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Thirty-first and Thirty-second
Annual Reports

OF

Maple T. Harl
State Bank Commissioner

OF THE

STATE OF COLORADO



To His Excellency
Hon. Ralph L. Carr
The Governor of the State
of
Colorado

For the Period from January 1, 1937
December 31, 1938

BRADFORD-ROBINSON PTG. CO.
DENVER, COLORADO

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BRADFORD-ROBINSON PTG. CO.
DENVER, COLORADO

DEPARTMENT ESTABLISHED

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

FORMER COMMISSIONERS

- *H. M. BEATTY
- *EMIL W. PFEIFFER
- *E. E. DRACH
- *GRANT McFERNON

*Deceased.

Official Roster

STATE BANK COMMISSION

MAPLE T. HARL, *State Bank Commissioner*

AXEL B. OLSON, *Chief Deputy State Bank Commissioner*

DEPUTY STATE BANK COMMISSIONERS

JOHN JEPSON

GEO. T. ATCHISON

WALTER J. NELSON

CAROLINE CECCHINI, *Clerk*

GERTRUDE SCHOTT, *Stenographer*

OFFICE

Room 125 State Office Building

DENVER, COLORADO

Telephone Keystone 1171, Branch 217

Letter of Transmittal

March 31, 1939.

To His Excellency,
RALPH L. CARR,
Governor of Colorado.

Sir:

In accordance with the provisions of Section 68, Chapter 44, Session Laws of Colorado, 1913, I have the honor to submit herewith the Thirty-first and Thirty-second Annual Reports of the Department of Banking for the years 1937 and 1938.

As of December 31, 1938, there were two hundred twenty-three instrumentalities under the supervision of this department, to-wit: sixty-seven banks and trust companies; seven industrial banks; forty-eight credit unions and one hundred and one money lenders, with total resources of \$88,329,758.82.

Respectfully submitted,

MAPLE T. HARL,
State Bank Commissioner.

In Memoriam

The state of Colorado suffered a great loss by the sudden death on November 12, 1938, of Hon. Grant McFerson, State Bank Commissioner.

Mr. McFerson entered the Banking Department as Commissioner on April 10, 1915, and at the time of his death was the dean of State Bank Commissioners in the United States. He served as Vice-President and later as President of the National Association of Supervisors of State Banks. He served through a most trying period of banking history, was conscientious and sincere in the administration of his duties. His executive ability and his thorough knowledge of banking procedure and banking law were not only well recognized in this state, but his advice and counsel were sought and respected by the banking authorities of other states and of the federal government.

Commissioner McFerson served the State of Colorado with unwavering fidelity. His unusual capabilities and his kindly nature caused him to be held in high esteem and affection by all with whom he associated. He will be long remembered and keenly missed both as a friend and as, in the truest sense, a public servant.

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VOLUNTARY LIQUIDATIONS

The Engle Bros. Exchange Bank, Breckenridge
The Bank of Rye, Rye
The Crowley State Bank, Crowley
The Westcliffe State Bank, Westcliffe
The Ordway State Bank, Ordway

BANKS BECOMING MEMBERS OF FEDERAL RESERVE BANK

The Brighton State Bank, Brighton
The Eaton Bank, Eaton
The Haxtun State Bank, Haxtun
The Routt County State Bank, Steamboat Springs
The Rio Grande County Bank, Del Norte

ORGANIZED OR INCORPORATED

The Rio Grande County Bank, Del Norte
The Eaton Bank, Eaton

LIQUIDATIONS

The Union Trust Company, Denver

CONVERSIONS

Public Industrial Bank into Public Industrial Co.

PURCHASED OR MERGED

The Garfield County State Bank, Grand Valley, taken over by The First National Bank of Glenwood Springs
The Bank of Alma, Alma, taken over by The Bank of Fairplay
First State Bank of Sulphur Springs, Hot Sulphur Springs, taken over by The Bank of Kremmling

AMENDMENT, INCREASED CAPITAL STOCK

Farmers & Merchants Bank, Monte Vista, to \$50,000.00

MONEY LENDERS

There were 97 money lenders licensed during 1937.

CREDIT UNIONS

Four credit unions were organized in 1937, making a total of 40.

INDUSTRIAL BANKS

During 1937 there were 10 industrial banks in operation.

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VOLUNTARY LIQUIDATIONS

First Colorado Industrial Bank, Pueblo
Co-Operative Finance Industrial Bank, Denver

BANKS BECOMING MEMBERS OF FEDERAL RESERVE BANK

Farmers State Bank of Yuma, Yuma
Farmers State Bank of Fort Morgan, Fort Morgan
The Rio Grande County Bank, Del Norte

NATIONALIZED

The Routt County State Bank, Steamboat Springs

LIQUIDATION

The Briggsdale State Bank, Briggsdale

MONEY LENDERS

There were 102 money lenders licensed during 1938.

CREDIT UNIONS

Nine credit unions were organized in 1938, making a total of 48.

INDUSTRIAL BANKS

During 1938 there were nine industrial banks.

Credit Unions 1938

Utah Junction Employes Credit Union.....	Utah Junction
Denver & Salt Lake Railway Trans. and Clerks Credit Union..	Denver
.....	Denver
Denver Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Swift Denver Employes Credit Union.....	Denver
St. Dominic's Parish Credit Union.....	Denver
The Armour Denver Employees Credit Union.....	Denver
The Cosmopolitan Hotel Employees Credit Union.....	Denver
Denver Rio Grande Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union of Denver.....	Denver
The Shirley-Savoy Hotel Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employes Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employes Credit Union.....	Denver
Denver Municipal Water Works Employes Credit Union.....	Denver
Campbell-Sells Employes Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employes Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo
Denver Dry Goods Employees Credit Union.....	Denver
Southern Colorado Power Co. Credit Union.....	Pueblo
Alexander Film Co. Credit Union.....	Colorado Springs
The University of Colorado School of Medicine and Hospitals Credit Union	Denver
The Denver Street Railwaymen's Credit Union.....	Denver
The Belleo Credit Union.....	Denver
Public School Credit Union of Weld County.....	Greeley
Burnham Rio Grande Credit Union.....	Denver
Wedenem Credit Union.....	Denver
Colorado Laundry Employees Credit Union.....	Pueblo
Denver Dining Car Waiters & Sleeping Car Porters Credit Union	Denver

Columbine Laundry Employees Credit Union.....	Denver
Neusteter Employees' Credit Union.....	Denver
C. B. & Q.-C. & S. Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
The Colorado & Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
The C. F. & I. Power Department Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Western Auto Supply Credit Union.....	Denver
Arapahoe County Teachers Credit Union.....	Englewood

Money Lenders 1938

Acme Finance Company.....	Denver
Active Loan Service.....	Denver
Aetna Loan Company.....	Denver
American Loan System, Inc.....	Denver
Associated Inv. Company, Ltd.....	Grand Junction
Atlas Finance Company.....	Denver
Bankers Loan & Finance Company.....	Pueblo
Boulder Finance Company.....	Boulder
Capitol Corporation.....	Denver
Citizens Finance Company.....	Grand Junction
Cline Finance Company.....	Denver
Edgar G. Collins.....	Denver
Colorado Loan Corporation.....	Denver
Commercial Investment Company.....	Denver
Co-Operative Finance, Inc.....	Denver
Creditors Acceptance Company.....	Denver
Credit Corporation.....	Denver
Wm. Langston Dent.....	Brighton
Denver Motor Finance Company.....	Denver
Dolores Finance Company.....	Dolores
D. & R. G. Mutual Loan Association.....	Grand Junction
Empire Finance Company.....	Denver
Finance Corporation.....	Denver
First Finance Company.....	Denver
A. E. Fist.....	Pueblo
Ralph M. Fishel & Company.....	Denver

Fulton Loan Service.....	Denver
A. H. A. Furu.....	Trinidad
General Credit Corporation.....	Denver
General Finance Service.....	Colorado Springs
Golden Used Car Company.....	Denver
Gross Finance Company.....	Denver
Guaranty Loan Society.....	Denver
Guaranty Loan Society.....	Pueblo
Joseph Heaton.....	Denver
Home Loan & Investment Company.....	Grand Junction
Howry-Berg, Inc.....	Denver
Independent Finance Company.....	Pueblo
Industrial Finance Company.....	Trinidad
Intermountain Finance Company.....	Durango
Iron City Investment Company.....	Pueblo
Jim Furlong Loan Company.....	Denver
Jim Furlong Loan Company.....	Denver
Johnston, Auld & Kissock, Inc.....	Fort Collins
Labor Finance Corporation.....	Denver
La Junta Finance Company.....	La Junta
Leeman Auto Company.....	Denver
Liberty Industrial Loan Company.....	Denver
Local Loan Company.....	Denver
Local Loan Company.....	Pueblo
Local Loan Company.....	Colorado Springs
Loveland Loan & Finance Company.....	Loveland
Meade Finance Company.....	Denver
Ray R. Mathews.....	Fort Collins
Modern Loan Association.....	Denver
Montrose Finance Company.....	Montrose
Morr Loan Corporation.....	Denver
Motor Discount Corporation.....	Denver
Motor Finance Trust.....	Colorado Springs
Mountain Finance Corporation.....	Denver
Mountain States Credit Company.....	Denver
Mutual Finance Corporation.....	Denver
National Loan Plan, Inc.....	Denver
Northern Acceptance Company.....	Loveland
Northern Colorado Finance Company.....	Greeley
Northwestern Loan Company.....	Denver
Peoples Loan & Investment Company.....	Sterling
Personal Finance Company of Colorado.....	Denver

Personal Finance Company of Colorado.....	Pueblo
Esther C. Pickett.....	Boulder
Power Investment Company.....	Longmont
Pomeranz Company.....	Denver
Public Industrial Company.....	Denver
Reliable Loan Company.....	Denver
Carl G. Richter.....	Denver
Scientific Credit Corporation.....	Walsenburg
Securities Credit Corporation.....	Colorado Springs
Securities Credit Corporation.....	Denver
Securities Credit Corporation.....	Fort Collins
Silver State Securities Company.....	Durango
South Denver Loan Company.....	Denver
Southern Colorado Acceptance Company.....	Pueblo
Standard Credit Company.....	La Junta
Standard Finance Company.....	Denver
State Finance Corporation.....	Denver
R. H. Stenback.....	Brush
R. H. Stenback.....	Fort Morgan
R. H. Stenback.....	Sterling
Sun Money Company.....	Denver
Sun Money Company.....	Pueblo
W. C. Theleman.....	Colorado Springs
Traders Acceptance Corporation.....	Denver
C. J. & T. J. Treece.....	Grand Junction
Union Finance Company.....	Denver
United Finance Corporation.....	Denver
Valley Loan Company.....	Alamosa
West Colfax Loan Corporation.....	Denver
Western States Finance Corporation.....	Denver
Winslow Finance Company.....	Denver
Wright Securities Company.....	Fort Collins

Industrial Banks 1938

Colorado Industrial Bank.....	Denver
Colorado Springs Industrial Bank.....	Colorado Springs
Co-Operative Finance Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
First Colorado Industrial Bank.....	Pueblo
First Industrial Bank.....	Denver
Prudential Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Wigton Industrial Bank.....	Pueblo

ABSTRACT OF ALL BANKS AND TRUST COMPANIES
UNDER SUPERVISION OF STATE BANK
COMMISSIONER

RESOURCES	Total No. of Banks 72	Total No. of Banks 69	Total No. of Banks 68	Total No. of Banks 66
	March 31, 1937	Dec. 31, 1937	March 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured)	\$ 4,366,896.84	\$ 4,384,794.49	\$ 4,104,835.86	\$ 3,816,098.66
Loans and Dis. (Sec. by Col.)	12,787,178.68	13,995,605.75	13,371,335.85	12,651,639.77
Loans on Real Estate	2,323,025.89	2,303,499.86	2,426,743.68	2,666,609.19
Overdrafts (Sec. and Unsec.)	18,823.06	7,047.76	16,115.59	6,419.53
United States Bonds	9,202,049.68	10,138,289.04	10,254,868.96	10,388,120.09
Bonds to Secure Postal Sav.	50,000.00	51,200.00	100,443.05	28,300.00
Other Bonds and Securities	8,849,448.58	8,144,060.55	7,754,003.27	9,006,989.28
Premium on Bonds	142,615.36	39,461.00	92,100.98	78,949.36
Furniture and Fixtures	212,121.54	204,996.64	199,720.47	203,362.76
Banking House	832,964.03	843,463.77	819,367.77	798,057.01
Other Real Estate	499,161.70	390,801.75	375,891.55	293,447.79
Due from Banks (not Resv.)	279,830.98	316,304.75	217,866.59	412,443.43
Cash Items (not including Checks on Other Banks)	170,271.98	60,227.79	46,663.61	65,692.59
Due from Reserve Banks	21,035,943.20	21,273,335.59	20,582,424.96	21,410,006.79
Checks on Other Banks	365,619.90	654,307.35	571,430.74	509,188.23
Currency	1,402,747.00	1,674,810.00	1,630,206.00	1,614,336.00
Gold	348.50	121.00	210.00	111.00
Silver and Fractional Coin	242,514.68	252,264.61	252,422.23	251,065.39
Other Resources	124,211.53	123,050.74	164,117.23	159,039.50
Total	\$62,905,773.13	\$64,857,642.44	\$62,980,768.39	\$64,359,876.37
LIABILITIES				
Capital Stock	\$ 3,251,500.00	\$ 3,237,500.00	\$ 3,227,500.00	\$ 3,167,500.00
Surplus Fund	1,973,894.46	2,054,994.59	2,059,225.00	2,141,175.00
Undivided Profits (Net)	947,234.19	999,901.80	1,117,997.42	1,130,811.01
Savings Accounts	17,965,073.17	18,206,630.14	18,229,793.80	18,429,644.35
Postal Savings Accounts	52,668.83	52,750.54	47,750.74	51,360.03
Trust Funds	2,117,028.97	2,173,226.69	1,669,601.76	3,058,532.26
Dividends Unpaid	26,557.50	45,228.73	254.00	48,111.25
Individual Deposits	31,301,586.78	32,510,069.43	31,834,789.18	31,310,495.20
Due to Banks (not Resv.)	1,554,654.97	1,593,604.26	1,389,549.91	1,548,222.83
Demand Certificates of De- posit	204,893.60	203,174.63	241,502.95	275,249.03
Time Certificates of Deposit	2,082,417.50	2,031,942.58	1,922,802.69	1,862,306.77
Certified Checks	70,370.54	80,918.44	52,279.41	55,451.69
Cashier's Checks	806,391.24	1,109,175.53	613,226.22	578,002.90
Reserved for Interest	17,292.10	48,306.38	60,614.59	31,770.46
Reserved for Taxes	246,936.46	267,644.99	239,719.33	288,538.83
Other Liabilities	287,272.82	242,573.71	274,161.39	382,704.76
Total	\$62,905,773.13	\$64,857,642.44	\$62,980,768.39	\$64,359,876.37
Reserve	45.20%	45.44%	45.48%	46.47%

Certificate Issued January 26, 1914

No. 273

***THE BANK OF ALMA, ALMA**

(Park County)

OFFICERS FOR 1937

J. F. Singleton, President; N. S. Rutherford, Vice-President; J. C. Singleton, Cashier;
J. D. Tolman, Secretary and Assistant Cashier.

DIRECTORS FOR 1937

J. F. Singleton, N. S. Rutherford, J. C. Singleton.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	17,069.20	.....	.....	.....
Loans and Dis. (Sec. by Col.)	18,746.39	.....	.....	.....
Loans on Real Estate.....	5,803.69	.....	.....	.....
Overdrafts (Sec. and Unsec.)	125.31	.....	.....	.....
United States Bonds.....	1,428.35	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	16,129.00	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	825.00	.....	.....	.....
Banking House	1,000.00	.....	.....	.....
Other Real Estate.....	856.39	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks...	13,511.40	.....	.....	.....
Checks on Other Banks.....	.....	.....	.....	.....
Currency	6,923.00	.....	.....	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,697.24	.....	.....	.....
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total	\$ 84,114.97	.....	.....	.....
LIABILITIES				
Capital Stock	\$ 10,000.00	.....	.....	.....
Surplus Fund	13,500.00	.....	.....	.....
Undivided Profits (Net)....	180.47	.....	.....	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts .....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits	46,236.68	.....	.....	.....
Due to Banks (not Resv.)..	6,677.83	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	552.71	.....	.....	.....
Time Certificates of Deposit.	6,967.28	.....	.....	.....
Certified Checks .....	.....	.....	.....	.....
Cashier's Checks .....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total	\$ 84,114.97	.....	.....	.....

OFFICERS FOR 1938

J. F. Singleton, President; N. S. Rutherford, Vice-President; J. C. Singleton, Cashier;
J. D. Tolman, Assistant Cashier.

DIRECTORS FOR 1938

J. F. Singleton, N. S. Rutherford, J. C. Singleton.

*Merged with Bank of Fairplay October 26, 1937.

Certificate Issued April 3, 1915

No. 286

THE FIRST STATE BANK, ALAMOSA

(Alamosa County)

OFFICERS FOR 1937

C. P. Rex, President; F. A. Deppen, Vice-President; A. J. West, Cashier;
A. J. Maddux, Assistant Cashier.

DIRECTORS FOR 1937

C. P. Rex, F. A. Deppen, A. J. West, A. J. Maddux, A. S. Skirvin, O. S. Fountain.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	22,527.43	\$ 43,258.79	\$ 39,734.99	\$ 36,337.86
Loans and Dis. (Sec. by Col.)	121,045.13	159,865.66	155,823.28	165,484.57
Loans on Real Estate.....	14,479.32	14,662.50	14,839.35	17,804.53
Overdrafts (Sec. and Unsec.)	361.55	32.73	51.06	316.81
United States Bonds.....	9,350.00	9,350.00	9,350.00	9,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	6,568.55	9,705.64	11,190.83	10,255.28
Premium on Bonds.....				
Furniture and Fixtures.....	1,920.00	1,440.00	1,440.00	2,080.00
Banking House.....	12,000.00	10,800.00	10,800.00	10,200.00
Other Real Estate.....	6,150.00	3,800.00	3,800.00	2,000.00
Due from Banks (not Resv.)	4,590.24	4,199.92	1,136.70	1,165.49
Cash Items (not including Checks on Other Banks)...				
Due from Reserve Banks...	123,058.66	180,463.88	184,504.41	204,510.88
Checks on Other Banks.....	3,892.41	4,642.64	1,600.03	3,213.82
Currency.....	9,691.00	13,787.00	13,795.00	11,336.00
Gold.....				
Silver and Fractional Coin..	12,099.81	5,478.02	6,256.03	7,589.42
Expense Account.....				
Other Resources.....				
Total.....	\$ 347,734.10	\$ 461,486.78	\$ 454,321.68	\$ 481,644.66

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	5,500.00	7,000.00	7,000.00	12,500.00
Undivided Profits (Net)....	4,605.02	1,088.68	6,452.56	7,618.03
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	65,838.06	77,711.97	76,905.20	72,645.94
Postal Savings Account....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	231,150.38	334,491.48	323,142.11	352,406.76
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certificates of De- posit.....				
Time Certificates of Deposit.	11,089.66	9,209.95	9,225.43	8,735.05
Certified Checks.....	45.00	45.00	45.00	
Cashier's Checks.....	630.98	964.70	576.38	1,988.88
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	3,875.00	5,975.00	5,975.00	750.00
Total.....	\$ 347,734.10	\$ 461,486.78	\$ 454,321.68	\$ 481,644.66

OFFICERS FOR 1938

C. P. Rex, President; F. A. Deppen, Vice-President; A. J. West, Cashier;
A. J. Maddux, Assistant Cashier.

DIRECTORS FOR 1938

C. P. Rex, F. A. Deppen, A. J. West, A. J. Maddux, A. S. Skirvin, O. S. Fountain.

Certificate Issued August 4, 1908

No. 7

THE ASPEN STATE BANK, ASPEN

(Pitkin County)

OFFICERS FOR 1937

G. B. Brown, President; Harry A. Brown, Vice-President; A. E. Fordham, Secretary and Cashier.

DIRECTORS FOR 1937

G. B. Brown, Harry A. Brown, Susan S. Brown, Sam Letey, James McSkimming.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	1,847.00	\$ 2,050.00	\$ 2,655.00	\$ 1,730.54
Loans and Dis. (Sec. by Col.)	37,990.00	42,846.00	45,139.00	46,940.00
Loans on Real Estate.....	11,514.00	6,589.00	5,614.00	2,508.86
Overdrafts (Sec. and Unsec.)	43.76	93.52	31.17	27.90
United States Bonds	35,300.00	35,300.00	35,300.00	35,300.00
Bonds to Secure Postal Sav.	10,000.00	10,000.00	10,000.00	10,000.00
Other Bonds and Securities.	245,926.96	245,032.76	248,279.02	225,950.23
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,011.67	675.00	675.00	486.00
Banking House .....	.....	.....	.....	.....
Other Real Estate.....	1,567.75	600.00	600.00	283.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	225.00	.....	669.75	59.94
Due from Reserve Banks...	95,104.83	84,712.26	60,654.84	96,554.25
Checks on Other Banks.....	2,318.09	.....	98.12	.....
Currency	12,945.00	15,538.00	15,733.00	10,604.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,823.16	1,962.22	1,894.28	1,094.44
Expense Account .....	.....	.....	.....	.....
Other Resources .....	.....	.....	.....	.....
Total	\$ 457,617.22	\$ 445,398.76	\$ 427,343.18	\$ 431,539.16

