Mary S.	9 67	12 25	21 92
Dempsey, Mary	5 00	34 68	39 68
Dexter, Otto	15 00	22 71	37 71
Dolles, Emma	2 00	9 02	11 02
Dorey, Peter	5 70	16 33	22 03
Doscher, Heinrich	3 50	12 20	15 70
Dudley, W. C., Trustee	5 45	4 83	9 83
Eby, E. W.	5 02	16 43	21 45
Eickhoff, J. F.	2 30	6 40	9 30
Eisenrath, Wilhelm	3 00	5 14	8 14
Erikson, Niels	384 23	601 05	985 28
Estlinbaum, Jacob	10 00	39 63	49 63
Felthouse, George	20 00	29 61	49 61
Fischer, Lina	20 12	30 49	50 61
Folsom, Ann	3 15	6 99	10 14
Forbes, Theresa	6 21	5 18	11 34
Friedmann, Max	2 00	6 79	8 79
Friedrich, Conrad, Trustee for Conrad J.	5 00	11 30	16 30
Fries, Elizabeth	5 24	6 11	11 35
Gerhardy, Wilhelm or Piere Assils	11 89	30 14	42 03
Gerken, John	5 00	5 55	10 55
Girard, F. P.	2 30	12 46	15 26
Goetsch, C.	2 00	10 59	12 59
Green, Thomas W.	5 47	9 21	14 68
Gruschwitz, Carl	25 00	91 84	116 84
Gutman, Moritz	7 07	12 41	19 48
Habersang, Chas.	545 86	1,124 43	1,669 34
Hagemann, Caspar	14 71	16 33	31 04
Harris, William	5 00	4 65	9 65
Harriss, Henry	3 00	1 62	4 62
Hart, James D. or Angie	2 50	4 70	7 20
Hastings, Horace M.	4 31	11 42	15 73
Havens, H. B.	6 60	10 43	17 03
Havens, Louise L.	5 00	9 39	14 39
Hawes, Emily	5 00	6 02	11 02
Heinze, Emma A.	10 00	9 36	19 36
Helmken, Frederick	5 23	5 43	10 70

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

The San Francisco Savings and Loan Society at San Francisco, California—Continued.

Name	Balance	Accrued interest	Total balance
Henier, Henry	8 80	14 85	23 65
Henrich, Annie or Joseph	233 66	405 21	638 87
Hild, Joseph or Mary	2 35	23 62	31 97
Hinckley, Emily M.	2 00	5 89	7 89
Hinshaw, F. Edythe	5 00	5 04	10 04
Holt, Harry E.	2 00	3 27	5 27
Horstmann, B. J.	16 28	16 77	33 05
Hurlbutt, J. M.	5 80	20 44	26 24
Ilemann, Frederick	5 14	8 81	13 95
Jacobs, Bettie, Trustee for Sadie	5 00	17	5 17
Jensen, Julius P. R.	3 56	19 57	23 13
Jobmann, Julius	4 24	11 56	15 80
Johnson, Peter, Trustee for Agnes Berntson	8 87	17 81	26 18
Jordan, A. D.	4 50	9 40	13 90
Jungesbluth, Wilhelm	16 25	26 05	42 30
Kaiser, P. J.	9 96	23 96	33 92
Kamena, Bernhard	2 00	5 60	7 60
Kaup, Simon	70 00	194 11	264 11
Kelley, Maud C. or C. P. Moore	6 09	11 52	17 61
Kimball, Dexter S.	7 41	7 57	14 98
Kleiner, Frank, Trustee for Barbara Wolgemuth	25 00	32 07	57 07
Klose, Philip or Wilhelm Hillenbrand	5 57	38 61	44 18
Koch, Samuel G.	3 67	37 54	41 21
Kolling, George	7 95	8 44	16 39
Koop, Margaret	8 94	14 15	23 09
Kothe, Chas., Dr.	5 00	6 42	11 42
Kroehle, Jacob	3 71	8 16	11 87
Kuhn, Ewald	4 70	12 79	17 49
Kunz, Emil	17 07	31 00	48 07
Kuzanlek, Leopold	3 00	5 23	9 23
Labesque, Amy	10 97	10 62	21 59
Ladenburger, Amalia	7 80	14 94	22 74
Lambert, Flore	5 00	12 23	17 23
Lancaster, A. L.	15 78	37 27	53 06
Lawrenz, Albert	200 00	326 13	526 13
Leland, Elizabeth	5 00	3 90	8 90
Lorenz, Louise, dead, estate closed	130 39	135 69	266 08
Luttringer, Nanette	7 55	7 02	14 57
Marty, Franz	5 00	4 22	9 22
Marrhas, Christian	5 59	33 82	42 41
Matz, Oscar	100 00	130 14	230 14
Mayberry, Annie	2 00	56	2 56
Meehan, Hugh E.	12 08	13 43	25 46
Mescha, Johan	700 00	1,108 95	1,808 95
Meyer, Ernst G.	9 71	11 80	21 51
Minges, Joseph	33 73	107 07	140 86
Minear, Wm. O.	10 00	10 43	20 43
Moore, Z. W. or Hannah	5 00	3 55	8 55
Nelson, Elizabeth A.	51 96	59 31	111 27
Nelson, John	79 70	83 96	163 66
Nicholl, Ruth A.	8 23	10 96	19 24
Nickels, Christian	23 72	38 36	62 08
Nikolai, Margaretha	15 62	29 43	45 06
Nilson, Charles	60 00	177 55	237 55
Nitchy, Walter H.	20 00	27 03	47 03
Norton, Katherine	7 63	14 74	22 37
Nougues, Cecilia	6 13	6 35	12 48
O'Connor, Minerva	5 70	11 76	17 46
Ostrum, Lina	105 11	134 22	239 33
Pancoast, George E.	25 00	25 82	50 82
Peipers, Richard P.	11 27	14 41	25 68
Peters, Albert	4 85	12 61	17 46
Peters, Julius	5 64	13 47	19 11
Petersen	11 41	32 69	44 10
Petri, Katharina	5 80	24 63	30 43

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

The San Francisco Savings and Loan Society at San Francisco, California—Continued.

Name	Balance	Accrued interest	Total balance
Plath, Fritz	20 00	34 58	54 58
Prince, A. H.	2 50	5 33	7 83
Raymond, Fred	35 00	31 50	66 50
Renner, Mathias	5 00	6 99	11 99
Reynolds, Ada M.	5 00	7 43	12 43
Risdon, Carrie A.	3 12	7 43	10 60
Rogers, Adele L.	7 73	6 99	14 72
Rozler, Alphonse, Trustee for May	5 00	5 53	10 53
Ryrie, Thomas	20 00	35 52	55 52
Sandmann, Helene	6 33	9 00	16 23
Santoriasci, Basilio	3 52	13 03	31 55
Schaber, Chas.	11 06	37 02	48 06
Schaer, Caesar	12 33	43 00	55 33
Schmenkel, Robert	16 11	27 56	43 67
Schoberth, Adam	5 30	7 45	12 75
Schoen, Alois	5 00	7 30	12 30
Schultz, Marie	5 16	4 99	10 15
Schwarz, Henriette, Trustee for Ellen Thurston	5 00	5 43	10 43
Seaman, Mary	2 43	5 09	7 57
Seymor, Henry	9 16	13 36	27 52
Simpson, Eva A.	8 32	9 36	16 30
Spencer, J. D.	2 16	11 59	13 75
Steffan, Henry	223 02	363 10	579 12
Stegelitz, Franz	5 00	6 67	11 67
Strauss, Bernard	2 00	2 27	4 27
Stuhlmacher, Catherine M.	5 00	11 02	16 02
Sturm, Rudolph	9 33	15 35	25 58
Sweeney, George J.	5 00	5 33	10 33
Tayson, Caroline P.	14 00	16 63	31 23
Teunissen, H. John, dead	5 33	8 71	14 04
Thomahlen, Heinrich	5 00	43 33	54 33
Thropp, Florence E.	5 00	3 30	8 30
Thurber, George	5 23	6 69	11 92
Timm, Amanda	10 00	11 44	21 44
Trimble, Mary	5 00	33 13	38 13
Voss, Anna	2 00	16	2 16
Wheeler, Mark	2 00	2 20	4 20
Widmer, Barbara	9 06	21 01	30 07
Wilson, Eliza J.	11 03	11 26	22 29
Wolter, Edgar	6 02	6 62	12 64
Wong Lung	5 19	11 32	16 51
Wright, William Y.	2 00	75	2 75
Young Dorothea	25 00	29 30	54 30
Zurmuhlen, August	5 00	16 07	21 07
	\$6,736 12	\$11,402 09	\$18,138 21
<i>Less</i>			
Erikson, Niels—pending heirs located	\$384 23	\$301 05	\$685 28
Schwartz, Henriette, Trustee for Ellen Thurston—new pass-book issued 1903	5 00	5 43	10 43
Tayson, Caroline P.—paid to son on affidavit	14 00	16 63	31 23
	\$353 23	\$623 21	\$977 04
	\$6,482 29	\$10,778 88	\$17,211 17

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

The San Francisco Savings and Loan Society at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Ackenhell, Edward	1368 15th ave., East Oakland	12-23-98	\$10 00	\$7 49	\$17 49
Becker, Robert	1416 Ellis st., S. F.	5- 5-98	908 57	842 20	1,745 77
Benjamin, Benny	San Jose, Cal.	7-24-99	5 00	2 98	7 98
Bingham, Nelle, Trustee	1501 Golden Gate ave., S. F.	4- 7-99	5 55	4 75	10 30
Boehm, Adolph	636 Commercial st., S. F.	12-12-98	14 83	24 02	38 85
Brown, Friedrich W.	Transient	10-30-97	300 00	273 09	573 09
Bruhs, Adolph C.	430 Chestnut st., S. F.	11- 5-98	2 08	6 82	8 85
Carroll, Emma	2524 Clay st., S. F.	9- 4-97	5 82	4 72	10 54
Clarke, Frank E.	Niles, Cal.	12-31-98	5 23	5 07	10 30
Churchill, Margaretha	2727 Folsom st., S. F.	1- 7-98	10 00	30 66	40 66
Daly, Bridget	2116 Bryant st., S. F.	5-19-97	5 00	8 75	8 75
Dode, John	Harbor View, S. F.	1-14-99	25 00	21 21	46 21
Flanders, Lizzie G.	896 Broadway, S. F.	3-28-97	6 51	12 86	18 87
Gately, Julia C.	718 O'Farrell st., S. F.	3-30-98	18 93	12 46	26 39
Giblin, Michael	Mission st., S. F.	2- 2-98	29 00	23 60	55 60
Gilbert, Robert	Ukiah, Cal.	3-18-98	7 50	5 51	13 01
Grussel, Hermann	Unknown	5-13-99	10 74	13 23	23 97
Hagedorn, Elise	906 Lombard st., S. F.	9- 4-97	2 00	4 03	2 43
Hagerty, John F.	124 12th st., S. F.	12-28-97	6 98	8 00	14 98
Hansen, Elise	Belmont, Cal.	3- 4-98	5 00	4 04	9 04
Hinrichs, H. Wilhelm	Howard and Main sts., S. F.	7-19-97	16 12	14 71	30 83
Hintmann, Chas. W.	2400 Larkin st., S. F.	1-18-96	5 00	4 17	9 17
Holland, Emma G.	Tomales, Marin Co., Cal.	9-27-99	5 00	2 82	7 82
Kimme, William G.	252 Spear st., S. F.	7- 1-98	25 00	108 52	133 52
Klenger, Joseph	219 Montgomery st., S. F.	2- 7-98	894 88	794 13	1,689 01
Klose, Philip	32 Turk st., S. F.	2-23-97	6 65	5 62	12 27
Kramer, Johanne	618 Fulton st., S. F.	6-26-97	5 70	4 66	10 36
Lanckau, Adolph	Transient	10- 5-97	160 52	141 34	297 86
Landsborough, James	Ross, Marin Co., Cal.	9-16-97	5 00	3 38	8 33
Larson, Ludwig	Towles, Placer Co., Cal.	3- 4-99	6 82	6 34	13 16
Ledy, Thomas	Reno House, S. F.	9- 4-98	56 49	47 96	104 45
Lee, Nicholas	447½ Natoma st., S. F.	2- 5-98	5 23	4 61	9 84
Lee, Yick Sam	Hotel Mirabau, S. F.	8- 2-99	5 39	3 03	8 42
Lehman, Gustave	117 Olive av., S. F.	1-13-97	5 46	3 76	9 22
Less, Risel, Trustee for Louis L.	928 Eddy st., S. F.	6-27-99	5 22	4 07	9 29
Lund, Johanna	701 Golden Gate ave	6-30-97	6 25	8 28	14 51
Luttringer, Nanette, Trustee for Edward Gauder	426½ Broadway	1-23-99	15 46	12 56	28 02
Luttringer, Nanette, Trustee for Carl	426½ Broadway	1-23-99	15 36	12 54	27 90
McEwan, Andrew	Jersey st., bet. Noe and Castro	5- 5-98	5 49	4 66	10 15
Middleton, Minnie	1330 Jackson st.	12-12-98	5 12	3 50	8 62
Miller, Lillian May	Merced, Cal.	3- 4-98	10 00	7 99	17 99
Morris, Julius S.	1728 Sutter st.	1-16-99	5 00	4 31	9 31
Muller, Carl	1619½ Leavenworth st.	12-31-99	10 85	7 79	18 64
Murphy, Mary	25 9th st.	4- 9-98	5 19	9 46	14 65
Murray, Thomas	519 Davis st.	2- 7-98	16 82	17 98	34 80
O'Connor, Edward, Jr.	12½ Madison st.	7-13-99	2 76	1 13	3 89
Prugh, Henrietta B., Trustee for Abbie Morey	708 Taylor st, Alameda	9-19-98	2 00	86	2 86
Robertson, Johannah	Mt. Eden, Cal.	6-17-97	9 06	7 30	16 36
Schmitt, Annie, Trustee for John Becker	122 Chattanooga	1-27-97	10 00	8 69	18 69
Seekamp, Henry	235 2d st., S. F.	12-27-98	85 00	58 40	143 40
Shea, Mamie J.	928 Dolores st.	5- 1-97	8 02	7 09	15 11
Stuart, William A., Executor of the last will of Angeline Raveley, dec'd	1104 Larkin st.	12- 5-98	10 00	10 39	20 39
Veith, Wilhelm A. (dead)	404 Eddy st.	12- 2-97	5 00	3 55	8 55
Vielitz, Herman	912 Larkin st.	1-31-98	10 49	8 75	19 24
Viltonato, Joseph	Care Great Western Mine, Lake County	9- 3-97	6 19	4 95	11 14
Wieger, Helene	130 Octavia st.	9-23-99	5 00	7 07	12 07
Wolf, William	1308 Steiner st.	8- 4-97	6 02	4 00	10 02
			\$2,338 25	\$2,669 69	\$5,502 94

