

ANNUAL REPORT

—OF THE—

STATE BANKING BOARD

SHOWING THE

CONDITION OF THE INCORPORATED, PRIVATE AND
SAVINGS BANKS OF THE STATE OF NEBRASKA.

FOR THE YEAR 1897.

LINCOLN:
HUNTER PRINTING COMPANY
1898

1847
1848

BANKING DEPARTMENT
OF THE
STATE OF NEBRASKA

BOARD

HON. J. F. CORNELL,	-	<i>Auditor of Public Accounts and President</i>
HON. J. B. MESERVE,	- - - - -	<i>State Treasurer</i>
HON. C. J. SMYTH,	- - - - -	<i>Attorney General</i>
P. L. HALL,	- - - - -	<i>Secretary</i>
HENRY MATHIESEN,	- - - - -	<i>Clerk</i>

EXAMINERS

REUBEN LIPP, Pawnee City.
F. A. REYNOLDS, Gothenburg

J. F. COAD, JR., Omaha.
V. E. WILSON, Omaha.

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STATE OF NEBRASKA, DEPARTMENT OF BANKING,
LINCOLN, NEBRASKA, FEBRUARY, 1, 1898.

To the Honorable J. F. Cornell, Auditor Public Accounts; J. B. Meserve, State Treasurer; and C. J. Smyth, Attorney General, Members of the State Banking Board of the State of Nebraska.

GENTLEMEN:—I have the honor to submit herewith the ANNUAL REPORT OF THE DEPARTMENT OF BANKING for the year 1897. This is the 6th annual report, and embraces the period commencing December 31st, 1896, and ending November 30th, 1897.

On November 30th, 1897, the records of the Department show a total of 398 commercial and savings banks in active operation in the state with an aggregate paid up capital of \$7,855,278.70.

Of this number, 311 were incorporated with a total capital of \$6,420,665.00, seventy-eight private with total capital of \$1,198,200.00 and nine savings banks with a total capital of \$236,413.70.

The resources and liabilities of these banks are given in detail in appendix, together with other useful facts and information. There were fifteen new banks organized with an aggregate capital of \$232,500.00 and thirty-two banks discontinued business with an aggregate capital of \$482,000.00. Four banks having re-organized, varying their capital somewhat.

Of the banks reported as having discontinued business, four have been placed in the hands of receivers, two have availed themselves of the provisions of Section 35 of the Banking Act, and were placed under bond to pay all liabilities in full, and twenty-six have paid all liabilities.

The four insolvent banks which were placed in the hands of receivers, show the following condition of affairs:

LIABILITIES.	RESOURCES.
Capital Stock.....\$140,000.00	Loans and Discounts .....\$268,933.99
Deposits..... 144,507.34	Cash Funds 21,787.89
Bills Payable..... 31,295.20	Other Assets..... 19,713.05
Other Liabilities..... 26,844.42	Banking House, Furniture and Fixtures, including Real Estate..... 32,212.03
Total.....\$342,646.96	Total .....\$342,646.96

Your attention is called to the comparative statement given in the appendix, wherein the condition of the banks under the supervision of this Department is shown under date of 31st December, 1896, and the condition 30th November, 1897.

The statement referred to reveals an increase, during the year, in the item of deposits, of \$3,675,402.43, while the item loans and discounts, during the same period, shows an increase of only \$802,565.67.

It is also shown that the reserve has increased from 33 per cent at the close of the year 1896 to 39 per cent at the close of the present year.

The resources of the banks have improved materially in character with the return of bountiful crops, and with a cessation of the vicious and uncalled for attacks upon credits in this state, made for political purposes, which have characterized the last two years.

Loans are being made by the banks with a degree of conservatism heretofore unknown. It is also observable that while extreme caution is used by the banks in extending credit that the borrower is equally cautious in assuming new liabilities.

A process of liquidation has been going on for some time that has given the banks an opportunity to recover from recent crop failures and other depressing influences, and those fortunate enough to weather past storms are now getting upon a solid and enduring basis. Both bank and bank customer have learned

from the experience of the past few years, that financial safety requires an unused credit reserve. The practice that obtained with both bank and people in the past to keep in active use, not only all available cash reserve, but all credit that could be commanded, is now recognized as a practice full of danger.

The above conditions and the recognition of the above facts strengthens the banks and makes them, at this time, more worthy of the confidence of the people than at any previous time in the history of the state.

The item, Other Real Estate, shown in the summary, is in excess of what conservative banking would suggest. The Department has been somewhat lenient with the banks in its treatment of this item due to the weak demand for this class of property, but with an already apparent market for it, will the coming year insist upon the importance of eliminating as far as possible this objectionable feature. The acquisition of this property by the banks, has not been a matter of choice but rather of necessity, as it was taken largely in lieu of debts previously contracted. This item promises a marked decrease during the coming year.

The present banking law, while in the main proving satisfactory, and a valuable protection to depositors, needs amending, especially looking to larger powers of the State Banking Board.

The most apparent weakness being the want of provision for supervision, by this Department, over the affairs of banks that are placed in the hands of receivers. As the law now is, the Department is abruptly estopped from all knowledge or supervision of a bank the moment a receiver takes charge, and the creditor of such bank has no recourse from the acts of the receiver except to the court whose creature the receiver is. This is a palpable wrong.

I am of the opinion that provision should also be made, requiring the approval of this Department in the selection of reserve agents or correspondents by the banks under its jurisdiction. The report herewith submitted shows approaching \$4,000,000 of the reserve of banks under state jurisdiction to be held by National

banks; institutions which so far as state supervision or control is concerned, are foreign corporations. No state banking authority has or is supposed to have any but public information regarding the condition of these banks. It would be but the part of practical business sagacity to provide that such of these banks as desire to act as reserve agents for the banks under control of the state, should be required to show to the State Banking Board that their condition is such as to enable them to safely guard the important trust given in their care.

This Department feels gratified with the showing made in relation to the banks that have discontinued business during the year. Of the thirty-two banks that have ceased doing business during the year but four have been placed in the hands of receivers and two have availed themselves of the provisions of section 35 of the Banking Act, and have required time in which to adjust their affairs.

By means of the efficient aid of the board of examiners and the co-operation of the stockholders and depositors, many liquidations have been made without resorting to the expense and delays incident to the winding up of affairs by liquidating agents and receivers.

In conclusion, I wish to extend my sincere thanks to the bankers of the state for their uniform courtesy to me as your secretary and for the promptness with which they have met all the requirements of the Department.

I am, Gentlemen, very respectfully, your obedient servant,

P. L. HALL,

Secretary, State Banking Board.

REPORT OF THE CONDITION
OF THE
INCORPORATED, PRIVATE AND SAVINGS BANKS
OF THE STATE OF NEBRASKA,
FOR THE YEAR ENDING NOVEMBER 30, 1897.

ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
	LOCATION	TITLE	1	2	3	4	5	6	7	8	9
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
1	Adams	State Bank of	\$ 26122 63	\$ 462 21		\$ 13684 17	\$ 2818 02	\$ 2387 42		\$ 1025 23	
2	Ainsworth	Bank of Ainsworth	39550 06	612 69	\$ 1655 13	1701 52	132 00	11000 00		803 31	
3	Allen	Allen State Bank	29720 14	536 42	3457 00	3742 59	522 91	2224 97		948 03	538 33
4	Alexander	State Bank of	25770 54	77 23		4566 44		1850 00			1610 52
5	Alliance	Bank of Alliance	49584 31	918 69		17235 93	61 64	6000 00			675 21
7	Alma	Bank of Alma	46240 40	4156 19		14213 68	115 04	7000 00		4125 40	799 78
9	Ansley	Ansley Banking Co.	19613 27	1291 34		1923 25	45 11	4000 00		4013 00	2534 88
11	Arcadia	State Bank of	20378 62	273 54		9756 57		3000 00			
12	Arlington	Arlington State Bank	58456 25	390 30	1995 42	17814 50	200 00	4372 08		5074 99	928 81
15	Ashton	Bank of Ashton	7201 58	368 80		2323 92		1400 00			482 84
483	Atkinson	Gallagher & Co. Bankers	7176 50	537 10	728 20	14500 48	56 94				428 23
17	Aurora	Aurora State Bank	85278 30	2 44		18260 53	237 20	22351 82		8372 29	1974 51
18	Aurora	Hamilton County Bank	243639 16	684 22	46 50	26310 16	69 32	6000 00		5806 90	6418 43
21	Axtell	Bank of Axtell	41233 40	4 33		11674 71	765 93	6980 00		599 55	812 28
23	Bancroft	Citizens Bank	49756 75	122 02		6635 81	667 47	8184 48			330 01
24	Barneston	Bank of Barneston	2973 88	73		3360 19		1270 00			
479	Bartley	State Bank of	6646 14			3772 58	85 00	314 74			241 20
26	Bassett	State Bank of	16590 88	319 36		4818 27	31 22	1484 21		23 30	916 06
27	Battle Creek	Battle Creek Valley Bank	89484 45	1152 86		10676 48	995 37	6700 00		7215 86	1501 38
28	Bayard	Bank of Bayard	5658 49			273 61	260 74	1654 69			368 45
29	Bazile Mills	Bank of Bazile Mills	8639 49	1688 71		1159 22					742 98
33	Beaver Crossing	State Bank of	30179 24	1270 60		6402 08	99 09	2000 00		3379 01	2130 96

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
1	\$ 8057 47		\$ 54557 15	\$ 10000 00	\$ 3000 00	\$ 2450 60		\$ 39106 55					
2	3962 84		59417 55	35000 00		1220 82		18818 52		\$ 2878 21	\$ 1500 00		
3	3014 26		44704 65	15000 00	2120 00	1401 79		26182 86					
4	4606 24		38480 97	10000 00		2343 63		21137 34			5000 00		
5	3873 50		78349 28	19000 00	410 00	1702 63		57236 65					
7	4097 35		80747 84	30000 00	200 00	1926 62		48621 22					
9	2453 72	\$ 81 85	35956 42	12000 00		2583 61		19372 81			2000 00		*Stock account
11	4741 82	\$ 70 22	38220 77	10000 00	1000 00			27220 77					*Personal property
12	4346 64		93578 99	28000 00	123 08	1523 25		63932 66					
15	2012 36		13789 50	6000 00	1200 00	809 32		5780 18					
483	4106 53		27533 98	6500 00		920 67		20113 31					
17	4942 82		141419 91	75000 00	825 00	6608 13		58986 78					
18	15950 18		309528 37	100000 00	1675 67	17764 65		190088 05					
21	3939 60		66009 80	25000 00	350 00	1564 09		36706 96		2388 75			
23	2259 01		67955 61	30000 00	1400 00	1662 39		27893 22			7000 00		
24	2675 51		10280 31	5000 00				5280 31					
479	1060 21		12119 87	5000 00		359 78		6760 09					
26	2327 64	500 00	27010 94	5000 00	112 37	2221 18		19677 39					
27	7898 40		125624 80	40000 00	10000 00	5471 00		70153 80					
28	232 05		8448 03	5000 00	100 00	362 32		2985 71					
29	505 61		12736 01	5000 00		845 06		6890 95					
33	913 37		46374 35	25000 00	3131 94			18242 41					

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
34	Beemer	Beemer State Bank	\$ 45363 38	\$ 245 93	\$ 778 30	\$ 3315 30	\$ 78 00	\$ 3050 00		\$ 2009 76	
35	Bellwood	Platte Valley State Bank	26728 21			1330 64		1359 48			
36	Belvidere	State Bank of	30872 55	275 11	384 80	3801 16		4150 00	515 80	740 31	
37	Benedict	Bank of Benedict	17954 65			7273 17	49 30		1396 48	499 88	
38	Benkleman	Bank of Benkleman	38344 17	637 58	2517 13	7457 83	450 98	2500 00	9478 07	392 16	
39	Bennett	Bank of Bennett	27567 01	15 45		3592 25	621 35	5900 00	1200 00	664 76	
40	Bennett	Citizens Bank	28920 30		1667 36	4909 67	1522 04	4500 00	6126 62	1689 32	
41	Bennington	Mangold & Glandt Bank	50565 92	225 60		3439 91	125 90	2082 77		3656 71	
42	Berlin	Bank of Berlin	16015 62	700 77	61 50	5413 46	73 28	2250 00	200 00	105 56	
43	Bertrand	First State Bank	22203 31			7101 83	3187 21	2500 00	5005 35	1065 13	
47	Blair	Blair State Bank	207281 83	7768 85	12350 20	20958 73	1567 99	10892 15	28636 51		
48	Bloomfield	Farmers & Merchants S. Bank	36394 75	4474 08		6988 57	126 27	2433 41	3622 84		
50	Bloomington	Franklin County Bank	40044 42			12922 35		3333 00		93 38	
51	Bloomington	Bloomington State Bank	28934 22	246 28	796 50	2245 47	96 10	3333 00		262 05	
54	Boelus	Howard Bank	14294 07	1666 82	1800 09	3466 82	9 61	690 25		1889 37	
482	Bradshaw	State Bank of	5464 32	48 01		1019 05	64 51	1691 87		485 77	
484	Bradshaw	Citizens Bank	16002 43			4778 06	48 48	1300 00		406 20	
56	Brainard	Bank of Brainard	37178 24	476 77		5767 54	9 10	528 00			
58	Brewster	International State Bank	6732 69	96 45			39 30	1250 90	750 00		
59	Brock	Bank of Brock	28659 62	159 96		5978 51		3554 90	4023 35	617 69	
60	Broken Bow	Bank of Commerce	17909 86	331 87	2600 65	1407 52	283 48	4500 00	4500 00	2351 27	
61	Broken Bow	Farmers Bank of Custer Coun.	37908 56	291 11	572 16	22832 25	295 35	975 00	776 95	4415 73	
62	Bromfield	Bank of Bromfield	21076 55	823 67	149 00	5899 06	817 90	2000 00	10000 00	2391 71	

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Chart No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
34	\$ 3233 46	\$ 58074 13	\$ 15000 00	\$ 1000 00	\$ 5556 65			\$ 36517 48					
35	2741 54	32159 87	15000 00	230 00	368 95			12760 92				3800 00	
36	1394 94	42134 67	12500 00	12500 00	4373 86			11760 81				1000 00	
37	1712 51 *	29408 23	10000 00	1500 00	1735 88			16172 35					*Prem. paid on time deposits
38	1779 59	63557 51	25000 00	5000 00				28557 51				5000 00	
39	2085 72	41646 54	25000 00	1000 00	1202 17			14444 37					
40	2704 15	52039 46	25000 00		3389 10			23650 36					
41	1475 17 *	62971 98	10000 00	800 00	4263 51			45872 22	† 36 25			2000 00	*Other assets † Collection acc't
42	2161 99	26982 18	10000 00		77 58			16904 60					
43	5991 59 *	48418 51	18000 00	3520 14	1917 96			24980 41					*Corn account
47	10142 25	299598 51	100000 00	1000 00	4439 44			190159 07		4000 00			
48	2800 21	56840 13	15000 00		1487 71			40352 42					
50	3362 49	59755 64	10000 00		1464 53			48291 11					
51	4284 07	40197 69	10000 00	200 00	448 67			29549 02					
54	446 30	24263 33	10000 00	300 00	2988 26			10975 07					
482	1447 18	10220 71	5000 00		307 27			4913 44					
484	3437 16	25973 33	10000 00		857 20			15116 13					
56	1369 75	45329 40	10000 00	10000 00	1216 91			24112 49					
58	1402 08	10270 52	5000 00	100 00	421 63			3748 89				1000 00	
59	3565 73	40560 06	15000 00	300 00	1529 10			28730 96				1000 00	
60	1501 91	35386 56	15000 00		1815 76			11166 15				7404 65	
61	5405 90	73473 01	15000 00	5000 00	3999 19			49473 82					
62	4418 44	47576 33	20000 00	3160 65	3646 90			20768 78					

