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Twenty-first and Twenty-second  
Annual Reports  
OF THE  
**State Bank Commissioner**  
OF THE  
STATE OF COLORADO



*To His Excellency  
The Governor of the State*

For the Period from January 1, 1927  
to December 31, 1928

Printed in Compliance with Statute

THE BRADFORD-ROBINSON PTG. CO.  
DENVER, COLORADO  
1929

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**Twenty-first and Twenty-second  
Annual Reports**

OF THE

**State Bank Commissioner**

OF THE

**STATE OF COLORADO**

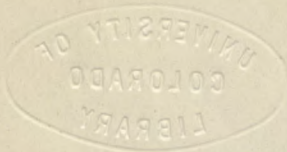


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1929



DEPARTMENT ESTABLISHED

The Department of Banking was established  
by Legislative enactment approved  
April 13, 1907

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FORMER COMMISSIONERS

H. M. BEATTY  
EMIL W. PFEIFFER  
E. E. DRACH

## Official Roster

---

### STATE BANK COMMISSION

1927-1928

GRANT McFERNON, *State Bank Commissioner*  
AXEL B. OLSON, *Chief Deputy State Bank Commissioner*  
MONTE HEININGER, *Secretary*

---

### DEPUTY STATE BANK COMMISSIONERS

JOHN JEPSON  
WALTER J. NELSON  
GEO. T. ATCHISON  
R. L. BLOSS  
GERTRUDE SCHOTT, *Stenographer*  
CAROLINE CECCHINI, *Clerk*

---

### OFFICES

Rooms 120-125 State Office Building,  
Denver, Colorado  
Telephone Keystone 1171, Branch 206

P 16281

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## Letter of Transmittal

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January 1, 1929.

To His Excellency,

WILLIAM H. ADAMS,  
Governor of Colorado.

Sir: There is herewith submitted as required under Section 68, Chapter 44, Session Laws of Colorado, 1913, the report of your State Bank Commissioner, setting forth general statements relative to financial condition of state and private banks and trust companies, under supervision of this Department.

Respectfully submitted,

GRANT McFERSON,  
State Bank Commissioner.

SUMMARY OF STATISTICS  
1927-1928

---

**Voluntary Liquidation**

Liberty State Bank, Timnath.....	Jan. 10, 1927
The Arapahoe State Bank, Arapahoe.....	Mar. 5, 1928
The Farmers State Bank of Kim, Kim.....	July 3, 1928

**Merged**

Farmers State Bank of Platteville, First State Bank of Gilcrest, The Farmers State Bank of Gilcrest, January 3, 1927	
---	--

**Certified Out Under Sale of Assets and Assumption  
of Liabilities**

Saguache County Bank, Saguache.....	Aug. 25, 1927
The Padroni State Bank, Padroni.....	Jan. 8, 1927
The Proctor State Bank, Proctor.....	Jan. 18, 1928
First State Bank of Frederick, Frederick.....	Jan. 28, 1928
The State Bank of Austin, Austin.....	Mar. 21, 1928
The Red Cliff State Bank, Red Cliff.....	Nov. 5, 1928

**Change of Title**

The Union Deposit & Trust Co. changed to The Union Trust Co., Denver.....	Jan. 11, 1928
--	---------------

**Amendment, Increase of Capital Stock**

The West Side State Bank, Denver, to \$100,000.00.....	June 20, 1927
The Colorado State Bank of Canon City to \$35,000.00	Aug. 2, 1927
Farmers State Bank of Brighton to \$35,000.00.....	Mar. 22, 1928

**Amendments, Decrease in Capital Stock**

The Iliff State Bank, \$30,000.00 to \$15,000.00.....	Mar. 2, 1927
The Castle Rock State Bank, \$40,000.00 to \$25,000.00	July 14, 1927
The Haxtun State Bank, \$40,000.00 to \$25,000.00.....	Jan. 16, 1928

**Nationalized**

The West Side State Bank, Denver, The West Side National Bank .....	July 12, 1927
--	---------------

## ABSTRACT OF ALL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)	\$13,066,203.43	\$12,190,263.62	\$12,210,819.91	\$13,994,788.84
Loans and Dis. (Sec. by Col.)	22,989,074.79	22,001,394.24	21,719,568.39	24,812,993.83
Loans on Real Estate	5,361,411.71	5,266,012.05	5,425,071.09	5,339,148.44
Overdrafts (Sec. and Unsec.)	80,920.96	110,388.68	88,299.63	126,361.27
United States Bonds	7,784,966.84	7,638,198.93	7,748,580.96	6,119,664.73
Bonds to Secure Postal Sav.	389,684.22	520,514.22	476,495.53	468,829.22
Other Bonds and Securities	9,109,595.28	9,978,009.56	10,646,865.00	9,842,369.31
Premium on Bonds	10,461.77	26,165.94	15,280.27	9,541.11
Furniture and Fixtures	748,600.77	743,049.29	687,347.57	670,738.34
Banking House	1,479,628.76	1,466,432.58	1,437,259.87	1,412,064.64
Other Real Estate	1,359,612.78	1,250,647.88	1,160,218.57	961,365.71
Due from Banks (not Resv.)	162,076.86	264,123.03	275,097.24	330,820.24
Cash Items (not including Checks on other Banks)	55,554.51	79,113.84	81,184.06	72,468.29
Due from Reserve Banks	11,644,126.27	14,907,834.38	13,853,094.46	11,704,907.41
Checks on Other Banks	555,496.48	544,286.97	750,198.00	846,626.63
Currency	1,693,496.00	1,754,127.00	1,674,943.00	1,636,757.00
Gold	299,256.00	277,365.50	272,975.50	249,053.00
Silver and Fractional Coin	364,696.99	330,084.15	380,933.48	373,764.43
Other Resources	258,332.10	243,756.53	280,587.61	232,430.88
<b>Total</b>	<b>\$77,413,196.52</b>	<b>\$79,591,768.39</b>	<b>\$79,184,820.14</b>	<b>\$79,204,693.32</b>
<b>LIABILITIES</b>				
Capital Stock	\$ 5,827,000.00	\$ 5,707,000.00	\$ 5,650,000.00	\$ 5,515,000.00
Surplus Fund	2,813,718.10	2,680,240.27	2,687,243.39	2,715,491.11
Undivided Profits (net)	1,595,854.49	2,009,066.18	1,581,046.94	1,935,995.52
Bills Payable	308,133.45	292,299.87	291,458.96	1,299,271.08
Notes Rediscounted	89,341.50	22,077.80	43,042.56	104,322.17
Savings Accounts	19,867,365.37	20,448,656.15	21,023,043.14	20,757,675.00
Postal Savings Accounts	395,197.72	300,429.80	308,769.73	377,818.62
Trust Funds	1,176,654.20	1,016,906.06	1,119,455.11	949,772.42
Dividends Unpaid	4,694.50	4,579.50	266.80	7,766.20
Individual Deposits	36,838,054.53	38,310,758.25	36,905,089.59	36,208,103.56
Due to Banks (not Resv.)	964,223.54	1,220,756.58	1,108,118.52	1,026,040.44
Due to Reserve Banks	3,552.29	4,020.17	6,775.36	27,880.85
Demand Certif. of Deposit	1,131,906.29	816,483.59	1,516,313.60	909,934.84
Time Certificates of Deposit	5,183,564.44	5,544,494.81	5,666,937.06	6,150,501.07
Certified Checks	57,054.36	27,644.49	44,972.53	119,385.83
Cashier's Checks	632,742.20	746,378.29	765,958.39	687,927.35
Reserved for Interest	94,179.51	37,491.85	81,995.95	50,639.57
Reserved for Taxes	277,746.51	279,240.36	116,352.54	308,780.77
Other Liabilities	152,213.52	123,244.37	267,979.97	52,386.92
<b>Total</b>	<b>\$77,413,196.52</b>	<b>\$79,591,768.39</b>	<b>\$79,184,820.14</b>	<b>\$79,204,693.32</b>
<b>Total Average Reserve</b>	<b>26.46%</b>	<b>30.11%</b>	<b>28.85%</b>	<b>26.05%</b>

(Chartered May 20, 1918)

No. 348

**THE AGATE STATE BANK, AGATE**

(Elbert County)

## OFFICERS FOR 1927

Alfred A. Storey, President; D. M. Sultz, Vice-President; C. E. Storey, Cashier.

## DIRECTORS FOR 1927

Alfred A. Storey, D. M. Sultz, C. E. Storey

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	14,828.45	\$ 13,651.32	\$ 19,809.75	\$ 23,707.54
Loans and Dis. (Sec. by Col.)	17,971.55	39,265.88	25,793.63	27,375.23
Loans on Real Estate.....	1,200.00	.....	.....	.....
Overdrafts (Sec. and Unsec.)	399.89	577.76	398.85	428.67
United States Bonds.....	.....	.....	.....	.....
Bonds to Sec. Postal Sav...	.....	.....	.....	.....
Other Bonds and Securities	441.98	2,223.80	4,889.67	1,208.95
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,770.20	2,770.20	2,770.20	2,770.20
Banking House .....	2,714.00	2,714.00	2,714.00	2,714.00
Other Real Estate .....	1,500.00	1,500.00	1,500.00	1,500.00
Due from Banks (not Resv.)	.....	.....	247.81	.....
Cash Items .....	134.27	.....	.....	42.40
Due from Reserve Banks....	4,224.81	7,097.76	8,061.75	12,730.83
Checks on Other Banks....	171.90	1,310.31	.....	.....
Currency .....	1,118.00	1,139.00	1,022.00	1,298.00
Gold .....	77.50	72.50	72.50	167.50
Silver and Fractional Coin.	210.82	374.01	106.62	522.47
Expense Account .....	.....	.....	.....	.....
Other Resources .....	63.23	.....	.....	.....
<b>Total .....</b>	<b>\$ 47,826.60</b>	<b>\$ 72,696.54</b>	<b>\$ 67,386.78</b>	<b>\$ 74,465.79</b>

## LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net)...	.....	1,156.78	1,159.21	1,084.35
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	3,742.26	3,911.99	5,594.86	5,588.02
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	28,842.34	50,856.59	43,466.71	51,629.55
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	2,040.02	1,047.97	1,766.10	2,428.37
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	701.98	3,223.21	2,899.90	1,235.50
Reserved for Interest....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 47,826.60</b>	<b>\$ 72,696.54</b>	<b>\$ 67,386.78</b>	<b>\$ 74,465.79</b>

## OFFICERS FOR 1928

Alfred A. Storey, President; D. M. Sultz, Vice-President; C. E. Storey, Cashier.

## DIRECTORS FOR 1928

Alfred A. Storey, D. M. Sultz, C. E. Storey.

(Chartered December 28, 1910)

No. 208

**FIRST STATE BANK, AGUILAR**

(Las Animas County)

## OFFICERS FOR 1927

A. I. Lindsey, President; Joe Machetta, Vice-President; O. R. Hayes, Cashier.

## DIRECTORS FOR 1927

A. I. Lindsey, Joe Machetta, Luigi Gianella, Samuel C. Clark, John Valentine.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	19,337.11	.....	.....	.....
Loans and Dis. (Sec. by Col.)	40,186.45	.....	.....	.....
Loans on Real Estate.....	35,663.99	.....	.....	.....
Overdrafts (Sec. and Unsec.)	339.48	.....	.....	.....
United States Bonds .....	.....	.....	.....	.....
Bonds to Sec. Postal Sav....	.....	.....	.....	.....
Other Bonds and Securities	35,648.76	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures.....	4,092.16	.....	.....	.....
Banking House .....	17,950.02	.....	.....	.....
Other Real Estate.....	22,361.55	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	3,295.82	.....	.....	.....
Due from Reserve Banks....	9,160.07	.....	.....	.....
Checks on Other Banks....	.....	.....	.....	.....
Currency .....	6,495.00	.....	.....	.....
Gold .....	1,757.50	.....	.....	.....
Silver and Fractional Coin.	2,035.05	.....	.....	.....
Expense Account .....	.....	.....	.....	.....
Other Resources .....	14,655.44	.....	.....	.....
<b>Total .....</b>	<b>\$ 212,978.40</b>	.....	.....	.....
<b>LIABILITIES</b>				
Capital Stock .....	\$ 25,000.00	.....	.....	.....
Surplus Fund .....	12,500.00	.....	.....	.....
Undivided Profits (Net)...	.....	.....	.....	.....
Bills Payable .....	17,500.00	.....	.....	.....
Notes Rediscounted .....	5,700.00	.....	.....	.....
Savings Accounts .....	18,903.91	.....	.....	.....
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	36,708.73	.....	.....	.....
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit.	42,662.76	.....	.....	.....
Time Certif. of Deposit....	480.00	.....	.....	.....
Certified Checks .....	3,523.00	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 212,978.40</b>	.....	.....	.....

Closed September 14, 1927.

(Chartered May 15, 1919)

No. 3

**THE BANK OF AKRON, AKRON**

(Washington County)

## OFFICERS FOR 1927

George Murray, President and Owner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	10,153.44	\$ 15,506.63	\$ 15,840.61	\$ 18,660.95
Loans and Dis. (Sec. by Col.)	28,659.53	26,864.26	27,964.26	22,086.60
Loans on Real Estate.....	9,000.00	8,500.00	8,500.00	8,500.00
Overdrafts (Sec. and Unsec.)	24.51	20.44	10.51	104.26
United States Bonds.....	100.00	100.00	100.00	100.00
Bonds to Sec. Postal Sav...	.....	.....	.....	.....
Other Bonds and Securities	89.07	89.07	89.07	1,300.00
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures....	500.00	500.00	500.00	500.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	2,835.00	2,835.00	2,835.00	2,835.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks..	26,636.92	37,068.95	35,229.95	29,327.99
Checks on Other Banks....	267.48	747.02	44.10	9.50
Currency .....	1,993.00	5,531.00	3,362.00	4,579.00
Gold .....	520.00	570.00	510.00	500.00
Silver and Fractional Coin..	561.72	760.34	686.50	609.79
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	38.50	.....	.....
<b>Total .....</b>	<b>\$ 81,340.67</b>	<b>\$ 99,131.21</b>	<b>\$ 95,672.00</b>	<b>\$ 89,113.09</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	2,370.61	3,032.74	4,099.84	4,068.86
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	38,900.71	63,112.03	53,196.48	54,920.46
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposits	10,069.35	2,923.00	8,306.00	80.00
Time Certif. of Deposit....	.....	.....	.....	.....
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	63.44	69.68	43.77
<b>Total .....</b>	<b>\$ 81,340.67</b>	<b>\$ 99,131.21</b>	<b>\$ 95,672.00</b>	<b>\$ 89,113.09</b>

## OFFICERS FOR 1928

George Murray, President and Owner.



(Chartered April 3, 1915)

No. 286

**FIRST STATE BANK OF ALAMOSA, ALAMOSA**

(Alamosa County)

**OFFICERS FOR 1927**O. S. Fountain, President; W. W. Platt, Vice-President; A. J. West, Cashier;  
A. J. Maddux, Asst. Cashier.**DIRECTORS FOR 1927**

O. S. Fountain, W. W. Platt, A. J. West, A. J. Maddux, C. P. Rex, A. S. Skirvin.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	54,296.94	\$ 60,281.37	\$ 60,238.28	\$ 49,542.37
Loans and Dis. (Sec. by Col.)	70,370.63	61,321.46	61,702.19	78,779.78
Loans on Real Estate.....	19,797.10	12,821.90	10,647.03	9,384.10
Overdrafts (Sec. and Unsec.)	5.99	920.56	240.64	343.36
United States Bonds.....	9,800.00	4,300.00	4,300.00	5,350.00
Bonds to Sec. Postal Sav...				
Other Bonds and Securities	10,840.31	9,004.02	6,119.07	5,317.57
Premium on Bonds.....				
Furniture and Fixtures...	3,000.00	3,000.00	2,700.00	2,700.00
Banking House .....	7,500.00	7,500.00	7,350.00	7,350.00
Other Real Estate .....	3,300.00	3,300.00	3,300.00	3,300.00
Due from Banks (not Res.)	1,828.38	2,042.02	1,426.57	1,007.31
Cash Items .....			91.94	336.12
Due from Reserve Banks..	43,285.82	62,826.28	83,350.02	66,485.97
Checks on Other Banks....	2,000.79	8,396.29	5,722.28	1,785.60
Currency .....	4,108.00	11,490.00	9,459.00	10,813.00
Gold .....	1,207.50	1,810.00	1,937.50	1,975.00
Silver and Fractional Coin.	1,745.93	2,203.80	3,646.22	2,533.16
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 233,087.39</b>	<b>\$ 251,217.70</b>	<b>\$ 262,230.74</b>	<b>\$ 247,003.34</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund .....	5,500.00	5,500.00	6,000.00	6,000.00
Undivided Profits (Net)...	1,491.81	3,861.27	2,195.46	3,107.12
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	60,793.76	63,109.45	63,894.70	58,148.32
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	108,614.27	122,676.58	117,771.21	128,091.00
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.			13,393.60	
Time Certif. of Deposit....	31,334.37	28,770.68	35,965.90	28,705.41
Certified Checks .....				
Cashier's Checks .....	5,353.18	7,299.72	3,009.87	2,951.49
Reserved for Interest.....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 233,087.39</b>	<b>\$ 251,217.70</b>	<b>\$ 262,230.74</b>	<b>\$ 247,003.34</b>

**OFFICERS FOR 1928**O. S. Fountain, President; W. W. Platt, Vice-President; A. J. West, Cashier;  
A. J. Maddux, Asst. Cashier**DIRECTORS FOR 1928**

O. S. Fountain, W. W. Platt, A. J. West, A. J. Maddux, C. P. Rex, A. S. Skirvin.

(Chartered January 26, 1914)

No. 273

**THE BANK OF ALMA, ALMA**

(Park County)

**OFFICERS FOR 1927**

J. Fred Singleton, President; C. F. Singleton, Vice-President; John C. Singleton, Cashier

**DIRECTORS FOR 1927**

J. Fred Singleton, C. F. Singleton, John C. Singleton.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	7,152.41	\$ 8,314.50	\$ 5,897.00	\$ 7,559.50
Loans and Dis. (Sec. by Col.)	6,936.92	12,324.34	18,434.84	21,050.00
Loans on Real Estate.....	14,727.10	9,521.13	10,500.00	8,200.00
Overdrafts (Sec. and Unsec.)	76.69	3.10	20.61	139.84
United States Bonds.....	4,478.85	4,478.85	4,478.85	4,778.35
Bonds to Secure Postal Sav.				
Other Bonds and Securities	25,190.06	25,597.93	29,868.98	20,578.45
Premium on Bonds.....				
Furniture and Fixtures.....	825.00	825.00	825.00	825.00
Banking House .....	1,000.00	1,000.00	1,000.00	1,000.00
Other Real Estate .....				
Due from Banks (not Resv.)		65.01		
Cash Items .....				
Due from Reserve Banks..	13,611.00	20,094.46	10,761.52	18,808.24
Checks on Other Banks.....				41.85
Currency .....	2,633.00	3,141.00	615.00	3,561.00
Gold .....	1,210.00	1,275.00	1,305.00	1,325.00
Silver and Fractional Coin.	652.58	378.69	213.90	440.56
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 78,493.61</b>	<b>\$ 87,019.01</b>	<b>\$ 83,920.70</b>	<b>\$ 88,307.79</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	1,361.75	1,666.69	359.94	674.11
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	35,062.52	45,243.02	37,363.88	47,847.84
Due to Banks (not Resv.)	845.33		6,203.10	1,509.27
Due to Reserve Banks .....				
Demand Certif. of Deposit.	5,006.08	4,139.77	3,976.79	1,662.19
Time Certif. of Deposit....	11,217.93	10,969.53	11,016.99	11,614.38
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest .....				
Reserved for Taxes.....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 78,493.61</b>	<b>\$ 87,019.01</b>	<b>\$ 83,920.70</b>	<b>\$ 88,307.79</b>

**OFFICERS FOR 1928**

J. Fred Singleton, President; Mrs. C. F. Singleton, Vice-President; John C. Singleton, Cashier.

**DIRECTORS FOR 1928**

J. Fred Singleton, Mrs. C. F. Singleton, John C. Singleton.

(Chartered April 21, 1917)

No. 326

**AMERICAN STATE BANK OF AMHERST, AMHERST**

(Phillips County)

**OFFICERS FOR 1927**B. F. Hastings, President; A. F. Boehmer, Vice-President; V. E. Palmatier, Cashier;  
Carlena Bauer, Asst. Cashier.**DIRECTORS FOR 1927**

B. F. Hastings, A. E. Hastings, A. F. Boehmer.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	10,344.16	\$ 8,502.70	\$ 10,363.04	.....
Loans and Dis. (Sec. by Col.)	25,342.56	17,981.94	19,433.28	.....
Loans on Real Estate.....	2,195.84	2,195.84	1,183.67	.....
Overdrafts (Sec. and Unsec.)	162.04	.....	.....	.....
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	995.50	995.50	995.50	.....
Banking House .....	4,800.00	4,800.00	4,800.00	.....
Other Real Estate .....	50.00	50.00	50.00	.....
Due from Banks (not Resv.)	.....	5,000.00	1,550.00	.....
Cash Items .....	.....	16.41	.....	.....
Due from Reserve Banks...	623.58	7,422.40	2,065.25	.....
Checks on Other Banks....	200.36	.....	104.00	.....
Currency .....	432.00	552.00	2,037.00	.....
Gold .....	150.00	175.00	175.00	.....
Silver and Fractional Coin.	512.72	933.92	790.09	.....
Expense Account .....	.....	.....	.....	.....
Other Resources .....	621.17	.....	.....	.....
<b>Total .....</b>	<b>\$ 46,429.93</b>	<b>\$ 48,625.71</b>	<b>\$ 43,546.83</b>	.....
<b>LIABILITIES</b>				
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	.....
Surplus Fund .....	2,000.00	2,000.00	2,000.00	.....
Undivided Profits (Net)...	.....	1,472.62	1,096.38	.....
Bills Payable .....	7,700.00	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	16,838.62	26,749.51	22,270.83	.....
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	9,814.13	\$,262.81	7,863.87	.....
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	77.18	140.77	315.75	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 46,429.93</b>	<b>\$ 48,625.71</b>	<b>\$ 43,546.83</b>	.....

Closed May 5, 1928.

**OFFICERS FOR 1928**

B. F. Hastings, President; A. F. Boehmer, Vice-President; V. E. Palmatier, Cashier.

**DIRECTORS FOR 1928**

B. F. Hastings, A. E. Hastings, A. F. Boehmer.

(Chartered March 27, 1911)

No. 218

**THE COMMERCIAL STATE BANK, ANTONITO**

(Conejos County)

## OFFICERS FOR 1927

John H. Sargent, President; Reginaldo Garcia, Vice-President; Reginaldo Garcia, Cashier; Cornelia Coleman, Asst. Cashier.

## DIRECTORS FOR 1927

John H. Sargent, Culver A. Green, Reginaldo Garcia, J. K. McGregor, Max Duran.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	64,819.67	\$ 47,516.39	\$ 50,265.40	\$ 45,744.50
Loans and Dis. (Sec. by Col.)	40,064.93	24,321.65	19,019.29	18,506.07
Loans on Real Estate.....	6,151.00	4,620.00	4,620.00	11,675.56
Overdrafts (Sec. and Unsec.)	936.47	417.46	986.61	300.62
United States Bonds.....	2,500.00	2,850.00	2,850.00	1,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	13,347.41	26,159.65	34,319.35	20,771.14
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,300.00	3,300.00	3,300.00	3,300.00
Banking House .....	.....	.....	.....	.....
Other Real Estate.....	15,400.00	15,400.00	15,400.00	2,900.00
Due from Banks (not Resv.)	4,579.66	305.91	623.64	.....
Cash Items .....	603.16	.....	21.00	.....
Due from Reserve Banks...	15,243.02	44,196.25	33,144.58	74,776.34
Checks on Other Banks....	.....	.....	.....	.....
Currency .....	4,000.00	4,293.00	3,427.00	2,500.00
Gold .....	.....	40.00	472.50	655.00
Silver and Fractional Coin.	988.01	2,165.63	1,944.77	737.50
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	2,581.74	3,689.20	.....
<b>Total .....</b>	<b>\$ 171,933.33</b>	<b>\$ 178,167.68</b>	<b>\$ 174,083.34</b>	<b>\$ 182,866.73</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	3,750.00	2,450.00	2,450.00	2,450.00
Undivided Profits (Net)...	3,380.87	4,447.33	3,938.88	4,742.15
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	10,000.00	.....	.....	.....
Savings Accounts .....	.....	.....	.....	3,860.21
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	60.00	16.00	16.00	16.00
Individual Deposits .....	85,957.79	116,033.07	109,507.92	117,672.10
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	36,680.63	29,943.64	33,116.24	29,083.43
Certified Checks .....	.....	71.50	11.46	.....
Cashier's Checks .....	1,686.08	206.14	42.84	42.84
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	5,417.96	.....	.....	.....
<b>Total .....</b>	<b>\$ 171,933.33</b>	<b>\$ 178,167.68</b>	<b>\$ 174,083.34</b>	<b>\$ 182,866.73</b>

## OFFICERS FOR 1928

C. A. Green, President; Dr. H. C. Meyers, Vice-President; Eliseo De Herrera, Cashier.

## DIRECTORS FOR 1928

C. A. Green, John H. Sargent, Max Duran, Dr. H. C. Meyers, Reginaldo Garcia.

(Chartered January 22, 1919)

No. 360

**THE ARAPAHOE STATE BANK, ARAPAHOE**

(Cheyenne County)

**OFFICERS FOR 1927**

W. W. Howard, President; J. M. Nesbitt, Vice-President; C. A. Rheem, Cashier.

**DIRECTORS FOR 1927**

W. W. Howard, J. M. Nesbitt, C. F. Kibbee, F. G. Bidinger, C. A. Rheem.

RESOURCES	March 23, 1927	Dec. 10, 1927
Loans and Dis. (Unsecured) \$	8,445.57	\$ 8,300.50
Loans and Dis. (Sec. by Col.)	18,991.20	16,548.08
Loans on Real Estate	1,548.52	
Overdrafts (Sec. and Unsec.)	84.49	65.01
United States Bonds		
Bonds to Secure Postal Sav.		
Other Bonds and Securities		
Premium on Bonds		
Furniture and Fixtures	2,408.00	2,408.00
Banking House	3,000.00	3,000.00
Other Real Estate	4,265.98	4,265.98
Due from Banks (not Resv.)		
Cash Items	163.50	701.88
Due from Reserve Banks	3,907.12	4,929.05
Checks on Other Banks	114.35	22.27
Currency	988.00	1,826.00
Gold	352.50	352.50
Silver and Fractional Coin.	103.62	278.63
Expense Account		
Other Resources	1,587.44	303.31
<b>Total</b>	<b>\$ 45,960.29</b>	<b>\$ 43,001.21</b>
<b>LIABILITIES</b>		
Capital Stock	\$ 15,000.00	\$ 15,000.00
Surplus Fund	1,800.00	1,800.00
Undivided Profits (Net)	663.65	158.49
Bills Payable	7,000.00	3,000.00
Notes Rediscounted		
Savings Accounts		
Postal Savings Accounts		
Trust Funds		
Dividends Unpaid		
Individual Deposits	14,640.61	16,039.79
Due to Banks (not Resv.)		
Due to Reserve Banks		
Demand Certif. of Deposit		
Time Certificates of Deposit	6,856.03	7,002.93
Certified Checks		
Cashier's Checks		
Reserved for Interest		
Reserved for Taxes		
Other Liabilities		
<b>Total</b>	<b>\$ 45,960.29</b>	<b>\$ 43,001.21</b>

Voluntary Liquidation March 5, 1928.

(Chartered March 11, 1908)

No. 4

**THE LINCOLN STATE BANK, ARRIBA**

(Lincoln County)

**OFFICERS FOR 1927**John Freel, President; E. S. Emerson, Vice-President; J. R. Cannon, Cashier;  
Meta C. Flindt, Asst. Cashier**DIRECTORS FOR 1927**

Chas. G. Carlbom, E. S. Emerson, John Freel, J. R. Cannon, Meta C. Flindt.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	16,779.18	\$ 12,776.41	\$ 11,249.31	\$ 13,932.36
Loans and Dis. (Sec. by Col.)	35,811.70	29,723.27	28,863.69	17,976.37
Loans on Real Estate.....	2,950.00	2,250.00	2,250.00	2,250.00
Overdrafts (Sec. and Unsec.)	605.49	211.89	134.75	378.53
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,765.00	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,000.00	3,000.00	3,000.00	3,000.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	11,538.50	11,538.50	10,038.50	6,497.64
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	5,512.49	2,803.14	3,084.85	1,424.37
Checks on Other Banks....	784.99	82.08	214.18	206.24
Currency .....	2,758.00	2,616.00	2,610.00	799.00
Gold .....	105.00	.....	.....	.....
Silver and Fractional Coin.	610.64	385.91	354.88	113.87
Expense Account .....	.....	.....	.....	.....
Other Resources .....	2,926.95	714.16	1,740.57	13,734.60
<b>Total .....</b>	<b>\$ 85,147.94</b>	<b>\$ 66,101.36</b>	<b>\$ 63,540.72</b>	<b>\$ 60,312.98</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	3,500.00	3,500.00	3,500.00	3,500.00
Undivided Profits (Net)...	.....	.....	.....	.....
Bills Payable .....	20,312.46	13,134.27	10,922.37	8,601.22
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	465.62	155.80	153.61	171.26
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	329.33
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	23,816.72	12,092.01	12,729.23	13,716.34
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	9,884.77	10,397.00	9,088.43	3,252.08
Certified Checks .....	.....	.....	213.75	1,557.83
Cashier's Checks .....	2,168.37	1,822.28	1,933.33	4,184.92
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 85,147.94</b>	<b>\$ 66,101.36</b>	<b>\$ 63,540.72</b>	<b>\$ 60,312.98</b>
Closed November 19, 1928.				

**OFFICERS FOR 1928**E. S. Emerson, President; Frank Flindt, Vice-President; J. R. Cannon, Cashier;  
Meta C. Flindt, Asst. Cashier**DIRECTORS FOR 1928**

E. S. Emerson, Frank Flindt, Chas. G. Carlbom, J. R. Cannon, Meta C. Flindt.

(Chartered August 4, 1908)

No. 7

**THE ASPEN STATE BANK, ASPEN**

(Pitkin County)

**OFFICERS FOR 1927**David R. C. Brown, President; G. B. Brown, Vice-President; L. A. W. Brown, Cashier;  
H. R. Berglund, Asst. Cashier.**DIRECTORS FOR 1927**

David R. C. Brown, G. B. Brown, Geo. R. Cole, L. A. W. Brown, Harry A. Brown.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	46,644.44	\$ 31,400.20	\$ 28,740.20	\$ 32,117.50
Loans and Dis. (Sec. by Col.)	42,475.00	30,690.00	30,790.00	36,790.00
Loans on Real Estate.....	40,650.00	34,600.00	34,100.00	30,850.00
Overdrafts (Sec. and Unsec.)	3,049.82	1,884.97	518.10	1,763.57
United States Bonds.....	33,600.00	15,750.00	16,050.00	13,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securites.	222,085.63	249,194.35	271,033.37	277,359.44
Premium on Bonds .....				
Furniture and Fixtures....	2,255.00	2,255.00	2,255.00	2,255.00
Banking House .....				
Other Real Estate .....	2,054.30	3,255.00	3,255.00	3,255.00
Due from Banks (not Resv.)	3,560.86	2,615.21	2,689.57	712.37
Cash Items .....				
Due from Reserve Banks...	165,950.12	197,226.40	173,042.01	102,259.61
Checks from Other Banks..	4,444.59	762.63	3,358.87	5,304.69
Currency .....	11,637.00	14,088.00	14,785.00	9,474.00
Gold .....	5,660.00	745.00	775.00	165.00
Silver and Fractional Coin.	1,658.20	2,024.85	2,044.29	1,529.06
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 585,724.96</b>	<b>\$ 586,491.61</b>	<b>\$ 583,436.41</b>	<b>\$ 516,835.24</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	1,605.73	980.90	1,603.73	550.73
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	153,249.18	156,126.77	178,659.02	173,671.67
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	288,121.39	282,461.10	251,415.64	205,442.85
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.	7,510.00	7,510.00	7,510.00	7,510.00
Time Certificates of Deposit	92,977.91	94,503.68	102,750.75	85,502.45
Certified Checks .....	126.83	38.65	31.00	86.00
Cashier's Checks .....	133.92	1,370.51	1,466.27	1,571.54
Reserved for Interest.....		2,500.00		
Reserved for Taxes.....		1,000.00		
Other Liabilities .....	2,000.00			2,500.00
<b>Total .....</b>	<b>\$ 585,724.96</b>	<b>\$ 586,491.61</b>	<b>\$ 583,436.41</b>	<b>\$ 516,835.24</b>

**OFFICERS FOR 1928**David R. C. Brown, President; G. B. Brown, Vice-President; L. A. W. Brown, Cashier;  
H. R. Berglund, Asst. Cashier.**DIRECTORS FOR 1928**

David R. C. Brown, G. B. Brown, Geo. R. Cole, L. A. W. Brown, Harry A. Brown.

(Chartered October 5, 1910)

No. 199

**STATE BANK OF AUSTIN, AUSTIN**

(Delta County)

**OFFICERS FOR 1927**

J. A. Whiting, President; J. B. Ratekin, Vice-President; Edmond I. Stabler, Cashier;  
John W. McCune, Assistant Cashier.

**DIRECTORS FOR 1927**

J. A. Whiting, J. B. Ratekin, H. W. Bull, R. L. Weaver, Edmond I. Stabler.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) . . . \$	26,722.82	\$ 16,414.72	.....	.....
Loans and Dis. (Sec. by Col.)	32,864.08	36,612.45	.....	.....
Loans on Real Estate . . . . .	395.00	395.00	.....	.....
Overdrafts (Sec. and Unsec.)	246.60	146.71	.....	.....
United States Bonds . . . . .	3,250.00	2,700.00	.....	.....
Bonds to Secure Postal Sav.	.....	5,000.00	.....	.....
Other Bonds and Securities . . .	888.19	1,106.47	.....	.....
Premium on Bonds . . . . .	.....	.....	.....	.....
Furniture and Fixtures . . . . .	1,800.00	1,800.00	.....	.....
Banking House . . . . .	1,800.00	1,800.00	.....	.....
Other Real Estate . . . . .	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	782.30	.....	.....
Cash Items . . . . .	.....	.....	.....	.....
Due from Reserve Banks . . . . .	17,386.86	45,863.95	.....	.....
Checks on Other Banks . . . . .	80.96	829.50	.....	.....
Currency . . . . .	1,481.00	3,198.00	.....	.....
Gold . . . . .	165.00	155.00	.....	.....
Silver and Fractional Coin . . . .	337.38	409.98	.....	.....
Expense Account . . . . .	.....	.....	.....	.....
Other Resources . . . . .	299.14	250.00	.....	.....
<b>Total . . . . . \$</b>	<b>87,717.03</b>	<b>\$ 117,464.08</b>	.....	.....

**LIABILITIES**

Capital Stock . . . . . \$	12,000.00	\$ 12,000.00	.....	.....
Surplus Fund . . . . .	6,000.00	6,000.00	.....	.....
Undivided Profits (Net) . . . . .	.....	138.30	.....	.....
Bills Payable . . . . .	.....	.....	.....	.....
Notes Rediscounted . . . . .	.....	.....	.....	.....
Savings Accounts . . . . .	.....	.....	.....	.....
Postal Savings Accounts . . . . .	.....	.....	.....	.....
Trust Funds . . . . .	.....	.....	.....	.....
Dividends Unpaid . . . . .	.....	.....	.....	.....
Individual Deposits . . . . .	62,234.72	88,296.24	.....	.....
Due to Banks (not Resv.) . . . . .	.....	.....	.....	.....
Due to Reserve Banks . . . . .	.....	.....	.....	.....
Demand Certif. of Deposit . . . .	.....	.....	.....	.....
Time Certificates of Deposit . . . .	7,381.85	9,411.87	.....	.....
Certified Checks . . . . .	.....	.....	.....	.....
Cashier's Checks . . . . .	190.46	1,617.67	.....	.....
Reserved for Interest . . . . .	.....	.....	.....	.....
Reserved for Taxes . . . . .	.....	.....	.....	.....
Other Liabilities . . . . .	.....	.....	.....	.....
<b>Total . . . . . \$</b>	<b>87,717.03</b>	<b>\$ 117,464.08</b>	.....	.....

Certified out under sale of Assets and assumption of Liabilities February 29, 1928.



(Chartered February 5, 1917)

No. 320

**THE BENNETT STATE BANK, BENNETT**

(Adams County)

**OFFICERS FOR 1927**

C. R. Campbell, President; A. W. Hamilton, Vice-President; D. Campbell, Cashier.

**DIRECTORS FOR 1927**

C. R. Campbell, A. W. Hamilton, D. Campbell.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	26,673.34	\$ 32,821.43	\$ 37,106.86	\$ 27,840.00
Loans and Dis. (Sec. by Col.)	39,963.59	45,484.73	44,924.52	51,897.04
Loans on Real Estate.....	475.00	1,417.00	3,131.00	3,550.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds .....	10,316.75	18,000.00	8,000.00	8,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	4,000.00	4,000.00	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	2,150.00	2,150.00	2,150.00	2,150.00
Banking House .....	2,200.00	2,200.00	2,200.00	2,200.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	3,015.21	1,061.96
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks....	14,346.65	19,952.41	12,295.45	10,894.90
Checks on Other Banks.....	285.27	330.58	209.87	808.46
Currency .....	2,196.00	2,187.00	1,724.00	4,230.00
Gold .....	1,372.50	1,622.50	1,172.50	1,550.00
Silver and Fractional Coin..	525.43	852.61	850.13	802.77
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 100,504.53</b>	<b>\$ 131,018.26</b>	<b>\$ 120,779.54</b>	<b>\$ 114,985.13</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	2,000.00	2,000.00	2,500.00	2,500.00
Undivided Profits (Net) ...	1,044.97	3,390.63	400.43	2,158.83
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	2,321.06	3,512.91	6,514.97
Postal Savings Accounts ...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	64,319.36	90,117.60	81,711.31	66,554.50
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	21,912.29	21,986.53	19,564.37	26,141.39
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	827.91	968.48	2,682.89	890.65
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	400.00	.....	407.63	.....
Other Liabilities .....	.....	233.96	.....	224.79
<b>Total .....</b>	<b>\$ 100,504.53</b>	<b>\$ 131,018.26</b>	<b>\$ 120,779.54</b>	<b>\$ 114,985.13</b>

**OFFICERS FOR 1928**

C. R. Campbell, President; A. W. Hamilton, Vice-President; D. Campbell, Cashier.

**DIRECTORS FOR 1928**

C. R. Campbell, A. W. Hamilton, D. Campbell

(Chartered March 30, 1918)

No. 343

**THE BETHUNE STATE BANK, BETHUNE**

(Kit Carson County)

## OFFICERS FOR 1927

J. J. Delaney, President; E. M. Delaney, Vice-President; W. C. Stuhr, Cashier.

## DIRECTORS FOR 1927

J. J. Delaney, E. M. Delaney, W. C. Stuhr.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	11,470.27	\$ 16,747.20	\$ 10,472.44	\$ 5,155.98
Loans and Dis. (Sec. by Col.)	20,639.95	25,067.32	21,424.76	23,476.48
Loans on Real Estate.....	4,910.00	7,785.00	7,585.00	7,585.00
Overdrafts (Sec. and Unsec.)	205.66	143.67	217.89	383.58
United States Bonds .....	500.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,013.50	534.50	3,503.81	11,221.58
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	2,803.57	2,843.57	2,559.22	2,559.22
Banking House .....	6,488.56	6,488.56	6,164.14	6,164.11
Other Real Estate .....	3,200.00	3,200.00	3,040.00	3,040.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	38.32	17.92	.....	.....
Due from Reserve Banks	7,418.62	5,485.29	9,708.62	3,837.03
Checks on Other Banks....	.....	.....	116.43	.....
Currency .....	1,353.00	1,253.00	1,906.00	698.00
Gold .....	5.00	.....	.....	.....
Silver and Fractional Coin..	357.19	258.96	454.35	355.15
Expense Account .....	.....	.....	.....	.....
Other Resources .....	3.15	441.62	686.75	842.32
<b>Total .....</b>	<b>\$ 60,406.79</b>	<b>\$ 70,266.61</b>	<b>\$ 67,839.41</b>	<b>\$ 65,318.45</b>

## LIABILITIES

Capital Stock .....	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00	\$ 16,000.00
Surplus Fund .....	4,000.00	4,160.00	4,464.00	4,464.00
Undivided Profits (Net) ....	321.37	2,065.39	.....	.....
Bills Payable .....	2,660.00	6,900.00	4,897.00	10,450.96
Notes Rediscounted .....	9,765.00	9,821.00	12,990.00	4,266.00
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts ...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	24,771.19	23,342.06	22,289.59	12,702.22
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	2,663.00	2,695.07	5,526.05	14,761.00
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	226.23	5,283.09	1,672.77	2,674.27
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 60,406.79</b>	<b>\$ 70,266.61</b>	<b>\$ 67,839.41</b>	<b>\$ 65,318.45</b>

## OFFICERS FOR 1928

J. J. Delaney, President; F. H. Faus, E. M. Delaney, Vice-Presidents; W. C. Stuhr, Cashier.

## DIRECTORS FOR 1928

J. J. Delaney, E. M. Delaney, W. C. Stuhr.

(Chartered May 11, 1909)

No. 148

**THE BLANCA STATE BANK, BLANCA**

(Costilla County)

**OFFICERS FOR 1927**

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier.

**DIRECTORS FOR 1927**

W. G. Bean, Hannah M. Bean, A. M. Weaver, F. E. Grimwood, J. M. Pinney.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	24,190.50	\$ 21,109.20	\$ 20,501.24	\$ 26,958.71
Loans and Dis. (Sec. by Col.)	28,260.36	34,820.50	32,230.50	38,110.00
Loans on Real Estate.....	2,727.50	3,122.50	3,122.50	2,834.40
Overdrafts (Sec. and Unsec.)	716.08	621.23	91.15	1,471.92
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	405.69	479.36	478.01	1,466.14
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	1,575.00	1,575.00	1,575.00	1,575.00
Banking House .....	1,350.00	1,350.00	1,350.00	1,350.00
Other Real Estate .....	.....	.....	.....	1,362.50
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	1,047.53	335.21	633.00	184.25
Due from Reserve Banks ...	12,099.82	20,468.58	24,988.11	36,382.93
Checks on Other Banks ....	60.08	6.10	70.51	2.97
Currency .....	1,160.00	3,237.00	3,924.00	5,843.00
Gold .....	10.00	35.00	.....	25.00
Silver and Fractional Coin..	655.25	432.66	479.20	827.95
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 74,257.81</b>	<b>\$ 87,592.34</b>	<b>\$ 89,493.22</b>	<b>\$ 118,394.77</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net) ...	404.00	791.49	43.96	210.96
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts ...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	59,380.87	72,404.52	72,030.52	98,064.22
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	1,030.00
Time Certificates of Deposit.	1,972.94	1,796.33	4,319.74	6,589.59
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	100.00	599.00	.....
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 74,257.81</b>	<b>\$ 87,592.34</b>	<b>\$ 89,493.22</b>	<b>\$ 118,394.77</b>

**OFFICERS FOR 1928**

W. G. Bean, President; A. M. Weaver, Vice-President; J. M. Pinney, Cashier.

**DIRECTORS FOR 1928**

W. G. Bean, Hannah M. Bean, A. M. Weaver, F. E. Grimwood, J. M. Pinney.

(Chartered June 12, 1918)

No. 350

**CITIZENS STATE & SAVINGS BANK, BOONE**

(Pueblo County)

**OFFICERS FOR 1927**

W. L. Russell, President; Frederick W. Haver, Vice-President; E. L. Brown Cashier.

**DIRECTORS FOR 1927**

W. L. Russell, Frederick W. Haver, E. L. Brown.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	11,368.48	\$ 11,805.65	\$ 17,004.54	\$ 16,207.30
Loans and Dis. (Sec. by Col.)	28,498.94	19,826.07	17,707.42	23,413.48
Loans on Real Estate.....	1,200.00	1,525.00	1,525.00	2,035.00
Overdrafts (Sec. and Unsec.)	336.10	788.12	336.86	345.02
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities .....	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,250.00	2,250.00	2,250.00	2,250.00
Banking House .....	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate.....	2,541.50	2,645.98	2,682.10	2,812.39
Due from Banks (not Res.) .....	.....	.....	.....	.....
Cash Items .....	62.00	95.33	.....	2.09
Due from Reserve Banks...	1,028.96	13,268.76	6,756.27	4,439.74
Checks on Other Banks.....	95.25	265.55	24.35	15.75
Currency .....	2,148.00	3,547.00	3,609.00	3,142.00
Gold .....	562.50	397.50	405.00	390.00
Silver and Fractional Coin..	835.97	1,150.88	769.54	825.40
Expense Account .....	.....	.....	.....	.....
Other Resources .....	526.66	.....	250.52	26.00
<b>Total .....</b>	<b>\$ 55,454.36</b>	<b>\$ 61,565.84</b>	<b>\$ 57,320.60</b>	<b>\$ 59,904.17</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	.....	.....	.....	.....
Undivided Profits (Net) .....	.....	281.76	.....	1,528.48
Bills Payable .....	5,000.00	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	14,448.01	14,405.62	15,166.99	14,009.42
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	25,634.32	36,483.27	30,906.65	33,172.73
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit .....	.....	.....	.....	.....
Time Certificate of Deposit .....	.....	.....	300.00	300.00
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	372.03	395.19	946.96	893.54
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 55,454.36</b>	<b>\$ 61,565.84</b>	<b>\$ 57,320.60</b>	<b>\$ 59,904.17</b>

**OFFICERS FOR 1928**

W. L. Russell, President; Frederick W. Haver, Vice-President; E. L. Brown, Cashier.

**DIRECTORS FOR 1928**

W. L. Russell, Frederick W. Haver, E. L. Brown.

(Chartered February 17, 1908)

No. 9

**THE MERCANTILE BANK & TRUST CO., BOULDER**

(Boulder County)

## OFFICERS FOR 1927

Ira M. DeLong, President; R. W. Joslyn, Vice-President; J. Perry Reynolds, Cashier;  
W. E. Gragg, Assistant Cashier.

## DIRECTORS FOR 1927

C. Flint Smith, A. E. Collins, Charlotte H. Downer, Ira M. DeLong, M. C. Goss,  
R. W. Joslyn, J. W. Valentine.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	236,208.93	\$ 225,860.91	\$ 231,295.69	\$ 242,298.00
Loans and Dis. (Sec. by Col.)	232,989.60	209,263.37	171,630.15	184,038.16
Loans on Real Estate.....	110,362.50	112,956.36	123,008.26	104,989.16
Overdrafts (Sec. and Unsec.)	3,076.49	1,047.50	1,020.10	231.78
United States Bonds .....	53,350.00	62,200.00	59,150.00	54,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	118,189.89	175,625.17	200,491.34	207,934.54
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures....	7,000.00	7,107.10	7,000.00	7,000.00
Banking House .....	45,000.00	45,000.00	45,000.00	45,000.00
Other Real Estate .....	22,044.40	24,693.35	15,115.49	17,728.06
Due from Banks (not Resv.)	48.50	.....	15.00	418.51
Cash Items .....	354.09	335.30	376.94	459.69
Due from Reserve Banks....	108,410.92	110,012.28	127,070.84	79,507.77
Checks on Other Banks....	2,828.58	6,542.28	5,903.67	6,937.91
Currency .....	26,886.00	25,768.00	22,617.00	22,568.00
Gold .....	1,000.00	1,477.50	607.50	1,045.00
Silver and Fractional Coin..	2,977.32	1,550.23	2,774.22	1,676.98
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 970,727.22</b>	<b>\$ 1,009,439.35</b>	<b>\$ 1,013,076.20</b>	<b>\$ 977,333.56</b>

## LIABILITIES

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net) .....	6,195.19	9,103.96	11,518.37	16,407.17
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	365,096.04	315,273.86	351,193.68	310,884.30
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	11,589.44	1,418.30	5,331.35	1,793.68
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	380,531.04	451,558.92	422,122.63	450,219.68
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	55,000.00	55,000.00	55,000.00	55,000.00
Time Certificates of Deposit.	49,411.22	64,529.95	63,761.14	37,963.38
Certified Checks .....	4.70	20.00	.....	10.00
Cashier's Checks .....	2,899.59	12,534.36	4,149.03	5,055.35
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 970,727.22</b>	<b>\$ 1,009,439.35</b>	<b>\$ 1,013,076.20</b>	<b>\$ 977,333.56</b>

## OFFICERS FOR 1928

Ira M. DeLong, President; R. W. Joslyn, Vice-President; J. Perry Reynolds, Cashier;  
W. E. Gragg, Assistant Cashier.

## DIRECTORS FOR 1928

C. Flint Smith, A. E. Collins, Charlotte H. Downer, Ira M. DeLong, M. C. Goss,  
R. W. Joslyn, J. W. Valentine.

(Chartered September 12, 1913)

No. 271

**ENGLE BROTHERS EXCHANGE BANK, BRECKENRIDGE**

(Summit County)

## OFFICERS FOR 1927

Gertrude Engle, President; Elizabeth M. Engle, Vice-President; C. W. Burnheimer,  
Cashier; Alva J. R. Lund, Assistant Cashier.

## DIRECTORS FOR 1927

Gertrude Engle, Elizabeth M. Engle, C. W. Burnheimer.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	40,186.01	\$ 36,539.82	\$ 33,247.04	\$ 25,513.23
Loans and Dis. (Sec. by Col.)	25,079.62	23,340.00	19,585.00	15,267.29
Loans on Real Estate.....	23,494.55	23,623.20	22,607.20	16,807.20
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds .....	14,200.00	14,200.00	14,200.00	10,200.00
Bonds to Secure Postal Sav.	4,000.00	4,000.00	4,000.00	4,000.00
Other Bonds and Securities..	41,856.98	59,635.60	45,008.63	54,504.32
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	1,575.00	1,575.00	1,475.00	1,475.00
Banking House .....	1,700.00	1,700.00	1,700.00	1,700.00
Other Real Estate .....	10,123.00	10,123.00	10,167.36	14,965.14
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	112.14	45.00	90.00	500.00
Due from Reserve Banks...	79,299.35	52,891.11	67,001.33	49,159.06
Checks on Other Banks.....	358.40	566.95	456.67	164.57
Currency .....	8,282.00	7,664.00	5,917.00	5,159.00
Gold .....	4,182.50	4,565.00	4,550.00	4,715.00
Silver and Fractional Coin..	939.18	1,135.62	840.66	1,332.18
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total .....	\$ 255,388.73	\$ 241,604.30	\$ 230,845.89	\$ 205,461.99

## LIABILITIES

Capital Stock .....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net) .....	4,770.34	6,265.75	3,861.13	1,764.21
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	2,560.64	3,013.31	2,982.85	2,431.46
Trust Funds .....	.....	50.00	925.00	24.00
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	176,911.31	162,992.66	153,276.48	139,805.20
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	36,278.08	34,681.60	35,494.48	28,027.82
Certified Checks .....	.....	.....	.....	1.00
Cashier's Checks .....	4,607.86	4,600.48	4,305.95	3,408.30
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	260.50	.....	.....	.....
Total .....	\$ 255,388.73	\$ 241,604.30	\$ 230,845.89	\$ 205,461.99

## OFFICERS FOR 1928

Gertrude Engle, President; Elizabeth M. Engle, Vice-President; C. W. Burnheimer,  
Cashier; Alva J. R. Lund, Assistant Cashier.

## DIRECTORS FOR 1928

Gertrude Engle, Elizabeth M. Engle, C. W. Burnheimer.

(Chartered October 5, 1912)

No. 245

**THE BRIGGS DALE STATE BANK, BRIGGS DALE**

(Weld County)

**OFFICERS FOR 1927**

W. E. Freeman, President; J. A. Brooks, Vice-President; E. B. Emerson, Cashier;  
Norman H. Buck, Assistant Cashier.

**DIRECTORS FOR 1927**

W. E. Freeman, E. B. Emerson, Norman H. Buck.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	38,460.17	\$ 34,605.30	\$ 37,358.80	\$ 58,040.40
Loans and Dis. (Sec. by Col.)	52,004.00	64,050.03	56,717.63	59,940.00
Loans on Real Estate.....	25,840.00	14,343.00	14,373.00	13,223.00
Overdrafts (sec. and Unsec.)	818.69	462.31	182.13	1,846.84
United States Bonds .....	850.00	850.00	850.00	800.00
Other Bonds and Securities..	853.47	5,828.72	11,558.63	4,172.76
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	1,485.00	1,485.00	1,485.00	1,485.00
Banking House .....	1,600.00	1,600.00	1,600.00	1,600.00
Other Real Estate .....	1,704.78	3,755.78	3,755.78	3,426.90
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks....	11,292.39	18,429.42	22,821.23	26,408.50
Checks on Other Banks.....	598.60	172.34	106.80	809.80
Currency .....	5,656.00	5,053.00	4,405.00	2,688.00
Gold .....	585.00	695.00	695.00	700.00
Silver and Fractional Coin..	807.86	535.37	1,012.62	499.20
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 142,555.96</b>	<b>\$ 151,865.27</b>	<b>\$ 156,921.62</b>	<b>\$ 175,640.40</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	16,000.00	16,000.00	16,000.00	16,000.00
Undivided Profits (Net) ....	1,072.86	2,716.96	259.41	1,793.99
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts ....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	76,389.28	82,446.56	87,775.06	107,432.50
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	1,760.00	1,760.00	2,760.00	1,760.00
Time Certificates of Deposit.	37,162.04	37,663.24	39,202.86	37,753.31
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	71.64	1,154.22	800.00	650.89
Reserved for Interest .....	100.14	.....	.....	.....
Reserved for Taxes .....	.....	124.29	124.29	.....
Other Liabilities.....	.....	.....	.....	249.71
<b>Total .....</b>	<b>\$ 142,555.96</b>	<b>\$ 151,865.27</b>	<b>\$ 156,921.62</b>	<b>\$ 175,640.40</b>

**OFFICERS FOR 1928**

W. E. Freeman, President; E. B. Emerson, Vice-President; J. A. Brooks, Vice-President;  
N. H. Buck, Cashier.

**DIRECTORS FOR 1928**

W. E. Freeman, E. B. Emerson, Norman H. Buck.

(Chartered September 18, 1918)

No. 356

**AMERICAN STATE BANK OF BRIGHTON, BRIGHTON**

(Adams County)

**OFFICERS FOR 1927**

Phillip Ruebel, President; H. A. Van Dusen, Assistant Cashier.

**DIRECTORS FOR 1927**

Philip Ruebel, H. A. Van Dusen, Max Wickhorst, D. V. Miller, H. S. Class.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	85,112.00	\$ 85,170.11	\$ 93,411.22	\$ 114,391.40
Loans and Dis. (Sec. by Col.)	118,791.55	106,655.08	114,221.85	149,544.01
Loans on Real Estate.....	4,200.00	12,750.00	14,750.00	15,068.00
Overdrafts (Sec. and Unsec.)	360.81	351.20	601.50	312.35
United States Bonds .....	10,950.00	12,650.00	14,950.00	20,800.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	15,184.44	15,540.67	42,876.62	25,721.92
Premium on Bonds .....	.....	.....	300.00	300.00
Furniture and Fixtures ....	3,300.00	3,300.00	3,300.00	3,450.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	4,197.00	4,197.00	4,197.00	7,957.00
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	18.06	2,412.24	.....	140.31
Due from Reserve Banks....	22,145.44	87,649.65	75,699.84	71,025.69
Checks on Other Banks.....	4,375.01	3,919.55	14,336.07	6,118.18
Currency .....	8,295.00	7,003.00	8,221.00	7,108.00
Gold .....	3,815.00	4,050.00	4,670.00	5,025.00
Silver and Fractional Coin..	826.96	2,158.70	1,059.89	2,254.98
Expense Account .....	.....	.....	.....	.....
Other Resources .....	419.97	225.44	.....	170.00
<b>Total .....</b>	<b>\$ 281,991.24</b>	<b>\$ 348,032.64</b>	<b>\$ 392,594.99</b>	<b>\$ 429,386.84</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net) .....	.....	.....	1,673.29	392.84
Bills Payable .....	.....	.....	.....	8,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	45,616.58	44,926.62	67,113.75	59,798.78
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	350.00	350.00	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	179,535.07	239,361.89	262,070.07	270,784.69
Due to Banks (not Resv.)... ..	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	25,310.82	30,783.20	32,877.87	57,156.77
Certified Checks .....	1,027.50	.....	.....	.....
Cashier's Checks .....	3,001.27	5,110.93	1,010.01	5,753.76
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 281,991.24</b>	<b>\$ 348,032.64</b>	<b>\$ 392,594.99</b>	<b>\$ 429,386.84</b>

**OFFICERS FOR 1928**

Philip Ruebel, President; Guy B. Kinsey, Vice-President; H. A. Van Dusen, Cashier; Madge Johnson, Assistant Cashier.

**DIRECTORS FOR 1928**

Philip Ruebel, H. S. Class, H. A. Van Dusen, Max Wickhorst, D. V. Miller.



(Chartered January 21, 1908)

No. 11

**THE FARMERS STATE BANK OF BRIGHTON, BRIGHTON**

(Adams County)

## OFFICERS FOR 1927

W. M. Hopkins, President; John Delventhal, Vice-President; E. H. Drinkgern, Cashier;  
A. H. Schnell, Assistant Cashier; H. H. Kramer, Assistant Cashier.

## DIRECTORS FOR 1927

W. M. Hopkins, John Delventhal, E. H. Drinkgern, Elmer Jennerich, John Ehler,  
A. H. Schnell, F. A. Aichelman, L. D. Krambeck, Jacob Kramer.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	211,266.21	\$ 218,239.78	\$ 180,022.21	\$ 199,720.94
Loans and Dis. (Sec. by Col.)	153,785.18	138,420.00	192,116.46	209,054.98
Loans on Real Estate.....	46,421.35	38,645.20	47,298.00	43,985.77
Overdrafts (Sec. and Unsec.)	1,715.32	1,033.52	2,021.86	1,894.27
United States Bonds .....	8,050.00	6,923.00	4,423.00	7,173.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	22,652.61	18,218.21	29,800.58	22,789.01
Premium on Bonds .....	63.25	45.73	30.69	33.80
Furniture and Fixtures .....	9,000.00	9,000.00	8,700.00	8,700.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	21,400.00	20,745.00	20,745.00	20,745.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	392.61	6,183.16	791.21	2,709.44
Due from Reserve Banks....	100,331.39	155,717.57	153,172.52	78,654.71
Checks on Other Banks.....	7,317.55	6,093.27	5,782.81	11,795.84
Currency .....	4,566.00	8,474.00	9,315.00	14,040.00
Gold .....	1,900.00	2,297.50	2,185.00	3,122.50
Silver and Fractional Coin..	1,636.27	1,572.79	3,053.13	3,223.77
Expense Account .....	.....	.....	.....	.....
Other Resources .....	2,795.52	4,152.64	2,626.30	4,450.31
<b>Total .....</b>	<b>\$ 593,343.26</b>	<b>\$ 635,761.37</b>	<b>\$ 662,083.77</b>	<b>\$ 632,093.34</b>

## LIABILITIES

Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 35,000.00	\$ 35,000.00
Surplus Fund .....	13,500.00	13,500.00	15,000.00	15,000.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	59,338.14	68,383.20	89,479.08	89,459.66
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	338,638.37	351,903.48	351,024.74	288,933.04
Due to Banks (not Resv.)..	4,292.07	451.37	1,585.58	227.15
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	10,000.00	10,000.00	10,000.00	17,500.00
Time Certificates of Deposit	127,948.81	152,613.14	152,601.60	179,998.11
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	9,625.87	8,910.18	7,392.77	5,975.38
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 593,343.26</b>	<b>\$ 635,761.37</b>	<b>\$ 662,083.77</b>	<b>\$ 632,093.34</b>

## OFFICERS FOR 1928

W. M. Hopkins, President; John Delventhal, Vice-President; E. H. Drinkgern, Cashier;  
A. H. Schnell, Assistant Cashier; H. H. Kramer, Assistant Cashier.

## DIRECTORS FOR 1928

W. M. Hopkins, John Delventhal, E. H. Drinkgern, Elmer Jennerich, John Ehler,  
A. H. Schnell, F. A. Aichelman, L. D. Krambeck, Jacob Kramer.

