

**REPORTS OF THE CONDITION OF THE
STATE, (PRIVATE AND SAVINGS BANKS)
AT THE CLOSE OF
BUSINESS ON DECEMBER 5, 1911 AS
APPEARS FROM THE REPORTS FILED IN
THE OFFICE OF THE COMMISSION**

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Reports of the Condition of the State, (Private and Savings Banks) at the Close of Business on December 5, 1911 as Appears from the Reports Filed in the Office of the Commission by Department of the North Carolina Corporation Commission

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DEPARTMENT OF THE NORTH CAROLINA CORPORATION COMMISSION

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THE OFFICE OF THE COMMISSION**

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DEPARTMENT
OF THE
NORTH CAROLINA CORPORATION COMMISSION

FRANKLIN McNEILL,
Chairman.

W. T. LEE,
Commissioner.

E. L. TRAVIS,
Commissioner.

A. J. MAXWELL, Clerk.

C. V. BROWN, Bank Examiner.
S. A. HUBBARD, Assistant Bank Examiner.

REPORTS

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OF THE

STATE, (PRIVATE AND SAVINGS BANKS)

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AS APPEARS FROM THE REPORTS FILED IN THE
OFFICE OF THE COMMISSION.

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STATE, PRIVATE, AND SAVINGS BANKS

BANK OF ABERDEEN, ABERDEEN

HENRY A. PAGE, President.

J. W. GRAHAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 92,161.01	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,679.17	Surplus fund.....	5,000.00
United States bonds.....		Undivided profits.....	3,761.44
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	5,000.00
Banking houses, furniture and fixtures.....	4,298.92	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	112,941.05
Demand loans.....	12,714.95	Demand certificates of deposit.....	
Due from banks and bankers.....	33,062.79	Savings deposits.....	
Cash items.....	79.88	Due to banks and bankers.....	
Gold coin.....	170.00	Cashier's checks outstanding.....	\$22.91
Silver coin, including all minor coin currency.....	794.60	Certified checks.....	20.00
National bank notes and other U. S. notes.....	2,283.00		
Total.....	147,244.40	Total.....	147,244.40

BANK OF AHOSKIE, AHOSKIE

J. T. WILLIAMS, President.

W. L. CURTIS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 36,210.66	Capital stock.....	\$ 12,500.00
Overdrafts.....	1,358.01	Surplus fund.....	
United States bonds.....		Undivided profits.....	9,628.28
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	1,200.00
Premium on bonds.....		Bills payable.....	6,000.00
Banking houses, furniture and fixtures.....	3,070.31	Time certificates of deposit.....	29,371.43
All other real estate owned.....	167.50	Deposits subject to check.....	87,453.44
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	24,527.32	Savings deposits.....	
Cash items.....	7,192.72	Due to banks and bankers.....	
Gold coin.....	64.50	Cashier's checks outstanding.....	720.02
Silver coin, including all minor coin currency.....	150.15	Certified checks.....	
National bank notes and other U. S. notes.....	4,332.00		
Total.....	127,073.17	Total.....	127,073.17

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STANLY COUNTY LOAN AND TRUST COMPANY, ALBEMARLE

A. C. HEATH, President.

J. M. PEELER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 63,613.41	Capital stock.....	\$ 25,000.00
Overdrafts.....	1,968.23	Surplus fund.....	4,000.00
United States bonds.....		Undivided profits.....	1,250.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	5,000.00
Premium on bonds.....		Bills payable.....	
Banking houses, furniture and fixtures.....	15,262.00	Time certificates of deposit.....	
All other real estate owned.....	2,500.00	Deposits subject to check.....	48,770.92
Demand loans.....		Demand certificates of deposit.....	33,478.38
Due from banks and bankers.....	11,815.07	Savings deposits.....	858.59
Cash items.....	372.33	Due to banks and bankers.....	
Gold coin.....	1,000.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	822.15	Certified checks.....	
National bank notes and other U. S. notes.....	6,915.00		
Total.....	103,365.22	Total.....	103,365.22

