

The Condition of Your Bank

At the Close of Business, June 30, 1931

RESOURCES (What the Bank Owns)

LOANS ON REAL ESTATE—Loans secured by trust deed on real estate in Highland Park and vicinity.....	\$ 549,999.15
LOANS ON COLLATERAL SECURITY—Loans secured by approved collateral, mostly payable on demand.....	823,966.30
OTHER LOANS—Loans of short maturities to the bank's responsible customers.....	260,582.73
OVERDRAFTS—Accounts temporarily overdrawn by bank depositors.....	689.86
U. S. GOVERNMENT INVESTMENTS—Securities immediately marketable, equivalent to cash.....	398,715.01
OTHER BONDS AND SECURITIES—Carefully selected bonds including special improvement and municipal bonds of this and neighborhood communities.....	706,353.72
BANKING HOUSE—Two story bank building owned by the bank, free of encumbrance, located on the prominent northeast corner of St. Johns and Central Ave.....	110,000.00
FURNITURE AND FIXTURES—Complete banking equipment, including vault doors and safety deposit boxes.....	23,768.40
OTHER REAL ESTATE—Several parcels of real estate acquired by the bank.....	71,612.83
OTHER RESOURCES—Sundry maturing items and tax certificates in course of collection.....	25,050.56
CASH AND DUE FROM BANKS—Amount of funds actually in the bank's vaults including those with correspondent banks.....	751,708.41

\$3,722,446.97

LIABILITIES (What the Bank Owes)

CAPITAL STOCK—The bank's capital stock held by individuals upon which 102 quarterly dividends have been paid.....	\$ 500,000.00
SURPLUS—A fund established in compliance with law from the bank's undivided profits.....	100,000.00
UNDIVIDED PROFITS—Earnings accumulated by the bank in excess of those placed into surplus and those distributed in dividends.....	103,248.25
RESERVES—A sum set aside for the payment of the taxes and interest, and as a protection against possible depreciation of securities.....	114,866.18
DEMAND DEPOSITS—Deposits by corporations and individuals payable on demand and subject to check.....	1,790,780.76
TIME DEPOSITS—Savings deposits evidenced by pass book and certificates of deposit upon which interest is paid.....	1,113,551.78

\$3,722,446.97

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