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Savings Union Bank and Trust Company at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Andrade, Miss Guadalupe or Catalina (sister).....	1597 Pacific ave., S. F.....	May, '97	\$5 00	\$8 46	\$13 46
Arrow, Mrs. Ella.....	Keswick, Shasta Co., Cal.....	July, '99		7 56	7 56
Barber, William, Trustee.....	320 Sansome st., S. F.....	Oct., '98	7 82	5 58	13 40
Barnes, Joshua D.....	731 22d st., San Francisco.....	June, '98	4 92	13 76	23 68
Barnes, Charles A.....	Howard and 24th sts., S. F.....	Apr., '97	24 64	13 97	38 61
Bartlett, Mrs. Elizabeth D.....	Roseband, Sausalito, Cal.....	Mar., '98		2 03	2 03
Bartlett, Pliny.....	Care V. S. Bartlett, 4182 Shafter ave., Oakland.....	Jan., '92	10 00	11 47	21 47
Bartlett, Pliny, Trustee.....	1311 Franklin st., Oakland.....	Jan., '92	10 00	14 12	24 12
Brandt, Mrs. Belle.....	San Andreas, Cal.....	Nov., '97	1 13	1 71	2 84
Butler, Mrs. Annie.....	2002 Larkin st., S. F.....	Nov., '98	1 41	71	2 12
Byxbee, John F., Executor Mary S. Kimball, Dec'd.....	Palo Alto, Cal.....	July, '97	1 00	55	1 55
Carrera, Edward.....	305 Oapp st., San Francisco.....	Aug., '97	5 80	5 22	11 02
Carrera, Edward G.....	1304 Ellis st., San Francisco.....	Feb., '98	12 12	7 89	20 01
Church, Mrs. Mary J.....	1806 Leavenworth st., S. F.....	Aug., '99	2 31	1 17	3 48
Clough, David E.....	3553 20th st., San Francisco.....	Apr., '98	50 00	24 61	74 61
Cole, Miss Lillie E.....	1123 Pine st., San Francisco.....	May, '98	1 00	79	1 79
Collins, Benjamin.....	Hyde and California sts., San Francisco.....	Oct., '99	1 18	63	1 81
Crane, Miss Caroline M.....	Ipswich, Essex Co., Mass., P. O. Box 289.....	June, '97	20 60	16 13	36 13
Denny, Mrs. Emily E.....	1211 Broadway, S. F.....	Apr., '98	3 39	2 14	5 53
Dever, James.....	903 Battery st., S. F.....	Dec., '97	14 63	7 96	22 62
Downs, George Frederick.....	Sutter Creek, Cal.....	Jan., '98	12 33	8 63	20 96
Doxey, Hawthorne.....	704 Ashbury st., S. F.....	Dec., '99	2 39	1 30	3 69
Duperu, Miss Eliza R.....	900 Lombard st., S. F.....	Apr., '99	5 09	3 63	8 72
Elliot, George W.....	No address.....	Oct., '98	1 42	75	2 17
Ellsworth, Joy Bogar, Tr. Faithful Followers, Third Congr. Church.....	No address.....	Nov., '98	6 10	2 89	8 90
Farley, Mrs. Flora F.....	No address.....	Mar., '98	10 56	7 99	18 55
Flanders, Mrs. Elizabeth G.....	638 Valencia st., S. F.....	Jan., '97	26 88	19 83	46 71
Fletcher, Miller.....	1896 Broadway, S. F.....	Mar., '97	1 64	81	2 45
Foster, Mrs. Anna, Trustee.....	120 Post st., S. F.....	Apr., '97		72	72
Foster, Gustaf.....	Ruk, Caroline Islands.....	Mar., '99	5 00	2 42	7 42
Fry, Mrs. Louisa F. or Solomon H.....	Schooner "Harvest Queen".....	May, '98	8 17	4 94	13 11
Goldwater, Lemuel.....	2404b Mission st., S. F.....	Mar., '99	3 58	2 57	6 15
Greenfield, Mrs. Johannah.....	Benson, Arizona.....	June, '99	8 41	18 25	26 66
Gresty, Albert.....	1416 Howard st., S. F.....	June, '97	15 18	11 05	26 23
Gusmani, Mrs. Mary, Adm. Est. of Severino Gus- mani, Dec'd.....	1213 Kearny st., S. F.....	Apr., '97	4 11	2 47	6 58
Hansen, Johannes.....	1 Hinckley alley, S. F.....	May, '95	1 01	20	1 21
Harding, Mrs. Margaret M. G.....	138a 4th st., S. F.....	June, '97	1 00	24	1 24
Healey, Benjamin, Adm. Mary A. C. Moran, Dec'd.....	1415 Taylor st., S. F.....	Feb., '99		1 44	1 44
Horner, Mrs. Inez A.....	1014 Green st., S. F.....	Mar., '99	12 95	7 19	20 14
Horton, Mrs. I., Trustee for Robert Freeman.....	719 Hyde st., San Francisco.....	Apr., '98	2 84	5 51	8 35
Howard, Miss Nellie.....	1002 Pine st., S. F.....	Mar., '99	1 58	6 99	8 57
Hundley, Miss Kate T.....	702 1/2 McAllister st., S. F.....	Apr., '98		11 81	11 81
Huntington, Ralph A.....	1203 Sutter st., S. F.....	Dec., '99		80	80
Johansen, Mrs. Adelaide.....	351 1st st., San Francisco.....	Apr., '97		6 64	6 64
Johnson, Miss Hilda A.....	Lorin P. O., Harmon Tract, Berkeley, Cal.....	May, '99	1 26	67	1 93
Jones, Mrs. Marie C.....	811 Guerrero st., S. F.....	Dec., '97	2 21	78	2 99
Jones, Robert C.....	711 Jones st., S. F.....	Sep., '98	1 41	91	2 32
Keane, Mrs. Mary J.....	453 Divisadero st., S. F.....	Nov., '96	6 37	5 31	11 68
King, John A.....	340 Page st., San Francisco.....	Dec., '93	1 91	1 59	3 50
Krutmeyer, Gustave B. or Anna H.....	530 Noe st., San Francisco.....	Feb., '97	15 34	11 45	26 79
Landale, Frank H.....	212 Chesley st., S. F.....	Dec., '98	2 88	4 70	7 58
Larsen, Lauritz.....	1224 Bush st., S. F.....	Mar., '99	5 00	3 41	8 41
Lawrence, James H. O.....	63 Oregon st., S. F.....	Nov., '99		6 77	6 77
	1312 Mason st., S. F.....	May, '98	2 24	1 06	3 30

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.
As of January 1, 1920.

Savings Union Bank and Trust Company at San Francisco—Continued.

Name	Address	Date	Amount	Interest	Total
Lawson, Wm. S.	208 Jones st., S. F.	Nov., '97		70	70
Levy, Samuel	1821 Mission st., S. F.	Jan., '98	3 78	2 66	6 42
Little, C. C. N.	Care J. C. Johnson Co., Sansome st., S. F.	Mar., '99	4 34	2 82	7 16
Low, Bathia	17 Polk st., S. F.	Aug., '99		1 37	1 37
Lundstrom, Mrs. Anna W.	No address	June, '99	3 34	2 02	5 36
MacBeth, Alexander	1009 Howard st., S. F.	July, '99	45 00	19 63	64 66
Machado, Manuel S.	422 Drumm st., S. F.	Dec., '98	2 88	4 39	7 27
Maison, Mrs. Mary T.	1109 Bush st., S. F.	Dec., '97	7 11	6 30	13 41
Malm, Gustave	413 Harrison st., S. F.	July, '99	5 22	3 00	8 22
Marple, Mrs. Mary A.	1627 Clay st., S. F.	Feb., '97	4 95	3 05	8 00
Marvin, Mrs. Maye K.	1222 Pine st., S. F.	May, '97	1 00	1 74	2 74
McCormick, Wm. H., Trus. E. L. McCormick	17 City Hall sq., S. F.	Mar., '98	4 30	3 86	8 16
McKenna, Mrs. Theresa	Fisks Mill, Sonoma Co., Cal.	Jan., '98	2 50	1 77	4 27
Merrill, Mrs. Eugenis T.	643 Oak st., San Francisco	Oct., '98		3 30	3 30
Miller, Laura A.	767 22d st., Oakland	Mar., '98		69	69
Moore, Neale	2050 San Jose ave., S. F.	Dec., '99	28 62	18 57	47 19
Moron, Benjamin or De- menico Fabris	No address	May, '98	5 11	3 58	8 64
Murphy, Mary A.	1000 Powell st., S. F.	July, '99	1,009 49	465 68	1,475 17
Odell, Miss Anna A.	520 Capp st., San Francisco	July, '99	2 44	1 18	3 62
Oelshlager, Miss Emma	172 E. MacMillan, Cincin- nati, Ohio	Sep., '97	250 00	298 75	548 75
Olsen, Chas. or Nellie O. (wife)	1524 Treat ave., S. F.	Dec., '98	1 17	1 65	2 82
O'Shea, Wm. E.	1020 Bryant st., S. F.	Jan., '97	1 80	02	1 82
Palassou, Pierre M.	Pierce st., nr. Lombard, San Francisco	Mar., '98	3 81	2 34	6 15
Phillips, William J.	424 McAllister st., S. F.	Mar., '98	2 62	56	3 18
Popovich, Anton	249 Stevenson st., S. F.	Jan., '97	2 90	2 15	5 05
Reid, Wm. J.	3326 20th st., San Francisco	Jan., '98		81	81
Rice, Mrs. Sarah H., Trust- tee Leland S.	800 Hayes st., S. F.	Aug., '97	83		83
Rico, Mrs. Sarah H., Gdn. W. H. R.	800 Hayes st., S. F.	June, '97	1 16	68	1 84
Rosner, Mrs. Dora	408 1/2 O'Farrell st., S. F.	June, '99	1 91	1 10	3 01
Schladitz, Charles	519 Bush st., S. F.	Apr., '97	2 00	3 00	5 00
Sing, Mrs. Ng N. (Chinese woman)	Prospect pl., S. F.	Dec., '97	3 72	1 54	5 26
Sister Anna, Trustee for Leonie Lehman	Maria Kipp Orphanage, Lake st. & 7th ave., S. F.	June, '99	2 65	53	3 24
Smith, Chas. A.	22 1/2 San Jose ave., S. F.	Sep., '99	2 38	19	2 52
Smith, Mrs. Elizabeth A.	Howard st. S. of 16th, S. F.	Jan., '99	5 00	3 81	6 81
Smith, Thomas W.	37 Sanchez st., S. F.	Jan., '99	1 00	61	1 61
Smyth, Wm. Clinton	3015 San Jose ave., S. F.	May, '99		1 96	1 96
Spencer, Wm. F.	Ball's Ferry, Shasta Co., California	May, '97		90	90
Spinnett, John A. and Michael L., Exectrs. Est. Antonio S.	Stevenson Bldg.	Jan., '98	13 54	9 35	22 89
St. Cecelia Chapter, St. Paul's Church	No address	Aug., '99		1 64	1 64
Spooner, Reed E.	Vallejo, Cal.	Mar., '98		81	81
Steffen, Bernard H.	213 1/2 Clara st., S. F.	Jan., '99	1 53	1 11	2 64
Stevenson, George M.	1339 Union st., S. F.	Sep., '98	65	37	1 02
Vanhersecke, Miss Rose	880 McAllister st., S. F.	Sep., '99	3 20	2 27	5 47
Wagner, Chester P.	2025 Mission st., S. F.	Oct., '99	1 07	77	1 84
Walker, Cecil J.	Quin Mine, Calaveras Co.	Apr., '97	1 00	25	1 25
Warren, Charles	Vallejo, Cal.	Mar., '98	6 08	4 27	10 35
White, Richard M.	1812 Union st., S. F.	July, '99	5 00	1 28	6 28
Wilckens, Claus	Pacific and Stockton sts., San Francisco	Jan., '97	1,542 14	2,500 47	4,042 61
Women's Afro-Am. League.	No address	Oct., '98	1 92	1 23	3 15
Woods, James W.	Riverside, Pinal Co., Ariz.	May, '97	1 92	1 92	3 84
Worn, Mrs. Marjorie, Tr. George A., Jr.	Mound House, Lyon Co., Nevada	Dec., '98	22 52	16 75	39 27
			\$3,368 80	\$3,696 59	\$7,065 39

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Security Savings Bank at San Francisco, California.

Name	Address	Date	Amount	Interest	Total
Chapman, B. F.	San Francisco	10-12-99		\$58 81	\$58 81
Gibbons, Elizabeth M.	Alameda, Cal.	4-12-97	\$3 03	5 63	8 71
Nightingall, Henry P.	San Francisco	3-31-97	1 12	1 01	2 13
Nightingall, Mary J.	San Francisco	8-20-97	2 22	2 55	4 77
Nightingall, Mary J., Gdn. for Gabrielle Nightingall.	San Francisco	9-26-98	5 63	6 17	11 80
Ohm, Anna A.	San Francisco	11-10-98	1 00	92	1 92
			\$13 00	\$75 14	\$88 14

Union Trust Company of San Francisco at San Francisco, California.

Branson, Ellen	1212 Sutter st.	12-15-98	\$2 00	\$0 75	\$2 75
Crocker, Lillian, Execut. Est. of Nina D. Solomon.	No address	9-30-98	102 15	108 83	210 98
Latour, Felix	705 California st.	7-10-99	100 00	104 45	204 45
Hertig, Adolph	401 E. 12th st., Oakland	12-6-98	10 00	8 37	18 37
Manning, Mrs. J. E.	Chico, Cal.	12-18-98	8 21	37 19	45 40
Sachs, Gustav, Trustee for Albert Sachs	29 Sansome st.	2-4-99	2 51	26	2 77
Sargent, E. H.	Detroit, Michigan	10-7-99	9 77	10 14	19 91
Schultz, Chas. H.	Fort Life Saving Station	8-31-98	2 00	1 60	3 60
Tape, Robert D.	Manila, P. I.	5-12-99	10 00	8 00	18 00
Vice, W. R.	Palace Hotel	12-30-99	8 00	7 27	15 27
			\$254 64	\$283 86	\$541 50

Commercial Bank at San Luis Obispo, California.