BANK OF ANDREWS, ANDREWS

J. L. SMATHERS, President.

J. G. HICKSON, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 40,109.21	Capital stock.....	\$ 11,700.00
Overdrafts.....	467.28	Surplus fund.....	
United States bonds.....		Undivided profits.....	1,474.10
North Carolina State bonds.....	1,323.85	Dividends unpaid.....	40.00
All other stocks, bonds and mortgages.....	12,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	4,000.00
Banking house, furniture and fixtures.....	2,238.85	Time certificates of deposit.....	30,038.02
All other real estate owned.....		Deposits subject to check.....	44,386.87
Demand loans.....	6,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	11,426.03	Savings deposits.....	
Cash items.....	702.19	Due to banks and bankers.....	
Gold coin.....	365.00	Cashier's checks outstanding.....	120.85
Silver coin, including all minor coin currency.....	982.33	Certified checks.....	
National bank notes and other U. S. notes.....	6,135.00		
Total.....	81,749.84	Total.....	81,749.84

MERCHANTS AND MANUFACTURERS BANK, ANDREWS

W. P. WALKER, President.

J. W. WALKER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 74,664.32	Capital stock.....	\$ 10,000.00
Overdrafts.....		Surplus fund.....	5,200.00
United States bonds.....		Undivided profits.....	2,440.55
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,000.00	Time certificates of deposit.....	78,549.50
All other real estate owned.....		Deposits subject to check.....	37,794.83
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	42,775.99	Savings deposits.....	
Cash items.....	343.00	Due to banks and bankers.....	
Gold coin.....	150.00	Cashier's checks outstanding.....	2,051.60
Silver coin, including all minor coin currency.....	796.83	Certified checks.....	3.75
National bank notes and other U. S. notes.....	3,290.00		
Total.....	124,040.23	Total.....	124,040.23

BANK OF ANSON, ANSONVILLE

L. L. LITTLE, President.

W. C. NICHOLS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 10,451.55	Capital stock.....	\$ 10,400.00
Overdrafts.....	44.38	Surplus fund.....	
United States bonds.....		Undivided profits.....	833.33
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,074.76	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	9,386.34
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	4,665.57	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	15.00	Cashier's checks outstanding.....	16.75
Silver coin, including all minor coin currency.....	435.16	Certified checks.....	
National bank notes and other U. S. notes.....	1,950.00		
Total.....	20,636.42	Total.....	20,636.42

MERCHANTS AND FARMERS BANK, APEX

W. H. HARWARD, President.

J. R. CUNNINGHAM, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 73,574.94	Capital stock.....	\$ 15,000.00
Overdrafts.....	1,824.89	Surplus fund.....	
United States bonds.....		Undivided profits.....	764.27
North Carolina State bonds.....	6,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	8,767.28	Time certificates of deposit.....	48,710.03
All other real estate owned.....		Deposits subject to check.....	53,682.36
Demand loans.....	1,010.00	Demand certificates of deposit.....	
Due from banks and bankers.....	15,158.33	Savings deposits.....	
Cash items.....	4,141.89	Due to banks and bankers.....	
Gold coin.....	647.50	Cashier's checks outstanding.....	973.45
Silver coin, including all minor coin currency.....	256.18	Certified checks.....	
National bank notes and other U. S. notes.....	9,017.00		
Total.....	120,130.01	Total.....	120,130.01

PEOPLES BANK, APEX

C. B. WILKERSON, President.

M. G. UICHURCH, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 25,906.83	Capital stock.....	\$ 10,000.00
Overdrafts.....	105.85	Surplus fund.....	
United States bonds.....		Undivided profits.....	453.65
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....	120.00	Bills payable.....	
Banking house, furniture and fixtures.....	1,382.19	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	14,482.38
Demand loans.....	5,700.00	Demand certificates of deposit.....	
Due from banks and bankers.....	5,919.50	Savings deposits.....	21,284.18
Cash items.....		Due to banks and bankers.....	
Gold coin.....	120.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	298.00	Certified checks.....	27.25
National bank notes and other U. S. notes.....	1,700.00		
Total.....	46,247.46	Total.....	46,247.46