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
63	Bruning.....	German Bank.....	\$ 18079 05	\$ 76 66	.....	\$ 549 39	.....	\$ 800 00	\$ 3300 00	\$ 396 86	.....
64	Bruno.....	Bruno State Bank.....	22930 35	1341 44	.....	7011 39	.....	1602 12	387 00	1032 34	.....
65	Burchard.....	Bank of Burchard.....	77702 08	298 11	.....	11993 49	.....	253 40	800 00	665 84	.....
66	Burr.....	German American Bank.....	16239 37	09	.....	9610 08	.....	.....	2321 66	2 95	.....
68	Butte.....	Farmers and Merchants Bank.....	8343 72	168 85	2654 30	245 70	37 00	2400 00	675 00	969 05	.....
69	Butte.....	Citizens State Bank.....	12625 22	1153 42	3098 70	2128 25	.....	2000 00	375 35	1151 51	.....
71	Calloway.....	Seven Valleys Bank.....	13064 16	41 79	.....	103 44	.....	2000 00	.....	890 88	.....
72	Cambridge.....	Citizens State Bank.....	37500 24	424 22	.....	32 48	100 98	1240 90	2723 18	5427 59	.....
73	Cambridge.....	State Bank of.....	70792 50	1510 72	564 33	13655 23	774 56	4500 00	.....	1011 64	.....
74	Campbell.....	Bank of Campbell.....	11848 12	481 00	301 30	5954 77	.....	1777 84	.....	2137 52	.....
75	Carleton.....	Citizens State Bank.....	27555 79	132 72	.....	11014 54	.....	3000 00	.....	.....	.....
76	Carroll.....	Carroll State Bank.....	25111 22	182 04	1417 00	1074 59	.....	2017 00	.....	1358 37	.....
77	Cedar Bluffs.....	Bank of Cedar Bluffs.....	47150 81	529 03	1115 43	3668 37	126 60	3500 00	.....	631 30	.....
78	Cedar Bluffs.....	Farmers and Merchants Bank.....	33993 33	455 50	.....	5777 12	768 85	3899 00	300 00	1266 97	.....
81	Cedar Rapids.....	S. S. Hadley & Co.....	64422 02	736 13	.....	13249 15	1093 12	287 55	13002 44	1065 74	.....
82	Central City.....	Central City Bank.....	35047 16	546 06	.....	22275 39	3470 48	3000 00	.....	1574 38	.....
83	Central City.....	Farmers State Bank.....	83696 21	156 90	.....	8318 05	1975 34	4000 00	.....	2306 92	.....
84	Central City.....	Platte Valley State Bank.....	41824 74	257 34	.....	7219 70	126 90	3500 00	.....	628 55	.....
85	Ceresco.....	State Bank of.....	17197 26	492 30	1195 50	5306 05	500 00	2300 00	.....	622 20	.....
87	Chadron.....	Citizens' State Bank.....	31200 46	75	.....	10250 16	82 75	6400 00	.....	1286 10	.....
89	Chappell.....	Commercial Bank.....	21837 20	472 14	8284 81	2500 00	250 00	791 93
90	Chester.....	Farmers Bank.....	16980 75	60	689 41	7688 30	972 03

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
63	\$1146 67		\$ 24348 63	\$ 10000 00	\$ 2300 00	\$ 1086 74		\$ 10961 89				
64	2535 83		37151 13	6000 00	100 00	1110 07		29941 06				
65	0630 40		99543 32	50000 00	350 00	2636 76		46556 56				
66	2124 67		30198 82	10000 00	2000 00	100 13		18098 69				
68	2004 71		17498 33	7000 00		1173 72		9324 61				
69	3287 58	2500 00	28320 03	10000 00	1000 00	2153 38		15166 65				*Hogs and Wheat.
71	5026 11		31366 94	11200 00	1539 55	1637 48		16999 91				
72	1984 57	1082 02	53731 80	12500 00	3000 00	6055 43		28232 02		\$ 3944 35		*Live Stock Account.
73	10495 35		103304 33	17500 00	3500 00	5835 82		76468 51				
74	2558 55	4000 00	29059 10	10000 00		2290 06		16769 04				*Corn in Crib.
75	2325 46		44028 51	15000 00	1100 00	1103 18		26825 33				
76	804 80		31965 01	10000 00		2029 47		10435 54			9500 00	
77	3315 80		60037 34	10500 00	50 00	1657 50		44829 84			3000 00	
78	1352 68		47813 45	12500 00	100 00	1655 31		30558 14			3000 00	
82	3948 34		97804 48	30000 00	15000 00	3304 05		49500 43				
83	5005 22		71518 69	30000 00		4478 13		47040 56				
84	7040 04	25 31	107518 77	25000 00	16500 00	5630 86		60387 91				
85	5758 52		59815 75	20000 00	3500 00	2368 44		33447 31				
86	3683 97	46 90	31314 18	10000 00	2000 00	963 15		18351 03				*Corn Account and Tax Titles.
87	8244 15	3530 00	60994 37	25000 00		1595 04		33899 33	‡ 500 00			*Live Stock. †Reserve for taxes
89	2553 69	405 00	37094 77	10000 00		1512 52		25582 25				*Live Stock.
90	3616 82		29947 91	7500 00	3750 00	1480 70		17217 21				

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Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
LOCATION	TITLE										
91	Clarks	Merrick County Bank	\$ 32129 79	\$ 42 90		\$ 19250 18	\$ 792 80	\$ 4860 50	\$ 3320 02	\$ 335 91	
92	Clarkson	Clarkson State Bank	34372 82	273 39	198 00	11367 32		2000 00			
481	Clatonia	Farmers Bank	17417 04		25 00	3761 63				458 92	
94	Clay Center	Commercial State Bank	40830 10	2628 92	618 00	23367 10	1507 79	3650 00	3746 84	229 90	
96	Coleridge	Coleridge State Bank	32885 11	1041 37		9379 00	38 33	6500 00	2441 40	1536 04	
97	Columbus	Columbus State Bank	140229 31	876 81	1296 88	45292 89	2054 50	9194 03	12829 62	7241 96	
98	Columbus	Commercial Bank	137069 92	5361 14	6191 83	32163 85	227 06	11336 08	12259 70	3858 52	
99	Concord	Concord State Bank	32844 58	247 43	3871 56	7572 50		1803 47	8502 67	1039 13	
100	Cook	Farmers Bank	33490 87	463 50		5377 01		5560 00		678 30	
104	Crab Orchard	Bank of Crab Orchard	20371 40	106 43	343 90	848 89	162 48	3500 00	500 00	438 07	
106	Crawford	State Bank of	34782 74	509 49		1541 50	250 31	1400 00	690 00		
107	Crawford	Commercial State Bank	34717 93	479 34		3336 38		1000 00	2690 68		
466	Creighton	Security Bank	62638 67	1889 12	781 43	13168 10		8000 00		2978 85	
475	Creighton	Bank of Creighton	46463 29	165 37		14804 99	132 13	8000 00			
487	Crete	Crete State Bank	81434 99	11 57	2159 25	18858 27	430 42	1000 00			
113	Curtis	State Bank of	32314 82	431 21	646 02	12209 43		3880 00	3334 42	3576 74	
115	Curtis	Farmers State Bank	26178 55	374 17	925 34	12858 73	1508 78	645 39	3293 31	532 93	
117	Danbury	Bank of Danbury	21256 20	202 59	1015 08	7511 83	49 05	2834 41	750 00	1649 42	
118	Dannebrog	Dannebrog State Bank	39287 47	510 37		9979 38	345 32	550 00		1250 50	
120	Davenport	Jennings State Bank	26662 81	146 49		36728 55		3500 00	400 00	316 69	
121	Dawson	Dawson Bank	45192 67	49 24		5344 52		3500 00		219 53	
122	Daykin	Jefferson County Bank	10808 48		904 37	9895 04		1000 00		367 36	\$ 11 25

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

(41)

Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
91	\$4525 20		\$ 65257 30	\$25000 00		\$6 1681 39		\$6 38575 91					
92	2677 00		50888 53	8000 00	2000 00	624 40		40264 13					
481	1430 95		23093 54	8000 00		989 04		14104 50					
94	3826 87 *	121 10	80526 62	20000 00	1600 00	1098 89		57827 73					*Grain Account.
96	2500 00 *	639 00	56960 25	25000 00	1000 00	2920 96		28039 29					*Grain and Tax Certificates.
97	9171 93		228187 93	83000 00		10615 16		134572 77					
98	5634 46		214132 56	90000 00	1350 00	7470 61		115311 95					[Account, †Profit and Loss.
99	3005 59 *	1396 36	60283 29	35000 00	551 00	3403 95	2928 63	18303 59 †	96 12				Interest paid on C. D. Corn
100	2205 64		47775 32	17500 00	3000 00	1903 15		23372 17			2000 00		*Corn Account.
104	2185 52 *	258 98	28715 67	15000 00		360 42		10855 25			2500 00		*Stock Account.
106	5215 20		44389 24	10000 00	388 00	126 33		33874 91					
107	6339 62 *	5076 76	53640 71	10000 00	1600 00	633 28		41407 43					
466	3422 66		92878 83	25000 00	4000 00	6154 78		57724 10					
475	7075 92		76641 70	25000 00	2000 00	899 03		48742 67					
487	6805 23		110699 73	50000 00	5000 00	1933 20		53766 53					
113	16409 38		72802 02	25000 00		3779 77		44022 25					
115	5639 34		51956 54	15000 00	3000 00	942 08		33014 46					
117	6105 39		41373 98	12000 00		2029 22		27344 76					
118	2654 59		54577 63	10000 00	20000 00	4310 80		20266 83					
120	2332 68		70087 22	15000 00	5000 00	983 45		49103 77					
121	2653 43		56959 39	15100 00	5000 00	1300 59		35558 80					
122	1493 81		24480 31	10000 00	1100 00	883 26		12497 05					

DR.

ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES										
			1	2	3	4	5	6	7	8	9		
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities		
485	De Witt	State Bank of	\$ 26701 66	\$ 488 42	\$ 40 00	\$ 5071 90	\$ 127 60	\$ 5000 00					
126	Diller	Peoples State Bank	37314 11	75 29		10595 57		9552 48	\$ 1550 80	\$ 530 66			
128	Dodge	Farmers State Bank	100346 00	153 40		6573 29	260 75	4180 09		3566 48			
129	Doniphan	Bank of Doniphan	39126 54			17440 20		4000 00		268 40			
130	Dorchester	Dorchester State Bank	54544 39	63 52	6846 80	26464 63		6286 23	13388 45	1189 41			
131	Douglas	Bank of Douglas	46143 95	132 90		8206 22	50 50	3119 10		574 83			
132	DuBois	State Bank of	30618 35	224 51	46 10	5272 83	34 30	2044 37	288 75	516 19			
133	Dunbar	Dunbar State Bank	39497 28	1417 77		3218 51	108 60	1700 00		592 90			
135	East Omaha	East Omaha Bank	5169 80			143 63		59 81		13 60			
136	Edgar	State Bank of	25043 95	410 30	43 00	7631 21	300 00	3000 00	6000 00	9149 60			
139	Elgin	Elgin State Bank	40235 43	454 77		7394 13		3850 00	2790 44	175 41			
140	Elgin	Bank of Elgin	27309 22	38 55		7663 28	712 29	2800 00	2152 05	281 90			
141	Elk Creek	State Bank of	29306 27	6 05		6330 08	65 34	1000 00		536 03			
143	Elm Creek	Farmers & Merchants Bank	14718 89	535 10	500 00	1599 66	459 54	807 65	1528 47	4854 65			
144	Elmwood	State Bank of	29554 05	2532 13		4118 34		4453 93	6319 00	1797 15			
145	Elmwood	American Exchange Bank	39214 06	2387 21		14009 97	409 39	7947 04		1982 29			
146	Elsie	State Bank of	5959 73			275 40	76 40	500 00		2609 02			
147	Elwood	State Bank of	46615 62	602 09	1345 98	11666 65	162 54	3300 00	3431 21				
149	Emerson	Farmers State Bank	39305 38	49 99	3958 74	7497 61		5000 00	1860 85	659 30			
150	Emerson	German American Bank	26569 36	724 06		9724 34	437 21	5000 00		358 45			
151	Eustis	Farmers State Bank	26048 30	713 21		5014 27		1340 00	2990 07	1356 21			

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Quarter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
128	3175	35	40604	93	15000	00	1116	55	24488	38			
128	5036	25	64655	16	30000	00	1827	90	24327	26			
128	4102	70	119182	71	30000	00	13518	64	71664	07			5000 00
129	1493	96	62329	10	12500	00	1004	72	33824	38			
130	5669	03	114452	46	50000	00	3502	95	35665	51			
131	2666	08	60893	58	20000	00	2507	69	30635	89			6000 00
132	2700	52	41725	92	15000	00	1225	63	23800	29			
133	2207	41	48742	47	10000	00	1499	06	32243	41			5000 00
135	100	69	5487	53	5000	00	120	36	242	17			
136	2865	43	54433	59	15000	00	9661	31	28337	22			
139	3276	66	58176	84	25000	00	1559	56	31617	28			
140	2407	07	43364	36	12000	00	1093	94	29870	42			
141	2892	02	40135	79	10000	00	5598	45	23037	34			1500 00
143	1947	37	26951	33	12500	00	10386	43	4064	90			
144	5277	94	54052	54	25000	00	2345	61	26561	93			
145	4880	14	70836	10	40000	00	3694	03	26642	07			
146	593	76	10014	31	5000	00	2833	01	1661	30			
147	8055	27	79661	18	20000	00	1280	57	52130	61			*Chattel Property.
149	3414	54	61746	41	20000	00	1895	99	36398	72			
150	4366	29	47179	71	15000	00	1318	83	28610	88			
151	4712	04	42174	10	11000	00	1950	04	27524	00			

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

(20)

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
LOCATION	TITLE										
153	Fairbury	Harbine Bank of	\$217624 31	\$ 506 00		\$ 44624 14	\$ 4324 77	\$ 2000 00	\$ 12820 19	\$ 736 13	
154	Fairbury	Goodrich Bros. Banking Co.	114652 02	150 71		7244 54	471 85	1623 89	4870 76	1006 17	
156	Fairfield	Citizens Bank	42066 72			16163 33	85 00	1668 00	7680 00	648 36	
157	Fairmont	Farmers State Bank	72563 51		\$ 100 80	28241 28	4 67	7555 26	11318 65	3918 26	
158	Falls City	Richardson County Bank	121694 87	1757 82		32713 94		7300 00	6400 00	1532 91	
159	Falls City	Falls City State Bank	54174 58	288 86		3323 44	47 56	13200 00		1936 17	
161	Filley	Bank of Filley	12448 08			2207 98	45 00	1895 00		2086 45	
162	Firth	Firth Bank	21759 20			8153 19		2417 18		1984 60	
163	Franklin	Franklin Exchange Bank	22696 52	284 95		6752 59		1500 00	650 00	435 82	
166	Friend	Merchants and Farmers Bank	43139 69	396 70		7291 88	865 35	7102 00	2801 78	668 03	
169	Gandy	State Bank of	11651 48		796 14	4440 73	98 85	2334 15	3807 07	2111 68	
170	Geneva	Citizens Bank	53893 98	414 52	6966 62	12972 98	773 14	16500 00	8733 68	2132 69	
171	Genoa	Commercial State Bank	68933 37	704 38	1040 00	13294 01		6731 00	2560 00	1546 27	
172	Gering	Bank of Gering	58968 49	158 22		8456 46	12 25	2731 23	4754 07	2960 94	
174	Gibbon	Commercial Bank	8155 11	310 31		7452 64				176 96	
175	Gibbon	Exchange Bank	43571 98	93 27		12927 67	52 68	500 00		202 92	
176	Gordon	Maverick Bank	55008 70	582 70		47683 53		5635 55		1088 97	
177	Gordon	Sheridan County Bank	16294 43			18110 69		500 00	2000 00	664 75	
178	Gothenburg	State Bank	36976 79	1929 38		5637 74	1628 83	9100 00	3865 00	1717 04	
474	Gothenburg	Peoples State Bank	36991 80	163 79	1587 10	2187 60	39 95	2836 55		3124 11	
179	Grafton	Bank of Grafton	16872 85	686 67	493 10	2867 56	182 25	1500 00	2293 59	994 75	
180	Grand Island	Grand Island Banking Co.	136383 76	1716 40	13490 00	26250 80	85 09	20500 00	4445 00		

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS		
	10	11		1	2	3	4	5	6	7	8			
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable			
153	\$ 14130 81		\$ 296766 35	\$ 40000 00	\$ 40000 00	\$ 10009 69		\$ 206756 66						
154	11559 79		141579 73	58600 00	15822 00	4359 95		56797 78						
156	4591 75		72903 16	20000 00	3500 00	2346 71		47056 45						
157	6545 98		130248 41	40700 00	1000 00	6152 59		82395 82						
158	13041 37		184440 91	50000 00	20581 07	4614 37		109245 47						
159	3693 43		76664 04	50000 00	3000 00	4723 90		18940 14						
161	2085 97		20768 48	10000 00	2000 00	2600 03		6168 45						
162	1892 78	\$ 406 40	36613 35	10000 00		3559 77		23053 58					*State Warrants.	
163	3093 83		35413 71	10000 00	1150 00	312 32		23951 39						
166	5258 89		67524 32	30000 00	10000 00	2404 70		25119 62						
169	958 65	* 5675 65	31874 40	12000 00	2000 00	1914 96		12959 44				3000 00		
170	7172 15		109579 76	50000 00		2228 20		54851 56				2500 00		
171	5521 80		100330 83	52500 00	2100 00	4079 47		41651 36						
172	5319 16	* 1291 26	84652 08	15000 00	15000 00	6557 68		42594 40				5500 00	*Wheat.	
174	1305 36		17400 38	5000 00		1376 30		11524 08						
175	2702 47		60050 99	10000 00		518 57		49532 42						
176	5585 81		115585 26	25000 00	500 00	17952 98		72132 28						
177	2847 65		40417 52	5000 00		995 97		34421 55						
178	2913 00		63767 72	30000 00		1264 90		25358 81				7144 07		
474	3308 25		50239 15	25750 00		2736 65		18252 50				3500 00		
179	3112 19		29002 96	15000 00	500 00	1418 90		12084 06						
180	34634 19	* 2351 90	239857 14	110000 00	20000 00	438 21		109418 93						*Tax Sale Certificates.