(Chartered January 8, 1920)

No. 390

**THE BROOMFIELD STATE BANK, BROOMFIELD**

(Boulder County)

**OFFICERS FOR 1927**Leslie B. Kelso, President; Thomas G. Herbert, Vice-President;  
Carl L. Erickson, Cashier.**DIRECTORS FOR 1927**

E. B. Hill, Leslie B. Kelso, F. W. Bull, Thomas G. Herbert, T. O. Cowgill.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	25,713.92	\$ 14,771.78	\$ 14,714.78	\$ 15,033.87
Loans and Dis. (Sec. by Col.)	26,084.85	30,625.66	34,010.66	32,219.48
Loans on Real Estate.....	3,545.00	2,045.00	2,045.00	2,045.00
Overdrafts (Sec. and Unsec.)	191.22	10.48	14.00	2,141.24
United States Bonds.....	400.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,600.00	2,600.00	2,600.00	2,600.00
Banking House.....	6,500.00	6,500.00	6,500.00	6,500.00
Other Real Estate.....	2,225.00	2,225.00	2,225.00	2,325.00
Due from Banks (not Resv.)	62.05	.....	.....	.....
Cash Items.....	.....	54.12	.....	.....
Due from Reserve Banks...	2,315.57	2,862.72	5,469.43	4,255.15
Checks on Other Banks.....	.....	.....	.....	14.18
Currency.....	1,150.00	810.00	1,207.00	1,505.00
Gold.....	95.00	55.00	150.00	.....
Silver and Fractional Coin...	577.56	254.46	995.06	299.97
Expense Account.....	.....	.....	.....	.....
Other Resources.....	213.52	1,067.77	1,112.73	.....
Total.....\$	71,673.69	\$ 63,881.99	\$ 71,043.66	\$ 68,938.89

**LIABILITIES**

Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	.....	.....	.....
Undivided Profits (Net)....	.....	.....	.....	156.87
Bills Payable.....	10,000.00	6,000.00	6,000.00	5,000.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	7,834.38	6,659.03	5,486.71	4,829.61
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	26,273.53	26,877.71	35,838.90	23,727.40
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	5,398.14	4,345.25	3,075.25	13,600.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	167.64	.....	642.80	1,625.01
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....\$	71,673.69	\$ 63,881.99	\$ 71,043.66	\$ 68,938.89

**OFFICERS FOR 1928**Albert Brunner, President; J. J. Huddart, Vice-President;  
Carl L. Erickson, Cashier.**DIRECTORS FOR 1928**

Albert Brunner, J. J. Huddart, J. R. McKee, Leslie B. Kelso, Thos. G. Herbert.

(Chartered October 9, 1915)

No. 294

**FARMERS STATE BANK OF BRUSH, BRUSH**

(Morgan County)

## OFFICERS FOR 1927

John M. Needham, President; H. W. Twombly, Vice-President; Alonzo Petteys, Cashier;  
Floyd A. Hansen, Assistant Cashier; C. Koehler, Assistant Cashier.

## DIRECTORS FOR 1927

John M. Needham, Alonzo Petteys, R. S. Joslin, W. E. Turner, H. W. Twombly,  
John C. Christensen, John Bollinger, Rex E. Turner, J. H. Bloedorn.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	107,978.96	\$ 139,713.19	\$ 130,233.85	\$ 183,667.93
Loans and Dis. (Sec. by Col.)	236,045.76	287,500.30	290,600.50	224,560.70
Loans on Real Estate.....	7,000.00	8,200.00	8,200.00	6,700.00
Overdrafts (Sec. and Unsec.)	102.16	2,539.25	727.13	703.75
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	979.67	588.17	556.26	2,199.84
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	8,000.00	8,000.00	1.00	1.00
Banking House.....	29,000.00	29,000.00	25,000.00	25,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	84,334.79	65,981.06	74,076.83	71,562.63
Checks on Other Banks....	1,972.79	1,653.02	5,661.19	1,360.51
Currency.....	12,863.00	20,026.00	11,998.00	13,366.00
Gold.....	1,565.00	1,862.50	1,670.00	410.00
Silver and Fractional Coin..	3,306.69	2,308.34	2,428.02	2,445.08
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 493,148.82	\$ 567,371.83	\$ 551,152.78	\$ 531,977.44
<b>LIABILITIES</b>				
Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	10,158.88	21,099.91	4,723.65	10,535.43
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	19,655.49	26,717.01	30,516.32	45,839.60
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	297,390.16	333,850.65	331,758.71	244,150.11
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	7,500.00	7,500.00	7,500.00	12,500.00
Time Certificates of Deposit	77,866.97	97,059.79	87,981.14	137,142.28
Certified Checks.....	150.40	150.40	150.40	150.40
Cashier's Checks.....	3,989.38	5,994.07	10,402.06	6,659.62
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,437.54	.....	3,120.50	.....
Total.....	\$ 493,148.82	\$ 567,371.83	\$ 551,152.78	\$ 531,977.44

## OFFICERS FOR 1928

John M. Needham, President; H. W. Twombly, Vice-President; Alonzo Petteys, Cashier;  
Floyd A. Hansen, Assistant Cashier; C. Koehler, Assistant Cashier.

## DIRECTORS FOR 1928

John W. Needham, Alonzo Petteys, John C. Christensen, W. E. Turner, H. W. Twombly,  
R. S. Joslin, John Bollinger, R. E. Turner, John H. Bloedorn.

(Chartered November 25, 1908)

No. 12

**THE STOCK GROWERS STATE BANK, BURLINGTON**

(Kit Carson)

**OFFICERS FOR 1927**

S. P. Shaw, President; J. M. Swenson, Vice-President; Warren Shamburg, Cashier.

**DIRECTORS FOR 1927**

S. P. Shaw, J. M. Swenson, Burt Ragan, A. D. Stewart, Warren Shamburg.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	64,428.50	\$ 170,572.26	\$ 149,037.00	\$ 210,901.26
Loans and Dis. (Sec. by Col.)	228,509.18	94,445.75	114,289.92	134,604.50
Loans on Real Estate.....	28,950.00	26,038.35	30,228.10	29,590.33
Overdrafts (Sec. and Unsec.)	992.14	3,754.41	541.59	3,112.02
United States Bonds.....	2,100.00	2,450.00	2,550.00	12,600.00
Bonds to Secure Postal Sav.				10,000.00
Other Bonds and Securities	2,626.10	9,229.31	11,427.41	27,455.07
Premium on Bonds.....				
Furniture and Fixtures.....	2,919.10	2,773.15	2,634.48	2,500.00
Banking House.....				
Other Real Estate.....	4,073.37	13,473.37	13,724.56	20,131.96
Due from Banks (not Resv.)				
Cash Items.....			14.94	
Due from Reserve Banks...	37,885.52	50,268.68	46,996.97	53,619.24
Checks on Other Banks.....	2,712.72	3,728.57	2,658.19	3,329.42
Currency.....	20,476.00	10,412.00	12,478.00	22,167.00
Gold.....	1,080.00	1,175.00	1,060.00	1,367.50
Silver and Fractional Coin..	2,998.89	5,582.19	5,365.04	6,684.87
Expense Account.....				
Other Resources.....	9,224.31	34,789.34	580.35	2,461.00
<b>Total.....</b>	<b>\$ 408,975.83</b>	<b>\$ 428,692.38</b>	<b>\$ 393,586.55</b>	<b>\$ 540,524.17</b>

**LIABILITIES**

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	23,140.62	28,273.96	2,197.55	7,094.50
Bills Payable.....				25,000.00
Notes Rediscounted.....				
Savings Accounts.....	14,921.81	15,267.35	15,147.24	19,905.67
Postal Savings Accounts....				8,621.06
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	243,634.93	254,750.50	246,425.98	323,799.10
Due to Banks (not Resv.)..	435.59			
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	68,548.29	71,966.37	71,801.28	97,192.97
Certified Checks.....				
Cashier's Checks.....	8,294.59	8,434.20	6,814.50	8,910.87
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....			1,200.00	
<b>Total.....</b>	<b>\$ 408,975.83</b>	<b>\$ 428,692.38</b>	<b>\$ 393,586.55</b>	<b>\$ 540,524.17</b>

**OFFICERS FOR 1928**

S. P. Shaw, President; Burt Ragan, Vice-President; J. M. Swenson, Vice-President; Warren Shamburg, Cashier.

**DIRECTORS FOR 1928**

S. P. Shaw, Warren Shamburg, Burt Ragan, J. M. Swenson.

(Chartered December 8, 1910)

No. 206

**THE BYERS STATE BANK, BYERS**

(Arapahoe County)

## OFFICERS FOR 1927

H. W. Miller, President; John G. Price, Vice-President; L. M. Minkner, Cashier.

## DIRECTORS FOR 1927

H. W. Miller, J. R. Stober, John G. Price, Eva S. Hutchison, L. M. Minkner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	33,642.36	\$ 24,669.92	\$ 26,473.84	\$ 30,462.47
Loans and Dis. (Sec. by Col.)	42,125.40	53,674.46	51,334.09	53,863.30
Loans on Real Estate.....	3,383.51	3,283.51	3,283.51	1,773.10
Overdrafts (Sec. and Unsec.)	52.82	593.09	134.94	213.42
United States Bonds.....	3,550.00	3,500.00	3,550.00	2,450.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	6,759.60	9,391.02	10,592.75	8,586.63
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,530.00	1,530.00	1,530.00	1,530.00
Banking House.....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate.....	2,000.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks....	10,923.71	42,196.07	38,012.31	39,575.21
Checks on Other Banks....	212.05	226.75	1,015.70	878.21
Currency.....	2,968.00	2,830.00	3,600.00	2,055.00
Gold.....	495.00	400.00	295.00	440.00
Silver and Fractional Coin..	511.39	867.43	577.32	887.83
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 110,153.84	\$ 145,162.25	\$ 142,399.46	\$ 144,715.17
<b>LIABILITIES</b>				
Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	7,000.00	7,000.00	7,000.00	7,000.00
Undivided Profits (Net)....	730.28	2,212.59	1,749.83	5,224.75
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	26,487.30	29,169.26	36,634.35	26,095.63
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	49,870.79	89,674.61	77,226.87	89,478.25
Due to Banks (not Resv.)..	8,434.40	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	1.00	1.00	1.00	1.00
Time Certificates of Deposit	1,738.06	1,261.02	1,261.02	638.80
Certified Checks.....	65.00	65.00	65.00	65.00
Cashier's Checks.....	827.01	778.77	3,461.39	1,211.74
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 110,153.84	\$ 145,162.25	\$ 142,399.46	\$ 144,715.17

## OFFICERS FOR 1928

H. W. Miller, President; John G. Price, Vice-President; L. M. Minkner, Cashier.

## DIRECTORS FOR 1928

H. W. Miller, L. M. Minkner, John G. Price, E. S. Hutchison, F. M. Merton.

(Chartered March 23, 1908)

No. 13

**FIRST STATE BANK OF CALHAN, CALHAN**

(El Paso County)

## OFFICERS FOR 1927

J. C. Burger, President; D. O. Moberly, Vice-President; F. D. Moberly, Vice-President;  
M. C. Moberly, Cashier.

## DIRECTORS FOR 1927

J. C. Burger, Wm. Henderson, D. O. Moberly, F. D. Moberly, M. C. Moberly.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	114,426.62	\$ 126,759.51	\$ 130,727.52	\$ 134,112.73
Loans and Dis. (Sec. by Col.)	160,412.62	169,804.26	174,660.14	173,473.55
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	1,642.86	1,433.43	1,038.84	1,620.54
United States Bonds.....	2,200.00	2,050.00	2,050.00	2,100.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,744.60	1,925.87	1,425.84	643.97
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,500.00	2,500.00	2,500.00	2,500.00
Banking House.....	4,500.00	4,500.00	4,500.00	4,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	144.40	174.62	139.57	151.02
Due from Reserve Banks....	48,836.08	51,172.47	83,959.82	54,542.48
Checks on Other Banks.....	.....	704.79	69.84	493.32
Currency.....	6,706.00	2,897.00	5,820.00	5,204.00
Gold.....	2,540.00	2,600.00	2,617.50	2,600.00
Silver and Fractional Coin..	1,587.06	1,576.33	1,724.52	1,100.96
Expense Account.....	.....	.....	.....	.....
Other Resources.....	160.00	150.00	260.22	462.55
<b>Total</b> .....	<b>\$ 347,400.24</b>	<b>\$ 368,248.28</b>	<b>\$ 411,493.81</b>	<b>\$ 383,505.12</b>

## LIABILITIES

Capital Stock..... \$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	5,076.88	512.21	327.62	5,314.05
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	51,476.17	53,752.61	53,302.95	65,494.17
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	1,500.00	.....	.....
Individual Deposits.....	159,769.28	181,977.64	212,311.70	174,799.63
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	78,299.70	78,236.08	82,703.17	87,584.13
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	12,778.21	12,269.74	17,848.37	10,313.14
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 347,400.24</b>	<b>\$ 368,248.28</b>	<b>\$ 411,493.81</b>	<b>\$ 383,505.12</b>

## OFFICERS FOR 1928

J. C. Burger, President; D. O. Moberly, Vice-President; F. D. Moberly, Vice-President;  
M. C. Moberly, Cashier.

## DIRECTORS FOR 1928

J. C. Burger, Wm. Henderson, D. O. Moberly, F. D. Moberly, M. C. Moberly.

(Chartered May 19, 1925)

No. 418

**COLORADO STATE BANK OF CANON CITY, CANON CITY**

(Fremont County)

OFFICERS FOR 1927

J. M. Anderson, President; J. B. Steele and G. S. Hammitt, Vice-Presidents; J. W. Mains, Cashier.

DIRECTORS FOR 1927

J. M. Anderson, G. S. Hammitt, F. B. Hubbard, F. P. Smith, J. B. Steele, Guy M. Doering, F. J. Stiers, J. R. Frederick, D. A. Shoun.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	89,775.60	\$ 98,450.75	\$ 67,325.25	\$ 103,317.25
Loans and Dis. (Sec. by Col.)	68,248.00	55,120.36	91,847.75	60,254.69
Loans on Real Estate.....	14,600.00	16,070.80	22,575.00	33,642.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	123.61
United States Bonds.....	16,800.00	65,000.00	15,000.00	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	16,572.97	23,341.05	10,410.90	17,752.82
Premium on Bonds.....	1,378.61	3,382.10	1,421.25	.....
Furniture and Fixtures.....	5,500.00	5,500.00	5,500.00	5,500.00
Banking House.....	.....	.....	35,000.00	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	78.43	73.05	.....	110.00
Cash Items.....	163.12	1,049.85	1,596.59	1,029.56
Due from Reserve Banks...	31,812.75	52,319.21	25,132.15	82,742.96
Checks on Other Banks.....	11,518.59	1,943.76	10,711.13	2,418.43
Currency.....	5,651.00	8,053.00	3,344.00	12,057.00
Gold.....	872.50	25.00	352.50	662.50
Silver and Fractional Coin..	2,320.57	2,472.11	3,432.58	3,021.22
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,024.89	35.33	2,639.47	.....
<b>Total</b> .....	<b>\$ 266,317.03</b>	<b>\$ 332,836.37</b>	<b>\$ 296,288.57</b>	<b>\$ 322,632.04</b>

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus Fund.....	2,500.00	4,000.00	4,250.00	4,250.00
Undivided Profits (Net)....	.....	664.26	.....	504.55
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	29,026.19	37,671.90	40,288.44	48,782.64
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	4.00	.....
Individual Deposits.....	203,579.42	241,283.32	198,976.58	211,534.86
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	2,000.00	2,000.00	2,000.00
Time Certificate of Deposit..	5,339.14	11,239.26	13,759.26	19,546.41
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	872.28	977.63	2,010.29	1,013.58
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 266,317.03</b>	<b>\$ 332,836.37</b>	<b>\$ 296,288.57</b>	<b>\$ 322,632.04</b>

OFFICERS FOR 1928

J. M. Anderson, President; N. B. Cook and G. S. Hammitt, Vice-Presidents; J. W. Mains, Cashier.

DIRECTORS FOR 1928

J. M. Anderson, F. P. Smith, F. J. Stiers, F. B. Hubbard, Frank Steinmier, Guy M. Doering, D. A. Shoun, N. B. Cook, G. S. Hammitt.

(Chartered August 27, 1917)

No. 336

**THE CASTLE ROCK STATE BANK, CASTLE ROCK**

(Douglas County)

**OFFICERS FOR 1927**

Louis W. Cunningham, President; Andrew Christensen, Vice-President; Harold A. Senter, Cashier.

**DIRECTORS FOR 1927**

Louis W. Cunningham, Charles M. Hurlbut, Harold A. Senter, Sherman H. Stream, Frank Dakan, George Robinson, George P. Stewart, Andrew Christensen.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) . . . \$	59,401.48	\$ 20,219.07	\$ 22,321.61	\$ 21,810.00
Loans and Dis. (Sec. by Col.) . . .	17,509.46	21,563.89	12,461.25	14,495.00
Loans on Real Estate . . . . .	13,937.50	4,700.31	4,520.00	5,382.00
Overdrafts (Sec. and Unsec.) . . . .	1,098.59	467.73	211.87	545.26
United States Bonds . . . . .	.....	10,000.00	10,000.00	10,000.00
Bonds to Secure Postal Sav. . . . .	.....	.....	.....	.....
Other Bonds and Securities . . . . .	111.87	2,072.51	87.05	434.01
Premium on Bonds . . . . .	.....	.....	.....	.....
Furniture and Fixtures . . . . .	10,400.38	8,000.00	8,000.00	8,000.00
Banking House . . . . .	20,766.86	18,000.00	18,000.00	18,000.00
Other Real Estate . . . . .	7,242.58	15,870.58	15,870.58	15,700.00
Due from Banks (not Resv.) . . . . .	.....	.....	223.85	.....
Cash Items . . . . .	339.74	106.55	.....	436.49
Due from Reserve Banks . . . . .	7,738.31	6,373.50	17,548.88	7,787.06
Checks on Other Banks . . . . .	206.52	.....	.....	.....
Currency . . . . .	4,026.00	2,036.00	3,284.00	2,817.00
Gold . . . . .	1,100.00	1,145.00	1,055.00	1,120.00
Silver and Fractional Coin . . . . .	856.15	784.77	656.70	613.24
Expense Account . . . . .	.....	.....	.....	.....
Other Resources . . . . .	2,753.72	1,251.06	2,517.88	2,185.75
Total . . . . . \$	147,489.16	\$ 112,590.97	\$ 116,758.67	\$ 109,325.81
LIABILITIES				
Capital Stock . . . . . \$	40,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund . . . . .	10,000.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net) . . . . .	.....	.....	.....	.....
Bills Payable . . . . .	.....	.....	.....	.....
Notes Rediscounted . . . . .	.....	.....	.....	.....
Savings Accounts . . . . .	20,575.59	18,899.21	15,388.21	15,408.73
Postal Savings Accounts . . . . .	.....	.....	.....	.....
Trust Funds . . . . .	.....	.....	.....	.....
Dividends Unpaid . . . . .	.....	.....	.....	.....
Individual Deposits . . . . .	49,861.45	46,456.86	51,279.94	46,408.31
Due to Banks (not Resv.) . . . . .	.....	.....	.....	.....
Due to Reserve Banks . . . . .	.....	.....	.....	.....
Demand Certif. of Deposit . . . . .	.....	.....	.....	.....
Time Certificates of Deposit . . . . .	26,706.22	19,059.95	21,553.49	19,310.70
Certified Checks . . . . .	.....	.....	.....	.....
Cashier's Checks . . . . .	345.90	328.42	690.50	351.54
Reserved for Interest . . . . .	.....	.....	.....	.....
Reserved for Taxes . . . . .	.....	346.53	346.53	346.53
Other Liabilities . . . . .	.....	.....	.....	.....
Total . . . . . \$	147,489.16	\$ 112,590.97	\$ 116,758.67	\$ 109,325.81

**OFFICERS FOR 1928**

Louis W. Cunningham, President; Andrew Christensen, Vice-President; Harold A. Senter, Cashier.

**DIRECTORS FOR 1928**

Louis W. Cunningham, Harold A. Senter, Frank Dakan, A. Christensen, Sherman H. Stream, George Robinson.



(Chartered September 20, 1919)

No. 376

**THE PEOPLES STATE BANK OF CENTER, CENTER**

(Saguache County)

**OFFICERS FOR 1927**

L. T. Sharp, President; R. A. Allison, Vice-President; R. A. Allison, Cashier; Kathleen Halferty, Assistant Cashier.

**DIRECTORS FOR 1927**

L. T. Sharp, George McClure, H. M. Off, C. W. Ickes, R. A. Allison, Fred Groening, C. L. Shakespeare.

**RESOURCES**

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	132,398.10	\$ 141,974.98	\$ 119,234.10	\$ 120,955.01
Loans and Dis. (Sec. by Col.)	95,602.38	59,440.06	49,107.36	58,449.49
Loans on Real Estate.....	6,791.64	3,444.00	3,198.34	1,234.59
Overdrafts (Sec. and Unsec.)	1,716.32	2,260.35	1,848.62	2,409.97
United States Bonds.....	1,550.00	450.00	450.00	600.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	10,928.51	1,882.85	5,222.57	959.46
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	5,340.00	5,140.00	5,120.00	4,940.00
Banking House.....	8,870.00	8,710.00	8,670.00	8,310.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	321.30	1,500.00	1,250.00	3,571.28
Cash Items.....	23.50	.....	.....	482.90
Due from Reserve Banks...	40,619.77	23,990.82	29,067.49	3,411.26
Checks on Other Banks.....	1,022.21	3,589.62	713.21	355.11
Currency.....	10,981.00	3,065.00	5,796.00	3,173.00
Gold.....	237.50	312.50	270.00	395.00
Silver and Fractional Coin..	1,072.88	1,569.79	1,445.88	1,418.31
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	1,377.43	781.87	1,094.57
<b>Total</b> .....	<b>\$ 317,475.11</b>	<b>\$ 258,707.40</b>	<b>\$ 232,175.44</b>	<b>\$ 211,759.95</b>

**LIABILITIES**

Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	3,500.00	5,000.00	5,250.00	5,500.00
Undivided Profits (Net)....	2,180.42	.....	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	9,900.00	.....	16,755.03
Savings Accounts.....	24,917.96	25,204.07	26,175.26	26,169.88
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	214,042.43	148,044.54	140,311.27	106,114.77
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	5,419.13	.....
Time Certificates of Deposit	47,269.42	38,039.20	27,593.30	26,143.41
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	564.88	7,619.59	2,426.48	6,076.86
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 317,475.11</b>	<b>\$ 258,707.40</b>	<b>\$ 232,175.44</b>	<b>\$ 211,759.95</b>

**OFFICERS FOR 1928**

L. T. Sharp, President; R. A. Allison, Vice-President; R. A. Allison, Cashier.

**DIRECTORS FOR 1928**

L. T. Sharp, C. W. Ickes, H. M. Off, L. E. Kramer, George F. McClure, C. L. Shakespeare, R. A. Allison.

(Chartered March 16, 1908)

No. 18

**CHEYENNE COUNTY STATE BANK, CHEYENNE WELLS**

(Cheyenne County)

**OFFICERS FOR 1927**

J. C. Milne, President; H. C. Nelson, Vice-President; R. A. Martinson, Cashier.

**DIRECTORS FOR 1927**

J. C. Milne, J. N. Hollenbaugh, H. C. Nelson, M. M. Lenihan, R. A. Martinson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	35,967.33	\$ 15,043.53	\$ 16,958.35	\$ 28,043.17
Loans and Dis. (Sec. by Col.)	125,031.13	122,690.77	120,163.50	120,426.02
Loans on Real Estate.....	4,000.00	4,000.00	4,000.00	5,277.82
Overdrafts (Sec. and Unsec.)	933.66	2,234.13	3,113.26	1,521.67
United States Bonds.....	4,600.00	4,650.00	4,850.00	4,150.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	228.76	100.00	2,381.58	502.75
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,769.75	2,769.75	2,769.75	2,996.12
Banking House.....	4,500.00	4,500.00	4,500.00	4,500.00
Other Real Estate.....	5,647.66	5,647.66	4,000.00	4,000.00
Due from Banks (not Resv.)	.....	190.42	1,550.00	.....
Cash Items.....	259.92	731.24	1,101.42	719.23
Due from Reserve Banks...	24,543.06	12,426.65	31,020.96	17,149.01
Checks on Other Banks.....	32.81	710.18	387.56	401.99
Currency.....	4,192.00	6,378.00	6,082.00	10,484.00
Gold.....	67.50	.....	35.00	225.00
Silver and Fractional Coin..	2,556.89	1,549.91	1,763.38	1,437.76
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 215,330.47</b>	<b>\$ 183,622.24</b>	<b>\$ 204,676.76</b>	<b>\$ 201,834.54</b>

**LIABILITIES**

Capital Stock.....\$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	20,000.00	20,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	766.57	1,965.82	686.84	1,327.60
Bills Payable.....	23,353.09	.....	19,618.39	14,930.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	7,564.62	7,434.49	7,765.50	10,608.06
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	90,795.96	91,997.11	104,281.03	104,911.16
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	7,500.00	7,500.00	7,500.00	7,500.00
Time Certificates of Deposit	27,785.20	22,588.12	22,771.49	22,222.77
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	7,565.03	2,136.70	2,053.51	334.95
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 215,330.47</b>	<b>\$ 183,622.24</b>	<b>\$ 204,676.76</b>	<b>\$ 201,834.54</b>

**OFFICERS FOR 1928**

J. C. Milne, President; H. C. Nelson, Vice-President; R. A. Martinson, Cashier; Floyd Murphy, Assistant Cashier.

**DIRECTORS FOR 1928**

J. C. Milne, J. N. Hollenbaugh, H. C. Nelson, M. M. Lenihan, R. A. Martinson.

(Chartered November 18, 1915)

No. 297

**STOCKMEN'S BANK OF COLLBRAN, COLLBRAN**

(Mesa County)

**OFFICERS FOR 1927**

J. J. Long, President; Edwin Gunderson, Vice-President; W. M. Porter, Cashier; Elsie D. Walkup, Assistant Cashier.

**DIRECTORS FOR 1927**

J. J. Long, W. M. Porter, O. L. Dawson, P. A. Johnson, Edwin Gunderson, Wm. Zinke, W. D. Gibson, N. F. Hill, Thomas McKelvie.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	33,977.77	\$ 35,677.60	\$ 48,743.85	\$ 53,122.10
Loans and Dis. (Sec. by Col.)	78,107.67	71,071.26	70,324.02	85,832.00
Loans on Real Estate.....	9,790.33	7,593.00	7,850.00	8,843.00
Overdrafts (Sec. and Unsec.)	171.38	264.90	66.35	174.02
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	2,097.99	3,336.97	1,668.94	4,359.32
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,755.00	1,755.00	1,580.00	1,580.00
Banking House.....	1,200.00	1,200.00	1,200.00	1,200.00
Other Real Estate.....	5,576.28	5,731.09	5,486.64	5,652.84
Due from Banks (not Resv.)	.....	.....	53.67	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	37,585.43	149,350.85	84,991.45	107,871.09
Checks on Other Banks....	.....	.....	.....	218.97
Currency .....	5,478.00	8,692.00	6,030.00	4,357.00
Gold .....	395.00	485.00	515.00	682.50
Silver and Fractional Coin..	963.42	598.14	823.37	933.67
Expense Account.....	.....	.....	.....	.....
Other Resources.....	78.94	.....	.....	.....
<b>Total .....</b>	<b>\$ 177,177.21</b>	<b>\$ 285,755.81</b>	<b>\$ 229,333.29</b>	<b>\$ 274,826.51</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,200.00	10,200.00	10,500.00	10,500.00
Undivided Profits (Net)....	.....	2,978.36	683.60	2,379.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	3,045.73	2,575.97	1,879.60	4,276.74
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	84,969.51	178,361.91	131,235.20	171,574.30
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	645.01	1,085.01	658.51	540.34
Time Certificates of Deposit	53,316.96	65,539.56	59,342.97	60,556.13
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	15.00	.....	.....
Other Liabilities.....	.....	.....	33.41	.....
<b>Total .....</b>	<b>\$ 177,177.21</b>	<b>\$ 285,755.81</b>	<b>\$ 229,333.29</b>	<b>\$ 274,826.51</b>

**OFFICERS FOR 1928.**

J. J. Long, President; Edwin Gunderson, Vice-President; W. M. Porter, Cashier; Elsie D. Webber, Assistant Cashier.

**DIRECTORS FOR 1928**

J. J. Long, W. M. Porter, Wm. Zinke, O. L. Dawson, Edwin Gunderson, Thomas McKelvie, P. A. Johnson, W. D. Gibson, L. S. Barnard.

(Chartered March 21, 1908)

No. 20

**THE COLORADO SAVINGS BANK, COLORADO SPRINGS**

(El Paso County)

**OFFICERS FOR 1927**

Edwin J. Eaton, President; Oliver H. Shoup, Vice-President; Frank P. Evans, Vice-President; Thomas C. Strachan, Cashier; Frank E. Evans, Assistant Cashier; Jos. G. Ridgley, Assistant Cashier.

**DIRECTORS FOR 1927**

O. H. Shoup, E. J. Eaton, F. P. Evans, Jos. G. Dern, T. C. Strachan, Frank E. Evans, C. C. Morris.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	583,202.04	\$ 531,981.53	\$ 571,375.78	\$ 585,834.68
Loans and Dis. (Sec. by Col.)	554,960.49	664,784.98	609,300.02	685,504.54
Loans on Real Estate.....	336,387.34	353,520.93	350,445.49	376,760.37
Overdrafts (Sec. and Unsec.)	115.00	578.62	1,492.43	7,001.97
United States Bonds.....	47,650.00	78,250.00	78,250.00	103,250.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	275,558.04	298,753.33	337,562.62	313,258.18
Premium on Bonds.....				
Furniture and Fixtures.....				
Banking House.....	115,000.00	112,500.00	112,500.00	110,000.00
Other Real Estate.....				
Due from Banks (not Resv.)				225.15
Cash Items.....	1,854.60	1,171.49	1,197.29	1,303.94
Due from Reserve Banks....	363,671.65	329,751.95	416,955.35	309,380.31
Checks on Other Banks.....	10,911.60	10,811.38	18,389.95	20,074.58
Currency.....	67,307.00	52,005.00	61,185.00	53,046.00
Gold.....	4,420.50	5,910.00	6,062.50	6,135.00
Silver and Fractional Coin..	7,811.76	8,704.83	6,367.22	21,472.97
Expense Account.....				
Other Resources.....				
<b>Total</b> .....	<b>\$ 2,368,832.02</b>	<b>\$ 2,448,724.04</b>	<b>\$ 2,571,083.65</b>	<b>\$ 2,593,247.69</b>

**LIABILITIES**

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	200,000.00	200,000.00	200,000.00	200,000.00
Undivided Profits (Net)....	36,022.33	42,916.76	29,207.19	47,520.76
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	881,741.66	939,483.79	930,495.47	993,604.13
Postal Savings Accounts....				
Trust Funds.....			12,372.00	
Dividends Unpaid.....				
Individual Deposits.....	921,459.28	1,012,542.28	1,082,225.56	1,066,950.69
Due to Banks (not Resv.)..	129,610.95	106,308.57	153,871.13	92,391.85
Due to Reserve Banks.....				
Demand Certif. of Deposit..	119,246.29	77,046.28	77,066.28	89,109.70
Time Certificate of Deposit				
Certified Checks.....	158.88	160.93	1,190.34	158.88
Cashier's Checks.....	29,402.71	19,551.94	33,339.43	52,481.13
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	1,189.92	713.49	1,316.25	1,030.55
<b>Total</b> .....	<b>\$ 2,368,832.02</b>	<b>\$ 2,448,724.04</b>	<b>\$ 2,571,083.65</b>	<b>\$ 2,593,247.69</b>

**OFFICERS FOR 1928**

Edwin J. Eaton, President; Oliver H. Shoup, Vice-President; Frank P. Evans, Vice-President; Thomas C. Strachan, Cashier; Frank E. Evans, Assistant Cashier; Jos. G. Ridgley, Assistant Cashier.

**DIRECTORS FOR 1928**

O. H. Shoup, E. J. Eaton, F. P. Evans, Jos. G. Dern, T. C. Strachan, Frank E. Evans, C. C. Morris.

(Chartered March 31, 1908)

No. 22

**THE COLORADO TITLE & TRUST CO., COLORADO SPRINGS**

(El Paso County)

**OFFICERS FOR 1927**

J. Arthur Connell, President; Eugene P. Shove, Vice-President; Leslie G. Carlton, Vice-President; Chas. L. Tutt, Vice-President; J. A. Barton Treasurer; W. W. Udick, Assistant Treasurer.

**DIRECTORS FOR 1927**

J. Arthur Connell, Chas. L. Tutt, Leslie G. Carlton, Robert Rhea, C. R. Flannigan, Eugene P. Shove, Geo. M. Irwin, Reeve Burton, Russell D. Law, Victor W. Hungerford.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	289,173.94	\$ 166,814.06	\$ 183,312.82	\$ 140,135.72
Loans and Dis. (Sec. by Col.)	952,846.35	932,571.65	950,941.42	1,127,376.98
Loans on Real Estate.....	206,518.12	227,927.14	213,582.74	200,481.50
Overdrafts (Sec. and Unsec.)	1,276.39	146.30	4.03	26.13
United States Bonds.....	9,750.79	4,260.68	19,360.18	58,209.80
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	232,368.32	229,869.70	203,521.71	278,747.59
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	35,317.76	38,895.76	30,458.76	29,894.29
Due from Banks (not Resv.)	28,071.05	25,276.92	32,679.07	23,980.46
Cash Items.....	505.89	1,205.67	428.95	369.73
Due from Reserve Banks....	248,455.46	332,869.78	344,166.36	338,207.43
Checks on Other Banks.....	37,819.33	8,578.12	23,079.30	32,612.63
Currency.....	29,908.00	38,377.00	34,591.00	29,072.00
Gold.....	3,792.50	4,960.00	3,897.50	4,765.00
Silver and Fractional Coin..	3,699.06	4,295.75	3,583.17	4,090.33
Expense Account.....	.....	.....	.....	.....
Other Resources.....	6,032.33	29,710.82	38,120.11	22,191.59
<b>Total .....</b>	<b>\$ 2,085,535.29</b>	<b>\$ 2,045,759.35</b>	<b>\$ 2,081,727.12</b>	<b>\$ 2,290,161.18</b>

**LIABILITIES**

Capital Stock.....\$	150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus Fund.....	75,000.00	75,000.00	75,000.00	75,000.00
Undivided Profits (Net)....	20,912.89	28,680.51	12,413.59	28,001.77
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	488,736.84	485,035.26	494,605.38	574,439.72
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	259,182.49	174,939.88	202,899.75	206,562.63
Dividends Unpaid.....	.....	.....	.....	1,500.00
Individual Deposits.....	1,030,881.68	1,051,015.03	1,032,531.34	1,140,294.48
Due to Banks (not Resv.)..	6,043.63	6,153.63	6,188.60	6,281.79
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	18,500.00	18,500.00	31,000.00	51,000.00
Time Certificates of Deposit	5,938.40	12,831.26	10,720.04	9,250.66
Certified Checks.....	4,700.00	205.00	.....	.....
Cashier's Checks.....	9,230.96	12,791.32	18,580.09	16,866.20
Reserved for Interest.....	3,506.00	204.00	3,388.62	6,880.02
Reserved for Taxes.....	9,896.35	11,489.26	9,204.71	10,883.91
Other Liabilities.....	3,006.05	18,914.20	35,195.00	13,200.00
<b>Total .....</b>	<b>\$ 2,085,535.29</b>	<b>\$ 2,045,759.35</b>	<b>\$ 2,081,727.12</b>	<b>\$ 2,290,161.18</b>

**OFFICERS FOR 1928**

J. Arthur Connell, President; Eugene P. Shove, Vice-President; Geo. M. Irwin, Vice-President; L. G. Carlton, Vice-President; Reeve Burton, Vice-President; Chas. L. Tutt, Vice-President; J. A. Barton, Secretary and Treasurer; W. W. Udick, Assistant Secretary.

**DIRECTORS FOR 1928**

J. Arthur Connell, Chas. L. Tutt, Leslie G. Carlton, Robert Rhea, C. R. Flannigan, Eugene P. Shove, Geo. M. Irwin, Reeve Burton, Russell D. Law, Victor W. Hungerford.

(Chartered July 7, 1913.)

No. 259

**THE STATE SAVINGS BANK, COLORADO SPRINGS**

(El Paso County)

**OFFICERS FOR 1927**

L. E. Burnett, President; C. H. Clark, Vice-President; M. A. Ege, Vice-President; Willis V. Simms, Cashier; H. R. Plummer, Assistant Cashier, P. L. McDaniel, Assistant Cashier.

**DIRECTORS FOR 1927**

L. E. Burnett, M. A. Ege, R. D. Sims, C. H. Clark, Albert H. Horton, Willis V. Sims, W. H. Wells.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	108,312.74	\$ 98,021.83	\$ 106,339.64	\$ 121,123.50
Loans and Dis. (Sec. by Col.)	99,363.86	79,719.98	74,560.20	121,795.33
Loans on Real Estate.....	58,314.75	72,627.59	66,309.65	50,900.51
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	61,850.00	58,800.00	58,900.00	83,300.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	13,092.50	22,656.94	26,989.44	32,884.44
Premium on Bonds.....	.....	38.50	.....	357.70
Furniture and Fixtures.....	3,976.22	4,166.22	3,747.70	3,832.67
Banking House.....	25,000.00	25,000.00	25,000.00	25,000.00
Other Real Estate.....	15,085.72	21,483.21	15,121.21	15,123.21
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	5,640.73	1,011.46	3,285.78	302.70
Due from Reserve Banks.....	44,082.93	37,166.06	77,853.42	65,471.62
Checks on Other Banks.....	5,901.77	5,208.24	6,476.23	5,723.40
Currency.....	15,866.00	20,457.00	12,520.00	10,105.00
Gold.....	1,452.50	1,487.50	1,842.50	1,520.00
Silver and Fractional Coin..	1,367.95	1,617.14	1,681.26	1,955.69
Expense Account.....	.....	.....	.....	.....
Other Resources.....	633.62	254.00	1,663.60	.....
<b>Total</b> .....	<b>\$ 459,941.29</b>	<b>\$ 449,715.67</b>	<b>\$ 482,290.63</b>	<b>\$ 539,395.77</b>

**LIABILITIES**

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	15,000.00	15,300.00	15,800.00	15,800.00
Undivided Profits (Net)....	404.00	4,874.29	149.45	4,317.91
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	87,902.71	93,156.64	101,405.66	130,422.08
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	8.00	8.00
Individual Deposits.....	278,640.12	270,128.09	296,710.04	321,358.61
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	24,698.99	6,508.99	9,258.99	11,758.99
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks.....	100.00	100.00	100.00	100.00
Cashier's Checks.....	3,195.47	9,647.66	8,858.49	5,630.18
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 459,941.29</b>	<b>\$ 449,715.67</b>	<b>\$ 482,290.63</b>	<b>\$ 539,395.77</b>

**OFFICERS FOR 1928**

E. P. Hufferd, President; M. A. Ege, Vice-President; Albert H. Horton, Vice-President; Willis V. Simms, Cashier; H. R. Plummer, Assistant Cashier; P. L. McDaniel, Assistant Cashier.

**DIRECTORS FOR 1928**

L. E. Burnett, Albert H. Horton, W. H. Wells, M. A. Ege, R. D. Sims, E. P. Hufferd, D. B. Frey, Willis V. Sims.

(Chartered April 11, 1918)

No. 345

**FARMERS STATE BANK OF COPE, COPE**

(Washington County)

**OFFICERS FOR 1927**

N. L. Fastenau, President; W. E. Foran, Vice-President; W. E. Foran, Cashier;  
Carrie Ingersoll, Assistant Cashier.

**DIRECTORS FOR 1927**

N. L. Fastenau, W. E. Foran, Carrie Ingersoll.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	1,584.44	\$ 2,277.70	\$ 1,514.99	\$ 1,011.44
Loans and Dis. (Sec. by Col.)	26,917.50	26,298.78	20,110.80	17,117.47
Loans on Real Estate				
Overdrafts (Sec. and Unsec.)				
United States Bonds				
Bonds to Secure Postal Sav.				
Other Bonds and Securities	464.20	637.22	741.94	897.41
Premium on Bonds				
Furniture and Fixtures	1,900.00	1,900.00	1,900.00	1,900.00
Banking House	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate	3,650.00	3,650.00	3,650.00	3,650.00
Due from Banks (not Resv.)				
Cash Items	128.80	51.47		63.25
Due from Reserve Banks	5,232.94	6,637.01	6,264.16	2,271.69
Checks on Other Banks		86.24	3.30	48.68
Currency	1,528.00	1,403.00	892.00	735.00
Gold	600.00	605.00	605.00	597.50
Silver and Fractional Coin	561.80	878.73	357.33	370.35
Expense Account				
Other Resources	337.61	846.47	86.34	875.58
<b>Total</b>	<b>\$ 46,905.29</b>	<b>\$ 49,271.62</b>	<b>\$ 40,125.86</b>	<b>\$ 33,538.37</b>

**LIABILITIES**

Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	7,000.00	7,000.00	2,500.00	2,500.00
Undivided Profits (Net)				
Bills Payable	5,000.00	5,000.00	5,000.00	2,000.00
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	14,408.55	18,696.38	14,947.16	12,848.17
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certificates of Deposit	10,496.74	8,575.24	7,678.70	6,190.20
Certified Checks				
Cashier's Checks				
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 46,905.29</b>	<b>\$ 49,271.62</b>	<b>\$ 40,125.86</b>	<b>\$ 33,538.37</b>

**OFFICERS FOR 1928**

N. L. Fastenau, President; John G. Abbott, Vice-President; Carrie Ingersoll, Cashier.

**DIRECTORS FOR 1928**

N. L. Fastenau, John G. Abbott, Carrie Ingersoll.

(Chartered July 20, 1910)

No. 194

**THE CRAWFORD STATE BANK, CRAWFORD**

(Delta County)

**OFFICERS FOR 1927**

W. B. Roe, President; Raymond Zeldenthuis, Vice-President; Leslie J. Savage, Cashier;  
C. E. Sammons, Assistant Cashier.

**DIRECTORS FOR 1927**

W. B. Roe, A. B. Critchlow, Raymond Zeldenthuis, Leslie J. Savage, George L. Tracy.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	9,264.66	\$ 20,450.00	\$ 19,765.00	\$ 36,475.50
Loans and Dis. (Sec. by Col.)	38,560.00	43,725.50	41,968.81	43,654.81
Loans on Real Estate.....	8,000.00	6,007.36	6,500.00	11,640.00
Overdrafts (Sec. and Unsec.)	265.28	815.41	588.94	1,587.93
United States Bonds .....	10,200.00	1,700.00	8,700.00	8,650.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	2,364.72	11,477.41	11,412.77	13,283.06
Premium on Bonds .....				
Furniture and Fixtures .....	1,292.09	1,966.62	1,610.00	1,690.42
Banking House .....	1,246.19	1,265.39	1,000.00	1,062.63
Other Real Estate .....				
Due from Banks (not Resv.)	6,516.88	3,790.23	2,599.19	1,725.13
Cash Items .....				
Due from Reserve Banks...	26,999.32	29,097.82	29,600.03	21,646.43
Checks on Other Banks.....	2,500.00	35,085.28	7,081.21	30,149.70
Currency .....	1,226.00	2,055.00	3,352.00	2,767.00
Gold .....	205.00	240.00	242.50	245.00
Silver and Fractional Coin..	1,096.00	1,472.15	1,262.49	1,348.77
Expense Account .....				
Other Resources .....	1,500.00		800.00	
<b>Total .....</b>	<b>\$ 111,236.14</b>	<b>\$ 159,148.17</b>	<b>\$ 136,482.94</b>	<b>\$ 175,926.38</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	35.11	189.64	386.86	386.86
Undivided Profits (Net) .....	153.53	2,166.10	332.91	1,080.41
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....		1,557.09	3,410.65	6,581.78
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits.....	42,530.74	96,789.86	75,984.76	125,779.21
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.				
Time Certificates of Deposit.	45,067.21	45,073.38	43,593.31	30,520.45
Certified Checks.....				
Cashier's Checks.....	1,048.46	1,358.68	788.88	1,577.67
Reserved for Interest .....			600.00	
Reserved for Taxes .....	901.09	513.42	385.57	
Other Liabilities .....	11,500.00	1,500.00	1,000.00	
<b>Total .....</b>	<b>\$ 111,236.14</b>	<b>\$ 159,148.17</b>	<b>\$ 136,482.94</b>	<b>\$ 175,926.38</b>

**OFFICERS FOR 1928**

W. B. Roe, President; Raymond Zeldenthuis, Vice-President; Leslie J. Savage, Cashier;  
C. E. Sammons, Assistant Cashier.

**DIRECTORS FOR 1928**

W. B. Roe, A. B. Critchlow, Raymond Zeldenthuis, Leslie J. Savage, George L. Tracy.



(Chartered October 1, 1908)

No. 24

**BANK OF CRESTED BUTTE, CRESTED BUTTE**

(Gunnison County)

**OFFICERS FOR 1927**J. W. Rockefeller, President; C. J. Diel, Vice-President; C. L. Ross, Vice-President;  
W. H. Whalen, Vice-President; G. V. Benson, Cashier; J. C. Dawson Assistant Cashier.**DIRECTORS FOR 1927**

J. W. Rockefeller, C. J. Diel, C. L. Ross, W. H. Whalen, G. V. Benson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	14,611.80	\$ 15,760.78	\$ 16,264.25	\$ 24,661.84
Loans and Dis. (Sec. by Col.)	47,815.38	39,959.89	42,610.14	44,472.55
Loans on Real Estate.....	20,140.00	16,313.47	17,312.80	18,045.99
Overdrafts (Sec. and Unsec.)	806.84	402.56	332.31	1,058.00
United States Bonds .....	8,850.00	7,550.00	4,750.00	4,000.00
Bonds to Secure Postal Sav.	22,000.00	27,000.00	16,900.00	16,900.00
Other Bonds and Securities..	74,827.21	62,289.20	82,597.98	41,546.67
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,337.75	2,337.75	2,337.75	2,389.25
Banking House .....	4,500.00	4,500.00	4,500.00	4,500.00
Other Real Estate .....	14,031.11	13,620.17	13,646.39	13,646.39
Due from Banks (not Resv.)	1,042.46	5,148.41	3,523.55	5,696.57
Cash Items .....	449.34	1,252.48	4,028.33	678.86
Due from Reserve Banks....	30,056.85	58,371.76	22,522.34	64,209.36
Checks on Other Banks .....	1,648.52	.....	137.19	372.70
Currency .....	10,769.00	19,464.00	12,333.00	8,330.00
Gold .....	4,125.00	3,525.00	4,150.00	3,837.50
Silver and Fractional Coin..	1,173.70	825.61	1,746.05	1,216.78
Expense Account .....	.....	.....	.....	.....
Other Resources .....	4,033.45	2,624.88	4,459.00	3,357.09
<b>Total .....</b>	<b>\$ 263,218.41</b>	<b>\$ 280,945.96</b>	<b>\$ 254,151.08</b>	<b>\$ 258,919.55</b>

**LIABILITIES**

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	21.25	.....	.....	.....
Postal Savings Accounts .....	20,247.93	15,842.17	14,642.54	14,445.89
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	46,645.60	76,983.87	56,375.07	65,167.35
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	165,386.55	157,704.79	152,704.43	148,999.03
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	917.08	415.13	429.04	307.28
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 263,218.41</b>	<b>\$ 280,945.96</b>	<b>\$ 254,151.08</b>	<b>\$ 258,919.55</b>

**OFFICERS FOR 1928**J. W. Rockefeller, President; C. J. Diel, Vice-President; C. L. Ross, Vice-President;  
W. H. Whalen, Vice-President; G. V. Benson, Cashier; J. C. Dawson, Assistant Cashier.**DIRECTORS FOR 1928**

J. W. Rockefeller, C. J. Diel, C. L. Ross, W. H. Whalen, G. V. Benson.

(Chartered February 18, 1916)

No. 301

**FIRST STATE BANK OF CROOK, CROOK**

(Logan County)

## OFFICERS FOR 1927

A. A. Smith, President; C. W. Kreager, Vice-President; L. R. Gillett, Cashier;  
Dorothy Sharp, Assistant Cashier.

## DIRECTORS FOR 1927

A. A. Smith, E. M. Gillett, C. W. Kreager, I. C. Buterbaugh, L. R. Gillett.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	37,740.34	\$ 23,309.03	\$ 24,792.06	\$ 44,344.56
Loans and Dis. (Sec. by Col.)	48,193.19	53,865.23	55,814.14	87,979.99
Loans on Real Estate.....	2,100.00	.....	.....	.....
Overdrafts (Sec. and Unsec.)	360.40	554.06	485.72	433.73
United States Bonds .....	950.00	950.00	950.00	1,050.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities.	11,889.24	6,756.74	11,514.67	4,585.33
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,181.17	2,143.17	2,143.17	2,143.17
Banking House .....	2,280.00	2,280.00	2,280.00	2,280.00
Other Real Estate .....	3,580.00	3,453.07	.....	.....
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks....	18,437.28	47,840.32	58,906.33	17,996.65
Checks on Other Banks.....	71.50	140.00	174.18	140.29
Currency .....	6,252.00	7,386.00	3,943.00	7,701.00
Gold .....	5.00	2.50	5.00	.....
Silver and Fractional Coin..	1,263.86	1,034.10	580.39	1,299.12
Expense Account .....	.....	.....	.....	.....
Other Resources .....	250.00	.....	.....	.....
<b>Total .....</b>	<b>\$ 135,553.98</b>	<b>\$ 149,714.22</b>	<b>\$ 161,588.66</b>	<b>\$ 169,953.84</b>

## LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	5,000.00	8,000.00	8,000.00	10,000.00
Undivided Profits (Net) .....	4,100.38	2,570.85	60.75	212.65
Bills Payable .....	.....	.....	.....	20,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	83,169.13	102,903.36	113,470.74	61,237.52
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	15.00	30.00	.....	50.00
Time Certificates of Deposit.	31,601.74	23,501.82	27,680.49	.....
Certified Checks .....	.....	.....	.....	67,251.79
Cashier's Checks .....	1,017.73	2,058.19	1,726.68	551.87
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	650.00	650.00	650.00	650.00
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 135,553.98</b>	<b>\$ 149,714.22</b>	<b>\$ 161,588.66</b>	<b>\$ 169,953.84</b>

## OFFICERS FOR 1928

A. A. Smith, President; C. W. Kreager, Vice-President; L. R. Gillett, Cashier;  
Dorothy Sharp, Assistant Cashier.

## DIRECTORS FOR 1928

A. A. Smith, E. M. Gillett, C. W. Kreager, I. C. Buterbaugh, L. R. Gillett.

(Chartered March 17, 1919)

No. 362

**THE CROWLEY STATE BANK, CROWLEY**

(Crowley County)

## OFFICERS FOR 1927

E. A. Howard, President; Jno. H. Abel, Vice-President; D. J. Brenneman, Cashier.

## DIRECTORS FOR 1927

F. S. Howard, E. A. Howard, Jno. H. Abel.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	9,100.54	\$ 6,428.18	\$ 6,181.18	\$ 9,024.30
Loans and Dis. (Sec. by Col.)	37,151.10	38,005.57	38,933.45	43,281.32
Loans on Real Estate.....	800.00	800.00	.....	.....
Overdrafts (Sec. and Unsec.)	5.41	8.10	22.12	17.02
United States Bonds .....	1,300.00	1,200.00	1,200.00	950.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ...	3,508.12	3,508.12	3,508.12	3,508.12
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	850.00	850.00	850.00	850.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	14.27	73.14	37.50
Due from Reserve Banks....	2,932.61	5,289.92	1,991.82	.....
Checks on Other Banks.....	.....	86.60	224.84	111.15
Currency .....	1,006.00	2,243.00	751.00	1,078.00
Gold .....	487.50	490.00	490.00	475.00
Silver and Fractional Coin..	1,267.09	1,395.11	722.03	924.77
Expense Account .....	.....	.....	.....	.....
Other Resources .....	865.31	.....	1,097.19	767.37
<b>Total .....</b>	<b>\$ 59,273.68</b>	<b>\$ 60,318.87</b>	<b>\$ 56,044.89</b>	<b>\$ 61,024.55</b>
<b>LIABILITIES</b>				
Capital Stock .....	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	6,587.00	6,587.00	7,760.00	7,760.00
Undivided Profits (Net) .....	.....	450.00	.....	.....
Bills Payable .....	9,000.00	4,000.00	3,000.00	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	31,799.46	38,046.62	23,207.80	35,424.80
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	2,980.21
Demand Certif. of Deposit..	.....	.....	10,186.01	.....
Time Certificates of Deposit.	1,887.22	1,234.30	1,891.08	4,859.54
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 59,273.68</b>	<b>\$ 60,318.87</b>	<b>\$ 56,044.89</b>	<b>\$ 61,024.55</b>

## OFFICERS FOR 1928

E. A. Howard, President; Jno. H. Abel, Vice-President; D. J. Brenneman, Cashier.

## DIRECTORS FOR 1928

F. S. Howard, E. A. Howard, D. J. Brenneman.

(Chartered April 2, 1919)

No. 363

**THE DAILEY STATE BANK, DAILEY**

(Logan County)

**OFFICERS FOR 1927**

Joseph H. Acott, President; O. K. Clark, Vice-President; H. J. Wiens, Cashier.

**DIRECTORS FOR 1927**

Joseph H. Acott, H. J. Wiens, O. K. Clark, Ira Kyger, J. W. Kinzie.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	19,083.00	\$ 18,239.00	\$ 20,548.34	\$ 16,543.82
Loans and Dis. (Sec. by Col.)	23,453.32	24,686.86	17,490.00	18,115.60
Loans on Real Estate .....				
Overdrafts (Sec. and Unsec.)	256.45	325.69	528.18	58.43
United States Bonds .....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.		499.07	120.00	40.00
Premium on Bonds .....				
Furniture and Fixtures .....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House .....	2,719.15	2,719.15	2,719.15	2,719.15
Other Real Estate .....				
Due from Banks (not Resv.)				
Cash Items .....				
Due from Reserve Banks...	4,640.92	4,125.32	5,516.98	1,736.53
Checks on Other Banks.....	1,584.25	185.55	128.50	168.69
Currency .....	992.00	1,495.00	1,425.00	796.00
Gold .....	40.00	85.00	90.00	100.00
Silver and Fractional Coin..	418.92	248.74	400.94	248.63
Expense Account .....				
Other Resources .....	174.28			94.56
<b>Total .....</b>	<b>\$ 55,362.29</b>	<b>\$ 54,609.38</b>	<b>\$ 50,967.09</b>	<b>\$ 42,621.41</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	1,800.00	1,800.00	1,800.00	1,800.00
Undivided Profits (Net) .....		221.72	124.18	
Bills Payable .....	6,000.00			6,367.00
Notes Rediscounted .....				
Savings Accounts .....	3,945.35	2,904.82	3,524.40	3,276.08
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	22,010.67	25,417.57	24,507.24	14,882.06
Due to Banks (not Resv.)...				
Due to Reserve Banks .....				
Demand Certif. of Deposit.				
Time Certificates of Deposit.	11,606.27	14,265.27	11,011.27	6,296.27
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 55,362.29</b>	<b>\$ 54,609.38</b>	<b>\$ 50,967.09</b>	<b>\$ 42,621.41</b>

**OFFICERS FOR 1928**

Joseph H. Acott, President; O. K. Clark, Vice-President; C. A. Rheem, Cashier.

**DIRECTORS FOR 1928**

Joseph H. Acott, H. J. Wiens, O. K. Clark, Ira Kyger, J. W. Kinzie.

(Chartered June 21, 1910)

No. 192

**THE BANK OF DE BEQUE, DE BEQUE**

(Mesa County)

## OFFICERS FOR 1927

S. G. McMullin, President; J. A. Wilcoxson, Vice-President; Floyd H. Lischke, Cashier;  
R. W. Atherton, Assistant Cashier.

## DIRECTORS FOR 1927

S. G. McMullin, J. A. Wilcoxson, O. E. Daniels, Jr.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	26,055.17	\$ 23,816.57	\$ 27,873.94	\$ 25,529.21
Loans and Dis. (Sec. by Col.)	20,869.08	31,204.59	25,117.11	30,478.10
Loans on Real Estate .....	5,037.15	2,993.76	2,905.50	2,850.00
Overdrafts (Sec. and Unsec.)	910.03	405.98	35.78	57.55
United States Bonds .....	700.00	.....	.....	100.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	3,985.33	1,360.73	1,809.24	344.58
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House .....	7,500.00	7,500.00	7,500.00	7,500.00
Other Real Estate .....	.....	.....	.....	137.30
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	14.00	38.55	50.83	210.46
Due from Reserve Banks....	16,877.50	46,071.26	23,997.85	36,635.79
Checks on Other Banks .....	22.16	.....	25.00	160.00
Currency .....	2,241.00	2,520.00	1,579.00	3,073.00
Gold .....	155.00	195.00	250.00	275.00
Silver and Fractional Coin..	466.28	394.65	618.78	973.79
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total .....	\$ 85,832.70	\$ 117,501.09	\$ 92,763.03	\$ 109,324.78
<b>LIABILITIES</b>				
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net) ....	1,566.45	2,313.53	864.04	1,656.37
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	9,527.96	7,473.89	8,107.64	9,099.43
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	56,978.03	88,449.73	63,002.25	80,477.75
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	44.90	24.90	94.90	.....
Time Certificates of Deposit.	2,582.73	4,142.97	4,362.61	2,548.18
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	132.63	96.07	1,331.59	543.05
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total .....	\$ 85,832.70	\$ 117,501.09	\$ 92,763.03	\$ 109,324.78

## OFFICERS FOR 1928

S. G. McMullin, President; J. A. Wilcoxson, Vice-President; Floyd H. Lischke, Cashier;  
Lois McCoy, Assistant Cashier.

## DIRECTORS FOR 1928

S. G. McMullin, J. A. Wilcoxson, O. E. Daniels, Jr.

(Chartered December 19, 1908)

No. 25

**THE BANK OF DEL NORTE, DEL NORTE**

(Rio Grande County)

**OFFICERS FOR 1927**

J. P. Russell, President; E. F. Knappenberger, Cashier.

**DIRECTORS FOR 1927**

M. I. Chenoweth, J. K. Russell, R. A. Chisholm, E. F. Knappenberger, J. P. Russell.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	109,750.79	\$ 115,551.89	\$ 112,890.44	\$ 120,692.93
Loans and Dis. (Sec. by Col.)	126,002.69	75,757.64	83,205.65	87,777.47
Loans on Real Estate.....	15,555.23	20,600.00	24,057.84	24,508.09
Overdrafts (Sec. and Unsec.)	470.57	504.10	378.42	1,561.17
United States Bonds.....	18,500.00	15,350.00	15,350.00	15,400.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	26,838.30	27,018.50	27,051.92	26,294.77
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,500.00	3,565.00	3,565.00	3,565.00
Banking House.....	10,000.00	10,000.00	10,000.00	10,000.00
Other Real Estate.....	9,594.24	9,882.44	9,882.44	9,882.44
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	29,108.38	41,406.69	37,438.92	7,403.92
Checks on Other Banks.....	27.00	421.68	116.79	346.69
Currency.....	8,938.00	6,126.00	6,301.00	5,398.00
Gold.....	1,645.00	1,652.50	1,625.00	1,645.00
Silver and Fractional Coin..	1,027.07	1,081.57	826.92	1,125.64
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	190.40	.....	.....
<b>Total.....</b>	<b>\$ 360,957.27</b>	<b>\$ 329,108.41</b>	<b>\$ 332,690.34</b>	<b>\$ 315,601.12</b>
<b>LIABILITIES</b>				
Capital Stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)....	719.13	1,361.34	345.00	1,333.31
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	30,696.00	23,432.26	28,576.33	32,330.66
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	178,835.87	166,900.84	154,265.56	156,697.00
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	125,097.32	112,244.85	121,714.75	97,430.96
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	608.95	169.12	2,788.70	2,809.19
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 360,957.27</b>	<b>\$ 329,108.41</b>	<b>\$ 332,690.34</b>	<b>\$ 315,601.12</b>

**OFFICERS FOR 1928**

J. P. Russell, President; E. F. Knappenberger, Cashier.

**DIRECTORS FOR 1928**

J. P. Russell, M. I. Chenoweth, E. F. Knappenberger, R. A. Chisholm, J. K. Russell.

(Chartered June 30, 1908)

No. 28

**RIO GRANDE STATE BANK, DEL NORTE**

(Rio Grande County)

**OFFICERS FOR 1928**

Marx Lorig, President; W. S. Johnson, Vice-President; H. H. Torbit, Cashier.

