

## THE CONDITION OF YOUR BANK

### RESOURCES (What the Bank Owns)

<b>Loans on Real Estate</b> —Loans secured by first mortgages on real estate in Lake and Cook counties	\$ 687,270.77	
<b>Loans on Collateral Security</b> —Loans secured by approved collateral with proper margins, mostly payable on demand	1,082,055.25	
<b>Other Loans</b> —Loans of short maturities to the bank's responsible customers	300,155.85	
<b>Overdrafts</b> —Accounts temporarily overdrawn by bank depositors	360.32	\$2,069,842.19
<b>U. S. Government Investments</b> —Securities immediately marketable, equivalent to cash	354,877.51	
<b>Other Bonds and Securities</b> —Carefully selected bonds including special improvement and municipal bonds of this and neighborhood communities	1,111,300.08	1,466,177.59
<b>Banking House</b> —Two story banking building owned by the bank, free of encumbrance, located on the prominent northeast corner of St. Johns and Central Avenues	110,000.00	
<b>Furniture and Fixtures</b> —Complete banking equipment, including vault doors and safety deposit boxes	23,765.40	133,765.40
<b>Other Real Estate</b> —Several parcels of real estate acquired by the bank		30,207.65
<b>Other Resources</b> —Sundry maturing items and tax certificates in course of collection		18,621.52
<b>Cash and Due From Banks</b> —Amount of funds actually in the bank's vaults including those deposited with correspondent banks		629,975.30
		<b>\$4,348,589.65</b>

### LIABILITIES (What the Bank Owes)

<b>Capital Stock</b> —The bank's capital stock held by individuals upon which quarterly dividends have been paid regularly for twenty-five years	\$ 500,000.00	
<b>Surplus</b> —A fund established in compliance with law from the bank's undivided profits	100,000.00	
<b>Undivided Profits</b> —Earnings accumulated by the bank in excess of those placed into surplus and those distributed in dividends	136,248.25	\$ 736,248.25
<b>Reserves</b> —A sum set aside for the payment of taxes and as a protection against depreciation of the bank's securities		87,013.66
<b>Demand Deposits</b> —Deposits by corporations and individuals payable on demand and subject to check	1,925,614.59	
<b>Time Deposits</b> —Savings deposits evidenced by pass book upon which 3% interest is paid	1,599,713.15	3,525,327.74
		<b>\$4,348,589.65</b>

# HIGHLAND PARK STATE BANK

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