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
184	Greeley	Greeley State Bank	\$ 32262 19	\$ 141 70	\$ 8247 74	\$ 22556 70		\$ 4720 65	\$ 3680 91		
185	Gresham	Farmers & Merchants Bank	21214 86	454 18		14661 74	\$ 268 21	3438 00	2050 00	\$ 1830 41	
187	Guide Rock	Bank of Guide Rock	30260 90			7794 28		3500 00		676 80	
188	Haigler	Empire Loan & Trust Co	55918 44			9275 83	93 48	350 00	1000 00	94 64	
189	Hampton	Bank of Hampton	55911 42	2804 11		8039 85		1600 00			
190	Hardy	Hardy Bank	54896 20	449 20	98 70	30143 42	28 10	636 00	8388 70	169 55	
193	Harrison	Commercial Bank	53680 65	39 34		15843 09		1000 00			
194	Hartington	Hartington State Bank	49670 13	196 82	457 62	12775 25	172 78	6700 00	2700 00	1073 33	
196	Harvard	Union State Bank	97097 05	340 75	20958 57	11387 28	258 80	8000 00	35000 55	2805 01	
197	Hastings	Adams County Bank	198233 82	10847 13		48755 92		1374 00	4457 00	1004 00	
200	Hay Springs	Farmers & Merchants Bank	7197 41	125 80		4000 91	410 51	1665 00		655 68	\$ 261 25
201	Hay Springs	North Western State Bank	15368 08	614 46		3088 36	625 70	500 00	528 59	1112 25	
202	Hebron	Thayer County Bank	53789 45	385 56	6246 70	28160 52	1332 09	7500 00			
205	Henderson	Bank of Henderson	8400 98	372 80	711 40	7714 42		1605 87	1731 45	1044 48	126 45
208	Hickman	Bank of Hickman	20611 50		66 60	15472 49	31 00	300 00		580 62	
209	Hildreth	Franklin County Bank	8138 28			19747 69		1388 12		1184 36	
210	Holstein	Holstein State Bank									
211	Homer	Homer State Bank	12431 57	245 84		2150 88		1143 03	125 00	461 00	
212	Hooper	Dodge County Bank	89209 29	410 50		3552 32	10 00	5465 05		3048 27	
214	Howells	Colfax County Bank	54277 25	331 07		12305 04	60 00	3500 00		765 75	
216	Humboldt	State Bank of	64536 02	965 19	100 00	3712 33	97 85	5214 60	98 31	1651 84	
218	Humphrey	Citizens Bank	38405 73	4683 53		2119 52		2325 00	1009 50	1407 84	

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
184	\$ 4599 80	*\$ 290 05	\$ 76499 74	\$ 25000 00	\$ 125 00	\$ 976 38			\$ 50398 36				*Other Assets.
185	4195 31		48112 71	20000 00		2439 25			25673 46				
187	3721 16		45953 14	15000 00	2000 00	2528 82			26424 32				
188	1326 20		18058 59	5000 00	130 00	715 03			12213 56				
189	2098 61		70552 69	30000 00		1653 76			38998 93				
190	3256 60		97967 77	40000 00		879 46			43088 31		\$ 14000 00		
193	3225 48		73788 56	10000 00	3000 00	3348 45			57440 11				*Personal Property.
194	3295 70	* 549 66	77591 29	40000 00	500 00	2509 98			34581 31				*Horse and Grain Account.
196	4658 61	* 7735 03	188241 65	100000 00	10000 00	9063 36			69178 29				
197	18476 24		283148 11	60000 00	20000 00	17454 43			185693 68				
200	3387 85		17704 41	500 00	200 00	948 78			11555 63				*Stock Account.
201	2283 20	* 1683 52	25804 16	5000 00	421 44	1506 97			17875 75	\$ 1000 00			
202	6569 35		103983 67	25000 00	15000 00	2154 57			61829 10				
205	3698 03		25405 88	5000 00	3000 00	1683 49			15722 39				
208	2247 37		39309 58	10000 00	2000 00	1212 00			26097 58				
209	2749 09		33207 54	5000 00	500 00	1939 54			25768 00				
210	Bank Examiner in possession												
211	2038 51		18595 83	5000 00	500 00	1054 84			12040 99				
212	6165 16		107860 54	20000 00	5000 00	5459 08			63836 86		2564 60	\$ 11000 00	
214	4334 49		75573 60	10500 00	2500 00	2385 77			60187 83				
216	2554 52		78930 66	25000 00	8500 00	3773 74			38656 92			3000 00	
218	3281 94		53233 06	25000 00	400 00	1896 03			25937 03				

DR.

ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
486	Hyannis	Bank of Hyannis.....	\$ 41261 15			\$ 18226 15	\$ 772 80	\$ 1881 75		\$ 659 94	
219	Imperial	Farmers & Merchants Bank...	28931 26	\$ 38 50		3636 60		2629 41	\$ 2754 33	2300 70	
220	Indianola.....	State Bank of	42849 02	1287 48	\$ 361 92	20197 25	82 00	10831 50	11140 12	2039 71	
221	Ithaca.....	Ithaca State Bank	18488 07	471 22		3529 15	10 20	1887 94		948 76	
224	Johnson	Farmers Bank	37074 46	58 49		7827 53	856 48	3224 47		678 83	
226	Julian.....	Bank of Julian	40083 44			3074 23	5 85	2416 70		412 65	
228	Kearney	Farmers Bank.....	41315 53	448 96	895 42	9189 37	652 47	2500 00		6287 62	
232	Laurel	Farmers State Bank	30645 70	86 41	886 78	1543 75	162 81	1391 30	5037 25	1394 95	
233	Laurel	Laurel State Bank	42295 84	908 05	949 79	6363 91	1520 89	2001 96	1528 10	16 57	
234	Lawrence	State Bank of	20105 36	300 51		2122 43		1899 15	1500 00	274 80	
235	Lebanon	State Bank of	16395 13	8 77		9545 79	66 80	1516 29		1521 46	
236	Leigh.....	Farmers & Merchants Bank...	27417 40	635 01		3589 49	63 00	2000 00	2000 00	\$ 1514 28	
237	Leigh.....	Maple Valley State Bank.....	13300 05	1478 18		8046 72	1030 03	1275 00		613 82	
238	Lexington.....	Lexington Bank.....	68907 40	1279 43		5469 12		7000 00	8000 00	1850 98	
491	Liberty.....	State Bank of	21794 66	283 10		7375 08	421 40	3500 00		329 25	
243	Lindsay	Lindsay State Bank.....	23613 44	45 35	269 95	4194 41	50 45	1706 95		590 37	
244	Linwood	Farmers & Merchants Bank...	21879 07	286 24	1203 58	4546 25	41 70	2500 00	3200 00		
245	Litchfield.....	Litchfield State Bank.....	46750 78	227 41	910 00	7852 03		2300 00	3304 28		
247	Long Pine	Brown County Bank.....	20773 06	498 21	2067 58	754 05	803 63	3398 00	611 00	1205 08	

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
486	\$ 2665 00		\$ 65466 79	\$ 15000 00		\$ 2216 48		\$ 48250 31					
219	6810 64	*\$ 838 50	47939 94	25000 00		3393 22		19546 72					*Live Stock Account.
220	4057 23		92796 23	40000 00		4939 69		47856 54					
221	2554 70		27890 64	7250 00	\$ 86 25	1203 18		19351 21					
224	3817 75		53538 01	15000 00	3000 00	2893 74		32644 27					
226	918 42		46911 29	10000 00	1200 00	1376 20		32335 09			\$ 2000 00		
228	8902 90		70192 27	25200 00		4263 57		40728 70					
232	646 60		41795 55	20000 00	642 21	6393 29		11103 15	\$ 3656 90				
233	2349 50	*	58529 89	25000 00	1900 00	150 09	750 00	27929 80	1800 00		1000 00		*Grain Account.
234	4456 09	*	30787 31	10000 00	715 00	1254 32	80 27	18557 72	180 00				*Corn Account. †Corn Acct.
235	1657 36		30711 60	10200 00	2185 18	3089 23		15237 19					
236	2218 80		39437 98	15000 00		2379 49		20339 53			1718 96		
237	1499 88		27243 68	5000 00	381 56	1280 34		20581 78					
238	4518 77		97025 70	50000 00	15000 00	1768 30		30257 40					
491	7122 61		40826 05	20000 00		632 39		20193 66					
243	289 56		30760 48	10000 00	200 00	982 54		19577 94					
244	3297 55		36954 39	10500 00		274 47		26179 92					
245	5836 08		67180 58	40000 00	93 25			27087 33					
247	1094 93	*	31956 49	10200 00		1872 11		16884 38		2000 00	1000 00	*L	Stock & Grain Account.

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
248	Loomis	Loomis State Bank	\$ 28982 97	\$ 132 31		\$ 3976 92	\$ 1217 99	\$ 2534 15	\$ 763 75	\$ 1318 21	
250	Loup City	First Bank of	22401 20	298 56		6619 09	2819 67	2484 86		2196 32	
251	Loup City	Farmers State Bank	8066 87	180 75		18630 62	433 20	2163 05		490 45	
254	Madison	Madison State Bank	86167 03	1696 00	\$ 3473 53	24883 95	554 63		5148 98	710 53	
258	Malmo	Farmers & Merchants Bank	48397 75	294 70		7156 23	43 20	2500 00		3555 61	
259	Marquette	Farleys' Bank	37180 49	951 60		6025 43		3000 00	7000 00	1493 82	
260	Mason City	Bank of Mason City	15746 19	166 94		2376 47	59 05	2075 00	1310 00	4216 02	
263	Meadow Grove	Meadow Grove State Bank	14290 90	16 75		2427 89	250 19	1300 09		182 09	
265	Millford	Nebraska State Bank	39447 55			9563 44	1800 51	1311 30	11739 48	308 58	\$ 183 51
266	Millard	German Bank	18650 36			1263 34		5000 00	2500 00	1006 72	
267	Miller	First Bank of	28870 39	551 17	683 71	3882 56	126 45	1075 55	1558 31	629 63	
268	Miller	Bank of Miller	12217 44			4647 89	20 70	2063 22	8756 34	2472 85	
493	Milligan	Farmers State Bank	2031 10			2082 02		2000 00		52 18	
270	Minden	Kearney County Bank	56076 82	10 49		22682 93	469 06	11000 00	5000 00	746 62	
271	Monroe	Bank of Monroe	26854 23	255 81	218 80	3071 55	78 00	2200 00		648 56	
272	Morse Bluff	Bank of Morse Bluff	22098 65	64 23	727 98	440 31	115 82	24 25		1741 52	
471	Murdock	German Bank	13376 80			1432 45		1500 00		434 06	
275	Murray	Murray State Bank	7142 69	292 26		991 78	202 95	2662 05		1465 68	
276	McCook	Citizens Bank	95287 34	345 30	166 00	18964 97	978 77		9702 46	2711 93	
277	McCool Junction	Blue River Bank	15730 75	43 72		4198 53	5 40	1645 65	123 43	442 98	88 50
278	Nebraska City	Farmers Bank	120777 47	171 55	1811 02	29323 09	723 00	499 50	1194 25	1225 94	

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	ash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
248	\$ 3448 56	*\$ 4775 45	\$ 47100 31	\$ 15000 00	.....	\$ 3285 80	.....	\$ 27314 51	.....	.....	\$ 1500 00	*Other Assets.
250	8974 72	.....	45794 42	20000 00	.....	2589 97	.....	23204 45	.....	.....	.....	*Live Stock.
251	2778 86	* 930 62	35877 09	10000 00	\$ 100 00	804 58	.....	24972 51	.....	.....	.....
254	7661 36	.....	130296 01	50000 00	5000 00	2776 19	.....	72519 82	.....	.....	.....
258	2358 10	.....	64305 59	7500 00	1250 00	5691 68	.....	49863 91	.....	.....	.....	*Personal Property.
259	1176 08	* 550 00	51077 42	15000 00	200 00	1853 07	.....	34024 35	.....	.....	.....	*Wheat. †Collection Account.
260	2369 93	* 238 47	28558 07	6000 00	.....	1928 45	.....	16229 62	+\$ 9 00	.....	3500 00	
263	1510 68	.....	19977 60	10000 00	.....	598 49	.....	9379 11	.....	.....	.....
265	6211 99	.....	70566 36	42500 00	4042 06	1476 52	.....	22547 78	.....	.....	.....
266	2429 00	.....	30849 42	15000 00	.....	1490 80	.....	14358 62	.....	.....	.....
267	1267 77	.....	38645 54	25000 00	600 00	4870 27	.....	8175 27	.....	.....	.....	*Live Stock and Grain.
268	972 15	* 6722 35	37872 94	25000 00	.....	3801 20	.....	9071 74	.....	.....	.....
493	3518 04	.....	9683 34	6000 00	.....	71 23	.....	3612 11	.....	.....	.....
270	3813 45	.....	99799 37	50000 00	.....	5443 57	.....	44355 80	.....	.....	.....
271	2467 32	.....	35794 27	10000 00	300 00	1100 57	.....	24393 70	.....	.....	.....
272	774 26	.....	28387 77	7500 00	200 00	1571 97	.....	18309 87	.....	805 93	.....
471	1469 63	.....	18212 94	5000 00	.....	927 63	.....	11285 31	.....	.....	1000 00	
275	134 45	.....	12891 86	10000 00	.....	1772 10	.....	1119 76	.....	.....	.....
276	11098 58	.....	139255 35	50000 00	5000 00	6369 89	.....	77885 46	.....	.....	.....
277	3822 48	.....	25551 44	10500 00	.....	2906 44	.....	12145 00	.....	.....	.....
278	17066 73	* 178 32	172970 87	50000 00	1000 00	3892 52	118078 35	*City Warrants.