Anthony, G. J.	Not known	12-10-90	\$3 00		\$3 00
Avila, M. P.	Not known	10-3-94	44		44
Anderson, Chas. W.	San Luis Obispo, Cal.	7-13-93	75		75
Adams, F.	San Francisco, Cal.	11-22-93	1 23		1 23
Brown, R. J.	San Luis Obispo, Cal.	9-18-95	13		13
Barbottini Bros.	Not known	9-29-93	2 17		2 17
Brown, John H.	San Luis Obispo, Cal.	12-1-93	36 93		36 93
Berthelm, J. A.	Not known	2-11-96	1 22		1 22
Bell, J. L.	Not known	3-20-96	35		35
Bridge, Jas. H.	Not known	4-3-93	5 85		5 85
Barbettini, I.	Not known	1-23-98	70		70
Breadcroft, Wm.	Not known	9-14-96	1 55		1 55
Bianchi, C.	Not known	9-21-88	180 00		180 00
California Canyon Road.	San Luis Obispo, Cal.	4-9-91	90		90
Carenini, L.	San Luis Obispo, Cal.	4-13-91	25		25
Carrizal Min. & Sm. Co.	Not known	12-23-91	88		88
Cordova, Maria	Not known	8-11-93	1 25		1 25
Crossman, E. A.	Not known	5-18-95	49		49
Crafts, Virginia	Not known	6-30-95	85		85
De la Cuesta, Virginia	Not known	10-13-90	40		40
De la Cuesta, Elena	Not known	10-3-88	1 11		1 11
Davis, Alb.	Not known	1-15-90	1 00		1 00
De Tonneau, F.	Not known	2-7-94	50		50
Dennis, A. C.	San Luis Obispo, Cal.	9-6-95	9 50		9 50
Dockery, John	Not known	7-8-95	5 00		5 00
Della Maria Nimos	Not known	6-9-93	9 58		9 58
Franklin, B. H.	Not known	5-19-90	85		85
Fry, P.	Not known	3-29-94	1 87		1 87
Ferrini & Giottini	San Luis Obispo, Cal.	11-9-94	13		13
Farmers & Mech. Store	San Luis Obispo, Cal.	3-1-93	3 14		3 14
Frazer, F. H.	Not known	10-19-93	1 00		1 00

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Commercial Bank at San Luis Obispo, California—Continued.

Name	Address	Date	Amount	Interest	Total
Frazer, Alex.	Not known	1-21-97	24		24
Garcia, A. F.	San Luis Obispo, Cal.	9-4-90	65		65
Gerlasi, B.	Not known	2-7-94	6 90		6 80
Graves, Spede Wm.	San Luis Obispo, Cal.	9-10-98	22		22
Graves, Martha	San Luis Obispo, Cal.	5-13-98	50		50
Godfrey, Henry	Not known	10-29-91	5 05		5 05
Houghspeed, Della	Not known	1-7-94	20 00		20 00
Hammond, J. D.	Not known	1-13-98	27 50		27 50
Hoefler, Paul	San Luis Obispo, Cal.	7-28-98	16		16
Jenners, H. H.	Not known	9-19-88	70		70
Jordan, W. F.	Not known	7-18-91	3 31		3 31
Joppini, P.	Not known	10-22-92	12 45		12 45
Knap, J. P., Adm.	Not known	8-19-96	1 26		1 26
Lierly, W. S.	Not known	3-23-90	53		53
Levy, H. L.	Not known	7-24-94	3 35		3 35
Merrill, C. S., Jr.	Not known	11-27-98	2 22		2 22
Moog, Albert	Not known	10-24-92	45 00		45 00
Myrick, W. M.	Not known	5-13-98	25		25
Merchants Wharf Co.	Not known	9-4-97	13 60		13 60
Miller, J. F.	Not known	11-3-98	16		16
Maretti, Jos.	Not known	3-19-96	2 00		2 00
McGillivray, John	Not known	9-19-91	2 33		2 33
McDonald & Steele	Not known	3-1-92	4 95		4 95
McCarthy, John	Not known	12-26-96	98		98
Noah & Brown	San Luis Obispo, Cal.	11-22-90	90		90
Nipomo Water Co.	Nipomo, Cal.	4-15-90	4 83		4 83
Nilsson, Peter	San Luis Obispo, Cal.	9-3-94	2 00		2 00
Nonella, L.	Not known	7-2-92	47 94		47 94
Pezzoni, Antone	Not known	8-20-90	10		10
Pico, E. A.	San Luis Obispo, Cal.	9-24-92	20		20
Perinoni & Tapper	San Luis Obispo, Cal.	7-1-93	20		20
Pope, F. E. and Fisher, J. A.	San Luis Obispo, Cal.	6-29-96	1 21		1 21
Pellanda, Carlo	Not known	10-29-94	5 00		5 00
Powell, H. C.	Not known	12-16-98	15		15
Pellanda, J.	Not known	12-4-96	50		50
Rudolph, H. I.	San Luis Obispo, Cal.	9-15-90	29		29
Rice, C. A.	San Luis Obispo, Cal.	6-2-92	79		79
Railroad Celebration	San Luis Obispo, Cal.	5-22-94	12 63		12 63
Short, M. H.	Not known	4-29-90	10		10
Spinner, J. C.	Not known	8-12-90	50		50
San Luis Obispo Imp. & Dev. Co.	San Luis Obispo, Cal.	1-15-94	3 47		3 47
Stevens, C. H.	San Luis Obispo, Cal.	10-2-94	1 35		1 35
Smith, Levi	Not known	4-15-95	2 84		2 84
Short, Shaw & Tingwell	Not known	2-21-95	5 20		5 20
Sweeney, John R.	Not known	11-6-96	75		75
Steele, Geo.	Not known	5-25-98	1 05		1 05
San Miguel Bridge Co.	Not known	12-27-90	13 02		13 02
Thompson, Andrew	San Luis Obispo, Cal.	1-13-94	94		94
Tuley, Mrs. J. B.	San Luis Obispo, Cal.	7-23-95	19		19
Tomasini, F.	San Luis Obispo, Cal.	12-23-97	1 60		1 60
Talmage, Harry	Not known	11-30-98	41		41
Vanoli, Giuseppe	Not known	4-23-94	61		61
Vierra, Frans	Crston, Cal.	5-12-92	40 00		40 00
Welsh, F. E.	Not known	7-3-94	378 00		378 00
Wilcox, Chas. D.	Not known	8-23-93	59		59
Ward, H. C.	Not known	1-21-90	19 00		19 00
Zanoli, Emilio	Not known	3-21-98	60		60
			\$975 32		\$975 32

DEPOSITS UNCLAIMED FOR MORE THAN TWENTY YEARS—Continued.

As of January 1, 1920.

Commercial Trust and Savings Bank at Santa Barbara, California.

Name	Address	Date	Amount	Interest	Total
Coles, Mary W.....	Santa Barbara, Cal.....	9-5-98	\$14 24	\$28 70	\$40 94
Duhen, Pascual.....	Santa Barbara, Cal.....	10-26-97	16 76	23 45	40 21
Gould, John F. or Annie..	Santa Barbara, Cal.....	8-6-98	15 32	19 82	35 14
Hewes, Roland.....	Santa Barbara, Cal.....	9-3-98	2 75	2 75	5 50
Kelton, Bessie A., Admx..	Santa Barbara, Cal.....	6-16-98	6 85	8 14	14 99
Johnston, Harriett A.....	Santa Barbara, Cal.....	9-8-98	1 81	3 68	5 44
Martin, Julia Tabor.....	Santa Barbara, Cal.....	10-4-98	5 00	5 88	10 88
Martinez, Anita.....	Santa Barbara, Cal.....	6-25-98	2 00	2 10	4 10
Moore, M. J.....	Santa Barbara, Cal.....	8-26-98	1 52	1 25	2 77
Playter, J. H.....	Santa Barbara, Cal.....	10-31-98	6 01	7 41	13 42
White, Joseph.....	Santa Barbara, Cal.....	5-29-99	15 84	19 45	35 29
Wilson, Arabella F.....	Santa Barbara, Cal.....	2-23-99	5 11	6 41	11 52
Walsh, Joe Francis.....	Santa Barbara, Cal.....	3-1-98	1 56	1 18	2 69
			\$94 77	\$128 12	\$222 89

Santa Cruz Bank of Savings and Loan at Santa Cruz, California.

Delmont, Domenico.....	Santa Cruz, Cal.....	4-10-99	\$383 10	\$328 80	\$709 40
Lehmann, Gustav.....	Santa Cruz, Cal.....	1-4-98	4 10	3 50	7 60
Rappe, A. A.....	Santa Cruz, Cal.....	3-16-98	8 05	7 35	15 40
			\$395 25	\$337 15	\$782 40

City Savings Bank at Santa Cruz, California.

Coffe, Fred B. or Mayme C.....	Santa Cruz, Cal.....	7-1-99	\$1 50	\$1 15	\$2 65
Farlessey, Mrs. Catherine.....	Santa Cruz, Cal.....	1-1-97	1 25	1 89	2 64
Phillips, Bessie.....	Santa Cruz, Cal.....	1-1-96	1 35	1 44	2 79
			\$1 10	\$3 98	\$8 08

Bank of Suisun at Suisun, California.

Avazar, —.....	Dead.....		\$3 50		\$3 50
Bihler, H.....	Unknown.....		10 00		10 00
Borlanger, J.....	Dead.....		25 00		25 00
Gardiner, Sarah W.....	Dead.....		10 20		10 20
Goodair, E.....	Dead.....		7 22		7 22
Haley, J.....	Unknown.....		75 00		75 00
Longmire, S. C.....	Unknown.....		7 75		7 75
			\$138 67		\$138 67

Pajaro Valley Savings Bank at Watsonville, California.

McDonald, Arthur.....	Watsonville, Cal.....	6-30-91	\$4 70	\$8 60	\$13 80
McDonald, Fred.....	Watsonville, Cal.....	6-30-91	4 75	8 66	13 41
Walker, Jas. F. (dead).....		3-2-98	3 00	4 15	7 15
			\$12 45	\$21 41	\$33 66

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900.**

. Hibernia Savings and Loan Society, San Francisco, California.

(With credits of \$50 and over.)

Name	Address	Date	Amount	Interest	Total
Becker, Robert	14-16 Ellis st., S. F.	5-8-98	\$601 58	\$689 63	\$1,291 21
Birmingham, Peter	Empire Lodging House, S. F.	1-19-99	610 19	683 12	1,293 31
Bready, James	Butte, Montana	6-1-97	16 50	74 89	91 39
Conway, Jacob J.	821 Sutter st., S. F.	9-4-97	90 00	103 52	193 52
Corela, Domingos	Seattle, P.O. Seattle, Wash.	12-27-98	800 15	879 87	1,680 02
Costigan, Thomas	1364 Geary st., S. F.	5-8-99	66 66	98 29	164 95
Day, Frank (dead)	Care Jas. Kelso, cor. 16th and Harrison sts., S. F.	3-23-98	90 35	102 13	182 48
Dempsey, Patrick	430 Brannan st., S. F.	3-3-99	494 43	553 98	1,048 41
Dohrn, Charles	529 Mission st., S. F.	1-31-99	60 00	66 20	126 20
Ferero, Michele, or Ferero, Lucia	10 Union st., S. F.	3-3-97	30 00	45 42	75 42
Haley, Thomas	Gordon Valley, Napa Co., Cal.	1-31-99	60 00	66 20	126 20
Harwood, Mary J.	1359 Sacramento st., S. F.	11-3-98	50 00	66 55	116 55
Kelley, Jerry	59 Natoma st., S. F.	2-8-97	517 73	632 53	1,150 26
Kirby, James	422 Post st., S. F.	2-23-99	114 37	127 53	241 90
Klenger, Joseph	Fresno Flat, Fresno Co., Cal.	3-26-96	260 37	328 49	588 86
Landers, Schuyler	What Cheer House, S. F.	7-22-97	100 00	117 26	217 26
Levitsky, Morris	276 Mason st., S. F.	9-19-99	40 00	42 18	82 18
Lynch, John	25 Broadway, S. F.	7-26-99	117 66	127 04	244 70
Montgomery, John	Presidio, S. F.	3-8-98	300 94	342 51	643 45
Mulcahy, J. W. (dead)	1753 Ellis st., S. F.	4-23-96	576 69	690 06	1,266 75
McNally, Adeline	112 Fell st., S. F.	3-22-96	54 76	61 82	116 58
McNeill, James	Calneo, Cal.	6-13-93	61 00	77 36	138 36
Nugent, M.	Vallejo, Cal.	7-23-97	45 60	53 08	98 68
O'Sullivan, C. D. (dead)	San Francisco, Cal.	7-14-99	183 81	198 82	382 63
Parreira, Manoel Martine	422 Drumm st., S. F.	1-14-96	224 04	265 71	509 75
Scholz, Belle J.	Santa Cruz, Cal.	5-5-99	400 00	427 06	827 06
Sheridan, Margaret	Railroad House, Vallejo, Cal.	9-11-96	40 36	50 89	91 25
Skuse, Fannie (dead)	Doherty Station, Alameda Co., Cal.	6-17-99	50 19	80 18	130 37
Tighe, Mary (dead)	1245 Franklin st., S. F.	5-6-99	289 58	268 34	557 92
White, Eliza (dead), or White, Patrick (dead)	3 Kate st., S. F.; Bodega, Sonoma Co., Cal.	5-14-97	506 90	649 55	1,156 45
Whitely, William	Steamer "Morgan City"	9-14-99	331 22	358 58	689 80
			\$7,125 68	\$8,318 81	\$15,444 49

(With credits less than \$50.)

