



Capital, Surplus and Profits, \$375,000.

Offers every resource and facility for handling accounts satisfactorily. Experienced officers will give all business their personal attention. 4 per cent interest paid on Savings Accounts.
 Joshua Reynolds, President; E. Moye, Vice President; Jno. M. Wyatt, Cashier; J. F. Primm, assistant Cashier; W. U. Carre, Assistant Cashier.

Rio Grande Valley Bank & Trust Co.

Rio Grande Valley

Your Best

Will Direct You to This Bank When S

Capital and Surplus Resources Over .

Special Features for the Small Depositor. \$1.00 Will Open an Account
 4% INTEREST PAID

OFFICERS.
 W. W. Turney, President
 S. T. Turner, Vice President
 W. Cooley, Vice President
 T. M. Wingo, Vice President

A cordial invitation is extended to those who desire exchanging their bank

Rio Grande Valley
 COURTESY—SAB

Rio Grande Valley

El Paso's Banks Are Tr

EL PASO has nine national or state banks, with total resources or "banking power" of nearly \$100,000,000. The total financial strength of El Paso's banking and loan institutions up to practically \$20,000,000. Of the nine banks, five have resources exceeding \$2,000,000 each, and one commands nearly \$10,000,000 resources.

El Paso's bank deposits and bank resources have doubled in three years, and in seven years the capital by 13. Assuming that deposits and resources will continue, for some years, to double every five years, would give per capita average of \$1000 as compared with \$500 now. Even if the present per capita average were maintained, this city is without a superior as to the conservative quality of banking practice. Cash items selected for depositing law requires but 15 per cent in a city of this class.

During the year, El Paso banks have broadly developed their outside financial connections and paper outside of the city, thus relieving the constantly increasing pressure upon the banks for commercial paper. El Paso is becoming more and more a banking center for the Great Southwest. Many banks there are strengthening their deposits with El Paso banks; and the same is true of cattlemen, mining men and others. Strong banks in a city benefit all the people of the greater trade circle as well as the people of the city. Funds of El Paso banks gradually filter out into the surrounding country, and make money easier and more abundant.

The commercial balances, that most truthfully reflect the real underlying condition of general business, of El Paso banking. The bank clearings, approximating a quarter million per day, show a heavy outflow from the Great Southwest.

El Paso bankers cooperate effectually toward promoting all legitimate local and southwestern business. The element in southwestern progress.

Comparison

Showing Gain In Past Year of Over
 Having Doubled

	1895	1905	1906
Capital and Surplus	\$ 215,000	\$ 640,000	\$1,201,000
Deposits	767,000	3,850,000	6,000,000
Loans			
Total Resources	1,045,000	4,804,000	7,967,000

There Are Certain able Qu

That every man who banks his money has a right to expect. They have to do with the matter of Management and Profits.

We are always glad to answer any or all questions at any time during business hours.

The financial statement of the Union Bank has steadily increased.

We appreciate this confidence in our institution and liberal patronage.



All Accounts With Us
 Assures Safe, Profitable
 Employment For Funds.



The First National Bank El Paso, Texas

United States Depository And Depository For Disbursing Officers Of The United States

Condensed Statement of the Condition at the Close
 of Business, September 4, 1912

Resources.		Liabilities.	
Loans and investments	\$3,918,240.49	Capital stock	\$ 800,000.00
United States bonds...	953,225.00	Surplus and profits....	208,364.95
Cash on hand.....	695,629.51	Circulation	800,000.00
Exchange	1,459,783.88	Deposits—	
		Bank	\$1,036,192.22
		Individual	4,047,369.22
		United States	134,952.49
Total	\$7,026,878.88	Total	\$7,026,878.88

Capital and Surplus: ONE MILLION DOLLARS

Officers and Directors:

JOSHUA S. RAYNOLDS, President.

JAMES G. McNARY, Vice President.
 W. L. TOOLEY, Vice President.
 E. M. HURD, Vice President.
 W. W. TURNEY, Chairman.
 J. J. MUNDY.
 H. B. STEVENS.
 A. KRAKAUER.

EDGAR W. KAYSER, Cashier.
 WALTER M. BUTLER, Assistant Cashier.
 GLEN T. MOORE, Assistant Cashier.
 J. O. CROCKETT.
 J. B. DALE.
 J. H. NATIONS
 J. M. GOGGIN.
 Z. T. WHITE.
 J. W. ZOLLARS.
 J. M. RAYNOLDS.
 FELIX MARTINEZ.
 C. M. NEWMAN.

4% PAID ON SAVINGS 4%