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
279	Nehawka.....	Nehawka Bank.....	\$ 46273 10	\$ 2101 87	.....	\$ 14891 83	.....	\$ 3858 14	.....	\$ 351 19	.....
280	Nelson.....	Commercial Bank.....	24110 67	206 10	\$ 1000 00	5135 98	.....	935 65	\$ 4102 15	1268 88	.....
282	Newcastle.....	Farmers State Bank.....	17974 82	679 38	.....	5376 83	\$ 11 23	2180 50	.....	521 92	.....
283	Newman Grove.....	Newman Grove State Bank.....	32935 08	718 82	309 77	1993 35	216 40	4000 00	2679 07	168 60	.....
284	Newman Grove.....	Citizens State Bank.....	37797 59	109 29	.....	4147 55	141 49	3741 69	.....	822 51	.....
285	Niobrara.....	Niobrara Valley Bank.....	25382 05	1060 53	343 00	2520 68	51 80	1500 00	.....	1689 38	.....
287	North Bend.....	Bank of North Bend.....	82771 67	253 29	448 75	8857 85	.....	1935 00	2127 00	1179 30	.....
291	Oakdale.....	Antelope County Bank.....	16159 92	18 39	.....	10244 19	131 85	725 00	.....	1196 95	.....
298	Ohioa.....	Bank of Ohioa.....	37409 37	585 87	.....	10946 78	.....	1350 00	1400 00	183 55	.....
308	O'Neill.....	Elkhorn Valley Bank.....	40716 69	781 07	.....	1786 16	.....	5000 00	2500 00	662 94	.....
310	Ord.....	Ord State Bank.....	65472 56	206 20	1032 96	31393 32	200 73	1367 67	17195 31	369 48	.....
311	Orleans.....	Bank of Orleans.....	24073 33	695 50	9063 39	4768 04	.....	5550 00	6585 94	.....	.....
312	Osceola.....	Bank of Polk County.....	23581 31	.....	26 28	13081 44	122 50	3329 25	.....	1253 95	.....
313	Osceola.....	Osceola Bank.....	73725 62	.....	1024 00	32220 99	.....	12210 00	600 00	1400 57	.....
470	Osmond.....	Farmers State Bank.....	21938 70	254 46	.....	5149 28	8 00	5764 35	5715 13	2167 02	.....
316	Overton.....	Bank of Overton.....	27124 99	624 73	101 15	8096 26	93 08	1066 36	3699 06	2740 65	.....
317	Oxford.....	Commercial State Bank.....	12824 53	526 99	.....	9013 01	.....	500 00	260 60	1227 35	.....
319	Page.....	Farmers Bank.....	5639 84	48 59	.....	240 37	594 85	925 00	335 00	.....	.....
322	Palmyra.....	Bank of Palmyra.....	29546 43	151 23	.....	9837 42	.....	100 00	.....	.....	.....
323	Panama.....	Bank of Panama.....	29364 68	1279 12	2218 79	2637 78	452 73
325	Pawnee City.....	Pawnee County Bank.....	17985 82	3863 37	5000 00	51 38

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Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES										
	LOCATION	TITLE	1	2	3	4	5	6	7	8			
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U.S. Government Securities		
327	Pender	State Bank of	\$ 22827 89			\$ 2947 82		\$ 3330 00					
328	Peru	Citizens' State Bank	44496 42	\$ 8 54		961 99	\$ 121 95	2786 58		\$ 700 00		\$ 643 34	
329	Petersburg	Bank of Petersburg	35049 40	239 50		12909 98	1013 14	3588 68				704 25	
330	Phillips	Bank of Phillips	21836 70			10459 05	358 40	1145 68			3424 88	425 95	
331	Pierce	Pierce State Bank	43614 97	225 27		5175 76		8787 00			2735 00	285 60	
489	Pierce	Pierce County Bank	80930 70	877 81		10225 03	20 13	8300 00				1040 40	
332	Pilger	Pilger State Bank	24880 24	72 76	\$ 89 60	1995 70		2450 54				588 43	
333	Plainview	Farmers State Bank	45693 07	404 95		3463 86		6481 66			2116 47	1322 05	
467	Plainview	Bank of Plainview	20125 54	481 71		2618 26		2500 00			1905 34	501 62	
334	Platte Center	Farmers and Merchants Bank	8256 96	4 63	5457 96	1318 06	19 85	2500 00				1180 05	
335	Plattsmouth	Bank of Cass County	131136 03	1163 43		28066 57	477 13	13829 55			2877 23	4457 53	
336	Pleasanton	Pleasanton State Bank	10347 91			8273 64	99 00	1274 90				303 00	
337	Plymouth	Bank of Plymouth	16293 01	106 43		5419 67	88 75	1500 00				2446 09	
339	Ponca	Security Bank	87853 55	181 35	5194 20	14230 30		9198 60			2117 45	2774 77	
340	Prague	Farmers and Merchants Bank	23939 88	85 37		9955 62		700 00					
342	Randolph	Randolph State Bank	47496 55	1017 97	784 85	7092 90		6071 10			19149 08	898 16	
343	Randolph	Security State Bank	33036 46	46	1029 70	6267 55	1 00	1423 57			12242 98	810 33	
344	Ravenna	State Bank of	18243 80	19 80		17301 48	445 71	2200 00				874 08	
345	Red Cloud	State Bank of	60128 63	569 64		12504 07						2459 12	
346	Red Cloud	Peoples Bank	47955 85	662 89	187 80	20295 52		583 23			944 36	1031 95	
352	Rogers	Farmers Bank	15720 00	246 24		1460 45		413 92			1265 30		
354	Rulo	Bank of Rulo	40477 99			37236 01		20 00				1185 61	

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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	II	TOTAL	LIABILITIES								REMARKS		
			1	2	3	4	5	6	7	8			
			Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable			
327	\$ 2737 92	\$ 31843 63	\$ 10000 00	\$ 1400 00				\$ 20443 63					
328	4457 26 *	54676 08	12000 00	5000 00	\$ 1723 48			35691 45			\$ 261 15	*Silver in Transit.	
329	3292 04	56796 99	30000 00	740 00	2711 63			23345 36					
330	272 39	37923 05	15000 00		4334 00			18589 05					
331	2033 55	65110 46	35000 00	500 00	790 33			28820 13					
489	3236 87	104630 94	25000 00		4696 66			72434 28	\$ 2500 00				
332	2013 53	32090 80	15000 00	2600 00	1226 86			11263 94			2000 00		
333	3178 47	62669 53	25000 00		2710 75	\$ 50 30		34908 48					
467	656 68	26789 15	10000 00		974 03			13005 12		2810 00			
334	256 45	18993 96	12000 00	74 81				5421 82			1497 33		
335	16717 19	198424 63	50000 00	5400 00	8097 54			134927 09					
336	2854 12	23153 04	10000 00	2500 00	1528 61			9124 43					
337	1159 96	24507 82	7500 00	1000 00	2000 00			13007 82			1000 00		
339	5374 88	126596 42	40000 00	36 05	4750 38			78241 04					
340	5474 45	42930 09	7200 00	1800 00	3362 05			30568 04					
342	3574 80 *	87246 21	50000 00	1000 00	5685 56	2651 00		27861 42	† 18 23			[tionery. †Profit & Loss Acct.	
343	2105 32 *	58622 29	24890 00		2651 59			24809 27		3271 43	3000 00	*Corn, Personal Prop'y & Sta-	
344	5771 86	44856 73	10000 00	1200 00	1899 13			31757 60				*Corn and Rent Account.	
345	6755 90	82417 36	15000 00	8500 00	5368 18			53549 18					
346	4492 32	76153 72	15000 00		10444 76			50708 96					
352	1936 23	21042 14	5800 00		503 31			14738 83					
354	3617 49	82537 10	20000 00		15793 38			46743 72					

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Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
LOCATION	TITLE										
350	Salem	Bank of Salem	\$ 95408 35	\$ 7897 54		\$ 7861 45		\$ 2986 85			2688 74
360	Sargent	Farmers and Merchants Bank	13962 19			2302 71		500 00			224 95
361	Sargent	Custer County Bank	11850 85	13 50		121 51	\$ 49 65				453 00
362	Saronville	Farmers State Bank	13822 70		\$ 973 94	8960 96	143 66				295 15
363	Schuyler	Banking House of F. Folda	117029 22	927 01	7483 15	30743 50		6662 20		6437 95	
367	Scribner	Scribner State Bank	45568 15	48 77	927 79	22046 17		4004 53			976 27
368	Scribner	Merchants and Farmers Bank	73371 88	2209 68		8418 79		3884 97			3482 04
369	Seward	State Bank of Nebraska	166093 43		742 73	42425 52				20435 03	7134 14
370	Shelby	Bank of Shelby	35245 50	7 30		2491 55	251 70	2000 00			2078 87
371	Shelton	Shelton Bank	43128 33	466 32	4849 81	6987 42	1304 64	1434 10		2972 17	4048 54
372	Shelton	Meisner's Bank	27789 28	2148 67		9787 48	618 36	1000 00		3582 34	1120 80
373	Shickley	State Bank of	33904 32	807 09	980 13	1256 94	359 75	2600 00			636 97
374	Shubert	Farmers State Bank	29644 54			8344 86	2 50	2500 00			459 00
375	Sidney	American Bank	57111 85			3993 21		5000 00			1826 40
377	Silver Creek	Silver Creek State Bank	21578 29	188 67	338 83	5498 09		2600 00		849 02	1107 47
378	Smithfield	State Bank of	5564 67	903 64		2691 72		950 00		150 78	808 54
379	Snyder	Snyder State Bank	30470 61	1485 81		2182 09		537 65			588 97
380	South Bend	South Bend Bank	8291 75			3204 73	63 05	464 50		410 35	3605 82
383	Spencer	Boyd County Bank	3887 52	617 40	1561 85	550 00	120 33	1039 02			1087 34
385	Springfield	Sarpy County State Bank	22088 92	285 51	245 83	12753 38	17 15	5880 00		2124 72	557 37
386	Stamford	Stamford Bank	10585 92	210 67		3847 23	119 21	1200 00			406 97
387	Stanford	Citizens Bank	87475 73	71 55		12716 21	224 40	6214 58		1537 13	1354 36
492	Staplehurst	Bank of Staplehurst	21431 47	1450 50		3855 09	168 68	1416 49			497 44

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
359	\$ 1585 60		\$ 118428 53	\$ 50000 00	\$ 10000 00	\$ 8995 22		\$ 30433 31			\$ 19000 00	
360	1532 91		18522 76	5000 00	400 00		\$ 1175 09	11947 67				
361	2781 76		15270 87	5000 00	1000 00	529 67		8741 20				
362	1529 80		26226 21	5000 00		618 61		20607 60				
363	9733 14		1179016 17	25000 00	10000 00	3128 88		140887 29				
367	4302 38		77874 06	25000 00	600 00	1835 91		50438 15				
368	4295 45		95662 81	15000 00	2000 00	6523 80		64139 01	\$ 8000 00			
369	12975 04	*\$ 3596 94	254604 01	60000 00		18775 86		175828 15				*Personal Property & Grain.
370	2098 90	*\$ 454 12	44627 94	10000 00	2500 00	4682 89		27445 05				*Corn Account.
371	2284 95		67476 28	25000 00	5000 00	4614 79		32861 49				
372	3048 65		49095 58	10000 00		2690 10		36405 48				
373	7792 65		48237 82	10000 00	5000 00	694 34		27543 48			5000 00	
374	2291 23		43242 13	12500 00	200 00	1461 39		29080 74				
375	6594 51		74525 97	25000 00	5000 00	3306 19		26219 78			15000 00	
377	2502 04		34662 41	10000 00	1000 00	1472 81		22189 60				
378	146 71		11216 06	5000 00	75 53	796 77		5343 76				
379	2300 04		37565 17	9000 00	1100 00	1039 74		26425 43				
380	735 95		16776 15	5000 00		4486 79		7289 36				
383	483 18	* 159 75	9506 39	5000 00		112 32		4394 07				*Live Stock & Foreclosures.
385	2462 81		46392 69	18000 00		1201 88		27190 81				
386	1788 57		18158 57	5000 00	626 55	29 56		12502 46				
387	6971 76		116565 72	50000 00	800 00	5061 92		53503 80				
492	1599 66		30419 33	6000 00	250 00	813 86		23355 47				

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
389	St. Edward	State Bank of	\$ 44621 97	\$ 2598 33		\$ 2919 44	\$ 279 07	\$ 6429 40		\$ 516 95	
390	St. Edward	Citizens State Bank	32166 29	64 72		11135 90		1093 00		1791 53	
393	Stella	State Bank of	89132 93		\$ 2000 00	25600 10	110 61	2000 00		1122 79	
394	Sterling	Farmers and Merchants Bank	68880 59	1026 86		6231 29	497 80	8000 00	\$ 2000 00	2309 87	
473	St. Paul	St. Paul State Bank	20621 97	1202 91	6949 35	13953 84		700 00		1392 20	
396	Strang	Union State Bank	16981 30			2020 31	203 36	1200 00		458 88	
399	Stromsburg	Stromsburg Bank	39424 31		653 35	8207 85	1777 42	5000 00		1132 56	
401	Stromsburg	Farmers and Merchants Bank	79681 26	230 92		12093 68	234 15	3520 00		1052 61	
402	Stuart	Citizens Bank	25378 78	1378 89	1291 37	9024 46	44 25			104 75	
403	Sumner	Security Bank	7567 44	284 57		6867 47	144 80	2526 02	2231 85	952 77	
406	Sutton	Sutton Exchange Bank	21915 33	53	316 85	7945 64	25 00	6442 41	6531 68	403 15	
407	Swanton	Bank of Swanton	10166 06	1126 12	500 00	3186 54	54 97	3318 00	1704 68	589 40	
408	Syracuse	Bank of Syracuse	36617 67	2066 29	3236 05	5528 49	779 45	4414 37	10650 00	954 78	
409	Table Rock	State Bank of	57129 46	65 60	11726 73	7592 45	1008 04	5000 00	3649 93	79 45	
410	Talmage	Bank of Talmage	58418 54	37		24109 25	1 60	3800 00		414 90	
412	Tecumseh	Chamberlain Banking House	60740 56	4183 15	8494 25	13124 56		8000 00	5507 05	3034 03	
413	Tekamah	Burt County State Bank	70671 33	104 40	1938 50	7275 42	191 50	10000 00	5000 00	855 60	
414	Thayer	Bank of Thayer	4806 97	8 70		9866 90		25 00		725 69	
415	Thedford	Thedford Bank	9539 58			909 48		1589 57		58 98	
416	Tilden	Tilden State Bank	51818 03	264 10		7054 93	2036 09	7000 00	1305 62	2378 87	
417	Tilden	Elkhorn Valley Bank	41804 30	129 32		5522 70	107 46	1372 93	1838 21	1446 24	
490	Tobias	Citizens State Bank	21192 82	1027 98		10766 29	1022 17	6000 00		132 85	

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
389	\$ 3101 83		\$ 60466 99	\$ 20000 00	\$ 1200 00	\$ 1157 65		\$ 38109 34					
390	3846 27		50097 71	20000 00	500 00	2460 42		27137 29					
393	7856 18		127822 61	30000 00	28500 00	3452 80		65869 81					
394	3772 70		92806 11	25000 00	5000 00	4617 12		44514 79		\$ 5674 20			
478	7513 31		52313 58	10000 00		2057 72		40255 86			\$ 8000 00		
396	1924 10		22787 95	10000 00		688 44		12099 51					
399	7229 84		63425 33	15000 00	3447 80	1798 65		43178 88					
401	9117 50		105930 12	25000 00	5000 00	2393 74		73536 38					
402	1806 27		39028 84	5000 00	5550 00	37 62		28441 22					
403	1806 65	\$ 724 48	23106 05	12000 00		3835 64		7270 41					*Personal Property.
406	5679 79		49260 38	25000 00	1000 00	247 61		23012 77					
407	1629 25		22275 02	10000 00	36 70	1005 38		10232 94				1000 00	
408	4634 30		68881 40	30000 00	1500 00	1471 21		35910 19					
409	3962 35	* 45 19	90259 20	50000 00	3000 00	905 10		36354 10					*Corn Crib.
410	5583 92		92328 45	20000 00	10000 00	1341 12		60987 33					
412	4194 05		107277 65	50000 00	7000 00	3881 97		34408 08		11987 60			
413	4449 70		100491 45	30000 00	1100 00	2650 15		63741 30				3000 00	
414	781 01		16414 27	5000 00		927 93		10486 34					
415	1236 54		13334 15	5075 00	1500 00	44 74		5714 41				1000 00	
416	3229 51		75087 15	30000 00	390 00	4093 59		40603 56					
417	2509 57	* 25 00	54755 73	25000 00	633 88	2681 20		26440 65					*Chattel Account.
490	5440 48		45582 59	20000 00		446 47		25136 12					