Anderson, Nellie	San Pablo ave., Golden Gate, Alameda Co., Cal.	2-13-96	\$4 72	\$2 49	\$7 21
Anderson, Hilmer	12 Washington st., S. F.	4-5-97	5 33	3 96	9 29
Atzeroth, Helene	133 1/2 14th st., S. F.	12-15-97	2 84	5 82	8 66
Alveraz, Miss Johanna R.	113 Stockton st., S. F.	1-15-98	1 69	26	1 95
Allen, Mary F.	412 1st st., Oakland, Cal.	5-16-99	10 32	7 24	17 56
Anderson, Arthur L.	Tucson, Arizona	3-23-99	4 51	3 75	8 26
Anderson, Ida	1605 Scott st., S. F.	6-28-99	2 73	1 42	4 15
Anderson, Mary A.	19 1/2 Rich st., S. F.	1-16-99	1 28	56	1 84
Addison, Sarah L., or TH- man, W. F.	Lake Shore ave., Oakland, Cal.: 1010 Columbia st., S. F.	7-27-96	1 30	29	1 59
Aitchison, William J.	Mill Valley, Cal., Box 825	8-19-98	1 52	30	1 82
Asbill, Archibald	669 Schrader st., S. F.	10-4-98	1 36	40	1 76
Anthony, Edward A.	11 26th st., S. F.	3-14-98	21 40	9 47	30 87
Arnold, Henriette I.	1206 Market st., S. F.	7-31-99	1 61	27	1 88
Arnold, Henry A.	812 15th st., S. F.	1-5-99	1 92	72	2 64
Barron, George S. (dead)	916 Market st., S. F.	7-28-96	1 29	29	1 58
Barrett, Gussie	1000 Pine st., S. F.	12-18-96	24 29	10 26	34 55

DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.Hibernia Savings and Loan Society, San Francisco, California—Continued.
(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Brastow, Sarah L.	1205 Jackson st., S. F.	8-2-97	1 04	29	1 33
Basney, Delphine	730 Shotwell st. S. F.	10-28-97	3 42	1 66	5 06
Blagg, Samuel Joseph	Big Oak Flat Cal.	2-15-97	1 00	29	1 29
Bradshaw, Joseph H.	Michigan Bluff, Cal.	11-15-98	5 00	1 75	6 75
Barney, Charles E.	667 Minna st. S. F.	3-24-98	1 58	10 48	12 06
Brady, P.	Nebraska, bet. 16th and El Dorado sts., S. F.	1-5-97	6 48	2 90	9 38
Baker, Henry M.	236 Sutter st., S. F.	6-25-98	5 00	2 59	7 59
Bates, Mrs. Mary Alice	506 Howard st., S. F.	8-21-99	8 27	3 69	11 96
Bauer, Helene	109 Divisadero st., S. F.	6-28-99	5 00	2 02	7 02
Bell, Jane	Burlingame, Cal.	4-20-98	1 00	1 00	2 00
Becker, David	1005 Golden Gate ave. S. F.: Convent Immaculate Heart of Mary	2-11-96	1 66	62	2 28
Bean, Hannah	332 10th st., S. F.	4-22-96	2 77	1 51	4 28
Blean, William	231 Divisadero st., S. F.	8-18-96	8 53	3 48	12 01
Breen, Thomas William	Sausalito, Marin Co., Cal.	7-24-96	6 36	2 26	8 62
Beall, Samuel Judson	Iowa Hill, Cal.	12-1-98	3 60	5 31	8 91
Becker, Henry	1067 Howard st., S. F.	10-15-98	5 22	2 08	7 30
Bell, Gertrude H.	625 Central av., Alameda, Cal.	10-20-99	6 12	3 12	9 24
Bennett, George E.	1327 Fell st., S. F.	12-19-99	6 46	3 87	9 33
Bergendahl, Knut	231 3d st., S. F.	8-2-99	1 92	83	2 75
Boa, John	19 Drumm st., S. F.	4-3-96	1 00	40	1 40
Borehers, Adolph W., or Borehers, Annie M.	640½ Haight st., S. F.	11-21-96	2 51	94.	3 45
Boero, Giuseppe	Cor. 15th and Guerrero sts.	5-1-96	5 86	14 52	20 38
Bosse, Franz W.	NW. cor. East and Jackson sts., S. F.	12-7-98	1 17	36	1 53
Bodwell, Samuel Proctor	48 4th st., S. F.	5-24-97	1 03	32	1 35
Boyd, Ellen	1939 Page st., S. F.	2-2-96	1 83	57	2 40
Bouyssou, Antonin	609 Pine st., S. F.	12-10-98	6 06	2 57	8 63
Boelen, Elizabeth	635½ Natoma st., S. F.	9-28-99	2 42	83	3 25
Bond, Mary G.	233 York st., Vallejo, Cal.	9-6-99	2 78	1 73	4 51
Bonney, Jennie L.	Hotel Beresford, S. F.	4-10-99	8 68	4 06	12 74
Bothe, Rosa	907½ Natoma st., S. F.	7-17-99	4 10	1 03	5 73
Burns, Robert Alexander	227 2d st., S. F.	6-15-99	5 31	2 58	7 89
Bybee, Mary L. (dead)	1760 Osos st., San Luis Obispo, Cal.	3-24-96	1 00	36	1 36
Bryan, Charles H.	610 Fell st., S. F.	7-2-96	7 49	2 90	10 39
Clancy, Owen	24 Valley st., S. F.	10-6-96	8 73	4 19	12 92
Clancy, T. J.	24 Valley st., S. F.	12-16-96	4 43	1 69	6 11
Casey, William, Jr.	625 Hayes st., S. F.	3-22-96	1 00	1 57	2 57
Carstens, John (dead)	272½ Mission st., S. F.	4-14-93	14 11	7 29	21 40
Callan, John	236½ Clara st., S. F.	9-19-98	3 65	1 31	4 96
Canavan, Mrs. M.	210 Jones st., S. F.	4-16-97	3 29	2 43	5 72
Castle, Lena	1211 Castro st., S. F.	7-11-98	3 52	1 17	4 69
Cassidy, William, or Cas- sidy, Marey	143 5th st., S. F.	2-3-98	1 99	72	2 71
Cappell, Annie, or Cappell, Nellie	Berkeley, Cal.	1-6-97	32 53	16 08	48 56
Callane, Katie	138 Perry st., S. F.	1-11-97	2 83	1 03	3 86
Cassinelli, John, Jr.	Veg. Garden on Paul Tract, bet. San Bruno rd. and Railroad ave., S. F.	9-7-98	2 27	84	3 11
Clarkin, Richard	6 Montgomery ct., S. F.	17-19-97	4 84	1 94	6 78
Carlson, Charles	116 Berry st., S. F.	1-30-90	3 79	1 57	5 36
Casey, Margerite	3886 23d st., S. F.	7-6-99	1 97	74	2 71
Casey, Nora Raphael	813 Baker st., S. F.	4-26-99	2 34	96	3 30
Clement, Mrs. F. M.	232 O'Farrell st., S. F.	4-3-97	3 60	4 89	8 49
Christy, James A.	419 Harrison st., S. F.	3-12-98	1 43	1 23	2 66
Connor, Amelia A.	500 Folsom st., S. F.	3-5-96	10 56	4 60	15 16
Cordero, Frances	2224 Post st., S. F.	8-29-96	1 00	53	1 53
Cowley, Marion	1120½ Turk st., S. F.	3-26-96	1 00	47	1 47
Crowley, John George	1010 Guerrero st., S. F.	11-19-96	1 21	28	1 49
Corless, Annie	40 Fremont st., S. F.	1-14-97	30 23	14 92	45 15

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.**

Hibernia Savings and Loan Society, San Francisco, California—Continued.

(With credits less than \$50.)

Name	Address	Date	Amount	Intsrest	Total
Coleman, Michael	Sailors' Home, Harrison and Main sts., S. F.	1-4-98	1 84	53	2 37
Connors, Charles F.	747 Folsom st., S. F.	7-18-98	2 00	67	2 67
Co. "B," 1st Regiment, League of the Cross Cadets	28 Sycamore ave., S. F.	7-15-98	2 19	67	2 86
Crotty, Patrick	Iron Mountain Mine, Shasta Co., Cal.	12-14-97	10 00	4 24	14 24
Cornyn, Francis	1116 Folsom st., S. F.	8-13-98	11 41	4 70	16 11
Crowe, Josie	2503 Larkin st., S. F.	11-21-98	1 59	89	2 46
Corbett, Carrie A.	522½ Hayes st., S. F.	6-14-97	8 53	16 45	24 98
Coleman, Lizzie	1330 Buchanan st., S. F.	5-17-99	4 57	2 06	6 63
Connor, Patrick F.	Berenda, Madera Co., Cal.	8-4-99	1 46	29	1 75
Conway, Major	413 Douglas st., S. F.	1-18-99	1 05	29	1 37
Costello, Mrs. Bridget.	2118 Howard st., S. F.	11-7-99	4 87	2 43	7 30
Coyte, George L., or Coyte, Mary M.	552 3d st., S. F.	9-18-99	2 74	1 01	3 75
Curry, Fannie	2 Morrell pl., S. F.	11-21-96	1 00	41	1 41
Curtin, Jeremiah	914½ Harrison st., S. F.	5-6-97	1 89	39	2 78
Cullicott, J. P.	13 Hampton pl., S. F.	8-2-97	2 98	1 17	4 15
Church, Walter H.	737 Mission st., S. F.	2-3-99	1 20	45	1 65
Curtin, Augusta	138 Gough st., S. F.	7-1-99	1 83	47	2 30
da Rosa, Francisco, Dias	Care Portuguese Hotel, 37 Clay st., S. F.	3-1-98	1 38	2 03	3 41
Dalzell, William	Rutherford, Napa Co., Cal.	6-22-97	10 00	4 47	14 47
Davidson, Mrs. Antoinette.	319 Golden Gate ave., S. F.	7-2-97	2 49	85	3 34
Dahms, Carl H.	2513 Mission st., S. F.	3-7-98	1 19	37	1 56
da Silveira, Jose Betten- court	422 Drumm st., S. F.	2-2-98	2 12	4 94	7 06
Dans, Giovanni (dead)	Mokelumne Hill, Cal.	11-21-99	3 49	1 29	4 78
Davidson, Mary F.	Hayward, Cal.	1-21-99	1 33	29	1 62
Delmon, Andre	113 Grant ave., S. F.	3-4-96	1 20	43	1 63
Desmond, John	Livermore, Cal.	1-3-95	2 32	73	3 05
Decarli, Philippe	811 North Point st.	12-15-97	19 82	12 47	32 29
DeLaney, William Francis	119 9th st., S. F.	9-2-96	1 00	25	1 25
Demartini, Giovanni	2 Verona st., S. F.	6-30-96	3 44	14 09	17 52
Dellepiano, F.	1623 Sacramento st.	7-8-98	2 43	71	3 19
Deller, Philippe	313 Jessie st., S. F.	6-13-99	1 03	32	1 35
De Mendonca, Laurentino Jose	422 Drumm st., S. F.	3-8-99	1 51	3 42	4 93
Desmond, Agnes	3164 26th st., S. F.	12-16-99	1 13	32	1 50
Dispaux, John T.	919a Sutter st., S. F.	3-5-93	1 24	46	1 70
Dott, Mrs. Annie	Sausalito, Marin Co., Cal.	4-3-96	1 20	30	2 00
Donahue, Ellen	8 Elwood st., S. F.	4-3-96	1 52	36	1 88
Donnelly, Catherine Q.	1037 Mission st., S. F.	12-21-96	1 00	68	1 68
Donovan, Mary	1727 Eddy st., S. F.	5-15-97	1 27	43	1 70
Dollar, Alexander M.	San Rafael, Cal.	2-2-98	7 64	3 14	10 78
Dolan, Ellen	232 Valley st., S. F.	9-16-97	2 56	96	3 52
Domoto, Frank T.	335 O'Farrell st., S. F.	1-22-97	3 13	3 76	11 89
Donegan, Constantine P.	Daggett, Cal.	11-27-99	1 04	49	1 53
Donnelly, Mrs. M. A. (dead)	308 Page st., S. F.	5-3-99	4 32	3 31	8 13
Doud, Elizabeth M.	270½ Howard st., S. F.	4-8-99	4 02	2 05	6 07
Dowling, Jerome	430 Eddy st., S. F.	10-2-99	4 22	2 86	7 08
Duffy, John	23 Stanley pl., S. F.	10-25-97	3 35	2 91	6 26
Duff, John Joseph	Menlo Park, Cal.	2-5-98	1 59	36	1 95
Dunne, Katie	25½ Stockton st., S. F.	5-21-97	1 72	31	2 03
Dunne, Mary J.	1722 Hyde st., S. F.	11-11-96	1 37	5 09	7 06
Dunne, Carmelita C.	409 Ellis st., S. F.	1-9-97	11 79	5 66	17 44
Duffley, James	717 Greenwich st., S. F.	4-1-99	18 00	8 32	26 32
Duffy, E.	1015 Howard st., S. F.	3-7-99	3 06	2 10	5 16
Durrenberger, Joseph A.	1225 Steiner st., S. F.	5-4-99	1 00	39	1 39
Faves, Joseph	61 Tehama st., S. F.	3-22-98	3 40	1 09	5 09
Egan, Della, or Egan, Thomas Patrick (Minor)	1527 Bush st., S. F.	1-9-99	1 13	29	1 42
Emmett, Annabelle	300 Van Ness ave., S. F.	11-21-96	1 01	29	1 30
Elder, Sophie, or Elder, Neil Everach (Minor)	1023 21st st., S. F.	1-14-96	1 74	42	2 16

DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.

Hibernia Savings and Loan Society, San Francisco, California—Continued.