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	12,500.00	15,000.00	15,000.00	15,000.00
Undivided Profits (Net)....	120.83	.....	519.57	.....
Bills Payable .....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts	159,826.48	154,059.25	154,937.87	153,671.62
Postal Savings Accounts....	15,000.00	15,000.00	15,000.00	15,000.00
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits	227,435.54	190,486.97	187,988.44	199,049.82
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit	10.00	10.00	10.00	10.00
Time Certificates of Deposit.	17,476.94	27,626.18	27,664.50	23,597.92
Certified Checks	33.63	31.00	31.00	31.00
Cashier's Checks	213.80	1,515.86	123.80	178.80
Reserved for Interest .....	.....	.....	.....	.....
Reserved for Taxes .....	.....	1,068.00	1,068.00	.....
Other Liabilities .....	.....	.....	.....	.....
Total	\$ 457,617.22	\$ 445,398.76	\$ 427,343.18	\$ 431,539.16

OFFICERS FOR 1938

G. B. Brown, President; Harry A. Brown, Vice-President; A. E. Fordham, Secretary and Cashier.

DIRECTORS FOR 1938

G. B. Brown, Harry A. Brown, Susan S. Brown, Sam Letey, James McSkimming.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER
(Boulder County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	60,194.60	\$ 59,324.91	\$ 55,669.52	\$ 57,249.36
Loans and Dis. (Sec. by Col.)	85,231.06	112,855.67	112,602.86	126,336.87
Loans on Real Estate.....	50,773.31	45,195.00	42,163.60	46,831.14
Overdrafts (Sec. and Unsec.)	113.36	309.45	401.44	332.25
United States Bonds.....	90,000.00	90,100.00	119,900.00	93,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	177,718.19	179,281.69	145,469.19	167,285.43
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,800.00	1,300.00	1,300.00	1,000.00
Banking House.....	29,500.00	27,900.00	27,900.00	27,200.00
Other Real Estate.....	678.62	2,203.06	2,619.85	3,557.08
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	1,978.75	469.80	264.41	681.14
Due from Reserve Banks....	208,694.36	145,058.24	180,521.09	176,465.26
Checks on Other Banks.....	1,624.12	7,782.69	6,126.33	8,769.76
Currency.....	27,201.00	16,520.00	15,940.00	18,694.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	2,365.07	2,271.90	2,696.96	3,211.65
Expense Account.....	.....	.....	.....	.....
Other Resources.....	34.23	49.50	.....	.....
Total.....	\$ 737,906.67	\$ 690,621.91	\$ 713,575.25	\$ 731,113.94

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	11,000.00	11,000.00	11,000.00	11,000.00
Undivided Profits (Net)....	5,537.36	7,694.39	1,590.01	6,050.85
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	204,400.10	191,389.61	198,608.60	228,269.97
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	1,748.43	5,694.85	8,372.86	6,699.78
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	415,211.07	389,450.46	409,368.17	392,566.85
Due to Banks (not Resv.)...	9,316.42	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certificates of De-	.....	.....	.....	.....
posit.....	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	6,519.70	2,017.33	2,017.33	2,025.66
Certified Checks.....	1,500.00	.....	.....	.....
Cashier's Checks.....	1,655.99	2,354.16	1,586.60	1,952.36
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,017.60	1,021.11	1,031.68	2,548.47
Total.....	\$ 737,906.67	\$ 690,621.91	\$ 713,575.25	\$ 731,113.94

OFFICERS FOR 1938

J. W. Valentine, President; R. W. Joslyn, Vice-President and Cashier;
W. E. Gragg, Assistant Cashier.

DIRECTORS FOR 1938

R. W. Joslyn, J. W. Valentine, Ben Bernzen, M. C. Goss, A. E. Collins,
Charlotte H. Downer.

Certificate Issued October 5, 1912

No. 245

***THE BRIGGS DALE STATE BANK, BRIGGS DALE**
(Weld County)

OFFICERS FOR 1937

W. E. Freeman, President; Keith Freeman, Vice-President; A. B. Freeman, Secretary and Cashier.

DIRECTORS FOR 1937

W. E. Freeman, Keith Freeman, A. B. Freeman.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937		
Loans and Dis. (Unsecured).\$	13,107.85	\$ 1,409.30		
Loans and Dis. (Sec. by Col.)	25,070.00	2,486.50		
Loans on Real Estate.....	6,150.00			
Overdrafts (Sec. and Unsec.)	205.43			
United States Bonds		2,250.79		
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	1,652.19	534.00		
Premium on Bonds.....				
Furniture and Fixtures.....	1,640.00	1,640.00		
Banking House	1,600.00	1,600.00		
Other Real Estate.....	10,778.34	5,403.85		
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...				
Due from Reserve Banks...	16,253.41			
Checks on Other Banks....	1,044.36			
Currency	1,450.00	529.00		
Gold				
Silver and Fractional Coin..	423.89	44.36		
Expense Account				
Other Resources		4,312.21		
Total	\$ 79,375.47	\$ 20,210.01		
LIABILITIES				
Capital Stock	\$ 10,000.00	\$ 10,000.00		
Surplus Fund		1,000.00		
Undivided Profits (Net)....	848.83			
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts ..				
Trust Funds				
Dividends Unpaid				
Individual Deposits	46,659.43			
Due to Banks (not Resv.)...				
Due to Reserve Banks				
Demand Certificates of De-				
posit	5,000.00			
Time Certificates of Deposit.	15,483.93	9,210.01		
Certified Checks				
Cashier's Checks	1,383.28			
Reserved for Interest				
Reserved for Taxes				
Other Liabilities				
Total	\$ 79,375.47	\$ 20,210.01		

*Closed February 10, 1938.

Certificate Issued October 17, 1932

No. 428

THE BRIGHTON STATE BANK, BRIGHTON

(Adams County)

OFFICERS FOR 1937

S. J. Rhode, President; M. B. Rhode, Vice-President; G. B. Kinsey, Secretary and Cashier.

T. A. Rhode, Assistant Cashier.

DIRECTORS FOR 1937

S. J. Rhode, M. B. Rhode, G. B. Kinsey, T. A. Rhode, E. E. Caldwell.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	36,687.91	\$ 38,754.65	\$ 41,618.94	\$ 44,887.26
Loans and Dis. (Sec. by Col.)	29,298.52	50,292.65	39,950.61	43,139.51
Loans on Real Estate.....				5,000.00
Overdrafts (Sec. and Unsec.)				
United States Bonds.....	97,981.25	101,481.25	108,581.25	97,181.25
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	82,925.61	82,539.63	84,104.32	81,335.45
Premium on Bonds.....				
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House				
Other Real Estate				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)...	616.43		73.60	
Due from Reserve Banks....	145,286.63	177,397.66	172,823.77	181,377.52
Checks on Other Banks.....			606.94	
Currency	15,536.00	16,988.00	11,305.00	11,433.00
Gold				
Silver and Fractional Coin..	2,532.08	2,779.83	2,443.49	3,032.73
Expense Account				
Other Resources	102.94	1,050.00	1,200.00	1,200.00
Total	\$ 411,967.37	\$ 472,283.67	\$ 464,107.92	\$ 469,586.72

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	5,000.00	15,000.00	15,000.00	20,000.00
Undivided Profits (Net)....		3.17	824.03	672.84
Bills Payable				
Notes Rediscounted				
Savings Accounts				
Postal Savings Accounts ..				
Trust Funds				
Dividends Unpaid		3,500.00		4,000.00
Individual Deposits	317,739.35	357,787.83	360,144.99	348,772.51
Due to Banks (not Resv.)...				
Due to Reserve Banks				
Demand Certificates of De-				
posit	4,136.38	4,394.78	1,891.31	3,957.37
Time Certificates of Deposit.	56,935.87	63,267.99	57,319.02	64,901.70
Certified Checks				
Cashier's Checks	3,149.39	3,329.90	3,928.57	2,282.30
Reserved for Interest				
Reserved for Taxes				
Other Liabilities	6.38			
Total	\$ 411,967.37	\$ 472,283.67	\$ 464,107.92	\$ 469,586.72

OFFICERS FOR 1938

S. J. Rhode, President; M. B. Rhode, Vice-President; G. B. Kinsey, Cashier.

T. A. Rhode, Assistant Cashier.

DIRECTORS FOR 1938

S. J. Rhode, M. B. Rhode, G. B. Kinsey, T. A. Rhode, E. E. Caldwell.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK, BRUSH

(Morgan County)

OFFICERS FOR 1937

John M. Needham, President; Alonzo Petteys, Vice-President;
Conrad Koehler, Cashier-Secretary.

DIRECTORS FOR 1937

R. S. Joslin, John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	90,412.99	\$ 70,363.76	\$ 59,094.74	\$ 71,808.47
Loans and Dis. (Sec. by Col.)	214,690.04	278,755.07	289,313.50	290,463.46
Loans on Real Estate.....	18,078.42	22,724.00	22,774.00	24,843.92
Overdrafts (Sec. and Unsec.)	604.28	289.10	235.43	175.96
United States Bonds.....	4,700.00	4,700.00	4,700.00	4,700.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	121,132.87	134,784.16	136,247.83	127,789.46
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	15,000.00	15,000.00	15,000.00	14,000.00
Other Real Estate.....	.....	16.00	16.00	15.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	223.05	513.83	392.39	296.11
Due from Reserve Banks...	83,676.46	94,002.83	125,593.85	83,666.09
Checks on Other Banks ...	926.19	1,252.83	1,938.53	1,290.56
Currency	21,635.00	23,127.00	25,127.00	20,171.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	3,277.78	4,259.39	3,737.40	3,529.34
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 574,358.08	\$ 649,788.97	\$ 684,171.67	\$ 642,750.37

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	10,500.00	15,000.00	16,000.00	17,000.00
Undivided Profits (Net)...	205.52	4,382.77	4,946.40	2,251.86
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	89,354.74	114,147.41	124,718.50	129,916.57
Postal Savings Accounts...	4,985.79	5,000.00	5,000.00	5,000.00
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	327,042.35	357,623.59	388,711.25	340,767.92
Due to Banks (not Resv.)..	5,000.00	5,000.00	5,000.00	5,000.00
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	6,000.00	6,000.00	6,000.00	6,000.00
Time Certificates of Deposit	74,039.79	88,837.10	82,266.73	80,225.94
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	7,229.89	3,798.10	1,528.79	6,459.33
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	128.75
Total	\$ 574,358.08	\$ 649,788.97	\$ 684,171.67	\$ 642,750.37

OFFICERS FOR 1938

John M. Needham, President; Alonzo Petteys, Vice-President;
Conrad Koehler, Cashier.

DIRECTORS FOR 1938

R. S. Joslin, John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn.

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON
(Kit Carson County)

OFFICERS FOR 1937

Geo. D. Tubbs, President; E. L. Weinandt, Vice-President; H. W. Gleason, Cashier;
John C. Ellis, Assistant Cashier.

DIRECTORS FOR 1937

Geo. D. Tubbs, G. W. Foster, H. W. Gleason, E. L. Weinandt, John S. Boggs.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	41,756.32	\$ 51,045.59	\$ 53,365.18	\$ 52,263.32
Loans and Dis. (Sec. by Col.)	52,970.17	62,839.99	58,370.52	66,563.92
Loans on Real Estate.....	7,774.00	9,814.00	9,059.00	9,224.00
Overdrafts (Sec. and Unsec.)	110.83	106.81	188.13	172.05
United States Bonds.....	57,500.00	58,500.00	58,500.00	58,500.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	36,308.70	25,892.26	25,909.48	27,819.64
Premium on Bonds.....	1,727.49	1,680.88	1,680.88	1,680.88
Furniture and Fixtures.....	2,000.00	1,800.00	1,800.00	1,500.00
Banking House.....	8,500.00	8,500.00	8,500.00	8,500.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks).....				
Due from Reserve Banks...	204,132.10	155,058.08	146,637.16	163,514.47
Checks on Other Banks.....	830.87	748.64	796.68	1,427.56
Currency.....	11,316.00	12,202.00	15,323.00	14,621.00
Gold.....				
Silver and Fractional Coin.	4,391.25	4,212.31	3,483.40	3,557.29
Expense Account.....				
Other Resources.....				
Total	\$ 429,317.73	\$ 392,400.56	\$ 383,613.43	\$ 409,344.13

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	6,250.00	6,250.00	6,250.00	7,500.00
Undivided Profits (Net)....	4,824.89	5,044.57	3,892.12	3,104.88
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	59,522.40	61,068.21	59,947.65	63,634.40
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	309,995.02	274,608.06	267,723.38	290,278.75
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certifis. of Deposit.				
Time Certificates of Deposit	16,254.75	13,869.75	14,369.75	13,589.29
Certified Checks.....				
Cashier's Checks.....	7,470.67	6,559.97	6,430.53	6,236.81
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total	\$ 429,317.73	\$ 392,400.56	\$ 383,613.43	\$ 409,344.13

OFFICERS FOR 1938

Geo. D. Tubbs, President; E. L. Weinandt, Vice-President; H. W. Gleason, Cashier;
John C. Ellis, Assistant Cashier.

DIRECTORS FOR 1938

Geo. D. Tubbs, H. W. Gleason, G. W. Foster, E. L. Weinandt, John S. Boggs.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1937

H. W. Miller, President; John G. Price, Vice-President; W. L. Best, Cashier-Secretary.

DIRECTORS FOR 1937

W. L. Best, H. W. Casady, Florence M. Merten, H. W. Miller, Wm. O. Nordloh.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	7,477.06	\$ 10,556.97	\$ 7,505.30	\$ 9,637.49
Loans and Dis. (Sec. by Col.)	50,433.29	57,831.17	53,291.41	56,927.59
Loans on Real Estate.....	.....	2,400.00	2,300.00	580.00
Overdrafts (Sec. and Unsec.)	.....	56.89	36.14	17.63
United States Bonds.....	1,200.00	1,200.00	1,200.00	1,200.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	4,900.00	4,850.00	4,945.00	4,893.88
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	400.00	300.00	300.00	200.00
Banking House.....	1,660.00	1,000.00	1,000.00	930.00
Other Real Estate.....	555.00	400.00	400.00	3.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	41.57	.....	.....	.....
Due from Reserve Banks....	38,476.31	17,132.60	24,731.62	33,722.89
Checks on Other Banks.....	472.04	94.98	326.63	282.67
Currency.....	3,895.00	2,883.00	1,794.00	3,304.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	402.85	487.70	410.42	429.02
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 109,913.12	\$ 99,193.31	\$ 98,240.52	\$ 112,128.17

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	6,000.00	6,000.00	5,000.00	6,000.00
Undivided Profits (Net)....	981.35	1,030.99	95.50	844.41
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	13,910.88	13,290.26	12,992.12	15,765.41
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	68,207.74	53,652.63	49,816.58	59,228.06
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	.....	5,000.00	10,000.00	10,000.00
Certified Checks.....	.....	.....	.....	20.00
Cashier's Checks.....	813.15	219.43	336.32	270.29
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 109,913.12	\$ 99,193.31	\$ 98,240.52	\$ 112,128.17

OFFICERS FOR 1938

H. W. Miller, President; John G. Price, Vice-President; W. L. Best, Cashier-Secretary.

DIRECTORS FOR 1938

W. L. Best, H. W. Casady, Florence M. Merten, H. W. Miller, Wm. O. Nordloh.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN
(El Paso County)

OFFICERS FOR 1937

J. O. Phillips, President; W. F. Hubka, Vice-President; A. L. Pieper, Cashier.

DIRECTORS FOR 1937

J. O. Phillips, W. F. Hubka, A. L. Pieper.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured).\$	51,000.96	\$ 53,603.27	\$ 56,699.22	\$ 53,437.22
Loans and Dis. (Sec. by Col.)	153,352.08	137,299.78	136,059.28	152,153.78
Loans on Real Estate.....	4,557.00	3,159.00	3,316.00	2,825.00
Overdrafts (Sec. and Unsec.)	192.29	220.35	325.47	153.33
United States Bonds.....	15,150.00	15,350.00	22,950.00	23,250.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	4,458.43	2,885.58	4,624.41	3,619.22
Premium on Bonds.....				
Furniture and Fixtures.....	720.00	640.00	640.00	560.00
Banking House.....				
Other Real Estate.....	1,000.00	600.00	600.00	300.00
Due from Banks (not Resv.)		841.75	554.34	280.49
Cash Items (not including Checks on Other Banks)..				
Due from Reserve Banks...	60,417.22	78,722.92	78,188.38	48,362.10
Checks on Other Banks....	470.02	57.00	1.00	
Currency.....	8,057.00	3,395.00	3,441.00	6,813.00
Gold.....	37.50	42.50	42.50	37.50
Silver and Fractional Coin..	919.65	695.23	379.10	810.74
Expense Account.....				
Other Resources.....				
Total	\$ 300,332.15	\$ 297,512.38	\$ 307,820.70	\$ 292,602.38

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	3,000.00	4,500.00	4,500.00	5,500.00
Undivided Profits (Net)...	3,147.31	761.50	1,692.53	909.75
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	73,716.12	87,437.28	89,378.35	94,565.41
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....		1,250.00		1,500.00
Individual Deposits.....	161,804.06	146,370.36	156,993.36	139,364.91
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certif. of Deposit.	5,500.00	5,500.00	5,500.00	5,500.00
Time Certificates of Deposit.	23,865.00	25,200.00	23,200.00	18,000.00
Certified Checks.....				
Cashier's Checks.....	1,481.13	860.95	1,099.88	1,812.31
Reserved for Interest.....				
Reserved for Taxes.....	1,000.00			
Other Liabilities.....	1,818.53	632.29	456.59	450.00
Total	\$ 300,332.15	\$ 297,512.38	\$ 307,820.71	\$ 292,602.38

OFFICERS FOR 1938

J. O. Phillips, President; W. F. Hubka, Vice-President; A. L. Pieper, Cashier.

DIRECTORS FOR 1938

J. O. Phillips, W. F. Hubka, A. L. Pieper.

Certificate Issued November 18, 1915

No. 297

THE STOCKMEN'S BANK OF COLLBRAN, COLLBRAN

(Mesa County)

OFFICERS FOR 1937

O. L. Dawson, President; Edwin Gunderson, Vice-President; W. M. Porter, Secretary and Cashier; Elsie D. Webber, Assistant Cashier.

DIRECTORS FOR 1937

O. L. Dawson, Edwin Gunderson, W. M. Porter, Thos. McKelvie, Wm. Zinke, Wm. D. Gibson, Norman F. Hill, Hattie A. Long, L. S. Barnard.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	17,749.12	\$ 18,774.00	\$ 15,727.53	\$ 16,026.46
Loans and Dis. (Sec. by Col.)	60,874.20	60,488.11	58,233.40	68,964.20
Loans on Real Estate.....	18,846.07	15,723.54	15,723.54	21,957.33
Overdrafts (Sec. and Unsec.)	.....	.....	.33	.....
United States Bonds.....	16,700.00	16,700.00	8,400.00	8,500.00
Bonds to Secure Postal Sav.	.....	.....	8,300.00	8,300.00
Other Bonds and Securities.	.....	5,000.00	5,000.00	13,000.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,750.00	1,750.00	1,525.00	1,525.00
Banking House.....	6,000.00	6,000.00	5,500.00	5,500.00
Other Real Estate.....	1,834.83	3,300.00	3,050.00	1,350.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks).....	.....	.....	.....	.....
Due from Reserve Banks...	92,289.20	141,798.04	107,338.58	130,995.53
Checks on Other Banks.....	.....	.....	.....	.....
Currency	6,970.00	8,644.00	7,345.00	9,020.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,224.41	972.25	1,137.55	965.98
Expense Account.....	.....	.....	.....	.....
Other Resources	730.18	884.36	2,079.59	1,842.99
Total	\$ 224,968.01	\$ 280,034.30	\$ 239,360.52	\$ 287,947.49

LIABILITIES

Capital Stock	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund	7,500.00	7,500.00	7,500.00	7,500.00
Undivided Profits (Net)....	296.77	2,076.87	529.91	2,304.63
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted .....	.....	.....	.....	.....
Savings Accounts.....	30,746.09	30,067.71	26,939.33	22,472.29
Postal Savings Accounts...	5,000.00	5,000.00	.....	.....
Trust Funds .....	.....	.....	.....	.....
Dividends Unpaid .....	.....	.....	.....	.....
Individual Deposits	119,187.49	169,257.45	137,681.03	187,325.34
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	5,096.68	5,531.50	5,069.48	6,874.50
Time Certificates of Deposit	31,140.98	35,600.77	36,640.77	36,470.73
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	.....	.....	.....
Total	\$ 224,968.01	\$ 280,034.30	\$ 239,360.52	\$ 287,947.49

OFFICERS FOR 1938

O. L. Dawson, President; Edwin Gunderson, Vice-President; W. M. Porter, Cashier; Elsie D. Webber, Assistant Cashier.

DIRECTORS FOR 1938

O. L. Dawson, Edwin Gunderson, W. M. Porter, Wm. Zinke, Thos. McKelvie, L. S. Barnard, Hattie A. Long, W. D. Gibson, Norman F. Hill.

