

First National Bank

OMAHA, - - - NEBRASKA

Founded 1856. Oldest National Bank in Nebraska. Nationalized 1863

CHARTER NO. 209

Capital, Surplus & Net Profits, \$1,150,000.00

OFFICERS AND DIRECTORS

C. T. KOUNTZE, President. F. H. DAVIS, Vice-President. J. D. CREIGHTON.
L. L. KOUNTZE, Cashier. T. L. DAVIS, Ass't. Cashier. W. A. PAXTON, Jr.
C. B. KOUNTZE W. S. POPPLETON E. M. ANDREESEN

Statement December 3, 1907

RESOURCES:

Loans	\$5,910,109.73
Banking House	125,000.00
U. S. Bonds to Secure Circulation	200,000.00
Due from Banks and	
U. S. Treasurer	\$1,381,609.70
U. S. Bonds	200,000.00
Other Bonds	540,201.20
Cash	3,808,617.08—\$5,930,428.06
	\$12,165,537.79

LIABILITIES:

Capital	\$500,000.00
Surplus	100,000.00
Undivided Profits	557,056.03
Reserve for Taxes	4,972.10
Circulation	261,150.00
Deposits:	
Time	\$2,799,098.84
Demand	7,943,260.82—10,742,359.66
	\$12,165,537.79

Depository of the United States, State of Nebraska, County of Douglas, City of Omaha.

OMAHA BANKS SOLID

Financial Stability Proven by Latest Emphasized by Comparison With

OMAHA stands a tower of strength in the financial world. Only one other city in the entire west exceeds the Omaha showing of reserve as compared with deposits, and that is by a fraction of less than one-half of 1 per cent. No other city of importance approaches the Omaha record. Eight national banks of Omaha and South Omaha carry \$45,000,000 in deposits and more than \$20,000,000 in cash reserves. This is the best possible evidence of the sound and reliable banking methods that prevail in Omaha, and a complete assurance of the safety of not only the banks, but the mercantile and manufacturing as well, of the Gate City. The reduction made since the August statement in loans and discounts has been accomplished without seriously hampering business in any direction, and is in itself a proof of the solvency of the borrowers. A comparison of conditions in Omaha and elsewhere in the great central west, compiled from the published statements of the banks during the week, is presented herewith.

In six national banks of St. Paul and eight national banks of Omaha and South Omaha almost half of the deposits are being carried in cash, according to the statements issued to the comptroller of the currency. The legal reserve is 25 per cent. St. Paul banks carry 46.6 per cent and Omaha banks 46.22 per cent.

The comparative statements of nine western cities show the deposits and reserves as follows:

	Deposits.	Reserves.	Per Ct. of Deposits in Cash.
Omaha	\$45,355,903	\$20,876,621	46.22
St. Paul	31,036,441	14,431,184	46.6
Minneapolis	56,967,676	25,230,486	44.4
Denver	47,492,412	20,350,136	42.5
Kansas City	72,749,903	29,624,463	42.0
*St. Joseph Nat'l.	11,781,192	4,478,428	38.0
St. Joseph State	6,081,389	2,182,290	35.7
Des Moines	11,960,226	3,948,093	33.1
Milwaukee	41,319,964	13,340,954	32.25
Sioux City	9,146,082	2,616,359	28.0

*Toledo, Lemon National, Burnes National and First National and three state banks of St. Joseph.

As in Omaha, the St. Paul state and savings banks have from two to five times the legal reserve, and the cash reported to the comptroller of the currency is real money or sight exchange—real money in other banks, which must be paid on demand or the bank holding the deposit forced into the hands of receivers. The reserves of the Omaha and St. Paul banks do not contain "municipal bonds at the present market value," as some banks have reported in their statements.

Minneapolis is third among western banks in the percentage of deposits carried in cash and the detailed reports of the six national banks of that city show that only cash and cash in other banks is reported as "reserve."

As shown by the comparison of the nine cities, Denver banks are strong and carry 42.5 per cent of their deposits in cash or cash in other banks. The detailed statements of the seven national banks show that \$9,449,171 in actual money awaits the call of those who need it in the vaults of Denver banks.