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Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
421	Ulysses.....	Citizens Bank.....	\$ 39639 20	\$ 1164 87	.....	\$ 8961 16	\$ 830 94	\$ 3038 60	\$ 700 00	.....	.....
422	Ulysses.....	First Bank of.....	65940 79	2085 78	.....	7687 98	48 67	1567 81	3443 59	\$ 1966 21	.....
423	Unadilla.....	Bank of Unadilla.....	24501 37	679 01	\$ 1251 84	6246 23	124 36	2440 99	.....	410 88	.....
424	Union.....	Union Bank.....	23500 12	324 77	.....	7272 83	.....	100 00	.....	931 63	.....
425	University Place.....	Windom Bank.....	24462 88	57 76	359 75	650 85	.....	952 40	260 55	795 75	.....
426	Upland.....	Upland Banking Co.....	7002 65	170 39	.....	9716 04	223 70	3000 00	556 97	903 21	.....
427	Utica.....	Utica Bank.....	15460 65	.....	100 00	10336 03	31 75	2900 00	3825 00	1094 90	.....
428	Utica.....	Merchants Bank.....	14608 45	70	.....	8104 16	137 86	7000 00	.....	25 75	.....
430	Valentine.....	Bank of Valentine.....	21580 01	131 21	572 29	10841 96	87 20	2135 00	1065 30	.....	.....
433	Verdon.....	Verdon State Bank.....	27708 61	1769 81	.....	6463 81	33 40	1043 17	.....	689 19	.....
434	Vesta.....	Exchange Bank.....	9291 25	146 48	154 89	395 87	105 71	1400 00	.....	227 67	.....
436	Waco.....	Farmers and Traders Bank.....	8593 42	.....	.....	13133 35	.....	1650 00	500 00	412 97	.....
437	Wahoo.....	Citizens State Bank.....	48602 15	444 67	1739 55	10265 87	.....	1358 60	.....	1628 13	.....
438	Wakefield.....	Wakefield State Bank.....	49344 49	200 93	.....	4334 35	112 15	4300 00	2736 00	1104 23	.....
439	Wakefield.....	Farmers and Traders Bank.....	91904 88	349 37	.....	12922 00	61 74	3448 44	.....	1941 50	.....
444	Wausa.....	Farmers State Bank.....	37160 98	1057 90	.....	5366 61	105 69	2143 84	6242 61	605 61	.....
446	Waverly.....	Bank of Waverly.....	16830 35	8 65	.....	5846 44	14 49	1500 00	.....	461 31	.....
447	Wayne.....	Citizens Bank.....	125963 43	272 24	.....	12841 06	2075 29	9104 50	7945 62	831 70	.....
448	Wayne.....	State Bank of.....	39622 98	119 81	.....	5895 55	115 10	7565 85	3434 93	1076 64	.....
450	Western.....	Saline County Bank.....	36887 63	94 20	.....	3085 80	255 97	6616 95	688 85	853 51	.....
452	Weston.....	Weston Bank.....	23850 95	394 00	.....	5551 57	13 05	2702 90	.....	680 35	.....

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
421	2673 23		57008 00	\$ 25000 00		\$ 481 87		\$ 31526 13				
422	5556 23		88297 06	25000 00	\$ 400 00	3493 99		59408 07				
423	1916 15		37570 83	15000 00	1850 00	1181 84		19538 99				
424	2796 52		34925 87	10000 00	438 11	302 12		24185 64				
425	1508 74		29048 68	10000 00		3325 05		13228 63			\$ 4500 00	
426	3965 42		25538 38	10000 00	2000 00	1961 20		11577 18				
427	4841 42		38589 75	14000 00		2108 15		32481 60				
428	7889 43		37766 35	20000 00	500 00	134 99		17131 36				
430	4625 80		41038 77	6000 00	489 42			34549 35				
433	2809 61		40517 60	10500 00	500 00	1742 65		27774 95				
434	1488 63		13210 50	5000 00	45 47	320 15		6844 88			1000 00	
436	1052 67	* 75 37	25427 78	5000 00	1000 00	698 44		18719 34				*Interest on Deposits.
437	5868 28		69907 25	20000 00		3800 75		40106 50				
438	1600 98		63733 13	35000 00	2400 00	2294 38		24038 75				
439	5127 30		115755 23	40000 00	10000 00	2888 71		63066 52				
444	3137 99		55821 23	20000 00		2574 64		33246 59				
446	2597 84	* 1994 41	29253 49	5000 00	5000 00	901 45		18352 04				*Corn Account.
447	9005 25		168039 09	75000 00	15000 00	8302 34		69736 75				
448	10180 08		68010 94	30000 00	750 00	2155 55		29816 56	\$ 5288 88			
450	2654 93	* 3163 77	54301 61	30000 00	400 00	1859 25		30042 36			2000 00	*Corn and Crib.
452	2470 15		35662 97	12000 00	196 00	1122 04		32344 93				

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ANNUAL REPORT OF THE CONDITION OF THE INCORPORATED STATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES									
			1	2	3	4	5	6	7	8	9	
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities	
453	West point.....	Nebraska State Bank.....	\$118821 69	\$ 342 66		\$ 5202 87	\$ 1232 30	\$ 1300 00	\$ 1350 00			
454	Wilber.....	Blue Valley Bank.....	27253 36	440 58	\$ 3851 30	2003 86		7255 26	3563 53	1607 00	\$ 545 44	
455	Wilber.....	State Bank of.....	59040 21	1442 57		14693 51	2031 67	1900 00	3812 31	954 23		
456	Wilcox.....	State Bank of.....	9321 54			8146 71		260 50		546 02		
459	Winside.....	Merchants State Bank.....	34024 87	6 31	1000 00	9978 04	408 56	7248 59		316 10		
461	Wisner.....	Citizens State Bank.....	85733 48	69 13		9624 06	318 14	6200 00		516 54		
463	Wood River.....	Citizens State Bank.....	23221 97	528 26	556 66	7864 58	291 25	6000 00	1455 39	1611 29		
465	Yutan.....	Bank of Yutan.....	22673 66	882 40		3691 32		1990 00		149 96		
	Total.....		12266089 13	182328 18	245853 84	2907067 86	91837 85	1041481 36	682641 19	355457 75	1166 40	

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
453	\$ 8057 77	136307 39	\$ 30000 00	\$ 10000 00	\$ 2576 48		\$ 88730 91			\$ 5000 00		
454	7715 08	54235 41	30000 00	284 23	2783 10		21168 08					
455	4662 38	82536 88	25000 00	200 00	1682 95		55653 93					
456	5989 54*	25148 16	5000 00	310 35	1135 33		18702 49					
459	3257 03	56239 50	25000 00	1350 00	1301 70		23163 20		\$ 5424 60			
461	13457 93	115918 68	30000 00	10000 00	2696 93		66721 75	\$ 1500 00		5000 00	*Directors Trust Fund.	
463	2401 80	43931 20	18000 00	250 00	1825 95		23855 25					
465	459 62	29846 96	10000 00	206 61	210 78		16429 57			3000 00		
	1263036 21	78355 33	19115315 10	6420665 00	743138 00	815183 15	7749 29	10822184 55	3230 60	73112 96	230051 55	

*Corn and Suspense Account
*Directors Trust Fund.

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ANNUAL REPORT OF THE CONDITION OF THE PRIVATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
10	Arapahoe.....	Arapahoe State Bank	\$ 50972 57	\$ 233 12	.....	\$ 18277 20	.....	\$ 5000 00	.....	\$ 3614 81	.....
14	Ashland.....	Farmers and Merchants Bank.....	150882 01	989 73	.....	27132 69	\$ 31 41	10000 00	.....	342 84	.....
20	Avoca.....	Bank of Avoca.....	27403 01	931 70	.....	4831 35	155 11	1500 00	\$ 2000 00	444 90	.....
22	Bancroft.....	Bancroft Bank.....	66776 60	479 97	.....	4639 55	13 37	2000 00	8000 00	1508 58	.....
46	Blair.....	Banking House of A. Castetter.....	303256 70	4246 48	\$ 278 65	13255 44	.....	7821 50	23245 95	.....	.....
469	Blue Springs.....	Farmers & Merchants Bank.....	9448 81	437 36	.....	1089 46	124 00	500 00	.....	.....	.....
67	Burwell.....	First Bank of.....	16366 41	617 55	1000 00	2886 42	.....	1283 43	1563 96	856 00	.....
80	Cedar Rapids.....	Cedar Valley Bank.....	25956 33	942 87	.....	17566 78	.....	2691 31	1420 61	30 89	.....
476	Cordova.....	Bank of Gordova.....	5558 26	647 08	710 33	5221 16	22 65	638 59	.....	483 84	.....
103	Cortland.....	Bank of Cortland.....	11160 25	128 69	.....	7509 78	10 00	2500 00	.....	458 60	.....
105	Craig.....	Bank of Craig.....	16102 82	162 00	.....	22530 74	717 83	2237 00	.....	.....	.....
109	Creighton.....	Banking House of J.L.Packard.....	40071 95	179 23	.....	9864 58	168 89	725 00	1500 00	115 96	.....
110	Creston.....	Bank of Creston.....	11314 72	492 00	.....	.....	43 65	1200 00	.....	92 00	.....
112	Culbertson.....	Culbertson Bank.....	12256 31	.....	2251 85	8273 98	.....	1500 00	1000 00	714 96	.....
116	Dakota City.....	Bank of Dakota City.....	52562 46	.....	.....	9615 00	.....	818 85	4500 00	896 25	.....
123	Decatur.....	Bank of Decatur.....	8533 07	43 30	.....	6105 88	.....	1469 56	303 25	.....	.....
127	Dixon.....	Dixon Bank.....	27451 70	402 60	.....	2117 43	.....	1900 00	3681 86	758 39	.....
134	Eagle.....	Bank of Eagle.....	12719 56	3231 64	548 90	3210 66	1200 00
137	Edgar.....	Clay County Bank.....	39712 33	389 99	11882 10	2331 97	1000 00	1445 44

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
(1F) 10	\$ 7053 12		\$ 85150 82	\$ 20000 00		\$ 5952 37		\$ 59198 25					
14	7473 15		196851 83	65000 00	\$ 10000 00	461 56		121390 27					
20	1657 73		38923 80	10000 00		632 56		28291 24					
22	2418 67		85836 74	30000 00		5610 76		45225 98			\$ 5000 00		
46	14400 71		394091 78	100000 00		96 24		239457 39		\$ 54538 15			
469	4444 16		16043 79	5000 00		480 40		10563 39					
67	4045 50		28619 27	6000 00	610 00	1144 32		20864 95					
80	3210 52		51819 32	15000 00	5000 00	6364 83		25454 49					
476	2892 76		16174 67	5000 00		810 70		10363 97					State Warrants.
103	1394 12	*\$ 1498 50	24659 94	10000 00		1769 92		12890 02					
105	2587 97		44338 36	10000 00	1450 00	642 83		32245 53					
109	1450 75		54076 36	20000 00	3000 00	744 87		30331 49					
110	1296 63		14439 00	15000 00	1200 00	449 47		7789 53					
112	1726 03		27723 13	7500 00		922 05		19301 08					
116	1950 30		70342 86	10000 00		1000 00		59342 86					
123	1765 37	* 97 50	18317 93	10000 00	346 41	78 89		7892 63					*Stock Account.
127	1652 00		37963 98	10000 00	1000 00	1430 44		24533 54			1000 00		
134	2212 73		23123 46	10000 00	125 00	635 39		12363 10					
137	1377 96		58139 79	10000 00	5000 00	2205 78		40934 01					

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ANNUAL REPORT OF THE CONDITION OF THE PRIVATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
142	Elkhorn.....	State Bank of.....	\$ 26868 53	\$ 48 13	.....	\$ 16624 08	.....	\$ 2171 35	.....	\$ 1721 60	.....
480	Exeter.....	Wallace & Co. Bankers.....	21358 95	68 39	.....	30700 79	\$ 44 99	5000 00	.....	716 50	.....
167	Ft. Calhoun.....	Washington County Bank.....	23883 84	450 75	.....	9693 92	.....	3000 00	.....	.....	.....
173	Germantown.....	Bank of Germantown.....	11098 10	261 07	.....	5409 35	.....	2000 00	.....	417 75	\$ 18 55
186	Gretna.....	Spearman, Snodgrass & C.....	32220 75	.....	\$ 919 49	4412 28	612 80	4525 00	.....	241 21	126 27
191	Harrisburg.....	Banner County Bank.....	9256 93	16 92	322 22	9756 01	1075 85	701 88	\$ 1895 76	3516 81	.....
207	Herman.....	Plateau Bank.....	52176 15	1810 99	.....	6002 88	.....	4000 00	6397 52	.....	.....
213	Hooper.....	State Bank of.....	61168 81	218 07	.....	42705 43	396 73	3249 38	1241 37	.....	.....
215	Hubbell.....	Hubbell Bank.....	30568 94	.....	.....	7530 00	257 43	2726 93	.....	.....	.....
217	Humphrey.....	Bank of Otis & Murphy.....	41451 17	111 95	243 07	54817 27	.....	1500 00	2736 28	45 30	.....
477	Jackson.....	Bank of Dakota County.....	39659 86	189 28	5000 00	8545 58	.....	2304 51	885 00	1119 85	.....
223	Jansen.....	Jansen Bank.....	42573 05	16 02	.....	1047 51	.....	3000 00	.....	.....	.....
227	Juniata.....	C. R. Jones & Co.....	39841 50	812 83	422 20	11691 80	.....	1599 40	130 00	1722 37	.....
229	Kenesaw.....	Kenesaw Exchange Bank.....	24272 12	.....	.....	12727 49	2411 87	3338 77	.....	469 65	.....
230	Kimball.....	Bank of Kimball.....	28434 80	293 99	3583 21	11208 15	35 58	3295 50	500 00	.....	.....
246	Lodge Pole.....	Peoples Bank.....	6125 70	6 07	1313 01	1405 40	291 95
249	Louisville.....	Bank of Commerce.....	48423 28	4732 12	6017 72	6264 89

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

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Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
142	\$ 4054 57		\$ 51488 26	\$ 20000 00	\$ 133 24	\$ 1982 88		\$ 29372 14					
480	5176 02		63365 64	15000 00		1777 49		46588 15					
167	3263 90		40242 41	10000 00		1139 68		29102 73					
173	1224 98		20429 80	6000 00	800 00	390 52		13239 28					
186	1677 12		44734 92	13600 00	100 00	649 30		29385 62	\$ 1000 00				
191	1653 28		28195 66	5000 00		4490 80		18704 86					
207	3455 46		73842 80	20000 00	200 00	119 89		48908 03		4614 88			
213	5780 03		114759 82	15000 00	2500 00	10298 03		86961 79					
215	3815 83		44399 13	10000 00	5000 00	2749 76		26649 37					
217	4981 64		105886 88	25000 00		260 19		80626 69					
477	1415 65		59119 73	10000 00		1478 37		47641 36					
223	2863 11		49499 69	10000 00	8000 00	4144 39		25355 30				\$ 2000 00	
227	8961 17		65181 27	20000 00		9617 13		35564 14					
229	4012 32		47232 22	15000 00	1000 00	2431 29		28800 93					
230	2222 00		49573 23	8500 00	8500 00	1956 36		30616 87					
246	4180 45		13322 58	6000 00		1813 80		5508 78					
249	1911 32		67349 33	10000 00		6623 03		50726 30					