BANK OF RANDOLPH, ASHBORO

W. J. ARMFIELD, SR., President.

W. J. ARMFIELD, JR., Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$198,983.73	Capital stock.....	\$ 21,400.00
Overdrafts.....	1,056.81	Surplus fund.....	25,000.00
United States bonds.....		Undivided profits.....	16,245.64
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	9,000.00	Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	5,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	208,233.27
Demand loans.....	5,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	33,283.07	Savings deposits.....	
Cash items.....	2,338.40	Due to banks and bankers.....	
Gold coin.....	4,820.00	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	1,983.58	Certified checks.....	734.88
National bank notes and other U. S. notes.....	10,168.00		
Total.....	271,613.59	Total.....	271,613.59

BATTERY PARK BANK, ASHEVILLE

J. P. SAWYER, President.

J. E. RANKIN, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$1,423,122.57	Capital stock.....	\$ 100,000.00
Overdrafts.....	4,230.60	Surplus fund.....	50,000.00
United States bonds.....		Undivided profits.....	49,837.41
North Carolina State bonds.....	108,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....	41,700.00	Notes and bills rediscounted.....	54,000.00
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	32,250.00	Time certificates of deposit.....	
All other real estate owned.....	13,408.33	Deposits subject to check.....	1,094,750.39
Demand loans.....		Demand certificates of deposit.....	493,048.39
Due from banks and bankers.....	286,813.23	Savings deposits.....	
Cash items.....	33,275.13	Due to banks and bankers.....	115,269.59
Gold coin.....	598.50	Cashier's checks outstanding.....	5,852.08
Silver coin, including all minor coin currency.....	6,462.29	Certified checks.....	1,089.78
National bank notes and other U. S. notes.....	42,024.00		
Total.....	1,963,884.64	Total.....	1,963,884.64

CITIZENS BANK, ASHEVILLE

EDWIN L. RAY, President.

JNO. A. CAMPBELL, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$362,224.55	Capital stock.....	\$ 50,000.00
Overdrafts.....	1,981.89	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	3,900.12
North Carolina State bonds.....	5,000.00	Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	47,000.00
Banking house, furniture and fixtures.....	6,000.00	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	218,662.99
Demand loans.....	26,096.46	Demand certificates of deposit.....	76,783.93
Due from banks and bankers.....	15,514.25	Savings deposits.....	30,275.05
Cash items.....	10,644.05	Due to banks and bankers.....	
Gold coin.....	328.00	Cashier's checks outstanding.....	2,426.84
Silver coin, including all minor coin currency.....	2,662.73	Certified checks.....	
National bank notes and other U. S. notes.....	9,577.00		
Total.....	439,028.93	Total.....	439,028.93

BANK OF AULANDER, AULANDER

C. W. MITCHELL, President.

J. A. DUNNING, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 37,781.86	Capital stock.....	\$ 8,000.00
Overdrafts.....	920.22	Surplus fund.....	5,303.35
United States bonds.....		Undivided profits.....	7,000.00
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,354.20	Time certificates of deposit.....	8,785.00
All other real estate owned.....		Deposits subject to check.....	22,936.30
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	9,024.92	Savings deposits.....	
Cash items.....		Due to banks and bankers.....	
Gold coin.....	230.00	Cashier's checks outstanding.....	80.65
Silver coin, including all minor coin currency.....	71.10	Certified checks.....	
National bank notes and other U. S. notes.....	643.00		
Total.....	52,025.39	Total.....	52,025.39

BANK OF AURORA, AURORA

R. L. M. BONNER, President.

O. M. HOOKER, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 5,728.09	Capital stock.....	\$ 10,000.00
Overdrafts.....	234.96	Surplus fund.....	2,600.00
United States bonds.....		Undivided profits.....	1,646.83
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	3,435.00	Time certificates of deposit.....	351.20
All other real estate owned.....		Deposits subject to check.....	26,482.25
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	26,549.82	Savings deposits.....	1,754.18
Cash items.....	132.85	Due to banks and bankers.....	
Gold coin.....	107.50	Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	819.94	Certified checks.....	23.50
National bank notes and other U. S. notes.....	2,750.00		
Total.....	42,757.96	Total.....	42,757.96

BANK OF AYDEN, AYDEN

Jno. R. SPIER, President.