(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Eggertsen, Anna (dead).....	1628 Union st., S. F.-----	11-13-98	4 14	1 65	5 79
Everson, Bridget, or Mc- Sweeney, Margaret	3940 Clay st., S. F.-----	11-23-98	1 73	2 57	4 30
Fallon, Frank J.	710 Fell st., S. F.-----	5-2-96	2 14	68	2 82
Flanagan, Mary	23 $\frac{1}{2}$ Decatur st., S. F.-----	6-27-98	1 83	72	2 55
Frnjak, Julius	Redwood City, Cal.-----	4-2-97	4 81	2 58	7 39
Farah, Florence Velma, or Paterson, Susie E.	2533 Mission st., S. F.-----	5-6-97	1 19	31	1 50
Fay, Hannah	With L. A. Booth, S. F.-----	5-26-97	2 17	6 06	8 23
Fallon, Edward P.	431 Duncan st., S. F.-----	12-23-98	14 95	6 21	21 16
Frank, Jacob	723 $\frac{1}{2}$ O'Farrell st., S. F.-----	7-5-99	1 76	31	2 07
Freese, Amanda E.	917 Treat ave., S. F.-----	4-19-98	1 00	35	1 35
Fenkhausen, Mrs. Edith.....	San Rafael, Cal.-----	12-24-97	1 10	89	1 99
Fleischman, Charles N.	315 Kearny st., S. F.-----	1-12-97	1 00	30	1 30
Ferguson, Sarah A.	2105 Bush st., S. F.-----	7-26-97	2 25	75	3 00
Felker, George H.	3341 21st st., S. F.-----	1-11-99	1 40	29	1 69
Fisher, Lizzie M.	2024 Pacific ave., S. F.-----	4-16-96	2 48	85	3 33
FitzGerald, Anna	609 Ellis st., S. F.-----	1-28-97	1 00	29	1 29
Finigan, Emily B.	1813 Lyon st., S. F.-----	10-26-97	1 00	99	1 99
Firman, Emily R.	Coronado, Cal.-----	10-10-98	1 99	71	2 70
Finn, Edward	203 11th st., S. F.-----	7-12-98	2 28	67	2 95
Ford, Ellen	1225 Union st., S. F.-----	7-3-96	4 00	4 79	8 79
Foxall, Georgiana	1346 Market st., S. F.-----	4-1-98	1 99	85	2 84
Foster, James, or Foster, Mary	10 Sherwood pl., S. F.-----	9-23-97	1 00	33	1 33
Fouts, Clarence L., or Fouts, Mary C.	1011 Washington st., S. F.-----	6-14-97	2 00	75	2 75
Fogarty, William J.	4 Stockton pl., S. F.-----	7-16-98	1 00	24	1 24
Foley, John Talbot (Minor)	13 Walter st., S. F.-----	12-22-97	2 19	88	3 07
Flood, Bridget (dead), or Kelly, Mary (dead).....	521 Post st., S. F.-----	8-12-97	23 90	11 05	34 95
Fox, William J.	218 7th st., S. F.-----	6-19-99	4 65	2 02	6 67
Flynn, Mrs. Mary T. P.	339 Minna st., S. F.-----	4-4-96	2 69	1 05	3 74
Flynn, James E.	333 Jessie st., S. F.-----	7-25-96	1 30	29	1 59
Flynn, Lawrence	523 2d st., San Francisco	11-28-99	1 15	56	1 71
Flynn, Mary Margaret.....	890 Grove st., S. F.-----	5-27-99	1 00	51	1 51
Grady, Mary Josephine.....	310 Sanchez st., S. F.-----	10-22-96	1 00	27	1 27
Gray, Margaret A.	1414 Lafayette st., S. F.-----	3-23-96	1 95	72	2 67
Gallivan, Richard E.	1010 Natoma st., S. F.-----	4-13-96	12 11	6 54	18 65
Gaffney, Mary E.	900 Van Ness ave., S. F.-----	3-18-96	2 85	1 44	4 29
Gallagher, Miss Celia A. (dead)	1519 Eddy st., S. F.-----	2-3-96	7 73	7 67	15 40
Gallagher, D. A.	207 Fell st., S. F.-----	1-28-98	1 80	45	2 25
Gray, Amy H.	315 Bartlett st., S. F.-----	12-22-97	1 08	35	1 43
Gray, Hugh M. or Fred W.	158 Golden Gate ave., S. F.-----	8-18-99	1 42	32	1 74
Gleason, Francis	Quartz Mountain, James- town, Cal.-----	12-8-96	3 00	94	3 94
Genty, Edouard	1346 Market st., S. F.-----	4-1-96	1 99	7 59	9 58
Gedner, Charles	13 Guy pl., San Francisco	7-25-98	5 00	1 79	6 79
Green, Juanita E.	813 Sutter st., S. F.-----	9-2-99	5 00	1 98	6 98
Gilbert, Lizzie	2622 Market st., S. F.-----	7-21-96	1 13	29	1 42
Giovannini, Mrs. Annie.....	1028 Montgomery st., S. F.-----	10-6-96	2 73	1 88	4 61
Gillespie, Alexander	Placerville, Cal.-----	3-23-96	1 01	94	1 95
Griswold, Victoria A.	1010 Post st., S. F.-----	2-17-99	10 00	4 25	14 25
Gibson, Katie	Main Prairie, Solano Co., Cal.-----	1-11-97	2 45	86	3 31
Gillronan, James Henry....	Angels Camp, Cal.-----	12-8-99	2 00	55	2 55
Giovannini, Luigi	641 Vallejo st., S. F.-----	1-18-99	4 59	1 92	6 51
Griffin, Thomas H.	1013 20th st., S. F.-----	12-21-99	1 51	45	1 96
Goodman, Durersso	Seven-Mile Place, S. F.-----	9-18-96	1 10	28	1 38
Goodmurfy, Sidney R.	1205 Taylor st., S. F.-----	6-9-96	1 33	1 61	2 94
Gorman, Ann	240 Langton st., S. F.-----	6-13-96	2 38	75	3 11
Gould, Cora L. or Ryan, Frances A.	246 21st ave., S. F.-----	7-27-98	5 00	1 79	6 79
Grosvenor, Chetwynd G.	Occidental Hotel, S. F.-----	12-2-97	1 27	1 79	3 06
Goepfert, Mary Jane	230 Hickory ave., S. F.-----	1-24-99	1 29	29	1 58

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.**

Hibernia Savings and Loan Society, San Francisco, California—Continued.

(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Golden Star Lodge No. 10, Ind. Order Odd Ladies....	Care Lena Loomis, 866 Mis- sion st., S. F.....	1-17-99	22 07	10 69	32 76
Hayes, Michael	1 Austin st., S. F.....	3-13-96	1 72	93	2 65
Haife, Jas. V.....	St. Helena, Cal.....	12-1-96	1 16	3 12	4 28
Harns, Mrs. Mollie.....	627½ Vallejo st., S. F.....	2-5-98	10 28	5 45	15 73
Hardy, Ruland (minor)....	Lidell, Napa Co., Cal.....	1-12-97	10 00	4 71	14 71
Hayes, Patrick	8 Bartol ave., S. F.....	6-10-97	3 00	1 10	4 10
Hammerley, James H.....	53 Chronicle Bldg., S. F.....	12-19-96	1 49	25	1 74
Haven, Lewis Q.....	755 Ashbury st., S. F.....	5-7-98	4 00	1 80	5 80
Harrington, James	103 Ash ave., S. F.....	10-31-98	1 09	37	1 46
Hall, Henry	1319 Hayes st., S. F.....	12-26-99	2 28	99	3 27
Hall, Margaret	321 Virginia ave., S. F.....	3-15-99	1 00	36	1 36
Hansen, Charles R., Jr....	104 Geary st., S. F.....	5-5-99	1 17	50	1 67
Hansen, Niels P.....	Hayward, Cal.....	7-11-99	8 68	3 80	12 48
Hargedon, Catherine (dead)	218 Fair Oaks st., S. F.....	3-20-99	8 64	6 28	14 92
Herrig, Emile	110 6th st., S. F.....	2-21-96	1 99	2 15	4 14
Healy, Mary	Laurel Wood Farm, Santa Clara, Cal.....	10-18-97	3 87	1 68	5 55
Healey, Patrick J.....	1318 Bush st., S. F.....	8-5-99	1 38	29	1 67
Heffernan, Katherine	20¾ 14th st., S. F.....	5-28-99	1 66	2 11	3 77
Henley, Alexander	2039 Alameda ave., Alameda	7-18-99	4 26	1 07	5 33
Hill, Fred R.....	25 John st., S. F.....	2-1-98	10 00	6 39	16 39
Holmes, Henry	1924 Sutter st., S. F.....	12-23-96	1 72	56	2 28
Hood, Fred	810 Mission st., S. F.....	8-15-96	2 00	71	2 71
Hough, Ida	532 Eddy st., S. F.....	4-13-96	1 00	1 86	2 86
Holmberg, John	Care L. Soper, Mission and 29th sts., San Francisco..	9-26-96	6 63	2 70	9 33
Holtz, Herman	108 Jackson st., S. F.....	12-13-97	1 26	2 35	3 61
Holl, Mary	Dixon, Cal.....	3-3-98	1 16	56	1 72
Hounsell, S.....	Steamer "Corwin"	1-4-97	5 70	2 52	8 22
Hogrove, Anna	400 San Jose ave., S. F.....	1-26-97	1 62	30	1 92
Honel, Adolphe S.....	320 Sutter st., S. F.....	1-26-99	6 58	2 96	9 54
Hoyer, Mrs. Annie.....	1212 Campbell st., Oakland.	2-28-99	4 02	1 72	5 74
Hunter, Allan	Park Hill ave. and Tilden sts., San Francisco.....	12-26-96	4 23	15 94	20 17
Hughes, Patrick	29 York st., Vallejo.....	12-13-97	1 13	2 89	4 02
Hughes, Edna Rosina.....	3218 Fillmore st., S. F.....	12-12-99	1 00	25	1 25
Hughes, William D.....	703 Clayton st., S. F.....	5-27-99	1 00	54	1 54
Hughes, Zuleika J.....	1110 Jefferson st., Oakland.	9-23-99	1 65	49	2 14
Israel, Emma	238 Taylor st., S. F.....	7-6-97	3 62	1 37	4 99
Jacobsen, Betty	Fruitvale, Cal.....	4-3-99	1 61	37	1 98
Jacobson, Rose	2716 California st., S. F.....	1-14-99	5 67	2 45	8 12
Janzi, Jules	25 South Park, S. F.....	4-2-99	1 14	1 68	2 82
Jennings, Rebecca	1210 Sutter st., S. F.....	4-21-96	1 87	2 81	4 68
Jedding, Mrs. Lou C.....	636 Sutter st., S. F.....	1-24-99	1 19	29	1 48
Jencks, Mrs. Rose Emma..	"Strathmore," Larkin and Sutter sts., S. F.....	7-28-99	1 07	27	1 34
Jensen, Arthur C.....	4632 18th st., S. F.....	1-17-99	1 00	29	1 29
Johnson, Theodore	San Mateo, Cal.....	1-7-96	2 03	72	2 75
Jordan, Emilio (minor)....	618 Ellis st., S. F.....	3-11-96	2 00	75	2 75
Jones, David Ford.....	Bisbee, Arizona.....	7-15-98	1 82	43	2 25
Johnson, Mrs. S. B.....	129½ Utah st., S. F.....	3-28-96	9 55	4 11	13 66
Johnson, Olof	810 Tennessee st., S. F.....	1-25-98	31 28	13 69	44 97
Johanowitz, Samuel	737 Mission st., S. F.....	11-15-99	6 08	2 63	8 71
Johansen, Carl August.....	S.S. "Kottick"	12-11-99	1 00	56	1 56
Johnson, Kate L.....	326 Eddy st., S. F.....	12-19-99	1 00	29	1 29
Juhlin, Carl	S.S. "Walla Walla"	11-10-98	4 43	1 60	6 03
Kahrman, Conrad H.....	Santa Ana, Salvador, C. A.....	7-26-98	5 99	2 24	8 23
Kelly, Thomas J.....	627 Haight st., S. F.....	7-13-97	1 74	37	2 11
Kemp, Mrs. Hattie.....	1207½ Mission st., S. F.....	12-4-97	1 00	52	1 52
Kelcher, Eliza or Katie....	713 Front st., S. F.....	5-18-97	11 77	6 09	17 86
Kennedy, Mary J.....	920 Page st., S. F.....	10-29-97	1 61	1 27	2 88
Kennedy, John J.....	156 Golden Gate ave., S. F.....	4-13-99	1 00	94	1 94
Kenway, Alfred S. or Mary French Kenway (minor)....	11 Hickory ave., S. F.....	10-17-99	10 00	4 85	14 85

DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1930—Continued.Hibernia Savings and Loan Society, San Francisco, California—Continued.
(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Kilday, James David	1212 Howard st., S. F.	7- 3-99	1 61	27	1 88
Kindregan, Maria	807 Franklin st., S. F.	3-23-99	6 41	3 62	10 03
Kortick, Frank (dead)	307 1st st., S. F.	3-21-96	5 29	2 27	7 56
Kroll, F. Will	156 9th st., S. F.	5- 3-97	2 05	1 14	3 19
Koehler, Karl Otto	Care W. F. Jones, Supt. Co. Farm, San Rafael, Cal.	7-25-98	1 00	24	1 24
Kuerr, Claire F.	Co. "G," 1st Cal. Vol., Manila, P. I.	8-23-99	1 13	52	1 65
Kyle, Hannah or Lizzie	9 Harriett st., S. F.	4-16-98	5 40	3 57	8 97
Laws, John C. or Lillie	112 14th st., S. F.	4- 9-98	4 52	1 75	6 27
Lamb, Charles Joseph	1208 17th ave., East Oak- land, Cal.	3- 2-97	1 00	34	1 34
Lavin, Bridget	407 4th st., S. F.	8-23-97	1 60	33	1 93
Law, Sarah	Seattle, Wash.	7-25-98	3 82	1 31	5 13
Lambert, Caroline C.	1211 Clay st., Oakland	2-15-98	12 13	5 30	17 43
Laery, Julia	San Francisco, Cal.	6-24-96	25 76	11 15	36 91
Laurin, Erard	126 Kearny st., S. F.	2- 2-99	1 32	29	1 61
Lehman, Katherine Ella	1226 Jackson st., S. F.	9-14-96	13 48	10 15	23 63
Levy, Bertha	505 Jones st., S. F.	1-23-97	1 00	28	1 28
Levick, John	Angel Island, Cal.	7-29-97	14 08	6 34	20 42
Lee, Anton N.	325 Minna st., S. F.	3-14-99	1 22	72	1 94
Lenhoff, William	424 Fremont st., S. F.	9-22-99	2 55	3 07	5 62
Lind, Felicitas C.	44 Hancock st., S. F.	10-30-96	3 24	1 43	4 67
Lipsett, William	Grub Gulch, Cal.	1- 1-97	5 00	3 31	8 31
Lichtig, Sarah	31 Hubbard st., S. F.	2- 7-99	9 12	5 23	14 35
Lind, Jalmar	412a Bryant st., S. F.	1-13-99	1 10	29	1 39
Livingston, Susie E.	116 Turk st., S. F.	8-21-99	2 17	1 02	3 19
Lockwood, Frank	1945 Geary st., S. F.	8- 1-98	1 24	25	1 49
Lowry, William R.	414 Lilly ave., S. F.	10-12-97	5 00	2 57	7 57
Lorenzen, Christian	Steamer "Caroline"	3- 3-96	6 97	3 59	10 56
Loftus, Mrs. Marian V.	Sonora, Cal.	4- 3-98	5 84	2 68	8 52
Lowell, John F. or Lillian D.	1010 Sacramento st., S. F.	7-25-98	3 11	99	4 10
Long, John D.	1225 Pacific st., S. F.	2-23-97	1 02	1 44	2 46
Loustaunau, J. P.	Commercial st., S. F.	4-10-99	6 57	4 52	11 09
Love, Mary A.	2817 Greenwich st., S. F.	11-17-99	1 58	94	2 52
Low, Bathia	568 Folsom st., S. F.	8-11-99	1 95	1 85	3 80
Luttringer, Joseph	Sea View, Cal.	1-18-98	2 50	89	3 39
Ludolph, William	2202 Fillmore st., S. F.	1- 6-98	1 08	26	1 34
Lyford, Fannie Powell	303 Jones st., S. F.	1-30-96	1 00	31	1 31
Lyons, Mary F.	411 Linden st., S. F.	4- 6-96	4 68	1 67	6 35
Martin, William J.	West Berkeley, Cal.	3- 9-96	3 13	2 10	5 23
Marshall, Jessie	439 O'Farrell st., S. F.	5- 2-98	1 00	24	1 24
Marx, Julius or Johannah	1914 Hyde st., S. F.	12-16-98	2 07	1 92	3 99
Macfarlane, William Thos. or Sarah	418 Golden Gate ave., S. F.	9-28-99	1 00	42	1 42
Maguigan, Mary or James	1621 Leavenworth st., S. F.	12-21-99	2 60	1 09	3 69
Manning, Elizabeth	55 Haight st., S. F.	10- 8-99	1 84	89	2 73
Martin, Mrs. Crowford Jane, Trus. for Wm. W.	118 Taylor st., S. F.	8-24-99	1 35	28	1 63
Martin, Mary	217 Gough st., S. F.	10-20-99	5 00	3 16	8 16
Mathus, Hannah	Napa, Cal.	11-27-99	1 28	32	1 60
May, Frank	Attached to the Navy, Mare Island, or Hobson House, San Francisco	2-13-99	12 56	6 15	18 71
Metcalf, George E.	621 Guerrero st., S. F.	3-17-96	1 00	37	1 37
Meagher, Frank T.	San Rafael, Cal.	12-22-96	1 00	44	1 44
Meyn, Henry or Florence (minor)	1550 Folsom st., S. F.	5-15-96	1 78	1 12	2 90
Menton, Mary A.	131 Taylor st., S. F.	1- 2-97	11 09	5 30	16 39
Mellmann, Augusta	Box 344, Napa, Cal.	2- 7-99	3 90	2 12	6 02
Mitchell, Peter	427 5th ave., S. F.	11-13-96	2 96	4 23	7 24
Miller, Lucy	7 Grant ave., S. F.	10-24-96	1 92	82	2 74
Miller, Otto	Blake, San Bernardino Co.	5- 4-98	11 11	6 63	17 74
Michaelson, Thomas	City and County Hospital, Potrero ave. and 22d sts.	2-26-98	1 00	27	1 27

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.**

Hibernia Savings and Loan Society, San Francisco, California—Continued.