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ANNUAL REPORT OF THE CONDITION OF THE PRIVATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES																	
			1	2	3	4	5	6	7	8	9									
			Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities									
LOCATION	TITLE																			
253	Lyons.....	Farmers Bank.....	\$ 33726 52	\$ 40		\$ 32621 69														
255	Madison.....	Union Valley Bank.....	34178 80	122 75	\$ 326 87	7569 84	145 05	\$ 3508 40	\$ 4777 70	\$ 391 95										
256	Madrid.....	Bank of Madrid.....	7500 00			841 96	32 11	1100 00	2100 00	92 17										
257	Madrid.....	Madrid Exchange Bank.....	4441 37			909 11	36 25	1200 00		401 88										
262	Mead.....	Bank of Mead.....	39633 03	130 55		16985 42	456 73	2615 07	816 38	1919 86										
264	Merna.....	Bank of Merna.....	22412 49	551 12		11134 85		1733 00	2450 00	5036 28										
269	Minden.....	Minden Exchange Bank.....	62669 77	1163 60	446 21	10456 68	322 85	10272 80	3692 77	95										
281	Nemaha.....	Gilbert Bank.....	7535 80		1436 92	856 41	275 19	376 00												
286	Norden.....	Bank of Norden.....	13541 90	2771 50		13124 73		2000 00	2052 50	6 58										
288	North Platte.....	Bank of Chas. McDonald.....	78204 16	966 07		44005 56		10000 00	500 00	316										
290	Oakdale.....	Oakdale Bank.....	33814 74	206 87		10797 65		1250 00		156 9 18										
293	Oakland.....	Farmers and Merchants Bank.....	66766 01	186 46	100 00	18848 99	53 60	5067 27		127 5 76										
468	Oakland.....	Bank of Wells & Trimborn.....	22746 46	120 02		9643 48														
294	Odell.....	Bank of Odell.....	16594 46	361 76		4493 01		5602 15		2233 40										
488	Ogallala.....	Exchange Bank.....	8379 74			4199 45	1 75	70 00		367 02										
309	Ong.....	Exchange Bank.....	56528 38	873 59	505 50	8948 22	1678 13	2653 50	2309 37	1807 67										
318	Oxford.....	Nebraska State Bank.....	7564 78			1535 84	553 86	492 97	707 18											
320	Palisade.....	Frenchman Valley Bank.....	10626 70	208 94		6096 66	91 88	3000 00		2330 51										
321	Palmyra.....	Bank of C. A. Sweet & Co.....	12044 47	491 84		2569 84	192 83	850 00												

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS		
	10	11		1	2	3	4	5	6	7	8			
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable			
(99) 253	\$ 5662 08		\$ 72010 69	\$ 6000 00		\$ 508 32		\$ 65502 37						
255	6136 17		57158 98	30000 00	559 75	1095 56		25503 67						
256	2381 85		14047 87	10000 00	318 28			3729 59						
257	1297 44	\$ 6147 71	14433 95	12000 00		307 15		1926 80						*Live Stock Account.
262	2798 96		65348 02	8000 00	200 00	2803 42		54344 60						
264	2437 88		45759 20	10000 00		13023 85		22735 35						
269	5433 15		95414 11	40000 00		2770 08		52644 03						
281	601 24		11081 56	5000 00	160 00	229 15		4692 41				\$ 1000 00		*Wheat.
286	4829 29	* 402 72	38722 64	15000 00	15000 00	527 67		8194 97						
288	16393 57		153236 10	30000 00		8295 58		114940 52						
290	2327 85		49966 29	10000 00	263 55	3736 39		35966 35						
293	8739 53		101037 62	25000 00	4000 00	5383 51		66654 11						
468	4496 17		37006 13	15000 00		1904 97		20101 16						
294	4235 33		33520 11	20000 00		3334 09		10186 02						
488	2618 01		15635 97	5000 00		435 72		10200 25						
309	4628 93	* 1477 97	81411 26	25000 00	5000 00	3783 60		47627 66						*Corn Account.
318	2092 49	** 114 37	13061 49	5000 00		1064 26		6967 23						*Other Assets.
320	3645 20		25999 89	10000 00	2500 00	2337 86		11162 03						
321	2242 08		18391 06	5500 00		125 02		11266 04				1500 00		

ANNUAL REPORT OF THE CONDITION OF THE PRIVATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES									
			1	2	3	4	5	6	7	8	9	
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities	
324	Papillion	Banking House of A. W. Clarke	\$ 41460 42	\$ 103 22		\$ 14349 92	\$ 1272 30	\$ 8650 00				
338	Ponca	Bank of Dixon County	65949 86	83 65	6300 00	14569 92		5292 35	11209 82			
341	Ragan	Bank of Ragan	31104 19	63 57		3020 03	655 37	1579 29	241 32	475 78		
347	Republican City	Republican City Bank	4182 32	117 89		2760 56		500 00	1100 00			
348	Reynolds	Bank of Reynolds	9692 03	1 04	649 91	2856 27	8 71	2160 00		479 71		
349	Rising City	Rising City Bank	72655 41	475 29		2819 56	1252 11					
355	Rushville	Citizens Bank	45670 62	314 11	1174 66	14652 32	1228 26	806 44	6000 00	2366 99		
356	Rushville	Exchange Bank	11331 15	19	105 00	7747 10		4300 00		349 20		
376	Sidney	Bank of Nebraska	14187 44	264 48		1161 41	61 04	900 00		2062 85		
384	Springfield	J. D. Spearman & Co.	36919 81	2704 78	861 25	2555 06	140 18	4300 00		2052 13	\$ 807 79	
392	Steinauer	Bank of Steinauer	57115 47	32 72	2000 00	16889 09	1087 49	5000 00		1160 90		
398	Stratton	Commercial Banking Co.	15713 81	4 50		575 81		2976 97	1119 47	719 33		
404	Surprise	Bank of Surprise	14620 88	3 02	500 00	806 09	7 50	1571 95	2013 06	4619 05		
405	Sutherland	Bank of Sutherland	2340 74	149 04	351 32	1196 62	44 20	1218 79	1719 80	549 21		
418	Tobias	Peoples Bank	5969 75		1100 00	1885 49	292 48	2000 00		640 49		
420	Trenton	Trenton State Bank	7516 57	56 63		4700 94	127 50	1666 66		2196 55		
429	Valentine	Cherry County Bank	46513 91	185 15		14240 79		5000 00				
432	Valparaiso	Oak Creek Valley Bank	29979 99			2035 98	519 28	800 00		908 20		

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STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

Charter No.			TOTAL	LIABILITIES								REMARKS	
	10	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
324	\$ 6193 11		\$ 72028 97	\$ 25000 00	\$ 1350 00	\$ 275 00		\$ 45403 27					
338	7520 18		110925 78	50000 00				60925 78					
341	3227 62	*\$ 2500 00	42867 17	\$ 9000 00		2097 29		31769 88					*Corn Account.
347	973 80		9634 57	5000 00		30 00		4004 57					
348	1320 00		17167 67	6500 00		996 30		9671 37					
349	2672 82		79875 19	20000 00		2367 89		44507 30		\$ 13000 00			*Tax Certificates, wheat & flour
355	7882 60	* 16116 98	96212 98	20000 00	1800 00	11164 62		63248 36					
356	4028 98		27861 62	10000 00	532 16			17329 46					
376	2712 67		21349 89	10000 00	5069 39			6280 50					
384	1280 68		51621 68	20000 00	315 19	2969 60		28336 89					
392	6222 11		89507 78	30000 00	1500 00	3312 83		54694 95					
398	1695 66		22805 05	15000 00	1497 56			4707 49		\$ 1600 00			
404	772 78		24914 33	7000 00		4283 59		13630 74					*Live Stock.
405	1685 29	* 496 64	9751 65	5000 00	56 70	769 70		3925 25					
418	1792 28		13680 49	6000 00		770 53		6909 96					
420	2614 61		18879 46	5000 00		2420 08		11459 38					
429	5763 72		72611 77	15000 00	125 00	2861 60		54625 17					
432	2801 41		36136 66	10000 00	2000 00	226 86		21909 80				2000 00	

DR.

ANNUAL REPORT OF THE CONDITION OF THE PRIVATE BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture & Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
441	Wallace	Wallace Security Bank	\$ 22193 78	\$ 1193 10	\$ 1224 35	\$ 513 33	\$ 41 94	\$ 2046 20	\$ 4875 79	\$ 544 83	.....
443	Wanneta	Wauneta Falls Bank	6474 37	8 25	.....	197 48	102 60	1437 40	.....	3584 93	.....
445	Wausa	Commercial Bank	42287 52	187 69	.....	2569 01	69 17	2740 00	3961 29	1996 85	.....
449	Weeping Water	Farmers Bank	20696 94	3521 46	.....	4125 07	377 86	3000 00	.....	.....	.....
462	Wood Lake	Wood Lake Bank	16398 36	110 78	.....	4420 34	153 65	1275 00	.....	464 47	.....
	Total .....	.....	2587722 70	38096 28	59399 36	736504 11	17952 93	210175 92	114848 01	75008 65	952 61

(8f)

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR.

(6F)

PART NO			TOTAL	LIABILITIES								REMARKS	
	0	11		1	2	3	4	5	6	7	8		
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable		
441	\$ 1038 03		\$ 33671 34	\$ 25000 00				\$ 8671 34					
443	1412 77		13217 79	6600 00		\$ 4492 44		2125 35					
445	1375 40		55186 93	15000 00	\$ 400 00	6043 92		31180 26					
449	1327 82		33049 15	10000 00	900 00	602 16		21546 99		\$ 2062 75		\$ 500 00	
462	814 25		23636 88	9000 00	177 48	1252 48		13206 92					
	275585 01	28852 39	4145097 97	1198200 00	97689 71	182190 28		2577202 20		75215 78		14600 00	

DR.

ANNUAL REPORT OF THE CONDITION OF THE SAVINGS BANKS IN THE

Charter Number	BANKS OF THE STATE OF NEBRASKA		RESOURCES								
			1	2	3	4	5	6	7	8	9
	LOCATION	TITLE	Loans and Discounts	Overdrafts	Bonds, Stocks, Securities, Judgments, Claims, Etc.	Due from National, State and Private Banks and Bankers	Cash Items	Banking House Furniture and Fixtures	Other Real Estate	Current Expenses and Taxes Paid	Premium on U. S. and other Bonds and Securities
31	Beatrice.....	Union Savings Bank.....	\$ 12476 22	.....	\$ 2518 68	\$ 1443 40	\$ 586 78	\$ 1585 50	\$ 13877 51	\$ 551 87	.....
155	Fairbury ..	Fairbury Savings Bank.....	19122 26	.....	.....	1500 00	16 34	414 40	.....	.....	.....
164	Fremont	Security Savings Bank	41120 86	.....	.....	1418 71	5 50	.....	1773 76	723 65	.....
165	Fremont	Home Savings Bank	45580 92	.....	.....	2460 88	.....	.....	.....	84 30	.....
239	Lincoln.....	Union Savings Bank.....	164963 22	.....	110 50	16042 08	401 55	12464 53	17729 70	9827 88	.....
303	Omaha.....	Omaha L. & Tr. Co Sav Bank.	130323 16	.....	10179 61	69411 46	878 74	.....	37162 76	879 73	.....
364	Schuyler.....	Schuyler Savings Bank.....	14525 82	.....	.....	14867 48	.....	.....	.....	401 00	.....
381	South Omaha	South Omaha Savings Bank...	70595 92	.....	1314 56	.....	.....	.....	20056 05	1109 13	.....
382	South Omaha	Packers Savings Bank.....	52853 84	.....	.....	10895 93	.....	.....	3412 24	754 68	.....
	Total.....	.....	551562 22	.....	25062 85	118039 94	1888 91	14464 43	94012 02	14332 24	.....

(96)

STATE OF NEBRASKA AT THE CLOSE OF BUSINESS ON THE 30TH DAY OF NOVEMBER, 1897.

CR

Charter No.			TOTAL	LIABILITIES								REMARKS
	10	11		1	2	3	4	5	6	7	8	
	Cash	Other Assets Not otherwise enumerated		Capital Stock Paid in	Surplus Fund	Undivided Profits	Dividends Unpaid	General Deposits	Other Liabilities	Notes and Bills Re-discounted	Bills Payable	
31	\$ 773 14	.....	\$ 33813 10	\$ 12500 00	.....	\$ 1398 55	.....	\$ 19914 55	.....	.....	.....
155	2052 65	.....	23105 65	12500 00	\$ 200 00	1175 04	.....	9230 61	.....	.....	.....
164	979 63	.....	46022 11	12000 00	400 00	878 35	.....	31987 22	.....	.....	.....
165	500 00	.....	48626 10	12000 00	2100 00	1229 43	.....	33296 67	.....	\$ 756 54	.....
239	7180 46	*\$ 1446 70	241106 12	87913 70	.....	10375 50	.....	101136 22	.....	.....	\$ 41680 70	*Warrants.
303	4784 08	.....	253619 54	50000 00	38868 61	4821 18	.....	159929 75	.....	.....	.....
364	500 00	.....	30294 30	12000 00	500 00	1126 86	.....	16667 44	.....	.....	.....
381	17670 88	.....	110746 54	25000 00	.....	8102 14	.....	77644 40	.....	.....	.....
382	.....	.....	67916 69	12500 00	.....	1669 94	.....	53746 75	.....	.....	.....
	34440 84	1446 70	855250 15	236413 70	42068 61	30776 99	.....	503553 61	756 54	.....	41680 70	

(12)

APPENDIX

REPORT OF THE CONDITIOM OF THE INCORPORATED, PRIVATE
 AND SAVINGS BANKS, (THREE HUNDRED AND NINETY-
 EIGHT IN NUMBER,) IN THE STATE OF NEBRASKA,
 AT THE CLOSE OF BUSINESS ON THE 30TH
 DAY OF NOVEMBER, 1897.

RESOURCES.

Loans and Discounts	\$15,405,374 05
Overdrafts	220,424 46
Bonds, Stocks, Securities, Judgments, Claims, &c.	330,316 05
Due from National, State and Private Banks and Bankers.	3,761,611 91
Banking House, Furniture and Fixtures.	1,266,121 71
Other Real Estate.	891,501 22
Current Expenses and Taxes Paid.	444,798 64
Premium on U. S. and other Bonds and Securities.	2,119 01
Cash Items.	111,679 69
Cash	1,573,062 06
Other Assets.	108,654 42
	\$24,115,663 22

LIABILITIES.

Capital Stock Paid in	\$ 7,855,278 70
Surplus Fund.	882,896 32
Undivided Profits	1,028,150 42
Dividends Unpaid.	7,749 29
General Deposits.	13,902,940 36
Notes and Bills Re-discounted	148,328 74
Bills Payable.	286,332 25
Other Liabilities.	3,987 14
	\$24,115,663 22

BANKS THAT HAVE DISCONTINUED BUSINESS SINCE THE 31ST
DAY OF DECEMBER, 1896, UP TO AND INCLUDING THE
30TH DAY OF NOVEMBER, 1897.

BANKS THAT HAVE DISCONTINUED BUSINESS VOLUNTARILY.

1	Bartley, Bank of.....	Mar. 1897
2	Bradshaw, Bradshaw Bank.....	May 1897
3	Cedar Creek, Farmers Bank.....	Apr. 1897
4	Curtis, Frontier State Bank.....	Aug. 1897
5	Clay Center, State Bank.....	Oct. 1897
6	Creighton, State Bank.....	Jan. 1897
7	DeWitt, DeWitt State Bank.....	July 1897
8	Davenport, State Bank.....	Sep. 1897
9	Eddyville, Eddyville Bank.....	May 1897
10	Elwood, Citizens State Bank.....	Oct. 1897
11	Ewing, Bank of.....	Feb. 1897
12	Farnam, Farnam State Bank.....	Apr. 1897
13	Grant, Exchange Bank.....	Aug. 1897
14	Hartington, Citizens Bank.....	Jan. 1897
15	Hemingford, Box Butte Bank.....	June 1897
16	Lincoln, Industrial Savings Bank.....	June 1897
17	Lushton, First State Bank.....	June 1897
18	O'Neill, State Bank.....	Aug. 1897
19	Roseland, Bank of.....	May 1897
20	Ruskin, Bank of.....	Mar. 1897
21	Scotia, Peoples Bank.....	Mar. 1897
22	Stockville, Farmers and Merchants Bank.....	Mar. 1897
23	Tobias, Citizens Bank.....	Jan. 1897
24	Valley, Farmers and Merchants Bank.....	Aug. 1897
25	Virginia, Bank of.....	Mar. 1897
26	Western, Peoples Bank.....	July 1897

BANKS IN HANDS OF RECEIVER.