Certificate Issued March 21, 1908

No. 20

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1937

Joseph G. Dern, President; W. L. Hazlett, Vice-President; Frank E. Evans, Vice-President; T. C. Strachan, Cashier and Trust Officer; I. W. Stimits, Assistant Cashier; George G. Birdsall, Chairman of the Board.

DIRECTORS FOR 1937

Joseph G. Dern, W. L. Hazlett, Frank E. Evans, T. C. Strachan, George G. Birdsall, C. C. Morris, Fred L. Crissey, Floyd L. Kelsey.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	216,924.89	\$ 282,658.60	\$ 265,317.51	\$ 139,252.81
Loans and Dis. (Sec. by Col.)	264,646.82	267,206.78	252,810.83	211,904.52
Loans on Real Estate	238,028.81	272,361.82	270,597.15	273,345.07
Overdrafts (Sec. and Unsec.)	504.75	208.32	168.25	189.13
United States Bonds	203,550.00	232,650.00	240,250.00	216,075.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities	220,756.25	186,396.34	186,706.67	177,803.18
Premium on Bonds				
Furniture and Fixtures				
Banking House	90,000.00	87,500.00	87,838.00	86,645.00
Other Real Estate	39,812.18	23,642.75	23,442.75	20,322.50
Due from Banks (not Resv.)	1,450.00			
Cash Items (not including Checks on Other Banks)	5,827.48	144.97	135.28	1,363.15
Due from Reserve Banks	556,105.90	499,813.46	502,011.11	693,343.43
Checks on Other Banks	13,032.60	33,205.09	27,489.12	17,496.48
Currency	50,761.00	60,437.00	58,083.00	58,914.00
Gold	207.50			
Silver and Fractional Coin	12,403.72	9,987.97	11,394.22	11,253.97
Expense Account				
Other Resources	180.17		2,500.00	2,000.00
Total	\$ 1,914,192.07	\$ 1,956,213.10	\$ 1,928,743.89	\$ 1,909,908.24

LIABILITIES

Capital Stock \$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund	100,000.00	100,000.00	100,000.00	100,000.00
Undivided Profits (Net)	48,567.43	32,810.16	33,547.58	35,835.19
Bills Payable				
Notes Rediscounted				
Savings Accounts	808,448.89	847,583.53	856,883.91	837,891.29
Postal Savings Accounts				
Trust Funds			193.61	
Dividends Unpaid				
Individual Deposits	861,875.13	860,622.03	827,686.30	802,006.00
Due to Banks (not Resv.)	27,821.15	35,400.76	35,257.71	61,050.62
Due to Reserve Banks				
Demand Certifis. of Deposit	6,555.00	6,305.00	6,305.00	5,305.00
Time Certificates of Deposit	100.00	100.00	100.00	100.00
Certified Checks	230.36	1,604.26	2,883.15	858.38
Cashier's Checks	9,223.43	20,977.53	10,531.41	14,244.52
Reserved for Interest			2,850.00	
Reserved for Taxes			750.00	
Other Liabilities	1,370.68	809.83	1,755.22	2,617.24
Total	\$ 1,914,192.07	\$ 1,956,213.10	\$ 1,928,743.89	\$ 1,909,908.24

OFFICERS FOR 1938

Fred L. Crissey, President; W. L. Hazlett, Vice-President; T. C. Strachan, Cashier and Trust Officer; I. Worth Stimits, Assistant Cashier and Assistant Trust Officer; Geo. G. Birdsall, Chairman of the Board.

DIRECTORS FOR 1938

C. C. Morris, Geo. G. Birdsall, W. L. Hazlett, Floyd L. Kelsey, Fred L. Crissey, Thomas C. Strachan, George L. Dern.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1937

J. W. Bozman, President; N. E. Carpenter, Vice-President; R. N. Usher, Cashier.

DIRECTORS FOR 1937

J. W. Bozman, N. E. Carpenter, P. P. Schifferer, W. C. Wark, C. S. Warren.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	29,030.83	\$ 42,113.63	\$ 41,422.87	\$ 45,987.01
Loans and Dis. (Sec. by Col.)	102,772.37	119,418.78	111,761.87	133,113.80
Loans on Real Estate.....	.....	.....	.....	5,598.55
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	1,000.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	21,845.69	24,097.12	22,164.05	14,330.21
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,855.80	2,218.80	2,218.80	1,500.00
Banking House.....	7,000.00	6,550.00	6,450.00	5,475.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	2,706.43	6,242.51	2,893.86	3,945.92
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks) ..	.....	940.93	1,619.07	.....
Due from Reserve Banks...)	46,852.80	31,309.63	32,599.77	38,983.98
Checks on Other Banks....	.....	.....	.....	.....
Currency.....	3,000.00	15,881.00	12,842.00	12,240.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	1,704.00	2,696.92	1,804.07	2,111.89
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,857.87	.....	.....	.....
Total	\$ 219,625.79	\$ 251,469.32	\$ 235,776.36	\$ 263,286.36

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
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	7,500.00
Undivided Profits (Net)....	.....	573.24	1,819.52	303.03
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	10,962.18	13,716.85	13,144.45	14,840.90
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	179,343.75	203,509.76	191,043.75	209,740.68
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,719.86	6,169.47	2,268.64	5,901.75
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	100.00	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 219,625.79	\$ 251,469.32	\$ 235,776.36	\$ 263,286.36

OFFICERS FOR 1938

J. W. Bozman, President; N. E. Carpenter, Vice-President; R. N. Usher, Cashier.

DIRECTORS FOR 1938

J. W. Bozman, N. E. Carpenter, J. H. Farmer, P. P. Schifferer, W. C. Wark, C. S. Warren.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG
(Moffat County)

OFFICERS FOR 1937

Frank W. Bieser, President; V. C. Downing, Vice-President; A. H. Poppen, Cashier;
J. M. Jones, Assistant Cashier.

DIRECTORS FOR 1937

Frank W. Bieser, V. C. Downing, A. H. Poppen, J. M. Jones, Harry Rehder.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	11,661.38	\$ 17,127.58	\$ 15,701.48	\$ 34,313.43
Loans and Dis. (Sec. by Col.)	120,789.91	103,745.31	111,738.22	145,954.92
Loans on Real Estate.....	15,081.22	16,340.93	14,580.06	18,034.79
Overdrafts (Sec. and Unsec.)	98.48	200.12	609.01	.20
United States Bonds.....	4,111.50	4,111.50	4,111.50	4,886.50
Bonds to Secure Postal Sav.....	.....	.....	.....	.....
Other Bonds and Securities.	47,376.55	51,048.87	51,770.14	50,995.98
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	.....	.....	.....	1,700.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	3,323.07	6,455.15	7,224.84	9,124.94
Cash Items (not including Checks on Other Banks) ..	443.40	384.77	366.47	309.87
Due from Reserve Banks....	164,239.09	258,405.01	216,469.48	157,329.84
Checks on Other Banks.....	30,108.50	102.97	32.71	673.98
Currency	14,301.00	11,833.00	9,832.00	24,922.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,479.62	3,107.23	2,391.99	4,655.12
Expense Account.....	.....	.....	.....	.....
Other Resources .....	.....	.....	701.59	.....
Total	\$ 384,013.72	\$ 472,862.44	\$ 435,529.49	\$ 452,901.57

LIABILITIES

Capital Stock..... \$	30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	2,500.00	3,000.00	3,000.00	8,000.00
Undivided Profits (Net).....	303.37	386.65	24.63	116.19
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	34,858.79	36,699.07	38,763.85	38,917.05
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	278,228.95	350,722.09	322,145.06	348,732.37
Due to Banks (not Resv.)...	3,886.92	5,000.00	5,000.00	5,000.00
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	23,373.78	32,507.41	27,507.41	11,736.16
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	4,961.31	7,158.63	1,959.23	1,499.35
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.45
Other Liabilities.....	900.60	2,388.59	2,129.31	3,900.00
Total	\$ 384,013.72	\$ 472,862.44	\$ 435,529.49	\$ 452,901.57

OFFICERS FOR 1938

Frank W. Bieser, President; V. C. Downing, Vice-President; J. M. Jones, Cashier;
G. K. Whiteman, Assistant Cashier.

DIRECTORS FOR 1938

B. M. Bailey, Frank W. Bieser, V. C. Downing, W. P. Irwin, J. M. Jones, Harry Rehder,
G. K. Whiteman.

Certificate Issued May 2, 1910

No. 194

THE CRAWFORD STATE BANK, CRAWFORD
(Delta County)

OFFICERS FOR 1937

Leslie J. Savage, President; W. B. Roe, Vice-President; Howard Den Beste,
Assistant Cashier and Secretary.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	4,617.00	\$ 6,700.00	\$ 3,703.64	\$ 7,620.00
Loans and Dis. (Sec. by Col.)	30,764.30	30,174.59	32,640.48	31,519.16
Loans on Real Estate.....	12,615.00	14,543.10	15,778.05	14,225.00
Overdrafts (Sec. and Unsec.)	191.43	71.43	91.32	91.32
United States Bonds.....	15,200.00	22,800.00	22,800.00	23,200.00
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	20,664.00	25,523.00	32,667.75	33,751.76
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	460.00	460.00	400.00
Banking House.....	1,800.00	1,900.00	1,900.00	1,800.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	561.50	547.31	748.53	726.36
Cash Items (not including Checks on Other Banks).....	.....	.....	.....	.....
Due from Reserve Banks...	30,965.32	48,264.60	22,870.38	26,049.34
Checks on Other Banks.....	3,168.80	221.01	99.04	352.82
Currency	3,865.00	2,924.00	1,751.00	3,396.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin...	1,936.08	194.76	2,010.17	1,157.00
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	159.60	2.40
Total	\$ 126,349.47	\$ 154,323.80	\$ 137,679.96	\$ 144,291.16
LIABILITIES				
Capital Stock..... \$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	100.00	1,000.00	1,000.00	2,000.00
Undivided Profits (Net).....	1,002.99	153.86	.....	494.87
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	10,875.26	15,739.50	18,430.18	22,852.45
Postal Savings Accounts.....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	500.00	.....	.....
Individual Deposits.....	81,710.85	101,712.74	84,554.50	91,572.94
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.	17,081.09	19,593.04	18,458.86	11,520.10
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	579.28	124.66	236.42	850.80
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	500.00	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 126,349.47	\$ 154,323.80	\$ 137,679.96	\$ 144,291.16

OFFICERS FOR 1938

Leslie J. Savage, President; Howard Den Beste, Assistant Cashier.

DIRECTORS FOR 1938

George L. Tracy, Raymond Zeldenthuis, Leslie J. Savage.

Certificate Issued June 21, 1910

No. 192

THE BANK OF DE BEQUE, DE BEQUE
(Mesa County)

OFFICERS FOR 1937

J. A. Wilcoxson, President; George W. Heflin, Vice-President; F. H. Lischke,
Cashier and Secretary

DIRECTORS FOR 1937

J. A. Wilcoxson, George W. Heflin, F. H. Lischke.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	14,944.70	\$ 13,749.27	\$ 12,382.27	\$ 13,856.80
Loans and Dis. (Sec. by Col.)	46,457.10	48,956.85	48,899.22	54,536.17
Loans on Real Estate.....	1,200.00	1,200.00	1,200.00	1,200.00
Overdrafts (Sec. and Unsec.)	7.05	16.60	25.09	118.28
United States Bonds.....	8,500.00	8,500.00	9,500.00	9,800.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities..	498.87	150.00	225.00	599.50
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	500.00	500.00	500.00	300.00
Banking House.....	4,000.00	3,000.00	3,000.00	3,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	72,610.09	106,428.16	78,787.17	124,523.02
Checks on Other Banks.....	.....	.....	.....	25.40
Currency	1,540.00	3,643.00	2,558.00	2,953.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	859.45	696.76	1,041.15	752.75
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 151,117.26	\$ 186,840.64	\$ 158,117.90	\$ 211,664.92

LIABILITIES

Capital Stock..... \$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	6,000.00	8,000.00	8,000.00	15,000.00
Undivided Profits (Net)....	1,487.37	424.13	809.35	1,582.51
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	38,478.38	33,371.06	31,599.64	35,744.53
Postal Savings Accounts....	5,000.00	5,000.00	5,000.00	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	84,750.95	124,413.30	97,291.13	144,012.69
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit.	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	7.75	26.73	115.98	54.31
Reserved for Interest.....	392.81	.....	.....	.....
Reserved for Taxes.....	.....	605.42	301.80	270.88
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 151,117.26	\$ 186,840.64	\$ 158,117.90	\$ 211,664.92

OFFICERS FOR 1938

J. A. Wilcoxson, President; George W. Heflin, Vice-President; F. H. Lischke, Cashier.

DIRECTORS FOR 1938

J. A. Wilcoxson, George W. Heflin, F. H. Lischke.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST CO., DELTA
(Delta County)

OFFICERS FOR 1937

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Chas. E. Parker, Cashier; Melvin Springer, Jr., Assistant Cashier.

DIRECTORS FOR 1937

Melvin Springer, L. W. Sweitzer, R. C. Raber, Chas. E. Parker, I. C. Hall, R. D. Allen,
P. K. Yonge.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured). \$	56,924.05	\$ 52,015.33	\$ 51,449.62	\$ 52,503.64
Loans and Dis. (Sec. by Col.)	156,111.64	238,988.31	222,513.52	221,760.00
Loans on Real Estate.....	56,889.63	74,659.03	77,929.90	105,309.39
Overdrafts (Sec. and Unsec.)	44.91	7.73	104.76	.....
United States Bonds.....	90,149.50	120,143.25	127,643.25	71,043.25
Bonds to Secure Postal Sav..	.....	.....	.....	.....
Other Bonds and Securities..	60,065.26	50,770.00	49,525.00	146,743.88
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	6,000.00	6,000.00	6,000.00	6,000.00
Banking House.....	30,000.00	30,000.00	30,000.00	30,000.00
Other Real Estate.....	7,903.00	.....	.....	.....
Due from Banks (not Resv.)	11,560.86	12,094.11	22,355.38	20,555.56
Cash Items (not including Checks on Other Banks)..	536.23	1,363.84	942.68	2,404.77
Due from Reserve Banks...	757,938.11	811,021.66	815,472.47	675,153.07
Checks on Other Banks.....	772.59	.....	.....	.....
Currency.....	22,138.00	40,808.00	27,884.00	31,382.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	5,974.05	8,007.28	8,133.83	8,143.08
Expense Account.....	.....	.....	.....	.....
Other Resources.....	2,900.00	2,950.00	2,950.00	3,000.00
Total	\$ 1,265,907.83	\$ 1,448,828.54	\$ 1,422,904.41	\$ 1,373,998.64

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock..... \$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	46,000.00	48,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	350.18	3,167.94	9,869.88	10,008.64
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	215,813.74	252,679.71	234,983.54	238,056.61
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	440.94	510.94	510.94	13.81
Dividends Unpaid.....	1,500.00	3,500.00	.....	3,500.00
Individual Deposits.....	792,035.00	899,674.19	977,081.27	882,962.10
Due to Banks (not Resv.)...	49,918.64	86,176.46	21,187.91	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit..	.....	.....	.....	.....
Time Certificates of Deposit.	86,368.12	62,769.26	61,278.83	50,493.22
Certified Checks.....	25.00	.....	.....	.....
Cashier's Checks.....	17,077.91	34,744.53	33,396.90	83,984.07
Reserved for Interest.....	4,000.00	4,000.00	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	2,378.30	3,605.51	4,595.14	4,980.19
Total	\$ 1,265,907.83	\$ 1,448,828.54	\$ 1,442,904.41	\$ 1,373,998.64

OFFICERS FOR 1938

Melvin Springer, President; L. W. Sweitzer, Vice-President; R. C. Raber, Vice-President;
Chas. E. Parker, Cashier; Melvin Springer, Jr., Assistant Cashier.

DIRECTORS FOR 1938

Melvin Springer, L. W. Sweitzer, R. C. Raber, Chas. E. Parker, I. C. Hall, R. D. Allen,
P. K. Yonge.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE
(Rio Grande County)

OFFICERS FOR 1937

Louie Eickenrodt, President; C. R. Ewing, Vice-President; H. H. Torbit, Cashier.

DIRECTORS FOR 1937

Louie Eickenrodt, C. R. Ewing, H. H. Torbit, David Hess, T. G. Allam.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured)		\$ 7,820.00	\$ 4,845.00	\$ 18,484.94
Loans and Dis. (Sec. by Col.)		73,357.57	50,884.80	78,987.33
Loans on Real Estate.....		1,075.00	1,055.00	1,000.00
Overdrafts (Sec. and Unsec.)				
United States Bonds.....		25,004.10	24,977.53	24,973.20
Bonds to Secure Postal Sav..				
Other Bonds and Securities..		25,757.58	25,511.61	32,202.54
Premium on Bonds.....				
Furniture and Fixtures.....		1,332.48	1,327.48	800.00
Banking House.....		6,500.00	6,500.00	6,500.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including Checks on Other Banks).....		180.60	93.24	102.16
Due from Reserve Banks.....		91,600.67	102,584.56	92,286.58
Checks on Other Banks.....				
Currency		10,202.00	9,324.00	9,948.00
Gold				
Silver and Fractional Coin..		2,795.12	2,026.52	2,272.18
Expense Account.....				
Other Resources.....				
Total		\$ 245,625.12	\$ 229,129.74	\$ 267,556.93
LIABILITIES				
Capital Stock.....		\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....		5,000.00	5,000.00	5,000.00
Undivided Profits (Net).....		1,661.68	1,998.29	3,679.49
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....		4,932.23	4,909.17	5,467.25
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....		203,127.60	186,528.53	222,281.25
Due to Banks (not Resv.).....				
Due to Reserve Banks.....				
Demand Certifs. of Deposit..		5,000.00	5,000.00	5,000.00
Time Certificates of Deposit..				
Certified Checks.....				
Cashier's Checks.....		312.61	561.82	808.99
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....		591.00	131.93	319.95
Total		\$ 245,625.12	\$ 229,129.74	\$ 267,556.93

OFFICERS FOR 1938

Louie Eickenrodt, President; C. R. Ewing, Vice-President; E. E. Musick, Cashier.

DIRECTORS FOR 1938

Louie Eickenrodt, C. R. Ewing, T. G. Allam, David Hess, E. E. Musick.

Certificate Issued June 16, 1908

No. 30

THE CENTRAL SAVINGS BANK & TRUST CO., DENVER

(City and County of Denver)

OFFICERS FOR 1937

H. T. Bowen, President; G. E. Totten, Vice-President; G. E. Totten, Cashier and Secretary; C. M. Good, Assistant Cashier; Wm. Stirling, Assistant Cashier.