(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Miller, Robt. Walter (minor)	3953 25th st., S. F.	7-20-99	5 00	2 00	7 00
Morton, Cora Wallace	120 Commonwealth ave., San Francisco	7-24-96	7 00	2 68	9 68
Morrow, James C.	552 Mission st., S. F.	5-29-96	1 00	38	1 38
Moroney, Mary E.	2237 Jackson st., S. F.	6-5-97	1 00	40	1 40
Mossier, Marguerite	918 Eddy st., S. F.	3-28-98	1 75	44	2 19
Morris, Maud	315 Leavenworth st., S. F.	6-21-98	5 00	1 81	6 81
Moran, Michael or Mary	2228 Union st., S. F.	7-8-97	10 98	4 98	15 97
Moe, Martin S.	14 South Park, S. F.	4-3-99	1 96	3 38	5 19
Molsen, Mrs. Louise C.	304 Sutter st., S. F.	3-2-99	1 84	1 84	3 68
Morosco, Harry W.	Grand Opera House, S. F.	1-4-99	3 32	1 28	4 60
Mortensen, Johannes	772 Mission st., S. F.	2-20-99	3 96	2 00	5 96
Morton, William	130 Ellis st., S. F.	12-22-99	1 52	1 43	2 95
Murphy, Kate	1713 Bush st., S. F.	7-29-96	7 67	2 96	10 63
Murray, Sarah	Eureka House, Washington st., Oakland, Cal.	10-18-97	1 08	1 38	2 46
Murray, Thomas	Presidio, S. F.	12-9-97	1 00	26	1 26
Mullin, Frank	1615½ Howard st., S. F.	1-28-99	1 00	29	1 29
Murphy, George William	1611 Gough st., S. F.	12-18-99	1 23	40	1 63
Murphy, Grace G.	1053 Mission st., S. F.	10-9-99	1 00	26	1 26
Murphy, Peter	26 Frederick st., S. F.	6-14-99	81 63	15 49	47 12
McCarthy, Kate	1644 Market st., S. F.	4-21-96	2 83	1 13	3 96
McNamara, Michael	1244 Market st., S. F.	2-4-96	2 66	97	3 63
McNamara, Robert J.	567 Market st., S. F.	6-30-96	5 00	2 43	7 43
McCarthy, Patrick	56 Minna st., S. F.	10-29-96	6 23	12 25	18 48
McMahon, Joseph P.	449 Bryant st., S. F.	3-28-98	6 16	2 51	8 67
McAllister, Lizzie M.	810b Geary st., S. F.	11-5-98	1 16	28	1 44
McKay, James	620 20th st., S. F.	9-25-97	1 00	40	1 40
McCarthy, Patrick	752 Folsom st., S. F.	4-15-99	2 04	1 08	3 12
McKay, Gladys	322 O'Farrell st., S. F.	2-1-99	2 04	93	2 97
McMennus, Barbara	1625 Leavenworth st., S. F.	3-23-99	2 91	2 57	5 48
McLeod, Alexander	1585 Valencia st., S. F.	11-25-96	4 88	3 02	7 90
McPherson, George Francis or Caroline (minor)	524½ Capp st., S. F.	4-13-96	1 00	36	1 36
McBrearty, Mary Ann	12 Alemany st., S. F.	4-30-97	1 00	33	1 33
McVenn, Gertrude E.	Belmont, Cal.	8-16-99	2 96	1 04	4 00
McCormick, Wm. or Eliza	81 Jessie st., S. F.	5-26-98	4 73	2 55	7 28
McDonald, Annie or Malcolm	717 Laguna st., S. F.	1-27-97	1 85	30	1 85
McConnell, Francis	144 Perry st., S. F.	7-7-99	5 40	2 21	7 61
McCormick, John	506 Natoma st., S. F.	5-18-99	12 19	7 61	19 80
McCormick, Lizzie	Hotel Rafael, San Rafael	11-17-99	1 47	4 48	5 95
McMullin, J. E.	Windsor, Cal.	4-21-87	1 12	1 74	2 86
McCue, John Patrick (minor)	1367 Stevenson st., S. F.	4-5-99	6 80	2 87	9 47
Neuber, Minnie	393 6th st., S. F.	1-17-96	7 07	2 83	9 90
Nelson, Karl	318 Taylor st., S. F.	3-3-97	3 00	23	1 23
Nelson, Lauletta M.	17½ Laskie st., S. F.	9-1-98	1 86	29	1 61
Nedow, Nelson	1839 Linden st., Oakland	1-6-99	1 66	29	1 95
Nelson, Della	711 Minna st., S. F.	4-10-99	1 71	40	2 11
Neubert, Peter	Colma, Cal.	12-9-99	1 00	3 25	4 25
Neuman, Louis	126½ 6th st., S. F.	5-29-99	2 02	8 81	10 83
Nielsen, Jens Peter	Mendocino City, Cal.	2-8-99	4 02	1 78	5 80
Norton, Alice A.	1212 Union st.	1-14-97	1 80	57	2 37
Numa, Henry John	178 East st., S. F.	2-8-97	1 17	33	1 50
Ny, Paul Henry or Margaret Ellen	1806 Mason st., S. F.	4-13-98	3 68	1 53	5 21
O'Neill, Francis	1604 Sanchez st., S. F.	10-29-98	5 55	2 34	7 89
Oleta Social Club	Care Fred Karn, 2370 22d st., San Francisco	12-30-96	1 17	96	2 13
O'Keefe, Mary	1610 Bush st., S. F.	11-9-98	8 19	3 25	11 71
Olsen, Soren Johan	17 Welch st., S. F.	9-29-99	1 92	86	2 78
O'Nial, Joshua	1517 Leavenworth st., S. F.	3-27-96	1 03	32	1 34
O'Brien, Rosanna	509 Van Ness ave., S. F.	7-7-98	2 74	83	3 57
O'Brien, Mary A. (dead)	Green Arbor Bathing House, Alameda, Cal.	1-16-99	1 11	29	1 40

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.**

Hibernia Savings and Loan Society, San Francisco, California—Continued.
(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
O'Connor, J.	651 Jessie st., S. F.	2-15-97	3 77	6 28	10 05
O'Donnell, Ellen	923½ Valencia st., S. F.	6-1-99	1 00	62	1 62
O'Donnell, Matt.	934 Howard st., S. F.	1-24-99	1 01	29	1 30
Parks, Ellen	826 Union st., S. F.	2- 3-96	1 21	55	1 76
Palm, Gustaf A. or Elizabeth	1506 5th ave., South S. F.	2-17-97	1 12	38	1 45
Patek, Max	Benicia, Cal.	3-10-97	1 62	2 41	4 33
Paethrope, Mary	1421 Fulton st., S. F.	8-11-98	7 87	2 97	10 84
Palma, Beatrice	Sonora, Cal.	1- 4-99	2 79	1 04	3 83
Percy, Miss Margaret Isabella	1012 Jackson st., S. F.	6-15-97	2 55	1 05	3 60
Pearson, Allie M.	1335 Myrtle st., Oakland	1-23-96	3 33	1 22	4 55
Pier, Sarah	627b Ellis st., S. F.	9-18-96	1 40	85	1 75
Pettonati, Juana V.	120 Bernard st., S. F.	2-20-97	6 05	2 85	8 90
Petersson, Gustaf	31 Broadway, S. F.	1-14-98	1 25	26	1 51
Peacock, Harry	312 San Jose ave., S. F.	1-12-99	1 28	29	1 57
Peters, Jane M.	135 45th st., Oakland, Cal.	5-23-99	21 68	10 63	32 31
Phillips, Mrs. Maggie	306 5th st., S. F.	10- 6-96	5 34	6 06	11 40
Prophet, Mary E.	313 4th st., S. F.	12- 8-96	6 96	4 85	11 81
Powell, John	320 Guerrero st., S. F.	1-24-96	15 00	6 45	21 45
Power, John J.	210 Jones st., S. F.	4-12-97	1 78	86	2 62
Powers, Ida (minor)	602 Franklin st., S. F.	1-19-96	1 53	26	1 79
Portney, John	616 6th st., S. F.	3-13-97	1 73	85	2 58
Quartararo, Leonardo	3 Vallejo st., S. F.	5-28-96	41		41
Rasmussen, Carl	San Mateo, Cal.	11-27-97	1 00	6 06	7 06
Rathom, Mary H.	678 Polk st., S. F.	7-22-99	1 00	27	1 27
Regan, Hannah	9 St. Mary st., S. F.	4-13-96	2 48	1 53	4 01
Regan, John R.	San Francisco, Cal.	5-29-97	2 92	2 39	5 31
Rennilson, Elisebeth	934 Bryant st., S. F.	2- 4-99	1 35	31	1 66
Riedeman, John Henry	1209 Mission st., S. F.	8-24-96	2 04	82	2 86
Rosenberg, Bertha	7 Grant ave., S. F.	3-10-96	1 00	30	1 30
Robinson, Daniel L.	13-9 Broadway, Oakland	7-12-97	12 13	5 47	17 60
Robertson, Walter S.	27 Cheney st., S. F.	3-31-96	1 00	28	1 28
Regelet, Henry	325½ Bush st., S. F.	12- 8-96	1 00	1	1 22
Robinson, Rose E.	401a Van Ness ave., S. F.	11-14-96	1 19	46	1 64
Robinson, Melita I.	316 Van Ness ave., S. F.	9-30-96	8 19	3 80	11 99
Roesslin, Georges	215 2d st., San Francisco	3-31-93	1 49	31	1 80
Rose, Mrs. Sarah	410 Capp st., San Francisco	12-18-99	1 89	1 27	3 16
Rutherford, David	1015 Market st., S. F.	3-13-96	7 96	3 49	11 45
Ruhling, Mary D.	722 Fell st., S. F.	6-24-96	2 50	72	3 22
Rydlander, Axel F.	1823 Market st., S. F.	5-19-99	1 14	55	1 69
Strandh, Benjamin	811 Guerrero st., S. F.	5-23-96	1 95	78	2 68
Samuels, Maude	1015 Caroline st., S. F.	8-13-96	1 10	34	1 44
Scally, Cathrine	266 E. 12th st., Oakland	7- 3-97	5 86	2 46	8 32
Sanders, Jessie	Martinez, Cal.	8-19-96	1 00	24	1 24
Sargent, Arthur W. or Helen M.	315½ 10th st., S. F.	2-24-97	1 00	77	1 77
San Francisco Athletic Club	San Francisco, Cal.	1-11-98	2 34	92	3 76
St. Bridget's Junior Branch League of the Cross	San Francisco, Cal.	10-25-98	1 92	67	2 59
Swanson, Christian	Ocean View, Cal.	1- 7-98	3 98	1 50	5 48
Swain, Alfred T.	329 4th st., S. F.	3-11-98	1 17	41	1 58
Salisbury, Mary	410 Harrison st., S. F.	7-27-99	1 94	70	2 64
Samlus, Diamond I.	1715 Powell st., S. F.	5-17-99	2 70	4 22	6 92
Samuels, Daniel B.	15 Rincon pl., S. F.	9- 1-99	1 92	1 21	3 13
Smalley, Miss Bertha	Lamolle House, San Jose	4- 5-99	1 00	36	1 36
Swan, Daniel MacL.	1049 Market st., S. F.	5- 6-99	1 00	30	1 30
Spearman, Ellen (dead)	N and 14th sts., Sacramento	2-28-96	2 28	75	3 03
Stewart, Hattie	758 6th st., S. F.	9- 7-96	5 00	4 32	9 32
Stevens, Frank	923 Market st., S. F.	5- 7-96	6 11	3 08	9 14
Schlegel, Constantin	2 Columbia sq., S. F.	10- 6-96	1 59	26	1 85
Svenson, Axel	720 3d st., S. F.	1-24-96	2 90	1 00	3 90
Sweeney, George E. I.	531 Shotwell st., S. F.	8-16-98	1 32	30	1 62
Sheehan, Thomas H.	246 Clementina st., S. F.	11-30-97	2 26	2 56	4 82
Seibert, Anna A.	605 Market st., S. F.	12-17-98	3 07	2 84	5 91

**DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS
SUBSEQUENT TO JANUARY 1, 1900—Continued.**

Hibernia Savings and Loan Society, San Francisco, California—Continued.
(With credits less than \$50.)