27	Atkinson, Exchange Bank.....	May 1897
28	Fullerton, Citizens State Bank.....	Jan. 1897
*29	Havelock, State Bank.....	May 1897
30	Lincoln, Merchants Bank.....	July 1897

*Shown in last report as in hands of Examiner.

BANKS CLOSING UP UNDER BOND, AS PER SECTION 35, BANKING ACT, 1895.

31	Johnstown, Bank of.....	May 1897
32	Murdock, Farmers Bank.....	June 1897

BANKS THAT HAVE COMMENCED BUSINESS SINCE THE 31ST DAY
OF DECEMBER, 1896, UP TO AND INCLUDING THE 30TH
DAY OF NOVEMBER, 1897.

1	Atkinson, Gallagher & Co. Bankers	May 1897
2	Bartley, State Bank.....	Apr. 1897
3	Bradshaw, State Bank.....	May 1897
4	Bradshaw, Citizens Bank.....	June 1897
5	Creighton, Bank of.....	Jan. 1897
6	Crete, Crete State Bank.....	Aug. 1897
7	DeWitt, State Bank of.....	June 1897
8	Exeter, Wallace & Co.	May 1897
9	Hyannis, Bank of.....	Aug. 1897
10	Liberty, State Bank.....	Sep. 1897
11	Milligan, Farmers State Bank.....	Nov. 1897
12	Ogalalla, Exchange Bank.....	Aug. 1897
13	Pierce, Pierce County Bank.....	Jan. 1897
14	St. Paul, St. Paul State Bank.....	Apr. 1897
15	Tobias, Citizens State Bank.....	Sep. 1897

BANKS THAT HAVE REORGANIZED SINCE THE 31ST DAY OF DECEMBER, 1896.

1	Cordova, Bank of.....	Feb. 1897
2	Jackson, Bank of Dakota County.....	Apr. 1897
3	Staplehurst, Bank of.....	Oct. 1897

BANKS THAT HAVE CHANGED NAMES.

- 1 Clatonia, from "Bank of" to "Farmers Bank."

Number of Banks in voluntary liquidation since 31st of December, 1896.....	26
Number of Banks in hands of receiver since 31st of December, 1896.....	4
Number of Banks closing up under bond as per Sec. 35.....	2
Total.....	32

RECAPITULATION.

Number of Banks in force 31st of December, 1896.....	414
Number of Banks discontinued since 31st of December, 1896.....	32
Number of Banks organized since 31st of December, 1896.....	15
Number of Banks reorganized since 31st of December, 1896.....	3
Number of Banks that have changed names.....	1
Number of Banks in force 30th of November, 1897.....	398

BANKING LAW

OF THE

STATE OF NEBRASKA.

WITH AMENDMENTS, 1897.

Chapter 8, Compiled Statutes, 1897.

BANKING LAW.

SECTION 1. The Auditor of Public Accounts, the State Treasurer, and the Attorney General, shall be, and they are hereby made a Board, which shall be designated and known as the **State Banking Board**. A majority of said Board shall constitute a quorum for the transacting of business, and said board shall have power to issue charters to, and shall have general supervision over, and control of, any and all corporations, partnerships, firms, and individuals transacting a banking business under the laws of this state.

SEC. 2. Every corporation, partnership, firm, or individual transacting a banking business under the laws of, and within this state, shall be subject to the provisions of this act, and regulated by the State Banking Board.

SEC. 3. The State Banking Board shall appoint a **secretary**, with compensation at the rate of fifteen hundred (\$1,500) dollars per annum, who at the time of his appointment shall have at least two (2) years actual practical experience in the general banking business, or in the affairs of the State Banking Department. And the State Banking Board shall also have power to appoint a **clerk** with compensation at the rate of ten hundred (\$1,000) dollars per annum, who shall be a competent book-keeper and an expert accountant. And the said State Banking Board shall procure and keep a seal, which shall be the seal of said Board. The impression or stamp of said seal shall be by the secretary of said Board affixed to all charters issued.

SEC. 4. It shall be **unlawful** for any corporation, partnership, firm, or individual **to transact a banking business unless** such corporation, partnership, firm, or individual has **property of cash value** as follows:

In cities, villages, and communities having a population of less than one thousand (1,000) inhabitants, five thousand (5,000)

dollars; in cities and villages having a population of more than (1,000) inhabitants, and less than fifteen hundred (1,500) inhabitants, ten thousand (\$10,000) dollars; in cities and villages having a population of less than two thousand (2,000) and more than fifteen hundred (1,500) inhabitants, fifteen thousand (\$15,000) dollars; in cities having a population of less than three thousand (3,000) and more than two thousand (2,000) inhabitants, twenty thousand (\$20,000) dollars; in cities having a population of less than five thousand (5,000) and more than three thousand (3,000) inhabitants, twenty-five thousand (\$25,000) dollars; in cities having a population of less than ten thousand (10,000) and more than five thousand (5,000) inhabitants, thirty thousand (\$30,000) dollars; in cities having more than ten thousand (10,000) inhabitants, fifty thousand (\$50,000) dollars. Such property shall be in money, commercial paper, bank furniture, fixtures, and the necessary bank building, including the lot or lots on which the building is situated, which said lot or lots shall be unincumbered; Provided, That the **banking house and lot or lots** on which the same is situated, together with the furniture and fixtures, shall not constitute **more than one-third** ($\frac{1}{3}$) of the **paid up capital**, and in no case shall the **furniture and fixtures** constitute more than **ten per cent** of the paid up capital.

SEC. 5. Every bank, corporation, partnership, firm, or individual transacting a banking business under the laws of this state shall within sixty (60) days after the taking effect of this act, file with the State Banking Board a full, complete, and detailed report; as provided for in Section nine (9) of this act, and it shall be the duty of the **State Banking Board** upon examination of the report, and the approval of the same, **to issue a charter** signed by the chairman of the Board and attested by its secretary, authorizing it, they, or him to carry on and transact a banking business.

SEC. 6. **Every bank**, corporation, partnership, firm, or individual organized for, and desiring to transact a banking business, shall **before commencing** such **business**, make under oath, and transmit to the State Banking Board, a full, complete,

and detailed statement of, First, the name of the proposed bank. Second, if incorporated, a certified copy of the articles of incorporation. Third, the names of the incorporators, partners, firm, or individuals. Fourth, the county, city, town, or village in which the said proposed bank is located. Fifth, the nature of proposed banking business, whether commercial or savings. Sixth, the amount of paid up capital stock.

SEC. 7. Whenever after the examination and approval by the State Banking Board, of the statement provided for in section six (6) of this act, the corporation, partnership, firm, or individual shall file with the State Banking Board the oath of the president, cashier, partner, member of the firm, or individual, that the capital stock has been paid in as provided for, and in compliance with Section four (4) of this Act; then the **State Banking Board shall** without unnecessary delay **issue** to said corporation, partnership, firm, or individual, a **charter** for the same purpose and in the same manner as in section five (5). On receipt of said charter the proposed bank may begin to transact a banking business.

SEC. 8. **Every bank** and every corporation, partnership, firm, or individual transacting a banking business shall make to the State Banking Board not less than **four (4) reports** during each year, according to the form which may be prescribed by said Board, which reports shall be verified in the case of incorporated banking companies by the oath or affirmation of the **president, vice-president or cashier**, and in addition by **two** of the **board of directors**, and in other cases, by the oath or affirmation of partner, member of the firm, or individual owner. But the officer administering the oath or affirmation to the person verifying such report shall be in no way interested in such bank a stockholder, partner, member of the firm, or bank officer.

SEC. 9. The **reports** provided for in Section eight (8) of this act **shall state** the amount loaned upon bonds and mortgages; the amount loaned upon notes, bills of exchange, overdrafts, and other personal securities, with the actual market value of such securities; the amount of rediscounts and of com-

mercial paper past due; the amount invested in real estate, giving the cost of the same; the amount of cash on hand and on deposit in banks or trust companies, with their names and the amount deposited in each; the amount of all other assets not enumerated above, and such other information as the State Banking Board may require.

Provided, That commercial paper not in process of collection, six months past due, with interest unpaid, shall not be included in the report of the assets of such corporation, partnership, firm, or individual. Each report shall state such resources and liabilities at the close of business on any past day by the State Banking Board specified, and shall be **transmitted** to said board **within (5) days** after the receipt of a request or requisition therefor. And a summary of such report in the form prescribed by the State Banking Board **shall be published** in a newspaper published in the place where such banking business is transacted, or if there is no newspaper in the place, then in one published in the same county, at the expense of said bank, corporation, firm, or individual; and proof of such publication shall be transmitted to the State Banking Board within twenty (20) days from the date fixed for such report.

SEC. 10. The state Banking Board shall have power to call for **special reports** from any bank, corporation, firm, or individual, transacting a banking business, whenever necessary, in order to obtain a full and complete knowledge of the condition of its, their, or his bank.

SEC. 11. The State Banking Board shall **appoint** a suitable **person** or **persons** having at least three (3) years actual experience in the banking business, or with the affairs of the State Banking Department, **to make an examination** of and into the affairs of every bank and every corporation, partnership, firm, or individual transacting a banking business, as often as shall be deemed necessary and proper, and at least **once in every year**. But no person shall be appointed to examine the affairs of any bank, corporation, partnership, firm, or individual transacting a banking business, of which such person is an officer, member of firm, partner in, or employe. The State

Banking Board may at any time remove any person appointed by said board.

SEC. 12. The person or persons so appointed as **examiner** shall have **power** to make a thorough examination into all the books, papers, and affairs of the bank or corporation, firm or individual, transacting a banking business, and, in so doing, to administer oaths and affirmations and to examine on oath or affirmation any individual banker, and the officers, agents, partners, and clerks of such bank, corporation, firm, or individual, touching the matters he or they shall be authorized and directed to inquire into and examine, and to summon, and by attachment compel the attendance, of any person or persons in this state to testify under oath before him or them in relation to the affairs of such corporation, partnership, firm, or individual. The person or persons making such examination shall make a full and detailed **report** of the condition of such corporation, partnership, firm, or individual, to the State Banking Board. Provided, that any examiner appointed under the provisions of this act, who shall knowingly and willingly make any false or fraudulent report of the condition of any bank which shall have been examined by him, with the intent to aid or abet the officers, owners, or agents of such bank, in continuing to operate an insolvent bank; or if any such examiner shall receive or accept any bribe or gratuity, given for the purpose of inducing him not to file any report of an examination of any bank made by him, or who shall neglect to make an examination of any bank by reason of having received or accepted any bribe or gratuity, he shall be deemed guilty of felony, and, on conviction thereof, shall be imprisoned in the state penitentiary for not less than two, nor more than ten years. Provided further, that such examination of incorporated banks shall be made in the presence of at least two of the board of directors of the bank undergoing said examination, and it shall be the duty of the examiner to incorporate in his report herein referred to, the names of the directors in whose presence the examination was made.

SEC. 13. Every **person** appointed to **examine** into the affairs of any bank, corporation, partnership, firm, or individual

transacting a banking business, shall receive **compensation** from each and every bank so examined by him or them as follows: For all banks having a capital of fifteen thousand (\$15,000) dollars or less, (\$15) dollars; for all banks having a capital of over fifteen thousand (\$15,000) dollars, and less than fifty thousand (\$50,000) dollars, twenty (\$20) dollars; for all banks having a capital of fifty thousand (\$50,000) dollars and less than one hundred and fifty thousand (\$150,000) dollars, twenty-five (\$25) dollars; for all banks having one hundred and fifty thousand (\$150,000) dollars capital and more, thirty (\$30) dollars; Provided that no such corporation, partnership, firm, or individual, shall be required to pay for more than one such examination in any one year; and provided further, that all fees collected by any such examiner in excess of the sum of two thousand (\$2,000) dollars per annum and all his necessary traveling expenses, shall be paid into the state treasury for the benefit of the general fund. Every person appointed as such examiner shall make, at the end of every year, to the State Banking Board a **detailed report** under oath, of all fees collected by him under this act, and of all his necessary traveling expenses in the performance of his duties as such examiner; and shall give a **bond** in the sum of twenty-five thousand (\$25,000) dollars, executed by himself, with one surety where such surety is an incorporated surety company authorized by the laws of this state to transact such business, and with at least two sufficient sureties where such sureties are natural persons to be approved by the governor, conditioned for the faithful performance of his duties as such examiner.

SEC. 14. Every bank, corporation, partnership, firm, or individual that shall refuse, **fail**, or neglect **to make any report**, or any published statement required by the provisions of this act, shall be subject to a fine or **penalty** of fifty (\$50) dollars per day for each day after the time named for said report or statement to be made, that it, they, or he delays to make and transmit such report or statement to the State Banking Board. The fine or penalty herein provided for shall be recovered by the state, for the benefit of the general fund, in a civil action in any

court of competent jurisdiction, and it is hereby made the duty of the attorney-general to enforce the fine or penalty herein provided.

SEC. 15. Any person or persons who shall wilfully and knowingly subscribe to or make, or cause to be made, any **false statement** or **false entry** in the books of any bank, corporation, partnership, firm, or individual transacting a banking business, or shall knowingly subscribe to or exhibit **false papers**, with the intent to deceive any person or persons authorized to examine into the affairs of said bank, corporation, partnership, firm, or individual, or shall make, state, or publish any false statements of the amount of the assets or liabilities of any such corporation, partnership, firm, or individual, shall be deemed guilty of a felony, and upon conviction thereof shall be imprisoned in the state penitentiary not less than one (1) year nor more than ten (10) years.

SEC. 16. Every bank shall at all times have on hand as a **reserve** in available funds an amount equal to at least fifteen (15) per cent of the aggregate amount of its deposits. Two-fifths of said fifteen (15) per cent shall be **cash** in the vaults of the bank; provided, that in cities having a population of more than twenty-five thousand (25,000), said reserve shall be twenty (20) per cent of the aggregate amount of the deposits; provided, further, that **savings banks** shall have on hand at all times as a reserve in available funds, an amount equal to at least five (5) per cent of their aggregate deposits.

SEC. 17. The available funds **shall consist of** cash on hand and balances due from other solvent banks. Cash shall include lawful money of the United States, and exchange for any clearing house association. Whenever the available funds of any bank shall fall below the reserve herein required, such bank shall not make any new loans or discounts otherwise than by discounting or purchasing bills of exchange payable at sight; nor shall such bank make any dividends of its profits until it has on hand the available funds required by this act. The State Banking Board may notify any bank, in case its **reserve shall fall below** the amount required, or its **capital is impaired** to

make good such reserve, or capital within such time as the State Banking Board may direct, and any failure of said corporation, partnership, firm, or individual to make good any deficiency in the amount of its, their, or his reserve, or its, their, or his capital, within the time directed, shall be cause for the appointment of a receiver as provided by section thirty-five (35) of this act.

SEC. 18. This aggregate amount of the **rediscunts** and **bills payable** of any corporation, partnership, firm, or individual transacting a banking business in this state, shall at no time exceed two-thirds ($\frac{2}{3}$) of its, their, or his paid up capital.

SEC. 19. No corporation conducting a banking business shall make any loan or discount on the security of the shares of its **own capital stock**, nor be the purchaser or holder of any such shares, unless such security or purchase shall be necessary to prevent the loss upon a debt previously contracted in good faith; and stock so purchased or acquired shall within six (6) months from the time of its purchase be sold or disposed of at public or private sale; or in default thereof, a receiver may be appointed to close up the business of the bank. Provided; That in no case shall the amount of stock so held exceed ten (10) per cent of the paid up capital of such bank.

SEC. 20. Any corporation, partnership, firm, or individual, transacting a banking business may semi-annually declare a **dividend** of so much of the net profits as it, they, or he may judge expedient, but such corporation, partnership, firm, or individual shall, before the declaration of a dividend, carry one-tenth part of its net profits to its **surplus fund**, until the same shall amount to twenty (20) per centum of its paid up capital stock.

SEC. 21. Any corporation transacting a banking business in this state may purchase, hold, and convey **real estate** for the following purposes only: Such as is necessary for convenient transaction of its business, not exceeding in value one-third of the paid up capital; such as shall be conveyed to it for debts due the bank, and such as it shall purchase at sale under judgments or decrees upon its securities, but the bank at such sale shall not bid a larger amount than to satisfy its debt. No real estate so

acquired in satisfaction of debts or at a sale upon its judgments or decrees shall be held longer than five (5) years, and within thirty (30) days thereafter must be sold at private or public sale, and at no time shall the total amount of real estate held by any bank for any purpose exceed fifty (50) per cent of the paid up capital of such bank. Savings banks shall not be subject to the provisions of this section.