DIRECTORS FOR 1937

H. T. Bowen, G. E. Totten, C. M. Good, Wm. Stirling, J. V. Cockins, J. M. Bordy, B. F. Salzer, Wm. F. Stanek, H. M. Stoll, A. B. Trott.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	361,109.78	\$ 272,282.11	\$ 248,526.83	\$ 260,890.63
Loans and Dis. (Sec. by Col.)	1,084,428.67	1,090,951.95	1,020,812.68	1,008,642.44
Loans on Real Estate.....	425,132.56	628,603.65	659,623.50	756,304.28
Overdrafts (Sec. and Unsec.)	559.81	567.96	2,937.28	893.98
United States Bonds.....	817,753.07	843,534.86	843,734.86	890,584.86
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	1,241,851.86	1,168,731.56	1,118,920.52	1,182,629.59
Premium on Bonds.....				
Furniture and Fixtures.....	101,440.00	100,000.00	100,000.00	100,000.00
Banking House.....				
Other Real Estate.....	72,751.20	62,870.23	38,000.00	57,246.38
Due from Banks (not Resv.)	2,005.13	273.25	412.50	82.00
Cash Items (not including Checks on Other Banks)...	5,598.83	852.30	4,911.94	9,353.65
Due from Reserve Banks...	1,148,234.44	1,249,216.82	1,390,482.34	1,585,815.47
Checks on Other Banks....	92,271.59	83,348.34	68,474.70	64,250.27
Currency	100,886.00	76,907.00	95,119.00	52,015.00
Gold				
Silver and Fractional Coin..	16,125.12	23,914.97	20,018.59	31,793.79
Expense Account.....				
Other Resources.....	12,452.79	32,000.00	32,250.00	12,250.00
Total	\$ 5,482,600.85	\$ 5,634,055.00	\$ 5,644,224.74	\$ 6,012,752.34

LIABILITIES

Capital Stock.....	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00	\$ 350,000.00
Surplus Fund.....	50,000.00	56,900.00	56,900.00	60,000.00
Undivided Profits (Net)....	42,899.09	20,356.60	38,141.28	29,610.96
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	2,897,225.79	3,019,600.23	3,042,379.30	3,199,877.48
Postal Savings Accounts...				
Trust Funds.....	7,548.15	3,236.42	4,446.95	4,690.92
Dividends Unpaid.....	6.00	6.00	6.00	6.00
Individual Deposits.....	1,688,634.92	1,850,481.11	1,770,226.07	2,032,800.27
Due to Banks (not Resv.)..	270,631.83	190,763.90	213,960.64	189,739.55
Due to Reserve Banks.....				
Demand Certifs. of Deposit.	5,327.30	5,327.30	5,327.30	5,327.30
Time Certificates of Deposit	5,299.44	7,671.44	6,671.44	6,671.44
Certified Checks.....	13,743.15	14,091.60	25,177.22	20,480.45
Cashier's Checks.....	115,613.80	67,696.85	79,176.80	61,029.05
Reserved for Interest.....		12,900.00	21,500.00	13,500.00
Reserved for Taxes.....	1,192.54	3,600.00	3,600.00	3,600.00
Other Liabilities.....	34,478.84	31,423.55	26,711.74	35,418.92
Total	\$ 5,482,600.85	\$ 5,634,055.00	\$ 5,644,224.74	\$ 6,012,752.34

OFFICERS FOR 1938

H. T. Bowen, President; G. E. Totten, Vice-President; C. M. Good, Cashier; Wm. Stirling, Assistant Cashier.

DIRECTORS FOR 1938

H. T. Bowen, G. E. Totten, C. M. Good, Wm. Stirling, H. M. Stoll, B. F. Salzer, J. V. Cockins, John L. Reams, J. M. Bordy.

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(City and County of Denver)

OFFICERS FOR 1937

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Clark, Cashier and Secretary; E. H. Dahl, Assistant Cashier.

DIRECTORS FOR 1937

B. F. Clark, F. L. Barkley, E. M. Clark, F. R. Lilyard, Grace C. Barkley.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	19,659.15	\$ 7,682.23	\$ 7,313.49	\$ 315.00
Loans and Dis. (Sec. by Col.)	497,730.22	523,462.47	536,286.42	526,816.48
Loans on Real Estate.....	6,440.00	7,486.22	15,929.24	16,150.00
Overdrafts (Sec. and Unsec.)	1,061.95	910.70	1,509.02	891.13
United States Bonds.....	264,850.00	327,350.00	334,850.00	264,350.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	81,284.43	68,917.60	74,119.45	106,321.30
Premium on Bonds.....			225.60	
Furniture and Fixtures.....	2,000.00	2,000.00	2,000.00	1,500.00
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.)	807.00	206.10	100.00	3,255.15
Cash Items (not including				
Checks on Other Banks)	100.12		313.64	
Due from Reserve Banks...	890,820.29	897,563.37	830,651.05	965,086.60
Checks on Other Banks....				
Currency	30,101.00	25,186.00	40,813.00	37,862.00
Gold				
Silver and Fractional Coin.	12,198.69	8,930.27	11,521.37	8,324.58
Expense Account.....				
Other Resources.....				
Total	\$ 1,807,052.85	\$ 1,869,694.96	\$ 1,855,632.28	\$ 1,930,872.24

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)....	31,158.36	60,919.80	69,658.96	75,533.74
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	515,229.27	487,610.08	502,265.32	479,595.99
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	1,057,905.82	1,137,630.25	1,111,639.94	1,209,630.06
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certifs. of Deposit.				
Time Certificates of Deposit	63,129.59	52,989.77	47,235.43	39,910.41
Certified Checks.....	8,153.53	4,071.67	6,154.84	5,826.11
Cashier's Checks.....	31,476.28	26,415.99	18,677.79	20,248.39
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....		43.90		127.54
Total	\$ 1,807,052.85	\$ 1,869,694.96	\$ 1,855,632.28	\$ 1,930,872.24

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

F. L. Barkley, G. C. Barkley, B. F. Clark, E. M. Clark, F. R. Lilyard.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST CO., DENVER

(Denver County)

OFFICERS FOR 1937

Clarence H. Adams, President; Leroy McWhinney, H. L. Morgan, G. W. Ballantine, Jr., Vice-Presidents; J. F. Vincent, Treasurer; L. R. Selover, Secretary; John R. McPhee, Assistant Vice-President and Assistant Secretary; O. E. Binkley, Assistant Treasurer; John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee.

DIRECTORS FOR 1937

Clarence H. Adams, Wilbur F. Denious, John Evans, Julius C. Gunter, Gerald Hughes, Lafayette M. Hughes, John W. Morey, C. C. Parks, Howard S. Robertson, Barry Morey Sullivan, Mahlon D. Thatcher.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	1,009,849.19	\$ 872,646.45	\$ 843,368.41	\$ 746,767.58
Loans and Dis. (Sec. by Col.)	4,068,342.44	4,412,916.57	4,082,848.97	3,645,982.88
Loans on Real Estate.....	369,897.38	212,987.31	325,768.91	347,316.84
Overdrafts (Sec. and Unsec.)	1,175.80	313.67	161.80	322.56
United States Bonds.....	3,664,541.72	4,027,065.54	4,055,316.26	4,624,746.01
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	2,680,880.82	2,097,246.48	1,865,750.65	2,933,970.13
Premium on Bonds.....	138,760.93	34,037.64	30,292.02	75,413.16
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	275,000.00	275,000.00	275,000.00	275,000.00
Other Real Estate.....	39,629.76	21,745.39	20,867.14	19,355.33
Due from Banks (not Resv.)	180,921.06	209,890.42	134,644.11	312,172.81
Cash Items (not including Checks on Other Banks)...	82,629.77	9,375.59	1,689.56	14,621.31
Due from Reserve Banks...	5,861,754.93	6,378,282.34	6,008,897.78	6,316,779.26
Checks on Other Banks.....	136,916.33	352,424.57	333,703.70	326,079.12
Currency.....	424,146.00	716,599.00	669,298.00	684,438.00
Gold.....				
Silver and Fractional Coin..	12,182.33	12,486.67	17,223.52	16,144.14
Expense Account.....				
Other Resources.....	84,236.12	50,995.72	62,624.90	71,791.29
Total	\$19,030,865.58	\$19,684,014.36	\$18,727,456.73	\$20,410,901.42
LIABILITIES				
Capital Stock.....\$	500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus Fund.....	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided Profits (Net)....	626,970.80	665,794.76	689,451.53	706,274.16
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	4,140,066.24	3,791,823.82	3,980,957.91	4,168,778.34
Postal Savings Accounts...				
Trust Funds.....	2,050,145.78	2,050,933.60	1,586,995.75	2,933,705.98
Dividends Unpaid.....	22,940.00	24,265.00	95.00	24,950.00
Individual Deposits.....	8,696,504.02	9,275,715.96	9,219,654.88	9,061,588.89
Due to Banks (not Resv.)...	1,055,964.93	1,162,295.35	1,027,779.98	1,198,133.97
Due to Reserve Banks.....				
Demand Certifs. of Deposit.	265.58	265.58	265.58	5,265.58
Time Certificates of Deposit	14,354.28	13,354.28	9,424.94	37,002.88
Certified Checks.....	40,423.16	29,516.66	10,496.84	20,996.75
Cashier's Checks.....	481,364.96	785,161.68	339,897.83	250,967.55
Reserved for Interest.....	2,967.39	10,260.40	15,467.17	10,294.65
Reserved for Taxes.....	225,730.35	253,715.67	216,463.33	263,720.29
Other Liabilities.....	173,168.09	120,911.60	130,505.99	229,222.38
Total	\$19,030,865.58	\$19,684,014.36	\$18,727,456.73	\$20,410,901.42

OFFICERS FOR 1938

Clarence H. Adams, President; Leroy McWhinney, H. L. Morgan, G. W. Ballantine, Jr., Vice-Presidents; J. F. Vincent, Treasurer; L. R. Selover, Secretary; John R. McPhee, Assistant Vice-President and Assistant Secretary; John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee.

DIRECTORS FOR 1938

Clarence H. Adams, Wilbur F. Denious, John Evans, Julius C. Gunter, Gerald Hughes, Lafayette M. Hughes, John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher.

Certificate Issued April 27, 1908

No. 41

THE J. J. HARRIS & COMPANY, BANKERS, DOLORES
(Montezuma County)

OFFICERS FOR 1937

G. D. Taylor, President; H. C. Lefurgey, Vice-President; C. H. Webb, Cashier-Secretary;
C. M. Rauh, Assistant Cashier.

DIRECTORS FOR 1937

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	63,748.48	\$ 87,211.20	\$ 77,557.12	\$ 81,966.72
Loans and Dis. (Sec. by Col.)	249,368.31	266,754.87	273,776.71	287,876.06
Loans on Real Estate.....	35,720.73	28,679.86	26,311.68	18,729.74
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	58,450.00	58,450.00	58,450.00	58,450.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	52,479.68	48,257.63	44,676.13	45,508.03
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,917.70	1,700.00	1,700.00	1,400.00
Banking House.....	4,300.00	4,000.00	4,000.00	3,500.00
Other Real Estate.....	10,137.87	793.00	793.00	5.00
Due from Banks (not Resv.)	8,950.30	1,956.56	1,072.74	6,252.03
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	900.24	62.99	112.38	65.50
Due from Reserve Banks...	175,970.22	138,641.26	155,715.94	204,263.89
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	11,327.00	11,769.00	12,756.00	12,840.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	2,462.06	2,551.12	1,862.42	2,534.79
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total.....	\$ 675,732.59	\$ 650,827.49	\$ 658,784.12	\$ 723,391.76

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	15,000.00	15,000.00	15,000.00	17,500.00
Undivided Profits (Net)....	12,308.10	11,446.29	14,132.47	9,427.55
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	120,335.42	147,335.25	151,148.73	172,148.40
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	125.00
Individual Deposits.....	446,806.34	393,456.27	398,424.29	436,491.24
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit	4,000.00	4,000.00	4,000.00	.....
Time Certificates of Deposit	17,970.87	17,536.56	17,536.56	13,463.16
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	3,825.02	5,089.03	2,349.30	8,449.20
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	486.84	1,151.59	817.77	1,382.21
Other Liabilities.....	5,000.00	5,812.50	5,375.00	14,405.00
Total.....	\$ 675,732.59	\$ 650,827.49	\$ 658,784.12	\$ 723,391.76

OFFICERS FOR 1938

G. D. Taylor, President; H. C. Lefurgey, Vice-President; Geo. F. Hudson, Cashier;
B. W. Yowell, Assistant Cashier.

DIRECTORS FOR 1938

G. D. Taylor, H. C. Lefurgey, E. W. Neal.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1937

O. W. Hampton, President; James G. Milne, Rex C. Eaton, Joe Haythorn,
Vice-Presidents; F. A. Tyson, Cashier.

DIRECTORS FOR 1937

O. W. Hampton, James G. Milne, Robert Smith, Rex C. Eaton, W. H. Ross,
Joe Haythorn, W. J. Brown.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured)		\$ 28,302.73	\$ 36,902.12	\$ 58,158.53
Loans and Dis. (Sec. by Col.)		105,660.72	102,460.80	100,224.51
Loans on Real Estate.....		4,827.04	5,100.00	5,617.83
Overdrafts (Sec. and Unsec.)				1.83
United States Bonds.....		28,000.00	28,000.00	45,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.....		1,050.00	3,543.05	18,430.55
Premium on Bonds.....		599.44	599.44	1,044.69
Furniture and Fixtures.....		1,721.56	1,761.56	1,673.48
Banking House.....		10,000.00	10,000.00	9,500.00
Other Real Estate.....				
Due from Banks (not Resv.)		7,998.68	840.08	1,054.02
Cash Items (not including Checks on Other Banks).....			545.92	
Due from Reserve Banks.....		155,921.26	111,360.07	54,443.70
Checks on Other Banks.....		7,814.00	6,451.00	6,314.00
Currency				
Gold		2,105.88	1,861.14	2,020.85
Silver and Fractional Coin.....				
Expense Account.....				
Other Resources.....				
Total		\$ 354,001.31	\$ 309,425.18	\$ 303,483.99

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....		\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....		10,000.00	10,000.00	15,000.00
Undivided Profits (Net).....		1,688.11	1,795.97	2,500.000
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....		19,446.23	29,033.34	31,177.99
Postal Savings Accounts.....				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....		267,202.84	235,965.87	212,698.11
Due to Banks (not Resv.).....				
Due to Reserve Banks.....				
Demand Certifis. of Deposit.....		5,000.00	5,000.00	10,000.00
Time Certificates of Deposit.....		1,055.00	2,555.00	1,863.10
Certified Checks.....		23,440.12		
Cashier's Checks.....		1,169.01	75.00	3,280.57
Reserved for Interest.....				
Reserved for Taxes.....				1,964.22
Other Liabilities.....				
Total		\$ 354,001.31	\$ 309,425.18	\$ 303,483.99

OFFICERS FOR 1938

O. W. Hampton, President; James G. Milne, Rex C. Eaton, Joe Haythorn,
Vice-Presidents; F. A. Tyson, Cashier.

DIRECTORS FOR 1938

O. W. Hampton, James G. Milne, Rex C. Eaton, Joe Haythorn, Robert G. Smith,
W. H. Ross, W. J. Brown.

Certificate Issued January 29, 1915

No. 283

THE ECKLEY STATE BANK, ECKLEY
(Yuma County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

B. F. Boggs, Mark M. Catchpole, Cosby McBeath, Charley W. Park, A. E. Shea.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	6,784.87	\$ 9,904.17	\$ 12,129.26	\$ 13,564.37
Loans and Dis. (Sec. by Col.)	23,511.80	23,374.07	21,987.29	22,843.65
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	4.05	.....	.....	.....
United States Bonds.....	24,000.00	24,000.00	10,000.00	17,000.00
Bonds to Secure Postal Sav.	.....	.....	14,000.00	.....
Other Bonds and Securities..	90.30	72.80	33.60	261.80
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,850.00	1,800.00	1,800.00	1,600.00
Banking House.....	3,700.00	3,600.00	3,600.00	3,400.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	94.82	77.15	113.84	100.62
Due from Reserve Banks...	75,917.49	58,895.16	50,185.64	58,691.57
Checks on Other Banks.....	.....	.....	.....	.....
Currency	9,961.00	4,834.00	8,509.00	4,679.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	1,360.94	1,131.74	1,321.76	1,666.42
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	89.56	.....
Total	\$ 147,275.27	\$ 127,689.09	\$ 123,769.95	\$ 123,807.43

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)...	279.79	458.12	.....	1,662.53
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	117,270.51	95,473.87	90,360.77	89,483.58
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	7,224.97	9,257.10	10,909.18	10,161.32
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 147,275.27	\$ 127,689.09	\$ 123,769.95	\$ 123,807.43

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

B. F. Boggs, Mark M. Catchpole, Cosby McBeath, Charley W. Park, A. E. Shea.

Certificate Issued March 23, 1908

No. 43

THE ELBERT COUNTY BANK, ELBERT

(Elbert County)

OFFICERS FOR 1937

J. E. Mayer, President; A. H. Jewell, Vice-President; A. H. Mayer, Cashier and Secretary.

DIRECTORS FOR 1937

J. E. Mayer, A. H. Mayer, A. H. Jewell, Albert S. Brooks, Arthur O. White.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	41,707.01	\$ 33,238.92	\$ 35,776.64	\$ 36,024.45
Loans and Dis. (Sec. by Col.)	82,621.46	67,953.38	68,316.80	68,307.82
Loans on Real Estate.....	8,565.00	8,265.00	8,265.00	8,366.95
Overdrafts (Sec. and Unsec.)	.....	6.31	1.22	13.63
United States Bonds.....	40,700.00	40,700.00	40,700.00	40,700.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	9,535.50	9,546.06	10,756.06	8,598.14
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	.....	.....	.....	.....
Banking House.....	1,500.00	1,250.00	1,250.00	950.00
Other Real Estate.....	2.00	2.00	2.00	3.00
Due from Banks (not Resv.)	.....	156.00	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	372.22	72.09
Due from Reserve Banks...	158,832.08	178,432.80	171,467.85	188,365.83
Checks on Other Banks....	107.77	.....	.....	.....
Currency	6,076.00	4,427.00	4,235.00	6,514.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	925.74	981.48	1,052.29	758.87
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 350,572.56	\$ 344,958.95	\$ 342,195.08	\$ 358,674.78

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
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)....	7,750.20	8,300.00	9,627.91	8,250.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	145,784.67	127,361.41	124,009.78	131,392.65
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit	5,000.00	17,500.00	17,500.00	21,500.00
Time Certificates of Deposit	151,934.17	151,303.11	150,577.96	157,372.50
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	103.52	494.43	479.43	159.63
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 350,572.56	\$ 344,958.95	\$ 342,195.08	\$ 358,674.78

OFFICERS FOR 1938

J. E. Mayer, President; Albert H. Jewell, Vice-President; A. H. Mayer, Cashier.

DIRECTORS FOR 1938

J. E. Mayer, A. H. Mayer, Albert H. Jewell, Arthur O. White, Rollo E. Jacobs.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1937

Charles J. Elzie, President; William Whiles, Cashier and Secretary;
Elsie Pierson, Assistant Cashier.

DIRECTORS FOR 1937

James Brennan, Charles J. Elzie, J. O. V. Wise, William Whiles.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	3,359.90	\$ 4,781.61	\$ 6,475.00	\$ 4,570.00
Loans and Dis. (Sec. by Col.)	90,480.93	98,017.03	103,008.45	101,875.93
Loans on Real Estate.....	5,985.00	11,004.00	7,504.00	13,546.00
Overdrafts (Sec. and Unsec.)	18.20	.....	1.31	.....
United States Bonds.....	115,990.28	115,990.28	115,990.28	93,675.22
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	63,886.32	60,475.61	60,961.81	68,437.16
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,500.00	1,500.00	1,250.00	1,000.00
Banking House.....	4,500.00	4,500.00	4,250.00	4,000.00
Other Real Estate.....	1,401.00	1.00	1.00	1.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks....	87,531.47	98,515.76	89,534.72	74,166.72
Checks on Other Banks....	181.50	953.17	222.15	366.06
Currency.....	12,000.00	9,851.00	9,709.00	18,622.00
Gold.....	.....	.....	132.50	.....
Silver and Fractional Coin..	2,871.55	1,141.54	2,638.00	1,120.46
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 389,706.15	\$ 406,731.00	\$ 401,678.22	\$ 381,380.55

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	4,000.00	4,000.00	5,000.00	7,000.00
Undivided Profits (Net)....	207.73	2,935.09	1,819.65	5,146.55
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	120,079.76	134,311.56	132,309.87	124,016.87
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	25.00	.....	.....	.....
Individual Deposits.....	186,202.02	187,425.97	184,190.70	173,923.23
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	31,066.00	34,860.00	33,860.00	32,877.40
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	302.59	320.02	1,088.95	388.49
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	6,110.85	5,243.76	5,243.76	3,028.01
Other Liabilities.....	6,712.20	2,634.60	3,165.29	.....
Total	\$ 389,706.15	\$ 406,731.00	\$ 401,678.22	\$ 381,380.55

OFFICERS FOR 1938

Chas. J. Elzie, President; William Whiles, Vice-President and Cashier;
Elsie Pierson, Assistant Cashier.

DIRECTORS FOR 1938

James Brennan, Chas. J. Elzie, William Whiles, J. O. V. Wise.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1937

Chas. F. Hix, President; Ralph R. Macdonald, Vice-President; Don A. Lemmon,
Cashier and Secretary.