Name	Address	Date	Amount	Intsrest	Total
Sears, Arvelia	579 Geary st., S. F.	1-23-98	1 02	26	1 28
Sebastian, Charles K. or Virginia	68 Velley st., Oakland, Cal.	9-13-99	25 13	12 48	37 61
Sewell, Sadie M.	105 Larkin st., S. F.	1-19-99	3 67	1 39	5 06
Steers, Mary	451 1st st., S. F.	3-13-99	2 73	1 07	3 80
Stewart, Charles	1022 Mariposa st., S. F.	2-25-99	1 00	96	1 95
Schreiber, E. J. O.	108 McAllister st., S. F.	5-5-97	1 08	51	1 59
Stewart, James	Danville, Cal.	7-12-97	11 90	5 38	17 28
Silva, Joaquin	Chicago Hotel, Pacific st., San Francisco	6-11-96	5 55	6 11	11 66
Smith, Libby	163 Sumner st., S. F.	1-11-96	5 60	2 24	7 84
Swinerton, James	Bohemian Club, S. F.	12-23-96	5 00	1 98	6 98
Sisters of Charity of the Blessed Virgin Mary	Broadway and Van Ness ave., San Francisco	5-4-96	6 46	7 56	14 02
Smith, Elizabeth H.	113 Sullivan st., S. F.	7-1-98	6 80	2 56	9 36
Simpson, Henry R.	S.S. "Washtenaw"	11-17-98	1 15	62	1 77
Snider, George	Ingleside Race Track, S. F.	3-14-98	1 00	83	1 83
Smith, Hattie A.	3620 Army st., S. F.	1-17-98	1 00	23	1 23
Smith, Albert E.	244 6th st., S. F.	6-15-98	1 00	33	1 33
Smith, Mary Irene (minor)	1318 Mission st., S. F.	10-20-98	30 39	12 47	42 86
Sirbel, Louise A.	1914 Divisadero st., S. F.	10-4-98	2 16	1 75	3 91
Silva, Frank	12 Mission st., S. F.	10-11-97	15 06	6 70	21 76
Silvas, Cipriano	Pinole, Cal.	1-5-99	1 80	46	2 26
Smith, E. H.	135 Sycles ave., Ocean View	1-5-99	1 49	29	1 78
Smith, H. W.	2212 Van Ness ave., S. F.	11-3-99	1 24	34	1 58
Smith, James F., M.D.	223 Page st., S. F.	11-1-99	5 97	3 71	9 68
Smith, Mary Ann	910 California st., S. F.	7-3-99	1 17	94	2 11
Soderberg, Theodor	Eldridge, Sonoma Co., Cal.	12-30-96	1 28	3 88	5 11
Scott, Ellen M.	592 Powell st., S. F.	7-13-97	8 71	3 85	12 56
Strohmeier, William A.	1515 Fillmore st., S. F.	11-14-98	1 85	1 81	2 66
Stokes, Andrew T.	Tiburon, Cal.	10-6-97	1 02	28	1 30
Schoerlin, Herman or Ettie R.	Siegra City, Cal.	1-19-97	10 00	4 71	14 71
Scott, John	3039 16th st., S. F.	11-9-97	1 00	35	1 35
Scott, Joseph Lawrence or Mary	208 Jones st., S. F.	1-27-97	1 00	52	1 52
Southard, Mrs. Medora	908 Laguna st., S. F.	7-3-99	6 99	3 01	10 00
Stone, Mark L.	2213 Fillmore st., S. F.	10-6-99	1 36	25	1 61
Schuppert, Augusta	326b 18th st., S. F.	3-16-96	1 06	64	1 70
Sullivan, Mary E. (dead)	830 Pacific st., S. F.	1-9-96	1 77	48	2 25
Sublett, W. A.	918 Valencia st., S. F.	2-18-96	2 56	1 12	3 68
Schullo, John G. W.	419 Beale st., S. F.	5-19-96	23 96	12 34	36 30
Sullivan, Harold James (minor)	1827 Hyde st., S. F.	8-17-96	10 00	3 88	13 88
Sullivan, John	Gold Hill, Nevada	1-18-97	4 58	1 02	6 50
Sullivan, Eugene	2113 Larkin st., S. F.	12-22-97	1 00	26	1 26
Schutte, Delia	437 O'Farrell st., S. F.	7-3-99	1 79	85	2 14
Sullivan, John J.	Sonoma, Cal.	9-6-99	9 59	4 39	13 98
Sullivan, William H.	1105 Van Ness ave., S. F.	11-10-99	2 64	1 83	4 47
Smyth, James or Charles T. (minor)	75 Brody st., S. F.	2-19-96	1 91	83	2 74
Trapp, John	16 Louisa st., S. F.	1-27-97	5 14	2 29	7 43
Taylor, John Robinson	2224 Washington st., S. F.	9-16-99	1 17	27	1 44
Tracey, Thomas	32 Golden Gate ave., S. F.	12-21-99	6 00	5 78	11 78
Tracy, Patrick	Central House, 2d st.	10-23-99	1 00	30	1 30
Terry, Annie	231 Sanchez st., S. F.	11-11-99	5 00	1 96	6 96
Treadwell, Arthur	337b San Jose ave., S. F.	5-2-99	1 47	30	1 77
Tripp, Frank A.	Millbrae, Cal.	2-17-96	3 27	1 44	4 71
Tilton, Eva F.	502 Fulton st., S. F.	5-6-97	1 51	64	2 15
Tobin, Fitz Roy H.	1307 Lyon st., S. F.	2-4-96	4 72	1 90	6 62
Thornton, Alexandrine	1224 Broadway, S. F.	6-11-97	1 00	2 72	3 72
Thorsen, Christine	1615 Lyon st., S. F.	12-27-98	4 30	5 56	9 86
Tomlinson, Caroline	1151 Harrison st., S. F.	6-29-97	1 00	28	1 28
Thompson, M. J. or Edward D. (minor)	Rutherford, Napa Co., Cal.	11-16-99	2 81	1 88	4 19

DORMANT DEPOSIT ACCOUNTS SHOWING NO CASH TRANSACTIONS.
SUBSEQUENT TO JANUARY 1, 1900—Continued.

Hibernia Savings and Loan Society, San Francisco, California—Continued.

(With credits less than \$50.)

Name	Address	Date	Amount	Interest	Total
Torres, Marian	925 Washington st., S. F.	10-31-98	1 00	2 19	3 19
Tomkinson, Alice M.	1421 Post st., S. F.	9-1-98	1 55	70	2 25
Tobin, Richard C.	718 O'Farrell st., S. F.	8-17-98	5 63	3 33	8 96
Tynor, Richard G.	1411 Bush st., S. F.	2-24-99	1 80	60	2 40
Van Why, John	133 9th st., S. F.	5-5-98	1 14	40	1 54
Valencia, Mrs. Teresa E.	501 Van Ness ave., S. F.	3-25-97	2 39	81	3 20
Vaviloff, Peter	8 Hayes st., S. F.	8-4-97	1 00	1 72	2 72
Vrelo, Christ	23 Vallejo st., S. F.	1-9-98	7 44	3 08	10 52
Vernon, Anna P. or Henry E.	1214 Grand st., Alameda	9-27-97	1 08	85	1 88
Wall, Sister Mary W. Josephine	Girls Directory, Park rd., San Francisco	9-28-98	5 82	1 85	7 17
Walsh, John	127 Jackson st., S. F.	11-2-98	3 13	1 37	4 50
Ward, Carrie Clarke	Hubard House, 4th st., S. F.	7-11-98	2 19	69	2 88
Walker, Martha E.	2114 Fillmore st., S. F.	6-23-97	2 65	1 73	4 38
Walch, Patrick or Annie	318 Ivy ave., S. F.	5-6-98	1 00	42	1 42
Watson, Clara A.	30 Dearborn st., S. F.	2-28-98	1 00	24	1 24
Welsh, Elizabeth G.	705 Chestnut st., S. F.	7-22-96	31 67	13 19	44 86
Weeden, Alice or H. F.	1021½ 23d st., S. F.	6-28-97	1 78	4 14	5 92
Welby, Charles F.	401a Van Ness ave., S. F.	1-30-99	1 07	29	1 36
Wentworth, John	417 Kearny st., S. F.	7-5-99	2 90	1 02	3 92
Weste, E. McCough	2290 Green st., S. F.	8-7-99	8 98	3 92	12 90
Weyeneth, Alexander	239 Dorland st., S. F.	3-3-99	3 96	1 68	5 64
Wiase, Theodore	1829 Howard st., S. F.	9-26-96	1 00	63	1 63
Wiswell, Ida V.	12 Guy pl., S. F.	4-6-98	1 02	35	1 37
Wilson, Wm. J.	1420 Geary st., S. F.	9-5-96	1 08	44	1 52
Widman, John Henry (dead)	1717 18th ave., S. F.	11-3-97	1 00	43	1 43
Winters, John	Fort Point, S. F.	4-7-69	2 84	19 39	22 23
Williams, Joseph	519 Connecticut st., S. F.	8-1-98	10 54	4 28	14 82
Wilson, Clara B.	1221½ Eddy st., S. F.	2-1-97	1 05	69	1 74
White, Arthur	12 Jackson st., S. F.	5-28-97	5 13	2 52	7 65
Williams, Letitia	6 Rose pl., S. F.	12-24-97	16 08	8 09	24 17
Witbeck, Reine	1013 Van Ness ave., S. F.	5-19-98	3 25	2 37	5 62
White, Mary H.	210½ Chattanooga st., S. F.	7-3-97	1 63	28	1 91
White, William Edward	545 Howard st., S. F.	12-31-98	3 58	1 12	4 70
Wilkinson, Harry	528 14th st., S. F.	12-18-97	5 00	1 95	6 95
Williams, John L.	613½ Lombard st., S. F.	3-21-98	1 10	30	1 40
Wightman, Emma	1133 21st st., S. F.	7-23-98	4 56	1 59	6 15
White, Fantine	347½ Grove st., S. F.	1-26-99	1 47	29	1 76
White, Richard M.	1336 Union st., S. F.	7-20-99	5 00	2 00	7 00
Whitney, John	Baldwin Lodging House, Ellis bet. Powell and Stockton sts., S. F.	4-22-99	1 95	9 79	11 74
Williams, Ellen L.	23 Berry st., S. F.	12-21-99	2 39	1 85	4 24
Williams, John Francis	230 Ritch st., S. F.	9-5-99	2 24	1 53	3 57
Williams, Theodore Thos.	834 Turk st., S. F.	7-27-99	6 64	2 96	9 50
Winship, John	111 12th st., S. F.	7-22-99	1 67	27	1 94
Wolf, W. J.	710 Grove st., S. F.	3-16-96	1 32	42	1 74
Wooster, Grace M.	Hotel Bella Vista, S. F.	1-19-97	2 00	30	2 80
Wonnacott, Ernest or Ellen L.	141 Hyde st., S. F.	8-11-99	1 00	29	1 29
Wutrich, May	912a Larkin st., S. F.	6-20-98	1 00	1 92	1 92
Ylissaliturri, Dolores	214 Leavenworth st., S. F.	2-7-98	1 00	30	1 30
Young, William J.	Russ House, S. F.	10-19-98	1 00	96	1 96
Young, James B.	Winchester House, S. F.	11-25-98	1 00	22	1 22
			\$2,086 61	\$1,182 02	\$3,268 63

RECEIPTS AND EXPENDITURES.

Seventy-first Fiscal Year. July 1, 1919, to June 30, 1920.

RECEIPTS		DISBURSEMENTS	
Balance for seventieth fiscal year.	\$9,503 88	Departmental expenses, seventy-first fiscal year	\$115,992 17
Fund collected for the purpose of meeting the expense of the conduct of the State Banking Department for the current fiscal year under the provisions of Section 123 of the Bank Act.....	110,000 00	Balance, June 30, 1920.....	26,201 56
License fees	5,715 52		
Sundries	16,974 33		
	\$142,193 73		\$142,193 73

OFFICERS AND EMPLOYEES OF STATE BANKING DEPARTMENT.

June 30, 1920.

Name	Capacity	Salary
Charles F. Stern.....	Superintendent of Banks	\$10,000 per annum
James M. Oliver.....	Attorney	6,000 per annum
C. B. Wingate.....	Chief Deputy	3,900 per annum
Y. C. Porch.....	Examiner	325 per month
A. B. Jacoby.....	Examiner	300 per month
H. P. Maynard.....	Examiner	300 per month
E. D. Elliott.....	Examiner	275 per month
Merton Belcher.....	Examiner	250 per month
J. O. Cunha.....	Examiner	225 per month
H. J. Irwin.....	Examiner	225 per month
George James.....	Examiner	200 per month
F. J. Sullivan.....	Examiner	200 per month
William B. Sullivan.....	Examiner	200 per month
Henry D. Swangel.....	Examiner	200 per month
Thomas B. Sullivan.....	Assistant	450 per month
Frank J. Mountain.....	Assistant	275 per month
A. G. Briggs.....	Assistant	250 per month
A. E. Bary.....	Assistant	225 per month
John J. McFaul.....	Assistant	225 per month
D. S. Canby.....	Assistant	200 per month
Chas. J. Carey.....	Assistant	175 per month
C. M. Cushman.....	Assistant	150 per month
Lulu M. Scollard.....	Assistant	125 per month
William Murphy.....	Assistant	120 per month
G. D. Bremer.....	Assistant	110 per month
D. B. Courtney.....	Assistant	100 per month
Mary Martin.....	Assistant	74 per month
Ruth Cushman.....	Assistant	70 per month
Willa Kelly.....	Dictaphone Operator	125 per month
Mrs. C. F. Farrell.....	Dictaphone Operator	110 per month
C. Henriksen.....	Dictaphone Operator	100 per month
Helen L. Roberts.....	Telephone Operator	105 per month
Elbert W. Davis.....	Assistant attorney (½ time).....	100 per month

MISCELLANEOUS CHANGES IN BANKS.

July 1, 1919, to June 30, 1920.

389. *Alhambra Savings Bank, Alhambra.* Changed name to Alhambra Savings and Commercial Bank, July 14, 1919.
612. *American State Bank, Brawley.* Sold to Southern Trust and Commerce Bank, San Diego, November 1, 1919.
505. *American Bank of Tracy, Tracy.* Changed name from West Side Bank of Tracy, July 3, 1919.
106. *Bank and Trust Company of Central California, Fresno.* Purchased Farmers National Bank of Fresno, Fresno, May 6, 1920. Changed name to Fidelity Trust and Savings Bank, May 29, 1920.
339. *Bank of Centerville, Centerville.* Nationalized to First National Bank of Centerville, May 29, 1920.
268. *Bank of Geyserville, Geyserville.* Nationalized to The First National Bank of Geyserville, April 15, 1920.
25. *Bank of Italy, San Francisco.* Voluntarily closed branch office "R" at N.W. corner Tulare and I Streets, Fresno, July 3, 1919. Voluntarily closed branch office "L" at 220 North Spring Street, Los Angeles, July 9, 1919.
472. *Bank of La Mesa, La Mesa.* Added savings department October 28, 1919.
80. *Bank of Suisun, Suisun.* Nationalized to Bank of Suisun National Association, April 19, 1920.
622. *Central Bank of Vallejo, Vallejo.* Purchased Peoples Bank of Benicia, December 10, 1919.
370. *Citizens Savings Bank (Hollywood), Los Angeles.* Sold to Security Trust and Savings Bank, Los Angeles, November 15, 1919.
523. *Commercial and Savings Bank of Carpinteria, The.* Extinct by consolidation with Lompoc Valley Bank, Lompoc; Lompoc Valley Savings Bank, Lompoc, and Commercial Trust and Savings Bank, Santa Barbara, creating Commercial Trust and Savings Bank, Santa Barbara, February 16, 1920.
643. *Commercial Trust and Savings Bank, Santa Barbara.* Extinct by consolidation with Lompoc Valley Bank, Lompoc; Lompoc Valley Savings Bank, Lompoc, and The Commercial and Savings Bank of Carpinteria, creating Commercial Trust and Savings Bank, Santa Barbara, February 16, 1920.
335. *Crown City Trust and Savings Bank, Pasadena.* Nationalized to The National Bank and Trust Company of Pasadena, August 9, 1919.
239. *El Dorado County Bank, Placerville.* Changed name from A. Mierson Banking Company, April 27, 1919.
137. *Euclid Savings Bank, Ontario.* Added commercial department July 16, 1919.
449. *Fair Oaks Bank, Fair Oaks.* Added savings department January 22, 1920.
652. *Farmers and Merchants Bank of Exeter, Exeter.* Added savings department January 2, 1920.
361. *Farmers and Merchants Bank of Hayward, Hayward.* Nationalized to The Farmers and Merchants National Bank of Haywards, June 11, 1920.
327. *Farmers and Merchants Bank of Lompoc, Lompoc.* Nationalized to The Farmers and Merchants National Bank of Lompoc, June 14, 1920.
350. *Farmers and Merchants State Bank, Mountain View.* Nationalized to The Farmers and Merchants National Bank of Mountain View, December 5, 1919.
579. *First Bank of Hermosa Beach, Hermosa Beach.* Added savings department January 2, 1920.
605. *First Bank of La Habra, La Habra.* Added savings department October 23, 1919.
40. *First Federal Trust Company, San Francisco.* Added savings department August 8, 1919. Purchased Mutual Savings Bank, San Francisco, September 25, 1919.
170. *First Savings Bank of St. Helena, St. Helena.* Changed name from The Savings Bank of St. Helena, April 22, 1920.
537. *First State Bank of Manteca, Manteca.* Nationalized to The First National Bank of Manteca, May 15, 1920.
226. *First Trust and Savings Bank of Pasadena, Pasadena.* Added commercial department February 18, 1920.
545. *Fort Bragg Commercial Bank, Fort Bragg.* Added savings department September 12, 1919.
486. *Fresno Savings Bank, Fresno.* Sold to Union National Bank of Fresno, April 3, 1920.
518. *Glenn County Savings Bank, Willows.* Changed name to "The Glenn County Bank," May 7, 1920.