STANCLIFF HODGES, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 93,679.02	Capital stock.....	\$ 25,000.00
Overdrafts.....	2,255.85	Surplus fund.....	18,125.00
United States bonds.....		Undivided profits.....	2,063.52
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	943.30	Time certificates of deposit.....	
All other real estate owned.....		Deposits subject to check.....	56,496.22
Demand loans.....	4,000.00	Demand certificates of deposit.....	
Due from banks and bankers.....	33,386.54	Savings deposits.....	26,609.79
Cash items.....	200.00	Due to banks and bankers.....	
Gold coin.....	92.50	Cashier's checks outstanding.....	904.84
Silver coin, including all minor coin currency.....	880.16	Certified checks.....	
National bank notes and other U. S. notes.....	4,177.00		
Total.....	139,314.17	Total.....	139,314.17

MITCHELL COUNTY BANK, BAKERSVILLE

R. M. BURLISON, President.

GEO. B. GREENE, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 55,602.51	Capital stock.....	\$ 16,000.00
Overdrafts.....	2,034.06	Surplus fund.....	
United States bonds.....		Undivided profits.....	315.01
North Carolina State bonds.....		Dividends unpaid.....	
All other stocks, bonds and mortgages.....	5,000.00	Notes and bills rediscounted.....	5,533.38
Premium on bonds.....	70.00	Bills payable.....	5,000.00
Banking house, furniture and fixtures.....	2,195.55	Time certificates of deposit.....	15,056.67
All other real estate owned.....	10,163.15	Deposits subject to check.....	44,146.55
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....	10,842.74	Savings deposits.....	
Cash items.....	1,040.80	Due to banks and bankers.....	
Gold coin.....	595.00	Cashier's checks outstanding.....	740.85
Silver coin, including all minor coin currency.....	432.69	Certified checks.....	
National bank notes and other U. S. notes.....	708.00		
Total.....	89,792.44	Total.....	89,792.44

BANK OF PAMLICO, BAYBORO

W. J. SWAN, President.

JOHN S. WENNETT, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$ 57,694.19	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,492.06	Surplus fund.....	
United States bonds.....		Undivided profits.....	4,598.96
North Carolina State bonds.....		Dividends unpaid.....	3.00
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	2,807.19	Time certificates of deposit.....	13,927.11
All other real estate owned.....		Deposits subject to check.....	34,391.66
Demand loans.....		Demand certificates of deposit.....	
Due from banks and bankers.....		Savings deposits.....	
Cash items.....		Due to banks and bankers.....	1,219.60
Gold coin.....		Cashier's checks outstanding.....	
Silver coin, including all minor coin currency.....	404.04	Certified checks.....	
National bank notes and other U. S. notes.....	1,640.85		
Total.....	64,038.33	Total.....	64,038.33

BANK OF BEAUFORT, BEAUFORT

T. A. UZZLE, President.

THOMAS THOMAS, Cashier.

RESOURCES		LIABILITIES	
Loans and discounts.....	\$103,020.16	Capital stock.....	\$ 10,000.00
Overdrafts.....	1,007.33	Surplus fund.....	10,000.00
United States bonds.....		Undivided profits.....	574.84
North Carolina State bonds.....		Dividends unpaid.....	157.50
All other stocks, bonds and mortgages.....		Notes and bills rediscounted.....	
Premium on bonds.....		Bills payable.....	
Banking house, furniture and fixtures.....	600.00	Time certificates of deposit.....	40,389.82
All other real estate owned.....	279.49	Deposits subject to check.....	58,130.61
Demand loans.....	200.00	Demand certificates of deposit.....	803.98
Due from banks and bankers.....	29,263.23	Savings deposits.....	24,666.77
Cash items.....	134.37	Due to banks and bankers.....	
Gold coin.....	757.00	Cashier's checks outstanding.....	322.85
Silver coin, including all minor coin currency.....	2,404.50	Certified checks.....	
National bank notes and other U. S. notes.....	5,360.00		
Total.....	143,028.07	Total.....	143,028.07