DIRECTORS FOR 1937

Harry B. Boyd, Chas. F. Hix, William G. Lewis, Ralph R. Macdonald, Samuel Service.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	11,014.68	\$ 14,091.44	\$ 15,423.74	\$ 17,545.55
Loans and Dis. (Sec. by Col.)	65,928.50	123,870.13	86,698.49	127,371.90
Loans on Real Estate.....	8,200.40	12,289.62	14,437.90	20,332.30
Overdrafts (Sec. and Unsec.)	2.05	45.72	10.11	.27
United States Bonds.....	31,150.00	31,150.00	26,050.00	26,050.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	5,916.14	13,473.71	16,335.48	18,917.37
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,374.10	1,155.08	1,155.08	936.06
Banking House.....	7,850.00	6,950.00	6,950.00	6,725.00
Other Real Estate.....	20,169.70	15,762.75	15,762.75	11,562.75
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	39,215.57	51,966.65	57,241.52	101,463.06
Checks on Other Banks....	82.78	108.34	229.84	.....
Currency	7,369.00	4,996.00	7,472.00	9,143.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	2,872.59	5,272.13	4,987.89	3,780.91
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	378.18
Total	\$ 201,145.51	\$ 281,131.57	\$ 252,754.80	\$ 344,206.35

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	8,550.00	8,969.59	9,600.00	12,500.00
Undivided Profits (Net)....	7,581.46	11,158.02	2,821.29	1,685.48
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	30,004.69	28,242.71	26,408.20	29,200.26
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	120,763.19	199,117.47	171,840.53	245,325.08
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks....	.....	.....	.....	.....
Demand Certifis. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	2,677.32	1,762.43	1,765.93	12,457.93
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	318.85	318.85	318.85	318.85
Reserved for Interest.....	.....	.....	.....	218.75
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,250.00	1,562.50	10,000.00	12,500.00
Total	\$ 201,145.51	\$ 281,131.57	\$ 252,754.80	\$ 344,206.35

OFFICERS FOR 1938

Chas. F. Hix, President; Harry B. Boyd, Vice-President; Don A. Lemmon, Cashier.

DIRECTORS FOR 1938

Harry B. Boyd, Chas. F. Hix, William G. Lewis.

Certificate Issued January 26, 1914

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1937

J. C. Singleton, President; J. F. Singleton, A. A. Dollison, Vice-Presidents;
K. S. Rehbock, Cashier and Secretary; Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1937

J. C. Singleton, J. F. Singleton, A. A. Dollison.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	56,071.63	\$ 85,861.46	\$ 78,605.29	\$ 71,086.40
Loans and Dis. (Sec. by Col.)	52,751.20	55,476.48	62,806.63	86,665.41
Loans on Real Estate.....	15,337.69	18,640.94	35,251.18	26,019.35
Overdrafts (Sec. and Unsec.)	2,648.89	.....	.....	.....
United States Bonds.....	13,634.20	20,200.00	20,200.00	20,200.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	55,888.78	64,947.88	65,219.78	52,100.10
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.....	.....	.....	.....	.....
Due from Banks (not Resv.)	6,696.78	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	4,918.16	2,975.95	3,178.43	1,202.68
Due from Reserve Banks...	84,805.14	174,006.53	136,790.45	103,851.71
Checks on Other Banks....	2,600.00	1,625.18	1,426.40	.....
Currency	8,840.00	19,098.00	16,830.00	17,570.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	1,156.97	2,335.86	2,273.69	1,631.97
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,473.42	1,655.32	3,586.52	5,797.97
Total	\$ 309,822.86	\$ 449,823.60	\$ 429,168.37	\$ 389,125.59

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock..... \$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	15,000.00	30,000.00	30,000.00	30,000.00
Undivided Profits (Net)...	1,544.77	41.65	385.86	1,648.29
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	288,775.99	331,843.56	315,301.30	274,102.76
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit	3,319.57	2,741.46	2,473.18	1,968.41
Time Certificates of Deposit	51,182.53	75,196.93	71,008.03	71,406.13
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 309,822.86	\$ 449,823.60	\$ 429,168.37	\$ 389,125.59

OFFICERS FOR 1938

John C. Singleton, President; A. A. Dollison, Vice-President; Kettner S. Rehbock,
Cashier; John D. Tolman, Assistant Cashier; Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1938

John C. Singleton, A. A. Dollison, N. S. Rutheford.

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON
(Weld County)

OFFICERS FOR 1937

S. J. Rhode, President; M. B. Rhode, Vice-President; W. M. Ward, Cashier and
Secretary; E. E. Caldwell, Assistant Cashier.

DIRECTORS FOR 1937

S. J. Rhode, M. B. Rhode, W. M. Ward.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	68,451.94	\$ 89,079.48	\$ 94,337.60	\$ 80,879.74
Loans and Dis. (Sec. by Col.)	104,934.71	131,053.41	112,704.21	83,963.64
Loans on Real Estate.....	7,744.00	11,670.00	11,620.00	7,070.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	317,504.17	321,004.17	328,504.17	302,604.17
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	47,300.00	46,305.00	44,305.00	38,305.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,000.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	152.50	.....	84.25	.....
Due from Reserve Banks...	159,730.58	125,078.48	67,227.15	169,546.43
Checks on Other Banks.....	.....	.....	.....	.....
Currency	11,979.00	12,537.00	6,303.00	9,735.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,512.70	1,996.88	1,926.47	2,901.33
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 720,309.60	\$ 739,724.42	\$ 668,011.85	\$ 696,005.31

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	15,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits (Net)....	641.12	2,500.00	5,397.93	14,355.03
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	5,000.00	.....	5,000.00
Individual Deposits.....	402,023.26	396,107.32	355,435.38	373,339.80
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	9,130.00	2,696.63	1,801.30	1,814.50
Time Certificates of Deposit	266,473.30	274,381.64	250,363.73	242,060.99
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,038.80	2,749.49	1,184.46	2,905.50
Reserved for Interest.....	3.12	6,289.34	3,829.05	6,529.49
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 720,309.60	\$ 739,724.42	\$ 668,011.85	\$ 696,005.31

OFFICERS FOR 1938

S. J. Rhode, President; M. B. Rhode, Vice-President; M. W. Ward, Cashier;
E. E. Caldwell, Assistant Cashier.

DIRECTORS FOR 1938

S. J. Rhode, M. B. Rhode, W. M. Ward.

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1937

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier and Secretary; Ansel E. Graves, Assistant Cashier; L. C. Roth, Assistant Cashier.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	190,324.42	\$ 103,912.29	\$ 109,201.81	\$ 103,688.16
Loans and Dis. (Sec. by Col.)	579,520.88	583,635.56	627,507.43	595,116.33
Loans on Real Estate.....	77,966.29	132,561.96	131,667.33	160,886.15
Overdrafts (Sec. and Unsec.)	30.54	4.10	49.45	2.04
United States Bonds.....	75,527.70	75,377.70	75,377.70	75,377.70
Bonds to Secure Postal Sav.	10,000.00	10,000.00	10,000.00	10,000.00
Other Bonds and Securities.	48,480.00	69,285.00	72,267.59	70,276.87
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
Banking House.....	27,000.00	25,000.00	25,000.00	23,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	2,129.47	739.79	1,377.41	152.38
Due from Reserve Banks...	358,932.27	178,346.47	180,053.42	168,253.64
Checks on Other Banks.....	2,997.23	3,405.79	3,347.88	7,476.46
Currency	28,205.00	42,713.00	30,761.00	36,809.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	6,349.27	6,939.81	4,661.13	6,049.17
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 1,407,464.07	\$ 1,231,922.47	\$ 1,271,273.15	\$ 1,257,088.90

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
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)...	18,710.31	18,667.56	30,669.95	35,172.86
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	433,185.85	475,926.57	465,202.88	468,713.76
Postal Savings Accounts...	15,000.00	15,000.00	15,000.00	15,000.00
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	779,496.64	508,107.88	608,550.68	575,047.35
Due to Banks (not Resv.)...	.....	290.27	5,000.00	8,504.35
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	44,697.85	32,367.27	32,240.29	42,223.05
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	8,612.89	10,278.48	7,232.33	6,352.61
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	2,760.53	2,377.02	2,377.02	1,074.92
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 1,407,464.07	\$ 1,231,922.47	\$ 1,271,273.15	\$ 1,257,088.90

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

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

Certificate Issued August 6, 1908

No. 52

THE FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1937

H. W. Fox, President; J. A. McClaren, Vice-President; E. P. Barnard, Cashier.

DIRECTORS FOR 1937

H. W. Fox, J. A. McClaren, L. W. Keeling, Ben Tillotson.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	17,125.43	\$ 19,044.05	\$ 16,597.24	\$ 22,729.28
Loans and Dis. (Sec. by Col.)	55,592.26	66,781.25	63,145.46	69,663.47
Loans on Real Estate.....	6,200.00	6,200.00	6,200.00	6,182.66
Overdrafts (Sec. and Unsec.)	12.50	9.82	9.94	97.59
United States Bonds.....	16,150.00	19,600.00	19,600.00	19,600.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	6,128.15	11,014.92	6,821.13	10,257.85
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,000.00	1,890.00	1,929.78	1,000.00
Banking House.....	6,000.00	5,700.00	5,700.00	5,400.00
Other Real Estate.....	1,880.00	1,850.80	1,850.80	1,200.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks...	65,212.02	30,968.86	34,097.68	36,443.84
Checks on Other Banks...	388.66	313.64	183.36	1,076.82
Currency	2,286.00	2,542.00	2,642.00	2,304.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	764.79	1,353.57	1,356.60	1,278.99
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	120.00	.....	.....
Total	\$ 179,739.81	\$ 167,388.91	\$ 160,133.99	\$ 177,234.50

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00	1,500.00
Undivided Profits (Net)....	780.59	1,082.02	1,380.58	910.32
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,770.39	20,084.45	20,712.74	23,250.04
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	107,211.07	93,851.42	83,949.68	91,354.37
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	18,243.15	19,982.75	20,795.40	27,477.12
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	734.61	1,388.27	2,295.59	2,742.65
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 179,739.81	\$ 167,388.91	\$ 160,133.99	\$ 177,234.50

OFFICERS FOR 1938

H. W. Fox, President; J. A. McClaren, Vice-President; E. P. Barnard, Cashier.

DIRECTORS FOR 1938

H. W. Fox, J. A. McClaren, L. W. Keeling, Ben Tillotson, Joe M. Fox.

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1937

E. F. Page, President; H. E. McKeever, Vice-President; H. E. McKeever,
Cashier and Secretary.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	15,814.50	\$ 20,522.64	\$ 19,172.45	\$ 13,484.79
Loans and Dis. (Sec. by Col.)	36,459.96	44,699.96	43,508.15	38,558.54
Loans on Real Estate.....	3,585.00	550.00	510.00	.....
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	15,225.00	15,225.00	16,500.00	16,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	2,578.00	2,490.31	820.17
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	750.00	750.00	500.00
Banking House.....	2,400.00	1,900.00	1,900.00	1,550.00
Other Real Estate.....	1,580.00	1,200.00	1,200.00	960.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	44,487.08	19,296.58	32,370.43	34,829.32
Checks on Other Banks...	.....	.....	119.13	.....
Currency	3,362.00	2,993.00	2,164.00	2,125.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	296.77	550.08	477.44	465.52
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 124,210.31	\$ 110,265.26	\$ 121,161.91	\$ 109,793.34

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus Fund.....	2,500.00	2,500.00	2,500.00	2,800.00
Undivided Profits (Net)....	367.17	35.99	1,649.39	3.14
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	12,697.30	11,946.53	15,279.46	18,247.83
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	10.00	10.00	10.00	1,760.00
Individual Deposits.....	86,364.29	76,937.15	83,459.93	68,613.22
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	500.00
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	4,436.55	1,335.59	763.13	869.15
Reserved for Interest.....	335.00	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 124,210.31	\$ 110,265.26	\$ 121,161.91	\$ 109,793.34

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

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

Certificate Issued November 16, 1925

No. 422

**THE UNITED STATES BANK OF GRAND JUNCTION,
GRAND JUNCTION**

(Mesa County)

OFFICERS FOR 1937

E. D. Blodgett, President; A. C. Milne, Vice-President; C. D. Smith, Vice-President;
W. D. Ela, Cashier; W. E. Faris, Assistant Cashier; A. M. Schmidt, Chairman
of Board.

DIRECTORS FOR 1937

E. D. Blodgett, W. D. Ela, A. C. Milne, A. M. Schmidt, C. D. Smith.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	95,427.46	\$ 174,452.89	\$ 167,882.50	\$ 172,303.79
Loans and Dis. (Sec. by Col.)	293,190.77	345,004.73	382,512.35	449,321.55
Loans on Real Estate.....	103,386.50	78,506.74	56,755.24	53,616.68
Overdrafts (Sec. and Unsec.)	.....	.....	2.85	9.00
United States Bonds.....	231,376.42	232,238.48	239,738.48	92,114.13
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	360,206.10	327,930.42	303,304.26	168,591.15
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	13,685.62	14,190.99	14,484.97	12,782.20
Banking House.....	45,500.00	42,000.00	42,000.00	38,500.00
Other Real Estate.....	7,000.00	7,000.00	7,000.00	6,000.00
Due from Banks (not Resv.)	8,979.78	17,260.81	13,792.61	16,331.72
Cash Items (not including Checks on Other Banks)	7,128.67	3,268.24	6,030.85	3,593.72
Due from Reserve Banks...	572,858.77	695,077.58	459,533.06	783,563.01
Checks on Other Banks....	11,371.27	21,939.20	19,788.09	12,276.47
Currency	68,700.00	51,893.00	61,438.00	69,392.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	18,875.79	20,108.03	25,311.48	15,055.05
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 1,837,687.15	\$ 2,030,871.11	\$ 1,799,574.74	\$ 1,893,450.47

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	15,000.00	20,000.00	20,000.00	30,000.00
Undivided Profits (Net)....	10,252.75	850.34	1,748.77	2,294.49
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	378,885.98	411,488.54	398,538.34	396,287.11
Postal Savings Accounts...	5,000.00	5,000.00	5,000.00	5,000.00
Trust Funds.....	16,724.93	52,158.11	33,592.71	52,718.72
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	1,208,335.38	1,308,657.05	1,128,695.01	1,190,353.39
Due to Banks (not Resv.)..	41,826.99	52,192.72	29,263.11	45,163.15
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	282.93	282.93	352.93	282.93
Time Certificates of Deposit	48,588.78	45,899.91	44,010.03	43,730.26
Certified Checks.....	283.87	603.06	3,606.06	3,020.06
Cashier's Checks.....	10,005.54	7,738.45	8,767.78	14,600.36
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	2,500.00	26,000.00	26,000.00	10,000.00
Total	\$ 1,837,687.15	\$ 2,030,871.11	\$ 1,799,574.74	\$ 1,893,450.47

OFFICERS FOR 1938

E. D. Blodgett, President; A. C. Milne, Vice-President; C. D. Smith, Vice-President;
W. D. Ela, Cashier; W. E. Faris, Assistant Cashier; A. M. Schmidt, Chairman
of Board.

DIRECTORS FOR 1938

E. D. Blodgett, W. D. Ela, A. C. Milne, A. M. Schmidt, C. D. Smith.

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

C. N. Jackson, A. W. Ferguson, H. W. McGilp, D. H. Jackson, C. A. Hewitt.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	88,493.02	\$ 79,158.25	\$ 85,427.10	\$ 77,814.37
Loans and Dis. (Sec. by Col.)	58,038.46	111,958.89	101,040.66	103,533.43
Loans on Real Estate.....	22,600.00	18,600.00	18,600.00	17,600.00
Overdrafts (Sec. and Unsec.)	249.49	39.90	126.50	26.39
United States Bonds.....	121,300.00	86,790.00	84,290.00	77,390.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	260,337.31	261,514.44	254,704.96	273,309.41
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1.00	1.00	1.00	1.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	34,000.00	32,000.00	32,000.00	32,000.00
Due from Banks (not Resv.)	5,301.18	169.91	19.10	1,891.66
Cash Items (not including Checks on Other Banks)...	458.11	18,937.65	547.23	8,792.42
Due from Reserve Banks...	208,522.26	164,329.16	145,776.81	138,554.46
Checks on Other Banks.....	4,928.69	9,801.41	4,373.59	5,886.36
Currency	20,369.00	11,674.00	11,938.00	8,459.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	3,450.67	4,851.79	4,852.18	4,209.42
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 828,049.19	\$ 799,826.40	\$ 743,697.13	\$ 749,467.92

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	11,000.00	12,000.00	12,000.00	13,000.00
Undivided Profits (Net)....	7,466.99	1,855.02	2,204.05	4,650.20
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	219,550.49	269,129.53	258,866.84	258,091.91
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	633.77	1,020.80	1,357.79	1,208.40
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	483,865.98	414,940.96	374,355.77	372,956.94
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	5,000.00	10,000.00
Time Certificates of Deposit	22,556.17	16,366.17	8,371.52	11,071.92
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	7,975.79	9,513.92	6,041.16	2,086.05
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	1,402.50
Total	\$ 828,049.19	\$ 799,826.40	\$ 743,697.13	\$ 749,467.92

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

C. N. Jackson, A. W. Ferguson, H. W. McGilp, D. H. Jackson, C. A. Hewitt.

Certificate Issued December 23, 1910

No. 207

GUNNISON BANK & TRUST CO., GUNNISON
(Gunnison County)

OFFICERS FOR 1937

A. E. Winslow, President; W. W. McKee, Cashier and Vice-President;
Irvin A. Mergelman, Assistant Cashier.

DIRECTORS FOR 1937

A. E. Winslow, W. L. Curtis, R. R. Allen, Lang Spann, W. W. McKee.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	105,391.44	\$ 121,080.63	\$ 99,972.86	\$ 69,508.41
Loans and Dis. (Sec. by Col.)	164,367.05	153,943.55	157,823.44	140,062.66
Loans on Real Estate.....	11,596.10	13,894.00	12,986.44	17,451.67
Overdrafts (Sec. and Unsec.)	951.19	548.18	635.70	158.86
United States Bonds.....	37,587.96	38,083.81	39,155.01	39,520.85
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	11,553.57	21,606.04	30,208.02	31,423.45
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,582.40	2,582.40	2,582.40	2,000.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	390.58	1,649.90
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	4,704.98	2,728.75	5,443.59	1,270.70
Due from Reserve Banks..	150,301.79	158,333.68	159,405.32	220,091.69
Checks on Other Banks....	167.09	2,621.44	733.49	1,389.81
Currency	16,458.00	18,792.00	13,528.00	12,435.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	5,164.92	4,201.85	4,086.76	2,110.90
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	1,084.67	.....	.....
Total	\$ 510,826.49	\$ 539,501.00	\$ 526,951.61	\$ 539,073.90

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	.....	.....	.....	2,500.00
Undivided Profits (Net)....	7,273.54	4,779.42	5,279.50	1,389.67
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	184,711.66	186,449.87	172,052.99	176,609.86
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	3,060.91	2,823.21	2,552.83	3,303.46
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	258,357.26	287,765.67	288,660.56	292,020.29
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	1,423.12	1,623.12	60.54	50.54
Time Certificates of Deposit	6,000.00	6,000.00	8,345.19	13,200.08
Certified Checks.....	.....	59.71	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 510,826.49	\$ 539,501.00	\$ 526,951.61	\$ 539,073.90

OFFICERS FOR 1938

W. W. McKee, President; A. E. Fordham, Cashier.

DIRECTORS FOR 1938

A. E. Winslow, W. L. Curtis, R. R. Allen, Lang Spann, W. W. McKee.

Certificate Issued October 10, 1919

No. 380

THE HAXTUN STATE BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

G. W. Gordon, J. A. Brooks, C. J. Moser, C. L. Reynolds, M. W. Gordon.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	21,113.40	\$ 28,439.34	\$ 25,520.87	\$ 31,609.90
Loans and Dis. (Sec. by Col.)	14,534.66	42,256.03	41,721.40	46,192.39
Loans on Real Estate.....	5,490.00	3,027.00	2,684.00	2,120.00
Overdrafts (Sec. and Unsec.)	1,295.93	23.52	30.02	3.53
United States Bonds.....	38,595.62	41,095.62	47,095.62	47,095.62
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	7,000.00	7,957.61	8,567.60	7,676.12
Premium on Bonds.....				
Furniture and Fixtures.....	1,040.00	890.00	890.00	740.00
Banking House.....	5,134.03	4,791.77	4,791.77	4,449.51
Other Real Estate.....	3,240.00	240.00	240.00	240.00
Due from Banks (not Resv.)		14,389.83	11,724.73	6,440.65
Cash Items (not including Checks on Other Banks)..				5.85
Due from Reserve Banks...	165,634.87	65,957.67	64,421.75	36,838.32
Checks on Other Banks.....	1,068.59	604.24	6,918.28	1,795.93
Currency	9,048.00	4,816.00	5,976.00	6,334.00
Gold				
Silver and Fractional Coin..	1,399.06	2,064.52	1,486.93	1,496.38
Expense Account.....				
Other Resources.....		850.00	850.00	
Total	\$ 274,594.16	\$ 217,403.15	\$ 222,918.97	\$ 193,038.20

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,150.00	2,800.00	2,800.00	4,300.00
Undivided Profits (Net)....	2,760.43	80.12	1,387.05	346.13
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	27,343.38	22,394.23	19,935.97	19,631.81
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid				
Individual Deposits	196,276.38	157,451.84	164,448.74	134,716.58
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	15,405.35	4,047.65	3,947.65	3,495.00
Certified Checks.....				
Cashier's Checks.....	658.62	629.31	399.56	548.68
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total	\$ 274,594.16	\$ 217,403.15	\$ 222,918.97	\$ 193,038.20

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

G. W. Gordon, J. A. Brooks, C. J. Moser, M. W. Gordon, C. L. Reynolds.

Certificate Issued November 21, 1919

No. 382

THE HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1937

R. E. Spencer, President; R. D. White, Vice-President; Jay D. McFarland, Cashier;
Imogene E. Boggs, Assistant Cashier.

DIRECTORS FOR 1937

R. E. Spencer, J. K. Boggs, Jay D. McFarland.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	16,955.45	\$ 19,325.25	\$ 19,488.30	\$ 14,382.21
Loans and Dis. (Sec. by Col.)	39,979.03	47,660.32	45,131.15	36,191.12
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	13.73	.....	.....	.....
United States Bonds.....	10,604.50	10,604.50	10,604.50	5,412.50
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	.....	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,100.00	1,000.00	1,000.00	700.00
Banking House.....	1,500.00	1,400.00	1,400.00	1,300.00
Other Real Estate.....	.....	1.00	1.00	1.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)...	.....	.....	.....	.....
Due from Reserve Banks...	49,887.99	20,161.68	17,615.50	34,876.11
Checks on Other Banks...	259.14	1,073.18	393.74	444.27
Currency.....	1,987.00	3,163.00	1,956.00	2,555.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	563.25	468.25	956.46	699.50
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 122,850.09	\$ 104,857.18	\$ 98,546.65	\$ 96,561.71

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	15,000.00	15,000.00	15,000.00	15,000.00
Surplus Fund.....	1,500.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)....	626.74	722.02	253.88	300.73
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	21,754.19	21,170.75	23,458.24	22,607.43
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	73,501.60	56,140.97	50,046.50	51,692.86
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	10,320.86	10,815.34	8,715.34	5,788.84
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	146.70	8.10	72.69	171.85
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 122,850.09	\$ 104,857.18	\$ 98,546.65	\$ 96,561.71

OFFICERS FOR 1938

R. E. Spencer, President; R. D. White, Vice-President; Jay D. McFarland, Cashier;
Imogene E. Boggs, Assistant Cashier.

DIRECTORS FOR 1938

R. E. Spencer, J. K. Boggs, Jay D. McFarland.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK, HOTCHKISS

(Delta County)

OFFICERS FOR 1937

O. G. Taylor, President; S. A. Sylvester, Vice-President; H. H. Addams, Cashier and Secretary; James L. Addams, Assistant Cashier.