The eight banks of Kansas City average 42 per cent of their deposits in cash reserves. Without considering the failed National Bank of Commerce, every one of the seven national banks of Kansas City show a gain in deposits over last year and one of them has gained \$500,000 since the statement was made August 22. The deposits and cash reserves of the different banks in Kansas City reported to the comptroller of the currency are as follows:

	Deposits.	Cash Reserves
	Dec. 3, '07.	Dec. 3, '07.
First	\$22,614,331	\$11,641,285
Commerce	16,942,694	5,343,460
Union	11,155,083	4,209,313
New England	8,547,630	3,621,315
Interstate	6,392,199	2,682,527
*Commerce	3,376,106	1,126,581
American		
Republic	2,766,929	1,471,363
Central	953,931	528,619

Loans and discounts and total resources of the Kansas City banks made the following showing at the close of business December 3:



Statement December 3, 1907

RESOURCES

Loans and Discounts	\$5,222,056.79
U. S. Bonds (Par)	500,000.00
Bank Building	200,000.00
Bonds	\$ 431,060.00
Due from Banks	1,967,157.56
Clearing House Acct.	291,000.00
Net Balance Due Us	
Cash	1,306,174.87—3,995,392.43
	\$9,917,449.22

LIABILITIES

Capital Stock	\$ 600,000.00
Surplus and Profits	462,955.14
Circulation	500,000.00
Deposits	8,354,494.08
	\$9,917,449.22

OFFICERS

M. T. BARLOW, President G. W. WATTLES, Vice President
V. B. CALDWELL, Vice President
A. MILLARD, Cashier W. E. RHOADES, Ass't Cashier
L. M. TALMAGE, Ass't Cashier
G. E. HAVERSTICK, Ass't Cashier

DIRECTORS

M. T. Barlow Guy C. Barton N. A. Duff
S. S. Caldwell Y. B. Caldwell
Thos A. Fry C. W. Lyman A. Millard
Euclid Martin E. M. Morsman
A. L. Reed B. F. Smith W. A. Smith
G. W. Wattles C. E. Yost

Report of the Condition

—OF—

THE UNION STOCK YARDS NATIONAL BANK

SOUTH OMAHA, NEB.

At the Close of Business on the 3d Day of December, 1907, as Ordered by the Comptroller of Currency.

RESOURCES

Loans and Discounts	\$2,123,863.93
Real Estate	None
Stocks, Securities, etc.	None
U. S. Bonds to Secure Circulation and Premium	153,000.00
Redemption Fund	7,500.00
Cash and Sight Exchange	1,526,592.82
	\$3,810,956.75

LIABILITIES

Capital Stock	\$ 300,000.00
Surplus	60,000.00
Undivided Profits, Net	60,678.82
Circulation	150,000.00
Deposits	2,840,277.93
Clearing House Account	400,000.00
	\$3,810,956.75

Deposits:	
Nov. 9, 1905	\$2,854,316.91
Nov. 12, 1906	2,815,135.80
Dec. 3, 1907	2,840,277.93

OFFICERS:

F. H. DAVIS, President; E. F. FOLDA, Vice-President; F. R. HEDRICK, Cashier; N. F. RECKARD, Ass't Cashier.

DIRECTORS:

J. D. CREIGHTON, F. H. DAVIS, T. L. DAVIS, E. F. FOLDA, R. C. HOWE, C. T. KOUNTZE, L. L. KOUNTZE, S. McROBERTS, R. J. DUNHAM.

So located as to give the personal attention of its Officers to the live stock business.

The South Omaha

Oldest National Bank

Statement of

RESOURCES

	December 3, 1907	August 22, 1907
Loans and Discounts	\$2,035,742.08	\$1,791,991.64
U. S. Bonds to Secure Circulation	200,000.00	175,000.00
Bonds to Secure U. S. Deposit [par]	28,000.00	25,000.00
Banking House	10,000.00	10,000.00
Stocks, Securities, etc.	none	none
Premium on bonds	none	none
Other Real Estate	none	none
Cash and Sight Exchange	2,182,558.25	2,129,177.08
	\$4,456,300.33	\$4,131,168.72

H. C. BOSTWICK, President
J. C. FRENCH, Cashier
JOHN S. KING, Asst. Cashier
GUY C. BARTON H. C. BOSTWICK
H. C. MILLER E. M. MORSMAN, JR.

OFFICERS

E. A. Cudahy,

DIRECTORS

E. A. CUDAHY

Packers National Bank

OF SOUTH OMAHA

Statement at the Close of

RESOURCES

Loans and Discounts	\$1,720,293.29
U. S. Bonds to secure circulation	100,000.00
Bank Building	10,000.00
Cash on hand and Sight Exchange	533,727.41
	\$2,364,020.70

JOHN F. COAD, President. A. W. TRUMBULL,
CHAR. A. DUNHAM, Asst. Cashier.

OFFICERS

JOHN

DIRECTORS

C. D. BROWN ELMER E. BRYSON
LUTHER DRAKE F. MCGIVERIN