**DIRECTORS FOR 1928**

Adam J. Weiss, L. L. Chastain, Marx Lorig, W. S. Johnson, H. H. Torbit.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	51,820.47	\$ 61,050.13	\$ 62,397.76	\$ 62,934.71
Loans and Dis. (Sec. by Col.)	113,530.64	101,770.05	117,251.15	127,759.17
Loans on Real Estate.....	29,490.00	23,869.60	22,519.60	22,087.76
Overdrafts (Sec. and Unsec.)	342.85	2,039.12	335.28	2,417.20
United States Bonds.....	12,350.00	12,650.00	13,950.00	12,200.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	71,487.25	58,050.47	54,897.93	39,923.59
Premium on Bonds.....				
Furniture and Fixtures....	1,164.20	1,265.10	1,265.10	1,265.10
Banking House.....	3,500.00	3,500.00	3,500.00	3,500.00
Other Real Estate.....	976.88	916.88	894.38	832.16
Due from Banks (not Resv.)		284.72	1,190.74	150.00
Cash Items.....	209.95			823.02
Due from Reserve Banks...	71,580.09	126,379.94	163,773.14	47,784.27
Checks on Other Banks.....	321.62	439.07	1,748.65	1,866.10
Currency.....	12,170.00	5,722.00	4,441.00	7,116.00
Gold.....	887.50	1,002.50	1,002.50	985.00
Silver and Fractional Coin..	2,367.93	2,305.64	2,864.55	3,407.76
Expense Account.....				
Other Resources.....				620.77
<b>Total.....</b>	<b>\$ 372,199.38</b>	<b>\$ 401,245.22</b>	<b>\$ 452,031.78</b>	<b>\$ 335,672.61</b>

**LIABILITIES**

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net)....	411.87	1,891.25	1,042.99	
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	2,907.57	7,464.46	9,914.84	14,751.67
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	237,515.13	253,740.63	295,996.91	199,271.57
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	103,479.48	109,229.35	115,594.44	94,111.42
Certified Checks.....	36.70	536.70	36.70	36.70
Cashier's Checks.....	348.63	882.83	1,945.90	1.25
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 372,199.38</b>	<b>\$ 401,245.22</b>	<b>\$ 452,031.78</b>	<b>\$ 335,672.61</b>

**OFFICERS FOR 1928**

Marx Lorig, President; W. S. Johnson, Vice-President; H. H. Torbit, Cashier.

**DIRECTORS FOR 1928**

Marx Lorig, President; W. S. Johnson, Vice-President; H. H. Torbit, Cashier.

(Chartered April 27, 1909)

No. 149

**THE COLORADO BANK & TRUST COMPANY, DELTA**

(Delta County)

**OFFICERS FOR 1927**Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;  
Chas. E. Parker, Cashier.**DIRECTORS FOR 1927**Melvin Springer, R. C. Raber, Millard Fairlamb, I. C. Hall, A. E. Penley, L. W. Sweitzer,  
Chas. E. Parker, A. D. Fairbanks, C. A. Carlson, A. W. McArthur.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	117,526.56	\$ 134,377.97	\$ 124,977.95	\$ 164,239.87
Loans and Dis. (Sec. by Col.)	175,992.60	211,155.28	197,572.09	254,982.77
Loans on Real Estate.....	44,336.00	58,415.73	47,583.50	61,391.35
Overdrafts (Sec. and Unsec.)	1,171.62	3,123.95	887.97	836.09
United States Bonds.....	154,300.00	103,550.00	111,150.00	134,650.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	34,347.79	78,272.24	93,631.08	123,117.18
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00
Banking House.....	40,500.00	39,000.00	38,500.00	37,000.00
Other Real Estate.....	12,878.30	8,734.85	8,734.85	8,734.85
Due from Banks (not Resv.)	13,227.80	5,548.22	5,692.80	30,966.30
Cash Items.....	4,706.00	9,187.71	2,411.09	3,766.00
Due from Reserve Banks...	160,266.79	176,596.53	288,238.79	116,512.88
Checks on Other Banks.....	7,262.56	14,195.18	13,566.71	9,650.71
Currency.....	27,947.00	11,868.00	48,591.00	39,281.00
Gold.....	6,510.00	6,440.00	6,730.00	6,987.50
Silver and Fractional Coin..	9,812.97	5,090.20	9,866.69	7,076.19
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 816,785.99	\$ 871,555.86	\$ 1,004,134.52	\$ 1,005,172.69

**LIABILITIES**

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	25,000.00	26,500.00	27,000.00	28,500.00
Undivided Profits (Net)....	9,278.84	12,138.42	8,922.88	8,146.66
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	63,162.73	58,926.23	66,003.96	76,281.14
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	50.00	.....	.....	10.00
Individual Deposits.....	474,304.96	429,118.37	576,349.61	571,365.26
Due to Banks (not Resv.)..	49,038.72	89,074.59	52,504.20	26,157.77
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	14,000.00	14,000.00	19,000.00
Time Certificates of Deposit	134,981.83	182,452.97	193,043.91	207,386.52
Certified Checks.....	36.06	36.06	36.06	36.06
Cashier's Checks.....	9,163.95	5,315.15	11,071.66	11,684.07
Reserved for Interest.....	.....	1,339.24	1,509.86	3,745.06
Reserved for Taxes.....	1,768.90	2,644.83	3,692.38	2,860.15
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 816,785.99	\$ 871,555.86	\$ 1,004,134.52	\$ 1,005,172.69

**OFFICERS FOR 1928**Melvin Springer, President; R. C. Raber, Vice-President; L. W. Sweitzer, Vice-President;  
Chas. E. Parker, Cashier.**DIRECTORS FOR 1928**Melvin Springer, R. C. Raber, Millard Fairlamb, A. W. McArthur, L. W. Sweitzer,  
Chas. E. Parker, I. C. Hall, A. E. Penley, C. A. Carlson.



(Chartered June 16, 1908)

No. 30

**THE CENTRAL SAVINGS BANK & TRUST CO., DENVER**

(Denver County)

## OFFICERS FOR 1927

J. V. Cockins, President; H. T. Bowen, Vice-President; H. T. Bowen, Cashier;  
C. M. Good, Assistant Cashier; William Stirling, Assistant Cashier;  
W. A. Letton, Assistant Cashier.

## DIRECTORS FOR 1927

J. M. Bordy, A. L. Bowen, S. N. Hicks, Mason A. Lewis, Clark G. Mitchell, Wm. F. Stanek, A. B. Trott, H. T. Bowen, J. V. Cockins, I. B. Humphreys, R. F. Marshall, B. F. Salzer, H. M. Stoll, H. C. Van Schaack.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	195,313.51	\$ 167,872.50	\$ 168,702.12	\$ 167,604.16
Loans and Dis. (Sec. by Col.)	2,156,055.06	2,020,000.27	2,010,039.68	2,217,009.61
Loans on Real Estate.....	164,886.45	265,152.68	273,987.71	270,290.63
Overdrafts (Sec. and Unsec.)	331.82	819.15	709.85	314.38
United States Bonds.....	364,978.14	495,792.21	615,718.76	447,084.39
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	186,601.78	169,102.38	147,844.14	149,722.12
Premium on Bonds.....				
Furniture and Fixtures.....	121,359.58	121,575.58	121,575.58	121,575.58
Banking House.....				
Other Real Estate.....	193,762.95	151,650.92	150,379.22	143,227.56
Due from Banks (not Resv.)	10,174.49	16,174.77	45,915.60	12,827.08
Cash Items.....	487.95	4,385.16	3,450.39	864.87
Due from Reserve Banks...	914,385.15	789,151.59	751,304.76	690,757.84
Checks on Other Banks.....	54,486.01	70,043.82	90,354.35	52,907.18
Currency.....	108,144.00	130,806.00	125,694.00	126,846.00
Gold.....	13,375.00	13,255.00	11,530.00	2,292.50
Silver and Fractional Coin..	16,397.85	21,032.79	17,811.73	21,551.30
Expense Account.....				
Other Resources.....	18,000.00	18,000.00	18,000.00	18,000.00
<b>Total.....</b>	<b>\$ 4,518,739.74</b>	<b>\$ 4,454,814.82</b>	<b>\$ 4,553,017.89</b>	<b>\$ 4,442,875.20</b>

## LIABILITIES

Capital Stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund.....	100,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)...	39,195.27	21,588.01	26,003.64	30,906.76
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	2,059,859.95	1,997,928.00	2,063,031.24	2,094,319.93
Postal Savings Accounts...				
Trust Funds.....	8,431.68	12,794.28	4,673.08	10,417.67
Dividends Unpaid.....				
Individual Deposits.....	1,444,382.74	1,435,779.58	1,425,707.32	1,402,157.22
Due to Banks (not Resv.)...	279,713.91	335,181.52	409,666.57	233,322.04
Due to Reserve Banks.....				
Demand Certif. of Deposit..	29,853.42	2,853.20	6,227.67	1,248.63
Time Certificates of Deposit	21,205.69	13,553.76	13,391.34	13,950.34
Certified Checks.....	5,208.05	3,111.55	3,746.15	58,760.31
Cashier's Checks.....	30,889.03	82,024.92	50,570.88	47,792.30
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 4,518,739.74</b>	<b>\$ 4,454,814.82</b>	<b>\$ 4,553,017.89</b>	<b>\$ 4,442,875.20</b>

## OFFICERS FOR 1928

J. V. Cockins, President; H. T. Bowen, Vice-President and Cashier; C. M. Good, Assistant Cashier; William Stirling, Assistant Cashier; W. A. Letton, Assistant Cashier.

## DIRECTORS FOR 1928

A. L. Bowen, H. T. Bowen, J. V. Cockins, S. N. Hicks, Thos. C. Egan, Mason Lewis, R. F. Marshall, Clark G. Mitchell, B. F. Salzer, Wm. F. Stanek, H. M. Stoll, A. B. Trott, H. C. Van Schaack.

(Chartered October 5, 1908)

No. 92

**THE COLORADO STATE BANK OF DENVER, DENVER**

(Denver County)

## OFFICERS FOR 1927

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Clark, Cashier.

## DIRECTORS FOR 1927

B. F. Clark, E. M. Clark, W. A. McCutchen, F. L. Barkley, C. M. McCutchen,  
F. R. Lilyard, R. S. Willoughby.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	18,585.00	\$ 20,670.00	\$ 14,279.44	\$ 54,164.81
Loans and Dis. (Sec. by Col.)	505,452.20	486,578.38	489,971.24	477,579.30
Loans on Real Estate .....	17,197.61	13,075.00	14,965.00	17,675.00
Overdrafts (Sec. and Unsec.)	743.09	722.16	273.90	1,356.39
United States Bonds .....	126,500.00	149,500.00	149,500.00	159,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	74,500.00	58,050.00	70,482.80	109,672.80
Premium on Bonds .....	484.96	.....	.....	.....
Furniture and Fixtures ....	2,032.50	1,000.00	1,000.00	1.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	200.00	200.00	2,760.15	1,648.85
Cash Items .....	.....	872.36	1,150.05	1,259.54
Due from Reserve Banks....	112,678.08	206,486.52	262,121.77	132,998.32
Checks on Other Banks .....	837.80	1,012.95	4,510.13	1,170.28
Currency .....	24,972.00	25,029.00	20,634.00	23,594.00
Gold .....	5,415.00	6,460.00	6,880.00	6,907.50
Silver and Fractional Coin..	4,257.59	4,538.05	3,948.71	6,969.40
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 893,855.83</b>	<b>\$ 973,994.42</b>	<b>\$ 1,042,477.19</b>	<b>\$ 994,497.19</b>

## LIABILITIES

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net) ....	57,043.67	65,243.42	62,217.50	60,345.66
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	194,982.01	216,426.02	239,992.91	212,504.50
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	428,729.69	464,147.40	500,981.95	480,454.72
Due to Banks (not Resv.)....	26,504.21	36,114.11	40,424.01	34,900.77
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	78,616.46	77,122.62	83,701.11	92,431.61
Certified Checks .....	1,335.09	5,391.26	2,201.94	3,901.61
Cashier's Checks .....	6,644.70	9,549.59	12,957.77	9,958.32
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 893,855.83</b>	<b>\$ 973,994.42</b>	<b>\$ 1,042,477.19</b>	<b>\$ 994,497.19</b>

## OFFICERS FOR 1928

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Clark, Cashier.

## DIRECTORS FOR 1928

B F. Clark, F. L. Barkley, E. M. Clark, F. R. Lilyard, C. M. McCutchen,  
W. A. McCutchen.

**THE CONTINENTAL TRUST COMPANY, DENVER**

(Denver County)

OFFICERS FOR 1927

John W. Springer, President; Wm. E. Renshaw, Vice-President; G. K. Aymer, Assistant Cashier.

DIRECTORS FOR 1927

H. C. Eastman, Wm. E. Renshaw, Paul B. Gaylord, John W. Springer, A. H. Guthiel.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	6,525.67	.....	.....	.....
Loans and Dis. (Sec. by Col.)	.....	.....	.....	.....
Loans on Real Estate	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	183,262.37	.....	.....	.....
Premium on Bonds	.....	.....	.....	.....
Furniture and Fixtures	8,922.25	.....	.....	.....
Banking House	50,000.00	.....	.....	.....
Other Real Estate	14,088.46	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items	443.46	.....	.....	.....
Due from Reserve Banks	.....	.....	.....	.....
Checks on Other Banks	.....	.....	.....	.....
Currency	.....	.....	.....	.....
Gold	.....	.....	.....	.....
Silver and Fractional Coin	.10	.....	.....	.....
Expense Account	.....	.....	.....	.....
Other Resources	63,857.77	.....	.....	.....
<b>Total</b>	<b>\$ 327,100.08</b>	.....	.....	.....
<b>LIABILITIES</b>				
Capital Stock	\$ 300,000.00	.....	.....	.....
Surplus Fund	.....	.....	.....	.....
Undivided Profits (Net)	.....	.....	.....	.....
Bills Payable	20,995.29	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts	.....	.....	.....	.....
Trust Funds	666.40	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	.....	.....	.....	.....
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks	357.10	.....	.....	.....
Demand Certif. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks	.....	.....	.....	.....
Cashier's Checks	.....	.....	.....	.....
Reserved for Interest	.....	.....	.....	.....
Reserved for Taxes	.....	.....	.....	.....
Other Liabilities	5,081.29	.....	.....	.....
<b>Total</b>	<b>\$ 327,100.08</b>	.....	.....	.....

\*Under Voluntary Liquidation.

(Chartered May 18, 1912)

No. 234

**THE GUARDIAN TRUST COMPANY, DENVER**

(Denver County)

**OFFICERS FOR 1927**Denver R. Platt, President; Louis G. Olivier, Cashier; Loyd R. Naught,  
Assistant Cashier.**DIRECTORS FOR 1927**C. A. Bowman, David H. Coover, Louis G. Olivier, Denver R. Platt, C. Clyde Barker,  
Dye G. Liggitt, Geo. K. Olmsted, Jno. E. Rinker.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured), \$	223,215.83	\$ 226,211.82	\$ 223,634.81	\$ 212,503.59
Loans and Dis. (Sec. by Col.)	314,998.78	340,975.04	346,511.20	377,398.03
Loans on Real Estate	19,000.00	26,950.00	32,050.00	20,000.00
Overdrafts (Sec. and Unsec.)	501.29	642.11	1,704.33	1,539.19
United States Bonds	33,305.05	33,508.40	33,458.98	
Bonds to Secure Postal Sav.				
Other Bonds and Securities	135,013.42	149,697.36	126,720.61	184,292.17
Premium on Bonds	1,150.90	1,190.30	240.40	240.40
Furniture and Fixtures	1,500.00	1,500.00	1,500.00	1,500.00
Banking House				
Other Real Estate	21,844.41	21,931.33	21,739.69	27,139.69
Due from Banks (not Resv.)	5,120.20	6,250.05	7,095.42	6,341.37
Cash Items	602.10	84.78	80.08	760.89
Due from Reserve Banks	85,210.43	127,257.89	174,273.78	95,395.59
Checks on Other Banks	8,337.64	27,198.91	16,827.07	21,572.60
Currency	21,570.00	31,429.00	21,753.00	27,072.00
Gold	247.50	1,370.00	1,607.50	2,260.00
Silver and Fractional Coin	9,998.60	6,386.41	5,521.26	8,948.47
Expense Account				
Other Resources	3,280.76	1,631.01		396.98
<b>Total</b>	<b>\$ 884,896.91</b>	<b>\$ 1,004,214.41</b>	<b>\$ 1,016,601.04</b>	<b>\$ 987,360.97</b>

**LIABILITIES**

Capital Stock	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00	\$ 240,000.00
Surplus Fund	14,500.00	14,500.00	14,500.00	14,500.00
Undivided Profits (Net)	1,999.03	3,789.98	1,746.53	4,190.72
Bills Payable				
Notes Rediscounted				
Savings Accounts	169,818.24	172,050.89	172,518.94	143,240.58
Postal Savings Accounts				
Trust Funds				2,759.37
Dividends Unpaid				
Individual Deposits	402,129.94	517,537.69	526,132.50	515,247.45
Due to Banks (not Resv.)				2,640.64
Due to Reserve Banks				
Demand Certif. of Deposit	44,130.00	41,160.60	41,066.00	38,028.00
Time Certificates of Deposit	125.00	2,700.00	200.00	1,180.00
Certified Checks	1,095.21	839.07	509.40	3,589.96
Cashier's Checks	5,999.49	9,636.18	17,927.67	19,334.25
Reserved for Interest	1,500.00	800.00		700.00
Reserved for Taxes	3,600.00	1,200.00		1,950.00
Other Liabilities			2,000.00	
<b>Total</b>	<b>\$ 884,896.91</b>	<b>\$ 1,004,214.41</b>	<b>\$ 1,016,601.04</b>	<b>\$ 987,360.97</b>

**OFFICERS FOR 1928**Denver R. Platt, President; C. A. Bowman, Chairman of the Board; Lloyd R. Naught,  
Cashier; Charles R. Patch, Assistant Cashier.**DIRECTORS FOR 1928**C. Clyde Barker, David H. Coover, Louis G. Olivier, Denver R. Platt, Clinton A. Bowman,  
Dye G. Liggitt, Geo. K. Olmsted, Jno. E. Rinker, Lloyd R. Naught.

(Chartered October 20, 1908)

No. 1

**THE INTERNATIONAL TRUST CO., DENVER**

(Denver County)

**OFFICERS FOR 1927**

John Evans, President; H. J. Alexander, Vice-President; Gerald Hughes, Vice-President; P. E. Cleland, Vice-President; W. M. Bond, Vice-President; J. W. Hyer, Vice-President; M. E. Dukes, Secretary; J. F. Vincent, Treasurer; I. R. Selover, Assistant Secretary; H. L. Morgan, Assistant Secretary; C. W. Copeland, Assistant Secretary; John W. Morey, Chairman of the Board; G. W. Ballantine, Assistant Treasurer.

**DIRECTORS FOR 1927**

H. J. Alexander, W. N. W. Blayney, John Evans, Julius C. Gunter, Gerald Hughes, John W. Morey, C. C. Parks, M. K. Blackmer, C. K. Boettcher, John A. Ewing, H. K. Holloway, Lafayette M. Hughes, Wm. P. McPhee, M. D. Thatcher, R. C. Thatcher.

**RESOURCES**

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	1,231,444.72	\$ 565,052.21	\$ 670,648.72	\$ 1,039,103.73
Loans and Dis. (Sec. by Col.)	5,819,889.07	4,985,525.83	4,950,468.85	6,006,105.62
Loans on Real Estate.....	1,138,993.11	1,159,896.04	1,239,774.35	1,266,820.05
Overdrafts (Sec. and Unsec.)	3,521.17	17,970.36	6,722.39	23,111.99
United States Bonds.....	4,843,753.89	4,625,067.78	4,580,113.44	3,263,313.93
Bonds to Secure Postal Sav.	269,384.22	267,114.22	267,114.22	265,979.22
Other Bonds and Securities	1,846,069.78	2,066,183.01	2,182,537.15	1,612,196.43
Premium on Bonds.....				
Furniture and Fixtures.....	100,043.88	110,246.26	111,197.89	113,511.35
Banking House.....	275,000.00	275,000.00	275,000.00	275,000.00
Other Real Estate.....	41,155.42	28,104.80	28,071.50	18,064.27
Due from Banks (not Res.)		14,976.46	26,850.94	61,942.21
Cash Items.....	4,602.94	2,834.20	1,683.31	3,711.61
Due from Reserve Banks...	1,929,492.88	2,492,476.33	2,246,708.05	2,396,699.73
Checks on Other Banks.....	215,559.61	99,099.26	307,092.60	358,136.84
Currency.....	162,419.00	172,324.00	140,821.00	158,524.00
Gold.....	3,363.50	6,391.00	3,480.00	2,715.00
Silver and Fractional Coin..	6,572.99	7,316.57	8,307.53	8,148.06
Expense Account.....				
Other Resources.....	32,755.15	50,126.13	78,607.22	62,321.53
<b>Total.....</b>	<b>\$17,924,021.33</b>	<b>\$16,945,704.46</b>	<b>\$17,125,199.16</b>	<b>\$16,935,405.57</b>

**LIABILITIES**

Capital Stock.....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund.....	500,000.00	500,000.00	500,000.00	500,000.00
Undivided Profits (Net)....	1,025,045.64	1,157,610.83	1,107,147.86	1,265,052.75
Bills Payable.....				850,000.00
Notes Rediscounted.....				
Savings Accounts.....	4,434,011.73	4,953,676.23	5,225,199.10	4,926,862.74
Postal Savings Accounts...	248,855.73	208,364.00	215,217.87	204,465.22
Trust Funds.....	810,735.69	712,852.24	721,431.04	572,842.40
Dividends Unpaid.....	50.00	50.00	59.00	9.00
Individual Deposits.....	9,672,452.27	8,204,607.60	8,114,814.00	7,454,586.38
Due to Banks (not Resv.)...	96,877.01	163,094.04	101,702.11	81,248.69
Due to Reserve Banks.....	129.68	618.11	459.05	21,600.00
Demand Certif. of Deposit..	66,099.90	22,733.61	21,196.99	265.58
Time Certificates of Deposit	19,962.22	67,294.76	25,394.76	20,751.29
Certified Checks.....	18,173.54	2,885.86	11,656.69	30,383.46
Cashier's Checks.....	115,698.24	127,831.25	232,240.36	196,199.57
Reserved for Interest.....	69,001.28	26,947.15	66,411.09	15,164.93
Reserved for Taxes.....	253,198.42	258,024.98	94,329.12	287,725.43
Other Liabilities.....	93,729.98	39,113.80	187,940.12	8,248.13
<b>Total.....</b>	<b>\$17,924,021.33</b>	<b>\$16,945,704.46</b>	<b>\$17,125,199.16</b>	<b>\$16,935,405.57</b>

**OFFICERS FOR 1928**

John Evans, President; H. J. Alexander, Vice-President; Gerald Hughes, Vice-President; P. E. Cleland, Vice-President; J. W. Hyer, Vice-President; Leroy McWhinney, Vice-President; M. E. Dukes, Secretary; I. R. Selover, Assistant Secretary; H. L. Morgan, Assistant Secretary; C. W. Copeland, Assistant Secretary; John W. Morey, Chairman of Board; J. F. Vincent, Treasurer; G. W. Ballantine, Assistant Treasurer; G. B. Heisen, Assistant Treasurer; C. B. Engle, Assistant Treasurer.

**DIRECTORS FOR 1928**

Clarence H. Adams, H. J. Alexander, John Evans, John A. Ewing, C. C. Parks, C. K. Boettcher, W. N. W. Blayney, Julius C. Gunter, H. K. Holloway, M. D. Thatcher, Gerald Hughes, Lafayette M. Hughes, John W. Morey, Wm. P. McPhee, R. C. Thatcher.

(Chartered August 28, 1916)

No. 314

**THE MOTOR BANK, DENVER**

(Denver County)

**OFFICERS FOR 1927**

A. Friedman, President; A. C. Friedman, Vice-President; James C. McCord, Cashier.

**DIRECTORS FOR 1927**

A. Friedman, Carrie R. Friedman, A. C. Friedman, James C. McCord.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	75,095.10	\$ 87,286.64	\$ 76,728.45	\$ 94,025.22
Loans and Dis. (Sec. by Col.)	1,400.00	1,240.00	1,180.00	1,040.00
Loans on Real Estate.....	4,100.00	2,000.00	2,000.00	2,000.00
Overdrafts (Sec. and Unsec.)	500.00	1,000.00	2,500.00	2,500.00
United States Bonds .....	900.00	900.00	800.00	800.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.				
Premium on Bonds .....				
Furniture and Fixtures.....				
Banking House .....				
Other Real Estate .....				
Due from Banks (not Resv.)				
Cash Items .....				
Due from Reserve Banks...	3,534.94	5,256.72	9,750.51	3,328.78
Checks on Other Banks.....	569.11	65.42	287.55	413.09
Currency .....	1,677.00	1,722.00	2,570.00	1,590.00
Gold .....	497.50	400.00	622.50	422.50
Silver and Fractional Coin..	735.33	417.34	707.83	556.63
Expense Account .....				
Other Resources .....	3,059.53	4,861.43	5,838.03	4,154.88
<b>Total.....\$</b>	<b>92,068.51</b>	<b>\$ 105,149.55</b>	<b>\$ 102,984.87</b>	<b>\$ 110,831.10</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	15,500.00	15,750.00	16,750.00	16,750.00
Undivided Profits (Net)....	5,834.96	11,832.89	1,741.12	10,892.95
Bills Payable .....		5,000.00		12,500.00
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	19,022.65	21,855.60	31,789.51	18,870.23
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit				
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest .....				
Reserved for Taxes .....			1,501.11	649.37
Other Liabilities .....	1,710.90	711.06	1,203.13	1,168.55
<b>Total.....\$</b>	<b>92,068.51</b>	<b>\$ 105,149.55</b>	<b>\$ 102,984.87</b>	<b>\$ 110,831.10</b>

**OFFICERS FOR 1928**

A. Friedman, President; A. C. Friedman, Vice-President; J. C. McCord, Secretary.

**DIRECTORS FOR 1928**

A. Friedman, A. C. Friedman, Carrie S. Friedman, J. C. McCord.

(Chartered April 20, 1912)

No. 233

**THE PIONEER STATE BANK, DENVER**

(Denver County)

OFFICERS FOR 1927

W. A. Peterson, President; C. G. Bengston, Vice-President; G. H. Pattison, Vice-President; C. E. Lundvall, Cashier; Sever Daley, Assistant Cashier.

DIRECTORS FOR 1927

W. A. Peterson, G. H. Pattison, Sever Daley, C. G. Bengston, C. E. Lundvall, M. A. Esmiol, O. A. Peterson.

RESOURCES

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	135,592.34	\$ 148,103.49	\$ 149,983.80	
Loans and Dis. (Sec. by Col.)	158,110.03	148,720.16	155,951.65	
Loans on Real Estate.....	118,675.35	134,308.14	130,536.07	
Overdrafts (Sec. and Unsec.)	1,589.42	2,766.78	3,087.76	
United States Bonds.....	21,450.00	19,300.00	20,400.00	
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	54,292.61	58,752.61	76,927.61	
Premium on Bonds.....				
Furniture and Fixtures.....	14,598.87	14,598.87	14,598.87	
Banking House.....				
Other Real Estate.....	118,576.55	112,926.55	115,151.55	
Due from Banks (not Resv.)	185.00	2,770.10	500.00	
Cash Items.....	205.65	49.20	193.50	
Due from Reserve Banks...	28,518.78	96,181.39	81,028.13	
Checks on Other Banks.....	10,256.92	8,696.26	9,752.58	
Currency.....	25,869.00	27,647.00	23,004.00	
Gold.....	1,382.50	3,417.50	3,570.00	
Silver and Fractional Coin..	7,738.08	7,410.65	11,420.96	
Expense Account.....				
Other Resources.....	13,098.31	6,224.50	2,579.17	
<b>Total.....</b>	<b>\$ 710,139.41</b>	<b>\$ 791,873.20</b>	<b>\$ 798,685.65</b>	

LIABILITIES

Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	
Surplus Fund.....	15,500.00	15,500.00	15,500.00	
Undivided Profits (Net)....		7,382.41	8,010.92	
Bills Payable.....	15,000.00			
Notes Rediscounted.....				
Savings Accounts.....	366,707.03	391,272.70	400,689.60	
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	197,418.39	268,057.59	255,828.98	
Due to Banks (not Resv.)...	238.62		5,525.89	
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	4,940.97	540.97	652.14	
Certified Checks.....	2,999.50	1,978.53	1,319.91	
Cashier's Checks.....	7,334.90	7,141.00	11,158.21	
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 710,139.41</b>	<b>\$ 791,873.20</b>	<b>\$ 798,685.65</b>	

Closed May 16, 1928.

OFFICERS FOR 1928

Walter A. Peterson, President; C. E. Lundvall, Vice-President and Cashier; C. G. Bengston, Vice-President; M. O. Chingren, Asst. Cashier; Sever Daley, Asst. Cashier.

DIRECTORS FOR 1928

Walter A. Peterson, C. E. Lundvall, M. O. Chingren, C. G. Bengston, Sever Daley, Oscar A. Peterson, Wesley A. Peterson.

(Chartered December 13, 1920)

No. 406

**THE SOUTH DENVER BANK, DENVER**

(Denver County)

**OFFICERS FOR 1927**

F. S. Jones, President; Wiley Williams, Vice-President; A. M. Collins, Cashier;  
P. G. Howard, Assistant Cashier.

**DIRECTORS FOR 1927**

F. S. Jones, A. M. Collins, Wiley Williams, R. J. Osenbaugh, F. J. Forbes.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) . . . . .	\$ 112,306.56	\$ 139,340.04	\$ 118,841.84	\$ 129,840.02
Loans and Dis. (Sec. by Col.) . . . . .	114,043.31	118,676.46	116,059.75	126,502.43
Loans on Real Estate . . . . .	35,354.00	40,185.98	55,681.15	63,547.64
Overdrafts (Sec. and Unsec.) . . . . .	1,255.88	1,086.31	537.73	1,769.54
United States Bonds . . . . .	13,900.00	27,050.00	27,350.00	12,000.00
Bonds to Secure Postal Sav. . . . .				
Other Bonds and Securities . . . . .	5,840.15	8,446.30	8,821.27	3,023.84
Premium on Bonds . . . . .			650.00	450.00
Furniture and Fixtures . . . . .	7,614.41	7,632.41	7,500.00	7,650.00
Banking House . . . . .				
Other Real Estate . . . . .	3,158.17	3,100.57	3,196.46	3,165.51
Due from Banks (not Resv.) . . . . .				145.00
Cash Items . . . . .			62.65	
Due from Reserve Banks . . . . .	29,653.08	39,485.88	51,662.05	54,360.23
Checks on Other Banks . . . . .	8,320.22	9,987.96	6,682.37	7,780.50
Currency . . . . .	13,607.00	14,741.00	10,176.00	14,751.00
Gold . . . . .	490.00	380.00	372.50	262.50
Silver and Fractional Coin . . . . .	2,481.83	1,830.47	2,308.35	4,835.22
Expense Account . . . . .				
Other Resources . . . . .	310.00	1,115.00	4,017.00	3,613.31
<b>Total</b> . . . . .	<b>\$ 348,334.61</b>	<b>\$ 413,058.38</b>	<b>\$ 413,919.12</b>	<b>\$ 433,696.74</b>

**LIABILITIES**

Capital Stock . . . . .	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund . . . . .	6,000.00	10,500.00	10,500.00	10,500.00
Undivided Profits (Net) . . . . .	4,178.25	70.88	167.29	1,428.43
Bills Payable . . . . .				
Notes Rediscounted . . . . .				
Savings Accounts . . . . .	58,405.04	69,344.52	84,868.46	78,577.09
Postal Savings Accounts . . . . .				
Trust Funds . . . . .				
Dividends Unpaid . . . . .				
Individual Deposits . . . . .	213,954.88	272,868.49	251,034.89	274,132.96
Due to Banks (not Resv.) . . . . .				
Due to Reserve Banks . . . . .				
Demand Certif. of Deposit . . . . .			9,800.00	
Time Certificates of Deposit . . . . .	4,055.00	2,386.34	2,486.34	2,415.14
Certified Checks . . . . .	4,061.86	589.80	815.25	8,432.59
Cashier's Checks . . . . .	7,679.58	7,298.35	4,246.89	8,094.67
Reserved for Interest . . . . .				
Reserved for Taxes . . . . .				
Other Liabilities . . . . .				115.86
<b>Total</b> . . . . .	<b>\$ 348,334.61</b>	<b>\$ 413,058.38</b>	<b>\$ 413,919.12</b>	<b>\$ 433,696.74</b>

**OFFICERS FOR 1928**

T. S. Jones, President; Wiley Williams, Vice-President; A. M. Collins, Cashier;  
P. G. Howard, Assistant Cashier.

**DIRECTORS FOR 1928**

T. S. Jones, A. M. Collins, Wiley Williams, E. W. Hanson, Richard J. Osenbaugh.



## THE UNION TRUST COMPANY, DENVER

(Denver County)

### OFFICERS FOR 1927

P. H. Troutman, President; E. J. Campen, Vice-President; J. R. Campen, Cashier;  
J. B. Olinger, Secretary-Treasurer; S. W. Clark, Treasurer.

### DIRECTORS FOR 1927

Ella A. Troutman, Page M. Brereton, P. H. Troutman, J. B. Olinger, J. R. Campen,  
E. J. Campen, S. W. Clark.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$		\$	\$	\$
Loans and Dis. (Sec. by Col.)	29,000.00	15,400.00	18,000.00	10,000.00
Loans on Real Estate			2,400.00	2,400.00
Overdrafts (Sec. and Unsec.)				
United States Bonds				
Bonds to Secure Postal Sav.				
Other Bonds and Securities	11,372.69	11,272.69	11,272.69	11,271.69
Premium on Bonds				
Furniture and Fixtures	77,144.18	77,471.92	77,254.42	77,254.42
Banking House				
Other Real Estate				
Due from Banks (not Resv.)				
Cash Items				
Due from Reserve Banks	14,627.76	8,287.65	6,396.59	2,602.44
Checks on Other Banks				
Currency				
Gold				
Silver and Fractional Coin	44.32	37.26	83.74	
Expense Account				
Other Resources	138,415.86	183,485.05	159,744.61	106,387.26
<b>Total</b>	<b>\$ 270,604.81</b>	<b>\$ 295,954.57</b>	<b>\$ 275,152.05</b>	<b>\$ 209,915.81</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock	75,000.00	75,000.00	75,000.00	75,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)	3,838.57	3,351.73	4,480.83	2,135.01
Bills Payable	26,128.44	20,262.25	19,572.00	17,894.75
Notes Rediscounted			4,998.18	
Savings Accounts				
Postal Savings Accounts				
Trust Funds	13,264.37	7,404.02	6,007.84	2,157.66
Dividends Unpaid				
Individual Deposits				
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certificates of Deposit				
Certified Checks				
Cashier's Checks				
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	135,373.43	174,936.57	150,093.20	97,728.39
<b>Total</b>	<b>\$ 268,604.81</b>	<b>\$ 295,954.57</b>	<b>\$ 275,152.05</b>	<b>\$ 209,915.81</b>

### OFFICERS FOR 1928

P. H. Troutman, President; E. J. Campen, Vice-President; J. R. Campen, Secretary;  
S. W. Clark, Treasurer; J. B. Olinger, Assistant Treasurer.

### DIRECTORS FOR 1928

Ella A. Troutman, J. R. Campen, J. B. Olinger, Page Brereton, E. J. Campen, P. H.  
Troutman, S. W. Clark.

(Chartered January 16, 1911)

No. 215

**THE WEST SIDE STATE BANK, DENVER**

(Denver County)

## OFFICERS FOR 1927

Emilè Desserich, President; Albert E. Upton, Vice-President; C. A. Land, Cashier;  
Ingwald H. Score, Assistant Cashier.

## DIRECTORS FOR 1927

Emile Desserich, Ernest B. Upton, Elmer H. Peterson, Albert E. Upton, William C.  
Maddox, Charles A. Land, Ingwald H. Score.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	84,888.55			
Loans and Dis. (Sec. by Col.)	85,584.54			
Loans on Real Estate.....	104,717.50			
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	65,050.00			
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	109,040.77			
Premium on Bonds.....				
Furniture and Fixtures.....	10,400.00			
Banking House.....	19,500.00			
Other Real Estate.....	4,948.64			
Due from Banks (not Resv.)				
Cash Items.....	533.78			
Due from Reserve Banks...	266,622.40			
Checks on Other Banks.....	9,952.13			
Currency.....	28,407.00			
Gold.....	2,305.00			
Silver and Fractional Coin..	1,662.05			
Expense Account.....				
Other Resources.....				
Total.....	\$ 793,612.36			
<b>LIABILITIES</b>				
Capital Stock.....	\$ 50,000.00			
Surplus Fund.....	20,000.00			
Undivided Profits (Net)....	6,903.55			
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	396,333.60			
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	296,770.64			
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..	475.10			
Time Certificates of Deposit	3,837.18			
Certified Checks.....	1,055.22			
Cashier's Checks.....	11,876.70			
Reserved for Interest.....	4,986.00			
Reserved for Taxes.....	1,374.37			
Other Liabilities.....				
Total.....	\$ 793,612.36			

Nationalized July 12, 1927.

(Chartered April 27, 1908)

No. 41

**J. J. HARRIS AND COMPANY, BANKERS, DOLORES**

(Montezuma County)

**OFFICERS FOR 1927**

J. J. Harris, President; A. F. Harris, Vice-President; J. Ford White, Cashier.

**DIRECTORS FOR 1927**

J. J. Harris, A. F. Harris, J. Ford White.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	54,890.54	\$ 85,681.38	\$ 76,200.13	\$ 99,651.95
Loans and Dis. (Sec. by Col.)	75,649.50	110,104.56	128,272.93	110,800.75
Loans on Real Estate.....	22,037.36	42,977.54	48,315.18	54,636.79
Overdrafts (Sec. and Unsec.)	.....	51.59	174.43	.....
United States Bonds.....	6,150.00	6,300.00	6,700.00	.....
Bonds to Secure Postal Sav..	.....	.....	10,000.00	10,000.00
Other Bonds and Securities..	2,748.30	23,351.06	33,909.31	28,221.23
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,034.09	3,019.09	3,900.00	3,900.00
Banking House.....	6,500.00	6,500.00	6,500.00	6,500.00
Other Real Estate.....	18,689.13	18,793.25	18,653.59	18,578.12
Due from Banks (not Resv.)	252.98	28,158.74	11,466.11	5,792.78
Cash Items.....	358.14	159.90	.....	255.35
Due from Reserve Banks...	54,799.84	188,480.98	96,629.41	264,581.32
Checks on Other Banks.....	1,016.24	2,187.89	4,764.80	550.25
Currency.....	8,561.00	8,224.00	7,926.00	6,517.00
Gold.....	1,910.00	3,440.00	3,420.00	3,580.00
Silver and Fractional Coin..	1,229.59	2,284.19	2,768.70	2,557.00
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 257,826.71</b>	<b>\$ 529,714.17</b>	<b>\$ 459,600.59</b>	<b>\$ 616,122.54</b>

**LIABILITIES**

Capital Stock..... \$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,000.00	5,000.00	5,300.00	5,300.00
Undivided Profits (Net)....	78.21	5,035.42	1,416.52	6,530.99
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	50,696.94	80,704.01	88,682.60	105,010.91
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	116,813.02	308,014.74	229,865.97	342,519.26
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	37,778.06
Time Certificates of Deposit.	33,527.27	75,190.44	83,283.23	59,036.32
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,711.27	5,769.56	1,052.27	9,947.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 257,826.71</b>	<b>\$ 529,714.17</b>	<b>\$ 459,600.59</b>	<b>\$ 616,122.54</b>

**OFFICERS FOR 1928**

John J. Harris, President; Andrew F. Harris, Vice-President; J. Ford White, Cashier; Chas. B. Reid, Assistant Cashier.

**DIRECTORS FOR 1928**

John J. Harris, A. F. Harris, J. Ford White.

(Chartered October 21, 1909)

No. 165

**THE DURANGO TRUST COMPANY, DURANGO**

(La Plata County)

**OFFICERS FOR 1927**G. E. Tiffany, President; Randolph Williamson, Vice-President; George F. Fritz, Cashier.  
J. L. McNeil, Chairman of the Board.**DIRECTORS FOR 1927**

J. L. McNeil, Randolph Williamson, G. E. Tiffany, George F. Fritz.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	132,685.98	\$ 109,156.65	\$ 94,620.16	\$ 76,225.22
Loans and Dis. (Sec. by Col.)	152,449.26	158,857.62	151,233.38	169,332.45
Loans on Real Estate.....	112,971.09	107,952.18	75,920.33	104,585.11
Overdrafts (Sec. and Unsec.)	118.57	1,236.04	38.06	321.42
United States Bonds.....	33,850.00	37,900.00	46,950.00	48,350.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	51,415.10	56,398.32	82,311.82	79,689.67
Premium on Bonds.....	100.00	497.16	720.31	692.81
Furniture and Fixtures....	9,074.88	9,074.88	9,074.88	9,074.88
Banking House.....	70,000.00	70,000.00	70,000.00	70,000.00
Other Real Estate.....	17,857.71	10,925.51	31,709.91	24,016.04
Due from Banks (not Resv.)	40.00	311.11	.....	15.00
Cash Items.....	.....	657.92	273.92	.....
Due from Reserve Banks....	175,740.34	175,951.55	112,077.86	96,076.65
Checks on Other Banks.....	469.61	2,907.43	2,198.20	1,259.71
Currency.....	8,239.00	10,225.00	10,412.00	8,157.00
Gold.....	13,280.00	14,430.00	14,550.00	14,710.00
Silver and Fractional Coin..	3,254.54	2,306.50	3,956.93	3,032.26
Expense Account.....	.....	.....	.....	.....
Other Resources.....	5,750.50	3,089.80	7,995.97	8,829.35
<b>Total</b> .....	<b>\$ 787,296.58</b>	<b>\$ 771,877.67</b>	<b>\$ 714,043.73</b>	<b>\$ 714,367.64</b>

**LIABILITIES**

Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	18,000.00	13,000.00	10,500.00	10,500.00
Undivided Profits (Net)....	.....	.....	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	365,504.91	360,923.00	363,646.31	333,816.79
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	38,951.28	18,711.67	11,404.78	12,709.14
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	227,703.79	245,629.39	190,567.61	208,839.64
Due to Banks (not Resv.)..	94.05	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	94.05	144.05	144.05
Time Certificates of Deposit.	33,627.90	27,630.77	29,571.24	41,244.20
Certified Checks.....	26.55	948.96	6,126.60	50.00
Cashier's Checks.....	3,388.10	4,939.83	2,083.14	7,063.82
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 787,296.58</b>	<b>\$ 771,877.67</b>	<b>\$ 714,043.73</b>	<b>\$ 714,367.64</b>

**OFFICERS FOR 1928**

G. E. Tiffany, President; Randolph Williamson, Vice-President; George F. Fritz, Cashier.

**DIRECTORS FOR 1928**J. L. McNeil, Randolph Williamson, J. J. McCormick, G. E. Tiffany, George F. Fritz,  
C. A. Brown.

(Chartered August 20, 1920)

No. 405

**THE EADS STATE BANK, EADS**

(Kiowa County)

OFFICERS FOR 1927

C. V. Lindholm, President; Chas. F. Horner, Vice-President; G. C. Anderson, Cashier.

DIRECTORS FOR 1927

C. V. Lindholm, E. Mosher, G. C. Anderson, Powell Higginbottom, A. A. Neiman, Chas. F. Horner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	37,825.39	\$ 46,403.19	\$ 43,043.19	\$ 48,564.99
Loans and Dis. (Sec. by Col.)	54,165.17	55,640.92	54,944.28	70,650.41
Loans on Real Estate.....	4,500.00	3,284.60	2,763.65	5,717.60
Overdrafts (Sec. and Unsec.)	689.13	553.04	506.96	638.62
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.			1,031.31	1,546.32
Premium on Bonds .....				
Furniture and Fixtures ....	3,000.00	3,000.00	3,000.00	3,000.00
Banking House .....	6,400.00	6,400.00	6,000.00	6,000.00
Other Real Estate .....	164.79	164.79	164.79	164.79
Due from Banks (not Resv.)	548.39			
Cash Items.....	410.23	316.11	649.74	70.82
Due from Reserve Banks....	17,507.28	14,925.24	22,435.36	24,003.83
Checks on Other Banks.....	338.05			
Currency .....	5,075.00	2,272.00	4,109.00	3,203.00
Gold .....	900.00	905.00	857.50	920.00
Silver and Fractional Coin..	1,821.56	903.37	1,006.99	754.44
Expense Account.....				
Other Resources.....				
<b>Total .....</b>	<b>\$ 133,344.99</b>	<b>\$ 134,768.26</b>	<b>\$ 140,512.77</b>	<b>\$ 165,234.82</b>

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	3,000.00	3,000.00	3,500.00	3,500.00
Undivided Profits (Net)....	2,084.02	2,550.62	1,332.84	2,741.05
Bills Payable.....	10,782.90	14,440.60		7,455.38
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts ..				
Trust Funds.....				
Dividends Unpaid.....			60.00	
Individual Deposits.....	72,802.21	67,321.69	75,923.01	96,957.55
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..			12,000.00	
Time Certificates of Deposit.	17,963.76	19,967.46	19,526.18	27,831.61
Certified Checks.....				
Cashier's Checks.....	1,712.10	2,487.89	3,170.74	1,749.23
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total .....</b>	<b>\$ 133,344.99</b>	<b>\$ 134,768.26</b>	<b>\$ 140,512.77</b>	<b>\$ 165,234.82</b>

OFFICERS FOR 1928

G. C. Anderson, President; Powell Higginbottom, Vice-President; G. C. Anderson, Cashier; J. H. Jackson, Assistant Cashier.

DIRECTORS FOR 1928

C. V. Lindholm, E. Mosher, G. C. Anderson, Powell Higginbottom, A. A. Neiman.

(Chartered November 20, 1914)

No. 273

**THE EAST LAKE STATE BANK, EAST LAKE**

(Adams County)

**OFFICERS FOR 1927**J. Bruce Smith, President; Wm. Hopkins, Vice-President; G. O. Corley, Vice-President;  
E. D. Corley, Cashier.**DIRECTORS FOR 1927**J. Bruce Smith, J. E. Whytal, Ben A. Johnson, Wm. Hopkins, Geo. O. Corley,  
E. D. Corley.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	38,518.91	\$ 35,922.53	\$ 40,483.54	\$ 51,176.35
Loans and Dis. (Sec. by Col.)	41,645.94	48,893.50	46,598.80	42,644.86
Loans on Real Estate.....				5,500.00
Overdrafts (Sec. and Unsec.)	680.38	184.16	190.64	374.24
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.				
Premium on Bonds.....				
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	3,500.00	3,500.00	3,500.00	3,500.00
Other Real Estate.....	10,021.18	10,021.18	10,021.18	10,021.18
Due from Banks (not Resv.)	4,501.29	561.37	720.58	230.13
Cash Items.....	350.00		101.11	179.27
Due from Reserve Banks...	4,833.56	13,452.81	16,252.53	9,744.17
Checks on Other Banks.....	1,026.97	280.80	314.50	67.06
Currency .....	3,712.00	3,576.00	2,506.00	2,852.00
Gold .....	345.00	375.00	530.00	707.50
Silver and Fractional Coin..	921.76	1,268.28	1,294.75	965.40
Expense Account.....				538.63
Other Resources.....	1,118.04		290.73	582.92
<b>Total .....</b>	<b>\$ 113,175.03</b>	<b>\$ 120,035.63</b>	<b>\$ 124,804.36</b>	<b>\$ 131,083.73</b>

**LIABILITIES**

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Funds.....				
Undivided Profits (Net) .....	1,008.92	896.63		
Bills Payable.....			10,000.00	12,206.97
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	74,824.75	84,266.33	79,027.43	64,894.44
Due from Banks (not Resv.)				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	20,483.63	19,321.36	19,853.05	38,713.14
Certified Checks.....				86.47
Cashier's Checks.....	1,857.73	551.31	923.88	182.71
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total .....</b>	<b>\$ 113,175.03</b>	<b>\$ 120,035.63</b>	<b>\$ 124,804.36</b>	<b>\$ 131,083.73</b>

**OFFICERS FOR 1928**

J. Bruce Smith, President; Wm. Hopkins, Vice-President; E. D. Corley, Cashier.

**DIRECTORS FOR 1928**

J. Bruce Smith, E. D. Corley, Wm. Hopkins, J. E. Whytal, Geo. O. Corley.

(Chartered January 29, 1915)

No. 283

**THE ECKLEY STATE BANK, ECKLEY**

(Yuma County)

OFFICERS FOR 1927

A. E. Shea, President; Cosby McBeath, Cashier; Merle Collins, Assistant Cashier.

DIRECTORS FOR 1927

A. E. Shea, Charley W. Park, B. F. Boggs, Mark M. Catchpole, George Haver.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	27,746.92	\$ 24,721.66	\$ 23,710.03	\$ 25,925.27
Loans and Dis. (Sec. by Col.)	31,636.00	34,297.72	37,106.90	32,941.75
Loans on Real Estate.....	1,081.21	1,081.21	1,081.21	1,081.21
Overdrafts (Sec. and Unsec.)	184.85	213.98	24.81	54.93
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	490.60	1,141.08	2,181.66	552.26
Premium on Bonds.....				
Furniture and Fixtures....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate.....				
Due from Banks (not Resv.)				267.28
Cash Items.....	180.81	497.64	205.16	
Due from Reserve Banks....	10,478.35	12,641.66	21,497.15	20,228.71
Checks on Other Banks.....				
Currency.....	3,985.00	4,192.00	4,493.00	2,842.00
Gold.....	130.00	145.00	130.00	215.00
Silver and Fractional Coin..	2,081.92	1,811.94	2,161.20	2,106.23
Expense Account.....				
Other Resources.....				
<b>Total</b> .....	<b>\$ 83,995.66</b>	<b>\$ 86,743.89</b>	<b>\$ 98,591.12</b>	<b>\$ 92,214.64</b>
<b>LIABILITIES</b>				
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	5,400.00	5,600.00	5,750.00	5,900.00
Undivided Profits (Net)....	2,794.43	1,720.69	1,365.70	685.56
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	53,234.20	57,448.00	66,179.68	59,983.45
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	7,567.03	6,975.20	10,295.74	10,645.63
Certified Checks.....				
Cashier's Checks.....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total</b> .....	<b>\$ 83,995.66</b>	<b>\$ 86,743.89</b>	<b>\$ 98,591.12</b>	<b>\$ 92,214.64</b>

OFFICERS FOR 1928

A. E. Shea, President; Cosby McBeath, Cashier.

DIRECTORS FOR 1928

A. E. Shea, Charley W. Park, B. F. Boggs, Mark M. Catchpole, George Haver.

(Chartered March 23, 1908)

No. 43

**THE ELBERT COUNTY BANK, ELBERT**

(Elbert County)

## OFFICERS FOR 1927

J. E. Mayer, President; James Ringold, Vice-President; A. H. Mayer, Cashier.

## DIRECTORS FOR 1927

J. E. Mayer, B. U. Jamison, A. H. Mayer, James Ringold, Lee Ramsey.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	126,768.00	\$ 109,405.55	\$ 118,278.84	\$ 131,242.53
Loans and Dis. (Sec. by Col.)	61,289.81	59,329.32	62,011.28	85,115.58
Loans on Real Estate.....	2,860.00	8,250.00	10,850.00	7,850.00
Overdrafts (Sec. and Unsec.)	34.49	309.40	78.52	95.59
United States Bonds.....	17,000.00	15,000.00	15,000.00	20,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	34,974.89	85,803.63	103,984.49	146,056.88
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	3,500.00	3,500.00	3,000.00	2,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	91,469.46	122,693.70	114,429.70	55,472.06
Checks on Other Banks....	.....	.....	.....	.....
Currency.....	7,978.00	6,344.00	7,872.00	6,627.00
Gold.....	500.00	515.00	530.00	520.00
Silver and Fractional Coin..	1,431.32	1,151.23	651.52	1,300.15
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total .....	\$ 347,805.97	\$ 412,301.83	\$ 436,686.35	\$ 456,779.79

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	9,000.00	12,500.00	15,000.00	15,000.00
Undivided Profits (Net)....	8,814.15	6,977.95	4,662.72	7,630.99
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	145,977.49	178,833.82	193,969.25	187,268.90
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	5,000.00	.....	10,000.00
Time Certificates of Deposit	158,762.37	183,919.28	197,995.96	211,666.71
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	251.96	70.78	58.42	213.19
Other Liabilities.....	.....	.....	.....	.....
Total .....	\$ 347,805.97	\$ 412,301.83	\$ 436,686.35	\$ 456,779.79

## OFFICERS FOR 1928

J. E. Mayer, President; James Ringold, Vice-President; A. H. Mayer, Cashier.

## DIRECTORS FOR 1928

J. E. Mayer, B. U. Jamison, A. H. Mayer, James Ringold, Lee Ramsey.



(Chartered December 16, 1914)

No. 282

**THE ELIZABETH STATE BANK, ELIZABETH**

(Elbert County)

## OFFICERS FOR 1927

Lee Ramsey, President; James Ringold, Vice-President; E. F. Tighe, Cashier.

## DIRECTORS FOR 1927

Lee Ramsey, James Ringold, B. U. Jamison.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	28,013.68	\$ 25,461.12	\$ 24,021.60	\$ 62,117.85
Loans and Dis. (Sec. by Col.)	46,191.88	31,931.58	35,514.33	29,107.00
Loans on Real Estate.....	9,073.05	8,235.00	7,915.00	5,690.00
Overdrafts (Sec. and Unsec.)	178.54	128.70	19.82	32.68
United States Bonds.....	11,000.00	10,900.00	10,950.00	11,550.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	63,409.04	63,450.51	59,651.68	59,128.54
Premium on Bonds .....	.....	66.17	.....	.....
Furniture and Fixtures....	.....	.....	.....	.....
Banking House .....	3,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	233.33	.....
Due from Reserve Banks..	27,277.47	43,466.58	49,400.59	17,391.27
Checks on Other Banks .....	.....	26.35	.....	.....
Currency .....	5,518.00	4,769.00	5,023.00	5,420.00
Gold .....	307.50	302.50	215.00	480.00
Silver and Fractional Coin.	1,021.43	1,407.99	1,112.87	725.04
Expense Account .....	.....	.....	.....	.....
Other Resources .....	25.72	420.80	1.63	699.54
<b>Total.....</b>	<b>\$ 195,016.31</b>	<b>\$ 193,596.30</b>	<b>\$ 197,058.85</b>	<b>\$ 195,341.92</b>

## LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	4,144.47	5,125.63	4,156.27	4,825.53
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	90,866.71	98,534.28	98,935.93	107,509.88
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	13,949.40	5,000.00	5,000.00	5,000.00
Time Certif. of Deposit....	65,676.51	64,911.14	68,596.02	57,937.70
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	25.25	25.25	25.25	25.25
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	353.97	.....	.....	.....
Other Liabilities .....	.....	.....	345.38	43.56
<b>Total .....</b>	<b>\$ 195,016.31</b>	<b>\$ 193,596.30</b>	<b>\$ 197,058.85</b>	<b>\$ 195,341.92</b>

## OFFICERS FOR 1928

Lee Ramsey, President; James Ringold, Vice-President; B. U. Jamison, Vice-President; E. F. Tighe, Cashier.

## DIRECTORS FOR 1928

Lee Ramsey, James Ringold, B. U. Jamison, H. M. Dewitt.

(Chartered December 4, 1919)

No. 386

**THE ENGLEWOOD STATE BANK, ENGLEWOOD**

(Arapahoe County)

## OFFICERS FOR 1927

C. W. Bish, President; J. J. Mackin, Vice-President; C. J. Dempsey, Cashier.

## DIRECTORS FOR 1927

W. C. Crysler, Edwin W. Crysler, J. J. Mackin, C. W. Bish, H. V. Moore.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	35,190.53	\$ 33,217.09	\$ 33,986.63	\$ 17,863.42
Loans and Dis. (Sec. by Col.)	12,104.50	32,120.30	52,625.51	58,556.74
Loans on Real Estate.....	20,818.74	18,057.00	6,293.10	13,304.20
Overdrafts (Sec. and Unsec.)	382.60	37.81	11.96	613.19
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	.....	846.63	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,900.00	3,900.00	3,900.00	3,900.00
Banking House.....	12,367.20	15,505.61	15,916.17	15,900.00
Other Real Estate.....	4,564.06	5,157.77	5,260.81	6,638.11
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	16,961.67	23,052.78	24,732.12	22,389.62
Checks on Other Banks....	.....	343.14	132.47	431.45
Currency.....	4,900.00	6,030.00	3,117.00	7,120.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	1,159.36	706.42	820.44	446.44
Expense Account.....	.....	.....	.....	.....
Other Resources.....	724.23	.....	.....	.....
<b>Total.....</b>	<b>\$ 113,072.89</b>	<b>\$ 138,127.92</b>	<b>\$ 147,642.84</b>	<b>\$ 147,163.17</b>

## LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00	1,500.00
Undivided Profits (Net)...	.....	3,093.52	385.49	2,223.03
Bills Payable.....	.....	4,125.00	10,000.00	15,000.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	11,427.65	13,650.91	13,987.28	21,427.95
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	58,028.91	79,398.08	79,682.00	77,754.06
Due to Banks (not Resv.)...	15,000.00	4,500.00	4,500.00	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	101.50	2,995.50	2,645.50	2,625.50
Time Certif. of Deposit....	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,014.83	2,864.91	3,942.57	1,632.63
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 113,072.89</b>	<b>\$ 138,127.92</b>	<b>\$ 147,642.84</b>	<b>\$ 147,163.17</b>

## OFFICERS FOR 1928

C. W. Bish, President; W. C. Crysler, Vice-President; C. J. Cameron, Cashier.

## DIRECTORS FOR 1928

H. V. Moore, E. W. Crysler, W. C. Crysler, J. J. Mackin, C. W. Bish.

(Chartered March 16, 1915)

No. 285

**THE ERIE BANK, ERIE**

(Weld County)

## OFFICERS FOR 1927

C. W. Bixler, President; William Whiles, Vice-President; James Brennan, Cashier.

## DIRECTORS FOR 1927

C. W. Bixler, James Brennan, William Whiles, William Nicholson, Chas. J. Elzi,  
J. O. V. Wise.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	23,772.86	\$ 21,900.36	\$ 26,711.62	\$ 30,206.55
Loans and Dis. (Sec. by Col.)	58,595.65	45,463.72	34,180.31	72,597.95
Loans on Real Estate.....	72,165.00	61,175.00	59,675.00	46,500.00
Overdrafts (Sec. and Unsec.)	215.09	124.40	22.79	149.96
United States Bonds.....	13,600.00	12,500.00	13,500.00	14,750.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	17,045.69	21,245.69	20,245.69	30,868.40
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,444.00	3,444.00	3,444.00	3,564.00
Banking House .....	7,550.00	7,550.00	7,550.00	7,550.00
Other Real Estate.....	2,000.00	2,000.00	2,000.00	4,000.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	108,017.36	100,154.81	109,408.63	56,019.70
Checks on Other Banks.....	21.65	.....	.....	113.33
Currency .....	11,284.00	8,765.00	11,715.00	11,577.00
Gold .....	300.00	155.00	245.00	340.00
Silver and Fractional Coin.	896.33	544.33	857.33	571.70
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 318,907.63</b>	<b>\$ 285,022.31</b>	<b>\$ 289,555.37</b>	<b>\$ 278,808.59</b>

## LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	7,500.00	7,500.00	7,500.00	7,500.00
Undivided Profits (Net)....	2,027.54	4,418.64	1,541.96	2,003.78
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	64,762.96	56,923.84	52,855.86	58,855.46
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	172,661.31	152,987.88	160,509.16	139,698.72
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	45,405.81	46,242.26	51,379.88	51,751.76
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	11,046.14	1,593.55	310.98	3,482.40
Reserved for Interest.....	.....	356.14	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	503.87	.....	457.53	516.47
<b>Total .....</b>	<b>\$ 318,907.63</b>	<b>\$ 285,022.31</b>	<b>\$ 289,555.37</b>	<b>\$ 278,808.59</b>

## OFFICERS FOR 1928

C. W. Bixler, President; William Whiles, Vice-President; James Brennan, Cashier.

## DIRECTORS FOR 1928

C. W. Bixler, James Brennan, William Whiles, William Nicholson, Chas. J. Elzi,  
J. O. V. Wise.

(Chartered June 24, 1908)

No. 37

**THE ESTES PARK BANK, ESTES PARK**

(Larimer County)

**OFFICERS FOR 1927**

Samuel Service, President; Albert Hayden, 1st Vice-President; Ralph R. Macdonald,  
2nd Vice-President; Chas. F. Hix, Cashier; Ray H. Bradshaw, Asst. Cashier

**DIRECTORS FOR 1927**

Albert Hayden, H. P. James, Ralph R. Macdonald, Chas. F. Hix, Chas. Levings,  
Samuel Service, J. D. Stead, Chairman of the Board.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	82,832.02	\$ 61,885.83	\$ 60,750.20	\$ 44,060.00
Loans and Dis. (Sec. by Col.)	60,530.79	100,801.24	53,877.74	145,261.20
Loans on Real Estate.....	35,695.00	54,925.00	52,325.00	33,865.00
Overdrafts (Sec. and Unsec.)	346.77	892.91	245.82	245.85
United States Bonds.....	18,250.00	19,250.00	19,350.00	17,700.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	13,352.10	16,352.10	16,352.10	24,852.10
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,400.00	2,400.00	2,160.00	2,160.00
Banking House.....	4,700.00	4,700.00	4,700.00	4,700.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	202.96	106.39	106.39	.....
Cash Items.....	.....	.....	169.53	.....
Due from Reserve Banks...	23,043.70	22,088.22	35,201.38	77,580.70
Checks on Other Banks....	27.42	3.45	66.00	101.82
Currency.....	4,331.00	8,264.00	4,021.00	5,708.00
Gold.....	2,765.00	640.00	427.50	847.50
Silver and Fractional Coin.	3,921.98	3,736.83	3,664.97	6,519.46
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	479.54	.....
<b>Total</b> .....	<b>\$ 252,398.74</b>	<b>\$ 296,045.97</b>	<b>\$ 253,897.17</b>	<b>\$ 363,601.63</b>

**LIABILITIES**

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	9,797.36	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)...	.....	4,247.82	.....	3,780.17
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	22,660.01	25,371.01	26,288.53	33,105.07
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	128,300.07	154,378.96	115,230.68	216,300.19
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	9,300.00	9,646.91	7,846.91
Time Certif. of Deposit....	66,029.76	66,734.95	66,965.93	66,717.60
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	611.54	1,013.23	765.12	851.69
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 252,398.74</b>	<b>\$ 296,045.97</b>	<b>\$ 253,897.17</b>	<b>\$ 363,601.63</b>

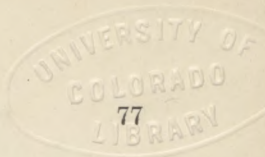
**OFFICERS FOR 1928**

Samuel Service, President; Albert Hayden, 1st Vice-President; Ralph R. Macdonald,  
2nd Vice-President; Chas. F. Hix, Cashier; Ray H. Bradshaw, Asst. Cashier

**DIRECTORS FOR 1928**

J. Frank Grubb, Albert Hayden, Chas. F. Hix, Ralph R. Macdonald, Samuel Service,  
Harry B. Boyd, J. D. Stead, Chairman of the Board

STATE BANK COMMISSIONER



(Chartered January 26, 1914)

No. 274

**THE BANK OF FAIRPLAY, FAIRPLAY**

(Park County)

OFFICERS FOR 1927

John C. Singleton, President; J. Fred Singleton, Vice-President; A. A. Dollison, Cashier.