DIRECTORS FOR 1937

O. G. Taylor, S. A. Sylvester, George Bunther, Albert Smith, J. T. Myers, H. B. Fetz, H. H. Addams.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	16,388.52	\$ 13,773.02	\$ 13,417.69	\$ 15,779.88
Loans and Dis. (Sec. by Col.)	89,366.37	97,593.87	95,652.62	98,561.89
Loans on Real Estate.....	15,034.86	13,211.00	12,511.00	5,300.00
Overdrafts (Sec. and Unsec.)	235.38	181.65	282.80	150.71
United States Bonds.....	15,594.00	32,838.00	32,838.00	29,663.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	3,200.00	.....	.....	1,910.81
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures...	2,000.00	1,750.00	1,750.00	1,000.00
Banking House.....	11,000.00	10,500.00	10,500.00	10,000.00
Other Real Estate.....	1,000.00	.....	.....	750.00
Due from Banks (not Resv.)	457.72	543.09	1,181.50	1,560.96
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	475.80	.....	121.91	.....
Due from Reserve Banks...	116,941.20	115,543.38	111,961.76	193,327.47
Checks on Other Banks.....	.....	.....	29.19	.....
Currency.....	6,500.00	6,994.00	7,392.00	5,497.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	1,762.90	1,759.89	1,283.53	1,369.54
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 279,956.75	\$ 294,687.90	\$ 288,922.00	\$ 329,986.80

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,000.00	2,500.00	2,500.00	6,000.00
Undivided Profits (Net)...	1,827.30	856.11	2,705.84	900.05
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	54,174.35	58,872.86	59,902.95	58,139.27
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	218.75
Individual Deposits.....	149,752.81	153,902.74	147,290.92	185,720.41
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	41,856.65	45,544.98	45,321.49	37,816.41
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,150.12	2,516.94	925.28	1,538.42
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	75.52	775.52	775.52	796.43
Other Liabilities.....	3,120.00	4,718.75	4,500.00	6,250.00
Total	\$ 279,956.75	\$ 294,687.90	\$ 288,922.00	\$ 329,986.80

OFFICERS FOR 1938

O. G. Taylor, President; H. B. Fetz, Vice-President; H. H. Addams, Cashier; James L. Addams, Assistant Cashier.

DIRECTORS FOR 1938

O. G. Taylor, H. B. Fetz, Albert Smith, George Gunther, H. H. Addams.

Certificate Issued December 27, 1909

No. 179

***THE FIRST STATE BANK OF SULPHUR SPRINGS
HOT SULPHUR SPRINGS**

(Grand County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	8,909.44	.....	.....	.....
Loans and Dis. (Sec. by Col.)	42,720.37	.....	.....	.....
Loans on Real Estate.....	9,422.00	.....	.....	.....
Overdrafts (Sec. and Unsec.)	39.98	.....	.....	.....
United States Bonds.....	6,700.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	23,462.04	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	900.00	.....	.....	.....
Banking House.....	3,920.00	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks..	.....	.....	.....	.....
Due from Reserve Banks..	58,606.25	.....	.....	.....
Checks on Other Banks...	.....	.....	.....	.....
Currency	3,820.00	.....	.....	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,394.33	.....	.....	.....
Expense Account.....	.....	.....	.....	.....
Other Resources.....	18.17	.....	.....	.....
Total	\$ 160,912.58	.....	.....	.....
LIABILITIES				
Capital Stock.....\$	10,000.00	.....	.....	.....
Surplus Fund.....	8,000.00	.....	.....	.....
Undivided Profits (Net)....	803.67	.....	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	31,940.22	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	108,015.34	.....	.....	.....
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	2,106.64	.....	.....	.....
Certified Checks.....	46.71	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 160,912.58	.....	.....	.....

*Voluntary Liquidation June 24, 1937.

Certificate Issued February 28, 1918

No. 342

BANK OF IDAHO SPRINGS, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1937

John Atcheson, Jr., President; H. O. Allen, Vice-President; C. I. Spessard, Cashier and Secretary; Leatha C. Ives, Assistant Cashier.

DIRECTORS FOR 1937

H. O. Allen, John Atcheson, Jr., W. H. Barrick, Earl B. Dingle, H. A. Elliott, Leatha C. Ives, C. I. Spessard.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	5,854.44	\$ 12,024.84	\$ 5,348.18	\$ 6,049.90
Loans and Dis. (Sec. by Col.)	24,220.04	22,248.24	27,180.91	26,659.72
Loans on Real Estate.....	17,533.75	17,945.86	20,595.92	19,656.04
Overdrafts (Sec. and Unsec.)	2.15	.68	1.55	1.54
United States Bonds.....	54,901.60	45,550.00	45,550.00	47,750.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	193,569.44	199,549.98	200,330.66	204,918.25
Premium on Bonds.....	319.36	355.36	355.36	210.63
Furniture and Fixtures....	1,398.78	900.00	890.00	580.00
Banking House.....	3,700.00	3,400.00	3,400.00	3,100.00
Other Real Estate.....	.....	3.00	3.00	2,003.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	30.00	308.87	640.91	.....
Due from Reserve Banks..	79,171.84	35,295.61	50,368.75	71,770.37
Checks on Other Banks....	3.71	741.94	335.91	.....
Currency	9,145.00	6,193.00	7,312.00	4,416.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	484.02	1,629.61	1,236.27	1,333.67
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 390,334.13	\$ 346,146.99	\$ 363,549.42	\$ 388,449.12

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,000.00	12,500.00	12,500.00	17,500.00
Undivided Profits (Net)....	1,684.40	457.46	3,459.29	229.58
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	88,066.45	84,019.24	81,589.50	93,237.37
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	4.00	8.00	8.00	.....
Individual Deposits.....	246,084.75	204,182.65	223,100.05	233,303.81
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	8,875.00	8,300.00	8,440.00	7,800.00
Time Certificates of Deposit	9,338.98	8,564.78	8,687.26	11,093.64
Certified Checks.....	35.63	.....	38.58	14.72
Cashier's Checks.....	244.92	3,114.86	726.74	270.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,000.00	.....	.....	.....
Total	\$ 390,334.13	\$ 346,146.99	\$ 363,549.42	\$ 388,449.12

OFFICERS FOR 1938

John Atcheson, Jr., President; H. O. Allen, Vice-President; C. I. Spessard, Cashier; Leatha C. Ives, Assistant Cashier.

DIRECTORS FOR 1938

H. O. Allen, John Atcheson, Jr., W. H. Barrick, Earl B. Dingle, H. A. Elliott, Leatha C. Ives, C. I. Spessard.

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1937

Emmet Wirt, President; A. M. Emigh, Vice-President; M. E. Turner, Cashier and Secretary.

DIRECTORS FOR 1937

Emmet Wirt, A. M. Emigh, M. E. Turner.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	19,574.80	\$ 17,985.58	\$ 16,799.37	\$ 14,721.10
Loans and Dis. (Sec. by Col.)	29,017.95	25,142.05	24,040.82	25,399.15
Loans on Real Estate.....	2,150.00	1,850.00	1,600.00	.....
Overdrafts (Sec. and Unsec.)	141.61	135.10	29.21	56.62
United States Bonds.....	44,000.00	44,050.00	44,050.00	45,950.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	10,000.00	.....	80.00	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	300.00	100.00	100.00	100.00
Banking House.....	1,300.00	1,200.00	1,200.00	1,100.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	96,904.08	141,725.37	117,463.19	165,981.80
Checks on Other Banks.....	177.96	80.75	37.50	46.62
Currency	3,562.00	4,686.00	4,511.00	4,946.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	849.69	1,905.37	1,296.81	1,304.66
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 207,978.09	\$ 238,860.22	\$ 211,207.90	\$ 259,605.95

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)...	1,071.78	2,158.25	1,756.20	2,031.59
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	49,181.01	47,711.86	45,252.12	50,286.41
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	120,346.00	152,420.49	128,884.02	174,728.60
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	7,100.00	4,900.00	4,500.00	2,255.47
Certified Checks.....	53.00	53.00	53.00	53.00
Cashier's Checks.....	226.30	1,616.62	762.56	250.88
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 207,978.09	\$ 238,860.22	\$ 211,207.90	\$ 259,605.95

OFFICERS FOR 1938

Morrill E. Turner, President; J. Denton Simms, Vice-President;
Iva W. Carmack, Assistant Cashier.

DIRECTORS FOR 1938

Morrill E. Turner, J. Denton Simms, Frederick B. Emigh.

Certificate Issued May 12, 1921

No. 410

THE ILIFF STATE BANK, ILIFF

(Logan County)

OFFICERS FOR 1937

P. C. Dolan, President; Ed Stewart, Vice-President; E. W. Balfour, Cashier and Secretary.

DIRECTORS FOR 1937

P. C. Dolan, Ed Stewart, E. W. Balfour.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	12,371.68	\$ 7,122.00	\$ 13,449.75	\$ 9,873.00
Loans and Dis. (Sec. by Col.)	41,040.30	37,070.70	45,303.53	38,844.00
Loans on Real Estate.....	990.00	841.75	841.75	675.00
Overdrafts (Sec. and Unsec.)	117.16	60.99	181.80	161.35
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	12,500.00	12,500.00	12,500.00	12,500.00
Premium on Bonds.....	446.95	.....	.....	.....
Furniture and Fixtures....	1,000.00	1,000.00	1,000.00	1,200.00
Banking House.....	4,000.00	4,000.00	4,000.00	4,000.00
Other Real Estate.....	1,060.53	1,060.53	1,060.53	1,060.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks..	106.12	139.01	214.49	265.80
Due from Reserve Banks..	15,448.12	26,079.50	10,944.10	12,715.42
Checks on Other Banks....	.....	.....	.....	.....
Currency	1,431.00	4,042.00	1,604.00	1,754.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,523.32	1,515.38	1,367.46	1,228.52
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.26	.....	.....	.....
Total	\$ 92,035.44	\$ 95,431.86	\$ 92,467.41	\$ 84,277.09

LIABILITIES

Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)...	.....	1,960.60	2,565.45	3,373.54
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	63,686.80	65,101.47	63,031.79	52,625.22
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks....	.....	.....	.....	.....
Demand Certif. of Deposit.	1,518.34	2,340.34	740.34	176.50
Time Certif. of Deposit	10,830.30	10,029.45	10,129.83	12,101.83
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 92,035.44	\$ 95,431.86	\$ 92,467.41	\$ 84,277.09

OFFICERS FOR 1938

P. C. Dolan, President; Ed Stewart, Vice-President; E. W. Balfour, Cashier.

DIRECTORS FOR 1938

P. C. Dolan, Ed Stewart, E. W. Balfour.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1937G. F. Willard, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.**DIRECTORS FOR 1937**

V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer, G. F. Willard.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	19,331.19	\$ 20,895.69	\$ 27,729.14	\$ 18,452.53
Loans and Dis. (Sec. by Col.)	92,302.09	92,031.29	93,257.10	84,039.85
Loans on Real Estate.....				1,250.00
Overdrafts (Sec. and Unsec.)	842.43	36.45	34.25	54.41
United States Bonds.....	5,900.00	5,900.00	5,900.00	14,000.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	15,558.75	13,592.50	16,822.50	7,607.50
Premium on Bonds.....				
Furniture and Fixtures.....				
Banking House.....	1,600.00	1,550.00	1,550.00	1,500.00
Other Real Estate.....				
Due from Banks (not Resv.)	135.00			
Cash Items (not including Checks on Other Banks)..	294.45		313.83	171.39
Due from Reserve Banks...	152,856.20	130,313.50	128,796.84	155,985.53
Checks on Other Banks...	45.21		1,000.00	
Currency	7,256.00	6,472.00	9,273.00	7,754.00
Gold				
Silver and Fractional Coin..	1,318.69	1,361.36	1,326.09	1,428.64
Expense Account.....				
Other Resources.....				
Total	\$ 297,440.01	\$ 272,152.79	\$ 286,002.75	\$ 292,243.85

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	17,500.00	17,500.00	17,500.00	17,500.00
Undivided Profits (Net)....	2,371.31	5,062.42	3,927.05	8,153.74
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	55,535.93	62,580.04	64,568.72	69,110.87
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	193,518.23	158,695.69	168,897.41	162,790.86
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certifs. of Deposit.				
Time Certificates of Deposit	18,157.50	16,750.68	18,883.12	24,629.89
Certified Checks.....				
Cashier's Checks.....	338.58	556.92	1,210.55	34.91
Reserved for Interest.....		750.00	750.00	
Reserved for Taxes.....	11.46	250.00	250.00	
Other Liabilities.....	7.00	7.04	15.90	23.58
Total	\$ 297,440.01	\$ 272,152.79	\$ 286,002.75	\$ 292,243.85

OFFICERS FOR 1938G. F. Willard, President; V. A. Backlund, Vice-President and Cashier;
Inger Christensen, Assistant Cashier.**DIRECTORS FOR 1938**

V. A. Backlund, Inger Christensen, Loraine H. Finnicum, J. E. Mayer, G. F. Willard.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1937

J. E. Wrape, President; R. H. Calverley, Vice-President; H. K. Clark, Cashier and Secretary; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	11,801.32	\$ 10,837.79	\$ 10,427.31	\$ 11,865.66
Loans and Dis. (Sec. by Col.)	59,307.66	66,976.96	65,304.62	64,084.39
Loans on Real Estate.....	3,225.76	2,082.01	2,026.58	1,611.37
Overdrafts (Sec. and Unsec.)	614.08	50.48	159.18	87.12
United States Bonds.....	1,000.00	7,690.10	10,487.50	10,699.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	24,579.77	19,139.94	21,679.02	21,512.44
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	1,300.00	1,000.00	1,000.00	800.00
Banking House.....	1,400.00	1,200.00	1,200.00	1,100.00
Other Real Estate.....	900.00	800.00	800.00	401.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	2.25	.....	.....	.....
Due from Reserve Banks...	23,242.80	23,309.35	28,396.48	26,272.93
Checks on Other Banks.....	370.78	2,048.70	860.73	950.63
Currency	4,870.00	2,546.00	5,632.00	5,155.00
Gold	30.00	.....	30.00	.....
Silver and Fractional Coin..	851.71	1,829.10	1,032.24	1,521.17
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 133,496.13	\$ 139,510.43	\$ 149,035.66	\$ 146,060.71

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	3,100.00	3,300.00	3,300.00	3,400.00
Undivided Profits (Net)....	2,824.86	1,627.66	2,432.75	2,470.70
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	435.00	50.00	.....
Individual Deposits.....	67,014.01	61,074.00	74,071.38	70,660.80
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	5,010.00	5,000.00	5,000.00
Time Certificates of Deposit	50,517.05	58,020.56	54,138.32	53,486.00
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	43.21	43.21	43.21	1,043.21
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 133,499.13	\$ 139,510.43	\$ 149,035.66	\$ 146,060.71

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

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

Certificate Issued Nov. 22, 1909

No. 176

THE KIT CARSON STATE BANK, KIT CARSON
(Cheyenne County)

OFFICERS FOR 1937

Chas. E. Collins, President; Don C. Collins, Vice-President; Frank Jelinek, Cashier and Secretary; N. E. LaSelle, Assistant Cashier.

DIRECTORS FOR 1937

Chas. E. Collins, Don C. Collins, Frank Jelinek.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	8,258.50	\$ 11,438.80	\$ 12,516.30	\$ 12,429.52
Loans and Dis. (Sec. by Col.)	57,004.84	55,757.00	55,254.95	56,634.46
Loans on Real Estate.....	6,055.00	6,000.00	6,992.50	7,387.50
Overdrafts (Sec. and Unsec.)	784.79	525.73	649.64	340.49
United States Bonds.....	36,111.05	36,212.05	36,212.05	37,239.55
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	3,889.59	1,720.16	1,858.71	2,202.14
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	.....	.....	.....	.....
Banking House.....	4,050.00	3,900.00	3,900.00	3,750.00
Other Real Estate.....	934.00	885.00	885.00	7.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	108,252.06	125,881.54	126,654.79	142,966.21
Checks on Other Banks....	325.18	585.64	252.56	297.27
Currency	5,380.00	2,601.00	3,016.00	3,930.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	551.11	613.56	931.87	860.62
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,000.00	.....	.....	.....
Total	\$ 232,596.12	\$ 246,120.48	\$ 249,124.37	\$ 268,044.76

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)...	12,782.25	15,668.54	16,144.10	17,642.66
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	135,282.70	145,858.42	147,617.92	153,319.75
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	47,434.20	48,759.36	48,962.21	61,558.34
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	1,096.97	834.16	1,400.14	524.01
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	1,000.00	.....	.....	.....
Total	\$ 232,596.12	\$ 246,120.48	\$ 249,124.37	\$ 268,044.76

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

Chas. E. Collins, Don C. Collins, Frank Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING
(Grand County)

OFFICERS FOR 1937

F. C. Jones, President; C. L. Brown, Vice-President; Carl G. Breeze, Cashier and
Secretary; Harry B. Jones, Assistant Cashier.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	13,067.00	\$ 22,191.54	\$ 15,475.44	\$ 11,691.64
Loans and Dis. (Sec. by Col.)	79,182.61	94,198.29	104,010.39	112,651.78
Loans on Real Estate.....	8,120.00	16,125.00	16,810.00	21,087.30
Overdrafts (Sec. and Unsec.)	137.85	82.58	49.67	173.80
United States Bonds.....	16,000.00	16,000.00	23,500.00	24,000.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	28,341.45	41,545.20	45,576.38	39,422.08
Premium on Bonds.....	82.50	.....	.....	.....
Furniture and Fixtures....	900.00	700.00	700.00	500.00
Banking House.....	1,300.00	1,000.00	1,000.00	800.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	183,252.75	275,237.40	219,247.02	295,404.33
Checks on Other Banks....	.....	.....	.....	.....
Currency	4,595.00	7,802.00	7,038.00	12,629.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,767.08	4,751.76	2,734.56	2,985.38
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 336,746.24	\$ 479,633.77	\$ 436,141.46	\$ 521,345.31
LIABILITIES				
Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	20,000.00	28,000.00	28,000.00	32,000.00
Undivided Profits (Net)...	4,742.27	1,295.88	1,014.41	1,367.37
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	76,889.15	98,513.45	97,374.09	92,742.58
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	2,000.00
Individual Deposits.....	222,934.78	339,550.09	298,478.61	380,961.01
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	2,180.04	2,227.64	1,227.64	1,227.64
Certified Checks.....	.....	46.71	46.71	46.71
Cashier's Checks.....	.....	.....	.....	1,000.00
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 336,746.24	\$ 479,633.77	\$ 436,141.46	\$ 521,345.31