376. *Harbor City Savings Bank (San Pedro), Los Angeles.* Added commercial department February 13, 1920. Changed name to Harbor Commercial Savings Bank, March 12, 1920.
441. *Hellman Commercial Trust and Savings Bank, Los Angeles.* Purchased commercial and savings departments of Peoples Trust and Savings Bank, Riverside, May 21, 1920.
611. *Hibernian Savings Bank, Los Angeles.* Extinct by consolidation with Home Savings Bank of Los Angeles, creating Home and Hibernian Bank, Los Angeles, June 28, 1920.
292. *Home Savings Bank of Los Angeles.* Voluntarily closed branch office "E" at 2002 East First Street, Los Angeles, April 2, 1920. Extinct by consolidation with Hibernian Savings Bank, Los Angeles, creating Home and Hibernian Bank, Los Angeles, June 28, 1920.
559. *Lassen Industrial Bank, Susanville.* Added savings department July 31, 1919.
323. *Lompoc Valley Bank, Lompoc.* Extinct by consolidation with Lompoc Valley Savings Bank, Lompoc; The Commercial and Savings Bank of Carpinteria, and Commercial Trust and Savings Bank, Santa Barbara, creating Commercial Trust and Savings Bank, Santa Barbara, February 16, 1920.
324. *Lompoc Valley Savings Bank, Lompoc.* Extinct by consolidation with Lompoc Valley Bank, Lompoc; The Commercial and Savings Bank of Carpinteria, Carpinteria, and Commercial Trust and Savings Bank, Santa Barbara, creating Commercial Trust and Savings Bank, Santa Barbara, February 16, 1920.
519. *Merchants Commercial and Savings Bank of Ocean Park, Santa Monica.* Changed name to Marine Bank of Ocean Park, March 16, 1920.
239. *Mierson Banking Company, A., Placerville.* Changed name to El Dorado County Bank, Placerville, April 27, 1920.
15. *Mutual Savings Bank, San Francisco.* Sold to First Federal Trust Company, San Francisco, September 25, 1919.
420. *Nippon Bank, Sacramento.* Added savings department December 10, 1919.
301. *Peoples Bank of Benicia, Benicia.* Sold to Central Bank of Vallejo, December 10, 1919.
85. *Peoples Savings Bank, Sacramento.* Changed name to The Peoples Bank, April 13, 1920.
606. *Peoples Trust and Savings Bank, Riverside.* Voluntarily closed branch office at Blythe, May 22, 1920. Sold commercial and savings departments to Hellman Commercial Trust and Savings Bank, Los Angeles, May 21, 1920.
78. *Sacramento Bank, Sacramento.* Added commercial and trust departments May 25, 1920.
170. *Savings Bank of St. Helena, St. Helena.* Changed name to First Savings Bank of St. Helena, April 22, 1920.
11. *Security Savings Bank, San Francisco.* Added commercial department March 5, 1920.
123. *Security Trust and Savings Bank, Los Angeles.* Purchased Citizens Savings Bank (Hollywood), Los Angeles, November 15, 1919. Purchased Hollywood National Bank (Hollywood), Los Angeles, November 15, 1919. Purchased Security National Bank, Los Angeles, May 15, 1920.
639. *Southern Trust and Commerce Bank, San Diego.* Purchased American State Bank, Brawley, November 1, 1919. Purchased El Centro National Bank, El Centro, June 30, 1920.
45. *Stockton Savings and Loan Society, Stockton.* Changed name to Stockton Savings and Loan Bank, January 15, 1920.
151. *Visalia Savings Bank, Visalia.* Changed name to Visalia Savings Bank and Trust Company, July 16, 1919.
505. *West Side Bank of Tracy, Tracy.* Changed name to American Bank of Tracy, July 3, 1919.
614. *Willits Commercial Bank, Willits.* Nationalized to The First National Bank of Willits, December 31, 1919.

NEW BANKS AUTHORIZED.

July 1, 1919, to June 30, 1920.

No.	Name	Location	Incorporated	Permis- sion	Opened
652	Farmers and Merchants Bank of Exeter	Exeter	7-30-19	8- 2-19	8- 4-19
653	Peninsula Bank	Burlingame	8 1-19	8- 7-19	8- 7-19
654	Bank of Montreal, The	San Francisco	9- 5-19	9-17-19	9-18-19
655	General Motors Acceptance Corporation	San Francisco	4-15-19	9-25-19	9-25-19
656	California Bank of San Mateo County	San Bruno	9- 7-19	10-11-19	10-22-19
657	Standard Bank of Orange County	Fullerton	10-20-19	11-12-19	11-12-19
658	The Community Bank of Whittier	Whittier	11-25-19	12- 3-19	12- 3-19
659	First Bank of Lemon Cove	Lemon Cove	11- 8-19	1- 5-20	1- 5-20
630	Inglewood Savings Bank	Inglewood	1-23-20	2-11-20	2-11-20
661	Commercial Trust and Savings Bank	Santa Barbara	1-23-20	2-16-20	2-16-20
632	Western Savings Bank	Long Beach	2-13-20	2-20-20	2-20-20
663	Bank of Covelo	Covelo	2-21-20	4-23-20	4-23-20
634	Farmers and Merchants Bank of Gardena	Gardena	4- 2-20	5- 5-20	5- 5-20
635	State Bank of Lomita	Lomita	4-24-20	5-10-20	5-10-20
636	Home and Hibernian Bank	Los Angeles	5-26-20	6-23-20	6-23-20

BRANCH OFFICES AUTHORIZED.

July 1, 1919, to June 30, 1920.

No.	Name	Location of branch	Permis- sion	Opened
611B	Hibernian Savings Bank.....	3222 So. Main st., Los Angeles.	7-12-10	7-17-19
611C	Hibernian Savings Bank.....	3840 Stephenson av., Los Angeles	7-12-10	7-17-19
611D	Hibernian Savings Bank.....	Hollywood blvd. and Western av., Los Angeles	7-12-19	7-17-19
611E	Hibernian Savings Bank.....	First and Rowan sts., Los Angeles	7-12-19	7-17-19
611F	Hibernian Savings Bank.....	Hudson and Hollywood av., Los Angeles	7-12-19	2- 2-20
525A	"Citizens Trust and Savings Bank"	209 So. Western av., Los Angeles	7-28-19	10- 4-19
123B	Security Trust and Savings Bank..	N.W. corner Seventh st. and Grand av., Los Angeles..	7-30-19	*
75A	"Farmers Savings Bank".....	Kelseyville	8-14-19	5- 3-20
228F	Los Angeles Trust and Savings Bank	Pacific blvd and Clarendon st., Huntington Park.....	9- 3-19	11- 1-19
40A	First Federal Trust Company.....	703 Market st., San Francisco.	9-25-19	10- 6-19
531B	San Leandro State Bank.....	Centerville	10-11-19	3-15-20
639D	Southern Trust and Commerce Bank	Brawley	11- 1-19	11- 3-19
123C	Security Trust and Savings Bank..	Hollywood blvd. and Cahuenga av., Los Angeles (Hollywood)	11-15-19	11-17-19
525B	"Citizens Trust and Savings Bank"	Corner McCadden pl. and Hollywood blvd., Los Angeles..	12- 1-19	1-31-20
622A	Central Bank of Vallejo.....	Benicia	12-10-19	12-10-19
139C	"The Bank of Santa Maria".....	Orcutt	2- 5-20	*
631A	Commercial Trust and Savings Bank	Lompoc	2-16-20	2-16-20
631B	Commercial Trust and Savings Bank	Carpinteria	2-16-20	2-16-20
226A	First Trust and Savings Bank.....	Colorado st., Pasadena	3-15-20	3-15-20
655A	General Motors Acceptance Corporation	Los Angeles	3-22-20	3-24-20
292L	Home Savings Bank of Los Angeles.	1978 E. First st., Los Angeles..	4- 2-20	4- 2-20
292M	Home Savings Bank of Los Angeles.	Sixtieth st. and Moneta av., Los Angeles	4- 2-20	4- 8-20
441E	Hellman Commercial Trust and Savings Bank	Seventh and Main sts., Riverside	5-22-20	5-22-20
441F	Hellman Commercial Trust and Savings Bank	Corner Hobson way and Main st., Blythe.....	5-22-20	5-22-20
633A	Home and Hibernian Bank.....	402 So. Spring st., Los Angeles.	6-28-20	6-28-20
633B	Home and Hibernian Bank.....	146 So. Spring st., Los Angeles	6-28-20	6-28-20
633C	Home and Hibernian Bank.....	1978 E. First st., Los Angeles	6-28-20	6-28-20
633D	Home and Hibernian Bank.....	3123 So. Vermont av., Los Angeles	6-28-20	6-28-20
633E	Home and Hibernian Bank.....	4330 So. Central av., Los Angeles	6-28-20	6-28-20
633F	Home and Hibernian Bank.....	692 So. Alvarado, Los Angeles.	6-28-20	6-28-20
639G	Home and Hibernian Bank.....	6000 Moneta av., Los Angeles	6-28-20	6-28-20
633H	Home and Hibernian Bank.....	4836 Moneta av., Los Angeles	6-28-20	6-28-20
633I	Home and Hibernian Bank.....	847 So. Central av., Los Angeles	6-28-20	6-28-20
633J	Home and Hibernian Bank.....	2201 No. Broadway, Los Angeles	6-28-20	6-28-20
633K	Home and Hibernian Bank.....	3222 So. Main st., Los Angeles	6-28-20	6-28-20
638L	Home and Hibernian Bank.....	6344 Hollywood blvd., Los Angeles	6-28-20	6-28-20
633M	Home and Hibernian Bank.....	5460 Hollywood blvd., Los Angeles	6-28-20	6-28-20
666N	Home and Hibernian Bank.....	3840 Stephenson av., Los Angeles	6-28-20	6-28-20
666O	Home and Hibernian Bank.....	4021 E. First st., Los Angeles..	6-28-20	6-28-20
639E	Southern Trust and Commerce Bank	El Centro	6-30-20	6-30-20

*Not opened.

BANKS AUTHORIZED TO MAKE COLLECTION OF SAVINGS FROM SCHOOL CHILDREN.

July 1, 1919, to June 30, 1920.

No.	Name	Location	School district	Appli- cation	Permis- sion
25	Bank of Italy.....	San Francisco	Cotati, Sonoma County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Eagle, Sonoma County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Glen Ellen, Sonoma County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Larkspur-Corte Madera School District, Marin County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Wilfred, Sonoma County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Hearn, Sonoma County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Coombs, Napa County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Milpitas, Santa Clara County.....	8-28-19	9- 8-19
25	Bank of Italy.....	San Francisco	Berryessa, Santa Clara County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Alviso, Santa Clara County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Vallejo, Solano County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Kentfield, Marin County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Willow Glenn, Santa Clara County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Los Guillecos, Sonoma County.....	9-24-19	10-27-19
25	Bank of Italy.....	San Francisco	Montezuma, San Joaquin County.....	1-10-20	1-14-20
25	Bank of Italy.....	San Francisco	Albany, Alameda County.....	1-16-20	1-20-20
25	Bank of Italy.....	San Francisco	Mariposa, Mariposa County.....	1-14-20	1-17-20
25	Bank of Italy.....	San Francisco	Fresno Intermediate School.....	1-14-20	1-17-20
25	Bank of Italy.....	San Francisco	Yosemite, Mariposa County.....	1-14-20	1-17-20
25	Bank of Italy.....	San Francisco	St. Vincent's School, City and County of San Francisco.....	1-14-20	1-17-20
25	Bank of Italy.....	San Francisco	Oakdale, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Mayfield, Santa Clara County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Bagby, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Princeton, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Whitlock, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Madison, Fresno County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Green Mountain, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Hornitos, Mariposa County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	Campbell, Santa Clara County.....	2-28-20	3- 2-20
25	Bank of Italy.....	San Francisco	El Portal, Mariposa County.....	3-11-20	3-22-20
25	Bank of Italy.....	San Francisco	Weston, San Joaquin County.....	3-11-20	3-22-20
25	Bank of Italy.....	San Francisco	Mt. Carmel, San Joaquin County.....	3-11-20	3-22-20
25	Bank of Italy.....	San Francisco	Greeley, Mariposa County.....	3-11-20	3-22-20
25	Bank of Italy.....	San Francisco	Modesto Intermediate 7th Day Ad- ventist	4-15-20	5-12-20
25	Bank of Italy.....	San Francisco	Mariposa High School, Mariposa County	4-29-20	5-12-20
25	Bank of Italy.....	San Francisco	Buhach, Merced County.....	4-15-20	5-12-20
25	Bank of Italy.....	San Francisco	St. Mary's School, Santa Clara County	4-15-20	5-12-20
25	Bank of Italy.....	San Francisco	Atlanta, San Joaquin County.....	5-13-20	5-17-20
588	Inyo County Bank	Bishop.....	Bishop Grammar School.....	5-14-20	5-25-20

NATIONAL BANKS AUTHORIZED TO DO TRUST BUSINESS.

July 1, 1919, to June 30, 1920.

Name of bank	Location	Date quali- fied
Central National Bank.....	Oakland	7-31-19
First National Bank.....	Bakersfield	8-25-19
Bank of California National Association.....	San Francisco	8-25-19
National Bank of D. O. Mills & Co.....	Sacramento	9- 6-19
Farmers and Merchants National Bank.....	Los Angeles	8-25-19
Capital National Bank.....	Sacramento	9- 2-19
First National Bank.....	Santa Barbara	9-25-19
Butte County National Bank.....	Chico	9-24-19
National Bank and Trust Company.....	Pasadena	3-25-20

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266	CS	Bank of Newman	Newman	222
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263B	CS	Branch	Gustine	222
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