DIRECTORS FOR 1927

John C. Singleton, J. Fred Singleton, A. A. Dollison.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)\$	20,349.83	\$ 22,640.63	\$ 16,748.42	\$ 22,392.17
Loans and Dis. (Sec. by Col.)	22,620.29	23,640.69	28,075.87	58,370.60
Loans on Real Estate.....	4,711.85	2,390.00	2,790.00	4,950.00
Overdrafts (Sec. and Unsec.)	513.85	318.12	596.28	797.90
United States Bonds .....	10,721.61	10,721.61	10,823.11	11,175.51
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	70,014.15	75,747.02	82,179.95	67,395.75
Premium on Bonds.....	.....	.....	.....	.....
Furnished and Fixtures...	1,000.00	1,000.00	1,000.00	1,000.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	872.23	173.39	6,892.42	2,192.99
Cash Items .....	100.00	132.61	414.20	1,067.82
Due from Reserve Banks...	51,063.32	48,380.80	59,653.52	43,726.79
Checks on Other Banks....	52.13	650.94	136.16	855.53
Currency .....	2,424.00	2,598.00	1,311.00	4,124.00
Gold .....	2,055.00	1,777.50	1,992.50	1,620.00
Silver and Fractional Coin.	2,179.33	1,034.22	1,032.08	1,972.61
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 190,677.59</b>	<b>\$ 192,205.53</b>	<b>\$ 215,645.51</b>	<b>\$ 223,641.67</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	643.74	2,341.58	1,349.64	2,868.07
Bills Payable .....	.....	.....	.....	10,000.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits .....	133,596.08	134,564.93	158,733.99	141,545.39
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	1,688.45	2,885.29	3,050.49	15,740.35
Time Certif. of Deposit...	24,446.87	22,111.28	22,208.94	23,185.41
Certified Checks .....	5,302.45	5,302.45	5,302.45	5,302.45
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 190,677.59</b>	<b>\$ 192,205.53</b>	<b>\$ 215,645.51</b>	<b>\$ 223,641.67</b>

OFFICERS FOR 1928

John C. Singleton, President; J. Fred Singleton, Vice-President; A. A. Dollison, Cashier.

DIRECTORS FOR 1928

John C. Singleton, J. Fred Singleton, A. A. Dollison.

(Chartered February 2, 1910)

No. 50

**THE FORT LUPTON STATE BANK, FORT LUPTON**

(Weld County)

**OFFICERS FOR 1927**M. B. Rhode, President; H. H. Ewing, Vice-President; S. J. Rhode, Cashier;  
W. M. Ward, Assistant Cashier.**DIRECTORS FOR 1927**

M. B. Rhode, W. T. Burge, H. H. Ewing, G. S. Landell, S. J. Rhode.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	72,196.16	\$ 54,996.14	\$ 63,605.03	\$ 95,137.94
Loans and Dis. (Sec. by Col.)	85,061.03	115,430.47	108,342.64	168,911.57
Loans on Real Estate . . . . .	40,216.54	47,519.54	45,846.54	45,012.27
Overdrafts (Sec. and Unsec.)				
United States Bonds . . . . .	85,950.00	60,000.00	60,000.00	63,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	29,228.80	29,237.23	28,521.93	45,829.72
Premium on Bonds . . . . .				
Furniture and Fixtures . . . . .	1,000.00	1,000.00	1,000.00	1,000.00
Banking House . . . . .				
Other Real Estate . . . . .	40.54			
Due from Banks (not Resv.)				
Cash Items . . . . .		108.73	929.84	103.73
Due from Reserve Banks....	136,296.43	221,730.74	200,673.90	5,253.35
Checks on Other Banks . . . . .	76.35	849.53	139.95	196.96
Currency . . . . .	5,402.00	11,065.00	8,769.00	11,285.00
Gold . . . . .	900.00	800.00	610.00	775.00
Silver and Fractional Coin..	2,711.29	2,181.61	2,824.18	2,230.76
Expense Account . . . . .				
Other Resources . . . . .	1,200.00	1,200.00	1,200.00	
<b>Total . . . . .</b>	<b>\$ 460,279.14</b>	<b>\$ 546,118.99</b>	<b>\$ 522,463.01</b>	<b>\$ 439,086.30</b>

**LIABILITIES**

Capital Stock . . . . .	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund . . . . .	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net) . . . . .	1,069.21	9,601.24	1,032.50	5,396.86
Bills Payable . . . . .				
Notes Rediscounted . . . . .				
Savings Accounts . . . . .				
Postal Savings Accounts . . . . .				
Trust Funds . . . . .				
Dividends Unpaid . . . . .				
Individual Deposits . . . . .	243,964.31	299,866.16	270,875.77	191,181.93
Due to Banks (not Resv.) . . . . .				
Due to Reserve Banks . . . . .				
Demand Certif. of Deposit..	364.74	626.78	618.98	446.97
Time Certificates of Deposit.	167,809.72	187,948.40	203,111.62	197,008.41
Certified Checks . . . . .				
Cashier's Checks . . . . .	4,271.52	4,745.61	4,556.09	2,799.43
Reserved for Interest . . . . .	2,799.64			
Reserved for Taxes . . . . .				
Other Liabilities . . . . .		3,330.80	2,268.05	2,252.70
<b>Total . . . . .</b>	<b>\$ 460,279.14</b>	<b>\$ 546,118.99</b>	<b>\$ 522,463.01</b>	<b>\$ 439,086.30</b>

**OFFICERS FOR 1928**M. B. Rhode, President; H. H. Ewing, Vice-President; S. J. Rhode, Cashier;  
W. M. Ward, Assistant Cashier.**DIRECTORS FOR 1928**

M. B. Rhode, W. T. Burge, H. H. Ewing, G. S. Landell, S. J. Rhode.

(Chartered April 9, 1912)

No. 232

**THE PLATTE VALLEY STATE BANK, FORT LUPTON**

(Weld County)

OFFICERS FOR 1927

W. F. Bolton, President; J. E. Philpott, Vice-President; Noel W. Thompson, Cashier.

DIRECTORS FOR 1927

W. B. Mayfield, J. E. Philpott, F. C. Penfold, W. F. Bolton, Noel W. Thompson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	68,155.89	\$ 46,521.54	\$ 44,572.52	\$ 60,847.08
Loans and Dis. (Sec. by Col.)	44,377.35	58,632.82	57,932.29	80,266.11
Loans on Real Estate.....	30,422.36	25,598.36	25,033.76	23,964.36
Overdrafts (Sec. and Unsec.)	442.54	321.46	254.49	605.02
United States Bonds .....	6,500.00	2,300.00	2,400.00	1,100.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	419.50	523.88	675.88	2,833.85
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	1,689.44	1,689.44	1,520.50	1,520.50
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	598.46	6,976.29	598.46	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks .....	24,597.80	97,432.88	65,307.95	28,941.16
Checks on Other Banks .....	321.37	874.02	461.80	320.44
Currency .....	9,200.00	8,147.00	7,795.00	9,910.00
Gold .....	115.00	285.00	342.50	945.00
Silver and Fractional Coin ..	1,459.86	884.22	909.82	1,768.30
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 188,299.57</b>	<b>\$ 250,186.91</b>	<b>\$ 207,804.97</b>	<b>\$ 213,021.82</b>

LIABILITIES

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	.....	.....	3,500.00	3,500.00
Undivided Profits (Net) .....	1,381.98	3,694.60	544.44	599.99
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	21,485.41	24,935.45	28,152.93	30,779.32
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	101,527.57	163,069.96	115,847.67	100,421.22
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	36,427.92	31,728.44	32,924.03	51,696.87
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	2,476.69	1,758.46	1,835.90	1,024.42
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 188,299.57</b>	<b>\$ 250,186.91</b>	<b>\$ 207,804.97</b>	<b>\$ 213,021.82</b>

OFFICERS FOR 1928

W. F. Bolton, President; J. E. Philpott, Vice-President; Noel W. Thompson, Cashier.

DIRECTORS FOR 1928

W. F. Bolton, Noel W. Thompson, J. E. Philpott, F. C. Penfold, George W. Kiefer.

(Chartered August 24, 1915)

No. 291

**THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN**

(Morgan County)

**OFFICERS FOR 1927**

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;  
A. E. Graves, Assistant Cashier.

**DIRECTORS FOR 1927**

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, Alonzo Petteys, A. E. Graves.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	169,570.56	\$ 200,426.52	\$ 212,076.78	\$ 213,320.73
Loans and Dis. (Sec. by Col.)	293,839.35	337,271.26	302,693.86	301,922.81
Loans on Real Estate .....	2,400.00	5,900.00	1,400.00	2,190.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds .....	16,000.00	16,000.00	16,000.00	16,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	95.57	298.86	320.74	2,530.58
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	3,827.90	3,000.00	3,000.00	2,500.00
Banking House .....	25,000.00	25,000.00	25,000.00	25,000.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	4,714.16	4,037.52	4,079.43	4,174.80
Cash Items .....	20.00	.....	26.35	23.50
Due from Reserve Banks....	95,205.41	68,785.46	111,878.66	107,257.23
Checks on Other Banks .....	7,491.29	6,733.18	3,653.40	4,797.18
Currency .....	9,991.00	12,706.00	15,390.00	10,262.00
Gold .....	682.50	762.50	805.00	1,162.50
Silver and Fractional Coin...	3,541.86	2,551.77	4,124.16	3,629.38
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 632,379.60</b>	<b>\$ 683,473.07</b>	<b>\$ 700,448.38</b>	<b>\$ 694,770.71</b>

**LIABILITIES**

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net) .....	12,180.43	18,308.79	14,812.31	17,293.91
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	159,162.02	150,593.44	149,854.03	171,763.52
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	331,946.52	378,647.24	327,760.16	309,428.46
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	7,500.00	66,588.29	15,000.00
Time Certificates of Deposit.	49,096.41	45,141.59	51,185.45	101,903.62
Certified Checks .....	186.84	574.60	3,700.60	220.60
Cashier's Checks .....	3,150.05	4,089.61	7,929.74	4,160.60
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	1,657.33	.....	.....	.....
Other Liabilities .....	.....	3,617.80	3,617.80	.....
<b>Total .....</b>	<b>\$ 632,379.60</b>	<b>\$ 683,473.07</b>	<b>\$ 700,448.38</b>	<b>\$ 694,770.71</b>

**OFFICERS FOR 1928**

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier;  
A. E. Graves, Assistant Cashier.

**DIRECTORS FOR 1928**

J. H. Bloedorn, C. F. W. Bloedorn, H. B. Bloedorn, Alonzo Petteys, A. E. Graves.



(Chartered May 27, 1925)

No. 419

**THE PEOPLES STATE BANK OF FORT MORGAN,  
FORT MORGAN**  
(Morgan County)

## OFFICERS FOR 1927

C. M. Stitt, President; C. M. Snodgrass, Vice-President; W. E. Smith, Cashier;  
E. P. Updegraff, Assistant Cashier; M. S. Travis, Assistant Cashier.

## DIRECTORS FOR 1927

C. M. Stitt, R. C. Bowie, C. M. Snodgrass, C. E. Graves, W. E. Smith.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	113,827.70	\$ 146,231.87	\$ 171,670.80	\$ 204,909.20
Loans and Dis. (Sec. by Col.)	125,621.60	131,918.89	142,469.17	149,179.39
Loans on Real Estate				408.00
Overdrafts (Sec. and Unsec.)				234.29
United States Bonds	2,800.00	2,100.00	3,150.00	3,150.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	11,512.28	11,286.03	11,514.58	11,286.03
Premium on Bonds				
Furniture and Fixtures	5,175.00	5,000.00	5,005.00	5,044.05
Banking House				
Other Real Estate				
Due from Banks (not Resv.)				
Cash Items			357.20	
Due from Reserve Banks	47,965.12	96,056.35	74,692.62	35,998.32
Checks on Other Banks	3,818.91	7,342.21	10,691.03	1,545.55
Currency	19,731.00	12,170.00	15,224.00	8,264.00
Gold	247.50	417.50	372.50	692.50
Silver and Fractional Coin	2,756.54	1,504.89	1,343.05	2,901.48
Expense Account				
Other Resources				75.00
<b>Total</b>	<b>\$ 333,455.65</b>	<b>\$ 414,027.74</b>	<b>\$ 436,489.95</b>	<b>\$ 423,687.81</b>

## LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	10,000.00	10,000.00	11,000.00	11,000.00
Undivided Profits (Net)	1,452.72	7,605.57	4,745.31	6,690.80
Bills Payable				
Notes Rediscounted				34,184.97
Savings Accounts	55,062.59	73,055.58	80,981.84	65,248.70
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid			75.00	
Individual Deposits	198,043.94	247,140.94	241,921.94	203,940.12
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit	5,000.00	5,000.00	26,595.78	5,000.00
Time Certificates of Deposit	35,606.43	40,657.46	43,032.84	70,930.41
Certified Checks				
Cashier's Checks	3,289.97	5,568.19	3,137.24	1,692.81
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 333,455.65</b>	<b>\$ 414,027.74</b>	<b>\$ 436,489.95</b>	<b>\$ 423,687.81</b>

## OFFICERS FOR 1928

C. M. Stitt, President; C. M. Snodgrass, Vice-President; C. H. Mayborn, Cashier;  
E. P. Updegraff, Assistant Cashier; M. S. Travis, Assistant Cashier.

## DIRECTORS FOR 1928

C. M. Stitt, C. E. Graves, C. M. Snodgrass, R. C. Bowie, C. H. Mayborn.

(Chartered August 6, 1908)

No. 52

**THE FOWLER STATE BANK, FOWLER**

(Otero County)

## OFFICERS FOR 1927

H. W. Fox, President; D. L. McPhilimy, Vice-President; F. W. Jones, Cashier;  
E. P. Barnard, Assistant Cashier.

## DIRECTORS FOR 1927

H. W. Fox, M. A. Crocker, D. L. McPhilimy, Geo. A. Thornton, James M. Boring.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	40,103.42	\$ 40,808.38	\$ 40,283.10	\$ 45,599.95
Loans and Dis. (Sec. by Col.)	64,058.12	50,125.13	49,256.15	51,128.52
Loans on Real Estate.....	6,700.00	7,794.00	11,900.00	15,685.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	521.85	60.00	60.00	235.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	6,000.00	6,000.00	6,000.00	6,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks....	22,540.15	62,693.24	44,774.70	50,328.87
Checks on Other Banks.....	659.55	1,537.88	1,135.64	963.00
Currency.....	4,196.00	4,406.00	5,152.00	5,199.00
Gold.....	2,257.50	2,222.50	2,122.50	2,197.50
Silver and Fractional Coin..	255.73	670.96	730.01	972.53
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	110.00
<b>Total.....</b>	<b>\$ 149,292.32</b>	<b>\$ 178,318.09</b>	<b>\$ 163,414.10</b>	<b>\$ 180,419.37</b>

## LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	7,800.00	7,800.00	7,850.00	7,850.00
Undivided Profits (Net)....	733.25	741.46	276.87	569.46
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	10,396.40	11,049.88	13,511.45	21,705.33
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	82,093.44	109,669.50	97,483.35	105,801.93
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	16,360.14	14,702.00	12,947.06	8,569.93
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,909.09	4,355.25	1,345.37	5,922.72
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 149,292.32</b>	<b>\$ 178,318.09</b>	<b>\$ 163,414.10</b>	<b>\$ 180,419.37</b>

## OFFICERS FOR 1928

H. W. Fox, President; D. L. McPhilimy, Vice-President; F. W. Jones, Cashier;  
E. P. Barnard, Assistant Cashier.

## DIRECTORS FOR 1928

H. W. Fox, F. W. Jones, D. L. McPhilimy, Mildred A. Crocker, Geo. A. Thornton.

(Chartered April 20, 1916)

No. 306

**THE FIRST STATE BANK OF FREDERICK, FREDERICK**

(Weld County)

OFFICERS FOR 1927

Chas. A. Miller, President; Richard Clark, Vice-President; R. H. Stanger, Jr., Vice-President; J. M. Baker, Cashier; M. L. Loftiss, Assistant Cashier.

DIRECTORS FOR 1927

Chas. A. Miller, H. A. Anderson, W. C. Seltzer, Richard Clark, R. H. Stanger, Jr., J. M. Baker.

RESOURCES

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	31,008.62	\$ 34,656.48		
Loans and Dis. (Sec. by Col.)	49,123.90	40,378.96		
Loans on Real Estate.....	1,577.50	4,844.00		
Overdrafts (Sec. and Unsec.)	249.87	376.28		
United States Bonds .....	3,100.00	3,100.00		
Bonds to Secure Postal Sav..				
Other Bonds and Securities .	6.00	6.00		
Premium on Bonds .....				
Furniture and Fixtures .....	2,700.00	2,700.00		
Banking House .....	4,500.00	4,500.00		
Other Real Estate .....	750.00	750.00		
Due from Banks (not Resv.)	3,241.25	1,735.58		
Cash Items .....				
Due from Reserve Banks .....	13,716.96	17,726.66		
Checks on Other Banks .....	118.83	1,396.39		
Currency .....	6,058.00	2,780.00		
Gold .....	95.00	155.00		
Silver and Fractional Coin..	399.23	471.80		
Expense Account .....				
Other Resources .....	356.08	289.43		
<b>Total .....</b>	<b>\$ 117,001.24</b>	<b>\$ 115,866.58</b>		

LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00		
Surplus Fund .....	1,000.00	1,000.00		
Undivided Profits (Net) .....				
Bills Payable .....	3,000.00	11,000.00		
Notes Rediscounted .....				
Savings Accounts .....	22,304.14	21,513.84		
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	75,030.08	66,001.16		
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit...				
Time Certificates of Deposit.	3,375.00	5,410.39		
Certified Checks .....	1,000.00			
Cashier's Checks .....	1,292.02	941.19		
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 117,001.24</b>	<b>\$ 115,866.58</b>		

Certified out under sale of Assets and Assumption of Liabilities January 28, 1928.

(Chartered April 29, 1908)

No. 55

**THE BANK OF GEORGETOWN, GEORGETOWN**

(Clear Creek County)

## OFFICERS FOR 1927

M. Seifried McFarland, President; R. Seifried Patterson, Vice-President; J. B. Foley, Cashier; Geo. D. Criley, Assistant Cashier.

## DIRECTORS FOR 1927

M. Seifried McFarland, J. B. Foley, H. S. Bushnell, R. Seifried Patterson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured), \$	3,695.00	\$ 6,706.00	\$ 7,747.91	\$ 8,638.00
Loans and Dis. (Sec. by Col.)	36,033.50	38,503.40	44,365.85	40,678.63
Loans on Real Estate	14,682.50	12,995.00	12,770.00	16,295.00
Overdrafts (Sec. and Unsec.)	329.05	136.84	265.23	764.89
United States Bonds	14,200.60	8,069.35	10,143.10	10,143.10
Bonds to Secure Postal Sav.				
Other Bonds and Securities	83,900.61	73,415.20	60,270.12	55,955.00
Premium on Bonds				
Furniture and Fixtures	3,009.50	3,009.50	3,009.50	3,009.50
Banking House	7,500.00	7,500.00	7,500.00	7,500.00
Other Real Estate	1,000.00	1,000.00	1,000.00	1,000.00
Due from Banks (not Resv.)				22.50
Cash Items	372.44	469.77	20.77	
Due from Reserve Banks	13,017.70	18,083.33	13,747.30	13,632.72
Checks on Other Banks				
Currency	3,575.00	5,986.00	4,746.00	6,162.00
Gold	725.00	365.00	540.00	272.50
Silver and Fractional Coin	2,629.33	1,784.86	1,748.32	1,975.32
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 184,670.23</b>	<b>\$ 178,024.25</b>	<b>\$ 167,874.10</b>	<b>\$ 166,049.16</b>

## LIABILITIES

Capital Stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund	3,000.00	3,000.00	3,000.00	3,000.00
Undivided Profits (Net)	1,854.58	2,843.20	3,342.00	3,347.11
Bills Payable				
Notes Rediscounted				
Savings Accounts	7,672.24	8,323.12	8,573.49	13,456.87
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	74,072.41	56,859.48	47,640.66	45,974.26
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit	4,000.00	16,500.00	16,500.00	16,500.00
Time Certificates of Deposit	63,928.50	60,134.85	58,333.72	53,593.04
Certified Checks				
Cashier's Checks	142.50	363.60	484.23	177.88
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 184,670.23</b>	<b>\$ 178,024.25</b>	<b>\$ 167,874.10</b>	<b>\$ 166,049.16</b>

## OFFICERS FOR 1928

M. Seifried McFarland, President; R. Seifried Patterson, Vice-President; J. B. Foley, Cashier; Geo. D. Criley, Assistant Cashier.

## DIRECTORS FOR 1928

M. Seifried McFarland, J. B. Foley, H. S. Bushnell, R. Seifried Patterson.

(Chartered July 7, 1917)

No. 332

**FARMERS STATE BANK OF GILCREST, GILCREST**

(Weld County)

**OFFICERS FOR 1927**

Sam D. Burton, President; R. W. Burton, Vice-President; Anna R. Burton, Cashier.

**DIRECTORS FOR 1927**

Sam D. Burton, R. W. Burton, Anna R. Burton.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	9,784.85	\$ 8,125.70	\$ 3,604.93	\$ 3,528.10
Loans and Dis. (Sec. by Col.)	20,423.90	14,390.08	18,298.12	16,700.29
Loans on Real Estate .....	1,300.00	1,300.00	1,300.00	200.00
Overdrafts (Sec. and Unsec.)	131.61	287.97	14.12	146.23
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities .....	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,500.00	2,500.00	2,500.00	2,500.00
Banking House .....	2,300.00	2,300.00	2,300.00	2,300.00
Other Real Estate .....	2,645.00	2,645.00	2,645.00	2,645.00
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	13.41	8.95	.....	.....
Due from Reserve Banks .....	3,410.06	2,450.33	2,094.11	677.45
Checks on Other Banks .....	1,492.00	5.00	.....	.....
Currency .....	300.00	2,241.00	953.00	748.00
Gold .....	.....	245.00	290.00	245.00
Silver and Fractional Coin .....	752.10	503.49	703.34	590.88
Expense Account .....	.....	.....	.....	.....
Other Resources .....	1,925.84	2,043.58	.....	.....
<b>Total .....</b>	<b>\$ 46,978.77</b>	<b>\$ 39,046.10</b>	<b>\$ 34,702.62</b>	<b>\$ 30,280.95</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	500.00	500.00	500.00	1,000.00
Undivided Profits (Net) .....	.....	402.99	471.78	69.29
Bills Payable .....	9,900.00	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	1,558.58	1,525.62	1,033.00	857.05
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	19,362.37	20,571.34	17,272.84	9,523.65
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit .....	4,730.00	4,608.13	5,425.00	8,830.96
Time Certificates of Deposit .....	.....	75.00	.....	.....
Certified Checks .....	541.86	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	385.96	1,363.02	.....	.....
<b>Total .....</b>	<b>\$ 46,978.77</b>	<b>\$ 39,046.10</b>	<b>\$ 34,702.62</b>	<b>\$ 30,280.95</b>

**OFFICERS FOR 1928**

M. H. Hartung, President; C. G. Hartung, Vice-President; Herman Lind, Cashier.

**DIRECTORS FOR 1928**

M. H. Hartung, C. G. Hartung, Herman Lind.

(Chartered June 30, 1915)

No. 238

**THE AMERICAN STATE BANK, GRANADA**

(Prowers County)

## OFFICERS FOR 1927

E. F. Page, President; M. H. Durham, Vice-President; H. E. McKeever, Cashier.

## DIRECTORS FOR 1927

Joe Musick, L. N. Thompson, Archie S. Lee, E. F. Page, M. H. Durham.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	9,642.62	\$ 14,488.82	\$ 14,641.19	\$ 15,540.66
Loans and Dis. (Sec. by Col.)	24,950.34	32,466.00	32,170.48	30,114.90
Loans on Real Estate	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	15.77	229.85	25.81	30.94
United States Bonds	50.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	.....	1,000.00	.....
Premium on Bonds	.....	.....	.....	.....
Furniture and Fixtures	1,500.00	1,500.00	1,500.00	1,900.00
Banking House	3,500.00	3,500.00	3,500.00	3,500.00
Other Real Estate	800.00	800.00	800.00	800.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items	.....	.....	.....	.....
Due from Reserve Banks	6,940.77	17,038.15	18,914.94	17,114.97
Checks on Other Banks	.....	.....	.....	.....
Currency	1,485.00	1,997.00	3,024.00	2,295.00
Gold	.....	90.00	80.00	.....
Silver and Fractional Coin	531.72	677.07	1,452.96	973.94
Expense Account	.....	.....	.....	.....
Other Resources	7,500.00	.....	.....	12,500.00
<b>Total</b>	<b>\$ 56,916.22</b>	<b>\$ 72,786.89</b>	<b>\$ 77,109.38</b>	<b>\$ 84,770.41</b>

## LIABILITIES

Capital Stock	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus Fund	875.00	875.00	875.00	3,000.00
Undivided Profits (Net)	1,905.67	2,671.15	1,618.22	1,317.63
Bills Payable	.....	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts	.....	.....	.....	.....
Trust Funds	.....	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	3 5,139.54	46,614.51	32,404.73	56,273.41
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks	.....	.....	.....	.....
Demand Certif. of Deposit	.....	.....	16,795.95	.....
Time Certificates of Deposit	786.01	4,630.37	4,920.12	5,206.05
Certified Checks	.....	.....	.....	.....
Cashier's Checks	710.00	495.86	1,303.38	773.32
Reserved for Interest	.....	.....	1,125.00	.....
Reserved for Taxes	.....	.....	566.98	.....
Other Liabilities	.....	.....	.....	700.00
<b>Total</b>	<b>\$ 56,916.22</b>	<b>\$ 72,786.89</b>	<b>\$ 77,109.38</b>	<b>\$ 84,770.41</b>

## OFFICERS FOR 1928

E. F. Page, President; M. H. Durham, Vice-President; H. E. McKeever, Cashier

## DIRECTORS FOR 1928

Joe Musick, M. H. Durham, Archie S. Lee, E. F. Page, H. E. McKeever

(Chartered May 5, 1908)

No. 422

**THE UNITED STATES BANK OF GRAND JUNCTION,  
GRAND JUNCTION  
(Mesa County)**

**OFFICERS FOR 1927**

A. M. Schmidt, President; A. C. Milne, Vice-President; E. D. Blodgett, Vice-President;  
C. D. Smith, Vice-President; D. T. Stone, Vice-President; E. W. Dinwiddie,  
Cashier; C. H. McCurdy, Assistant Cashier; W. D. Ela, Assistant Cashier.

**DIRECTORS FOR 1927**

E. D. Blodgett, Fred W. Halbouer, A. C. Milne, J. H. Rankin, D. T. Stone, R. E. Tope,  
E. W. Dinwiddie, Fred Mantey, Wm. Murr, A. M. Schmidt, Wm. Ternahan,  
Henry Tupper, C. D. Smith.

**RESOURCES**

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	276,200.34	\$ 331,174.08	\$ 298,865.08	\$ 300,313.72
Loans and Dis. (Sec. by Col.)	385,647.98	292,170.40	340,255.75	336,189.42
Loans on Real Estate.....	163,534.92	95,299.83	141,487.73	130,026.91
Overdrafts (Sec. and Unsec.)	965.56	1,561.85	2,897.80	375.97
United States Bonds.....	60,000.00	60,000.00	60,000.00	60,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	63,725.81	123,972.68	126,729.75	157,424.52
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	25,495.81	24,948.69	24,324.97	24,324.97
Banking House .....	39,000.00	39,000.00	39,000.00	54,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	11,511.40	26,964.16	13,344.18	40,900.57
Cash Items .....	371.80	.....	.....	.....
Due from Reserve Banks...	123,446.76	341,897.39	161,364.85	297,826.48
Checks on Other Banks.....	10,220.39	14,043.59	12,129.80	15,300.17
Currency .....	61,443.00	71,496.00	69,119.00	56,698.00
Gold .....	5,470.00	7,535.00	8,125.00	8,345.00
Silver and Fractional Coin..	14,836.39	9,769.43	11,117.58	9,762.13
Expense Account .....	.....	.....	.....	.....
Other Resources .....	12,027.28	9,926.77	7,093.04	5,966.89
<b>Total.....</b>	<b>\$ 1,253,897.44</b>	<b>\$ 1,449,759.87</b>	<b>\$ 1,315,854.53</b>	<b>\$ 1,497,454.75</b>

**LIABILITIES**

Capital Stock .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund .....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net) .....	2,451.08	17,504.61	4,391.74	18,764.40
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	55,800.00	.....	.....	.....
Savings Accounts .....	148,547.78	157,020.34	159,649.45	166,626.47
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	10,704.89	6,999.37	7,347.43	7,324.35
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	707,354.62	969,455.58	736,648.19	977,177.74
Due to Banks (not Resv.)..	71,958.95	40,170.44	37,319.96	51,416.63
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	7,915.89	7,915.89	124,166.26	282.93
Time Certificates of Deposit	95,628.50	102,945.24	105,429.91	134,730.37
Certified Checks .....	78.06	318.06	428.06	503.06
Cashier's Checks .....	28,457.67	22,430.34	15,473.53	13,428.80
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	2,200.00
<b>Total.....</b>	<b>\$ 1,253,897.44</b>	<b>\$ 1,449,759.87</b>	<b>\$ 1,315,854.53</b>	<b>\$ 1,497,454.75</b>

**OFFICERS FOR 1928**

A. M. Schmidt, President; A. C. Milne, Vice-President; C. D. Smith, Vice-President;  
E. D. Blodgett, Vice-President; E. W. Dinwiddie, Cashier; G. H. McCurdy, Assistant  
Cashier; W. D. Ela, Assistant Cashier; D. T. Stone, Chairman of the Board.

**DIRECTORS FOR 1928**

E. D. Blodgett, Fred W. Halbouer, Fred Mantey, Wm. Murr, A. M. Schmidt, D. T.  
Stone, Wm. Ternahan, E. W. Dinwiddie, A. C. Milne, J. H. Rankin,  
C. D. Smith, D. T. Stone, R. E. Tope, Henry Tupper.

(Chartered April 10, 1908)

No. 57

**THE GARFIELD COUNTY STATE BANK, GRAND VALLEY**

(Garfield County)

**OFFICERS FOR 1927**

A. T. Cooley, President; J. E. Sippelle, Vice-President; J. E. Sippelle, Cashier.

**DIRECTORS FOR 1927**

A. T. Cooley, J. E. Sippelle, Helen Sippelle.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	27,456.28	\$ 22,308.17	\$ 26,110.32	\$ 26,516.93
Loans and Dis. (Sec. by Col.)	36,450.51	25,374.85	29,961.51	26,020.05
Loans on Real Estate.....	13,646.23	12,925.00	12,225.00	11,400.00
Overdrafts (Sec. and Unsec.)	4.89	.....	10.94	57.14
United States Bonds.....	.....	900.00	900.00	300.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	3,236.68	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,200.00	2,200.00	1,980.00	1,900.00
Banking House .....	3,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate.....	5,000.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	18,755.01	51,242.31	22,524.43	36,821.85
Checks on Other Banks.....	.....	.....	.....	.....
Currency .....	2,071.00	2,914.00	1,816.00	3,443.00
Gold .....	282.50	385.00	385.00	400.00
Silver and Fractional Coin..	2,217.88	2,338.17	2,241.90	1,742.21
Expense Account .....	.....	.....	.....	.....
Other Resources .....	6,769.10	4,132.00	4,785.40	5,418.40
<b>Total.....</b>	<b>\$ 121,090.08</b>	<b>\$ 127,719.50</b>	<b>\$ 105,940.50</b>	<b>\$ 117,019.58</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	.....	1,500.00	1,500.00	1,500.00
Undivided Profits (Net)....	1,576.15	1,222.92	1,151.77	1,589.95
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	66,030.77	84,844.08	61,128.17	67,109.69
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	120.00	120.00	120.00	120.00
Time Certificates of Deposit	28,363.16	15,032.50	17,040.56	21,684.94
Certified Checks .....	.....	.....	.....	15.00
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 121,090.08</b>	<b>\$ 127,719.50</b>	<b>\$ 105,940.50</b>	<b>\$ 117,019.58</b>

**OFFICERS FOR 1928**

A. T. Cooley, President; J. E. Sippelle, Vice-President and Cashier.

**DIRECTORS FOR 1928**

A. T. Cooley, J. E. Sippelle, Helen Sippelle.



(Chartered February 24, 1908)

No. 59

**THE WELD COUNTY SAVINGS BANK, GREELEY**

(Weld County)

OFFICERS FOR 1927

C. N. Jackson, President; A. W. Ferguson, Vice-President; H. W. McGilp, Cashier;  
E. L. Gordon, Assistant Cashier; David H. Jackson, Assistant Cashier.

DIRECTORS FOR 1927

C. F. Bell, Walter E. Bliss, C. N. Jackson, W. B. Starr, R. E. Graham,  
A. W. Ferguson, H. W. McGilp.

RESOURCES

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	282,385.79	\$ 340,740.13	\$ 338,823.64	\$ 358,958.26
Loans and Dis. (Sec. by Col.)	210,692.04	203,819.60	204,727.79	264,983.49
Loans on Real Estate.....	109,360.00	109,000.00	84,480.00	101,430.00
Overdrafts (Sec. and Unsec.)	193.88	1,791.36	738.15	333.17
United States Bonds.....	100,000.00	78,050.00	78,800.00	56,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	139,844.19	224,044.99	246,854.87	186,837.07
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1.00	1.00	1.00	1.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	26,000.00	31,000.00	30,000.00	26,205.00
Due from Banks (not Resv.)	1,099.55	3,979.94	1,808.00	1,830.02
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	167,339.80	117,357.90	125,177.60	121,139.99
Checks on Other Banks.....	5,311.72	12,312.71	8,038.66	4,916.35
Currency.....	31,589.00	45,866.00	33,816.00	19,443.00
Gold.....	5,252.50	5,702.50	5,927.50	6,455.00
Silver and Fractional Coin.	2,005.97	1,576.54	2,011.85	2,268.85
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 1,081,075.44</b>	<b>\$ 1,175,242.67</b>	<b>\$ 1,161,205.06</b>	<b>\$ 1,150,801.20</b>

LIABILITIES

Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	2,274.28	17,196.42	1,728.66	4,538.55
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	387,618.00	439,466.61	443,002.46	493,415.88
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	500,995.94	516,924.91	505,443.51	423,609.73
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit	37,057.34	48,413.72	49,212.67	76,309.31
Certified Checks.....	589.00	162.60	100.00	.....
Cashier's Checks.....	2,540.88	3,078.41	11,717.76	2,927.73
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 1,081,075.44</b>	<b>\$ 1,175,242.67</b>	<b>\$ 1,161,205.06</b>	<b>\$ 1,150,801.20</b>

OFFICERS FOR 1928

C. N. Jackson, President; A. W. Ferguson, Vice-President; H. W. McGilp, Cashier;  
E. L. Gordon, Assistant Cashier; D. H. Jackson, Assistant Cashier.

DIRECTORS FOR 1928

C. N. Jackson, A. W. Ferguson, H. W. McGilp, C. F. Bell, W. B. Starr,  
R. F. Graham, W. E. Bliss.

(Chartered December 23, 1910)

No. 207

**THE GUNNISON BANK & TRUST CO., GUNNISON**

(Gunnison County)

**OFFICERS FOR 1927**

C. W. Winslow, President; H. C. Bartlett, Vice-President; W. W. McKee, Cashier;  
A. E. Winslow, Assistant Cashier.

**DIRECTORS FOR 1927**

C. W. Winslow, W. W. McKee, H. C. Bartlett, T. W. Gray, W. L. Curtis.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	79,847.05	77,457.83	76,202.59	92,795.45
Loans and Dis. (Sec. by Col.)	174,832.13	157,968.19	176,558.12	184,416.13
Loans on Real Estate.....	8,887.07	9,124.73	5,276.08	30,376.56
Overdrafts (Sec. and Unsec.)	1,595.23	545.73	1,381.25	1,272.38
United States Bonds.....	32,288.80	24,449.56	24,805.25	23,442.08
Bonds to Secure Postal Sav.				
Other Bonds and Securities	35,745.99	46,894.25	66,720.63	54,086.55
Premium on Bonds.....				
Furniture and Fixtures.....	2,401.44	2,401.44	2,253.84	2,253.84
Banking House.....				
Other Real Estate.....	2,376.01	2,389.51	2,389.51	416.34
Due from Banks (not Resv.)	175.00	2.05	173.00	638.25
Cash Items.....	27.00	2,301.85	193.00	558.35
Due from Reserve Banks...	142,451.17	277,545.25	162,930.20	159,434.22
Checks on Other Banks....	509.88	1,855.51	219.43	455.46
Currency.....	12,987.00	15,123.00	11,738.00	11,217.00
Gold.....	2,275.00	2,582.50	2,255.00	2,505.00
Silver and Fractional Coin..	4,979.10	4,445.00	6,228.75	4,644.35
Expense Account.....				
Other Resources.....				
<b>Total.....</b>	<b>\$ 501,377.87</b>	<b>\$ 625,086.40</b>	<b>\$ 539,594.65</b>	<b>\$ 573,511.96</b>

**LIABILITIES**

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	6,798.58	13,583.90	6,175.21	6,734.48
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	171,616.78	193,935.43	211,647.71	221,190.08
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	225,808.15	314,626.21	228,081.85	255,506.38
Due to Banks (not Resv.)..	6,449.60	4,217.22	2,916.96	3,820.44
Due to Reserve Banks.....				
Demand Certif. of Deposit..	3,708.02	12,929.06	3,429.97	524.79
Time Certificates of Deposit	10,472.28	10,542.39	10,563.16	10,605.38
Certified Checks.....				
Cashier's Checks.....				
Reserved for Interest.....	252.19	252.19	252.19	32.54
Reserved for Taxes.....	1,272.27		1,527.60	97.87
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 501,377.87</b>	<b>\$ 625,086.40</b>	<b>\$ 539,594.65</b>	<b>\$ 573,511.96</b>

**OFFICERS FOR 1928**

C. W. Winslow, President; W. L. Curtis, Vice-President; W. W. McKee, Cashier;  
A. E. Winslow, Assistant Cashier.

**DIRECTORS FOR 1928**

H. C. Bartlett, R. P. Mergelman, C. W. Winslow, W. L. Curtis, W. W. McKee.

(Chartered June 27, 1910)

No. 76

**THE HARTMAN STATE BANK, HARTMAN**

(Prowers County)

## OFFICERS FOR 1927

G. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier.

## DIRECTORS FOR 1927

G. W. Sherman, C. E. Zink, J. L. Zink.

1928	RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
795.45	Loans and Dis. (Unsecured) \$	9,037.34	\$ 8,921.17	\$ 11,092.95	\$ 8,068.27
416.13	Loans and Dis. (Sec. by Col.)	21,021.33	20,913.08	21,315.24	22,940.62
376.56	Loans on Real Estate.....	725.00	375.00	375.00	375.00
272.38	Overdrafts (Sec. and Unsec.)	188.84	563.37	574.13	700.38
442.08	United States Bonds.....	.....	.....	.....	.....
086.55	Bonds to Secure Postal Sav.	.....	.....	2,500.00	2,500.00
253.84	Other Bonds and Securities	.....	.....	.....	.....
416.34	Premium on Bonds.....	.....	.....	.....	.....
638.25	Furniture and Fixtures.....	1,855.22	1,855.22	1,855.22	1,855.22
434.22	Banking House.....	1,244.13	1,244.13	1,244.13	1,244.13
558.35	Other Real Estate.....	8,487.02	8,487.02	5,487.02	5,487.02
455.46	Due from Banks (not Resv.)	88.31	183.17	277.72	2.73
217.00	Cash Items.....	.....	.....	12.25	1.00
505.00	Due from Reserve Banks...	6,857.14	18,608.89	5,688.30	5,009.58
644.35	Checks on Other Banks.....	20.00	.....	5.00	.....
511.96	Currency.....	1,418.00	2,399.00	1,662.00	1,366.00
	Gold.....	.....	.....	.....	42.50
	Silver and Fractional Coin..	807.43	953.56	1,008.06	527.88
	Expense Account.....	.....	.....	.....	.....
	Other Resources.....	2,324.54	3,318.65	2,869.59	2,832.17
	<b>Total.....</b>	<b>\$ 54,074.30</b>	<b>\$ 67,822.26</b>	<b>\$ 55,966.61</b>	<b>\$ 52,952.50</b>
	<b>LIABILITIES</b>				
000.00	Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
000.00	Surplus Fund.....	4,000.00	4,000.00	4,000.00	4,000.00
734.48	Undivided Profits (Net)....	7,529.00	.....	.....	.....
190.08	Bills Payable.....	.....	.....	.....	.....
506.38	Notes Rediscounted.....	.....	.....	.....	.....
820.44	Savings Accounts.....	.....	.....	.....	.....
524.79	Postal Savings Accounts....	.....	.....	.....	.....
605.38	Trust Funds.....	.....	.....	.....	.....
32.54	Dividends Unpaid.....	.....	.....	.....	.....
97.87	Individual Deposits.....	26,828.66	40,433.48	32,970.07	30,340.52
511.96	Due to Banks (not Resv.)..	.....	.....	.....	.....
	Due to Reserve Banks.....	.....	.....	.....	.....
	Demand Certif. of Deposit..	.....	.....	.....	.....
	Time Certificates of Deposit	5,561.90	6,770.10	8,562.37	8,450.67
	Certified Checks.....	.....	.....	.....	.....
	Cashier's Checks.....	154.74	6,618.68	434.17	161.31
	Reserved for Interest.....	.....	.....	.....	.....
	Reserved for Taxes.....	.....	.....	.....	.....
	Other Liabilities.....	.....	.....	.....	.....
	<b>Total.....</b>	<b>\$ 54,074.30</b>	<b>\$ 67,822.26</b>	<b>\$ 55,966.61</b>	<b>\$ 52,952.50</b>

## OFFICERS FOR 1928

G. W. Sherman, President; C. E. Zink, Vice-President; J. L. Zink, Cashier.

## DIRECTORS FOR 1928

G. W. Sherman, C. E. Zink, J. L. Zink.

(Chartered August 4, 1909)

No. 157

**THE FARMERS STATE BANK OF HAXTUN, HAXTUN**

(Phillips County)

**OFFICERS FOR 1927**

Edward E. Intermill, President; D. D. Finch, Vice-President; D. Banister, Cashier.

**DIRECTORS FOR 1927**Edward E. Intermill, D. Banister, W. A. Trowbridge, D. D. Finch, Edwin Finch,  
Emil Larson, B. B. Williams.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	59,786.30	\$ 67,169.47	\$ 71,980.26	\$ 81,849.25
Loans and Dis. (Sec. by Col.)	70,668.80	67,920.43	59,706.61	83,970.22
Loans on Real Estate.....	20,151.10	16,394.34	19,250.04	10,078.40
Overdrafts (Sec. and Unsec.)	253.40	383.90	211.94	364.44
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Post Sav....	.....	.....	.....	.....
Other Bonds and Securities	.....	.....	176.06	1,462.61
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	8,380.06	8,380.06	8,380.06	7,922.22
Banking House.....	11,443.45	11,443.45	11,443.45	9,767.45
Other Real Estate.....	12,243.38	5,751.96	2,500.00	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	220.00	143.63
Due from Reserve Banks...	47,410.65	76,199.48	67,142.17	34,745.54
Checks on Other Banks.....	432.51	1,337.40	1,462.38	2,010.13
Currency.....	3,288.00	2,835.00	3,491.00	5,659.00
Gold.....	1,837.50	2,242.50	2,287.50	2,160.00
Silver and Fractional Coin..	1,072.29	314.99	748.06	761.24
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 236,967.44</b>	<b>\$ 260,372.98</b>	<b>\$ 248,999.53</b>	<b>\$ 240,894.23</b>

**LIABILITIES**

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00	12,500.00
Undivided Profits (Net)....	5,972.13	7,690.87	2,275.41	6,264.73
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	62,568.51	65,383.99	54,972.11	52,127.77
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	90,772.28	104,980.51	113,384.83	106,066.13
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	9.90	9.90	9.90	9.90
Time Certificates of Deposit	36,873.92	41,860.28	37,921.68	37,647.01
Certified Checks.....	.....	.....	480.56	8.09
Cashier's Checks.....	3,270.70	2,947.43	2,455.04	1,270.60
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 236,967.44</b>	<b>\$ 260,372.98</b>	<b>\$ 248,999.53</b>	<b>\$ 240,894.23</b>

**OFFICERS FOR 1928**

Edward E. Intermill, President; D. D. Finch, Vice-President; D. Banister, Cashier.

**DIRECTORS FOR 1928**Edward E. Intermill, Edwin Finch, B. B. Williams, D. D. Finch, Emil Larson,  
Wm. A. Trowbridge, D. Banister.

(Chartered October 10, 1919)

No. 380

**THE HAXTUN STATE BANK, HAXTUN**

(Phillips County)

OFFICERS FOR 1927

G. W. Gordon, President; J. A. Brooks, Vice-President; Cyrus Moser, Second Vice-President; C. L. Reynolds, Cashier.

DIRECTORS FOR 1927

G. W. Gordon, Cyrus Moser, J. A. Brooks, C. L. Reynolds, S. S. Barkley.

RESOURCES

	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	32,824.64	\$ 36,925.84	\$ 45,466.81	\$ 50,858.54
Loans and Dis. (Sec. by Col.)	44,762.47	47,904.04	33,855.97	36,202.72
Loans on Real Estate.....	11,950.00	9,713.23	4,583.23	1,800.00
Overdrafts (Sec. and Unsec.)	84.74	10.97	90.76	235.14
United States Bonds.....			20,756.25	20,756.25
Bonds to Secure Postal Sav.				
Other Bonds and Securities	75.00	2.60	2,012.60	2,905.30
Premium on Bonds.....				
Furniture and Fixtures....	3,000.00	3,000.00	1,000.00	1,000.00
Banking House	10,000.00	10,000.00	6,000.00	6,000.00
Other Real Estate.....	16,000.00	9,000.00		
Due from Banks (not Resv.)				
Cash Items				
Due from Reserve Banks...	13,688.69	18,306.99	15,661.34	17,873.55
Checks on Other Banks....	64.90	878.73	2,358.70	514.79
Currency	2,680.00	3,487.00	3,630.00	4,217.00
Gold	337.50	617.50	627.50	577.50
Silver and Fractional Coin..	847.33	556.16	775.53	945.29
Expense Account				
Other Resources				
<b>Total.....</b>	<b>\$ 136,315.27</b>	<b>\$ 140,403.11</b>	<b>\$ 136,818.69</b>	<b>\$ 143,886.08</b>

LIABILITIES

Capital Stock .....	\$ 40,000.00	\$ 40,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	10,000.00	3,000.00	4,000.00	4,000.00
Undivided Profits (Net)....	244.59	1,919.44	842.85	2,449.38
Bills Payable				
Notes Rediscounted .....				
Savings Accounts .....	20,328.59	20,303.70	23,533.13	24,895.54
Postal Savings Accounts....				
Trust Funds				
Dividends Unpaid .....				
Individual Deposits .....	36,432.92	36,668.09	39,331.86	53,585.92
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..			11,500.00	
Time Certificates of Deposit	28,449.85	38,024.94	29,210.58	32,610.53
Certified Checks .....				
Cashier's Checks .....	859.32	486.94	3,400.27	1,344.71
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities .....				
<b>Total.....</b>	<b>\$ 136,315.27</b>	<b>\$ 140,403.11</b>	<b>\$ 136,818.69</b>	<b>\$ 143,886.08</b>

OFFICERS FOR 1928

G. W. Gordon, President; J. A. Brooks, Vice-President; Cyrus Moser, Vice-President; C. L. Reynolds, Cashier.

DIRECTORS FOR 1928

G. W. Gordon, Cyrus Moser, J. A. Brooks, C. L. Reynolds, S. S. Barkley.

(Chartered December 2, 1908)

No. 60

**THE YAMPA VALLEY BANK, HAYDEN**

(Routt County)

**OFFICERS FOR 1927**

Alva Jones, President; G. W. Harris, Vice-President; J. B. Sibley, Cashier;  
R. H. McConnell, Assistant Cashier.

**DIRECTORS FOR 1927**

Alva Jones, Geo. W. Smith, Coke T. Roberds, Geo. A. Cook.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	26,042.75	\$ 23,814.25	\$ 19,428.60	\$ 27,949.77
Loans and Dis. (Sec. by Col.)	87,630.32	67,509.57	59,172.27	127,536.62
Loans on Real Estate.....	24,049.00	26,134.00	33,806.00	30,709.80
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	20,150.00	5,150.00	20,150.00	15,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	9,035.33	42,983.40	42,948.03	10,950.00
Premium on Bonds.....	371.11	470.96	864.08	839.08
Furniture and Fixtures.....	3,736.74	4,013.54	4,030.81	4,226.13
Banking House .....	2,973.54	2,973.54	2,973.54	2,973.54
Other Real Estate.....	26,028.60	25,446.95	27,127.13	34,269.82
Due from Banks (not Resv.)	2,991.20	2,405.49	1,693.85	1,267.87
Cash Items .....				192.58
Due from Reserve Banks...	16,538.61	36,647.55	9,770.79	26,744.41
Checks on Other Banks.....				8,541.56
Currency .....	9,439.00	12,662.00	13,465.00	12,146.00
Gold .....	1,582.50	1,495.00	1,765.00	1,517.50
Silver and Fractional Coin..	1,994.65	1,265.18	2,062.34	1,239.74
Expense Account .....				
Other Resources .....		205.00	205.00	205.00
Total.....\$	232,563.35	\$ 253,176.43	\$ 239,462.44	\$ 306,309.42

**LIABILITIES**

Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	1,000.00	1,000.00	1,000.00	3,000.00
Undivided Profits (Net)....	2,818.53	8,338.24	4,329.76	2,590.94
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	141,851.58	158,682.98	153,155.78	215,379.58
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	56,893.24	55,155.21	50,976.90	55,338.90
Certified Checks .....				
Casher's Checks .....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities .....				
Total.....\$	232,563.35	\$ 253,176.43	\$ 239,462.44	\$ 306,309.42

**OFFICERS FOR 1928**

Alva Jones, President; G. C. Davis, Vice-President; J. B. Sibley, Cashier;  
Kenneth Weiss, Assistant Cashier.

**DIRECTORS FOR 1928**

Alva Jones, Geo. A. Cook, G. W. Smith, Coke T. Roberds, G. C. Davis.

(Chartered August 30, 1919)

No. 382

**THE HEREFORD STATE BANK, HEREFORD**

(Weld County)

**OFFICERS FOR 1927**

Sumner Miller, President; C. E. Beyerle, Vice-President; Jay D. McFarland, Cashier.

**DIRECTORS FOR 1927**

Sumner Miller, Jay D. McFarland, C. E. Beyerle, F. Findeisen, W. M. Spencer.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	19,599.23	\$ 23,148.87	\$ 19,516.19	\$ 28,420.27
Loans and Dis. (Sec. by Col.)	53,350.61	56,128.63	56,139.17	55,949.36
Loans on Real Estate.....	1,000.00	1,000.00	1,000.00	1,000.00
Overdrafts (Sec. and Unsec.)	432.13	354.28	592.37	352.48
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	396.00	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,921.66	1,921.66	1,991.66	2,000.00
Banking House.....	2,397.18	2,397.18	2,397.18	2,300.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	8,453.67	12,668.04	33,767.50	13,378.71
Checks on Other Banks.....	447.75	1,857.00	542.69	1,165.92
Currency.....	3,726.00	3,070.00	2,900.00	1,985.00
Gold.....	.....	20.00	135.00	212.50
Silver and Fractional Coin..	618.88	722.40	641.03	856.40
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 92,343.11</b>	<b>\$ 103,288.11</b>	<b>\$ 119,622.79</b>	<b>\$ 107,620.64</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	3,000.00	3,000.00	3,500.00	3,500.00
Undivided Profits (Net)....	480.74	2,806.65	1,999.18	3,491.73
Bills Payable.....	5,000.00	.....	.....	5,000.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	1,355.15	1,178.11	1,388.96	2,527.57
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	51,635.03	62,364.20	78,705.78	55,874.90
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	35.57	.....	.....	.....
Demand Certif. of Deposit..	.....	500.00	500.00	.....
Time Certificates of Deposit	14,129.93	18,262.36	16,757.53	20,066.14
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,706.69	176.79	1,771.34	2,160.30
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 92,343.11</b>	<b>\$ 103,288.11</b>	<b>\$ 119,622.79</b>	<b>\$ 107,620.64</b>

**OFFICERS FOR 1928**

H. Gordon White, President; C. E. Beyerle, Vice-President; Jay D. McFarland, Cashier.

**DIRECTORS FOR 1928**

H. Gordon White, Jay D. McFarland, C. Beyerle, F. Findeisen, W. M. Spencer.

(Chartered March 7, 1908)

No. 62

**THE FIRST STATE BANK OF HILLROSE, HILLROSE**

(Morgan County)

OFFICERS FOR 1927

E. A. Wiggernhorn, Jr., President; R. A. Towne, Vice-President; M. Lynn Judy, Cashier.

DIRECTORS FOR 1927

E. A. Wiggernhorn, Jr., V. R. Towne, R. A. Towne, M. Lynn Judy.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	32,384.98	\$ 38,090.84	\$ 35,425.69	\$ 47,602.19
Loans and Dis. (Sec. by Col.)	32,698.28	33,017.80	40,278.67	31,724.70
Loans on Real Estate.....	2,000.00	700.00	.....	.....
Overdrafts (Sec. and Unsec.)	50.88	252.83	50.02	393.11
United States Bonds.....	3,350.00	2,400.00	2,400.00	550.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	326.67	441.90	1,065.51	515.20
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	10,000.00	10,000.00	10,000.00	10,000.00
Other Real Estate.....	175.00	175.00	.....	.....
Due from Banks (not Resv.)	1,402.07	5,977.11	237.21	81.91
Cash Items.....	32.50	.....	.....	10.80
Due from Reserve Banks...	14,037.27	26,527.71	9,487.15	9,293.29
Checks on Other Banks.....	187.50	.....	.....	.....
Currency.....	3,616.00	4,162.00	2,932.00	3,016.00
Gold.....	.....	30.00	45.00	62.50
Silver and Fractional Coin..	1,229.78	1,635.70	1,229.00	1,314.52
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 103,490.93</b>	<b>\$ 125,410.89</b>	<b>\$ 105,150.25</b>	<b>\$ 106,564.22</b>

LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	564.21	2,286.89	2,637.23	576.60
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	3,221.70	7,039.76	7,784.45	9,384.20
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	4,500.00	3,000.00	.....	2,250.00
Individual Deposits.....	49,497.51	80,961.86	53,501.16	34,602.83
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	1,000.00	1,000.00	1,400.00
Time Certificates of Deposit	20,707.51	6,122.38	15,227.41	33,350.59
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 103,490.93</b>	<b>\$ 125,410.89</b>	<b>\$ 105,150.25</b>	<b>\$ 106,564.22</b>

OFFICERS FOR 1928

E. A. Wiggernhorn, Jr., President; R. A. Towne, Vice-President; M. Lynn Judy, Cashier.

DIRECTORS FOR 1928

E. A. Wiggernhorn, Jr., V. R. Towne, R. A. Towne, M. Lynn Judy.



(Chartered April 6, 1908)

No. 63

**THE HOLLY STATE BANK, HOLLY**

(Prowers County)

## OFFICERS FOR 1927

G. W. Stevens, President; J. A. Pierce, Vice-President; E. D. Shirley, Cashier.

## DIRECTORS FOR 1927

John Duncan, J. A. Pierce, W. S. Partridge, E. D. Shirley, G. W. Stevens.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	47,994.00	\$ 41,387.68	\$ 39,433.00	\$ 53,483.80
Loans and Dis. (Sec. by Col.)	39,184.30	37,509.12	40,862.35	37,414.84
Loans on Real Estate.....	17,437.00	18,195.00	19,142.00	18,044.00
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	20,300.00	7,350.00	7,350.00	12,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	1,065.20	8,000.00	20,110.00	24,913.20
Premium on Bonds.....	127.82	230.98	538.65	489.41
Furniture and Fixtures.....	2,755.81	2,655.77	2,599.39	2,446.86
Banking House.....	6,797.76	6,547.07	6,447.22	6,315.87
Other Real Estate.....	3,000.00	3,000.00	3,000.00	3,020.00
Due from Banks (not Resv.)	5,140.19	19,453.61	11,085.99	11,708.56
Cash Items.....	225.24	115.85		9.60
Due from Reserve Banks...	38,002.67	40,173.45	58,852.42	37,421.18
Checks on Other Banks.....	1,061.65	240.31	16.87	373.43
Currency.....	3,481.00	2,083.00	5,702.00	5,255.00
Gold.....	2,592.50	2,627.50	2,635.00	2,630.00
Silver and Fractional Coin..	927.51	757.72	1,160.13	1,564.09
Expense Account.....				
Other Resources.....	23.00	169.25	227.00	1,624.25
<b>Total.....</b>	<b>\$ 190,115.65</b>	<b>\$ 190,496.31</b>	<b>\$ 219,162.02</b>	<b>\$ 219,064.09</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	6,000.00	6,400.00	6,400.00	6,600.00
Undivided Profits (Net)....	630.82	932.19	611.12	1,122.53
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	117,504.15	118,644.97	145,670.51	138,493.89
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..				
Time Certificates of Deposit	35,301.41	34,136.29	35,455.81	41,276.16
Certified Checks.....			100.61	985.01
Cashier's Checks.....	622.02	310.16	860.77	518.00
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	57.25	72.70	63.20	68.50
<b>Total.....</b>	<b>\$ 190,115.65</b>	<b>\$ 190,496.31</b>	<b>\$ 219,162.02</b>	<b>\$ 219,064.09</b>

## OFFICERS FOR 1928

G. W. Stevens, President; J. A. Pierce, Vice-President; E. D. Shirley, Cashier.

## DIRECTORS FOR 1928

John Duncan, J. A. Pierce, W. S. Partridge, E. D. Shirley, G. W. Stevens.

(Chartered August 30, 1919)

No. 375

**THE CITIZENS STATE BANK OF HOLYOKE, HOLYOKE**

(Phillips County)

OFFICERS FOR 1927

Otto Fulscher, President; John S. Fletcher, Vice-President; C. E. Paul, Vice-President; G. W. Garland, Vice-President; F. G. Fiedler, Cashier, Orion F. Fletcher, Assistant Cashier.