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

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

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST CO., LA JUNTA

(Otero County)

OFFICERS FOR 1937

W. S. Morrison, President; W. A. Hart, Vice-President; E. G. Woodbridge,
Vice-President; J. H. Macdonald, Cashier.

DIRECTORS FOR 1937

W. S. Morrison, T. W. Sisson, W. A. Hart, Frances M. Rourke, J. H. Macdonald,
V. N. Lagerquist, E. G. Woodbridge.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	149,354.94	\$ 176,522.46	\$ 170,045.36	\$ 172,585.89
Loans and Dis. (Sec. by Col.)	231,791.48	306,918.00	285,859.14	315,435.51
Loans on Real Estate.....	21,985.46	24,234.37	24,599.92	25,953.04
Overdrafts (Sec. and Unsec.)	1,286.01	133.03	2,135.83	392.18
United States Bonds.....	71,350.00	77,250.00	77,250.00	63,600.00
Bonds to Secure Postal Sav.	10,000.00	.....	.....	.....
Other Bonds and Securities.	80,740.61	86,836.76	73,925.45	104,107.40
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,000.00	2,000.00	2,250.00	2,000.00
Banking House.....	18,000.00	17,000.00	17,000.00	16,000.00
Other Real Estate.....	6,406.45	2,593.79	2,518.79	2,292.79
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks).....	1,077.36	.....	.....	2,428.60
Due from Reserve Banks....	478,738.48	465,848.64	500,133.36	410,497.96
Checks on Other Banks.....	2,150.37	3,616.18	6,790.21	3,555.14
Currency	41,620.00	23,535.00	22,890.00	22,320.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	4,775.41	7,929.72	4,556.76	5,766.43
Expense Account.....	.....	.....	.....	.....
Other Resources.....	3,348.42	3,050.00	3,150.00	48,151.27
Total	\$ 1,124,624.99	\$ 1,197,467.95	\$ 1,193,104.82	\$ 1,195,086.21
LIABILITIES				
Capital Stock.....\$	75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus Fund.....	25,000.00	30,000.00	30,000.00	35,000.00
Undivided Profits (Net)....	19.41	3,627.24	6,637.50	5,396.08
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	276,198.65	332,103.20	330,739.61	334,815.78
Postal Savings Accounts...	2,683.04	2,750.54	2,750.74	2,819.93
Trust Funds.....	3,422.27	1,517.65	2,438.85	1,387.03
Dividends Unpaid.....	1,875.00	1,125.00	.....	2,241.50
Individual Deposits.....	637,961.57	664,801.46	647,627.80	637,767.23
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	5,000.00	.....	.....	5,000.00
Time Certificates of Deposit	79,569.11	73,901.33	70,389.69	77,013.39
Certified Checks.....	62.36	.....	.....	.....
Cashier's Checks.....	6,032.20	4,405.26	17,770.24	4,732.88
Reserved for Interest.....	2,500.00	.....	.....	.....
Reserved for Taxes.....	3,600.00	.....	.....	.....
Other Liabilities.....	5,701.38	8,236.27	9,750.39	13,912.39
Total	\$ 1,124,624.99	\$ 1,197,467.95	\$ 1,193,104.82	\$ 1,195,086.21

OFFICERS FOR 1938

W. S. Morrison, President; E. G. Woodbridge, Vice-President; W. A. Hart, Vice-
President; J. H. Macdonald, Cashier; R. W. Baskett, Assistant Cashier; A. E.
Whitehead, Assistant Cashier.

DIRECTORS FOR 1938

W. S. Morrison, T. W. Sisson, J. H. Macdonald, E. G. Woodbridge, Frances M. Rourke,
W. A. Hart, V. N. Lagerquist.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA
(Otero County)

OFFICERS FOR 1937

John Richert, President; Hattie Dodds, Assistant Cashier and Secretary;
E. S. Whitcomb, Assistant Cashier

DIRECTORS FOR 1937

John Richert, Walter A. Schertz, W. M. Rickman, J. E. McVicar, T. E. Marshall.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	40,431.19	\$ 48,968.04	\$ 49,038.68	\$ 59,741.16
Loans and Dis. (Sec. by Col.)	120,809.30	156,700.41	92,049.79	39,503.61
Loans on Real Estate.....	12,621.20	14,268.90	14,595.70	27,860.91
Overdrafts (Sec. and Unsec.)	12.15		4.23	
United States Bonds.....	115,850.00	151,950.00	151,950.00	160,850.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities		215,680.12	228,234.54	309,819.84
Premium on Bonds.....	204,777.88			
Furniture and Fixtures....	2,500.00	1,800.00	1,800.00	1,500.00
Banking House.....				
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including Checks on Other Banks)..				
Due from Reserve Banks...	168,927.38	127,263.90	180,592.11	103,519.91
Checks on Other Banks....	3,833.59	15,172.21	12,101.91	6,949.93
Currency	21,852.00	20,042.00	24,618.00	19,810.00
Gold				
Silver and Fractional Coin..	5,353.23	5,240.01	4,310.66	6,648.19
Expense Account.....				
Other Resources.....				
Total	\$ 696,967.92	\$ 757,085.59	\$ 759,295.62	\$ 736,203.55

LIABILITIES

Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	16,300.00	16,700.00	16,700.00	25,000.00
Undivided Profits (Net)....	2,069.48	7,018.49	10,541.33	912.93
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	155,272.69	181,113.16	188,626.45	175,016.90
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	385,268.73	423,513.04	420,289.24	411,217.43
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certifs. of Deposit.				
Time Certificates of Deposit	84,565.12	78,091.27	72,077.40	72,477.40
Certified Checks.....				
Cashier's Checks.....	3,491.90	649.63	1,061.20	1,578.89
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				
Total	\$ 696,967.92	\$ 757,085.59	\$ 759,295.62	\$ 736,203.55

OFFICERS FOR 1938

John Richert, President; J. H. Humphries, Vice-President; Hattie Dobbs, Cashier;
E. S. Whitcomb, Assistant Cashier.

DIRECTORS FOR 1938

J. H. Humphries, J. E. McVicar, T. E. Marshall, John Richert, Walter A. Schertz.

Certificate Issued March 4, 1920

No. 394

THE VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

Chas. Maxwell, Cora R. Strain, Harry L. Hooker, C. Ray Strain, J. S. Maxwell, L. E. Likes, J. C. Johnston.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	23,736.18	\$ 34,044.94	\$ 33,304.24	\$ 19,443.70
Loans and Dis. (Sec. by Col.)	74,419.79	83,412.55	78,004.43	69,385.70
Loans on Real Estate.....	5,059.89	4,969.89	4,949.89	4,409.89
Overdrafts (Sec. and Unsec.)	607.26	1.30	2,257.50	6.94
United States Bonds.....	.....	.....	.....	7,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	26,763.32	18,793.54	20,608.58	45,361.21
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,500.00	2,000.00	2,000.00	4,105.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	1,900.00	400.00	400.00	400.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	611.62	73.20	1,270.04	22.70
Due from Reserve Banks...	89,876.65	85,180.30	70,724.23	84,087.65
Checks on Other Banks....	566.64	631.54	1,863.99	1,587.60
Currency	12,920.00	12,522.00	13,885.00	11,735.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	851.03	1,389.07	1,301.32	1,464.19
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	2,664.64	2,574.11	.....
Total	\$ 239,812.38	\$ 246,082.97	\$ 233,143.33	\$ 249,509.58

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
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)....	625.79	.....	.....	384.13
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	51,533.46	56,940.75	62,423.88	78,380.40
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	151,680.59	157,917.67	134,409.12	136,641.64
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	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	972.54	1,224.55	1,310.33	1,603.41
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 239,812.38	\$ 246,082.97	\$ 233,143.33	\$ 249,509.58

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

Chas. Maxwell, Cora R. Strain, Harry L. Hooker, J. S. Maxwell, L. E. Likes, J. C. Johnston, C. Ray Strain.

Certificate Issued April 6, 1908

No. 78

THE BENT COUNTY BANK OF LAS ANIMAS, LAS ANIMAS
(Bent County)

OFFICERS FOR 1937

A. S. Booth, President; Wm. J. A. Scott, Cashier and Secretary;
H. H. Schumann, Assistant Cashier.

DIRECTORS FOR 1937

A. S. Booth, Wm. J. A. Scott, Albert S. Booth, Jr.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	100,972.88	\$ 63,845.05	\$ 59,501.47	\$ 41,338.01
Loans and Dis. (Sec. by Col.)	68,766.53	74,397.07	73,506.55	74,608.27
Loans on Real Estate.....	13,751.00	10,029.00	10,029.00	18,809.00
Overdrafts (Sec. and Unsec.)	471.17			
United States Bonds.....	32,884.59	32,884.59	29,909.64	31,009.64
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	235,135.45	293,095.82	267,951.46	265,272.07
Premium on Bonds.....				
Furniture and Fixtures.....	3,246.32	1,500.00	1,500.00	1,650.00
Banking House.....				
Other Real Estate.....	12,107.85	4,000.00	4,000.00	6,500.00
Due from Banks (not Resv.)				
Cash Items (not including Checks on Other Banks) ..				202.00
Due from Reserve Banks...	55,171.18	16,865.01	43,180.63	64,801.72
Checks on Other Banks....	850.31	2,023.71	1,785.90	2,142.42
Currency	14,533.00	26,275.00	22,386.00	17,574.00
Gold				
Silver and Fractional Coin..	5,688.54	5,735.13	4,329.05	4,082.80
Expense Account.....				
Other Resources.....	1,485.43			
Total	\$ 545,064.25	\$ 530,650.38	\$ 518,079.70	\$ 527,989.93
LIABILITIES				
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	7,000.00	2,000.00		2,000.00
Undivided Profits (Net)....		694.47	3,242.91	111.00
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	159,918.42	156,901.92	143,509.15	144,585.56
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	255,949.54	258,660.15	255,649.31	272,339.20
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certifis. of Deposit.	5,510.99	5,510.99	5,510.99	5,510.99
Time Certificates of Deposit	65,093.96	56,321.34	58,959.40	52,458.64
Certified Checks.....				
Cashier's Checks.....	172.85	514.52	422.85	834.25
Reserved for Interest.....		32.45	385.35	3.50
Reserved for Taxes.....		1.04	399.74	146.79
Other Liabilities.....	1,418.49	13.50		
Total	\$ 545,064.25	\$ 530,650.38	\$ 518,079.70	\$ 527,989.93

OFFICERS FOR 1938

A. S. Booth, President; Wm. J. A. Scott, Cashier; H. H. Schumann, Assistant Cashier.

DIRECTORS FOR 1938

A. S. Booth, Albert S. Booth, Jr., Wm. J. A. Scott.

Certificate Issued February 8, 1915

No. 284

THE FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1937

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier
and Secretary.

DIRECTORS FOR 1937

G. R. Henning, L. W. McCorkle, H. H. Hoyt, George A. Dalby, A. A. McCoy.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	6,561.60	\$ 6,544.91	\$ 6,050.00	\$ 8,240.50
Loans and Dis. (Sec. by Col.)	39,237.48	40,846.29	38,739.46	31,815.49
Loans on Real Estate.....	10,280.00	8,109.24	7,601.44	14,733.19
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	99,031.44	104,980.18	112,580.18	70,785.13
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	17,486.52	24,486.52	24,486.52	22,389.02
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,300.00	2,175.00	2,175.00	1,965.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	6,700.00	6,700.00	6,700.00	5,500.00
Due from Banks (not Resv.)	9,368.29	51.87	43.23	43.23
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	93,689.89	51,011.72	73,604.23	69,070.28
Due from Reserve Banks...	.....	.....	.....	.....
Checks on Other Banks....	8,963.00	10,055.00	11,301.00	6,991.00
Currency .....	.....	.....	.....	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,840.98	2,013.65	1,037.55	1,126.51
Expense Account.....	.....	.....	.....	.....
Other Resources.....	1,174.82	983.00	1,009.43	.....
Total	\$ 296,634.02	\$ 257,957.38	\$ 285,328.04	\$ 232,659.35

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus Fund.....	2,000.00	2,000.00	2,000.00	2,000.00
Undivided Profits (Net).....	.....	.....	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	83,794.69	59,107.72	61,276.96	41,347.14
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	189,487.84	173,673.61	201,033.70	168,475.66
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	640.00	240.00	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	655.24	2,936.05	967.38	836.55
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	56.25	.....	.....	.....
Total	\$ 296,634.02	\$ 257,957.38	\$ 285,328.04	\$ 232,659.35

OFFICERS FOR 1938

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier.

DIRECTORS FOR 1938

G. R. Henning, L. W. McCorkle, A. A. McCoy, H. H. Hoyt, Charles Liley.

Certificate Issued May 15, 1920

No. 397

THE McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1937

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier and Secretary.

DIRECTORS FOR 1937

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	9,671.60	\$ 9,083.74	\$ 9,753.02	\$ 7,781.25
Loans and Dis. (Sec. by Col.)	26,837.88	52,513.75	43,490.08	35,983.65
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	234.39	237.75	276.17	254.76
United States Bonds.....	11,500.00	14,000.00	11,500.00	12,900.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,466.87	3,534.56	4,648.54	6,263.26
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,000.00	500.00	500.00	500.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	2,120.47	605.47	1,253.67	4,459.89
Cash Items (not including Checks on Other Banks)....	.....	107.91	.....	.....
Due from Reserve Banks....	46,379.08	15,252.84	29,001.50	26,126.40
Checks on Other Banks....	572.48	283.00	1,360.52	239.16
Currency	2,855.00	1,738.00	1,353.00	2,187.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,068.63	824.62	841.20	580.94
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 103,706.40	\$ 98,681.64	\$ 103,977.70	\$ 97,276.31

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	1,500.00	1,500.00	1,600.00	1,600.00
Undivided Profits (Net)....	1,056.87	764.94	933.25	800.52
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	63,921.93	57,689.38	59,687.74	55,272.51
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	17,227.60	18,686.31	21,756.71	19,024.77
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	41.01	.....	578.51
Total	\$ 103,706.40	\$ 98,681.64	\$ 103,977.70	\$ 97,276.31

OFFICERS FOR 1938

Daniel Carl, President; F. G. Smartt, Vice-President; W. C. Bourne, Cashier.

DIRECTORS FOR 1938

Daniel Carl, F. G. Smartt, W. C. Bourne, John H. Smartt, L. Smartt.

Certificate Issued September 14, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA
(Conejos County)

OFFICERS FOR 1937

G. A. Van Fradenburg, President; K. R. Sowards, Vice-President;
E. C. Van Fradenburg, Cashier and Secretary.

DIRECTORS FOR 1937

G. A. Van Fradenburg, Samuel Jackson, K. R. Sowards, John J. Brady, Oliver E. Jensen.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	4,468.00	\$ 10,915.00	\$ 10,521.00	\$ 7,703.00
Loans and Dis. (Sec. by Col.)	20,353.00	25,711.66	30,017.36	19,262.50
Loans on Real Estate.....	3,549.00	3,545.00	3,500.00	1,850.00
Overdrafts (Sec. and Unsec.)	.....	6.28	1.53	14.23
United States Bonds.....	18,400.00	18,600.00	25,900.00	25,900.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	8,801.61	5,988.29	5,637.09	5,404.55
Premium on Bonds.....	.....	.....	400.00	600.00
Furniture and Fixtures.....	1,000.00	1,000.00	1,000.00	800.00
Banking House.....	2,000.00	2,000.00	2,000.00	1,700.00
Other Real Estate.....	405.00	174.58	134.58	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	91,895.56	59,882.73	46,087.56	73,467.39
Checks on Other Banks....	.....	779.94	.....	.....
Currency	3,245.00	2,757.00	893.00	3,271.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,156.27	1,002.11	745.06	1,118.69
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 155,273.44	\$ 132,362.59	\$ 126,837.18	\$ 141,091.36

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
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	6,000.00
Undivided Profits (Net)...	192.43	1,511.52	2,311.20	553.76
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	41,419.55	32,669.89	32,462.56	31,262.66
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	112.50	.....	.....	50.00
Individual Deposits.....	96,277.99	82,605.77	76,500.95	90,483.68
Due to Banks (not Resv.)...	.....	100.00	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,267.67	251.01	289.56	347.74
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	3.30	.....	.....	.....
Other Liabilities.....	.....	224.40	272.91	2,393.52
Total	\$ 155,273.44	\$ 132,362.59	\$ 126,837.18	\$ 141,091.36

OFFICERS FOR 1938

G. A. Van Fradenburg, President; K. R. Sowards, Vice-President;
E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1938

G. A. Van Fradenburg, Samuel Jackson, John J. Brady, Oliver E. Jensen, K. R. Sowards.

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS
(El Paso County)

OFFICERS FOR 1937

J. Frank Campbell, President; Clyde I. Snider, Vice-President;
R. J. Pendergrast, Vice-President and Cashier.

DIRECTORS FOR 1938

J. Frank Campbell, Clyde I. Snider, H. M. Ogilbee, Roy S. Davis, R. J. Pendergrast.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	26,084.60	\$ 31,028.65	\$ 41,539.46	\$ 31,559.96
Loans and Dis. (Sec. by Col.)	143,626.38	187,069.51	151,552.29	173,081.12
Loans on Real Estate.....	73,522.94	79,813.51	77,903.10	75,959.59
Overdrafts (Sec. and Unsec.)	198.38	8.23	116.13	7.10
United States Bonds.....	53,225.00	73,325.00	67,725.00	48,650.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	68,013.52	53,560.51	52,650.71	40,640.02
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures...	3,750.00	3,500.00	3,500.00	2,750.00
Banking House.....	9,500.00	9,000.00	9,000.00	7,500.00
Other Real Estate.....	1,838.11	1,136.57	1,136.57	853.06
Due from Banks (not Resv.)	.....	125.00	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	83.64	25.00	63.58	88.24
Due from Reserve Banks...	77,461.23	85,511.51	73,859.05	135,797.94
Checks on Other Banks.....	.....	.....	.....	.....
Currency	10,277.00	5,387.00	7,121.00	7,356.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	7,224.29	5,202.97	4,775.94	6,319.80
Expense Account.....	.....	.....	.....	.....
Other Resources.....	133.59	.....	.....	.....
Total	\$ 474,938.68	\$ 534,693.46	\$ 490,942.83	\$ 530,562.83
LIABILITIES				
Capital Stock.....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	9,000.00	10,000.00	10,000.00	10,000.00
Undivided Profits (Net)....	4,118.65	685.06	2,318.71	1,000.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	174,274.88	193,754.87	182,303.79	230,029.87
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	217,942.23	256,731.00	224,372.30	214,642.33
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	6,500.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	6,200.00	11,800.00	10,800.00	8,800.00
Certified Checks.....	.....	101.23	.....	650.00
Cashier's Checks.....	6,246.49	4,955.17	4,603.31	6,714.91
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	656.43	1,666.13	1,544.72	3,725.72
Total	\$ 474,938.68	\$ 534,693.46	\$ 490,942.83	\$ 530,562.83

OFFICERS FOR 1938

J. Frank Campbell, President; Clyde I. Snider, Vice-President;
R. J. Pendergrast, Vice-President and Cashier.

DIRECTORS FOR 1938

J. Frank Campbell, Clyde I. Snider, R. J. Pendergrast, H. M. Ogilbee, R. S. Davis.

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & CO., BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1937

W. C. Beaty, President; R. R. Beaty, Vice-President; Chas. A. Gregory, Cashier and Secretary; Norma Gardner, Assistant Cashier.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	13,431.50	\$ 13,463.75	\$ 11,753.38	\$ 17,044.15
Loans and Dis. (Sec. by Col.)	75,545.56	95,588.94	82,686.66	60,168.24
Loans on Real Estate.....	.....	.....	.....	350.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	24,850.00	25,525.00	30,775.00	30,845.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	23,103.67	23,787.88	21,762.63	25,920.41
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1.00	800.00	800.00	700.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	273.70	409.00	83.13	.....
Due from Reserve Banks...	142,004.01	131,449.19	135,269.38	126,146.24
Checks on Other Banks....	.....	.....	.....	.....
Currency	10,196.00	6,448.00	12,667.00	5,638.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	2,154.48	2,725.75	1,783.74	1,652.71
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	25.05	3,981.91	.....
Total	\$ 291,559.92	\$ 300,222.56	\$ 301,562.83	\$ 268,464.75

LIABILITIES

Capital Stock.....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	10,000.00	12,500.00	12,500.00	12,500.00
Undivided Profits (Net)...	3,625.77	1,210.00	2,458.60	1,380.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	19,093.75	18,928.65	19,316.34	21,665.89
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	197,555.51	213,823.86	213,836.72	180,745.53
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	36,233.64	28,579.35	28,258.61	27,152.28
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	51.25	180.70	192.56	21.05
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 291,559.92	\$ 300,222.56	\$ 301,562.83	\$ 268,464.75