SEC. 22. No bank, corporation, partnership, firm, or individual transacting a banking business in this state shall accept or receive on **deposit** for any purpose any money, bank bills, United States treasury notes or currency, or other notes, bills, checks, drafts, credits, or currency when such bank, corporation, partnership, firm, or individual is **insolvent**.

SEC. 23. If any bank, corporation, partnership, firm, or individual transacting a banking business in this state shall receive or **accept on deposit** any such deposits as are named and set forth in section twenty-two (22), when said bank, corporation, partnership, firm, or individual is **insolvent**, any officer, director, cashier, manager, member of the partnership or firm, individual, or managing party thereof who shall knowingly receive or accept, be accessory to or permit, or connive at the receiving or accepting on deposit therein or thereby any such deposits as aforesaid, shall be **guilty of a felony**, and upon conviction thereof shall be punished by imprisonment in the penitentiary not less than one year nor more than ten years.

SEC. 24. Any **bank examiner** when appointed by the State Banking Board, and who has filed his bond as provided in section thirteen (13) of this act, when ordered by said Board, shall have authority to take possession of any bank doing business under the laws of this state and retain possession of said bank for a time sufficient to make a thorough examination into the affairs and financial condition of said bank, and in case it is found by said examiner, upon said examination, that said **bank** is **insolvent** or is conducting its business in an unsafe and unauthorized manner, or is jeopardizing the interests of its depositors, then such examiner shall have full power and authority to hold and retain **possession** of all the money, rights, credits,

assets and property of every description belonging to such bank, as against any mense or final process issued by any court against such bank, corporation, partnership, firm, or individual whose property has been taken possession of by such examiner, until the State Banking Board can receive and act on the report made by the examiner of said bank, and have a **receiver appointed**, as provided in section thirty-five (35) of this act.

SEC. 25. It shall be unlawful for **two** or more **banks**, transacting a banking business in the same city, town, or village in this state, to have or use the **same name** or names so nearly alike as to cause confusion in transacting business, and in all cases where such a similarity of names now exists, or may hereafter exist, complaint may be made to the State Banking Board, and if, in the judgment of said Board, such a similarity does exist, and does create confusion in conducting the business of either or both of said banks, then said Board may require the junior bank in time of organization to so change or modify its name as to prevent such confusion, and the change of name so made shall be approved by said Banking Board.

SEC. 26. No partnership, firm, or individual transacting a banking business in this State, shall be permitted to carry any **note** or obligation of such **partnership, firm, or individual**, or any of the members of such partnership or firm as any part of the assets of the bank. And no **officer, director, or employe** of any corporation transacting a banking business in this state shall be permitted to **borrow** any of the **funds** of the bank upon his own note or obligation, or upon any note or obligation made to him for accommodation, without having first obtained the **approval** of a majority of the board of **directors** of the bank, and the approval, if obtained, shall be made a part of the records of the bank. Any individual member of a firm, partner, officer, director, or employe who shall violate the provisions of this section shall be deemed guilty of **embezzlement** of the funds of said bank to the extent of said notes or obligations so given, and on conviction thereof shall be punished by a fine not exceeding one thousand (\$1,000) dollars, or imprisonment in the penitentiary not to exceed five (5) years, or both, at the discretion of the court.

SEC. 27. No individual, firm or corporation transacting a banking business in this State shall **loan** to any single corporation, firm, or individual, including in such loan all loans made to the several members or shareholders of such firm or corporation, more than **twenty (20) per centum** of the paid up **capital** of such bank. And in no case shall the total **liabilities** of the several **stockholders** of an incorporated bank to such bank exceed **fifty (50) per cent** of the paid up capital of such bank. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial paper actually owned by the person negotiating the same shall not be considered as money borrowed.

SEC. 28. Any officer, director, or employe of any corporation, transacting a banking business in this state, who shall knowingly permit or allow the **shareholders** of such bank to at any one time become indebted to such banking corporation in a total sum **exceeding fifty (50) per cent** of the paid up capital of such banking corporation shall be deemed guilty of a felony, and upon conviction thereof, shall be subject to a fine of not to exceed five hundred (\$500) dollars, or by imprisonment not to exceed three (3) years in the state penitentiary, or both, at the discretion of the court.

SEC. 29. No corporation, partnership, firm, or individual transacting a banking business in this state shall withdraw, or permit to be withdrawn, either in the form of **dividends** or otherwise, any part of its capital. If losses have at any time been sustained, equal to or exceeding **undivided profits** on hand, no dividends shall be made; and no dividend shall be made by any bank transacting a banking business under the laws of this state to an amount greater than the net profits on hand less the losses and bad debts; Provided, however, that the **capital** stock may be **increased** or **decreased**, in the manner hereafter provided.

FIRST.—In the case of corporations. The stockholders at any regular meeting shall, by a vote of those owning two-thirds of the capital stock, authorize the president or cashier to notify the State Banking Board of the proposed reduction or increase of

capital, and a notice containing a statement of the amount of such proposed **reduction** or **increase** of **capital** shall be **published** for four (4) weeks in some newspaper, at the principal place of doing business, or if none is there printed, then in some newspaper published in the same county.

SECOND.—In the case of partnerships, firms, or individuals, the state Banking Board shall be notified of the proposed reduction or increase, but no reduction shall be to an amount less than the capital required by this act, and there shall be no reduction of capital or cancellation of stock, until said reduction or cancellation shall first be approved by the State Banking Board. Provided, that no **reduction** or capital or cancellation of stock shall be made that will impair the security of the depositors, and no increase shall be **authorized** by the State Banking Board until a statement shall have been filed with said board, that the proposed increase of capital has been paid in, and said statement shall be sworn to by the president, cashier, partner, member of firm, or individual owner.

THIRD.—Whenever a corporation, partnership, firm, or individual, transacting a banking business in this state shall desire to go into voluntary liquidation, they shall first obtain the written consent of the State Banking Board, who may, if they deem it advisable, before granting such request, order a special examination made of the affairs of such bank, for which the same fees may be collected as in regular examination.

SEC. 30. Every **stockholder** in any banking corporation transacting a banking business in the state shall be **liable** to the creditors of such bank for an amount over and above the share or shares of stock so held, equal to the paid up value thereof, for all liabilities accruing while such stock is owned or held by such shareholder, and in case any person holding any stock in any banking corporation shall sell, transfer, or dispose of such stock, knowing that such **bank is insolvent**, he shall be deemed the owner of such stock, and liable thereon the same as if such stock had not been sold, transferred, or disposed of; and such liability may be enforced whenever such banking corporation shall be adjudged insolvent, without regard to the probability of the

assets of such insolvent bank being sufficient to pay all of its liabilities.

SEC. 31. Any corporation, partnership, firm, or individual designating its, their, or his business as that of a **savings bank**, shall have power to carry on a savings bank business, as prescribed and limited in this act.

Any savings bank may receive deposits from the general public, and all deposits in any bank shall be paid to the depositors, or their lawful representatives when required and at such time and with such interest and under such **regulations** as shall be prescribed by said bank and approved by the State Banking Board, which regulations shall be printed, and conspicuously posted in some place accessible and visible to all persons in the business office of said bank.

The **funds** of any savings bank, except the reserve provided for in this act, shall be **invested** in bonds of the United States, or of any state in the United States, or in the public debt or bonds of any city, county, township, village, or school district of any state of the United States, which shall have been authorized by the legislature of the state, or shall be loaned on negotiable paper, secured by any of the above mentioned classes of security, or upon notes or bonds secured by mortgage lien upon unincumbered real estate (Provided that second mortgage loans may be made on improved farm lands, but no loan shall be made on such improved farm land or other real estate, which, including the aggregate amount of incumbrances thereon, shall exceed fifty per cent of the cash value thereof), or upon notes secured by collateral security of known marketable value, or held as cash, or shall be deposited in good solvent banks; Provided, That chattel mortgages shall not be deemed collateral security, and savings banks are hereby prohibited from investing their funds in them, except chattle loans on cattle.

SEC. 32. A pass book shall be issued to each **depositor** in a **savings bank** for all money deposited on an open account. Such pass book shall contain the rules and regulations adopted by such savings banks governing such deposits. In such pass book shall be entered each deposit made by, and each payment

made to, such depositor, and no deposit shall be received or payment made unless entered in the pass book at the time such transaction is had; Provided, That nothing in this section shall prohibit a savings bank from issuing **certificates** for legitimate deposits; Provided further, when any deposit is made in any savings bank by a person being a minor, the said bank may pay to such depositor such sums as may be due to him or her, and the receipt of such minor to such savings bank shall be in all respects valid in law.

SEC. 33. **Savings banks** shall not be subject to the provisions of section (4) of this act relating to **capital**, but it shall be unlawful for any savings bank to transact a savings bank business in this state with a paid up capital of less than twelve thousand (\$12,000), one-third ($\frac{1}{3}$) of which may be invested in bank building, and the lot or lots on which the same are situated, and the necessary bank furniture and fixtures; Provided, That on and after the passage of this act, it shall unlawful for any savings bank to organize and commence a savings bank business with a paid up capital of less than twenty-five thousand (\$25,000) dollars, in cities having more than twenty-five thousand (25,000) population; Provided further, That no savings bank in this state shall receive **deposits** to an amount exceeding **ten times** the aggregate amount of its paid up **capital** and surplus.

SEC. 34. Whenever it shall appear to the State Banking Board from an examination or report, provided for by this act, that the capital of any corporation, partnership, firm, or individual transacting a banking business in this state, is impaired, or that any corporation, partnership, firm, or individual is conducting its, their, or his banking business in an unsafe and unauthorized manner, and is jeopardizing the interests of its, their, or his depositors, and that it is unsafe and inexpedient for such corporation, partnership, firm, or individual to continue to transact a banking business, the said State Banking Board shall communicate the facts to the attorney-general, who shall thereupon cause an application to be made to the district court of the county where such corporation, partnership, firm, or individual has its, their, or his banking office, or to any judge of such court, for the

appointment of a suitable person as **receiver** to take charge of the business and affairs of and wind up such bank. Provided, however, that if the judge of the district court of the county where the application for such receiver should be made, shall be absent therefrom at the time such application is to be made, then, in that case, any judge of the supreme court may appoint such receiver, but all proceedings in relation to such receivership thereafter shall be had before the district court, or judge thereof, which might have appointed such receiver in the first instance, and the petition and order appointing such receiver shall be forthwith transmitted to the clerk of the district court of the county in which such insolvent bank is located. It shall be sufficient to authorize the appointment of a receiver, if the facts set forth in this action shall be made to appear.

SEC. 35. The **receiver** provided for in section thirty-four (34) of this act shall be required to give a **bond** in such sum as the court or judge from whom he receives his appointment may direct, with one surety where such surety is an incorporated surety company authorized by the laws of this state to transact such business, and with at least two good and sufficient sureties where such sureties are natural persons, which shall be approved by the clerk of the district court of the county in which such insolvent bank is located. Such receiver, shall thereupon take possession of all books, records and assets of every description belonging to said bank, collect all debts, dues and claims owing to and belonging to such banks, sell and compound all bad or doubtful debts when approved by the court or judge; sell all real and personal property belonging to such bank, on such terms and conditions as the court or judge shall direct. The court or judge may authorize such receiver to employ a competent attorney to represent him in all legal proceedings relating to such receivership, who shall receive such compensation as the court or judge may allow. Whenever any receiver of any incorporated bank shall file a report with the court or judge thereof, setting forth the fact that in the opinion of such receiver, the assets of such bank are not sufficient to pay the liabilities of such bank within a reasonable time, the court or judge may order such receiver to

proceed at once to collect from the several stockholders of such bank, who are liable therefor, any or all such liabilities as shall be necessary for the payment of all the liabilities of such bank. Whenever any such receiver shall have paid in full all of the liabilities of such bank, and shall have remaining in his possession any property or assets, belonging to said bank, he shall be ordered by such court or judge to deliver the same to the party or parties entitled thereto. Provided, however, that whenever the officers, stockholders, or owners of any insolvent bank shall give a good and sufficient bond, running to the state of Nebraska, conditioned upon the full settlement of all the liabilities of such bank by such officers, stockholders, or owners, within a stated time, and said bond shall have been approved by the State Banking Board, then the State Banking Board shall turn over all the assets of such bank to the officers, stockholders, or owners of said bank furnishing said bond

SEC. 36. The **State Banking Board** shall have power to make such **rules** and to establish such **regulations** for the government of the banks of this state as may in their judgment seem wise and expedient; provided, that no such rule or regulation shall in any way conflict with any of the provisions of this act.

SEC. 37. Upon the passage and taking effect of this act the chief justice of the **Supreme Court** may order the clerk of said court to make a copy of the record in all cases pending in said court, wherein a receiver has been appointed by said court, or any judge thereof to wind up the affairs of any **insolvent bank**, which copy of record, together with all original papers and pleadings in such cause, shall be **transmitted to** the clerks of the **district court** of the several counties in which such insolvent banks were located, and thereafter all proceedings in relation to such receivership shall be had in such district court the same as if the original petition for a receiver had been granted by such court.

SEC. 38. Nothing in this act shall be taken to, nor be construed as applying to any **national bank** or banks in this state.

SEC. 39. Chapter thirty-seven (37) of the Session Laws of

1889, entitled "Banking," together with all other acts and parts of acts inconsistent with the provisions of this act, are hereby repealed.

SEC. 40. That in all cases in which public money, or other funds belonging to the state, or to any county, school district, city or municipality thereof, have been deposited or loaned to any person, or persons, corporations, bank, co-partnership, or other firm or association of persons, it shall be lawful for the officer or officers making such deposit or loan, or his or their successors in office, to maintain an action or actions for the recovery of such moneys deposited or loaned, and all contracts for the security or payment of any such moneys or public funds made shall be held to be good and lawful contracts, binding on all parties thereto: Provided, Nothing herein contained shall be construed to in any manner effect the liability of any surety or signers of any official bond heretofore or hereafter given or made in this state. (1879 1, 156.)

SEC. 41. All actions heretofore brought by any public officer, either in his own name or officially, for the recovery of any public moneys heretofore loaned or deposited shall be sustained, and all remedies allowed in other cases, by attachment or otherwise, shall be admissible and allowed in such actions as in other cases.

SEC. 42. The president and cashier, or business manager, of every institution transacting a banking business shall cause to be kept at all times a full and correct list of the names and residence of all the shareholders in the association, the number of shares held by each, and the amount of paid up capital represented by the shares held by each member. Such list shall be subject to the inspection of all shareholders and creditors of the association during business hours of each day on which business may be legally transacted. Such list shall be kept in the office of the association where its business is transacted, and where all stockholders and creditors of the association may have ready access to it.

SEC. 43. Any violation of the above section shall be punishable by a fine of not less than fifty, and not more than two hundred dollars with cost.

CORPORATIONS.

CORPORATIONS.

CHAPTER 16.

(Compiled Statute 1897.)

Corporations must file in secretary of state's office. SEC. 126. Every corporation, previous to the commencement of any business, except its own organization, when the same is not formed by legislative enactment, must adopt articles of incorporation and have them filed in the office of the secretary of state and recorded in a book kept for that purpose, and domestic corporations must also file with the county clerk, in the county where their headquarters are located, except mutual insurance companies, building and loan companies, loan and investment companies and banking institutions, which shall be filed with the State Auditor and State Banking Board. All mutual insurance companies, Mutual insurance, building and loan corporations, etc building and loan companies and loan and investment companies required by law to file articles with the State Auditor shall file a certificate with the secretary of state, stating the date of filing with the auditor, named and place of business and names of stockholders. Banking organizations incorporated under the laws of this state, that have been approved by the State Banking Board and that have filed articles of incorporation with said board shall file a certificate in the office of the secretary of state, stating the date of filing articles with said Board, name and place of business and names of stockholders. *Provided*, That this act shall not apply to mutual fraternal benefit societies or associations.