DIRECTORS FOR 1927

Otto Fulscher, C. E. Paul, G. W. Garland, John S. Fletcher, C. A. Stiles, P. S. Struble, F. G. Fiedler.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	76,326.94	\$ 87,300.57	\$ 77,295.84	\$ 88,409.14
Loans and Dis. (Sec. by Col.)	90,164.98	93,351.34	95,049.25	108,055.62
Loans on Real Estate.....	19,158.87	22,233.87	17,958.87	19,389.00
Overdrafts (Sec. and Unsec.)	686.09	571.99	1,308.86	389.40
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	92,148.64	97,284.70	93,721.57	77,395.02
Premium on Bonds.....				
Furniture and Fixtures.....	7,300.00	7,290.00	6,790.00	6,790.00
Banking House.....	19,500.00	19,500.00	19,000.00	19,000.00
Other Real Estate.....	8,788.55	5,123.93		
Due from Banks (not Resv.)		31.70	211.88	
Cash Items.....				
Due from Reserve Banks...	78,470.48	93,588.60	112,073.90	80,400.71
Checks on Other Banks.....	1,801.25	1,124.25	2,998.58	7,488.21
Currency.....	5,259.00	8,226.00	5,304.00	8,144.00
Gold.....	3,145.00	2,870.00	2,565.00	2,255.00
Silver and Fractional Coin..	4,825.57	6,514.78	5,529.42	2,425.00
Expense Account.....				
Other Resources.....				
<b>Total.....</b>	<b>\$ 407,575.37</b>	<b>\$ 445,011.73</b>	<b>\$ 439,807.17</b>	<b>\$ 420,141.13</b>

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	8,500.00	9,100.00	9,350.00	9,700.00
Undivided Profits (Net)....	3,609.05	10,886.06	3,241.57	9,137.31
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	124,747.22	122,444.34	121,661.56	127,897.09
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	104,761.59	138,686.41	127,754.35	149,140.28
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..			27,412.91	
Time Certificates of Deposit	114,152.26	94,619.85	92,049.12	69,981.91
Certified Checks.....				
Cashier's Checks.....	1,805.25	19,275.07	8,337.66	4,284.54
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 407,575.37</b>	<b>\$ 445,011.73</b>	<b>\$ 439,807.17</b>	<b>\$ 420,141.13</b>

OFFICERS FOR 1928

C. E. Paul, President; John S. Fletcher, Vice-President; G. W. Garland, Vice-President; F. G. Fiedler, Cashier; Walter L. Huey, Assistant Cashier.

DIRECTORS FOR 1928

John S. Fletcher, F. G. Fiedler, G. W. Garland, C. E. Paul, C. A. Stiles, P. S. Struble.

(Chartered May 7, 1908)

No. 65

**THE PHILLIPS COUNTY STATE BANK, HOLYOKE**

(Phillips County)

**OFFICERS FOR 1927**

H. C. Hargreaves, President; R. L. Johnson, Vice-President; S. D. Goddard, Second Vice-President; H. M. Lee, Cashier; Ralph H. McDonnall, Assistant Cashier.

**DIRECTORS FOR 1927**

S. D. Goddard, R. L. Johnson, H. C. Hargreaves, S. A. Roush, A. Scheunemann.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	93,172.98	\$ 68,709.85	\$ 66,072.33	\$ 69,885.01
Loans and Dis. (Sec. by Col.)	65,929.21	67,774.04	69,514.25	61,884.53
Loans on Real Estate.....	15,870.00	33,220.00	42,252.00	43,003.00
Overdrafts (Sec. and Unsec.)	984.68	2,276.56	1,516.57	2,649.71
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	10,044.22	10,150.00	10,150.00	10,150.00
Premium on Bonds.....				
Furniture and Fixtures.....	8,000.00	8,000.00	8,000.00	8,000.00
Banking House.....				
Due Real Estate.....	34,345.21	29,093.21	24,518.21	16,940.34
Due from Banks (not Resv.)	349.29		96.50	1,301.64
Cash Items.....	107.49	11.40	25.70	
Due from Reserve Banks...	24,622.06	27,966.87	33,039.73	21,212.38
Checks on Other Banks.....	1,473.72	1,369.52	1,445.38	426.28
Currency.....	9,613.00	8,045.00	9,780.00	11,066.00
Gold.....	2,230.00	337.50	297.50	402.50
Silver and Fractional Coin.	2,196.74	2,496.44	3,073.75	2,511.07
Expense Account.....				
Other Resources.....	10,271.61	2,326.36	718.12	9,025.22
<b>Total</b> .....\$	<b>279,210.21</b>	<b>\$ 261,776.75</b>	<b>\$ 270,500.04</b>	<b>\$ 258,457.68</b>

**LIABILITIES**

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	15,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)....			589.70	565.36
Bills Payable.....	27,375.00	17,400.00	7,906.00	
Notes Rediscounted.....				
Savings Accounts.....	49,212.43	53,056.32	48,889.06	45,820.38
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	92,942.10	85,987.40	111,161.27	103,874.98
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..	2,820.00	320.00	320.00	320.00
Time Certif. of Deposit....	65,049.25	66,343.90	62,561.09	74,795.50
Certified Checks.....	571.75	71.75	71.75	121.75
Cashier's Checks.....	1,239.68	8,597.38	9,001.17	2,959.71
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total</b> .....\$	<b>279,210.21</b>	<b>\$ 261,776.75</b>	<b>\$ 270,500.04</b>	<b>\$ 258,457.68</b>

**OFFICERS FOR 1928**

H. C. Hargreaves, President; R. L. Johnson, Vice-President; S. D. Goddard, Vice-President; H. M. Lee, Cashier; Ralph H. McDonnall, Assistant Cashier.

**DIRECTORS FOR 1928**

S. D. Goddard, R. L. Johnson, H. C. Hargreaves, S. A. Roush, A. Scheunemann.

(Chartered October 7, 1912)

No. 246

**THE HOOPER STATE BANK, HOOPER**

(Alamosa County)

OFFICERS FOR 1927

N. E. Morgan, President; R. B. Spruill, Vice-President; R. B. Spruill, Cashier.

DIRECTORS FOR 1927

N. E. Morgan, E. J. Culp, E. O. Linger, W. R. Pyke, R. B. Spruill.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	18,584.12	\$ 24,190.53	\$ 21,469.56	\$ 30,878.08
Loans and Dis. (Sec. by Col.)	29,147.10	28,499.02	30,343.70	29,095.74
Loans on Real Estate	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	27,669.66	15,578.65	17,940.22	10,168.94
Premium on Bonds	.....	.....	.....	.....
Furniture and Fixtures	400.00	400.00	400.00	400.00
Banking House	1,700.00	2,696.80	2,696.80	2,696.80
Other Real Estate	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	12.60	1,935.77
Cash Items	6.82	130.75	.....	334.84
Due from Reserve Banks	13,446.81	24,119.18	21,963.98	18,981.37
Checks on Other Banks	29.39	.....	.....	144.00
Currency	1,829.00	2,743.00	944.00	2,250.00
Gold	520.00	540.00	550.00	550.00
Silver and Fractional Coin	786.71	979.45	800.96	776.63
Expense Account	.....	.....	.....	.....
Other Resources	162.71	.....	.....	.....
<b>Total</b>	<b>\$ 94,282.32</b>	<b>\$ 99,877.38</b>	<b>\$ 97,121.82</b>	<b>\$ 98,212.17</b>

LIABILITIES

Capital Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)	.....	643.67	479.68	316.88
Bills Payable	.....	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts	.....	.....	.....	.....
Trust Funds	.....	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	49,595.01	47,783.04	50,548.31	56,840.62
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks	.....	.....	.....	.....
Demand Certif. of Deposit	.....	5,920.30	.....	.....
Time Certificates of Deposit	29,540.56	30,325.62	30,604.12	25,724.77
Certified Checks	.....	.....	.....	.....
Cashier's Checks	146.75	204.75	489.71	329.90
Reserved for Interest	.....	.....	.....	.....
Reserved for Taxes	.....	.....	.....	.....
Other Liabilities	.....	.....	.....	.....
<b>Total</b>	<b>\$ 94,282.32</b>	<b>\$ 99,877.38</b>	<b>\$ 97,121.82</b>	<b>\$ 98,212.17</b>

OFFICERS FOR 1928

N. E. Morgan, President; R. B. Spruill, Vice-President; R. B. Spruill, Cashier.

DIRECTORS FOR 1928

E. O. Linger, N. E. Morgan, W. R. Pyke, Wm. C. Gilmore, Mabel Morgan, R. B. Spruill.

(Chartered February 14, 1921)

No. 407

**THE NORTH FORK STATE BANK, HOTCHKISS**

(Delta County)

## OFFICERS FOR 1927

Albert Smith, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier; C. R. Neill, Assistant Cashier.

## DIRECTORS FOR 1927

Albert Smith, H. B. Fetz, Glen Ellington, H. H. Addams, O. G. Taylor.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	50,278.19	\$ 53,835.24	\$ 57,487.56	\$ 75,373.05
Loans and Dis. (Sec. by Col.)	72,222.74	73,537.13	78,602.83	73,844.08
Loans on Real Estate.....	6,500.00	6,395.00	5,535.00	4,995.00
Overdrafts (Sec. and Unsec.)	1,235.19	885.47	920.10	1,559.04
United States Bonds.....	18,579.00	18,579.00	18,929.00	19,429.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	3,744.84	6,873.11	8,680.02	8,823.64
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,500.00	3,500.00	3,200.00	3,200.00
Banking House .....	3,900.00	3,900.00	3,700.00	3,700.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	192.86	2.50	492.44	480.60
Cash Items .....	.....	.....	386.03	.....
Due from Reserve Banks...	24,088.16	81,243.60	41,325.08	33,543.86
Checks on Other Banks....	1,460.29	6,455.61	1,243.24	3,229.47
Currency .....	6,368.00	4,078.00	6,679.00	3,966.00
Gold .....	1,400.00	1,595.00	1,635.00	1,605.00
Silver and Fractional Coin.	749.81	639.67	1,321.10	857.96
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 194,219.08</b>	<b>\$ 261,519.33</b>	<b>\$ 230,136.40</b>	<b>\$ 234,606.70</b>

## LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	4,500.00	5,000.00	5,500.00	6,000.00
Undivided Profits (Net)...	2,281.21	3,792.94	2,165.96	4,771.83
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	12,576.67	13,888.65	25,788.44	25,200.56
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	94,511.65	152,894.02	121,352.51	127,512.47
Due to Banks (not Resv.)..	.....	4,762.92	.....	3,240.77
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	63,284.04	64,572.69	55,379.37	50,097.70
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,523.28	1,523.65	3,865.66	2,661.50
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	542.23	.....	.....	.....
Other Liabilities .....	.....	84.46	1,084.46	121.87
<b>Total .....</b>	<b>\$ 194,219.08</b>	<b>\$ 261,519.33</b>	<b>\$ 230,136.40</b>	<b>\$ 234,606.70</b>

## OFFICERS FOR 1928

Albert Smith, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier; C. R. Neill, Assistant Cashier.

## DIRECTORS FOR 1928

Albert Smith, H. B. Fetz, Glen Ellington, H. H. Addams, O. G. Taylor.

(Chartered December 27, 1909)

No. 179

## THE FIRST STATE BANK OF SULPHUR SPRINGS, HOT SULPHUR SPRINGS

(Grand County)

### OFFICERS FOR 1927

H. O. Gray, President; C. E. Morgan, Vice-President; Harold O. Gray, Assistant Cashier.

### DIRECTORS FOR 1927

H. O. Gray, C. E. Morgan, Hugh Gilmore.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	25,415.54	\$ 20,548.16	\$ 17,854.56	\$ 22,147.67
Loans and Dis. (Sec. by Col.)	56,210.95	44,011.76	43,659.74	134,974.39
Loans on Real Estate.....	14,600.00	12,100.00	12,768.50	11,750.00
Overdrafts (Sec. and Unsec.)	26.67	79.01	59.86	132.72
United States Bonds .....	17,400.00	73,750.00	48,250.00	8,350.00
Bonds to Secure Postal Sav.	.....	25,000.00	25,000.00	25,000.00
Other Bonds and Securities	27,088.97	3,046.23	4,148.61	9,806.96
Premium on Bonds.....	570.00	400.00	400.00	400.00
Furniture and Fixtures....	1,529.00	1,529.00	1,529.00	1,529.00
Banking House .....	2,500.00	2,500.00	2,500.00	2,500.00
Other Real Estate .....	2,000.00	2,000.00	786.00	786.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks ..	15,395.27	14,060.05	29,443.91	29,702.77
Checks on Other Banks.....	.....	.....	.....	.....
Currency .....	2,489.00	4,781.00	6,495.00	6,548.00
Gold .....	867.50	967.50	942.50	200.00
Silver and Fractional Coin.	1,930.44	1,912.69	1,431.75	3,865.47
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 168,023.34</b>	<b>\$ 206,685.40</b>	<b>\$ 195,269.43</b>	<b>\$ 257,692.98</b>

### LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	632.24	4,318.28	1,742.05	3,893.15
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	38,856.17	28,425.95	28,611.71	36,756.12
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	97,349.88	145,896.40	137,336.25	184,224.38
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	10,758.22	6,586.22	6,816.22	12,070.77
Certified Checks .....	45.46	45.46	45.46	148.06
Cashier's Checks .....	381.37	1,413.09	717.74	600.50
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 168,023.34</b>	<b>\$ 206,685.40</b>	<b>\$ 195,269.43</b>	<b>\$ 257,692.98</b>

### OFFICERS FOR 1928

H. O. Gray, President; C. E. Morgan, Secretary and Vice-President; H. O. Gray, Jr., Cashier.

### DIRECTORS FOR 1928

H. O. Gray, C. E. Morgan, Hugh Gilmore.

(Chartered January 19, 1924)

No. 415

**THE FIRST STATE BANK OF HUDSON, HUDSON**

(Weld County)

OFFICERS FOR 1927

Charles Kugel, President; J. H. Wristen, Vice-President; J. H. Wristen, Cashier.

DIRECTORS FOR 1927

Charles Kugel, J. H. Wristen, Mrs. H. E. Wristen, C. H. Richardson, John Dwyer.

RESOURCES

	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	4,821.83	\$ 8,348.26	\$ 6,899.41	\$ 11,237.82
Loans and Dis. (Sec. by Col.)	27,502.49	26,912.46	28,432.12	53,296.77
Loans on Real Estate.....	620.00	530.00	447.00	1,365.00
Overdrafts (Sec. and Unsec.)	38.49	50.66	55.57	480.62
United States Bonds.....	10,000.00	25,000.00	15,000.00	5,050.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	5,421.61	16,178.69	15,356.36	995.12
Premium on Bonds.....	100.85	759.70	458.60	
Furniture and Fixtures ...	1,200.00	1,200.00	1,200.00	1,200.00
Banking House .....	1,700.00	1,700.00	1,700.00	1,700.00
Other Real Estate .....				
Due from Banks (not Resv.)		347.96		
Cash Items .....				18.00
Due from Reserve Banks...	11,856.01	12,147.74	4,875.84	4,821.49
Checks on Other Banks....	6.15	56.00		
Currency .....	1,925.00	3,204.00	3,206.00	4,210.00
Gold .....	135.00	80.00	65.00	70.00
Silver and Fractional Coin..	705.79	1,139.61	947.79	1,332.90
Expense Account .....				
Other Resources .....			460.88	10.00
<b>Total .....</b>	<b>\$ 66,033.22</b>	<b>\$ 97,655.08</b>	<b>\$ 79,104.57</b>	<b>\$ 85,787.72</b>

LIABILITIES

Capital Stock .....	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00	\$ 12,500.00
Surplus Fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net)...	86.00	551.04	495.24	757.90
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	40,696.73	74,935.71	53,272.70	59,282.24
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..			2,376.79	
Time Certif. of Deposit....	10,107.18	6,918.30	7,140.12	9,914.08
Certified Checks .....				
Cashier's Checks .....	139.64	250.03	810.06	833.50
Reserved for Interest .....				
Reserved for Taxes .....	3.67			
Other Liabilities .....			9.66	
<b>Total .....</b>	<b>\$ 66,033.22</b>	<b>\$ 97,655.08</b>	<b>\$ 79,104.57</b>	<b>\$ 85,787.72</b>

OFFICERS FOR 1928

Charles Kugel, President; J. H. Wristen, Vice-President; J. H. Wristen, Cashier.

DIRECTORS FOR 1928

Charles Kugel, J. H. Wristen, C. H. Richardson, John Dwyer, Mrs. H. E. Wristen, R. P. Culverwell.

(Chartered February 28, 1918)

No. 343

**BANK OF IDAHO SPRINGS, IDAHO SPRINGS**

(Clear Creek County)

**OFFICERS FOR 1927**F. L. Collom, President; John Atcheson, Jr., Vice-President; C. I. Spessard, Cashier;  
Leatha C. Ives, Asst. Cashier.**DIRECTORS FOR 1927**John Atcheson, Jr., F. L. Collom, H. A. Elliott, W. H. Barrick, Earl B. Dingle,  
C. I. Spessard, O. H. Walde.

RESOURCES	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	20,555.33	\$ 19,407.21	\$ 18,407.46	\$ 21,176.00
Loans and Dis. (Sec. by Col.)	69,341.03	81,738.32	77,837.45	58,426.14
Loans on Real Estate.....	15,857.88	15,342.88	15,497.88	21,152.88
Overdrafts (Sec. and Unsec.)	14.95	.....	73.82	22.52
United States Bonds.....	3,900.00	4,433.65	3,450.00	3,450.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	36,275.30	50,843.02	48,111.42	48,788.44
Premium on Bonds.....	18.75	.....	28.60	27.65
Furniture and Fixtures....	1,814.38	1,839.38	1,600.00	1,600.00
Banking House .....	8,000.00	8,000.00	7,700.00	7,700.00
Other Real Estate.....	3,000.00	2,700.00	2,700.00	.....
Due from Banks (not Resv.)	.....	84.17	.....	.....
Cash Items .....	.....	.....	.....	111.40
Due from Reserve Banks...	43,125.25	20,016.44	22,958.81	31,351.75
Checks on Other Banks....	72.46	86.37	700.50	258.93
Currency .....	2,688.00	2,685.00	2,026.00	4,564.00
Gold .....	1,222.50	1,135.00	1,167.50	1,387.50
Silver and Fractional Coin.	935.55	601.85	700.33	1,144.26
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 206,821.38</b>	<b>\$ 208,913.29</b>	<b>\$ 202,959.77</b>	<b>\$ 201,161.49</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	11,000.00
Undivided Profits .....	1,165.02	4,790.96	950.36	4,476.95
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	49,772.47	46,465.77	45,037.05	45,874.69
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	104,199.76	99,888.91	80,358.50	81,713.12
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	172.50	5,695.00	25,355.05	10,795.00
Time Certif. of Deposit....	16,131.63	16,677.65	15,795.27	22,271.73
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	380.00	395.00	463.54	30.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 206,821.38</b>	<b>\$ 208,913.29</b>	<b>\$ 202,959.77</b>	<b>\$ 201,161.49</b>

**OFFICERS FOR 1928**F. L. Collom, President; John Atcheson, Jr., Vice-President; C. I. Spessard, Cashier;  
Leatha C. Ives, Asst. Cashier.**DIRECTORS FOR 1928**John Atcheson, Jr., F. L. Collom, H. A. Elliott, W. H. Barrick, Earl B. Dingle,  
C. I. Spessard, O. H. Walde.



(Chartered September 8, 1916)

No. 315

**FIRST STATE BANK OF IDALIA, IDALIA**

(Yuma County)

OFFICERS FOR 1927

C. A. Puderbaugh, President; Thos. H. Fox, Vice-President; M. Finch, Cashier.

DIRECTORS FOR 1927

C. A. Puderbaugh, M. Finch, E. M. Finch, Thos. H. Fox, Elva Groves.

RESOURCES	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	13,123.07	\$ 17,227.05	\$ 16,408.44	\$ 21,742.63
Loans and Dis. (Sec. by Col.)	20,345.30	13,531.02	17,868.07	20,894.30
Loans on Real Estate.....	2,935.82	3,500.00	3,500.00	2,500.00
Overdrafts (Sec. and Unsec.)	56.59	30.39	22.54	33.31
United States Bonds.....	3,400.00	2,850.00	2,850.00	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	1,008.84	4,907.84	1,973.85
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,725.00	1,725.00	1,725.00	1,725.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	19,501.15	24,447.16	14,170.33	14,626.88
Checks on Other Banks....	34.40	.....	271.77	94.24
Currency .....	2,656.00	2,459.00	3,084.00	3,065.00
Gold .....	70.00	112.50	112.50	135.00
Silver and Fractional Coin.	446.57	596.20	417.58	397.18
Expense Account .....	.....	.....	.....	.....
Other Resources .....	331.90	1,122.13	345.17	344.25
<b>Total.....</b>	<b>\$ 66,625.80</b>	<b>\$ 70,609.29</b>	<b>\$ 67,683.24</b>	<b>\$ 69,531.64</b>

LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	6,000.00	6,000.00	6,000.00	6,000.00
Undivided Profits (Net)...	1,421.08	2,407.65	.....	756.52
Bills Payable .....	.....	.....	5,000.00	5,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	28,824.30	30,513.46	24,778.88	25,550.89
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	2,970.88	.....
Time Certif. of Deposit....	20,380.42	21,688.18	18,933.48	22,224.23
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 66,625.80</b>	<b>\$ 70,609.29</b>	<b>\$ 67,683.24</b>	<b>\$ 69,531.64</b>

OFFICERS FOR 1928

C. A. Puderbaugh, President; Thos. H. Fox, Vice-President; M. Finch, Cashier.

DIRECTORS FOR 1928

C. A. Puderbaugh, M. Finch, E. M. Finch, Thos. H. Fox, Elva Groves.

(Chartered September 27, 1910)

No. 198

**THE IGNACIO STATE BANK, IGNACIO**

(La Plata County)

OFFICERS FOR 1927

Emmet Wirt, President; J. D. Turner, Vice-President; M. E. Turner, Cashier.

DIRECTORS FOR 1927

Emmet Wirt, J. D. Turner, M. E. Turner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured). \$	39,336.26	\$ 34,223.16	\$ 42,557.63	\$ 45,459.52
Loans and Dis. (Sec. by Col.)	44,010.32	47,853.11	47,130.85	47,962.39
Loans on Real Estate.....	6,249.00	7,749.00	7,689.50	5,887.00
Overdrafts (Sec. and Unsec.)	131.80	19.71	32.24	78.32
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	1,649.66
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	2,500.00	2,500.00	2,500.00	2,500.00
Other Real Estate.....	13,651.84	10,678.65	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	6,883.17	46,832.60	49,565.88	73,579.80
Checks on Other Banks.....	30.52	295.41	582.62	38.00
Currency.....	1,867.00	2,339.00	3,673.00	3,297.00
Gold.....	1,230.00	1,800.00	1,815.00	855.00
Silver and Fractional Coin..	1,362.24	1,288.46	1,456.40	1,465.75
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,705.13	289.48	43.72	25.06
<b>Total</b> .....	<b>\$ 120,957.28</b>	<b>\$ 157,868.58</b>	<b>\$ 159,046.84</b>	<b>\$ 184,797.50</b>

LIABILITIES

Capital Stock..... \$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)....	.....	.....	.....	.....
Bills Payable.....	7,000.00	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	4,626.81	6,095.45	11,186.08
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	71,175.46	112,888.48	108,716.28	126,228.07
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	12,321.85	6,115.04	12,310.56	16,354.42
Certified Checks.....	.....	968.10	1,086.70	661.08
Cashier's Checks.....	459.97	3,270.15	837.85	367.85
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total</b> .....	<b>\$ 120,957.28</b>	<b>\$ 157,868.58</b>	<b>\$ 159,046.84</b>	<b>\$ 184,797.50</b>

OFFICERS FOR 1928

Emmet Wirt, President; J. D. Turner, Vice-President; M. E. Turner, Cashier; Rex L. Holt, Assistant Cashier.

DIRECTORS FOR 1928

Emmet Wirt, J. D. Turner, M. E. Turner.

(Chartered April 14, 1921)

No. 410

**THE ILIFF STATE BANK, ILIFF**

(Logan County)

OFFICERS FOR 1927

P. C. Dolan, President; J. K. Crum, Vice-President; E. W. Balfour, Cashier.

DIRECTORS FOR 1927

P. C. Dolan, J. K. Crum, E. W. Balfour.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	18,074.25	\$ 14,760.91	\$ 23,109.81	\$ 25,383.00
Loans and Dis. (Sec. by Col.)	42,896.47	42,940.11	39,234.50	63,799.99
Loans on Real Estate.....	10,895.00	2,520.00	3,970.00	4,050.00
Overdrafts (Sec. and Unsec.)	98.52	140.65	115.40	190.61
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	2,648.51	2,403.88	2,600.16	598.45
Premium on Bonds.....				
Furniture and Fixtures.....	2,200.00	2,200.00	2,200.00	2,200.00
Banking House.....	5,000.00	5,000.00	5,000.00	5,000.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items	297.68	259.25	181.07	196.44
Due from Reserve Banks...	18,112.11	38,919.01	21,430.19	13,025.79
Checks on Other Banks.....				
Currency	864.00	6,248.00	1,542.00	2,363.00
Gold	245.00	272.50	272.50	255.00
Silver and Fractional Coin..	1,012.42	1,382.58	432.35	476.86
Expense Account.....				
Other Resources.....	76.02	76.02	344.68	
<b>Total</b> .....	<b>\$ 102,419.98</b>	<b>\$ 117,122.91</b>	<b>\$ 100,432.66</b>	<b>\$ 117,538.64</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....			250.00	250.00
Undivided Profits (Net) .....	696.93	2,798.01		2,054.53
Bills Payable.....				14,000.00
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	71,670.22	85,148.48	63,481.20	49,707.01
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..	789.78	1,291.60	6,272.79	79.00
Time Certificates of Deposit.	14,130.16	12,785.05	15,312.56	36,362.67
Certified Checks.....	48.10			
Cashier's Checks.....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	84.79	99.77	116.11	85.43
<b>Total</b> .....	<b>\$ 102,419.98</b>	<b>\$ 117,122.91</b>	<b>\$ 100,432.66</b>	<b>\$ 117,538.64</b>

OFFICERS FOR 1928

P. C. Dolan, President; J. K. Crum, Vice-President; E. W. Balfour, Cashier.

DIRECTORS FOR 1928

P. C. Dolan, J. K. Crum, E. W. Balfour.

(Chartered March 15, 1921.)

No. 40<sup>6</sup>

**THE FIRST STATE BANK OF KEENESBURG, KEENESBURG**

(Weld County)

OFFICERS FOR 1927

S. J. Rhode, President; M. B. Rhode, Vice-President; J. R. Barber, Cashier;  
T. A. Rhode, Assistant Cashier.

DIRECTORS FOR 1927

S. J. Rhode, T. A. Rhode, M. B. Rhode, Geo. L. Murphy, C. C. Milhone.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	23,184.82	\$ 17,597.06	\$ 21,711.30	\$ 30,024.39
Loans and Dis. (Sec. by Col.)	23,429.94	40,897.31	46,733.16	65,480.37
Loans on Real Estate	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	.....	5,000.00	5,000.00	5,000.00
United States Bonds	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	.....	.....	.....
Premium on Bonds	.....	.....	.....	.....
Furniture and Fixtures	1,000.00	1,000.00	1,000.00	1,000.00
Banking House	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items	73.30	269.25	.....	222.23
Due from Reserve Banks	8,353.88	40,568.07	26,558.70	1,545.50
Checks on Other Banks	.....	.....	.....	.....
Currency	1,275.00	1,225.00	1,832.00	982.00
Gold	135.00	50.00	.....	30.00
Silver and Fractional Coin	589.08	460.69	828.05	966.67
Expense Account	.....	.....	.....	.....
Other Resources	142.91	142.91	102.15	.....
<b>Total</b>	<b>\$ 62,183.93</b>	<b>\$ 111,210.29</b>	<b>\$ 107,765.36</b>	<b>\$ 109,251.16</b>

LIABILITIES

Capital Stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	.....	100.00	500.00	500.00
Undivided Profits (Net)	19.64	912.67	174.94	1,559.00
Bills Payable	.....	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts	.....	.....	.....	.....
Trust Funds	.....	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	40,909.37	83,070.04	71,463.70	67,253.12
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks	.....	.....	.....	.....
Demand Certif. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	5,047.32	11,291.78	19,773.21	23,234.37
Certified Checks	.....	.....	.....	.....
Cashier's Checks	1,207.60	835.80	853.51	1,587.07
Reserved for Interest	.....	.....	.....	.....
Reserved for Taxes	.....	.....	.....	.....
Other Liabilities	.....	.....	.....	117.60
<b>Total</b>	<b>\$ 62,183.93</b>	<b>\$ 111,210.29</b>	<b>\$ 107,765.36</b>	<b>\$ 109,251.16</b>

OFFICERS FOR 1928

S. J. Rhode, President; M. B. Rhode, Vice-President; T. A. Rhode, Cashier.

DIRECTORS FOR 1928

S. J. Rhode, T. A. Rhode, M. B. Rhode, Geo. L. Murphy, C. C. Milhone.

(Chartered May 27, 1925)

No. 420

**THE CITIZENS STATE BANK OF KERSEY, KERSEY**

(Weld County)

**OFFICERS FOR 1927**A. H. Dake, President; J. H. Christman, Vice-President; Albert F. Cruse, Cashier;  
Ina F. Dix, Asst. Cashier.**DIRECTORS FOR 1927**

A. H. Dake, J. H. Christman, Albert F. Cruse, C. A. Taylor, F. N. Hall.

RESOURCES	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	13,202.80	\$ 10,397.63	\$ 9,981.87	\$ 10,524.46
Loans and Dis. (Sec. by Col.)	32,154.98	34,172.56	44,284.67	42,757.32
Loans on Real Estate.....				
Overdrafts (Sec. and Unsec.)		69.13	2.27	53.07
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities	9,797.50	1,940.00		
Premium on Bonds.....				
Furniture and Fixtures...	645.00	680.00	680.00	680.00
Banking House.....	4,500.00	4,500.00	4,500.00	4,500.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items.....	18.25	67.89	175.14	
Due from Reserve Banks...	10,904.39	16,991.52	5,272.97	11,833.65
Checks on Other Banks...				500.00
Currency.....	1,581.00	2,574.00	2,526.00	2,655.00
Gold.....	40.00	15.00	20.00	110.00
Silver and Fractional Coin.	663.67	1,301.38	1,454.82	1,295.31
Expense Account.....				
Other Resources.....	597.77	1,617.08	1,863.41	1,683.01
<b>Total.....</b>	<b>\$ 74,105.36</b>	<b>\$ 74,326.19</b>	<b>\$ 70,761.15</b>	<b>\$ 76,591.82</b>

LIABILITIES	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided Profits (Net)...				
Bills Payable.....	9,000.00			5,000.00
Notes Rediscounted.....				
Savings Accounts.....	2,850.00	7,491.44	4,080.45	3,755.31
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	38,983.13	44,488.87	42,238.71	35,453.55
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit...				
Time Certif. of Deposit....	7,692.59	7,164.59	7,814.59	17,382.96
Certified Checks.....				
Cashier's Checks.....	579.64	181.29	1,627.40	
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 74,105.36</b>	<b>\$ 74,326.19</b>	<b>\$ 70,761.15</b>	<b>\$ 76,591.82</b>

**OFFICERS FOR 1928**A. H. Dake, President; J. H. Christman, Vice-President; Albert F. Cruse, Cashier;  
Ina F. Dix, Asst. Cashier.**DIRECTORS FOR 1928**

A. H. Dake, J. H. Christman, Albert F. Cruse, C. A. Taylor, F. N. Hall.

(Chartered May 4, 1920)

No. 402

**THE FARMERS STATE BANK OF KIM, KIM**

(Las Animas County)

OFFICERS FOR 1927

W. C. Byers, President; Walter E. Clark, Vice-President; C. R. Johns, Cashier;  
Walter E. Clark, Asst. Cashier

DIRECTORS FOR 1927

W. C. Byers, C. R. Johns, W. E. Clark.

RESOURCES	Mar. 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	5,782.21	\$ 5,059.25	\$ 4,757.48	
Loans and Dis. (Sec. by Col.)	28,823.27	20,622.71	19,661.49	
Loans on Real Estate.....		2,186.50	2,186.50	
Overdrafts (Sec. and Unsec.)				
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities				
Premium on Bonds.....				
Furniture and Fixtures....	3,928.95	3,928.95	3,928.95	
Banking House.....	2,571.94	2,571.94	2,571.94	
Other Real Estate.....				
Due from Banks (not Res.)				
Cash Items.....				
Due from Reserve Banks..	11,061.82	13,844.90	10,229.27	
Checks on Other Banks.....	237.37	214.18	222.45	
Currency.....	4,020.00	1,295.00	3,056.00	
Gold.....	255.00	305.00	305.00	
Silver and Fractional Coin.	1,395.39	793.98	1,375.68	
Expense Account.....				
Other Resources.....	1,738.05	2,675.87		
<b>Total.....</b>	<b>\$ 59,814.00</b>	<b>\$ 53,498.28</b>	<b>\$ 48,294.76</b>	

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	
Surplus Fund.....	2,100.00	2,100.00	2,100.00	
Undivided Profits (Net)...				
Bills Payable.....	6,000.00			
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	35,273.39	34,737.73	29,590.03	
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.				
Time Certif. of Deposit....		1,289.85	1,207.00	
Certified Checks.....	847.81			
Cashier's Checks.....		370.70	344.63	
Reserved for Interest.....	592.80			
Reserved for Taxes.....				
Other Liabilities.....			53.10	
<b>Total.....</b>	<b>\$ 59,814.00</b>	<b>\$ 53,498.28</b>	<b>\$ 48,294.76</b>	
Voluntary liquidation July 3, 1928.				

OFFICERS FOR 1928

W. C. Byers, President; Walter E. Clark, Vice-President; C. R. Johns, Cashier;  
Walter E. Clark, Asst. Cashier

DIRECTORS FOR 1928

W. C. Byers, C. R. Johns, W. E. Clark.

(Chartered March 24, 1908)

No. 136

**THE KIOWA STATE BANK, KIOWA**

(Elbert County)

**OFFICERS FOR 1927**

James Ringold, President; Lee Ramsey, Vice-President; Ralph F. Finnicum, Vice-President; V. A. Backlund, Cashier.

**DIRECTORS FOR 1927**

James Ringold, Lee Ramsey, Annie C. Reilly, Ralph F. Finnicum, V. A. Backlund.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	33,533.85	\$ 27,936.18	\$ 32,936.33	\$ 43,798.89
Loans and Dis. (Sec. by Col.)	38,277.75	36,162.89	39,541.84	40,147.33
Loans on Real Estate.....	3,700.00	4,800.00	4,950.00	1,850.00
Overdrafts (Sec. and Unsec.)	64.80	23.76	172.96	234.68
United States Bonds.....	7,700.00	7,200.00	7,500.00	1,450.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	4,489.81	5,740.31	7,752.52	3,339.71
Premium on Bonds.....				
Furniture and Fixtures...				
Banking House.....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate.....	1,600.00	1,600.00	1,600.00	1,600.00
Due from Banks (not Resv.)				
Cash Items.....			64.37	
Due from Reserve Banks...	14,092.21	36,207.36	20,535.72	22,667.03
Checks on Other Banks...	303.23	58.23	517.58	48.62
Currency.....	4,726.00	3,744.00	4,802.00	3,460.00
Gold.....	135.00	175.00	175.00	205.00
Silver and Fractional Coin.	1,494.81	982.31	1,270.00	1,076.03
Expense Account.....				
Other Resources.....				
<b>Total.....</b>	<b>\$ 112,117.46</b>	<b>\$ 126,630.04</b>	<b>\$ 123,818.32</b>	<b>\$ 121,877.29</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	7,500.00	7,500.00	7,500.00	7,500.00
Undivided Profits (Net) ..	1,074.60	1,375.41	355.36	804.48
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	18,170.45	16,996.50	17,185.33	16,339.15
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	52,109.62	65,590.05	63,739.52	61,675.66
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.		7,500.00	7,500.00	7,500.00
Time Certif. of Deposit....	23,147.02	17,656.22	17,531.22	18,045.07
Certified Checks.....				
Cashier's checks.....	100.00			
Reserved for Interest.....				
Reserved for Taxes.....		11.86	6.89	12.93
Other Liabilities.....	15.77			
<b>Total.....</b>	<b>\$ 112,117.46</b>	<b>\$ 126,630.04</b>	<b>\$ 123,818.32</b>	<b>\$ 121,877.29</b>

**OFFICERS FOR 1928**

James Ringold, President; Lee Ramsey, Vice-President; Ralph F. Finnicum, Vice-President; V. A. Backlund, Cashier.

**DIRECTORS FOR 1928**

James Ringold, Lee Ramsey, Annie C. Reilly, Ralph F. Finnicum, V. A. Backlund.

(Chartered September 27, 1919.)

No. 378

**THE STOCKGROWERS STATE BANK OF KIOWA, KIOWA**

(Elbert County)

OFFICERS FOR 1927

E. R. Mourning, President; R. H. Denney, Vice-President; J. J. Kruse, Cashier.

DIRECTORS FOR 1927

W. F. Ahl, A. F. Dietemann, J. J. Kruse, R. H. Denney, B. H. Gleason, E. R. Mourning,  
J. M. Rinnert.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	37,352.63	\$ 45,780.98	\$ 43,441.04	\$ 48,872.97
Loans and Dis. (Sec. by Col.)	43,448.24	38,319.04	44,792.68	51,392.38
Loans on Real Estate.....	3,683.00	3,614.99	2,858.00	1,500.00
Overdrafts (Sec. and Unsec.)	162.14	399.97	156.13	725.63
United States Bonds.....	5,450.00	5,100.00	5,100.00	2,850.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	5,283.78	17,353.21	5,676.89	9,290.63
Premium on Bonds.....				
Furniture and Fixtures....	2,000.00	2,000.00	1,800.00	1,800.00
Banking House.....				
Other Real Estate.....	1,450.00	1,450.00	1,450.00	1,450.00
Due from Banks (not Resv.)				
Cash Items.....	150.25	6.00	722.32	48.96
Due from Reserve Banks...	22,934.44	42,832.62	29,868.41	49,015.79
Checks on Other Banks.....	328.40	536.41	113.10	492.15
Currency .....	3,864.00	3,658.00	3,584.00	4,902.00
Gold .....	495.00	530.00	570.00	630.00
Silver and Fractional Coin..	1,710.90	1,261.09	1,145.91	1,257.48
Expense Account.....				
Other Resources.....				
<b>Total .....</b>	<b>\$ 128,312.78</b>	<b>\$ 162,842.31</b>	<b>\$ 141,278.48</b>	<b>\$ 174,227.98</b>

LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	5,000.00	5,000.00	5,500.00	5,500.00
Undivided Profits (Net)....	1,603.16	3,468.66	2,043.43	3,679.28
Bills Payable.....				
Notes Rediscounted .....				
Savings Accounts.....	7,905.04	9,256.97	10,255.71	11,484.12
Postal Savings Accounts....				
Trust Fund.....				
Dividends Unpaid.....				
Individual Deposits .....	76,059.49	95,453.81	80,627.33	117,076.82
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit..			2,778.41	
Time Certificates of Deposit.	22,708.83	34,131.74	24,100.03	21,461.10
Certified Checks.....				
Cashier's Checks.....	36.26	531.13	973.57	26.66
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total .....</b>	<b>\$ 128,312.78</b>	<b>\$ 162,842.31</b>	<b>\$ 141,278.48</b>	<b>\$ 174,227.98</b>

OFFICERS FOR 1928

E. R. Mourning, President; R. H. Denney, Vice-President; J. J. Kruse, Cashier.

DIRECTORS FOR 1928

W. F. Ahl, A. F. Dietemann, J. J. Kruse, R. H. Denney, B. H. Gleason, E. R. Mourning,  
J. M. Rinnert.



(Chartered March 1, 1917.)

No. 321

**THE KIRK STATE BANK, KIRK**

(Yuma County)

## OFFICERS FOR 1927

J. E. Wrape, President; G. I. Idler, Vice-President; R. H. Calverley, Vice-President;  
H. K. Clark, Cashier; Lena Burkard, Assistant Cashier.

## DIRECTORS FOR 1927

J. E. Wrape, R. H. Calverley, G. I. Idler, George Burkard, H. K. Clark.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	9,275.30	\$ 6,217.21	\$ 4,675.00	\$ 10,049.57
Loans and Dis. (Sec. by Col.)	29,848.97	31,785.52	28,267.87	27,505.04
Loans on Real Estate	5,630.40	5,990.56	5,580.56	4,910.56
Overdrafts (Sec. and Unsec.)	61.77	79.77	91.48	82.16
United States Bonds	5,150.00	2,100.00	2,100.00	7,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	2,280.70	2,308.89	2,889.70	3,436.65
Premium on Bonds	92.19			2,000.00
Furniture and Fixtures	2,100.00	2,000.00	2,000.00	2,466.00
Banking House	2,466.00	2,466.00	2,466.00	3,400.00
Other Real Estate	4,000.00	4,000.00	4,000.00	
Due from Banks (not Resv.)				
Cash Items	4.84			
Due from Reserve Banks	4,800.13	10,346.79	21,864.38	15,879.90
Checks on Other Banks	65.41	500.25	1,135.70	447.54
Currency	3,112.00	1,787.00	3,808.00	2,815.00
Gold	160.00	180.00	180.00	180.00
Silver and Fractional Coin	413.52	532.17	986.82	908.07
Expense Account				
Other Resources	577.01			
<b>Total</b>	<b>\$ 70,038.24</b>	<b>\$ 70,294.16</b>	<b>\$ 80,045.51</b>	<b>\$ 81,080.49</b>
<b>LIABILITIES</b>				
Capital Stock	10,000.00	10,000.00	10,000.00	10,000.00
Surplus Fund	2,000.00	2,000.00	2,000.00	2,000.00
Undivided Profits (Net)		469.17	510.22	1,326.08
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts				
Trust Fund				
Dividends Unpaid				
Individual Deposits	37,995.89	36,864.00	46,543.46	46,027.38
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certificates of Deposit	19,782.49	20,544.86	20,248.57	21,469.35
Certified Checks				
Cashier's Checks	259.86	416.13	743.26	257.68
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 70,038.24</b>	<b>\$ 70,294.16</b>	<b>\$ 80,045.51</b>	<b>\$ 81,080.49</b>

## OFFICERS FOR 1928

J. E. Wrape, President; G. I. Idler, Vice-President; H. K. Clark, Cashier.

## DIRECTORS FOR 1928

J. E. Wrape, R. H. Calverley, G. I. Idler, George Burkard, H. K. Clark.

(Chartered November 22, 1909)

No. 176

**THE KIT CARSON STATE BANK, KIT CARSON**

(Cheyenne County)

OFFICERS FOR 1927

Chas. E. Collins, President; Chas. Scott, Vice-President; Frank Jelinek, Cashier;  
Don Collins, Assistant Cashier.

DIRECTORS FOR 1927

Chas. E. Collins, Chas. Scott, Frank Jelinek.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	25,081.04	\$ 21,876.12	\$ 21,133.36	\$ 19,271.00
Loans and Dis. (Sec. by Col.)	67,999.60	71,687.80	78,790.54	85,659.00
Loans on Real Estate.....	6,546.00	5,907.00	3,882.00	3,304.00
Overdrafts (Sec. and Unsec.)	678.73	358.88	767.27	632.49
United States Bonds.....				
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	2,686.63	573.44	1,677.69	286.60
Premium on Bonds.....				
Furniture and Fixtures.....				
Banking House.....	6,500.00	6,500.00	6,000.00	6,000.00
Other Real Estate.....	3,000.00	3,840.00	4,593.24	4,130.64
Due from Banks (not Resv.)				
Cash Items.....				
Due from Reserve Banks...	12,141.33	35,713.37	25,577.88	63,405.74
Checks on Other Banks.....				
Currency.....	1,956.00	2,971.00	2,530.00	1,471.00
Gold.....	2,137.50	2,125.00	2,475.00	2,567.50
Silver and Fractional Coin..	707.48	933.50	817.20	2,832.88
Expense Account.....				
Other Resources.....				
<b>Total .....</b>	<b>\$ 129,434.31</b>	<b>\$ 152,486.11</b>	<b>\$ 148,244.18</b>	<b>\$ 189,560.85</b>

LIABILITIES

Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	5,727.51	8,777.41	5,434.46	8,478.43
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts....				
Trust Fund.....				
Dividends Unpaid.....				
Individual Deposits.....	66,400.59	79,977.86	72,573.00	100,870.05
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit..	2,500.00	2,500.00	2,500.00	2,500.00
Time Certificates of Deposit	19,114.90	23,961.29	30,766.96	42,198.79
Certified Checks.....				
Cashier's Checks.....	691.31	2,269.55	1,969.76	513.58
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total .....</b>	<b>\$ 129,434.31</b>	<b>\$ 152,486.11</b>	<b>\$ 148,244.18</b>	<b>\$ 189,560.85</b>

OFFICERS FOR 1928

Chas. E. Collins, President; Chas. Scott, Vice-President; Frank Jelinek, Cashier;  
Don Collins, Assistant Cashier.

DIRECTORS FOR 1928

Chas. E. Collins, Chas. Scott, Frank Jelinek.

(Chartered August 18, 1908)

No. 70

**THE BANK OF KREMMLING, KREMMLING**

(Grand County)

OFFICERS FOR 1927

F. C. Jones, President; C. L. Brown, Vice-President; C. G. Breeze, Cashier.

DIRECTORS FOR 1927

F. C. Jones, H. O. Gray, C. B. Rundell, C. L. Brown, Carl G. Breeze.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	43,475.50	\$ 25,040.08	\$ 27,498.08	\$ 37,372.00
Loans and Dis. (Sec. by Col.)	63,531.52	42,260.00	42,085.00	143,444.53
Loans on Real Estate .....	12,225.00	11,898.32	13,198.32	11,198.32
Overdrafts (Sec. and Unsec.)	35.90	230.73	346.07	66.51
United States Bonds .....	13,550.00	6,100.00	101,100.00	5,950.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	27,147.37	106,434.16	28,553.61	31,905.69
Premium on Bonds .....	250.00	200.00	200.00	200.00
Furniture and Fixtures .....	1,500.00	1,500.00	1,500.00	1,500.00
Banking House .....	1,800.00	1,800.00	1,800.00	1,800.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks.....	10,294.12	67,384.60	36,842.08	68,964.55
Checks on Other Banks.....	.....	.....	.....	.....
Currency .....	3,953.00	7,173.00	4,131.00	4,744.00
Gold .....	960.00	1,070.00	1,110.00	1,262.50
Silver and Fractional Coin..	1,824.07	1,123.45	1,374.95	1,813.40
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 180,546.48</b>	<b>\$ 272,214.34</b>	<b>\$ 259,739.11</b>	<b>\$ 310,221.50</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	15,000.00	15,000.00	20,000.00	20,000.00
Undivided Profits (Net)....	4,928.41	7,278.19	1,187.57	3,110.95
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	30,113.38	51,312.24	58,203.16	73,168.26
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Fund.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	104,913.00	175,281.06	156,382.44	170,849.43
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	14,091.64	12,824.21	13,768.66	31,436.19
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,500.05	518.64	197.28	1,656.67
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 180,546.48</b>	<b>\$ 272,214.34</b>	<b>\$ 259,739.11</b>	<b>\$ 310,221.50</b>

OFFICERS FOR 1928

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier; Marie Jones, Assistant Cashier.

DIRECTORS FOR 1928

F. C. Jones, C. L. Brown, Carl G. Breeze.

(Chartered December 21, 1909.)

No. 177

**THE LAIRD STATE BANK, LAIRD**

(Yuma County)

OFFICERS FOR 1927

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier.

DIRECTORS FOR 1927

John Brown, Thomas Ashton, Buffer Roberts.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)..\$	26,443.80	\$ 24,011.30	\$ 21,943.80	\$ 18,634.00
Loans and Dis. (Sec. by Col.)	16,837.00	16,196.00	15,487.00	13,597.00
Loans on Real Estate.....	6,993.00	6,993.00	6,993.00	4,350.00
Overdraft (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	100.00	100.00	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	340.00	135.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	2,000.00
Banking House.....	3,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate.....	225.00	225.00	225.00	225.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	69.13	19.71	15.96	111.08
Due from Reserve Banks...	17,001.25	27,928.21	19,986.94	29,693.71
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	2,772.00	1,790.00	2,012.00	1,614.00
Gold.....	745.00	745.00	600.00	750.00
Silver and Fractional Coin..	805.92	428.67	660.68	598.46
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 76,992.10</b>	<b>\$ 83,436.89</b>	<b>\$ 73,264.38</b>	<b>\$ 74,708.25</b>

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	6,500.00	6,500.00	6,500.00	1,500.00
Undivided Profits (Net)....	1,021.54	986.98	472.93	1,307.04
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Fund.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	44,589.94	53,632.53	42,976.94	49,420.83
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	9,880.62	7,317.38	8,314.51	7,480.38
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 76,992.10</b>	<b>\$ 83,436.89</b>	<b>\$ 73,264.38</b>	<b>\$ 74,708.25</b>

OFFICERS FOR 1928

John Brown, President; Thomas Ashton, Vice-President; Buffer Roberts, Cashier.

DIRECTORS FOR 1928

John Brown, Thomas Ashton, Buffer Roberts.

(Chartered August 5, 1908)

No. 73

**THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA**

(Otero County)

**OFFICERS FOR 1927**

W. S. Morrison, President; A. S. Marshall, Vice-President; E. G. Woodridge, Vice-President; E. H. Tempel, Cashier.

**DIRECTORS FOR 1927**

J. L. Gilliland, W. S. Morrison, A. S. Marshall, E. G. Woodridge, V. N. Lagerquist, E. H. Rourke, C. E. Sabin, E. H. Tempel.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	148,334.10	\$ 179,665.38	\$ 182,249.24	\$ 192,415.45
Loans and Dis. (Sec. by Col.)	112,656.79	118,005.27	136,812.29	145,740.23
Loans on Real Estate	41,237.90	36,726.00	28,122.00	28,017.96
Overdrafts (Sec. and Unsec.)	127.96	477.51	485.09	375.93
United States Bonds	10,800.00	12,300.00	16,750.00	12,650.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	35,191.42	82,319.92	79,502.99	67,597.89
Premium on Bonds				
Furniture and Fixtures	5,000.00	5,000.00	5,000.00	5,000.00
Banking House	25,000.00	25,000.00	25,000.00	25,000.00
Other Real Estate	22,890.74	20,077.63	21,933.59	17,025.06
Due from Banks (not Resv.)				
Cash Items	2,325.56	6,169.08	763.57	1,533.84
Due from Reserve Banks	128,730.14	88,076.09	69,264.93	70,201.66
Checks on Other Banks	532.56	1,075.74	3,922.29	4,880.71
Currency	20,624.00	20,257.00	23,625.00	26,867.00
Gold	800.00	1,365.00	1,405.00	1,467.50
Silver and Fractional Coin	3,058.98	2,423.33	3,029.20	2,854.98
Expense Account				
Other Resources	14,850.00	10,650.00	5,950.00	5,400.00
<b>Total</b>	<b>\$ 572,160.15</b>	<b>\$ 609,588.45</b>	<b>\$ 603,815.19</b>	<b>\$ 607,028.21</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock \$	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund	40,000.00	40,000.00	40,000.00	36,000.00
Undivided Profits (Net)	2,679.78	3,764.26	2,365.24	4,185.48
Bills Payable				
Notes Rediscounted				
Savings Accounts	98,527.40	86,103.56	81,322.50	76,627.77
Postal Savings Accounts				
Trust Funds	8,534.33	7,884.56	6,258.84	9,778.38
Dividends Unpaid	1.50	13.50	1.50	
Individual Deposits	298,952.70	357,097.75	349,424.91	357,013.40
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certif. of Deposit	31,247.40	24,205.38	33,929.29	38,559.48
Certified Checks	9.75	11.75	9.75	9.75
Cashier's Checks	4,541.85	2,535.13	7,350.25	3,021.48
Reserved for Interest	143.57	682.28	91.39	481.48
Reserved for Taxes	1,121.87	1,640.28	2,111.52	950.99
Other Liabilities	11,400.00	10,650.00	5,950.00	5,400.00
<b>Total</b>	<b>\$ 572,160.15</b>	<b>\$ 609,588.45</b>	<b>\$ 603,815.19</b>	<b>\$ 607,028.21</b>

**OFFICERS FOR 1928**

W. S. Morrison, President; E. H. Rourke, Vice-President; E. H. Tempel, Cashier; Roy O. Shupe, Assistant Cashier.

**DIRECTORS FOR 1928**

W. S. Morrison, Chas. E. Sabin, E. G. Woodridge, E. H. Rourke, V. N. Lagerquist, E. H. Tempel, Wilson A. Hart.

(Chartered August 5, 1903)

No. 72

**THE LA JUNTA STATE BANK, LA JUNTA**

(Otero County)

OFFICERS FOR 1927

R. A. Steen, President; John Richert, Cashier; H. L. Hooker, Asst. Cashier.

DIRECTORS FOR 1927

R. A. Steen, John Richert, J. N. Lamb, J. H. Holly, E. M. Reynolds.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	154,173.53	\$ 90,366.64	\$ 77,886.90	\$ 71,386.35
Lons and Dis. (Sec. by Col.)	63,286.06	136,643.14	140,026.17	189,146.63
Loans on Real Estate.....	26,835.00	27,065.00	22,715.00	20,250.00
Overdrafts (Sec. and Unsec.)	307.16	113.38	11.71	72.76
United States Bonds .....	59,950.00	35,600.00	35,600.00	35,100.00
Bonds to Secure Postal Sav.	.....	25,000.00	25,000.00	.....
Other Bonds and Securities	16,314.27	13,188.88	22,048.73	21,199.79
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,800.00	1,800.00	1,800.00	1,800.00
Banking House .....	.....	.....	.....	.....
Other Real Estate.....	6,273.00	6,273.00	6,783.00	6,461.15
Due from Banks (not Resv.)	.....	25.00	25.00	.....
Cash Items .....	.....	347.94	.....	891.01
Due from Reserve Banks...	33,706.81	32,791.99	22,704.18	33,169.63
Checks on Other Banks....	2,151.96	4,038.84	3,854.81	7,302.81
Currency .....	15,443.00	17,466.00	24,102.00	12,293.00
Gold .....	2,300.00	2,670.00	2,500.00	2,795.00
Silver and Fractional Coin.	937.36	906.86	3,983.40	3,763.03
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 383,478.15</b>	<b>\$ 394,296.67</b>	<b>\$ 389,040.90</b>	<b>\$ 405,631.16</b>

LIABILITIES

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	12,000.00	12,000.00	12,150.00	12,150.00
Undivided Profits (Net) ...	1,295.14	4,144.82	2,601.10	5,538.85
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	19,019.66	25,117.60	23,274.47	19,303.16
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	248,723.06	232,338.19	232,247.37	246,375.36
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	4.00	15,004.00	15,004.00	20,004.00
Time Certif. of Deposit....	50,520.18	53,812.23	49,375.46	48,065.20
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,916.11	1,879.83	4,388.50	4,194.59
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 383,478.15</b>	<b>\$ 394,296.67</b>	<b>\$ 389,040.90</b>	<b>\$ 405,631.16</b>

OFFICERS FOR 1928

R. A. Steen, President; E. M. Reynolds, Vice-President; John Richert, Cashier; Walter A. Schertz, Asst. Cashier.

DIRECTORS FOR 1928

John H. Holly, J. N. Lamb, E. M. Reynolds, John Richert, R. A. Steen.

(Chartered January 26, 1920)

No. 394

**VALLEY STATE BANK, LAMAR**

(Prowers County)

**OFFICERS FOR 1927**

Chas. Maxwell, President; Cora R. Strain, Vice-President; J. V. Saylor, Cashier.

**DIRECTORS FOR 1927**Chas. Maxwell, F. H. Kelsey, T. J. Saylor, L. E. Likes, Cora R. Strain, J. S. Maxwell,  
J. V. Saylor.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	77,486.43	\$ 60,361.76	\$ 48,356.95	\$ 34,778.96
Loans and Dis. (Sec. by Col.)	40,379.50	32,851.17	38,687.85	57,195.71
Loans on Real Estate.....	3,750.00	5,375.00	3,756.26	5,035.00
Overdrafts (Sec. and Unsec.)	1,613.58	1,428.16	73.20	206.89
United States Bond.....	22,036.65	9,487.65	9,738.65	44,539.65
Bonds to Secure Postal Sav.				
Other Bonds and Securities	5,938.50	5,479.39	10,160.13	6,339.63
Premium on Bonds.....				
Furniture and Fixtures....	5,845.31	5,845.31	5,845.31	5,845.31
Banking House .....				
Other Real Estate .....				
Due from Banks (not Resv.)			1,500.00	
Cash Items .....			1,080.59	213.08
Due from Reserve Banks ..	32,582.06	53,350.32	93,894.07	35,249.09
Checks on Other Banks....	1,462.62	1,612.35	859.52	918.91
Currency .....	5,905.00	6,471.00	6,061.00	8,077.00
Gold .....	1,090.00	1,197.50	1,047.50	1,100.00
Silver and Fractional Coin.	2,749.28	1,377.59	1,174.83	1,592.90
Expense Account .....				
Other Resources .....	1,166.96	868.08	1,196.88	
<b>Total .....</b>	<b>\$ 202,005.89</b>	<b>\$ 185,703.28</b>	<b>\$ 223,432.74</b>	<b>\$ 201,092.13</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)...				212.28
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	1,977.46	2,510.53	3,588.14	5,013.12
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	124,652.14	107,580.36	143,744.82	119,655.12
Due to Banks (not Resv.)..				
Due to Reserve Banks .....				
Demand Certif. of Deposit..				
Time Certif. of Deposit....	44,939.50	44,991.69	45,708.01	45,297.55
Certified Checks .....				
Cashier's Checks .....	436.79	620.70	391.77	914.06
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 202,005.89</b>	<b>\$ 185,703.28</b>	<b>\$ 223,432.74</b>	<b>\$ 201,092.13</b>

**OFFICERS FOR 1928**

Chas. Maxwell, President; Cora R. Strain, Vice-President; Harry L. Hooker, Cashier.

**DIRECTORS FOR 1928**Chas. Maxwell, F. H. Kelsey, Cora R. Strain, J. S. Maxwell, R. L. Christy, L. E. Likes,  
Harry L. Hooker.

(Chartered December 12, 1908)

No. 130

**LA SALLE STATE BANK, LA SALLE**

(Weld County)

**OFFICERS FOR 1927**

T. F. Dobbs, President; J. A. Behrens, Vice-President; Jesse L. Keefer, Cashier.

**DIRECTORS FOR 1927**

T. F. Dobbs, H. F. Behrens, J. A. Behrens.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	26,477.48	\$ 20,724.86	\$ 22,641.38	\$ 29,526.33
Loans and Dis. (Sec. by Col.)	9,858.25	27,329.78	26,569.35	23,223.16
Loans on Real Estate.....	.....	1,099.00	2,734.00	99.50
Overdrafts (Sec. and Unsec.)	1,294.78	578.41	135.40	322.15
United States Bonds .....	2,300.00	2,300.00	2,300.00	1,550.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	709.73	160.00	2,382.80	2,915.26
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,072.75	2,072.75	2,072.75	2,072.75
Banking House .....	1,200.00	1,200.00	1,200.00	1,200.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	468.64	10.80	241.09	11.50
Due from Reserve Banks.....	18,093.12	23,861.24	6,427.04	2,772.54
Checks on Other Banks .....	327.00	.....	.....	.....
Currency .....	1,768.00	2,466.00	3,598.00	1,346.00
Gold .....	1,197.50	825.00	987.50	1,105.00
Silver and Fractional Coin..	766.39	1,025.95	929.13	1,026.99
Expense Account .....	.....	.....	.....	.....
Other Resources .....	394.43	1,120.32	799.44	1,411.02
<b>Total .....</b>	<b>\$ 66,928.07</b>	<b>\$ 84,774.11</b>	<b>\$ 73,017.88</b>	<b>\$ 68,582.20</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Saving Accounts .....	1,231.67	2,163.56	2,333.38	1,817.79
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	43,283.17	62,466.90	46,341.03	32,720.44
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	7,370.27	5,115.49	8,981.57	19,036.47
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	42.96	23.16	311.90	7.50
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 66,928.07</b>	<b>\$ 84,774.11</b>	<b>\$ 73,017.88</b>	<b>\$ 68,582.20</b>

**OFFICERS FOR 1928**

T. F. Dobbs, President; J. A. Behrens, Vice-President; Chas. B. Tuller, Cashier.

**DIRECTORS FOR 1928**

J. A. Behrens, T. F. Dobbs, H. F. Behrens, Chas. B. Tuller.



(Chartered April 6, 1908)

No. 73

**BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS**

(Bent County)

## OFFICERS FOR 1927

P. G. Scott, President; A. S. Booth, Vice-President; Wm. J. A. Scott, Cashier;  
H. H. Schumann, Assistant Cashier.

## DIRECTORS FOR 1927

P. G. Scott, A. S. Booth, Albert S. Booth, Jr.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	255,360.11	\$ 257,371.02	\$ 260,414.04	\$ 287,670.21
Loans and Dis. (Sec. by Col.)	153,764.11	164,272.64	155,146.88	192,677.44
Loans on Real Estate .....	44,426.06	62,211.59	74,804.55	60,056.79
Overdrafts (Sec. and Unsec.)	3,077.76	2,292.03	7,999.80	7,357.83
United States Bonds .....	.....	.....	.....	5,050.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	4,756.23	1,781.01	945.66	14,161.26
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,307.88	2,307.88	2,307.88	2,307.88
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	14,523.93	18,091.69	18,364.54	16,879.79
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	.....	.....	364.40	.....
Due from Reserve Banks....	105,849.05	55,874.64	71,430.16	94,792.10
Checks on Other Banks.....	1,660.28	4,759.80	3,907.93	4,906.23
Currency .....	23,530.00	18,684.00	20,522.00	13,092.00
Gold .....	4,135.00	4,260.00	4,405.00	225.00
Silver and Fractional Coin..	3,876.67	4,663.93	4,257.96	5,354.38
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 617,267.08</b>	<b>\$ 596,570.23</b>	<b>\$ 624,870.80</b>	<b>\$ 704,530.91</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided Profits (Net) .....	3,532.83	3,771.37	2,145.34	2,293.73
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	45,249.85	50,183.65	48,815.04	59,080.72
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	321,389.40	329,236.70	340,953.23	395,122.38
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit... 595.84	595.84	595.84	595.84	595.84
Time Certificates of Deposit. 181,854.82	145,630.41	165,857.59	181,568.79	300.00
Certified Checks .....	100.00	.....	129.70	300.00
Cashier's Checks .....	2,665.94	3,998.76	3,519.81	2,618.57
Reserved for Interest .....	.....	.....	.....	580.23
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	1,878.40	3,153.50	2,854.25	2,370.65
<b>Total .....</b>	<b>\$ 617,267.08</b>	<b>\$ 596,570.23</b>	<b>\$ 624,870.80</b>	<b>\$ 704,530.91</b>

## OFFICERS FOR 1928

P. G. Scott, President; A. S. Booth, Vice-President; Wm. J. A. Scott, Cashier;  
H. H. Schumann, Assistant Cashier.

## DIRECTORS FOR 1928

P. G. Scott, A. S. Booth, Albert S. Booth, Jr.

(Chartered September 10, 1910)

No. 197

**COMMERCIAL BANK OF LAS ANIMAS, LAS ANIMAS**

(Bent County)

**OFFICERS FOR 1927**

A. B. Ham, President; J. R. Gaines, Vice-President; B. L. Bennett, Cashier.

**DIRECTORS FOR 1927**

A. B. Ham, A. F. Klinkerman, J. R. Gaines, Wm. M. Blake, B. L. Bennett.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	18,364.20	\$ 14,035.09	\$ 12,412.84	\$ 15,154.01
Loans and Dis. (Sec. by Col.)	7,256.04	10,789.00	6,752.33	18,112.40
Loans on Real Estate.....	8,386.10	8,325.85	8,325.85	.....
Overdrafts (Sec. and Unsec.)	171.62	403.73	200.14	779.49
United States Bonds .....	1,300.00	1,600.00	1,600.00	11,600.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	7,961.63	488.61	3,473.30	10,493.79
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	3,300.00	3,300.00	3,300.00	3,300.00
Banking House .....	9,500.00	9,500.00	9,500.00	9,500.00
Other Real Estate .....	4,006.00	4,006.00	4,006.00	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	40.41	1,120.65	692.89	408.40
Due from Reserve Banks....	34,900.41	53,018.29	55,094.38	45,513.90
Checks on Other Banks.....	209.67	2,112.70	519.33	1,734.88
Currency .....	4,487.00	5,491.00	4,692.00	4,472.00
Gold .....	2,000.00	2,000.00	2,000.00	2,000.00
Silver and Fractional Coin..	2,206.22	1,800.08	2,662.14	1,077.47
Expense Account .....	.....	.....	.....	.....
Other Resources .....	2,361.15	3,981.12	4,924.79	351.30
<b>Total .....</b>	<b>\$ 106,450.45</b>	<b>\$ 121,972.12</b>	<b>\$ 120,155.99</b>	<b>\$ 124,497.64</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	2,500.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	2,565.64	2,134.87	2,900.88	3,981.24
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	64,403.59	82,702.88	79,779.53	81,491.19
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	9,314.57	6,601.31	6,741.44	10,687.13
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	166.65	533.06	734.14	838.08
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 106,450.45</b>	<b>\$ 121,972.12</b>	<b>\$ 120,155.99</b>	<b>\$ 124,497.64</b>

**OFFICERS FOR 1928**A. B. Ham, President; J. R. Gaines, Vice-President; B. L. Bennett, Cashier;  
J. G. Morley, Assistant Cashier.**DIRECTORS FOR 1928**A. B. Ham, A. F. Klinkerman, Mrs. Mary Manifer, J. R. Gaines, Wm. M. Blake,  
B. L. Bennett.

(Chartered January 29, 1920)

No. 391

**THE COLORADO BANK & TRUST COMPANY, LONGMONT**

(Boulder County)

**OFFICERS FOR 1927**Chas. A. Miller, President; W. C. Muth, Vice-President; D. W. Spangler, Vice-President;  
R. L. Hudson, Cashier.**DIRECTORS FOR 1927**C. O. Almquist, W. R. Benson, C. E. Hanna, C. O. Andrew, M. D. Coffin, R. L. Hudson,  
Chas. A. Miller, W. C. Muth, T. L. Pugh, D. W. Spangler.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	102,894.90	\$ 107,931.55	\$ 163,478.36	\$ 164,569.20
Loans and Dis. (Sec. by Col.)	91,535.70	185,744.34	203,130.40	211,898.25
Loans on Real Estate .....	4,000.00	7,500.00	9,350.00	2,800.00
Overdrafts (Sec. and Unsec.)	1,094.84	801.92	1,655.29	3,221.21
United States Bonds .....	5,070.41	37,702.26	10,184.29	9,900.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	25,590.00	23,637.82	44,000.00	44,375.00
Premium on Bonds .....	.....	.....	1,021.74	908.74
Furniture and Fixtures .....	6,376.77	6,498.77	6,498.77	6,498.77
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	16,000.00	16,000.00	16,000.00	16,000.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	358.08	119.55	105.00	292.15
Due from Reserve Banks ...	68,959.62	47,486.11	42,736.75	13,647.18
Checks on Other Banks .....	555.06	850.81	1,544.39	1,472.19
Currency .....	11,347.00	11,107.00	14,738.00	13,527.00
Gold .....	1,735.00	1,740.00	1,812.50	2,450.00
Silver and Fractional Coin..	2,529.39	1,347.51	1,884.75	2,390.82
Expense Account .....	.....	.....	.....	.....
Other Resources .....	1,045.76	.....	.....	.....
<b>Total .....</b>	<b>\$ 339,092.53</b>	<b>\$ 448,467.64</b>	<b>\$ 518,140.24</b>	<b>\$ 493,950.51</b>

**LIABILITIES**

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,500.00
Undivided Profits (Net) .....	.....	5,236.63	241.54	6,073.20
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	25,309.06	41,015.77
Savings Accounts .....	74,995.37	92,774.14	94,629.56	91,768.83
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	15.00
Individual Deposits .....	187,217.59	265,881.00	235,234.76	239,959.01
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	83,689.08	.....
Time Certificates of Deposit	19,660.06	24,256.28	20,863.88	58,474.31
Certified Checks .....	41.25	.....	116.13	.....
Cashier's Checks .....	2,178.26	5,319.59	3,056.23	1,144.39
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 339,092.53</b>	<b>\$ 448,467.64</b>	<b>\$ 518,140.24</b>	<b>\$ 493,950.51</b>

**OFFICERS FOR 1928**Chas. A. Miller, President; W. C. Muth, Vice-President; D. W. Spangler, Vice-President;  
R. L. Hudson, Cashier; Ada M. Englebrecht, Assistant Cashier.**DIRECTORS FOR 1928**C. O. Almquist, W. R. Benson, C. E. Hanna, Chas. A. Miller, C. O. Andrew, M. D. Coffin,  
R. L. Hudson, W. C. Muth, D. W. Spangler.

(Chartered February 8, 1915)

No. 284

**FIRST STATE BANK OF LOUISVILLE, LOUISVILLE**

(Boulder County)

OFFICERS FOR 1927

W. L. Tanner, President; J. R. Thirlaway, Vice-President; H. H. Hoyt, Cashier;  
Annie Liddle, Assistant Cashier.

DIRECTORS FOR 1927

W. L. Tanner, Frank W. Persons, J. R. Thirlaway, Martin Reinert, H. H. Hoyt.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	31,856.00	\$ 26,748.05	\$ 24,752.18	\$ 36,428.51
Loans and Dis. (Sec. by Col.)	39,345.92	38,978.00	37,722.94	37,222.76
Loans on Real Estate .....	5,467.20	6,218.67	6,218.67	6,875.24
Overdrafts (Sec. and Unsec.)	68.43	.....	3.99	27.77
United States Bonds .....	15,298.12	7,650.00	7,650.00	7,500.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	150.00
Furniture and Fixtures .....	1,729.00	2,148.00	2,148.00	2,148.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	17,551.97	30,482.21	16,905.11	17,591.97
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks....	29,049.72	16,313.90	26,675.27	25,720.75
Checks on Other Banks .....	.....	.....	.....	.....
Currency .....	8,137.00	4,345.00	6,490.00	9,203.00
Gold .....	.....	.....	20.00	.....
Silver and Fractional Coin..	982.43	416.16	872.93	673.03
Expense Account .....	.....	.....	.....	.....
Other Resources .....	687.73	.....	541.29	354.75
<b>Total .....</b>	<b>\$ 150,173.52</b>	<b>\$ 133,299.99</b>	<b>\$ 130,000.38</b>	<b>\$ 143,895.78</b>

LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	4,655.00	4,760.00	4,835.00	4,895.00
Undivided Profits (Net) .....	.....	341.79	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	20,383.12	20,660.00	21,611.83	23,944.88
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	89,540.13	73,776.00	67,904.29	82,680.74
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit..	19,517.55	17,721.58	19,004.47	16,284.62
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,077.72	1,040.62	1,644.79	1,090.54
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 150,173.52</b>	<b>\$ 133,299.99</b>	<b>\$ 130,000.38</b>	<b>\$ 143,895.78</b>

OFFICERS FOR 1928

W. L. Tanner, President; J. R. Thirlaway, Vice-President; H. H. Hoyt, Cashier;  
Annie Liddle, Assistant Cashier.

DIRECTORS FOR 1928

W. L. Tanner, Frank W. Persons, J. R. Thirlaway, Martin Reinert, H. H. Hoyt.

(Chartered November 1, 1910)

No. 204

**THE LARIMER COUNTY BANK & TRUST CO., LOVELAND**

(Larimer County)

## OFFICERS FOR 1927

A. J. Swanson, President; Lester G. Foote, Vice-President; F. W. Kiplinger, Cashier;  
L. B. Blair, Assistant Cashier; C. O. Winton, Assistant Cashier.

## DIRECTORS FOR 1927

L. B. Blair, W. H. Derby, F. W. Kiplinger, W. J. Rausler, J. M. Cunningham, Lester G.  
Foote, T. M. McKee, A. J. Swanson, R. W. Truscott.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	89,436.72	\$ 126,022.08	\$ 143,068.48	\$ 145,385.36
Loans and Dis. (Sec. by Col.)	107,869.43	167,895.99	159,101.94	223,017.22
Loans on Real Estate.....	102,325.36	75,067.30	96,035.73	30,376.50
Overdrafts (Sec. and Unsec.)	2,604.84	1,439.78	1,605.61	895.06
United States Bonds .....	4,800.00	5,025.00	4,850.00	2,025.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	82,861.81	93,435.81	76,935.81	95,626.32
Premium on Bonds .....	817.50	947.36	596.94	.....
Furniture and Fixtures .....	2,500.00	10,000.00	5,000.00	5,000.00
Banking House .....	19,500.00	48,854.38	.....	.....
Other Real Estate .....	66,008.87	53,720.74	41,276.10	44,174.41
Due from Banks (not Resv.)	348.10	885.17	1,500.83	982.31
Cash Items .....	1,464.31	239.57	416.84	409.64
Due from Reserve Banks....	15,774.74	53,843.22	50,077.72	27,991.55
Checks on Other Banks.....	779.15	2,386.44	2,030.34	1,690.64
Currency .....	7,610.00	18,374.00	17,691.00	21,700.00
Gold .....	1,190.00	1,017.50	745.00	177.50
Silver and Fractional Coin..	3,686.84	4,644.79	5,712.81	3,683.32
Expense Account .....	.....	.....	.....	.....
Other Resources .....	1,206.39	7,229.04	9,497.72	.....
<b>Total .....</b>	<b>\$ 510,784.06</b>	<b>\$ 671,028.17</b>	<b>\$ 616,142.87</b>	<b>\$ 603,134.83</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net) .....	.....	.....	.....	811.56
Bills Payable .....	24,000.00	61,500.00	67,015.20	85,759.55
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	48,691.60	88,259.53	93,472.28	86,907.61
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	23,901.10	24,034.62	24,217.58
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	256,772.70	290,949.41	237,294.50	226,231.07
Due to Banks (not Resv.)...	202.96	106.39	106.39	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	5,008.70	5,008.70	5,008.70	5,008.70
Time Certificates of Deposit.	59,723.88	72,412.88	64,112.94	60,902.40
Certified Checks .....	.....	.....	.....	50.00
Cashier's Checks .....	6,384.22	18,890.16	15,098.24	3,246.36
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 510,784.06</b>	<b>\$ 671,028.17</b>	<b>\$ 616,142.87</b>	<b>\$ 603,134.83</b>

## OFFICERS FOR 1928

A. J. Swanson, President; R. L. Ritchey, Vice-President; C. O. Winton, Cashier;  
J. M. Graham, Assistant Cashier.

## DIRECTORS FOR 1928

A. J. Swanson, R. W. Truscott, T. M. McKee, W. J. Rausler, L. G. Foote.

(Chartered November 9, 1908)

No. 84

**STATE BANK OF LYONS, LYONS**

(Boulder County)

## OFFICERS FOR 1927

M. W. Turner, President; O. J. Ramey, Vice-President and Cashier.

## DIRECTORS FOR 1927

O. J. Ramey, W. P. Reed, M. W. Turner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	28,216.18	\$ 31,512.36	\$ 34,380.22	\$ 27,471.41
Loans and Dis. (Sec. by Col.)	21,681.67	22,086.20	25,642.13	37,329.38
Loans on Real Estate.....	19,450.00	17,854.00	16,989.77	17,450.80
Overdrafts (Sec. and Unsec.)	667.94	3,586.19	1,149.38	1,504.78
United States Bonds .....	3,100.00	3,800.00	3,800.00	6,150.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	500.00	2,030.00	2,380.00	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	2,465.00	2,465.00	2,465.00	2,465.00
Banking House .....	6,750.00	6,900.00	6,900.00	6,900.00
Other Real Estate .....	.....	3,463.34	3,463.34	2,807.34
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	193.09	.....	241.29	313.15
Due from Reserve Banks....	14,496.12	17,103.80	7,125.27	10,476.08
Checks on Other Banks.....	79.75	1,517.13	.....	123.60
Currency .....	2,499.00	1,842.00	2,793.00	3,143.00
Gold .....	687.50	760.00	791.00	920.00
Silver and Fractional Coin..	2,127.25	3,957.57	3,096.75	3,278.25
Expense Account .....	.....	.....	.....	.....
Other Resources .....	2,897.21	2,183.86	2,619.34	2,374.86
<b>Total .....</b>	<b>\$ 105,810.71</b>	<b>\$ 121,061.45</b>	<b>\$ 113,836.49</b>	<b>\$ 122,707.65</b>

## LIABILITIES

Capital Stock .....	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00	\$ 12,000.00
Surplus Fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	15,521.99	19,100.45	20,023.92	20,837.12
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	46,770.62	53,207.92	47,267.27	56,055.04
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	27,483.07	31,046.49	30,542.40	29,324.42
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	2,535.03	4,206.59	2,502.90	2,991.07
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 105,810.71</b>	<b>\$ 121,061.45</b>	<b>\$ 113,836.49</b>	<b>\$ 122,707.65</b>

## OFFICERS FOR 1928

M. W. Turner, President; O. J. Ramey, Cashier.

## DIRECTORS FOR 1928

M. W. Turner, W. P. Reed, O. J. Ramey.

(Chartered March 2, 1920)

No. 397

**THE McCLAVE STATE BANK, McCLAVE**

(Bent County)

OFFICERS FOR 1927

Daniel Carl, President; L. H. Cline, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1927

Daniel Carl, W. E. Crary, F. G. Smart, L. H. Cline, W. C. Bourne.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	29,215.31	\$ 26,618.34	\$ 28,814.03	\$ 29,986.47
Loans and Dis. (Sec. by Col.)	30,151.42	27,685.27	31,008.45	30,036.94
Loans on Real Estate.....				
Overdrafts (Sec. and Unsec.)	386.38	639.90	190.90	473.75
United States Bonds .....			11,645.29	
Bonds to Secure Postal Sav. ....				
Other Bonds and Securities.....				
Premium on Bonds .....				
Furniture and Fixtures .....	2,900.00	2,900.00	2,900.00	2,900.00
Banking House .....	500.00	500.00	500.00	500.00
Other Real Estate .....				
Due from Banks (not Resv.) .....				
Cash Items .....			182.68	
Due from Reserve Banks....	3,641.91	22,302.29	17,034.35	10,351.55
Checks on Other Banks .....	484.68	439.70	1,503.54	783.20
Currency .....	1,887.00	1,663.00	663.00	424.00
Gold .....	60.00	50.00	30.00	10.00
Silver and Fractional Coin..	742.93	494.73	1,037.43	982.00
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 69,969.63</b>	<b>\$ 83,293.23</b>	<b>\$ 95,509.67</b>	<b>\$ 76,447.91</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock .....	15,000.00	15,000.00	15,000.00	15,000.00
Surplus Fund .....	1,500.00	1,500.00	1,500.00	1,500.00
Undivided Profits (Net) .....	422.79	644.13	1,442.47	1,840.91
Bills Payable .....	9,000.00			3,000.00
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	31,309.34	54,643.60	41,969.97	43,595.66
Due to Banks (not Resv.)....				
Due to Reserve Banks.....				
Demand Certif. of Deposit....			14,201.23	
Time Certificates of Deposit.	12,737.50	11,505.50	21,396.00	11,511.34
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 69,969.63</b>	<b>\$ 83,293.23</b>	<b>\$ 95,509.67</b>	<b>\$ 76,447.91</b>

OFFICERS FOR 1928

Daniel Carl, President; L. H. Cline, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1928

Daniel Carl, W. E. Crary, F. G. Smart, L. H. Cline, W. C. Bourne.

(Chartered September 14, 1912)

No. 243

**THE COLONIAL STATE BANK, MANASSA**

(Conejos County)

OFFICERS FOR 1927

Christen Jensen, President; Samuel Jackson, Vice-President; W. O. Crowther, Cashier.

DIRECTORS FOR 1927

Christen Jensen, W. O. Crowther, Samuel Jackson, K. R. Sowards, J. J. Brady.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	47,028.25	\$ 41,121.25	\$ 35,442.77	\$ 52,230.67
Loans and Dis. (Sec. by Col.)	21,200.00	38,099.91	46,848.05	55,269.98
Loans on Real Estate .....	3,453.75	4,878.75	7,876.70	6,993.72
Overdrafts (Sec. and Unsec.)	238.25	155.69	23.78	71.42
United States Bonds .....	1,750.00	1,650.00	1,650.00	1,000.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	5,054.81	7,194.48	6,701.85	13,117.85
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	1,200.00	1,200.00	1,000.00	1,000.00
Banking House .....	3,000.00	3,000.00	2,500.00	2,500.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks .....	44,535.46	41,141.72	17,593.19	22,995.43
Checks on Other Banks.....	.....	53.45	170.00	3,404.52
Currency .....	2,620.00	2,461.00	2,130.00	3,845.00
Gold .....	482.50	420.00	375.00	352.50
Silver and Fractional Coin..	215.51	748.33	868.90	1,414.42
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total .....	\$ 130,778.53	\$ 142,124.58	\$ 123,180.24	\$ 164,195.51

LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net) .....	1,082.73	3,377.95	2,421.82	4,306.61
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	21,586.01	21,193.21	25,545.44	29,596.27
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	85,288.37	93,943.00	71,783.65	104,994.02
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit .....	.....	.....	.....	.....
Time Certificates of Deposit .....	7,429.49	7,662.94	7,833.49	9,051.12
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	391.93	947.48	595.84	1,247.49
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total .....	\$ 130,778.53	\$ 142,124.58	\$ 123,180.24	\$ 164,195.51

OFFICERS FOR 1928

Christen Jensen, President; Samuel Jackson, Vice-President; W. O. Crowther, Cashier; M. A. Manning, Assistant Cashier.

DIRECTORS FOR 1928

Christen Jensen, W. O. Crowther, Samuel Jackson, K. R. Sowards, J. J. Brady.



(Chartered March 23, 1908)

No. 85

**THE BANK OF MANITOU, MANITOU**

(El Paso County)

OFFICERS FOR 1927

J. Frank Campbell, President; A. M. Wilson, Vice-President; R. O. Chase, Cashier.

DIRECTORS FOR 1927

J. Frank Campbell, H. M. Ogilbee, A. M. Wilson, R. O. Chase, Vance M. Rhodes.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured), \$	50,528.44	\$ 57,656.18	\$ 60,657.93	\$ 52,047.83
Loans and Dis. (Sec. by Col.)	119,410.92	80,189.38	71,107.87	135,618.74
Loans on Real Estate	86,958.71	98,364.68	90,773.53	91,363.41
Overdrafts (Sec. and Unsec.)	376.06	832.12	37.38	11.39
United States Bonds	28,350.00	28,950.00	28,750.00	30,850.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	2,550.96	80,844.66	45,448.32	68,039.87
Premium on Bonds				
Furniture and Fixtures	8,576.10	8,576.10	7,718.49	7,718.49
Banking House	16,200.00	16,200.00	16,200.00	16,200.00
Other Real Estate	8,025.62	8,025.62	8,025.62	8,025.62
Due from Banks (not Resv.)				
Cash Items				
Due from Reserve Banks	65,732.67	58,626.13	62,456.87	84,272.65
Checks on Other Banks	43.30	153.03	101.45	6,204.00
Currency	5,973.00	3,610.00	4,470.00	3,475.00
Gold		695.00	687.50	
Silver and Fractional Coin	3,896.14	8,474.00	6,032.16	8,713.95
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 396,621.92</b>	<b>\$ 451,196.90</b>	<b>\$ 402,467.12</b>	<b>\$ 512,540.95</b>

LIABILITIES

Capital Stock	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund	20,000.00	20,000.00	20,000.00	30,000.00
Undivided Profits (Net)	21,231.94	24,268.32	19,755.84	13,837.90
Bills Payable				
Notes Rediscounted				
Savings Accounts	85,803.95	89,105.09	97,687.06	111,511.06
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	223,008.21	263,057.15	211,444.84	296,251.92
Due to Banks (not Resv.)				
Due to Reserve Banks	3,387.04	3,402.06	6,084.14	3,300.64
Demand Certif. of Deposit			5,000.00	5,000.00
Time Certificates of Deposit	3,210.00	8,352.75	3,325.00	4,009.00
Certified Checks				
Cashier's Checks	4,830.78	7,261.53	3,620.24	16,680.43
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	15,150.00	15,750.00	15,550.00	11,950.00
<b>Total</b>	<b>\$ 396,621.92</b>	<b>\$ 451,196.90</b>	<b>\$ 402,467.12</b>	<b>\$ 512,540.95</b>

OFFICERS FOR 1928

J. Frank Campbell, President; A. M. Wilson, Vice-President; R. O. Chase, Cashier.

DIRECTORS FOR 1928

J. Frank Campbell, H. M. Ogilbee, A. M. Wilson, R. O. Chase, Vance M. Rhodes.

(Chartered September 14, 1917)

No. 337

**J. N. BEATY & COMPANY, BANKERS, MANZANOLA**

(Otero County)

OFFICERS FOR 1927

W. C. Beaty, President; R. R. Beaty, Vice-President; Chas. A. Gregory, Cashier;  
Ruth Sutherlin, Assistant Cashier.

DIRECTORS FOR 1927

W. C. Beaty, R. R. Beaty, John W. Beaty.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	49,541.49	\$ 63,878.02	\$ 58,654.19	\$ 57,044.52
Loans and Dis. (Sec. by Col.)	58,426.40	67,499.83	41,615.10	110,474.18
Loans on Real Estate.....	4,582.66	250.00	220.00	2,000.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	17,000.00	15,000.00	15,800.00	23,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	71,582.05	76,052.64	83,841.35	65,008.37
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,377.00	1,377.00	700.00	2,184.70
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	13.55	245.32	186.60	66.10
Due from Reserve Banks...	70,710.86	46,197.93	96,084.53	38,241.27
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	7,414.00	6,307.00	6,196.00	5,007.00
Gold.....	2,132.50	2,130.00	2,165.00	2,132.50
Silver and Fractional Coin..	1,992.66	2,340.00	2,182.03	1,804.75
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	169.83	78.25	25.97
Total.....	\$ 284,773.17	\$ 281,447.57	\$ 307,723.05	\$ 307,489.36

LIABILITIES

Capital Stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)...	2,336.36	5,076.51	2,582.85	5,758.97
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	681.50	4,079.65	9,340.10
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	196,422.47	189,207.82	181,000.37	168,535.07
Due to Banks (not Resv.)..	.....	.....	.....	25,000.00
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	37,910.50	.....
Time Certificates of Deposit.	51,014.34	51,481.74	47,149.68	63,855.22
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 284,773.17	\$ 281,447.57	\$ 307,723.05	\$ 307,489.36

OFFICERS FOR 1928

W. C. Beaty, President; R. R. Beaty, Vice-President; Chas. A. Gregory, Cashier;  
James S. Cook, Assistant Cashier.

DIRECTORS FOR 1928

W. C. Beaty, R. R. Beaty, John W. Beaty.

(Chartered May 12, 1919)

No. 367

**FIRST STATE BANK OF MEEKER, MEEKER**

(Rio Blanco County)

**OFFICERS FOR 1927**

J. N. Neal, President; Edmund Pauls, Vice-President; A. E. Fordham, Assistant Cashier.

**DIRECTORS FOR 1927**J. N. Neal, S. C. Fletcher, T. B. Scott, Edmund Pauls, John R. Clark,  
S. P. Wear, A. E. Fordham.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	81,887.89	\$ 50,468.76	\$ 48,903.96	\$ 70,008.30
Loans and Dis. (Sec. by Col.)	69,035.99	76,413.76	102,264.77	117,317.64
Loans on Real Estate.....	19,211.08	21,863.61	17,517.33	19,302.63
Overdrafts (Sec. and Unsec.)	352.98	919.19	898.96	1,266.84
United States Bonds.....	7,000.00	7,500.00	6,850.00	6,950.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	313.11	151.55	3,247.25	3,963.71
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	5,000.00	5,132.65	5,000.00	5,000.00
Banking House.....	100.00	.....	.....	.....
Other Real Estate.....	11,287.02	10,787.02	10,654.15	4,075.54
Due from Banks (not Resv.)	417.64	707.84	528.23	4,501.16
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	45,635.34	129,064.99	85,282.33	74,675.42
Checks on Other Banks.....	365.45	1,349.39	474.43	3,399.40
Currency.....	3,085.00	2,666.00	4,984.00	4,143.00
Gold.....	540.00	592.50	572.50	610.00
Silver and Fractional Coin..	2,940.42	1,829.33	2,300.36	2,202.50
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 247,221.92</b>	<b>\$ 308,446.59</b>	<b>\$ 289,478.77</b>	<b>\$ 317,416.14</b>
<b>LIABILITIES</b>				
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00	3,000.00
Undivided Profits (Net)...	3,628.93	5,417.87	2,803.13	4,528.31
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	14,541.49	15,338.05	20,083.52	17,682.76
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	121,648.42	187,942.32	162,035.67	191,435.70
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	6,500.00	6,500.00	6,500.00	9,000.00
Time Certificates of Deposit	65,815.19	55,667.39	62,976.58	58,101.36
Certified Checks.....	.....	.....	.....	10.26
Cashier's Checks.....	2,087.89	4,580.96	2,079.87	3,657.75
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 247,221.92</b>	<b>\$ 308,446.59</b>	<b>\$ 289,478.77</b>	<b>\$ 317,416.14</b>

**OFFICERS FOR 1928**

J. N. Neal, President; John R. Clark, Vice-President; A. E. Fordham, Cashier.

**DIRECTORS FOR 1928**J. N. Neal, John R. Clark, A. E. Fordham, S. G. Fletcher, T. B. Scott,  
Malvin Crawford, B. H. Murray.

(Chartered October 5, 1908)

No. 75

**THE MERINO STATE BANK, MERINO**

(Logan County)

**OFFICERS FOR 1927**

T. K. Propst, President; T. A. Propst, Vice-President; L. B. Propst, Cashier;  
A. E. Propst, Assistant Cashier.

**DIRECTORS FOR 1927**

T. K. Propst, L. V. Propst, L. B. Propst.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	39,785.95	\$ 35,316.51	\$ 46,854.16	\$ 60,140.30
Loans and Dis. (Sec. by Col.)	30,679.16	47,275.18	41,681.15	43,888.38
Loans on Real Estate.....	8,358.34	8,125.00	7,925.00	3,475.00
Overdrafts (Sec. and Unsec.)	214.19	235.07	215.10	815.51
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	762.39	771.11	3,570.42	337.39
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,442.80	1,429.30	1,424.80	1,416.30
Banking House.....	2,162.00	2,162.00	2,162.00	2,162.00
Other Real Estate.....	11,609.89	.....	.....	3,500.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	103.70	.....	.....
Due from Reserve Banks...	16,037.08	24,905.14	32,423.22	5,895.78
Checks on Other Banks.....	181.00	88.75	186.21	224.05
Currency.....	2,716.00	3,631.00	2,965.00	1,915.00
Gold.....	1,782.50	1,807.50	1,815.00	1,880.00
Silver and Fractional Coin..	934.62	556.80	878.31	956.32
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	1,565.77
<b>Total.....</b>	<b>\$ 116,665.92</b>	<b>\$ 126,407.06</b>	<b>\$ 142,100.37</b>	<b>\$ 128,171.80</b>

**LIABILITIES**

Capital Stock.....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	3,000.00	3,000.00	3,000.00	3,500.00
Undivided Profits (Net)....	571.33	99.03	1,082.49	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	11,131.10	9,846.02	11,942.62	13,361.86
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	51,631.67	56,520.26	72,826.65	49,795.15
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	60.80	.....	.....	.....
Time Certificates of Deposit	29,554.05	35,573.70	30,078.85	40,338.58
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	716.97	1,368.05	3,169.76	1,176.21
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 116,665.92</b>	<b>\$ 126,407.06</b>	<b>\$ 142,100.37</b>	<b>\$ 128,171.80</b>

**OFFICERS FOR 1928**

T. K. Propst, President; T. A. Propst, Vice-President; L. B. Propst, Cashier;  
A. E. Propst, Assistant Cashier.

**DIRECTORS FOR 1928**

T. K. Propst, L. V. Propst, L. B. Propst.

(Chartered November 7, 1910)

No. 205

**THE BANK OF MOFFAT, MOFFAT**

(Saguache County)

**OFFICERS FOR 1927**

J. F. DeVinna, President; S. J. Weaver, Vice-President and Cashier.

**DIRECTORS FOR 1927**

J. F. DeVinna, Mrs. S. J. Weaver, S. J. Weaver, J. R. Kendall.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	900.00	\$ 1,305.28	\$ 1,305.28	\$ 1,743.43
Loans and Dis. (Sec. by Col.)	8,055.26	6,490.93	6,850.94	2,303.47
Loans on Real Estate.....	939.33	1,026.99	1,026.99	3,434.40
Overdrafts (Sec. and Unsec.)	.....	.....	.....	4.30
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	24.52	48.47	18.72	18.72
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	800.00	800.00	800.00	800.00
Banking House.....	1,600.00	1,600.00	1,600.00	1,600.00
Other Real Estate.....	3,311.74	3,311.74	3,311.74	2,391.74
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	17.60
Due from Reserve Banks...	284.57	574.53	1,179.89	147.21
Checks on Other Banks.....	244.19	250.85	134.55	.....
Currency.....	590.00	229.00	290.00	310.00
Gold.....	20.00	25.00	5.00	5.00
Silver and Fractional Coin..	138.81	93.39	132.00	79.33
Expense Account.....	.....	.....	.....	.....
Other Resources.....	2,058.62	2,007.02	2,276.53	2,494.23
<b>Total.....</b>	<b>\$ 18,967.04</b>	<b>\$ 17,763.20</b>	<b>\$ 18,931.64</b>	<b>\$ 15,349.43</b>

**LIABILITIES**

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided Profits (Net)....	.....	.....	.....	.....
Bills Payable.....	1,000.00	800.00	1,200.00	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	5,862.94	4,709.31	5,116.27	3,239.18
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	.....	100.00	500.00	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	104.10	153.89	115.37	110.25
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 18,967.04</b>	<b>\$ 17,763.20</b>	<b>\$ 18,931.64</b>	<b>\$ 15,349.43</b>

**OFFICERS FOR 1928**

J. F. DeVinna, President; S. J. Weaver, Vice-President and Cashier.

**DIRECTORS FOR 1928**

J. F. DeVinna, Mrs. S. J. Weaver, S. J. Weaver, J. R. Kendall.

(Chartered September 29, 1919)

No. 379

**THE MONTE VISTA BANK & TRUST CO., MONTE VISTA**

(Rio Grande County)

**OFFICERS FOR 1927**

Chas. Trueblood, President; James H. Neeley, Vice-President; Jonathan H. Smith, Cashier.

**DIRECTORS FOR 1927**

Chas. Trueblood, C. Bowsher, M. S. Woods, James H. Neeley, P. E. Harney, A. B. Van Nostrand, Jonathan H. Smith.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	76,071.68	\$ 83,925.60	\$ 74,463.14	\$ 83,861.57
Loans and Dis. (Sec. by Col.)	58,804.94	53,244.41	49,310.56	64,947.17
Loans on Real Estate . . . . .	10,200.00	7,700.00	17,700.00	12,950.00
Overdrafts (Sec. and Unsec.)	317.85	446.52	374.09	538.47
United States Bonds . . . . .	2,200.00	3,250.00	3,450.00	.....
Bonds to Secure Postal Sav. . . . .	.....	.....	.....	.....
Other Bonds and Securities..	77,542.06	51,674.15	47,892.92	40,126.75
Premium on Bonds . . . . .	.....	.....	.....	.....
Furniture and Fixtures . . . . .	9,766.04	9,766.04	9,766.04	7,377.87
Banking House . . . . .	.....	.....	.....	.....
Other Real Estate . . . . .	.....	.....	.....	.....
Due from Banks (not Resv.)	1,188.60	3,646.70	195.23	4,442.51
Cash Items . . . . .	.....	.....	.....	.....
Due from Reserve Banks . . . . .	71,756.42	22,499.52	65,514.61	31,777.82
Checks on Other Banks . . . . .	513.70	1,299.07	379.20	2,894.04
Currency . . . . .	16,379.00	13,453.00	13,943.00	7,082.50
Gold . . . . .	245.00	307.50	255.00	272.50
Silver and Fractional Coin . . . . .	1,274.03	824.45	2,327.27	961.61
Expense Account . . . . .	.....	.....	.....	.....
Other Resources . . . . .	38,000.00	.....	.....	.....
<b>Total . . . . .</b>	<b>\$ 364,259.32</b>	<b>\$ 252,036.96</b>	<b>\$ 285,571.06</b>	<b>\$ 257,232.31</b>

**LIABILITIES**

Capital Stock . . . . .	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund . . . . .	10,000.00	10,000.00	11,000.00	11,000.00
Undivided Profits (Net) . . . . .	2,965.77	8,391.05	4,195.40	3,324.06
Bills Payable . . . . .	.....	.....	.....	.....
Notes Rediscounted . . . . .	.....	.....	.....	.....
Savings Accounts . . . . .	81,945.50	54,362.79	49,806.64	49,672.81
Postal Savings Accounts . . . . .	.....	.....	.....	.....
Trust Funds . . . . .	3,684.95	3,256.29	3,040.03	2,983.61
Dividends Unpaid . . . . .	.....	.....	.....	.....
Individual Deposits . . . . .	220,478.36	138,518.86	147,676.39	149,414.18
Due to Banks (not Resv.) . . . . .	.....	.....	.....	.....
Due to Reserve Banks . . . . .	.....	.....	.....	.....
Demand Certif. of Deposit . . . . .	5,346.00	.....	21,869.21	.....
Time Certificates of Deposit . . . . .	12,870.24	11,159.48	22,103.03	14,148.93
Certified Checks . . . . .	.....	.....	.....	.....
Cashier's Checks . . . . .	1,968.50	1,348.49	880.36	1,688.72
Reserved for Interest . . . . .	.....	.....	.....	.....
Reserved for Taxes . . . . .	.....	.....	.....	.....
Other Liabilities . . . . .	.....	.....	.....	.....
<b>Total . . . . .</b>	<b>\$ 364,259.32</b>	<b>\$ 252,036.96</b>	<b>\$ 285,571.06</b>	<b>\$ 257,232.31</b>

**OFFICERS FOR 1928**

Chas. Trueblood, President; James H. Neeley, Vice-President; Jonathan H. Smith, Cashier.

**DIRECTORS FOR 1928**

Chas. Trueblood, C. Bowsher, M. S. Woods, James H. Neeley, P. E. Harney, A. B. Van Nostrand, Jonathan H. Smith.

(Chartered July 28, 1911)

No. 223

**THE WALLACE STATE BANK, MONTE VISTA**

(Rio Grande County)

**OFFICERS FOR 1927**

Robert G. Breckenridge, President; Westel Wallace, Vice-President; Chas. Edman, Vice-President; Ralph L. Stitt, Cashier; Donald D. Shakespeare, Assistant Cashier.

**DIRECTORS FOR 1927**

Robert G. Breckenridge, Wm. L. Starbuck, Charles Edman, Westel Wallace, W. E. Kistler, Cris Selters, Willis H. Fassett, Ralph L. Stitt, Anna B. Wallace.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	280,202.89	\$ 319,524.11	\$ 255,130.73	\$ 275,531.42
Loans and Dis. (Sec. by Col.)	505,451.56	241,636.77	230,680.82	197,265.62
Loans on Real Estate.....	44,357.50	32,050.00	54,640.00	52,740.00
Overdrafts (Sec. and Unsec.)	724.83	1,195.90	1,892.08	984.99
United States Bonds.....	52,046.88	52,046.88	52,046.88	41,637.50
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	129,374.91	76,099.49	84,797.22	17,583.20
Premium on Bonds.....				
Furniture and Fixtures.....	4,700.50	5,050.41	5,000.00	5,800.00
Banking House.....	20,000.00	20,000.00	20,000.00	23,500.00
Other Real Estate.....				
Due from Banks (not Resv.)	2,888.24	6,546.04	5,742.58	2,338.75
Cash Items.....		109.89	191.02	205.77
Due from Reserve Banks....	157,118.09	145,670.80	181,008.44	124,112.15
Checks on Other Banks.....	3,738.00	5,291.38	3,339.30	2,852.36
Gold.....	15,441.00	7,717.00	7,256.00	7,272.00
Currency.....	14,710.00	14,630.00	14,500.00	8,110.00
Silver and Fractional Coin..	3,746.55	2,614.07	3,511.60	4,007.23
Expense Account.....				
Other Resources.....				
<b>Total.....</b>	<b>\$ 1,234,500.95</b>	<b>\$ 930,182.74</b>	<b>\$ 919,736.67</b>	<b>\$ 763,940.99</b>

**LIABILITIES**

Capital Stock.....\$	60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus Fund.....	25,000.00	26,500.00	26,500.00	27,000.00
Undivided Profits (Net)....	6,034.69	13,959.68	2,061.02	6,722.85
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	288,608.20	238,468.24	234,324.97	210,152.25
Postal Savings Accounts....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	726,273.34	488,950.53	506,819.72	394,958.30
Due to Banks (not Resv.)....				
Due to Reserve Banks.....				
Demand Certif. of Deposit..	12,500.00	12,500.00	12,500.00	
Time Certificates of Deposit	103,523.80	86,121.24	70,775.46	61,036.59
Certified Checks.....			33.58	100.00
Cashier's Checks.....	12,560.92	3,683.05	6,716.92	3,971.00
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
<b>Total.....</b>	<b>\$ 1,234,500.95</b>	<b>\$ 930,182.74</b>	<b>\$ 919,736.67</b>	<b>\$ 763,940.99</b>

**OFFICERS FOR 1928**

Robert C. Breckenridge, President; Charles Edman, Vice-President; Ralph L. Stitt, Cashier; Donald D. Shakespeare, Assistant Cashier.

**DIRECTORS FOR 1928**

Robert G. Breckenridge, Ralph L. Stitt, W. E. Kistler, Cris Selters, Charles Edman, Anna B. Wallace, W. L. Starbuck, Willis H. Fassett.

(Chartered June 1, 1909)

No. 159

**THE NEW CASTLE STATE BANK, NEW CASTLE**

(Garfield County)

**OFFICERS FOR 1927**

John W. Ritter, President; Edward Ewing, Cashier.

**DIRECTORS FOR 1927**

C. C. Parks, John W. Ritter, Edward Ewing.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	29,575.70	\$ 33,983.30	\$ 27,358.45	\$ 31,947.09
Loans and Dis. (Sec. by Col.)	27,171.93	20,475.89	21,273.45	21,393.60
Loans on Real Estate.....	6,850.00	9,150.00	8,350.00	7,200.00
Overdrafts (Sec. and Unsec.)	291.36	411.97	306.83	234.27
United States Bonds.....	4,150.00	4,950.00	4,650.00	3,300.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	8,505.60	6,641.24	6,525.43	6,604.61
Premium on Bonds.....				
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate .....	11,684.90	10,249.75	9,780.77	10,823.55
Due from Banks (not Resv.)		20.00		
Cash Items .....				
Due from Reserve Banks ...	33,471.15	63,451.41	46,475.37	43,315.72
Checks on Other Banks....	219.05	427.29	517.28	134.75
Currency .....	3,451.00	4,200.00	2,334.00	3,108.00
Gold .....	800.00	850.00	775.00	850.00
Silver and Fractional Coin.	1,298.50	468.80	746.28	1,061.10
Expense Account .....				
Other Resources .....	165.40		2,610.56	
<b>Total .....</b>	<b>\$ 130,634.59</b>	<b>\$ 158,279.65</b>	<b>\$ 134,703.42</b>	<b>\$ 132,972.69</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....				
Undivided Profits (Net)....		951.25		310.70
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	19,897.89	23,599.60	26,024.16	16,671.98
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	60,690.38	99,064.10	68,271.62	71,260.42
Due to Banks (not Resv.)..				
Due to Reserve Banks .....				
Demand Certif. of Deposit.				
Time Certif. of Deposit.....	40,046.32	24,664.70	30,407.64	34,729.59
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 130,634.59</b>	<b>\$ 158,279.65</b>	<b>\$ 134,703.42</b>	<b>\$ 132,972.69</b>

**OFFICERS FOR 1928**

John W. Ritter, President; James Ewers, Vice-President; Edward Ewing, Cashier.

**DIRECTORS FOR 1928**

John W. Ritter, James Ewers, Edward Ewing.



(Chartered November 22, 1909)

No. 161

**NI WOT STATE BANK, NI WOT**

(Boulder County)

**OFFICERS FOR 1927**

N. M. Henry, President; A. M. Dodd, Vice-President; Guy Dodd, Cashier.

**DIRECTORS FOR 1927**

N. M. Henry, A. M. Dodd, Guy Dodd, W. H. Poppe, Dan Knaus.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)\$	51,249.05	\$ 51,741.73	\$ 49,015.97	\$ 49,844.31
Loans and Dis. (Sec. by Col.)	32,043.51	34,521.91	34,757.76	39,887.51
Loans on Real Estate.....	3,030.00	5,200.00	7,800.00	11,128.67
Overdrafts (Sec. and Unsec.)	889.24	672.86	790.87	935.21
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities .....	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures....	1,685.00	1,685.00	1,685.00	1,685.00
Banking House .....	2,300.00	2,300.00	2,300.00	2,300.00
Other Real Estate .....	2,782.68	2,511.64	2,511.64	1,225.50
Due from Banks (not Resv.) .....	.....	.....	.....	.....
Cash Items .....	168.16	.....	111.59	.....
Due from Reserve Banks...	10,933.20	18,868.25	18,052.00	17,782.03
Checks on Other Banks....	237.60	157.58	383.48	111.74
Currency .....	1,635.00	2,912.00	3,801.00	3,524.00
Gold .....	47.50	5.00	10.00	15.00
Silver and Fractional Coin.	530.18	790.18	732.68	937.10
Expense Account .....	.....	.....	.....	.....
Other Resources .....	678.75	884.07	369.94	1,652.16
<b>Total .....</b>	<b>\$ 108,209.87</b>	<b>\$ 122,250.22</b>	<b>\$ 122,321.93</b>	<b>\$ 131,028.23</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	4,000.00	4,000.00	4,000.00	4,000.00
Undivided Profits (Net)...	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	8,304.54	13,222.38	14,314.67	16,589.81
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	62,283.47	70,385.76	69,519.19	66,872.28
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	22,409.48	21,953.74	23,869.94	32,456.95
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,212.38	2,688.34	618.13	1,109.19
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 108,209.87</b>	<b>\$ 122,250.22</b>	<b>\$ 122,321.93</b>	<b>\$ 131,028.23</b>

**OFFICERS FOR 1928**

N. M. Henry, President; A. M. Dodd, Vice-President; Guy Dodd, Cashier.

**DIRECTORS FOR 1928**

N. M. Henry, A. M. Dodd, Guy Dodd, W. H. Poppe, Dan Knaus.

(Chartered June 14, 1916)

No. 311

**THE NORWOOD STATE BANK, NORWOOD**

(San Miguel County)

OFFICERS FOR 1927

C. D. Waggoner, President; Thornton Harmon, Vice-President; Ernest E. Smith, Cashier.

DIRECTORS FOR 1927

C. D. Waggoner, Thornton Harmon, Charles A. Chase, William Anderson, Horace Hoskins.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	89,944.00	\$ 105,124.00	\$ 75,934.00	\$ 88,405.50
Loans and Dis. (Sec. by Col.)	68,183.00	61,770.00	72,160.00	67,481.07
Loans on Real Estate.....	26,200.00	20,825.00	18,400.00	28,725.00
Overdrafts (Sec. and Unsec.)	12.62	80.91	.....	26.90
United States Bonds.....	6,400.00	6,550.00	6,400.00	2,900.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	3,893.15	4,177.40	5,078.19	4,395.95
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	6,000.00	5,900.00	5,900.00	5,900.00
Banking House .....	4,830.00	4,830.00	4,800.00	4,800.00
Other Real Estate .....	10,865.02	8,678.18	9,080.00	8,470.00
Due from Banks (not Resv.)	.....	.....	4,440.37	13,543.27
Cash Items .....	224.00	23.44	.....	175.85
Due from Reserve Banks..	36,703.95	96,392.09	48,945.07	40,302.68
Checks on Other Banks....	126.28	676.26	35.40	622.60
Currency .....	4,904.00	3,731.00	3,275.00	3,030.00
Gold .....	535.00	805.00	970.00	1,155.00
Silver and Fractional Coin.	860.12	1,143.34	786.88	965.98
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 259,681.14</b>	<b>\$ 320,706.62</b>	<b>\$ 258,825.91</b>	<b>\$ 270,899.80</b>

LIABILITIES

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net) ...	2,890.80	3,084.17	1,153.84	3,455.09
Bills Payable .....	15,000.00	15,000.00	25,000.00	25,000.00
Notes Rediscounted .....	.....	.....	.....	3,200.00
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	172,737.20	222,328.42	162,706.99	162,104.78
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	32,260.37	6,768.17	1,570.41	.....
Time Certif. of Deposit....	.....	34,121.82	32,697.47	40,813.50
Certified Checks .....	282.64	1.20	.....	66.52
Cashier's Checks .....	728.07	4,402.84	697.20	1,259.91
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	782.06	.....	.....	.....
<b>Total .....</b>	<b>\$ 259,681.14</b>	<b>\$ 320,706.62</b>	<b>\$ 258,825.91</b>	<b>\$ 270,899.80</b>

OFFICERS FOR 1928

C. D. Waggoner, President; Thornton Harmon, Vice-President; Ernest E. Smith, Cashier.

DIRECTORS FOR 1928

C. D. Waggoner, Thornton Harmon, Wm. Anderson, Horace R. Hoskins, J. M. Woy.

(Chartered March 9, 1908)

No. 139

**FIRST STATE BANK OF NUNN, NUNN**

(Weld County)

**OFFICERS FOR 1927**

B. F. Clark, President; Amos Entwistle, Cashier.

**DIRECTORS FOR 1927**

B. F. Clark, Ewell M. Clark, Marie E. Entwistle, Amos Entwistle.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)\$	9,864.78	\$ 5,059.15	\$ 7,175.26	\$ 14,188.10
Loans and Dis. (Sec. by Col.)	32,853.11	35,250.98	31,772.78	39,790.53
Loans on Real Estate.....	3,585.00	3,385.00	3,410.00	2,275.00
Overdrafts (Sec. and Unsec.)	1,191.73	1,183.69	194.11	426.08
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	4,238.38	2,971.18	5,691.70	4,239.22
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ...	400.00	400.00	400.00	400.00
Banking House .....	1,500.00	1,500.00	1,500.00	1,500.00
Other Real Estate .....	5,250.00	5,250.00	5,250.00	500.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	12,660.15	12,678.49	15,249.35	13,490.23
Checks on Other Banks....	355.26	.....	36.52	329.06
Currency .....	1,725.00	1,900.00	1,701.00	2,473.00
Gold .....	320.00	280.00	300.00	450.00
Silver and Fractional Coin.	640.10	447.21	639.42	693.29
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	2,869.00	.....	.....
<b>Total .....</b>	<b>\$ 74,583.51</b>	<b>\$ 73,174.70</b>	<b>\$ 73,320.14</b>	<b>\$ 80,754.51</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	3,868.63	3,868.63	3,868.63	3,900.00
Undivided Profits (Net)...	2,136.38	4,175.46	1,747.01	2,103.52
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	45,378.09	41,684.11	44,829.50	50,000.46
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	13,200.41	13,446.50	12,875.00	14,750.53
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 74,583.51</b>	<b>\$ 73,174.70</b>	<b>\$ 73,320.14</b>	<b>\$ 80,754.51</b>

**OFFICERS FOR 1928**

B. F. Clark, President; Amos Entwistle, Cashier.

**DIRECTORS FOR 1928**

B. F. Clark, Ewell M. Clark, Marie E. Entwistle, Amos Entwistle, U. E. Madden.

(Chartered June 26, 1917)

No. 331

**THE OLATHE STATE BANK, OLATHE**

(Montrose County)

## OFFICERS FOR 1927

T. B. Townsend, President; C. B. Akard, Vice-President; T. B. Townsend, Jr., Vice-President; N. J. Darrow, Cashier.

## DIRECTORS FOR 1927

T. B. Townsend, C. B. Akard, T. B. Townsend, Jr., A. T. Hawkyard, N. J. Darrow.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured)\$	46,504.10	\$ 41,002.83	\$ 29,498.78	\$ 46,326.65
Loans and Dis. (Sec. by Col.)	98,002.19	65,099.49	68,047.10	87,975.03
Loans on Real Estate.....	17,399.07	20,656.53	22,533.74	16,542.72
Overdrafts (Sec. and Unsec.)	46.37	179.28	180.58	187.32
United States Bonds .....	30,446.53	20,350.00	20,350.00	19,700.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	8,187.57	17,343.51	17,788.80	18,288.80
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures...	2,023.65	1,938.65	1,938.65	2,299.29
Banking House .....	5,400.00	5,400.00	5,400.00	5,400.00
Other Real Estate .....	5,337.77	9,200.99	7,914.49	4,500.62
Due from Banks (not Resv.)	7,119.61	8,196.88	20,783.98	16,372.24
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	53,725.33	26,551.94	58,780.81	44,002.38
Checks on Other Banks....	539.19	578.18	296.47	3,300.40
Currency .....	2,843.00	2,695.00	3,239.00	4,867.00
Gold .....	35.00	692.50	705.00	115.00
Silver and Fractional Coin.	988.74	747.70	382.73	1,452.46
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 278,598.12</b>	<b>\$ 220,633.48</b>	<b>\$ 257,840.13</b>	<b>\$ 271,329.91</b>

## LIABILITIES

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	500.00	500.00	500.00	500.00
Undivided Profits (Net)...	1,510.20	2,836.51	668.00	1,436.52
Bills Payable .....	4,950.00	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	40,149.31	31,345.75	37,362.39	43,197.43
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	164,677.00	108,340.43	117,518.29	150,655.00
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	30,974.39	6,000.00
Time Certif. of Deposit....	15,015.01	14,951.62	19,714.47	15,665.33
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,796.60	12,659.17	1,102.59	3,875.63
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 278,598.12</b>	<b>\$ 220,633.48</b>	<b>\$ 257,840.13</b>	<b>\$ 271,329.91</b>

## OFFICERS FOR 1928

T. B. Townsend, President; C. B. Akard, Vice-President; T. B. Townsend, Jr., Vice-President; N. J. Darrow, Cashier.

## DIRECTORS FOR 1928

T. B. Townsend, C. B. Akard, T. B. Townsend, Jr., A. T. Hawkyard, N. J. Darrow.

(Chartered January 28, 1916)

No. 300

**THE OLNEY SPRINGS STATE BANK, OLNEY SPRINGS**

(Crowley County)

OFFICERS FOR 1927

J. H. Cowden, President; E. A. Shaffer, Jr., Vice-President; E. A. Shaffer, Jr., Cashier.

DIRECTORS FOR 1927

F. G. Adam, J. H. Cowden, W. N. Dennis, E. A. Shaffer, Jr., W. P. Sterling.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	16,600.96	\$ 12,117.37	\$ 12,779.08	\$ 12,653.12
Loans and Dis. (Sec. by Col.)	28,622.63	26,701.01	26,773.23	30,701.19
Loans on Real Estate.....	7,206.03	3,000.00	.....	.....
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	3,900.00	3,450.00	3,450.00	350.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	296.55	1,281.87	462.66	1,494.75
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures....	1,500.00	1,500.00	1,500.00	1,500.00
Banking House .....	5,300.00	5,300.00	5,300.00	5,300.00
Other Real Estate .....	3,567.00	3,567.00	3,567.00	3,483.89
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	29,122.92	48,799.35	49,179.37	48,559.48
Checks on Other Banks....	.....	.....	.....	.....
Currency .....	2,052.00	2,455.00	3,271.00	3,376.00
Gold .....	595.00	610.00	595.00	650.00
Silver and Fractional Coin.	1,002.29	1,336.97	1,291.82	823.03
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 99,765.38</b>	<b>\$ 110,118.57</b>	<b>\$ 108,169.16</b>	<b>\$ 108,891.46</b>

LIABILITIES

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	4,000.00	4,000.00	4,000.00	4,000.00
Undivided Profits (Net)....	6,356.48	7,101.32	5,227.63	5,508.83
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	55,792.46	67,964.56	68,559.42	68,005.54
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit.....	8,616.44	6,052.69	5,382.11	6,377.09
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 99,765.38</b>	<b>\$ 110,118.57</b>	<b>\$ 108,169.16</b>	<b>\$ 108,891.46</b>

OFFICERS FOR 1928

J. H. Cowden, President; E. A. Shaffer, Jr., Vice-President; E. A. Shaffer, Jr., Cashier; Joyce Gibson, Asst. Cashier.

DIRECTORS FOR 1928

F. G. Adam, J. H. Cowden, W. N. Dennis, E. A. Shaffer, Jr., Geo. E. Beaver.

(Chartered September 29, 1922)

No. 412

**THE ORDWAY STATE BANK, ORDWAY**

(Crowley County)

**OFFICERS FOR 1927**

A. J. Luneburg, President; M. T. Caley, Vice-President; J. R. Caley, Cashier.

**DIRECTORS FOR 1927**

A. J. Luneburg, M. T. Caley, J. R. Caley.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	20,004.34	\$ 21,658.65	\$ 21,063.81	\$ 18,081.78
Loans and Dis. (Sec. by Col.)	15,955.24	11,895.08	12,420.49	10,576.34
Loans on Real Estate.....	500.86	.....	.....	.....
Overdrafts (Sec. and Unsec.)	405.31	506.24	117.27	491.88
United States Bonds.....	500.00	550.00	600.00	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	1,523.00	1,727.64	3,259.71	7,577.89
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,500.00	1,500.00	1,500.00	1,500.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	4,000.00	4,000.00	4,000.00	4,000.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	19,057.65	19,026.89	4,984.77	30,777.04
Checks on Other Banks....	142.85	313.88	2,120.13	402.46
Currency .....	2,251.00	4,267.00	618.00	4,262.00
Gold .....	362.50	95.00	145.00	262.50
Silver and Fractional Coin.	1,420.80	1,644.70	896.50	1,674.28
Expense Account .....	.....	.....	.....	.....
Other Resources .....	1,421.49	1,447.11	752.45	1,199.74
<b>Total .....</b>	<b>\$ 69,045.04</b>	<b>\$ 68,632.19</b>	<b>\$ 52,478.13</b>	<b>\$ 80,805.91</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	35,504.21	36,182.56	21,479.79	46,388.61
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certif. of Deposit....	3,112.94	3,593.36	3,238.60	6,650.46
Certified Checks .....	2,927.89	.....	.....	.....
Cashier's Checks .....	.....	1,356.27	259.74	266.84
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 69,045.04</b>	<b>\$ 68,632.19</b>	<b>\$ 52,478.13</b>	<b>\$ 80,805.91</b>

**OFFICERS FOR 1928**

A. J. Luneburg, President; M. T. Caley, Vice-President; J. R. Caley, Cashier.

**DIRECTORS FOR 1928**

A. J. Luneburg, M. T. Caley, J. R. Caley, R. H. Caley.

(Chartered August 28, 1913)

No. 270

**THE CITIZENS STATE BANK OF OURAY, OURAY**

(Ouray County)

**OFFICERS FOR 1927**A. E. Walther, President; E. E. Wheeler, Vice-President; D. S. Boyd, Cashier;  
R. E. Kullerstrand, Asst. Cashier.**DIRECTORS FOR 1927**

A. E. Walther, E. E. Wheeler, D. S. Boyd, C. G. Bennett, R. E. Kullerstrand.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	31,231.31	\$ 32,240.50	\$ 27,552.12	\$ 23,416.84
Loans and Dis. (Sec. by Col.)	92,048.44	88,758.04	91,844.39	87,829.35
Loans on Real Estate.....	34,298.19	34,785.93	34,267.42	23,680.47
Overdrafts (Sec. and Unsec.)	208.52	200.10	685.64	603.55
United States Bonds.....	34,050.00	19,200.00	19,800.00	39,750.00
Bonds to Secure Postal Sav.	12,000.00	17,000.00	17,000.00	17,000.00
Other Bonds and Securities	48,520.28	43,311.37	51,420.07	54,113.50
Premium on Bonds.....	226.98	15.00	262.70	324.80
Furniture and Fixtures....	2,800.00	2,800.00	2,800.00	2,800.00
Banking House .....	11,500.00	11,500.00	11,500.00	11,500.00
Other Real Estate.....	4,086.62	4,086.62	4,000.00	4,000.00
Due from Banks (not Resv.)	.....	849.83	.....	.....
Cash Items .....	11.17	337.03	1,762.56	188.86
Due from Reserve Banks...	39,388.46	51,980.70	43,840.12	84,907.42
Checks on Other Banks.....	.....	50.00	.....	.....
Currency .....	7,425.00	11,132.00	12,209.00	10,225.00
Gold .....	3,772.50	4,152.50	4,025.00	3,700.00
Silver and Fractional Coin..	2,023.95	1,526.47	2,734.34	1,171.98
Expense Account .....	.....	.....	.....	.....
Other Resources .....	184.34	102.50	77.50	.....
<b>Total .....</b>	<b>\$ 323,775.76</b>	<b>\$ 324,028.59</b>	<b>\$ 325,780.86</b>	<b>\$ 365,211.77</b>

**LIABILITIES**

Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	4,250.00	4,500.00	4,750.00	5,000.00
Undivided Profits (Net)...	284.49	1,858.80	1,254.56	3,174.87
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	39,956.60	27,354.51	27,605.86	27,533.73
Postal Savings Accounts...	11,070.72	9,300.69	10,879.04	11,968.97
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	151,864.67	173,742.67	163,144.93	200,054.18
Due to Banks (not Resv.)..	623.22	1,478.57	2,749.06	374.70
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	3,000.00	3,000.00	3,000.00	3,000.00
Time Certif. of Deposit....	77,600.38	68,792.66	79,531.39	81,412.51
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	3,305.68	2,933.75	2,866.02	2,692.81
Reserved for Interest.....	1,000.00	246.94	.....	.....
Reserved for Taxes .....	820.00	820.00	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 323,775.76</b>	<b>\$ 324,028.59</b>	<b>\$ 325,780.86</b>	<b>\$ 365,211.77</b>

**OFFICERS FOR 1928**Amos E. Walther, President; Edward E. Wheeler, Vice-President; David S. Boyd,  
Cashier; Ralph E. Kullerstrand, Asst. Cashier.**DIRECTORS FOR 1928**Amos E. Walther, Edward E. Wheeler, Chas. G. Bennett, David S. Boyd,  
Ralph E. Kullerstrand.

(Chartered November 10, 1919)

No. 381

**THE OVID STATE BANK, OVID**

(Sedgwick County)

OFFICERS FOR 1927

John R. Coen, President; A. Jankovsky, Vice-President; C. R. Johnson, Cashier; Bert Ryan, Asst. Cashier.

DIRECTORS FOR 1927

John R. Coen, A. Jankovsky, Milton G. Gage, C. R. Johnson, Beatrice E. Johnson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	25,785.56	\$ 18,269.09	\$ 22,598.43	\$ 45,956.02
Loans and Dis. (Sec. by Col.)	42,599.55	42,064.54	44,407.27	60,527.84
Loans on Real Estate.....	2,825.00	400.00	463.00	.....
Overdrafts (Sec. and Unsec.)	195.02	548.31	223.72	796.76
United States Bonds.....	5,000.00	5,800.00	5,000.00	600.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	7,444.23	27,654.74	37,490.68	15,852.38
Premium on Bonds.....	699.03	218.02	.....	.....
Furniture and Fixtures....	2,500.00	2,574.00	1,590.67	1,682.42
Banking House .....	367.82	373.32	373.32	373.32
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	36.92	407.26	.....	.....
Cash Items .....	7,915.63	40,276.45	9,873.04	9,520.87
Due from Reserve Banks...	.....	.....	365.03	484.39
Checks on Other Banks....	2,474.00	9,883.00	2,825.00	11,432.00
Currency .....	40.00	237.50	187.50	202.50
Gold .....	1,230.73	1,267.12	1,435.80	1,517.80
Silver and Fractional Coin.	.....	.....	.....	.....
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 99,113.49</b>	<b>\$ 149,973.35</b>	<b>\$ 126,833.46</b>	<b>\$ 148,946.30</b>

LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)...	1,679.42	2,962.54	1,247.06	1,963.86
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	2,526.64	3,060.21	4,469.17
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	63,467.08	108,146.01	87,851.15	110,155.08
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certif. of Deposit....	11,908.54	13,221.40	13,223.47	11,113.33
Certified Checks .....	.....	25.00	.....	.....
Cashier's Checks .....	2,058.45	3,091.76	1,451.57	892.36
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	352.50
<b>Total .....</b>	<b>\$ 99,113.49</b>	<b>\$ 149,973.35</b>	<b>\$ 126,833.46</b>	<b>\$ 148,946.30</b>

OFFICERS FOR 1928

John R. Coen, President; A. Jankovsky, Vice-President; C. R. Johnson, Cashier; Bert Ryan, Asst. Cashier.

DIRECTORS FOR 1928

John R. Coen, Milton G. Gage, C. R. Johnson, A. Jankovsky, J. A. Dawson.



(Chartered April 27, 1908)

No. 147

**THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS**

(Archuleta County)

**OFFICERS FOR 1927**

David Hersch, President; Whitney Newton, Vice-President; M. R. Mickey, Vice-President; R. W. Smith, Cashier.

**DIRECTORS FOR 1927**

David Hersch, Whitney Newton, R. W. Smith, M. R. Mickey, Joseph B. Hersch.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	42,749.30	\$ 30,255.46	\$ 36,400.17	\$ 90,672.90
Loans and Dis. (Sec. by Col.)	30,763.40	45,370.55	61,718.08	49,007.51
Loans on Real Estate.....	26,942.71	30,076.79	22,549.94	20,615.50
Overdrafts (Sec. and Unsec.)	240.01	2,126.98	32.00	26.51
United States Bonds.....	3,150.00	8,200.00	8,200.00	3,500.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	26,903.01	26,635.21	80,239.88	31,011.51
Premium on Bonds.....				
Furniture and Fixtures....	1,269.66	1,269.66	1,110.92	1,180.92
Banking House .....	12,525.49	12,525.49	12,275.49	12,275.49
Other Real Estate .....		1,331.15	4,186.50	5,834.23
Due from Banks (not Resv.)			75.00	95.00
Cash Items .....	217.24	289.62	36.00	75.50
Due from Reserve Banks...	47,529.67	174,046.53	64,418.45	162,804.41
Checks on Other Banks.....				
Currency .....	7,867.00	3,079.00	4,448.00	10,050.00
Gold .....	4,705.00	5,170.00	4,850.00	3,250.00
Silver and Fractional Coin.	1,386.50	1,006.69	1,614.85	313.33
Expense Account .....				
Other Resources .....	747.03	6.24	306.60	134.20
<b>Total .....</b>	<b>\$ 206,996.02</b>	<b>\$ 341,389.37</b>	<b>\$ 302,430.20</b>	<b>\$ 390,847.01</b>

**LIABILITIES**

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....			2,103.90	
Undivided Profits (Net)...		3,063.88		5,348.43
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	2,768.18	30,931.51	35,991.25	42,291.33
Postal Savings Accounts...				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	126,458.39	222,206.77	182,121.54	261,375.38
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit...	1,000.00	1,000.00		
Time Certif. of Deposit.....	25,207.60	28,864.90	27,738.91	29,413.50
Certified Checks .....				
Cashier's Checks .....	1,561.85	5,322.31	4,474.60	2,418.37
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 206,996.02</b>	<b>\$ 341,389.37</b>	<b>\$ 302,430.20</b>	<b>\$ 390,847.01</b>

**OFFICERS FOR 1928**

David Hersch, President; Whitney Newton, Vice-President; M. R. Mickey, Vice-President; R. W. Smith, Cashier.

**DIRECTORS FOR 1928**

David Hersch, Whitney Newton, R. W. Smith, M. R. Mickey, Joseph B. Hersch.

(Chartered March 13, 1916)

No. 304

**THE PAOLI STATE BANK, PAOLI**

(Phillips County)

**OFFICERS FOR 1927**S. D. Goddard, President; H. C. Hargreaves, Vice-President; W. S. Johnson, Cashier;  
A. E. Vollmer, Asst. Cashier.**DIRECTORS FOR 1927**

S. D. Goddard, H. C. Hargreaves, Paul Holmquist, W. S. Johnson, O. W. Lohn.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	18,275.09	\$ 18,437.15	\$ 15,069.25	\$ 23,671.04
Loans and Dis. (Sec. by Col.)	20,693.08	18,826.83	16,812.65	20,210.00
Loans on Real Estate.....	366.22	236.79	155.20	874.91
Overdrafts (Sec. and Unsec.)	.....	500.00	500.00	500.00
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	6,000.00	6,000.00	11,000.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,640.50	1,500.00	1,500.00	1,500.00
Banking House.....	2,520.90	3,500.00	3,500.00	3,500.00
Other Real Estate.....	3,277.45	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks....	8,095.45	6,624.90	14,167.04	1,968.03
Checks on Other Banks.....	47.85	632.50	292.42	98.78
Currency.....	1,117.00	1,533.00	2,281.00	2,908.00
Gold.....	290.00	.....	.....	.....
Silver and Fractional Coin.	482.97	479.44	596.44	709.95
Expenses Account.....	.....	.....	.....	.....
Other Resources.....	1,522.72	987.62	1,146.25	781.52
<b>Total.....</b>	<b>\$ 59,329.23</b>	<b>\$ 59,258.23</b>	<b>\$ 62,020.25</b>	<b>\$ 67,722.23</b>

**LIABILITIES**

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,500.00	3,500.00	3,500.00	3,500.00
Undivided Profits (Net)....	.....	.....	.....	.....
Bills Payable.....	8,700.00	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	1,987.35	1,175.20	1,298.48	1,550.11
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	26,341.55	35,815.29	37,660.91	37,649.99
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	8,301.58	7,592.22	9,192.28	14,663.93
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	498.75	1,175.52	368.58	358.20
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 59,329.23</b>	<b>\$ 59,258.23</b>	<b>\$ 62,020.25</b>	<b>\$ 67,722.23</b>

**OFFICERS FOR 1928**S. D. Goddard, President; H. C. Hargreaves, Vice-President; W. S. Johnson, Cashier;  
Elsibel J. Johnson, Asst. Cashier.**DIRECTORS FOR 1928**

S. D. Goddard, John Holmquist, Paul Holmquist, W. S. Johnson, O. W. Lohn

(Chartered May 15, 1909)

No. 97

**FRUIT EXCHANGE STATE BANK, PAONIA**

(Delta County)

**OFFICERS FOR 1927**Walt Thomas, President; E. H. Curtis, Vice-President; Floyd Hammond, Cashier;  
Bertha Carlson, Asst. Cashier.**DIRECTORS FOR 1927**

Weldon Hammond, E. H. Curtis, G. W. Smith, H. S. Roberts, Walt Thomas.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	83,187.79	\$ 77,945.41	\$ 86,273.86	\$ 90,971.36
Loans and Dis. (Sec. by Col.)	136,628.98	161,336.53	143,020.69	108,622.89
Loans on Real Estate.....	18,317.35	19,015.00	20,265.00	19,775.85
Overdrafts (Sec. and Unsec.)	2,499.74	734.96	2,491.09	1,293.83
United States Bonds.....	7,250.00	11,000.00	16,000.00	11,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	11,059.09	11,571.41	11,834.65	9,648.55
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	4,000.00	4,000.00	3,500.00	3,500.00
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	1,700.00	1,700.00	6,000.00	6,000.00
Due from Banks (not Resv.)	726.23	5,466.42	2,408.44	15,766.70
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	32,563.96	107,813.29	60,809.83	49,823.14
Checks on Other Banks....	307.76	7,557.86	1,527.49	2,021.15
Currency .....	12,020.00	8,585.00	7,653.00	3,950.00
Gold .....	2,610.00	2,790.00	2,792.50	2,917.50
Silver and Fractional Coin.	1,311.61	1,931.62	2,316.38	1,230.38
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 314,182.51</b>	<b>\$ 421,447.50</b>	<b>\$ 366,892.93</b>	<b>\$ 326,521.35</b>
<b>LIABILITIES</b>				
Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	7,500.00	7,500.00	8,000.00	8,000.00
Undivided Profits (Net)...	2,658.05	7,131.82	1,005.45	2,352.76
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	64,496.03	73,079.91	75,156.05	72,210.41
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	121,640.11	228,038.11	176,181.03	157,844.08
Due to Banks (not Resv.)	6,262.26	1,322.19	7,458.92	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	78,871.22	64,229.02	67,484.64	54,577.30
Certified Checks .....	.....	.....	1.50	.....
Cashier's Checks .....	2,754.84	10,146.45	1,605.34	1,535.80
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 314,182.51</b>	<b>\$ 421,447.50</b>	<b>\$ 366,892.93</b>	<b>\$ 326,521.35</b>

**OFFICERS FOR 1928**Walt Thomas, President; E. H. Curtis, Vice-President; Floyd Hammond, Cashier;  
Bertha Carlson, Ast. Cashier.**DIRECTORS FOR 1928**

Weldon Hammond, Walt Thomas, E. H. Curtis, H. S. Roberts, Floyd Hammond.

(Chartered April 10, 1923)

No. 414

**THE DOUGLAS COUNTY BANK, PARKER**

(Douglas County)

## OFFICERS FOR 1927

A. N. Johnson, President; F. G. Davis, Vice-President; C. S. Davis, Cashier.

## DIRECTORS FOR 1927

A. N. Johnson, C. S. Davis, F. G. Davis.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	17,791.64	\$ 21,830.38	\$ 18,168.55	\$ 26,118.28
Loans and Dis. (Sec. by Col.)	19,638.03	19,781.03	26,045.39	31,575.49
Loans on Real Estate.....	300.00	200.00	200.00	750.00
Overdrafts (Sec. and Unsec.)	281.37	41.69	124.91	112.88
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	3,695.83	3,792.53	4,086.60	3,902.49
Premium on Bonds.....	49.75	49.75	49.75	49.75
Furniture and Fixtures....	1,674.27	1,674.27	1,674.27	1,674.27
Banking House.....	1,595.00	1,595.00	1,595.00	1,595.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	79.93	734.47	2,715.51	533.35
Due from Reserve Banks...	1,686.32	11,251.02	22,898.46	6,820.11
Checks on Other Banks....	77.02	.....	.....	77.00
Currency.....	671.00	157.00	601.00	840.00
Gold.....	85.00	32.50	60.00	80.00
Silver and Fractional Coin.	438.60	365.09	475.90	405.94
Expense Account.....	.....	.....	.....	.....
Other Resources.....	731.77	.....	.....	.....
Total.....	\$ 48,795.53	\$ 61,504.73	\$ 78,695.34	\$ 74,534.56

## LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)....	.....	109.42	265.82	1,215.15
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	4,875.42	4,457.12	5,197.51	6,524.92
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	24,340.28	27,932.46	44,620.02	40,963.39
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	2,248.05	.....
Time Certif. of Deposit....	8,508.50	13,034.88	11,909.42	14,220.71
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	71.33	4,970.85	3,454.52	610.39
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 48,795.53	\$ 61,504.73	\$ 78,695.34	\$ 74,534.56

## OFFICERS FOR 1928

A. N. Johnson, President; F. G. Davis, Vice-President; C. S. Davis, Cashier.

## DIRECTORS FOR 1928

A. N. Johnson, C. S. Davis, F. G. Davis.

(Chartered July 24, 1916)

No. 312

**THE FARMERS STATE BANK OF PEYTON, PEYTON**

(El Paso County)

**OFFICERS FOR 1927**

Albert L. Pieper, President; Otto Bock, Vice-President; Emma B. Herzberger, Cashier.

**DIRECTORS FOR 1927**

Otto Bock, Emma B. Herzberger, Albert L. Pieper.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	27,197.65	\$ 25,882.52	\$ 30,737.70	\$ 37,273.93
Loans and Dis. (Sec. by Col.)	50,911.65	56,233.65	68,796.31	63,254.45
Loans on Real Estate.....	.....	1,070.00	1,070.00	1,370.00
Overdrafts (Sec. and Unsec.)	378.38	176.24	139.18	725.20
United States Bonds.....	3,100.00	3,150.00	3,150.00	3,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	.....	35.27	120.81	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House .....	1,800.00	1,800.00	1,800.00	1,800.00
Other Real Estate.....	2,400.00	2,300.00	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	73.40	23.75
Due from Reserve Banks..	10,215.45	28,102.02	5,288.39	10,031.52
Checks on Other Banks....	381.50	57.70	.....	60.15
Currency .....	1,531.00	1,360.00	3,705.00	1,529.00
Gold .....	1,080.00	1,545.00	1,545.00	1,645.00
Silver and Fractional Coin.	705.74	561.00	371.63	411.81
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total .....	\$ 100,701.37	\$ 123,273.40	\$ 117,794.42	\$ 122,624.81

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)...	43.84	1,200.95	535.88	1,639.46
Bills Payable .....	5,000.00	1,000.00	.....	11,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	15,204.26	21,528.24	23,262.21	16,245.63
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	58,445.14	74,862.42	69,152.56	60,085.97
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	10,299.47	13,291.85	13,091.85	21,375.42
Certified Checks .....	.....	.....	.....	515.20
Cashier's Checks .....	708.66	389.94	751.92	763.13
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total .....	\$ 100,701.37	\$ 123,273.40	\$ 117,794.42	\$ 122,624.81

**OFFICERS FOR 1928**

F. F. Hartman, President; J. O. Phillips, Vice-President; A. L. Pieper, Cashier.

**DIRECTORS FOR 1928**

A. L. Pieper, F. F. Hartman, J. O. Phillips.

(Chartered October 18, 1909)

No. 172

**THE PROCTOR STATE BANK, PROCTOR**

(Logan County)

OFFICERS FOR 1927

Geo. A. Henderson, President; J. D. Blue, Jr., Vice-President; W. L. Strickland, Cashier.

DIRECTORS FOR 1927

Geo. A. Henderson, J. N. Hamil, J. D. Blue, Jr., W. V. Strickland, W. L. Strickland.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	17,750.00	\$ 14,612.11		
Loans and Dis. (Sec. by Col.)	18,682.35	16,416.70		
Loans on Real Estate.....				
Overdrafts (Sec. and Unsec.)	17.66	378.00		
United States Bonds .....	3,330.00	2,400.00		
Bonds to Secure Postal Sav. ....				
Other Bonds and Securities..	317.00	110.00		
Premium on Bonds .....				
Furniture and Fixtures .....	600.00	600.00		
Banking House .....	747.75	747.75		
Other Real Estate .....				
Due from Banks (not Resv.) .....				
Cash Items .....	35.73	101.45		
Due from Reserve Banks .....	5,024.90	13,175.02		
Checks on Other Banks .....				
Currency .....	1,740.00	1,735.00		
Gold .....	270.00	275.00		
Silver and Fractional Coin...	761.15	339.71		
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 49,276.54</b>	<b>\$ 50,890.74</b>		

LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00		
Surplus Fund .....	6,500.00	6,500.00		
Undivided Profits (Net) .....	2,198.06	2,077.93		
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	21,256.98	23,499.47		
Due to Banks (not Resv.) .....				
Due to Reserve Banks .....				
Demand Certif. of Deposit .....				
Time Certificates of Deposit..	9,321.50	8,727.80		
Certified Checks .....				
Cashier's Checks .....		85.54		
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 49,276.54</b>	<b>\$ 50,890.74</b>		

\*Certified out under sale of Assets and Assumption of Liabilities January 18, 1928.

(Chartered February 17, 1908)

No. 101

**THE MINNEQUA BANK OF PUEBLO, PUEBLO**

(Pueblo County)

## OFFICERS FOR 1927

M. D. Thatcher, President; R. C. Thatcher, Vice-President; H. E. Wheeler, Cashier;  
Geo. H. Hubbard, Assistant Cashier.

## DIRECTORS FOR 1927

M. D. Thatcher, R. C. Thatcher, H. E. Wheeler.

* RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	118,698.75	\$ 90,540.81	\$ 75,991.08	\$ 86,737.33
Loans and Dis. (Sec. by Col.)	223,687.38	317,352.90	385,459.51	493,544.71
Loans on Real Estate.....	182,529.17	165,563.15	153,970.27	118,776.70
Overdrafts (Sec. and Unsec.)	322.39	687.99	352.67	262.77
United States Bonds .....	117,301.08	111,851.08	111,851.08	60,151.08
Bonds to Secure Postal Sav..				
Other Bonds and Securities..	1,242,818.14	1,391,051.31	1,394,205.91	1,361,127.73
Premium on Bonds .....				
Furniture and Fixtures .....	2,498.97	1,598.97	1,698.97	2,410.77
Banking House .....				
Other Real Estate .....	9,750.64	6,486.58	6,659.07	6,659.07
Due from Banks (not Resv.)	50.00	50.00	1,030.00	41.25
Cash Items .....	5,244.48	6,324.00	10,478.90	6,051.14
Due from Reserve Banks ...	496,114.45	477,838.44	452,141.26	480,448.36
Checks on Other Banks .....	6,322.33	11,002.35	10,357.53	3,604.52
Currency .....	33,396.00	38,446.00	51,170.00	36,568.00
Gold .....	2,580.00	2,307.50	2,410.00	2,255.00
Silver and Fractional Coin ..	16,892.31	12,971.99	21,651.74	9,382.22
Expense Account .....				
Other Resources .....				
Total .....	\$ 2,458,206.09	\$ 2,634,073.07	\$ 2,679,427.99	\$ 2,668,020.65

## LIABILITIES

Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	105,000.00	110,000.00	110,000.00	110,000.00
Undivided Profits (Net) ...	19,140.88	15,300.30	16,202.04	17,985.15
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	1,549,637.27	1,609,976.82	1,651,823.89	1,706,600.35
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	641,025.03	716,631.95	740,329.27	666,785.32
Due to Banks (not Resv.)...	3,350.36	16,224.39	13,845.27	12,983.52
Due to Reserve Banks .....				
Demand Certif. of Deposit...		129,299.67	112,902.14	118,015.16
Time Certificates of Deposit.	98,314.12	4,403.69		
Certified Checks .....	905.22		616.72	916.72
Cashier's Checks .....	10,427.64	1,678.52	3,087.90	4,189.78
Reserved for Interest .....	321.49	166.10	216.03	111.81
Reserved for Taxes .....	84.08	391.63	404.73	432.84
Other Liabilities .....				
Total .....	\$ 2,458,206.09	\$ 2,634,073.07	\$ 2,679,427.99	\$ 2,668,020.65

## OFFICERS FOR 1928

M. D. Thatcher, President; C. B. Carlile, Vice-President; Geo. H. Hubbard, Acting  
Cashier; Dey F. Whelan, Assistant Cashier.

## DIRECTORS FOR 1928

M. D. Thatcher, R. C. Thatcher, C. B. Carlile.

(Chartered November 1, 1909)

No. 174

**THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO**

(Pueblo County)

OFFICERS FOR 1927

Alva B. Adams, President; M. D. Thatcher, Vice-President; W. K. Dudley, Vice-President; W. K. Dudley, Cashier; Edward McCabe, Assistant Cashier; W. C. Smart, Assistant Cashier.

DIRECTORS FOR 1927

Alva B. Adams, W. K. Dudley, W. C. Smart, M. D. Thatcher, Edward McCabe, Geo. J. Dunbaugh, Robert C. Wheeler.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	916,894.64	\$ 991,807.37	\$ 959,075.55	\$ 1,090,069.15
Loans and Dis. (Sec. by Col.)	815,163.98	967,425.63	912,096.13	1,149,814.21
Loans on Real Estate	384,574.52	400,962.48	409,214.28	562,796.49
Overdrafts (Sec. and Unsec.)	2,446.16	2,089.65	3,948.57	2,462.69
United States Bonds	535,727.48	531,629.58	500,683.87	548,217.69
Bonds to Secure Postal Sav.				
Other Bonds and Securities	1,414,531.30	1,475,775.76	1,676,260.65	1,687,427.90
Premium on Bonds				
Furniture and Fixtures	30,000.00	25,000.00	1.00	1.00
Banking House	100,000.00	97,000.00	94,000.00	94,000.00
Other Real Estate	16,902.20	16,902.20	12,902.20	14,558.45
Due from Banks (not Resv.)				
Cash Items	4,575.25	4,393.33	16,716.09	12,384.41
Due from Reserve Banks	805,498.05	901,273.37	1,040,596.28	430,007.66
Checks on Other Banks	18,163.91	23,343.62	26,966.09	52,894.03
Currency	84,695.00	73,813.00	73,761.00	110,644.00
Gold	26,955.00	26,852.50	25,662.50	26,250.00
Silver and Fractional Coin	10,619.60	11,080.48	9,704.14	21,356.40
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 5,166,747.09</b>	<b>\$ 5,549,348.97</b>	<b>\$ 5,761,588.35</b>	<b>\$ 5,802,884.08</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund	200,000.00	200,000.00	200,000.00	250,000.00
Undivided Profits (Net)	50,765.70	77,927.53	51,468.50	21,391.16
Bills Payable				
Notes Rediscounted				
Savings Accounts	3,200,054.47	3,380,990.04	3,332,648.64	3,576,114.08
Postal Savings Accounts				
Trust Funds	47,954.85	36,094.55	101,903.86	87,157.55
Dividends Unpaid				
Individual Deposits	1,379,626.01	1,485,651.48	1,804,359.96	1,437,410.24
Due to Banks (not Resv.)	141,068.49	222,281.56	120,003.55	270,833.85
Due to Reserve Banks				
Demand Certif. of Deposit	3,054.20	3,135.80	4,687.80	1,552.00
Time Certificates of Deposit	24,758.20	28,014.69	29,003.85	40,496.90
Certified Checks	2,083.95	1,303.01	1,835.51	1,932.51
Cashier's Checks	17,381.22	13,950.31	15,678.68	15,995.79
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 5,166,747.09</b>	<b>\$ 5,549,348.97</b>	<b>\$ 5,761,588.35</b>	<b>\$ 5,802,884.08</b>

OFFICERS FOR 1928

Alva B. Adams, President; Mahlon D. Thatcher, Vice-President; W. K. Dudley, Vice-President and Cashier; Edward McCabe, Assistant Cashier; W. C. Smart, Treasurer.

DIRECTORS FOR 1928

Alva B. Adams, W. K. Dudley, W. C. Smart, M. D. Thatcher, Edward McCabe, Geo. J. Dunbaugh, Robert C. Wheeler.



(Chartered April 28, 1919)

No. 398

**THE SOUTHERN COLORADO BANK, PUEBLO**

(Pueblo County)

## OFFICERS FOR 1927

A. McGovern, Jr., President; Martin Walter, Jr., Vice-President; R. L. Phillips, Cashier;  
D. P. Ducy, Assistant Cashier.

## DIRECTORS FOR 1927

W. T. Mathis, R. L. Phillips, E. H. Weitzel, Martin Walter, Jr., A. McGovern, Jr.,  
D. A. McCarthy, Fred Dixon.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	220,486.17	\$ 236,181.14	\$ 239,958.58	\$ 248,418.19
Loans and Dis. (Sec. by Col.)	171,038.17	180,161.07	182,845.74	212,918.29
Loans on Real Estate .....	17,623.38	15,367.83	18,263.67	18,998.28
Overdrafts (Sec. and Unsec.)	275.93	726.54	1,134.92	359.89
United States Bonds .....	10,000.00	10,000.00	10,000.00	10,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities..	8,775.16	10,403.87	19,642.95	16,932.20
Premium on Bonds .....				
Furniture and Fixtures .....	3,000.00	6,500.00	6,500.00	5,500.00
Banking House .....	22,000.00	27,500.00	27,500.00	27,500.00
Other Real Estate .....				
Due from Banks (not Resv.)				
Cash Items .....				3,303.83
Due from Reserve Banks....	185,770.29	279,196.24	165,928.80	258,384.44
Checks on Other Banks.....	9,473.30	9,056.06	12,370.97	11,389.05
Currency .....	11,477.00	8,189.00	17,047.00	17,626.00
Gold .....	545.00	945.00	1,020.00	1,187.50
Silver and Fractional Coin..	2,957.98	2,434.24	4,734.08	3,810.86
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 663,422.38</b>	<b>\$ 786,660.99</b>	<b>\$ 706,946.71</b>	<b>\$ 836,328.53</b>

## LIABILITIES

Capital Stock .....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund .....	11,000.00	11,000.00	12,000.00	12,000.00
Undivided Profits (Net) .....	10,414.55	15,133.23	9,138.90	13,943.32
Bills Payable .....				
Notes Rediscounted .....				
Savings Accounts .....	117,186.13	140,924.93	135,766.68	146,939.30
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				3,000.00
Individual Deposits .....	366,884.76	423,218.53	329,352.41	445,948.27
Due to Banks (not Resv.)...	62,404.55	66,311.43	56,066.72	108,688.66
Due to Reserve Banks .....				
Demand Certif. of Deposit...	5,590.00	3,590.00	73,103.58	3,590.00
Time Certif. of Deposit.....	5,220.72	21,440.00	7,510.00	17,060.00
Certified Checks .....	288.00		63.40	
Cashier's Checks .....	9,433.67	30,042.87	8,945.02	10,158.98
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 663,422.38</b>	<b>\$ 786,660.99</b>	<b>\$ 706,946.71</b>	<b>\$ 836,328.53</b>

## OFFICERS FOR 1928

A. McGovern, Jr., President; Martin Walter, Jr., Vice-President; R. L. Phillips, Cashier;  
D. P. Ducy, Assistant Cashier.

## DIRECTORS FOR 1928

A. McGovern, Jr., R. L. Phillips, Fred Dixon, Martin Walter, Jr., E. H. Weitzel,  
W. T. Mathis, D. A. McCarthy.

(Chartered June 5, 1908)

No. 8

**STATE BANK OF RAMAH, RAMAH**

(El Paso County)

**OFFICERS FOR 1927**

Lem Gammon, President; Mate Gammon, Vice-President; A. J. Elsner, Cashier.

**DIRECTORS FOR 1927**

Lem Gammon, Harry Gammon, Mate Gammon, A. J. Elsner, Hector Matheson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	50,520.28	\$ 50,817.78	\$ 48,257.87	\$ 64,825.75
Loans and Dis. (Sec. by Col.)	41,683.41	42,165.78	37,998.20	47,915.93
Loans on Real Estate . . . . .	4,000.00	4,650.00	4,150.00	5,750.00
Overdrafts (Sec. and Unsec.)	468.54	453.87	1,717.94	705.00
United States Bonds . . . . .	6,650.00	6,250.00	6,250.00	6,100.00
Bonds to Secure Postal Sav. . . . .	.....	.....	.....	.....
Other Bonds and Securities.	2,206.35	3,747.49	2,803.61	27,762.29
Premium on Bonds . . . . .	.....	.....	.....	.....
Furniture and Fixtures . . . . .	1,800.00	1,800.00	1,534.50	1,534.50
Banking House . . . . .	4,450.00	4,450.00	4,450.00	4,450.00
Other Real Estate . . . . .	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items . . . . .	130.02	69.35	.....	553.31
Due from Reserve Banks . . . . .	22,180.97	50,165.90	76,936.44	42,139.58
Checks on Other Banks . . . . .	.....	26.88	50.00	.....
Currency . . . . .	1,501.00	2,017.00	2,424.00	1,119.00
Gold . . . . .	1,437.50	1,614.50	1,589.50	1,607.50
Silver and Fractional Coin . . . . .	1,040.18	130.79	564.96	1,092.77
Expense Account . . . . .	.....	.....	.....	.....
Other Resources . . . . .	.....	276.75	195.90	.....
<b>Total . . . . .</b>	<b>\$ 138,068.25</b>	<b>\$ 168,641.09</b>	<b>\$ 188,922.92</b>	<b>\$ 205,555.63</b>

**LIABILITIES**

Capital Stock . . . . .	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund . . . . .	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net) . . . . .	2,222.95	4,856.42	674.75	2,355.50
Bills Payable . . . . .	.....	.....	.....	.....
Notes Rediscounted . . . . .	.....	.....	.....	.....
Savings Accounts . . . . .	.....	.....	.....	.....
Postal Savings Accounts . . . . .	.....	.....	.....	.....
Trust Funds . . . . .	.....	.....	.....	.....
Dividends Unpaid . . . . .	.....	.....	.....	.....
Individual Deposits . . . . .	57,488.42	70,886.16	96,000.00	99,607.47
Due to Banks (not Resv.) . . . . .	.....	.....	.....	.....
Due to Reserve Banks . . . . .	.....	.....	.....	.....
Demand Certif. of Deposit. . . . .	.....	.....	.....	.....
Time Certificate of Deposit. . . . .	63,356.88	77,898.51	77,248.17	88,592.66
Certified Checks . . . . .	.....	.....	.....	.....
Cashier's Checks . . . . .	.....	.....	.....	.....
Reserved for Interest . . . . .	.....	.....	.....	.....
Reserved for Taxes . . . . .	.....	.....	.....	.....
Other Liabilities . . . . .	.....	.....	.....	.....
<b>Total . . . . .</b>	<b>\$ 138,068.25</b>	<b>\$ 168,641.09</b>	<b>\$ 188,922.92</b>	<b>\$ 205,555.63</b>

**OFFICERS FOR 1928**

Lem Gammon, President; Mate Gammon, Vice-President; A. J. Elsner, Cashier.

**DIRECTORS FOR 1928**

Lem Gammon, Harry Gammon, Mate Gammon, A. J. Elsner, Clara Elsner.

(Chartered September 15, 1915)

No. 293

**THE RED CLIFF STATE BANK, RED CLIFF**

(Eagle County)

## OFFICERS FOR 1927

C. C. Parks, President; Frank Doll, Vice-President; L. C. Summers, Cashier.

## DIRECTORS FOR 1927

C. C. Parks, John Welsh, Frank Doll, Arthur A. Tandy.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	17,487.00	\$ 12,757.00	\$ 13,279.38	.....
Loans and Dis. (Sec. by Col.)	29,169.30	29,070.28	30,696.28	.....
Loans on Real Estate.....	14,585.00	14,280.00	14,121.00	.....
Overdrafts (Sec. and Unsec.)	.....	27.28	60.54	.....
United States Bonds.....	24,150.00	20,450.00	10,450.00	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	17,850.00	16,850.00	23,000.00	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	.....
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	4,588.34	8,687.77	8,819.22	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks..	10,171.14	11,296.10	6,976.09	.....
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	5,476.00	5,163.00	3,654.00	.....
Gold.....	1,375.00	1,447.50	1,525.00	.....
Silver and Fractional Coin..	526.24	1,884.18	1,755.53	.....
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 125,378.02</b>	<b>\$ 121,913.11</b>	<b>\$ 114,337.04</b>	.....
<b>LIABILITIES</b>				
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	.....
Surplus Fund.....	.....	.....	.....	.....
Undivided Profits (Net)....	2,216.70	859.49	257.69	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	20,948.07	24,774.68	19,914.19	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	69,988.40	65,707.87	49,889.16	.....
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	2,500.00	17,405.44	.....
Time Certificates of Deposit	22,224.85	18,071.07	16,870.56	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 125,378.02</b>	<b>\$ 121,913.11</b>	<b>\$ 114,337.04</b>	.....

## OFFICERS FOR 1928

C. C. Parks, President; Frank Doll, Vice-President; L. C. Summers, Cashier.

## DIRECTORS FOR 1928

C. C. Parks, Frank Doll, L. C. Summers.

\* Certified out under sale of Assets and Assumption of Liabilities November 5, 1928.

(Chartered June 2, 1908)

No. 105

**THE BANK OF RIDGWAY, RIDGWAY**

(Ouray County)

## OFFICERS FOR 1927

W. D. Jay, President; E. Coons, Vice-President; Carrol M. Stanwood, Cashier.

## DIRECTORS FOR 1927

A. Armlin, E. Coons, W. D. Jay, W. F. Porter, Carroll M. Stanwood.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	37,985.50	\$ 45,320.50	\$ 32,356.00	\$ 51,528.05
Loans and Dis. (Sec. by Col.)	31,321.00	37,743.00	27,090.00	32,051.00
Loans on Real Estate.....	17,595.00	12,450.00	27,870.00	25,010.00
Overdrafts (Sec. and Unsec.)	.....	.....	6.14	7.27
United States Bonds.....	11,050.00	8,250.00	7,750.00	6,300.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	681.90	1,054.90	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,100.00	1,000.00	1,050.00
Banking House.....	10,000.00	10,000.00	10,000.00	10,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	656.57	2,278.11	1,874.21	1,130.18
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	17,454.48	35,772.50	14,781.71	43,105.34
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	3,578.00	4,396.00	3,978.00	3,468.00
Gold.....	2,145.00	2,270.00	2,410.00	2,587.50
Silver and Fractional Coin..	692.00	848.35	951.75	1,022.25
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 129,677.55	\$ 161,110.36	\$ 131,122.71	\$ 177,259.59

## LIABILITIES

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	5,000.00	5,150.00	5,250.00	5,350.00
Undivided Profits (Net)....	1,334.65	774.37	480.81	367.67
Bills Payable.....	.....	.....	.....	15,000.00
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	81,600.85	113,509.34	85,095.15	115,860.37
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	25,742.05	25,676.65	24,296.75	24,681.55
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	500.00	500.00	500.00	500.00
Reserved for Taxes.....	500.00	500.00	500.00	500.00
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 129,677.55	\$ 161,110.36	\$ 131,122.71	\$ 177,259.59

## OFFICERS FOR 1928

W. D. Jay, President; E. Coons, Vice-President; Carrol M. Stanwood, Cashier.

## DIRECTORS FOR 1928

A. Armlin, E. Coons, W. D. Jay, W. F. Porter, Carroll M. Stanwood.

(Chartered March 28, 1910)

No. 184

**UNION STATE BANK OF RIFLE, RIFLE**

(Garfield County)

**OFFICERS FOR 1927**Eph Prefontaine, H. C. Wilson, C. B. Coffin, Bert Ellis, Roy O. Smith,  
Orion F. Fletcher, Assistant Cashier.**DIRECTORS FOR 1927**Eph Prefontaine, H. C. Wilson, C. B. Coffin, Bert Ellis, Roy O. Smith,  
John R. Munro, Lynn Kennedy.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	85,233.30	\$ 114,056.49	\$ 110,761.13	\$ 163,629.71
Loans and Dis. (Sec. by Col.)	84,294.56	67,316.07	59,687.93	73,538.36
Loans on Real Estate.....	12,700.00	16,242.50	13,160.00	14,040.00
Overdrafts (Sec. and Unsec.)	353.97	30.85	159.33	1,107.28
United States Bonds.....	14,300.00	10,650.00	.....	.....
Bonds to Secure Postal Sav.	.....	.....	10,650.00	12,650.00
Other Bonds and Securities.	47,319.01	22,566.37	26,684.93	19,511.13
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,529.00	1,529.00	3,000.00	3,272.00
Banking House.....	10,000.00	10,000.00	10,000.00	10,000.00
Other Real Estate.....	11,068.38	11,068.38	10,000.00	6,525.00
Due from Banks (not Resv.)	287.01	.....	1,260.54	.....
Cash Items.....	.....	2,458.05	.....	125.00
Due from Reserve Banks...	73,683.86	124,696.66	97,174.26	90,714.89
Checks on Other Banks.....	1,497.60	2,328.82	323.04	13,643.63
Currency.....	9,092.00	15,028.00	9,514.00	6,283.00
Gold.....	692.50	952.50	937.50	1,322.50
Silver and Fractional Coin..	2,094.51	559.83	2,798.28	1,997.82
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 354,145.70</b>	<b>\$ 399,483.52</b>	<b>\$ 356,110.94</b>	<b>\$ 418,360.32</b>

LIABILITIES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,000.00	10,000.00	11,500.00	12,500.00
Undivided Profits (Net)....	737.20	6,691.05	2,607.47	5,755.88
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	56,473.45	64,164.74	58,117.46	64,002.63
Postal Savings Accounts...	.....	.....	5,280.18	6,844.56
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	234,788.15	265,147.74	228,757.86	269,847.33
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	3,335.51	912.75	.....	.....
Time Certificates of Deposit	18,622.32	17,250.88	22,359.12	30,880.92
Certified Checks.....	.....	12.24	.....	.....
Cashier's Checks.....	5,189.07	10,304.12	2,488.85	3,529.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 354,145.70</b>	<b>\$ 399,483.52</b>	<b>\$ 356,110.94</b>	<b>\$ 418,360.32</b>

**OFFICERS FOR 1928**Eph Prefontaine, President; Lynn Kennedy, Vice-President; Bert Ellis, Vice-President;  
Orion F. Fletcher, Cashier; Glenn B. Helm, Assistant Cashier.**DIRECTORS FOR 1928**Eph Prefontaine, Lynn Kennedy, C. B. Coffin, Bert Ellis, J. R. Munro,  
H. C. Wilson, R. O. Smith.

(Chartered May 24, 1916)

No. 309

**THE ROGGEN STATE BANK, ROGGEN**

(Weld County)

## OFFICERS FOR 1927

John G. Epple, President; H. F. Fiock, Vice-President; F. W. Nichols, Cashier.

## DIRECTORS FOR 1927

John G. Epple, Karl Wahl, H. F. Fiock, F. W. Nichols, F. F. Cuykendall, C. L. Waite.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	5,756.76	\$ 3,804.88	\$ 2,906.73	\$ 10,024.32
Loans and Dis. (Sec. by Col.)	20,841.15	32,860.00	21,954.00	32,834.28
Loans on Real Estate.....	.....	.....	.....	2,047.00
Overdrafts (Sec. and Unsec.)	178.78	85.89	145.48	318.71
United States Bonds.....	50.00	50.00	50.00	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	10.00	10.00	10.00	10.00
Banking House.....	2,990.00	2,990.00	2,990.00	2,990.00
Other Real Estate.....	3,566.54	2,989.44	2,855.24	2,395.04
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	21,128.38	25,244.27	39,073.36	7,729.02
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	1,090.00	987.00	1,195.00	1,149.00
Gold.....	60.00	85.00	312.50	322.50
Silver and Fractional Coin..	949.21	446.11	1,162.68	509.14
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 56,620.82</b>	<b>\$ 69,552.59</b>	<b>\$ 72,654.99</b>	<b>\$ 60,329.01</b>

## LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	1,000.00	1,500.00	1,500.00
Undivided Profits (Net)....	304.28	1,677.12	646.21	1,590.64
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	709.61	883.09	1,511.14
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	40,432.05	50,022.58	53,736.42	42,806.57
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	4,350.00	5,550.00	5,025.00	2,366.07
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	534.49	593.28	822.91	513.23
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	41.36	41.36
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 56,620.82</b>	<b>\$ 69,552.59</b>	<b>\$ 72,654.99</b>	<b>\$ 60,329.01</b>

## OFFICERS FOR 1928

John G. Epple, President; H. F. Fiock, Vice-President; F. W. Nichols, Cashier.

## DIRECTORS FOR 1928

John G. Epple, Karl Wahl, H. F. Fiock, F. W. Nichols, F. F. Cuykendall, C. L. Waite.

(Chartered December 30, 1919)

No. 384

**THE BANK OF RYE, RYE**

(Pueblo County)

**OFFICERS FOR 1927**

R. B. Crozier, President; M. E. Medill, Vice-President; M. C. Knox, Cashier.

**DIRECTORS FOR 1927**

R. B. Crozier, J. M. Little, M. E. Medill, L. L. Little, M. C. Knox.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	26,252.77	\$ 24,475.00	\$ 26,216.46	\$ 22,245.18
Loans and Dis. (Sec. by Col.)	7,595.00	4,971.50	6,224.00	12,093.95
Loans on Real Estate.....	7,700.00	8,880.00	7,500.00	9,710.00
Overdrafts (Sec. and Unsec.)	48.67	97.60	55.81	2.78
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,000.00	3,000.00	3,000.00	3,000.00
Banking House.....	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	6,760.53	23,295.60	18,763.03	16,115.97
Checks on Other Banks.....	.....	47.00	178.65	24.68
Currency.....	838.00	2,177.00	1,353.00	1,657.00
Gold.....	197.50	12.50	12.50	15.00
Silver and Fractional Coin..	367.71	441.98	400.07	550.21
Expense Account.....	.....	.....	.....	.....
Other Resources.....	30.65	.....	.....	.....
<b>Total.....</b>	<b>\$ 56,790.83</b>	<b>\$ 71,398.18</b>	<b>\$ 67,703.52</b>	<b>\$ 69,414.77</b>

**LIABILITIES**

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	2,900.00	2,900.00	2,900.00	2,900.00
Undivided Profits (Net)....	.....	104.29	595.04	1,314.87
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	27,952.36	43,189.86	36,404.31	42,729.74
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	9,452.60	10,054.03	11,195.58	7,365.21
Certified Checks.....	900.00	.....	.....	.....
Cashier's Checks.....	585.87	150.00	1,608.59	104.95
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 56,790.83</b>	<b>\$ 71,398.18</b>	<b>\$ 67,703.52</b>	<b>\$ 69,414.77</b>

**OFFICERS FOR 1928**

R. B. Crozier, President; M. E. Medill, Vice-President; M. C. Knox, Cashier.

**DIRECTORS FOR 1928**

R. B. Crozier, J. M. Little, M. E. Medill, L. L. Little, M. C. Knox.

(Chartered July 1, 1908)

No. 107

**SAGUACHE COUNTY BANK, SAGUACHE**

(Saguache County)

## OFFICERS FOR 1927

E. G. Gotthelf, President; Charles Tarbell, Vice-President; W. F. Boyd, Cashier;  
W. L. Hammond, Assistant Cashier.

## DIRECTORS FOR 1927

E. G. Gotthelf, Charles Tarbell, W. F. Boyd, G. Herbert Hazard.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	120,924.93	.....	.....	.....
Loans and Dis. (Sec. by Col.)	69,651.10	.....	.....	.....
Loans on Real Estate.....	12,140.75	.....	.....	.....
Overdrafts (Sec. and Unsec.)	1,157.79	.....	.....	.....
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	473.17	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,300.00	.....	.....	.....
Banking House	4,600.00	.....	.....	.....
Other Real Estate.....	10,181.00	.....	.....	.....
Due from Banks (not Resv.)	900.00	.....	.....	.....
Cash Items	320.46	.....	.....	.....
Due from Reserve Banks...	102,396.74	.....	.....	.....
Checks on Other Banks.....	227.89	.....	.....	.....
Currency	6,130.00	.....	.....	.....
Gold	780.00	.....	.....	.....
Silver and Fractional Coin..	978.68	.....	.....	.....
Expense Account	.....	.....	.....	.....
Other Resources	.....	.....	.....	.....
Total.....\$	334,162.51	.....	.....	.....
<b>LIABILITIES</b>				
Capital Stock.....\$	30,000.00	.....	.....	.....
Surplus Fund	50,000.00	.....	.....	.....
Undivided Profits (Net)....	3,688.67	.....	.....	.....
Bills Payable	.....	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds	.....	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	163,295.93	.....	.....	.....
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	7,522.54	.....	.....	.....
Time Certificates of Deposit	70,439.81	.....	.....	.....
Certified Checks	.....	.....	.....	.....
Cashier's Checks	9,215.56	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities	.....	.....	.....	.....
Total.....\$	334,162.51	.....	.....	.....

\* Certified out under sale of Assets and Assumption of Liabilities August 25, 1927.



(Chartered August 11, 1910)

No. 195

**THE COSTILLA COUNTY BANK, SAN ACACIO**

(Costilla County)

**OFFICERS FOR 1927**Wm. F. Meyer, President; Gus A. Lyckman, Vice-President; Glenn E. Barnes, Cashier;  
J. Frank Gallegos, Assistant Cashier.**DIRECTORS FOR 1927**Wm. F. Meyer, Henry Markwell, Joseph P. Peterson, Gus A. Lyckman, Delfino Salazar,  
B. F. Adson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	25,031.76			
Loans and Dis. (Sec. by Col.)	22,472.51			
Loans on Real Estate				
Overdrafts (Sec. and Unsec.)	220.46			
United States Bonds	4,138.10			
Bonds to Secure Postal Sav.				
Other Bonds and Securities	1,435.69			
Premium on Bonds				
Furniture and Fixtures	1,135.86			
Banking House	1,667.63			
Other Real Estate	11,272.96			
Due from Banks (not Resv.)				
Cash Items				
Due from Reserve Banks	6,020.15			
Checks on Other Banks	205.01			
Currency	1,414.00			
Gold	40.00			
Silver and Fractional Coin	781.21			
Expense Account				
Other Resources	1,192.83			
<b>Total</b>	<b>\$ 77,028.17</b>			
<b>LIABILITIES</b>				
Capital Stock	\$ 10,000.00			
Surplus Fund	5,000.00			
Undivided Profits (Net)	347.28			
Bills Payable				
Notes Rediscounted				
Savings Accounts	745.12			
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	58,952.20			
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certificates of Deposit	1,705.93			
Certified Checks				
Cashier's Checks	277.64			
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 77,028.17</b>			

\* Closed September 14, 1927.

(Chartered December 20, 1919)

No. 385

**THE SAN LUIS STATE BANK, SAN LUIS**

(Costilla County)

**OFFICERS FOR 1927**

W. S. Parrish, President; J. B. Jaquez, Vice-President; E. L. Stoller, Cashier.

**DIRECTORS FOR 1927**

W. S. Parrish, F. B. Webster, J. J. Lobato, Mariano Sanchez, E. L. Stoller,  
Antonio Zegob, J. M. Pacheco, J. B. Jaquez, Emilio Lobato.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	20,492.18	\$ 14,066.92	\$ 13,053.06	\$ 11,176.37
Loans and Dis. (Sec. by Col.)	50,403.13	49,569.78	49,657.00	47,560.22
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	117.94	462.53	431.46	667.59
United States Bonds.....	350.00	.....	22,174.87	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	12,427.44	23,268.89	.....	22,753.59
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,500.00	3,500.00	3,500.00	3,500.00
Banking House.....	6,500.00	6,500.00	6,500.00	6,500.00
Other Real Estate.....	5,000.00	4,500.00	4,000.00	2,700.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	13,304.94	18,323.24	50,900.58	70,857.36
Checks on Other Banks.....	41.85	50.80	243.90	688.59
Currency.....	2,510.00	2,673.00	2,591.00	2,855.00
Gold.....	300.00	30.00	75.00	232.50
Silver and Fractional Coin..	1,892.50	2,410.90	2,935.59	1,900.50
Expense Account.....	.....	.....	.....	.....
Other Resources.....	6.50	.....	.....	.....
<b>Total.....</b>	<b>\$ 116,846.48</b>	<b>\$ 125,356.06</b>	<b>\$ 156,062.46</b>	<b>\$ 171,391.72</b>

**LIABILITIES**

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)...	1,139.89	3,184.34	3,535.99	5,864.57
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	3,314.76	5,419.17	5,727.55	6,155.97
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	79,330.92	81,796.55	65,667.51	115,810.65
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	43,173.63	.....
Time Certif. of Deposit....	12,940.31	14,539.59	17,920.45	22,839.35
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	97.49	391.93	11.50	721.18
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	23.11	24.48	25.83	.....
<b>Total.....</b>	<b>\$ 116,846.48</b>	<b>\$ 125,356.06</b>	<b>\$ 156,062.46</b>	<b>\$ 171,391.72</b>

**OFFICERS FOR 1928**

W. S. Parrish, President; J. B. Jaquez, Vice-President; E. L. Stoller, Cashier.

**DIRECTORS FOR 1928**

W. S. Parrish, E. L. Stoller, Jose F. Lobato, J. M. Pacheco, J. B. Jaquez,  
Emilio Lobato, Mariano Sanchez, Antonio Zegob, J. J. Lobato

(Chartered July 14, 1908)

No. 128

**THE SEIBERT STATE BANK, SEIBERT**

(Kit Carson County)

**OFFICERS FOR 1927**A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier;  
Carrie Abbott, Assistant Cashier.**DIRECTORS FOR 1927**

A. V. Jessee, B. E. Roller, Warren Shamburg.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	15,178.57	\$ 11,231.15	\$ 9,249.96	\$ 13,775.90
Loans and Dis. (Sec. by Col.)	61,866.08	49,477.81	44,242.88	35,360.39
Loans on Real Estate .....	3,847.00	2,703.07	2,703.07	.....
Overdrafts (Sec. and Unsec.)	161.22	54.35	47.26	90.70
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	684.81	11,499.04	12,754.20	14,195.99
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	500.00	500.00	500.00	500.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate .....	3,000.00	4,500.00	2,300.00	4,800.00
Due from Banks (not Resv.) ..	.....	.....	.....	.....
Cash Items .....	418.95	505.20	240.80	128.85
Due from Reserve Banks ...	11,939.71	10,477.44	17,079.37	3,408.47
Checks on Other Banks .....	.....	.....	46.80	.....
Currency .....	2,335.00	1,956.00	3,493.00	4,237.00
Gold .....	170.00	370.00	385.00	390.00
Silver and Fractional Coin ..	686.39	310.15	548.71	703.60
Expense Account .....	.....	.....	.....	.....
Other Resources .....	127.19	18.31	1,131.43	8,201.74
<b>Total .....</b>	<b>\$ 102,914.92</b>	<b>\$ 95,602.52</b>	<b>\$ 96,722.48</b>	<b>\$ 87,792.64</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	9,000.00	9,000.00	6,300.00	6,300.00
Undivided Profits (Net) .....	.....	.....	.....	.....
Bills Payable .....	19,000.00	8,000.00	8,000.00	8,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	52,339.36	45,936.85	50,812.82	42,465.79
Due to Banks (not Resv.) ...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	4,000.00	14,000.00	14,000.00	14,000.00
Time Certificates of Deposit.	7,829.61	6,064.85	6,630.97	6,614.08
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	745.95	2,600.82	978.69	412.77
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 102,914.92</b>	<b>\$ 95,602.52</b>	<b>\$ 96,722.48</b>	<b>\$ 87,792.64</b>

**OFFICERS FOR 1928**A. V. Jessee, President; Warren Shamburg, Vice-President; S. W. Abbott, Cashier;  
Carrie Abbott, Assistant Cashier.**DIRECTORS FOR 1928**

Warren Shamburg, A. V. Jessee, B. E. Roller.

(Chartered April 29, 1916)

No. 307

**THE FARMERS BANK OF SEVERANCE, SEVERANCE**

(Weld County)

## OFFICERS FOR 1927

C. A. Nixon, President; E. N. Tornblom, Vice-President; C. F. Tornblom, Cashier.

## DIRECTORS FOR 1927

C. A. Nixon, E. N. Tornblom, C. F. Tornblom.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	16,267.38	\$ 13,434.72	\$ 15,230.43	\$ 14,768.00
Loans and Dis. (Sec. by Col.)	12,188.22	15,628.22	13,223.22	10,479.74
Loans on Real Estate	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	843.61	171.33	437.82	507.55
United States Bonds	.....	600.00	600.00	100.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	254.72
Premium on Bonds	.....	.....	.....	.....
Furniture and Fixtures	1,500.00	1,500.00	1,500.00	1,500.00
Banking House	.....	.....	.....	.....
Other Real Estate	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items	.....	.....	.....	.....
Due from Reserve Banks	11,305.01	7,767.87	16,090.99	1,772.89
Checks on Other Banks	.....	.....	2.09	62.40
Currency	1,060.00	1,622.00	704.00	699.00
Gold	10.00	10.00	10.00	10.00
Silver and Fractional Coin	476.27	505.87	535.83	570.09
Expense Account	.....	.....	.....	.....
Other Resources	365.23	67.48	191.04	393.01
<b>Total</b>	<b>\$ 44,015.72</b>	<b>\$ 41,307.49</b>	<b>\$ 48,525.42</b>	<b>\$ 31,117.40</b>

## LIABILITIES

Capitol Stock	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund	500.00	450.00	500.00	500.00
Undivided Profits (Net)	.....	.....	.....	.....
Bills Payable	.....	.....	.....	.....
Notes Rediscounted	.....	.....	.....	.....
Savings Accounts	.....	.....	.....	.....
Postal Savings Accounts	.....	.....	.....	.....
Trust Funds	.....	.....	.....	.....
Dividends Unpaid	.....	.....	.....	.....
Individual Deposits	22,825.21	18,658.49	24,088.91	11,768.82
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks	.....	.....	.....	.....
Demand Certif. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	9,803.25	12,166.70	12,699.26	8,848.58
Certified Checks	.....	.....	.....	.....
Cashier's Checks	887.26	32.30	1,237.25	.....
Reserved for Interest	.....	.....	.....	.....
Reserved for Taxes	.....	.....	.....	.....
Other Liabilities	.....	.....	.....	.....
<b>Total</b>	<b>\$ 44,015.72</b>	<b>\$ 41,307.49</b>	<b>\$ 48,525.42</b>	<b>\$ 31,117.40</b>

## OFFICERS FOR 1928

C. A. Nixon, President; E. N. Tornblom, Vice-President; C. F. Tornblom, Cashier.

## DIRECTORS FOR 1928

C. A. Nixon, E. N. Tornblom, C. F. Tornblom.

(Chartered September 27, 1911)

No. 225

**FIRST STATE BANK OF SILT, SILT**

(Garfield County)

## OFFICERS FOR 1927

C. C. Parks, President; C. R. McCarthy, Vice-President; C. O. Dever, Cashier.

## DIRECTORS FOR 1927

C. R. McCarthy, J. F. Gregory, Edward Ewing.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	19,939.84	\$ 19,807.20	\$ 15,748.61	\$ 9,037.15
Loans and Dis. (Sec. by Col.)	15,201.51	12,796.64	11,321.23	10,272.34
Loans on Real Estate.....	8,988.58	8,342.79	7,997.79	7,116.93
Overdrafts (Sec. and Unsec.)	.....	2.47	.....	.....
United States Bonds.....	2,150.00	1,900.00	1,900.00	1,400.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	1,737.09	930.00	930.00	1,959.47
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate.....	5,413.57	4,906.01	4,856.01	4,265.99
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	3,553.90	43,726.81	31,056.76	36,432.02
Checks on Other Banks....	80.10	99.05	56.90	105.14
Currency .....	3,536.00	2,121.00	3,028.00	1,524.00
Gold .....	1,060.00	625.00	705.00	850.00
Silver and Fractional Coin.	955.82	1,682.86	1,720.41	814.96
Expense Account .....	.....	.....	.....	.....
Other Resources .....	5,276.56	944.64	.....	5,620.76
<b>Total .....</b>	<b>\$ 70,892.97</b>	<b>\$ 100,884.47</b>	<b>\$ 82,320.71</b>	<b>\$ 82,398.76</b>

## LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	.....	.....	.....	.....
Undivided Profits (Net)...	.....	.....	708.43	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	8,679.24	8,154.26	8,547.40	10,148.07
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	43,822.58	75,274.08	55,108.75	54,843.16
Due to Banks (not Resv.)	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	8,391.15	7,456.13	7,956.13	7,407.53
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 70,892.97</b>	<b>\$ 100,884.47</b>	<b>\$ 82,320.71</b>	<b>\$ 82,398.76</b>

## OFFICERS FOR 1928

C. R. McCarthy, President; J. F. Gregory, Vice-President; C. O. Dever, Cashier.

## DIRECTORS FOR 1928

C. R. McCarthy, J. F. Gregory, Edward Ewing.

(Chartered September 28, 1925)

No. 421

**THE SIMLA STATE BANK, SIMLA**

(Elbert County)

**OFFICERS FOR 1927**

V. C. Downing, President; E. E. Gray, Vice-President; Frank W. Bieser, Cashier.

**DIRECTORS FOR 1927**

V. C. Downing, E. E. Gray, M. R. Dubach, R. H. Schaper, Frank W. Bieser.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	16,067.08	\$ 22,107.01	\$ 30,670.60	\$ 39,915.18
Loans and Dis. (Sec. by Col.)	38,860.92	44,843.36	39,128.92	49,360.66
Loans on Real Estate.....	.....	2,750.00	2,075.00	1,800.00
Overdrafts (Sec. and Unsec.)	61.32	3.06	104.15	273.07
United States Bonds.....	5,200.00	5,900.00	6,450.00	6,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	18,321.26	18,477.80	19,536.03	16,902.77
Premium on Bonds.....	349.06	507.59	507.59	507.59
Furniture and Fixtures....	2,400.00	2,882.00	2,700.00	2,974.00
Banking House .....	4,150.00	4,150.00	4,150.00	4,150.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	153.57	31.74	407.80	.....
Due from Reserve Banks..	7,115.44	11,538.03	5,818.06	6,198.91
Checks on Other Banks....	219.55	155.41	118.94	313.82
Currency .....	1,841.00	2,652.00	3,081.00	2,929.00
Gold .....	200.00	205.00	185.00	210.00
Silver and Fractional Coin.	842.48	816.22	1,751.01	832.87
Expense Account .....	.....	.....	.....	.....
Other Resources .....	273.91	.....	515.30	.....
<b>Total .....</b>	<b>\$ 96,055.59</b>	<b>\$ 117,019.22</b>	<b>\$ 117,199.40</b>	<b>\$ 132,867.87</b>

**LIABILITIES**

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	1,700.00	1,700.00	2,000.00	2,000.00
Undivided Profits (Net) ..	.....	1,375.21	.....	691.69
Bills Payable .....	.....	.....	.....	15,000.00
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	1,289.57	617.03	529.09	2,472.41
Postal Savings Accounts..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	67,586.95	90,909.84	75,706.28	81,015.20
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	3,400.00	.....	10,680.32	.....
Time Certif. of Deposit....	5,597.29	5,124.89	10,045.23	13,133.22
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	1,481.78	2,292.25	3,238.48	3,555.35
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 96,055.59</b>	<b>\$ 117,019.22</b>	<b>\$ 117,199.40</b>	<b>\$ 132,867.87</b>

**OFFICERS FOR 1928**

V. C. Downing, President; E. E. Gray, Vice-President; Frank W. Bieser, Cashier.

**DIRECTORS FOR 1928**

V. C. Downing, E. E. Gray, M. R. Dubach, R. H. Schaper, Frank W. Bieser.

(Chartered September 30, 1918)

No. 357

**BANK OF STEAMBOAT SPRINGS, STEAMBOAT SPRINGS**

(Routt County)

**OFFICERS FOR 1927**

A. C. Moulton, President; M. S. Wheeler, Vice-President; R. R. Baer, Cashier;  
Hallie Christy, Asst. Cashier.

**DIRECTORS FOR 1927**

A. C. Moulton, M. S. Wheeler, J. L. Norvell, Pat Cullen, C. R. Monson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	27,347.90	\$ 30,156.07	\$ 23,209.05	\$ 41,354.24
Loans and Dis. (Sec. by Col.)	34,277.14	42,171.11	46,169.60	47,572.51
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	38.50	112.52	1.67	630.54
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	693.46	1,847.95	3,150.94	5,375.79
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	5,000.00	5,000.00	5,000.00	5,000.00
Banking House .....	11,500.00	11,500.00	11,500.00	11,500.00
Other Real Estate .....	7,250.00	10,250.00	10,650.00	12,150.00
Due from Banks (not Resv.)	.....	764.50	.....	10.65
Cash Items .....	14.10	98.75	275.37	301.75
Due from Reserve Banks...	14,652.47	30,011.93	18,806.23	21,756.26
Checks on Other Banks....	512.13	231.80	379.47	1,294.44
Currency .....	5,657.00	9,894.00	12,724.00	5,855.00
Gold .....	725.00	767.50	760.00	832.50
Silver and Fractional Coin.	2,531.01	2,117.95	2,560.00	2,119.62
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	1,500.00	2,301.30	3,620.92
<b>Total .....</b>	<b>\$ 110,198.71</b>	<b>\$ 146,424.08</b>	<b>\$ 137,487.63</b>	<b>\$ 159,374.22</b>

**LIABILITIES**

Capital Stock .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net)...	409.67	4,041.30	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	13,520.95	23,032.78	24,470.47	23,711.55
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	50,712.07	72,930.60	63,870.35	81,768.34
Due to Banks (not Resv.)..	.....	.....	.....	4,729.20
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	14,636.25	15,065.25	14,443.27	10,650.27
Certified Checks .....	.....	500.00	.....	.....
Cashier's Checks .....	919.77	854.15	4,703.54	8,514.86
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 110,198.71</b>	<b>\$ 146,424.08</b>	<b>\$ 137,487.63</b>	<b>\$ 159,374.22</b>

**OFFICERS FOR 1928**

C. R. Monson, President; Melvin S. Wheeler, Vice-President; R. R. Baer, Cashier;  
Hallie Christy, Asst. Cashier.

**DIRECTORS FOR 1928**

Pat Cullen, J. L. Norvell, C. R. Monson, M. S. Wheeler, R. R. Baer.

(Chartered May 2, 1918)

No. 346

**COMMERCIAL SAVINGS BANK OF STERLING, STERLING**

(Logan County)

**OFFICERS FOR 1927**

J. N. Sanders, President; E. T. Conquest, Vice-President; A. M. Rex, Cashier.

**DIRECTORS FOR 1927**

J. N. Sanders, J. J. Woodring, John R. Coen, W. A. Fyffe, E. T. Conquest.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	255,969.87	\$ 286,344.17	\$ 270,025.38	\$ 484,106.57
Loans and Dis. (Sec. by Col.)	288,804.61	303,309.39	329,105.98	300,001.67
Loans on Real Estate.....	16,363.00	14,300.00	20,428.71	16,700.00
Overdrafts (Sec. and Unsec.)	80.63	62.39	10.38	25.92
United States Bonds.....	3,650.00	16,600.00	17,100.00	32,750.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	9,439.21	9,988.19	11,599.65	4,848.37
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	3,973.80	3,964.80	3,583.92	4,582.92
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	8,178.00	8,178.00	7,932.66	7,932.66
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	206,393.87	354,093.11	388,269.65	154,882.13
Checks on Other Banks....	6,074.83	20,043.93	10,785.89	9,445.90
Currency .....	36,252.00	35,244.00	28,994.00	31,792.00
Gold .....	2,130.00	2,422.50	535.00	2,475.00
Silver and Fractional Coin.	6,934.29	3,099.94	4,915.93	2,785.99
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	313.90	.....
<b>Total .....</b>	<b>\$ 844,244.11</b>	<b>\$ 1,057,650.42</b>	<b>\$ 1,093,601.05</b>	<b>\$ 1,052,329.13</b>

**LIABILITIES**

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	15,000.00	25,000.00	35,000.00	35,000.00
Undivided Profits (Net)...	16,813.22	21,652.18	9,549.38	17,419.86
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	26,968.20	37,456.27	47,557.98	52,380.77
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	607,602.84	786,636.24	773,638.12	683,786.18
Due to Banks (not Resv.)...	.....	.....	19,178.29	17,214.14
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certif. of Deposit....	109,707.25	109,740.19	138,318.83	175,693.36
Certified Checks .....	.....	129.80	.....	.....
Cashier's Checks .....	18,152.60	27,035.74	20,358.45	20,834.82
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 844,244.11</b>	<b>\$ 1,057,650.42</b>	<b>\$ 1,093,601.05</b>	<b>\$ 1,052,329.13</b>

**OFFICERS FOR 1928**J. N. Sanders, President; E. T. Conquest, Vice-President; A. M. Rex, Cashier;  
W. S. Sanders, Asst. Cashier.**DIRECTORS FOR 1928**

J. N. Sanders, J. J. Woodring, John R. Coen, W. A. Fyffe, E. T. Conquest.



(Chartered February 14, 1925)

No. 417

**THE SECURITY STATE BANK OF STERLING, STERLING**

(Logan County)

## OFFICERS FOR 1927

Chalkley A. Wilson, President; J. C. Railsback, Vice-President; R. A. Towne, Cashier;  
Gerald C. Lutin, Asst. Cashier.

## DIRECTORS FOR 1927

Chalkley A. Wilson, T. F. Ziegler, R. A. Towne, L. J. Willits, J. C. Railsback.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	93,237.67	\$ 98,984.44	\$ 122,896.70	\$ 148,580.23
Loans and Dis. (Sec. by Col.)	123,233.51	121,192.98	128,793.00	96,023.35
Loans on Real Estate.....	2,881.50	1,631.50	1,693.00	1,693.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	167.93
United States Bonds.....	17,650.00	18,400.00	18,400.00	17,850.00
Bonds to Secure Postal Sav.	10,000.00	10,000.00	10,000.00	10,000.00
Other Bonds and Securities	20,585.33	16,208.27	17,131.76	9,907.33
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	750.00	750.00	750.00	2,850.00
Banking House .....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks...	74,756.12	148,249.55	114,653.92	58,149.46
Checks on Other Banks....	2,567.14	7,473.70	5,811.26	3,333.90
Currency .....	14,439.00	20,056.00	8,546.00	13,186.00
Gold .....	.....	700.00	370.00	325.00
Silver and Fractional Coin.	3,280.10	4,592.23	6,331.98	3,793.38
Expense Account .....	.....	.....	.....	.....
Other Resources .....	1,876.44	.....	1,308.30	.....
<b>Total .....</b>	<b>\$ 365,256.81</b>	<b>\$ 448,238.67</b>	<b>\$ 436,685.92</b>	<b>\$ 365,859.58</b>

## LIABILITIES

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	.....	1,504.17	.....	519.28
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	11,402.28	14,447.91	6,889.68	10,021.64
Postal Savings Accounts...	10,000.00	10,000.00	9,900.00	8,712.19
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	205,029.98	262,020.19	243,969.52	181,439.48
Due to Banks (not Resv.)..	894.68	3,362.73	1,748.50	1,489.12
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	12,582.96	.....
Time Certif. of Deposit....	72,015.11	93,562.92	97,254.95	100,514.75
Certified Checks .....	.....	.....	.....	3,163.12
Cashier's Checks .....	5,914.76	3,340.75	4,340.31	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 365,256.81</b>	<b>\$ 448,238.67</b>	<b>\$ 436,685.92</b>	<b>\$ 365,859.58</b>

## OFFICERS FOR 1928

Chalkley A. Wilson, President; J. C. Railsback, Vice-President; R. A. Towne,  
Vice-President and Cashier; Gerald C. Lutin, Asst. Cashier.

## DIRECTORS FOR 1928

Chalkley A. Wilson, T. F. Ziegler, R. A. Towne, L. J. Willits, J. C. Railsback.

(Chartered January 28, 1925)

No. 416

**THE STATE BANK OF STERLING, STERLING**

(Logan County)

**OFFICERS FOR 1927**

Arthur A. Smith, President; Arthur Ponsford, Vice-President; George A. Gribble, Cashier; Floyd L. Snyder, Asst. Cashier; Henry A. Hovey, Asst. Cashier.

**DIRECTORS FOR 1927**

Arthur A. Smith, Frank H. Blair, H. B. Swedlund, P. L. Conklin, George A. Gribble, Arthur Ponsford, F. E. Hovey.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	89,182.60	\$ 128,749.58	\$ 190,191.93	\$ 232,687.99
Loans and Dis. (Sec. by Col.)	127,258.20	82,312.36	122,871.53	143,006.87
Loans on Real Estate.....	2,881.50	1,631.50	1,693.00	1,693.00
Overdrafts (Sec. and Unsec.)	578.26	1,081.78	699.57	770.05
United States Bonds .....	3,250.00	2,100.00	2,250.00	3,350.00
Bonds to Secure Postal Sav.	27,300.00	27,300.00	27,300.00	27,300.00
Other Bonds and Securities	2,603.68	3,026.53	4,739.35	1,242.58
Premium on Bonds.....	900.00	880.45	700.00	584.50
Furniture and Fixtures.....	5,000.00	5,000.00	5,000.00	5,000.00
Banking House .....	35,000.00	35,000.00	35,000.00	35,000.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.)	923.01	.....	1,458.91	.....
Cash Items .....	.....	4.00	.....	.....
Due from Reserve Banks...	131,596.62	225,343.18	73,047.11	64,241.41
Checks on Other Banks .....	8,986.12	8,867.87	12,191.82	16,869.85
Currency .....	14,466.00	34,181.00	9,547.00	20,758.00
Gold .....	542.50	605.00	532.50	500.00
Silver and Fractional Coin.	8,467.66	5,840.50	10,822.25	6,708.69
Expense Account .....	.....	.....	.....	.....
Other Resources .....	449.87	.....	.....	.....
<b>Total .....</b>	<b>\$ 459,386.02</b>	<b>\$ 561,923.75</b>	<b>\$ 498,044.97</b>	<b>\$ 559,712.94</b>

**LIABILITIES**

Capital Stock .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund .....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)...	.....	1,726.89	4,738.21	7,926.06
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	18,473.69	18,501.73	22,860.14	29,676.44
Postal Savings Accounts...	21,670.00	24,120.00	18,170.00	17,250.00
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	231,412.93	393,607.41	285,476.98	320,622.06
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	24,378.63	.....
Time Certif. of Deposit....	39,431.85	39,838.58	60,172.39	101,158.49
Certified Checks .....	.....	20.00	.....	.....
Cashier's Checks .....	73,397.55	9,109.14	7,248.62	8,079.89
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 459,386.02</b>	<b>\$ 561,923.75</b>	<b>\$ 498,044.97</b>	<b>\$ 559,712.94</b>

**OFFICERS FOR 1928**

Arthur A. Smith, President; Arthur Ponsford, Vice-President; George A. Gribble, Cashier; Floyd L. Snyder, Asst. Cashier; Henry A. Hovey, Asst. Cashier.

**DIRECTORS FOR 1928**

Arthur A. Smith, Frank H. Blair, H. B. Swedlund, P. L. Conklin, George A. Gribble, Arthur Ponsford, F. E. Hovey.

(Chartered October 17, 1910)

No. 200

**THE STATE BANK OF SUGAR CITY, SUGAR CITY**

(Crowley County)

## OFFICERS FOR 1927

F. S. Howard, President; J. M. Cravens, Vice-President; E. S. Howard, Cashier.

## DIRECTORS FOR 1927

F. S. Howard, L. G. Tracy, R. A. Hamilton, J. M. Cravens, N. O. Walker.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	24,286.49	\$ 22,908.11	\$ 23,590.77	\$ 19,953.85
Loans and Dis. (Sec. by Col.)	45,183.11	56,797.55	54,810.38	58,841.37
Loans on Real Estate	4,000.51	1,369.20	1,590.20	3,946.06
Overdrafts (Sec. and Unsec.)	521.24	109.75	409.11	2,558.09
United States Bonds	17,470.47	17,470.47	17,470.47	23,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities		114.20	700.31	2,074.71
Premium on Bonds				
Furniture and Fixtures	2,757.20	2,757.20	2,757.20	2,757.20
Banking House	2,459.00	2,459.00	2,459.00	2,459.00
Other Real Estate	4,968.17	4,768.17	4,768.17	2,767.17
Due from Banks (not Resv.)				
Cash Items				
Due from Reserve Banks	22,652.58	25,591.16	21,688.23	47,348.64
Checks on Other Banks	1,961.65	1,141.23	800.67	577.72
Currency	2,970.00	3,211.00	4,209.00	4,035.00
Gold	940.00	1,625.00	1,625.00	1,650.00
Silver and Fractional Coin	952.87	644.44	714.89	969.66
Expense Account				
Other Resources	553.60	829.69	669.67	637.17
<b>Total</b>	<b>\$ 131,676.89</b>	<b>\$ 141,796.17</b>	<b>\$ 138,263.07</b>	<b>\$ 173,575.64</b>

## LIABILITIES

Capital Stock	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)		2,298.00	332.79	466.85
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid	33.00		43.30	
Individual Deposits	61,817.69	77,270.05	77,454.28	92,233.62
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certif. of Deposit	24,655.49	17,068.52	15,351.45	35,793.92
Certified Checks				
Cashier's Checks				
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	170.71	159.60	81.25	81.25
<b>Total</b>	<b>\$ 131,676.89</b>	<b>\$ 141,796.17</b>	<b>\$ 138,263.07</b>	<b>\$ 173,575.64</b>

## OFFICERS FOR 1928

F. S. Howard, President; J. M. Cravens, Vice-President; E. S. Howard, Cashier.

## DIRECTORS FOR 1928

F. S. Howard, J. M. Cravens, N. O. Walker, Otis F. Bollacker, R. A. Hamilton.

(Chartered May 31, 1912)

No. 236

**FIRST STATE BANK OF SWINK, SWINK**

(Otero County)

**OFFICERS FOR 1927**

John W. Beaty, President; R. R. Beaty, Vice-President; A. F. Glase, Cashier;  
Freda Coleman, Assistant Cashier.

**DIRECTORS FOR 1927**

John W. Beaty, A. F. Glase, R. R. Beaty, E. M. Reynolds, Mrs. Decie D. Bundy.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	11,742.34	\$ 14,602.95	\$ 15,527.32	\$ 7,229.31
Loans and Dis. (Sec. by Col.)	51,259.86	49,418.70	39,626.35	49,398.82
Loans on Real Estate .....	.....	.....	.....	205.00
Overdrafts (Sec. and Unsec.)	6.95	83.02	72.01	.....
United States Bonds .....	5,000.00	5,000.00	5,000.00	4,350.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	1,164.52	50.00	150.00	5,000.00
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	784.50	784.50	784.50	784.50
Banking House .....	9,300.00	9,300.00	9,300.00	9,300.00
Other Real Estate .....	4,612.84	4,612.84	4,612.84	2,000.00
Due from Banks (not Resv.)	.....	.....	.....	251.64
Cash Items .....	.....	.....	.....	347.96
Due from Reserve Banks....	22,742.75	31,323.07	5,622.86	17,849.93
Checks on Other Banks .....	12.20	2,213.90	80.97	.....
Currency .....	2,162.00	2,973.00	2,120.00	2,711.00
Gold .....	1,025.00	1,185.00	1,205.00	.....
Silver and Fractional Coin ..	1,205.56	2,051.20	1,257.71	345.78
Expense Account .....	.....	.....	.....	.....
Other Resources .....	525.96	7,373.82	9,638.02	.....
<b>Total .....</b>	<b>\$ 111,544.48</b>	<b>\$ 130,972.00</b>	<b>\$ 94,997.58</b>	<b>\$ 99,773.94</b>

**LIABILITIES**

Capital Stock .....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund .....	5,650.00	5,650.00	5,650.00	5,650.00
Undivided Profits (Net) .....	.....	.....	.....	3,128.18
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	1,075.00
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	70,409.35	86,290.00	56,272.50	67,788.21
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	14,877.96	13,948.55	12,585.84	2,125.66
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	607.17	5,083.45	489.24	6.89
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 111,544.48</b>	<b>\$ 130,972.00</b>	<b>\$ 94,997.58</b>	<b>\$ 99,773.94</b>

**OFFICERS FOR 1928**

John W. Beaty, President; R. R. Beaty, Vice-President; L. C. Rodgers, Acting Cashier.

**DIRECTORS FOR 1928**

John W. Beaty, E. M. Reynolds, R. R. Beaty, Ruth E. Froese, Mrs. Decie D. Bundy.

(Chartered June 3, 1908)

No. 115

**THE BANK OF TELLURIDE, TELLURIDE**

(San Miguel County)

## OFFICERS FOR 1927

C. D. Waggoner, President; Thornton Harmon, Vice-President; W. J. Scanlan, Secretary;  
C. E. Downtain, Cashier; C. D. Waggoner, Jr., Assistant Cashier.

## DIRECTORS FOR 1927

C. D. Waggoner, Thornton Harmon, Charles A. Chase, W. J. Scanlan, William  
Anderson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured), \$	396,252.00	\$ 348,837.00	\$ 332,175.00	\$ 364,250.00
Loans and Dis. (Sec. by Col.)	293,371.00	308,320.00	247,545.00	141,170.00
Loans on Real Estate	83,540.00	83,155.00	111,990.00	116,245.00
Overdrafts (Sec. and Unsec.)	33.96	406.67	194.10	559.97
United States Bonds	60,900.00	40,150.00	40,900.00	21,950.00
Bonds to Secure Postal Sav.	45,000.00	35,000.00	35,000.00	35,000.00
Other Bonds and Securities	67,147.66	60,401.63	51,668.35	52,537.30
Premium on Bonds				
Furniture and Fixtures				
Banking House	23,750.00	23,750.00	23,750.00	23,750.00
Other Real Estate	29,085.00	31,205.00	11,103.25	13,852.29
Due from Banks (not Resv.)	1,286.51	1,492.63	288.56	740.26
Cash Items		3,118.74	436.68	843.59
Due from Reserve Banks	110,548.86	164,514.58	114,963.74	93,842.44
Checks on Other Banks	105.60			12,365.00
Currency	32,636.00	18,057.00	24,338.00	18,225.00
Gold	33,245.00	11,700.00	13,420.00	11,895.00
Silver and Fractional Coin	3,786.56	2,415.91	2,838.42	4,676.14
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 1,180,628.15</b>	<b>\$ 1,132,524.16</b>	<b>\$ 1,010,611.10</b>	<b>\$ 911,901.99</b>

## LIABILITIES

Capital Stock	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)	5,742.89	9,402.21	4,438.13	2,005.42
Bills Payable		100,000.00	100,000.00	100,000.00
Notes Rediscounted				
Savings Accounts	314,738.93	263,183.16	262,596.99	206,646.13
Postal Savings Accounts	41,841.42	29,789.13	31,697.25	33,028.64
Trust Funds	12,117.44	12,622.83	12,200.34	9,797.73
Dividends Unpaid				
Individual Deposits	514,618.18	382,438.37	349,798.73	332,238.06
Due to Banks (not Resv.)	28,060.63	80,940.71	25,734.60	13,334.86
Due to Reserve Banks				
Demand Certif. of Deposit	163,132.37	153,609.17	123,185.11	114,688.84
Time Certificates of Deposit				
Certified Checks	17.54	240.00		
Cashier's Checks		89.64	89.64	89.64
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	358.75	208.94	870.31	72.67
<b>Total</b>	<b>\$ 1,180,628.15</b>	<b>\$ 1,132,524.16</b>	<b>\$ 1,010,611.10</b>	<b>\$ 911,901.99</b>

## OFFICERS FOR 1928

C. D. Waggoner, President; Thornton Harmon, Vice-President; W. J. Scanlan, Secretary;  
C. E. Downtain, Cashier; C. D. Waggoner, Jr., Assistant Cashier.

## DIRECTORS FOR 1928

C. D. Waggoner, Thornton Harmon, Charles A. Chase, W. J. Scanlan, William  
Anderson.

(Chartered August 20, 1908)

No. 144

**THE PEOPLES STATE BANK OF TOWNER, TOWNER**

(Kiowa County)

**OFFICERS FOR 1927**

R. B. Christy, President; C. E. Heaney, Cashier.

**DIRECTORS FOR 1927**

R. B. Christy, C. E. Heaney, Ella T. Heaney.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	3,402.34	\$ 2,727.81	\$ 2,285.09	\$ 2,704.60
Loans and Dis. (Sec. by Col.)	11,472.62	11,237.27	11,910.50	15,178.91
Loans on Real Estate.....	4,472.15	2,462.15	1,462.15	3,162.15
Overdrafts (Sec. and Unsec.)	21.23	32.70	17.89	72.48
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	85.00	1,653.62	2,136.91	1,688.30
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	1,500.00	1,500.00	1,500.00	1,500.00
Banking House .....	2,000.00	2,000.00	2,000.00	2,000.00
Other Real Estate .....	4,080.00	4,080.00	1,680.00	1,730.00
Due from Banks (not Resv.)	.....	.....	8.49	.....
Cash Items .....	4.26	8.49	.....	.....
Due from Reserve Banks ...	2,699.80	5,063.25	5,821.49	3,054.16
Checks on Other Banks .....	.....	30.20	.....	.....
Currency .....	627.00	845.00	280.00	957.00
Gold .....	260.00	170.00	15.00	10.00
Silver and Fractional Coin ..	1,472.57	1,358.53	1,244.47	1,160.35
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 32,096.97</b>	<b>\$ 33,174.02</b>	<b>\$ 30,361.99</b>	<b>\$ 33,217.95</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	.....	.....	.....	.....
Undivided Profits (Net) ....	1,146.25	2,338.72	256.34	29.54
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	13,809.09	12,817.32	12,500.14	15,881.94
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	4,942.12	6,779.34	6,431.47	6,248.54
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	2,199.51	1,238.64	1,174.04	1,057.95
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 32,096.97</b>	<b>\$ 33,174.02</b>	<b>\$ 30,361.99</b>	<b>\$ 33,217.95</b>

**OFFICERS FOR 1928**

R. B. Christy, President; C. E. Heaney, Cashier.

**DIRECTORS FOR 1928**

R. B. Christy, C. E. Heaney, Ella T. Heaney.

(Chartered July 21, 1908)

No. 116

**THE COMMERCIAL SAVINGS BANK OF TRINIDAD, TRINIDAD**

(Las Animas County)

**OFFICERS FOR 1927**F. R. Wood, President; O. C. Samuel, Vice-President; R. S. Gregory, Cashier;  
J. E. Woodward, Assistant Cashier.**DIRECTORS FOR 1927**F. G. Bloom, J. C. Hudelson, O. C. Samuel, R. S. Gregory, Eli Jeffryes, J. H. Thatcher,  
F. R. Wood.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	146,335.72	\$ 131,490.90	\$ 139,173.38	\$ 224,879.39
Loans and Dis. (Sec. by Col.)	319,518.10	318,551.26	249,622.01	373,188.23
Loans on Real Estate.....	171,268.98	148,022.83	153,663.21	162,857.02
Overdrafts (Sec. and Unsec.)	171.97	135.45	353.77	21.74
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	901,978.63	929,818.88	944,657.51	858,232.15
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	1,042.44	473.50	566.50	3,889.90
Banking House .....	.....	.....	.....	.....
Other Real Estate .....	62,833.57	66,147.45	66,331.86	50,899.35
Due from Banks (not Resv.)	953.18	.....	.....	.....
Cash Items .....	1,025.68	9,330.92	4,590.70	11,419.29
Due from Reserve Banks ...	207,121.33	265,667.03	263,897.65	189,263.00
Checks on Other Banks .....	16,540.98	2,953.33	9,928.64	11,446.87
Currency .....	66,158.00	81,544.00	76,899.00	60,132.00
Gold .....	4,267.50	4,232.50	4,795.00	1,320.00
Silver and Fractional Coin ..	6,832.15	7,990.57	6,722.52	6,658.70
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 1,906,048.23</b>	<b>\$ 1,966,358.62</b>	<b>\$ 1,921,201.75</b>	<b>\$ 1,954,207.64</b>

**LIABILITIES**

Capital Stock .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net) .....	7,019.86	7,926.90	2,630.86	5,127.51
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	1,142,120.06	1,175,169.80	1,162,196.13	1,137,717.89
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	442,884.99	455,874.36	416,166.44	457,152.54
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	1,818.07	1,155.23	6,230.01	6,784.20
Time Certificates of Deposit...	152,699.29	152,847.10	171,615.51	174,073.65
Certified Checks .....	133.50	133.50	133.50	113.50
Cashier's Checks .....	1,461.89	1,693.88	4,327.53	2,294.85
Reserved for Interest .....	7,910.57	21,557.85	7,901.77	20,943.50
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
<b>Total .....</b>	<b>\$ 1,906,048.23</b>	<b>\$ 1,966,358.62</b>	<b>\$ 1,921,201.75</b>	<b>\$ 1,954,207.64</b>

**OFFICERS FOR 1928**F. R. Wood, President; O. C. Samuel, Vice-President; R. S. Gregory, Cashier;  
J. E. Woodward, Assistant Cashier.**DIRECTORS FOR 1928**F. G. Bloom, J. C. Hudelson, O. C. Samuel, R. S. Gregory, Eli Jeffryes, J. H. Thatcher,  
F. R. Wood.

(Chartered May 31, 1912)

No. 237

**THE BANK OF BACA COUNTY, TWO BUTTES**

(Baca County)

## OFFICERS FOR 1927

S. L. Thompson, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier.

## DIRECTORS FOR 1927

R. B. Holt, N. G. Jones, S. L. Thompson, F. L. Harris, Margaret M. Jones.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	11,021.97	\$ 12,352.56	\$ 12,235.00	\$ 11,004.05
Loans and Dis. (Sec. by Col.)	35,880.05	27,847.34	31,933.56	48,436.60
Loans on Real Estate .....	200.00	1,150.00	1,900.00	1,750.00
Overdrafts (Sec. and Unsec.)	1.58	12.43	34.04	38.09
United States Bonds .....	14,300.00	24,300.00	24,300.00	21,950.00
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities..	3,483.18	7,204.50	8,618.48	1,979.23
Premium on Bonds .....	34.33	106.17	106.17	69.62
Furniture and Fixtures .....	1,996.75	1,996.75	1,750.00	1,500.00
Banking House .....	4,000.00	4,000.00	3,000.00	2,500.00
Other Real Estate .....	1,500.00	1,500.00	1,500.00	1,500.00
Due from Banks (not Resv.) .....	60.00	.....	.....	427.84
Cash Items .....	.....	651.02	481.40	.....
Due from Reserve Banks ...	27,018.48	31,682.61	18,980.40	29,681.48
Checks on Other Banks .....	.....	.....	.....	2.50
Currency .....	3,680.00	2,813.00	2,821.00	3,108.00
Gold .....	637.50	662.50	712.50	472.50
Silver and Fractional Coin ..	594.08	550.62	807.36	624.15
Expense Account .....	.....	.....	.....	.....
Other Resources .....	5.00	.....	.....	.....
<b>Total .....</b>	<b>\$ 104,412.92</b>	<b>\$ 116,829.50</b>	<b>\$ 109,179.91</b>	<b>\$ 125,044.06</b>

## LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	2,000.00	2,000.00	2,500.00	2,500.00
Undivided Profits (Net) .....	1,251.13	2,700.54	1,190.28	2,877.20
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	8,291.14	8,543.44	7,499.52	7,061.80
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	3,718.44	5,030.99	5,282.99	.....
Dividends Unpaid .....	.....	.....	.....	958.20
Individual Deposits .....	69,933.80	81,070.06	74,562.30	90,198.36
Due to Banks (not Resv.) .....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit .....	2,980.50	.....	.....	.....
Time Certificates of Deposit .....	.....	354.17	2,087.47	5,714.19
Certified Checks .....	701.87	.....	.....	.....
Cashier's Checks .....	.....	1,586.27	508.70	234.31
Reserved for Interest .....	36.04	.....	.....	.....
Reserved for Taxes .....	.....	44.03	48.65	.....
Other Liabilities .....	500.00	500.00	500.00	500.00
<b>Total .....</b>	<b>\$ 104,412.92</b>	<b>\$ 116,829.50</b>	<b>\$ 109,179.91</b>	<b>\$ 125,044.06</b>

## OFFICERS FOR 1928

S. L. Thompson, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier; Dale S. Hall, Assistant Cashier.

## DIRECTORS FOR 1928

R. B. Holt, N. G. Jones, S. L. Thompson, F. L. Harris, Margaret M. Jones.



(Chartered June 26, 1917)

No. 330

**THE VERNON STATE BANK, VERNON**

(Yuma County)

**OFFICERS FOR 1927**

Jacob Thompson, President; D. B. Ward, Vice-President; Roy Thompson, Cashier;  
Cecil C. Yount, Assistant Cashier.

**DIRECTORS FOR 1927**

Jacob Thompson, J. H. Dickson, D. B. Ward, Roy Thompson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsec.).....\$	24,902.96	\$ 18,910.03	\$ 26,790.41	\$ 27,376.09
Loans and Dis. (Sec. by Col.)	32,400.80	29,923.02	27,400.30	25,472.54
Loans on Real Estate .....				
Overdrafts (Sec. and Unsec.)	47.73	480.94	107.19	435.62
United States Bonds .....	800.00	1,050.00	900.00	550.00
Bonds to Secure Postal Sav. .				
Other Bonds and Securities..		60.70	135.70	1,049.20
Premium on Bonds .....				
Furniture and Fixtures ....	1,248.10	1,353.26	1,351.76	1,065.20
Banking House .....	6,509.77	6,379.13	6,379.13	6,248.48
Other Real Estate .....				
Due from Banks (not Resv.)				
Cash Items .....	3.00	42.62		
Due from Reserve Banks ...	13,794.73	5,189.78	7,347.21	6,178.40
Checks on Other Banks .....			21.48	
Currency .....	2,410.00	1,350.00	1,480.00	1,875.00
Gold .....	215.00	215.00	215.00	220.00
Silver and Fractional Coin..	385.33	722.22	301.42	299.69
Expense Account .....				
Other Resources .....				
<b>Total .....</b>	<b>\$ 82,717.42</b>	<b>\$ 65,676.70</b>	<b>\$ 72,429.60</b>	<b>\$ 70,770.22</b>

**LIABILITIES**

Capital Stock .....	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund .....	2,200.00	2,200.00	2,400.00	2,400.00
Undivided Profits (Net) .....	2,730.56	3,481.61	2,001.08	3,061.77
Bills Payable .....			1,900.00	
Notes Rediscounted .....				
Savings Accounts .....				
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	33,430.12	23,435.36	29,054.53	25,482.48
Due to Banks (not Resv.)...				
Due to Reserve Banks .....				
Demand Certif. of Deposit..	24,356.74	16,559.73	17,073.99	19,825.97
Time Certificates of Deposit.				
Certified Checks .....				
Cashier's Checks .....				
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 82,717.42</b>	<b>\$ 65,676.70</b>	<b>\$ 72,429.60</b>	<b>\$ 70,770.22</b>

**OFFICERS FOR 1928**

Jacob Thompson, President; D. B. Ward, Vice-President; Roy Thompson, Cashier;  
Cecil C. Yount, Assistant Cashier.

**DIRECTORS FOR 1928**

J. H. Dickson, Roy Thompson, Jacob Thompson, D. B. Ward, G. W. Ward.

(Chartered October 19, 1915)

No. 295

**THE VONA STATE BANK, VONA**

(Kit Carson County)

**OFFICERS FOR 1927**

A. V. Jesse, President; Warren Shamburg, Vice-President; C. L. Snyder, Cashier.

**DIRECTORS FOR 1927**

A. V. Jesse, Warren Shamburg, C. L. Snyder.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	14,977.41	\$ 10,499.55	\$ 12,625.68	\$ 15,967.17
Loans and Dis. (Sec. by Col.)	47,221.81	31,280.14	30,360.48	20,469.28
Loans on Real Estate.....	2,375.11	350.00	350.00	300.00
Overdrafts (Sec. and Unsec.)	1,004.73	222.54	218.87	278.05
United States Bonds .....				
Bonds to Secure Postal Sav. ....				
Other Bonds and Securities..	273.55	10,000.00	12,313.98	10,089.57
Premium on Bonds .....				
Furniture and Fixtures ....	1,164.37	1,319.37	1,316.87	1,354.37
Banking House .....	1,950.00	1,950.00	1,950.00	1,950.00
Other Real Estate .....	537.54	2,375.00	2,375.00	2,708.00
Due from Banks (not Resv.) .....		88.77	315.63	496.02
Cash Items .....				
Due from Reserve Banks....	10,809.21	5,914.95	15,698.22	6,022.74
Checks on Other Banks .....	237.00	125.27	133.20	49.65
Currency .....	1,164.00	2,607.00	914.00	1,856.00
Gold .....	162.50	50.00	45.00	15.00
Silver and Fractional Coin ..	830.98	70.51	361.34	401.77
Expense Account .....				
Other Resources .....		1,840.31	2,305.24	3,409.42
<b>Total .....</b>	<b>\$ 82,708.21</b>	<b>\$ 68,693.41</b>	<b>\$ 81,283.51</b>	<b>\$ 65,367.04</b>

**LIABILITIES**

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	5,000.00	5,000.00	5,000.00	5,000.00
Undivided Profits (Net) .....	137.14			3,750.00
Bills Payable .....	14,900.00	6,000.00	6,000.00	
Notes Rediscounted .....	8,076.50	2,356.80	4,743.50	
Savings Accounts .....	3,969.35	2,640.92	2,958.80	3,558.77
Postal Savings Accounts .....				
Trust Funds .....				
Dividends Unpaid .....				
Individual Deposits .....	31,302.27	29,026.53	37,743.59	27,736.19
Due to Banks (not Resv.)....				
Due to Reserve Banks .....				
Demand Certif. of Deposit....		10,000.00	10,375.88	10,000.00
Time Certificates of Deposit.	6,966.70	2,814.50	3,464.50	2,998.77
Certified Checks .....				
Cashier's Checks .....	2,356.25	854.66	997.24	2,323.31
Reserved for Interest .....				
Reserved for Taxes .....				
Other Liabilities .....				
<b>Total .....</b>	<b>\$ 82,708.21</b>	<b>\$ 68,693.41</b>	<b>\$ 81,283.51</b>	<b>\$ 65,367.04</b>

**OFFICERS FOR 1928**

A. V. Jesse, President; Warren Shamburg, Vice-President; C. L. Snyder, Cashier; Edith Boese, Assistant Cashier.

**DIRECTORS FOR 1928**

A. V. Jesse, Warren Shamburg, C. L. Snyder.

(Chartered June 19, 1909)

No. 156

**GUARANTY STATE BANK, WALSENBURG**

(Huerfano County)

## OFFICERS FOR 1927

T. M. Hudson, President; F. C. Sporleder, Vice-President; N. F. Kastner, Vice-President;  
N. F. Kastner, Cashier; N. W. Andrews, Assistant Cashier.

## DIRECTORS FOR 1927

Damaso Vigil, Chas. Agnes, P. A. Wayt, J. B. Hudson, G. R. Moore, F. C. Sporleder,  
Paul Krier, T. M. Hudson, N. F. Kastner.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured).\$	124,497.34	\$ 115,879.13	\$ 107,387.76	\$ 147,590.08
Loans and Dis. (Sec. by Col.)	120,419.73	115,920.70	100,168.54	144,622.82
Loans on Real Estate.....	60,220.18	55,230.90	53,491.31	50,216.75
Overdrafts (Sec. and Unsec.)	241.86	724.02	455.93	915.98
United States Bonds .....	8,850.00	10,346.00	11,196.00	9,996.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	84,876.70	110,195.59	145,571.32	127,813.72
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures .....	17,061.60	16,311.60	11,500.00	11,400.00
Banking House .....	.....	.....	12,000.00	12,000.00
Other Real Estate .....	3,590.00	5,885.84	12,507.42	5,569.79
Due from Banks (not Resv.)	.....	.....	.....	2,210.00
Cash Items .....	3,884.90	707.03	5,185.41	4,575.77
Due from Reserve Banks....	85,345.47	79,863.34	137,832.30	84,275.83
Checks on Other Banks .....	572.00	7,663.42	1,850.30	2,763.31
Currency .....	13,735.00	14,145.00	16,074.00	16,596.00
Gold .....	6,225.00	1,772.50	1,785.00	2,667.50
Silver and Fractional Coin ..	7,572.42	4,262.28	6,461.21	3,683.60
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	25,000.00	.....
Total .....	\$ 537,092.20	\$ 538,907.35	\$ 648,466.50	\$ 626,897.15

## LIABILITIES

Capital Stock .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net) .....	6,605.26	2,638.57	846.99	3,275.14
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	219,399.16	218,901.56	221,325.51	223,873.42
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	252,448.13	255,901.68	366,629.82	336,884.88
Due to Banks (not Resv.)....	.....	.....	.....	.....
Due to Reserve Banks .....	.....	.....	.....	.....
Demand Certif. of Deposit...	.....	.....	.....	.....
Time Certificates of Deposit.	11,500.00	11,817.50	11,817.50	15,153.40
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	2,139.65	1,648.04	2,846.68	2,710.31
Reserved for Interest .....	.....	3,000.00	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total .....	\$ 537,092.20	\$ 538,907.35	\$ 648,466.50	\$ 626,897.15

## OFFICERS FOR 1928

T. M. Hudson, President; N. F. Kastner, Vice-President and Cashier; N. W. Andrews,  
Assistant Cashier.

## DIRECTORS FOR 1928

T. M. Hudson, N. F. Kastner, Paul Wayt, Chas. Agnes, J. B. Hudson, Paul Krier,  
G. R. Moore, Damaso Vigil.

(Chartered July 31, 1916)

No. 313

**THE COLORADO STATE BANK OF WALSH, WALSH**

(Baca County)

OFFICERS FOR 1927

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier.

DIRECTORS FOR 1927

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured), \$	32,250.20	\$ 28,450.00	\$ 28,950.00	\$ 35,450.00
Loans and Dis. (Sec. by Col.)	95,134.21	103,300.87	111,542.16	116,475.97
Loans on Real Estate.....	5,335.65	6,475.00	6,400.00	5,500.00
Overdrafts (Sec. and Unsec.)	181.28	1,148.28	415.64	195.61
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav. ....	.....	.....	.....	.....
Other Bonds and Securities .....	.....	.....	.....	.....
Premium on Bonds .....	.....	.....	.....	.....
Furniture and Fixtures ....	500.00	500.00	1,474.13	1,474.13
Banking House .....	500.00	6,786.27	6,000.00	6,000.00
Other Real Estate .....	.....	.....	.....	.....
Due from Banks (not Resv.) .....	.....	1,664.42	1,676.52	2,368.35
Cash Items .....	.....	.....	.....	.....
Due from Reserve Banks....	61,262.53	73,841.61	58,081.18	70,742.05
Checks on Other Banks .....	1,459.23	.....	.....	.....
Currency .....	4,148.00	1,946.00	3,030.00	3,833.00
Gold .....	710.00	665.00	615.00	615.00
Silver and Fractional Coin ..	540.07	986.71	1,632.96	1,465.76
Expense Account .....	.....	.....	.....	.....
Other Resources .....	369.23	391.61	360.39	.....
<b>Total .....</b>	<b>\$ 202,390.40</b>	<b>\$ 226,155.77</b>	<b>\$ 220,177.98</b>	<b>\$ 244,119.87</b>

LIABILITIES

Capital Stock .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net) .....	5,189.60	6,157.31	4,776.86	6,135.56
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts .....	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	137,302.96	157,263.18	111,775.54	179,759.97
Due to Banks (not Resv.)....	34,253.75	38,700.20	38,819.11	34,234.58
Due to Reserve Banks .....	.....	.....	232.17	.....
Demand Certif. of Deposit....	.....	.....	41,494.67	.....
Time Certif. of Deposit.....	4,144.69	2,362.30	1,579.63	2,251.30
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest .....	1,500.00	750.00	1,500.00	1,500.00
Reserved for Taxes .....	.....	750.00	.....	.....
Other Liabilities .....	.....	172.78	.....	238.46
<b>Total .....</b>	<b>\$ 202,390.40</b>	<b>\$ 226,155.77</b>	<b>\$ 220,177.98</b>	<b>\$ 244,119.87</b>

OFFICERS FOR 1928

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier; Claude A. Henson, Assistant Cashier.

DIRECTORS FOR 1928

R. B. Holt, Maude Holt, J. K. McKinnis.

(Chartered March 2, 1908)

No. 133

**THE WELDON VALLEY STATE BANK, WELDONA**

(Morgan County)

**OFFICERS FOR 1927**

J. H. Bloedorn, President; Alonzo Petteys, Vice-President; F. S. Markley, Cashier;  
Sylva I. Biddle, Assistant Cashier.

**DIRECTORS FOR 1927**

J. H. Bloedorn, Alonzo Petteys, F. S. Markley.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	17,162.52	\$ 20,643.19	\$ 29,420.77	\$ 35,822.03
Loans and Dis. (Sec. by Col.)	30,910.52	55,276.50	54,078.89	30,570.99
Loans on Real Estate	8,225.00	6,900.00	6,900.00	7,135.00
Overdrafts (Sec. and Unsec.)				418.50
United States Bonds				
Bonds to Secure Postal Sav.				
Other Bonds and Securities	881.60	305.81	717.91	175.80
Premium on Bonds				
Furniture and Fixtures	2,419.68	2,419.68	2,419.68	2,419.68
Banking House	2,300.00	2,300.00	2,300.00	2,300.00
Other Real Estate	8,963.14	8,963.14	9,763.14	7,625.00
Due from Banks (not Resv.)	469.47	530.76	316.69	224.78
Cash Items				
Due from Reserve Banks	23,552.88	15,056.40	15,770.26	11,286.82
Checks on Other Banks				
Currency	3,730.00	4,616.00	4,321.00	2,805.00
Gold	237.50	275.00	305.00	470.00
Silver and Fractional Coin	816.06	1,409.98	1,818.73	2,088.64
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 99,648.37</b>	<b>\$ 118,696.46</b>	<b>\$ 128,132.07</b>	<b>\$ 103,342.24</b>

**LIABILITIES**

Capital Stock	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund	3,000.00	3,000.00	3,000.00	3,000.00
Undivided Profits (Net)	1,054.38	1,941.07	3,090.69	2,406.17
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	66,551.03	86,391.90	92,049.49	48,367.29
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit				
Time Certificates of Deposit	11,408.39	10,791.02	12,007.27	33,449.48
Certified Checks				
Cashier's Checks	2,634.57	1,572.47	2,984.62	1,119.30
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 99,648.37</b>	<b>\$ 118,696.46</b>	<b>\$ 128,132.07</b>	<b>\$ 103,342.24</b>

**OFFICERS FOR 1928**

J. H. Bloedorn, President; Alonzo Petteys, Vice-President; F. S. Markley, Cashier;  
Sylva I. Biddle, Assistant Cashier.

**DIRECTORS FOR 1928**

J. H. Bloedorn, Alonzo Petteys, F. S. Markley.

(Chartered August 9, 1920)

No. 403

**THE WESTCLIFFE STATE BANK, WESTCLIFFE**

(Custer County)

**OFFICERS FOR 1927**George L. Beardsley, President; Pauline Beardsley, Vice-President;  
Floyd A. Thompson, Cashier.**DIRECTORS FOR 1927**

George L. Beardsley, Pauline Beardsley, Floyd A. Thompson.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	67,525.34	\$ 73,198.47	\$ 72,265.34	\$ 88,165.28
Loans and Dis. (Sec. by Col.)	22,645.00	25,637.35	29,441.48	30,733.51
Loans on Real Estate	43,232.00	37,675.11	30,225.11	16,320.00
Overdrafts (Sec. and Unsec.)	37.51	5.21	55.90	38.60
United States Bonds	40,400.00	64,450.00	64,450.00	84,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	14,143.89	35,300.29	58,334.11	64,352.20
Premium on Bonds				
Furniture and Fixtures	1,200.00	1,200.00	1,200.00	1,200.00
Banking House	3,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate				
Due from Banks (not Resv.)				
Cash Items	544.53	864.80	1,140.41	254.59
Due from Reserve Banks	95,409.26	107,081.53	94,947.09	47,891.94
Checks on Other Banks	241.35	535.00	338.53	878.28
Currency	4,871.00	1,454.00	6,531.00	3,315.00
Gold	2,880.00	2,880.00	2,895.00	2,930.00
Silver and Fractional Coin	566.62	813.70	654.68	732.65
Expense Account				
Other Resources				
<b>Total</b>	<b>\$ 296,696.50</b>	<b>\$ 354,095.46</b>	<b>\$ 365,478.65</b>	<b>\$ 344,162.05</b>

**LIABILITIES**

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	27,000.00	27,000.00	27,000.00	27,000.00
Undivided Profits (Net)	5,226.36	7,454.29	7,748.73	8,386.73
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts				
Trust Funds				
Dividends Unpaid				
Individual Deposits	196,772.48	239,716.64	247,202.68	233,800.20
Due to Banks (not Resv.)				
Due to Reserve Banks				
Demand Certif. of Deposit	42,697.66	54,924.53	58,527.24	49,975.12
Time Certificates of Deposit				
Certified Checks				
Cashier's Checks				
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
<b>Total</b>	<b>\$ 296,696.50</b>	<b>\$ 354,095.46</b>	<b>\$ 365,478.65</b>	<b>\$ 344,162.05</b>

**OFFICERS FOR 1928**George L. Beardsley, President; Pauline Beardsley, Vice-President;  
Floyd A. Thompson, Cashier.**DIRECTORS FOR 1928**

George L. Beardsley, Pauline Beardsley, Floyd A. Thompson.

(Chartered November 22, 1909)

No. 175

**FIRST STATE BANK OF WIGGINS, WIGGINS**

(Morgan County)

**OFFICERS FOR 1927**

G. L. Cobb, President; J. M. Cobb, Vice-President; Hazel Neil, Cashier.

**DIRECTORS FOR 1927**

G. L. Cobb, J. M. Cobb, Hazel Neil.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	21,901.59	\$ 26,157.47	\$ 21,875.84	\$ 24,556.32
Loans and Dis. (Sec. by Col.)	52,964.09	56,010.88	71,044.50	72,431.41
Loans on Real Estate.....	1,950.00	4,220.00	2,650.00	1,596.10
Overdrafts (Sec. and Unsec.)	894.93	442.99	99.50	458.42
United States Bonds.....	5,177.64	18,229.64	18,279.64	229.64
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities	8,000.00	.....	.....	8,000.00
Premium on Bonds.....	275.24	.....	.....	.....
Furniture and Fixtures.....	1,910.00	1,910.00	1,910.00	1,910.00
Banking House.....	6,947.67	6,947.67	6,947.67	6,947.67
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	37,469.96	28,324.16	47,294.56	25,450.38
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	3,059.00	2,041.00	2,436.00	2,501.00
Gold.....	240.00	190.00	197.50	287.50
Silver and Fractional Coin..	741.46	673.62	951.96	626.85
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 141,531.58</b>	<b>\$ 145,147.43</b>	<b>\$ 173,687.17</b>	<b>\$ 144,995.29</b>
<b>LIABILITIES</b>				
Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,350.00	1,350.00	1,750.00	1,750.00
Undivided Profits (Net)....	252.28	3,997.04	250.27	1,023.34
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	97,133.18	91,743.97	119,985.46	92,711.55
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	26,037.06	30,778.79	32,309.07	33,579.83
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,759.06	2,277.63	4,392.37	930.57
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 141,531.58</b>	<b>\$ 145,147.43</b>	<b>\$ 173,687.17</b>	<b>\$ 144,995.29</b>

**OFFICERS FOR 1928**

G. L. Cobb, President; J. M. Cobb, Vice-President; Hazel Neil, Assistant Cashier.

**DIRECTORS FOR 1928**

G. L. Cobb, J. M. Cobb, Hazel Neil.

(Chartered April 4, 1908)

No. 123

**THE STATE BANK OF WILEY, WILEY**

(Prowers County)

## OFFICERS FOR 1927

Harry Cline, President; F. A. Tempel, Vice-President; Arthur F. Esgar, Cashier.

## DIRECTORS FOR 1927

Harry Cline, F. A. Tempel, H. A. Esgar, J. F. Rowe, W. R. Henry.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	97,267.40	\$ 84,246.51	\$ 96,370.27	\$ 86,369.20
Loans and Dis. (Sec. by Col.)	75,312.96	87,831.57	65,857.59	78,612.62
Loans on Real Estate.....	500.00	.....	.....	7,500.00
Overdrafts (Sec. and Unsec.)	909.07	1,424.46	1,366.84	1,590.88
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,267.00	2,406.09	970.31	274.50
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,250.00	1,250.00	1,250.00	1,250.00
Banking House.....	2,750.00	2,750.00	2,750.00	2,750.00
Other Real Estate.....	.....	.....	.....	600.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	31.75	60.71	27.30	.....
Due from Reserve Banks...	19,903.63	54,316.18	20,491.09	14,991.57
Checks on Other Banks.....	20.00	.....	.....	.....
Currency.....	3,155.00	5,323.00	3,009.00	1,567.00
Gold.....	520.00	530.00	522.50	527.50
Silver and Fractional Coin..	1,645.03	787.36	802.62	1,006.63
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 204,531.84</b>	<b>\$ 240,925.88</b>	<b>\$ 193,417.52</b>	<b>\$ 197,039.90</b>

## LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	20,000.00	20,000.00	20,000.00	20,000.00
Undivided Profits (Net)....	1,883.64	2,753.82	746.33	1,920.22
Bills Payable.....	.....	10,000.00	.....	.....
Notes Rediscounted.....	.....	.....	.....	4,900.40
Savings Accounts.....	3,954.52	5,386.94	5,832.52	8,946.66
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	112,543.53	140,298.81	107,244.73	101,857.88
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	39,539.38	27,970.97	28,375.50	28,595.80
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,610.77	4,515.34	1,218.44	818.94
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 204,531.84</b>	<b>\$ 240,925.88</b>	<b>\$ 193,417.52</b>	<b>\$ 197,039.90</b>

## OFFICERS FOR 1928

Harry Cline, President; F. A. Tempel, Vice-President; A. F. Esgar, Cashier;  
J. H. McDonald, Assistant Cashier.

## DIRECTORS FOR 1928

Harry Cline, W. R. Henry, F. A. Tempel, J. F. Rowe, H. A. Esgar.



(Chartered January 11, 1911)

No. 209

**PEOPLES STATE BANK OF WRAY, WRAY**

(Yuma County)

**OFFICERS FOR 1927**John Whyte, President; Geo. L. Akey, Vice-President; W. T. Fair, Cashier;  
H. A. Cox, Assistant Cashier.**DIRECTORS FOR 1927**

John Whyte, M. A. Scheible, Geo. L. Akey, L. H. Boyes, F. W. Jones.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	40,221.08	\$ 30,535.24	\$ 31,169.39	\$ 28,440.87
Loans and Dis. (Sec. by Col.)	32,205.50	23,779.50	24,532.43	26,149.89
Loans on Real Estate.....	12,078.35	12,706.15	11,772.20	9,600.00
Overdrafts (Sec. and Unsec.)	352.68	169.50	179.26	654.80
United States Bonds.....	2,350.00	2,250.00	2,250.00	1,600.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	321.97	801.77	163.10	169.95
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,016.55	1,016.55	1,016.55	823.40
Banking House.....	4,700.00	4,700.00	4,700.00	4,700.00
Other Real Estate.....	13,329.43	13,329.43	13,329.43	2,264.68
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	.....	.....	.....	.....
Due from Reserve Banks...	42,752.52	26,132.67	25,721.76	20,299.95
Checks on Other Banks.....	617.77	1,087.98	952.27	1,897.83
Currency.....	4,776.00	4,208.00	3,452.00	5,359.00
Gold.....	1,085.00	1,055.00	1,040.00	1,100.00
Silver and Fractional Coin..	1,156.11	799.16	930.66	2,007.46
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	291.44	511.89
Total.....	\$ 156,962.96	\$ 122,570.95	\$ 121,500.49	\$ 105,579.72

**LIABILITIES**

Capital Stock.....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	30,000.00	30,000.00	30,000.00	18,935.25
Undivided Profits (Net)....	530.81	193.30	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	86,040.70	54,717.86	57,860.89	51,705.83
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	25,391.45	22,659.79	18,639.60	19,938.64
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 156,962.96	\$ 122,570.95	\$ 121,500.49	\$ 105,579.72

**OFFICERS FOR 1928**John Whyte, President; Geo. L. Akey, Vice-President; W. T. Fair, Cashier;  
H. A. Cox, Assistant Cashier.**DIRECTORS FOR 1928**

John Whyte, M. A. Scheible, F. W. Jones, Geo. L. Akey, L. H. Boyes, G. W. Roller.

(Chartered January 13, 1909)

No. 123

**THE BANK OF YAMPA, YAMPA**

(Routt County)

## OFFICERS FOR 1927

Arnold Powell, President; Chas. J. Wheeler, Vice-President; Chas. J. Wheeler, Cashier;  
V. R. Bishop, Assistant Cashier.

## DIRECTORS FOR 1927

Arnold Powell, Nancy A. Wheeler, Chas. J. Wheeler, D. M. Chapman, Melvin S. Wheeler.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	32,196.55	\$ 31,296.66	\$ 41,371.37	\$ 39,785.22
Loans and Dis. (Sec. by Col.)	30,926.44	43,085.79	25,685.84	14,664.00
Loans on Real Estate.....	29,023.72	16,065.00	18,965.00	21,675.91
Overdrafts (Sec. and Unsec.)	779.91	1,411.12	2,150.85	736.19
United States Bonds .....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	171.00	5,222.93	104.00	5,295.71
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,200.00	1,643.50	1,643.50	1,643.50
Banking House .....	1,300.00	1,300.00	1,300.00	1,300.00
Other Real Estate.....	32,273.56	43,864.03	44,384.92	44,384.92
Due from Banks (not Resv.)	8,737.53	4,230.22	9,792.62	19,267.39
Cash Items .....	.....	.....	.....	547.27
Due from Reserve Banks...	8,373.73	35,838.41	20,066.17	52,725.27
Checks on Other Banks.....	576.49	1,422.31	111.20	245.20
Currency .....	4,447.00	7,890.00	8,091.00	10,699.00
Gold .....	350.00	525.00	550.00	475.00
Silver and Fractional Coin..	3,256.57	1,673.41	1,313.12	832.32
Expense Account .....	.....	.....	.....	.....
Other Resources .....	127.54	.....	155.68	.....
Total .....	\$ 153,740.04	\$ 195,468.38	\$ 175,685.27	\$ 214,276.90

## LIABILITIES

Capital Stock .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund .....	15,000.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)....	.....	625.62	581.72	312.44
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts .....	9,590.89	8,484.73	9,157.09	11,513.03
Postal Savings Accounts ..	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits .....	98,339.23	140,315.97	122,061.22	161,408.14
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit	14,921.91	14,632.40	12,222.24	10,295.82
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	888.01	1,409.66	1,663.00	747.47
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes .....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total .....	\$ 153,740.04	\$ 195,468.38	\$ 175,685.27	\$ 214,276.90

## OFFICERS FOR 1928

Arnold Powell, President; Chas. J. Wheeler, Vice-President; Chas. J. Wheeler, Cashier;  
V. R. Bishop, Assistant Cashier.

## DIRECTORS FOR 1928

Arnold Powell, Melvin S. Wheeler, Chas. J. Wheeler, Nancy A. Wheeler, Freda Wheeler.

(Chartered Aug 12, 1911)

No. 224

**FARMERS STATE BANK OF YUMA, YUMA**

(Yuma County)

**OFFICERS FOR 1927**

W. H. Gerdts, President; A. F. Barbezat, Vice-President; Roy Shepherd, Cashier;  
I. L. Rising, Assistant Cashier.

**DIRECTORS FOR 1927**

W. H. Gerdts, Roy Shepherd, John C. Lindgren, A. F. Barbezat, I. L. Rising,  
Henry Gummer, J. G. Lett.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	53,568.79	\$ 48,194.40	\$ 32,652.37	\$ 60,090.80
Loans and Dis. (Sec. by Col.)	106,810.00	132,054.36	118,969.05	124,100.18
Loans on Real Estate.....	4,960.93	2,380.00	2,380.00	2,380.00
Overdrafts (Sec. and Unsec.)	965.64	2,695.39	859.62	562.80
United States Bonds.....	750.00	850.00	850.00	1,400.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	28,152.76	26,781.39	26,285.60	34,353.42
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	3,973.83	3,973.83	3,973.83	3,923.83
Banking House.....	3,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate.....	18,182.90	15,730.38	9,943.34	9,943.34
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items.....	42.28	262.00	843.00	246.19
Due from Reserve Banks...	23,481.34	78,069.72	90,377.88	66,583.75
Checks on Other Banks.....	1,965.13	1,583.04	1,255.86	1,936.10
Currency.....	8,802.00	4,860.00	9,041.00	7,520.00
Gold.....	5,800.00	310.00	300.00	360.00
Silver and Fractional Coin..	2,475.61	1,208.72	2,670.32	3,892.62
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 262,931.21	\$ 321,953.23	\$ 303,401.87	\$ 320,293.03

**LIABILITIES**

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	12,500.00	12,500.00	12,500.00	12,500.00
Undivided Profits (Net)....	3,256.70	5,909.85	1,645.28	4,793.29
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	8,541.11	10,310.95	10,399.48	10,517.28
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	144,672.16	172,568.20	167,334.47	185,785.99
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	100.00	100.00	100.00	100.00
Time Certificates of Deposit	67,389.05	90,921.82	84,921.87	78,343.29
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	849.60	4,642.41	1,500.77	3,253.18
Reserved for Interest.....	622.59	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total.....	\$ 262,931.21	\$ 321,953.23	\$ 303,401.87	\$ 320,293.03

**OFFICERS FOR 1928**

A. F. Barbezat, President; Harry Gummer, Vice-President; Roy Shepherd, Cashier;  
I. L. Rising, Assistant Cashier.

**DIRECTORS FOR 1928**

Arthur C. Ashford, Chas. Chrismer, J. G. Lett, A. F. Barbezat, Henry Gummer,  
I. L. Rising, Roy Shepherd.

(Chartered January 23, 1920)

No. 387

**UNION STATE BANK OF YUMA, YUMA**

(Yuma County)

**OFFICERS FOR 1927**

Fred H. Cole, Sr., President; Alfred Itten, Vice-President; H. E. Woolsey, Cashier.

**DIRECTORS FOR 1927**

Fred H. Cole, Sr., M. M. Dickson, Alfred Itten, W. D. Hoch, Ralph H. Weekly.

RESOURCES	March 23, 1927	Dec. 10, 1927	March 6, 1928	Nov. 9, 1928
Loans and Dis. (Unsecured) \$	14,361.24	\$ 18,270.94	\$ 21,996.72	\$ 25,779.56
Loans and Dis. (Sec. by Col.)	41,165.31	55,648.30	59,128.25	68,362.98
Loans on Real Estate.....	.....	150.00	68.65	.....
Overdrafts (Sec. and Unsec.)	187.26	836.37	370.24	622.23
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	3,237.27	1,565.39	2,232.73	7,072.51
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,575.00	2,575.00	2,300.00	2,300.00
Banking House.....	4,409.75	4,409.75	4,409.75	4,400.00
Other Real Estate.....	3,426.02	3,426.02	3,426.02	3,426.02
Due from Banks (not Resv.)	392.45	.....	.....	.....
Cash Items.....	.....	72.11	195.18	355.84
Due from Reserve Banks...	11,724.68	17,441.35	41,070.55	13,846.02
Checks on Other Banks.....	1,971.73	2,768.25	4,315.69	1,625.36
Currency.....	9,031.00	9,808.00	9,930.00	7,294.00
Gold.....	115.00	235.00	235.00	240.00
Silver and Fractional Coin..	3,057.35	1,401.89	2,098.08	2,218.98
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 95,654.06</b>	<b>\$ 118,608.37</b>	<b>\$ 151,776.86</b>	<b>\$ 137,543.50</b>
<b>LIABILITIES</b>				
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00	2,500.00
Undivided Profits (Net)...	466.17	1,832.94	985.75	2,424.74
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	574.82	675.33	524.88	787.32
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	48,670.45	63,803.28	93,459.58	72,702.44
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	15,929.29	21,008.03	26,364.58	30,966.45
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,513.33	3,788.79	2,942.07	3,162.55
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
<b>Total.....</b>	<b>\$ 95,654.06</b>	<b>\$ 118,608.37</b>	<b>\$ 151,776.86</b>	<b>\$ 137,543.50</b>

**OFFICERS FOR 1928**

Fred H. Cole, Sr., President; Alfred Itten, Vice-President; H. E. Woolsey, Cashier.

**DIRECTORS FOR 1928**

Fred H. Cole, Sr., M. M. Dickson, Alfred Itten, W. D. Hoch, H. E. Woolsey.



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