OFFICERS FOR 1938

W. C. Beaty, President; R. R. Beaty, Vice-President; Chas. A. Gregory, Cashier; Norma Gardner, Assistant Cashier.

DIRECTORS FOR 1938

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

Certificate Issued August 27, 1936

No. 430

THE FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1937

C. W. Dorney, President; W. H. Fassett, Vice-President; J. C. Milne, Cashier and Secretary.

DIRECTORS FOR 1937

C. W. Dorney, W. H. Fassett, J. C. Milne.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	58,869.31	\$ 13,235.54	\$ 17,869.06	\$ 28,839.73
Loans and Dis. (Sec. by Col.)	192,944.59	181,686.91	146,503.86	203,386.41
Loans on Real Estate.....	3,600.00	19,250.00	18,250.00	19,250.00
Overdrafts (Sec. and Unsec.)	16.83	35.82	84.94	83.90
United States Bonds.....	120,000.00	120,000.00	127,500.00	83,700.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	31,297.79	35,855.80	37,913.06	50,745.61
Premium on Bonds.....	1,278.13	2,787.68	2,787.68	
Furniture and Fixtures.....	2,188.51	1,604.01	1,454.01	1,130.94
Banking House				16,312.50
Other Real Estate.....				
Due from Banks (not Resv.)	11,787.12	12,882.93	7,489.09	12,200.59
Cash Items (not including				
Checks on Other Banks)..	617.73	1,845.58	20.25	127.34
Due from Reserve Banks...	180,766.87	106,333.61	239,762.06	131,288.97
Checks on Other Banks....				
Currency	19,568.00	18,775.00	12,914.00	15,660.00
Gold				
Silver and Fractional Coin..	3,607.48	6,310.05	3,078.07	7,079.42
Expense Account.....				
Other Resources.....	1,509.55	1,791.08		
Total	\$ 628,051.91	\$ 522,394.01	\$ 615,626.08	\$ 569,805.41

LIABILITIES

Capital Stock.....	\$ 30,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	5,000.00	5,000.00	5,000.00	7,500.00
Undivided Profits (Net)....	2,331.35	5,113.20	5,117.80	8,371.64
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....				
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	588,385.18	447,157.10	542,317.86	490,051.00
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certif. of Deposit.			5,000.00	5,000.00
Time Certificates of Deposit				
Certified Checks.....				
Cashier's Checks.....	1,386.85	9,926.65	2,329.17	1,622.47
Reserved for Interest.....			2,667.87	
Reserved for Taxes.....	198.53		1,612.07	4,209.67
Other Liabilities.....	750.00	5,197.06	1,581.31	3,050.63
Total	\$ 628,051.91	\$ 522,394.01	\$ 615,626.08	\$ 569,805.41

OFFICERS FOR 1938

C. W. Dorney, President; W. H. Fassett, Vice-President; J. C. Milne, Cashier.

DIRECTORS FOR 1938

C. W. Dorney, W. H. Fassett, J. C. Milne.

Certificate Issued June 1, 1909

No. 159

***THE NEW CASTLE STATE BANK, NEW CASTLE**
(Garfield County)

OFFICERS FOR 1937

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

DIRECTORS FOR 1937

John W. Ritter, Edward Ewing, James Tarro.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	9,725.50	\$ 11,179.35	\$ 9,173.18	.....
Loans and Dis. (Sec. by Col.)	11,955.14	12,078.90	10,900.25	.....
Loans on Real Estate.....	1,665.00	5,757.45	3,890.00	.....
Overdrafts (Sec. and Unsec.)	193.40	67.44	80.29	.....
United States Bonds.....	.....	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	2,229.33	2,297.12	2,185.67	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	750.00	600.00	600.00	.....
Banking House.....	2,000.00	1,850.00	1,850.00	.....
Other Real Estate.....	2,778.85	1,442.00	1,442.00	.....
Due from Banks (not Resv.)	1,967.20	921.60	1,937.40	.....
Cash Items (not including Checks on Other Banks).....	.....	.....	.....	.....
Due from Reserve Banks...	65,118.78	70,873.14	46,895.54	.....
Checks on Other Banks.....	341.72	183.40	52.35	.....
Currency.....	1,653.00	1,683.00	3,218.00	.....
Gold.....	.....	5.00	5.00	.....
Silver and Fractional Coin..	807.25	778.89	601.70	.....
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 101,185.17	\$ 109,717.29	\$ 82,831.38	.....

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	10,000.00	\$ 10,000.00	\$ 10,000.00	.....
Surplus Fund.....	.....	.....	.....	.....
Undivided Profits (Net)....	388.44	42.13	66.74	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	3,880.78	6,449.08	6,668.75	.....
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	73,229.47	84,587.70	60,772.51	.....
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit	.....	.....	.....	.....
Time Certificates of Deposit	13,686.48	8,638.38	5,323.38	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 101,185.17	\$ 109,717.29	\$ 82,831.38	.....

OFFICERS FOR 1938

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

DIRECTORS FOR 1938

John W. Ritter, James Tarro, Edward Ewing.

*Voluntary Liquidation January 3, 1939.

Certificate Issued September 29, 1922

No. 412

*THE ORDWAY STATE BANK, ORDWAY

(Crowley County)

OFFICERS FOR 1937

M. T. Caley, President; J. R. Caley, Cashier and Secretary; R. H. Caley,
Assistant Cashier.

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	14,204.54	.....	.....	.....
Loans and Dis. (Sec. by Col.)	12,966.27	.....	.....	.....
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	136.69	.....	.....	.....
United States Bonds.....	1,700.00	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	946.61	.....	.....	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,300.00	.....	.....	.....
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	4,000.00	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	.....	.....	.....	.....
Due from Reserve Banks...	52,000.71	.....	.....	.....
Checks on Other Banks....	612.79	.....	.....	.....
Currency	1,730.00	.....	.....	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,946.02	.....	.....	.....
Expense Account.....	.....	.....	.....	.....
Other Resources.....	648.88	.....	.....	.....
Total	\$ 92,192.51	.....	.....	.....
LIABILITIES				
Capital Stock.....\$	25,000.00	.....	.....	.....
Surplus Fund.....	2,500.00	.....	.....	.....
Undivided Profits (Net)...	.....	.....	.....	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	50,935.57	.....	.....	.....
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	5,000.00	.....	.....	.....
Time Certificates of Deposit	4,382.25	.....	.....	.....
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	4,374.69	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 92,192.51	.....	.....	.....

*Voluntary Liquidation July 7, 1937.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1937

A. E. Walther, President; C. G. Bennett, Vice-President; David S. Boyd, Cashier
and Secretary; R. E. Kullerstrand, Assistant Cashier

DIRECTORS FOR 1937

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

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	20,381.69	\$ 36,527.00	\$ 30,933.95	\$ 26,599.07
Loans and Dis. (Sec. by Col.)	73,774.45	76,818.05	80,874.65	80,991.18
Loans on Real Estate.....	19,104.35	17,417.49	17,977.76	10,628.41
Overdrafts (Sec. and Unsec.)	354.16	161.09	422.09	476.31
United States Bonds.....	46,887.50	48,362.50	55,862.50	64,662.50
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	43,848.52	44,238.11	38,634.63	35,376.96
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,527.81	1,285.12	1,565.19	1,042.43
Banking House.....	7,000.00	6,750.00	6,750.00	6,500.00
Other Real Estate.....	2,788.00	1,596.00	1,594.40	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	819.37	451.52	1,273.24	1,705.86
Due from Reserve Banks...	204,265.59	162,379.71	162,909.25	182,041.43
Checks on Other Banks....	750.00	33.40	.....	.....
Currency	12,669.00	15,845.00	10,988.00	15,476.00
Gold	73.50	73.50	73.50	73.50
Silver and Fractional Coin..	3,746.12	2,309.81	3,389.00	4,123.50
Expense Account.....	.....	.....	.....	.....
Other Resources.....	383.54	280.07	6.00	176.60
Total	\$ 438,373.60	\$ 414,528.37	\$ 413,180.66	\$ 429,873.75

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	.....	6,000.00	6,000.00	10,000.00
Undivided Profits (Net)....	3,686.36	1,143.00	2,063.26	2,051.22
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	35,726.36	40,573.52	43,358.93	61,673.05
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	1,500.00
Individual Deposits.....	297,172.32	268,154.07	261,282.68	255,372.60
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	5,000.00	.....	.....	.....
Time Certificates of Deposit	65,840.84	67,501.47	69,736.79	68,849.26
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	756.47	839.44	739.00	10.74
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	191.25	316.87	.....	416.88
Total	\$ 438,373.60	\$ 414,528.37	\$ 413,180.66	\$ 429,873.75

OFFICERS FOR 1938

A. E. Walther, President; C. G. Bennett, Vice-President; David S. Boyd, Cashier;
R. E. Kullerstrand, Assistant Cashier.

DIRECTORS FOR 1938

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

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1937

David Hersch, President; Whitney Newton, Vice-President; Max R. Mickey, Vice-President; Ernest E. Smith, Cashier and Secretary; Joseph B. Hersch, Assistant Cashier.

DIRECTORS FOR 1937

David Hersch, Max R. Mickey, Whitney Newton, Ernest E. Smith, Joseph B. Hersch.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	23,855.62	\$ 21,664.53	\$ 23,631.08	\$ 28,128.00
Loans and Dis. (Sec. by Col.)	28,766.35	34,211.22	35,512.10	29,526.69
Loans on Real Estate.....	500.00	3,300.00	3,200.00	5,175.00
Overdrafts (Sec. and Unsec.)	.....	.....	52.11	.....
United States Bonds.....	15,000.00	15,000.00	22,500.00	22,500.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	1,442.79	2,543.38	1,189.00	4,721.31
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	715.50	726.00	726.00	929.00
Banking House.....	9,900.00	6,750.00	6,750.00	6,500.00
Other Real Estate.....	266.26	266.26	266.26	3.00
Due from Banks (not Resv.)	259.35	303.40	25.25	97.25
Cash Items (not including Checks on Other Banks)...	.....	43.56	.....	.....
Due from Reserve Banks...	106,298.82	151,517.16	117,570.44	174,774.06
Checks on Other Banks...	.....	.....	4.00	.....
Currency	4,466.00	3,695.00	5,512.00	8,581.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	1,840.21	3,092.60	2,895.99	1,994.67
Expense Account.....	.....	.....	.....	.....
Other Resources.....	347.07	751.78	644.27	2,650.67
Total	\$ 193,657.97	\$ 243,864.89	\$ 220,478.50	\$ 285,580.65

LIABILITIES

Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,750.00	3,000.00	3,000.00	5,000.00
Undivided Profits (Net)....	335.10	738.66	263.13	1,890.37
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	23,095.42	36,099.94	38,958.22	51,158.14
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	111,545.57	139,800.03	118,680.02	181,087.95
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	19,202.91	19,643.18	15,616.66	12,294.35
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	2,353.97	10,208.08	9,585.47	9,149.84
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	9,375.00	9,375.00	9,375.00	.....
Total	\$ 193,657.97	\$ 243,864.89	\$ 220,478.50	\$ 285,580.65

OFFICERS FOR 1938

David Hersch, President; Whitney Newton, Vice-President; Max R. Mickey, Vice-President; Ernest E. Smith, Cashier; Joseph B. Hersch, Assistant Cashier.

DIRECTORS FOR 1938

David Hersch, Whitney Newton, Max R. Mickey, Joseph B. Hersch, Ernest E. Smith.

Certificate Issued March 13, 1916

No. 304

THE PAOLI STATE BANK, PAOLI

(Phillips County)

OFFICERS FOR 1937

Ira J. Taylor, President; Roy D. Goddard, Vice-President; A. R. Butler, Cashier.

DIRECTORS FOR 1937

Paul Holmquist, Ira J. Taylor, Roy D. Goddard, A. R. Butler.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	3,133.00	\$ 6,647.14	\$ 2,460.21	\$ 4,929.93
Loans and Dis. (Sec. by Col.)	28,537.69	29,590.51	25,139.87	26,564.82
Loans on Real Estate.....	.....	.....	.....	.....
Overdrafts (Sec. and Unsec.)	181.47	150.90	310.76	83.04
United States Bonds.....	100.00	100.00	100.00	100.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	5,000.00	3,800.00	3,800.00	260.50
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures...	1,000.00	900.00	900.00	900.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	2,402.00	3.00	3.00	745.41
Due from Banks (not Resv.)	7,805.08	5,425.00	.....	5,000.00
Cash Items (not including Checks on Other Banks)..	50.00	2.07	.....	.....
Due from Reserve Banks...	51,879.85	16,191.74	39,665.97	26,441.33
Checks on Other Banks...	210.43	933.91	177.42	668.10
Currency	3,606.00	2,328.00	2,668.00	3,058.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	612.53	445.99	414.56	374.41
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 104,518.05	\$ 66,518.26	\$ 75,639.79	\$ 69,125.54

LIABILITIES

Capital Stock.....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus Fund.....	1,000.00	.....	.....	.....
Undivided Profits (Net)...	501.27	437.35	318.20	2,242.80
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	14,400.89	12,138.71	12,218.17	12,887.81
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	72,713.96	38,049.37	52,210.59	38,097.98
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	5,750.00	5,750.00	750.00	5,750.00
Time Certificates of Deposit	149.83	142.83	142.83	146.95
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	.....	.....	.....	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	2.10	.....	.....	.....
Total	\$ 104,518.05	\$ 66,518.26	\$ 75,639.79	\$ 69,125.54

OFFICERS FOR 1938

Ira J. Taylor, President; Roy D. Goddard, Vice-President; A. R. Butler, Cashier.

DIRECTORS FOR 1938

Ira J. Taylor, Roy D. Goddard, A. R. Butler.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1937

R. C. Thatcher, President; C. B. Carlile, Vice-President; Geo. H. Hubbard, Cashier
and Secretary; Dey F. Whelan, Assistant Cashier.

DIRECTORS FOR 1937

R. C. Thatcher, C. B. Carlile, Geo. H. Hubbard.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	1,895.00	\$ 10,289.30	\$ 7,146.30	\$ 5,295.00
Loans and Dis. (Sec. by Col.)	3,785.00	14,335.00	2,810.00	3,440.00
Loans on Real Estate.....	18,174.38	17,918.05	17,203.72	14,691.45
Overdrafts (Sec. and Unsec.)	18.50	89.04	.44	.....
United States Bonds.....	561,464.64	598,450.72	598,450.72	403,759.53
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	213,251.29	196,320.89	185,488.55	193,045.50
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	441.71	400.00	400.00	2,240.00
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	23,948.64	17,503.05	17,503.05	10,503.05
Due from Banks (not Resv.)	.....	.....	.....	814.88
Cash Items (not including Checks on Other Banks).....	40.00	.....	48.08	.....
Due from Reserve Banks...	1,262,175.31	1,359,180.65	1,283,752.29	1,533,617.06
Checks on Other Banks....	9,064.76	12,350.04	15,436.12	14,415.55
Currency	18,502.00	20,394.00	16,162.00	24,981.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	6,616.07	5,746.66	3,606.68	5,391.17
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 2,119,377.30	\$ 2,252,977.40	\$ 2,148,007.95	\$ 2,212,194.19

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	120,000.00	120,000.00	120,000.00	120,000.00
Undivided Profits (Net)....	19,495.04	18,273.74	14,733.72	16,078.66
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	1,365,955.48	1,502,357.11	1,441,091.83	1,456,301.16
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	565,679.26	572,898.78	534,996.32	584,744.52
Due to Banks (not Resv.)..	701.52	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	40.00	40.00	40.00	40.00
Time Certificates of Deposit	.....	.....	.....	.....
Certified Checks.....	264.72	5,609.22	236.72	1,495.47
Cashier's Checks.....	5,922.10	811.52	1,783.04	1,141.61
Reserved for Interest.....	6,408.76	246.62	3,740.63	274.07
Reserved for Taxes.....	4,910.42	2,740.41	1,385.69	2,118.70
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 2,119,377.30	\$ 2,252,977.40	\$ 2,148,007.95	\$ 2,212,194.19

OFFICERS FOR 1938

R. C. Thatcher, President; C. B. Carlile, Vice-President; Geo. H. Hubbard, Cashier;
Dey F. Whelan, Assistant Cashier.

DIRECTORS FOR 1938

R. C. Thatcher, C. B. Carlile, Geo. H. Hubbard.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST CO., PUEBLO

(Pueblo County)

OFFICERS FOR 1937

Alva B. Adams, President; W. K. Dudley, Vice-President and Cashier; Joseph A. Uhl, Secretary; J. C. Goudy, Assistant Cashier; Edward McCabe, Assistant Cashier and Assistant Secretary; F. A. Brimmer, Assistant Cashier and Assistant Secretary.

DIRECTORS FOR 1937

Alva B. Adams, M. D. Thatcher, W. K. Dudley, Joseph A. Uhl, Edward McCabe, F. A. Brimmer, F. M. Dunbaugh, J. C. Goudy.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	231,922.27	\$ 222,206.20	\$ 178,564.81	\$ 131,355.86
Loans and Dis. (Sec. by Col.)	621,687.57	484,957.89	484,903.59	313,039.29
Loans on Real Estate.....	351,405.87	186,845.47	167,295.30	237,979.73
Overdrafts (Sec. and Unsec.)	271.93	213.11	47.36	182.84
United States Bonds.....	979,071.62	1,281,006.05	1,282,267.38	1,381,896.17
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	1,129,794.83	1,093,097.07	1,155,385.01	1,196,280.65
Premium on Bonds.....				
Furniture and Fixtures.....	1.00	1.00	1.00	5,718.70
Banking House.....	85,000.00	115,000.00	115,000.00	85,000.00
Other Real Estate.....	131,522.76	153,025.20	143,030.91	98,131.33
Due from Banks (not Resv.)	5,899.08	6,361.35	659.77	4,854.74
Cash Items (not including				
Checks on Other Banks)..	38,480.54	9,298.28	6,709.04	8,694.99
Due from Reserve Banks...	1,876,609.78	1,936,914.63	1,912,503.37	1,875,476.23
Checks on Other Banks....	28,192.99	57,563.00	24,541.95	..
Currency	72,906.00	78,857.00	79,670.00	72,282.00
Gold				
Silver and Fractional Coin..	12,113.19	9,676.44	13,128.12	10,371.09
Expense Account.....				
Other Resources.....	1,441.30	10,458.05	33,645.18	4,325.18
Total	\$ 5,566,320.73	\$ 5,645,480.74	\$ 5,597,352.79	\$ 5,425,588.80

LIABILITIES

Capital Stock.....	\$ 299,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus Fund.....	51,000.00	50,000.00	50,000.00	50,000.00
Undivided Profits (Net)....	2,496.06	2,496.06	22,619.13	17,267.05
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	3,476,689.56	3,428,241.98	3,321,160.87	3,209,779.63
Postal Savings Accounts...				
Trust Funds.....	33,303.79	39,729.61	29,139.47	54,804.16
Dividends Unpaid.....				
Individual Deposits.....	1,649,456.11	1,781,519.31	1,821,409.78	1,741,959.20
Due to Banks (not Resv.)..	19,249.60	15,990.15	5,000.00	5,000.00
Due to Reserve Banks.....				
Demand Certif. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit				
Certified Checks.....	2,573.93	1,289.19	2,943.47	1,814.04
Cashier's Checks.....	27,229.49	20,950.54	15,074.60	19,071.67
Reserved for Interest.....			8,084.63	
Reserved for Taxes.....			8,588.07	6,435.53
Other Liabilities.....	322.19	263.90	8,332.77	14,457.52
Total	\$ 5,566,320.73	\$ 5,645,480.74	\$ 5,597,352.79	\$ 5,425,588.80

OFFICERS FOR 1938

Alva B. Adams, President; Joseph A. Uhl, Executive Vice-President and Secretary; W. K. Dudley, Vice-President and Cashier; Edward McCabe, Assistant Cashier; F. A. Brimmer, Assistant Cashier; J. C. Goudy, Assistant Cashier.

DIRECTORS FOR 1938

Alva B. Adams, Joseph A. Uhl, W. K. Dudley, Edward McCabe, F. A. Brimmer, J. C. Goudy, M. D. Thatcher.

Certificate Issued January 20, 1920

No. 385

THE SAN LUIS STATE BANK, SAN LUIS

(Costilla County)

OFFICERS FOR 1937

W. S. Parrish, President; Antonio Zegob, Vice-President; E. L. Stoller, Cashier and Secretary.

DIRECTORS FOR 1937

W. S. Parrish, Antonio Zegob, E. L. Stoller, Emilio Lobato, J. J. Lobato.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	3,346.86	\$ 4,118.21	\$ 4,318.74	\$ 4,783.59
Loans and Dis. (Sec. by Col.)	40,900.79	59,044.09	53,420.21	56,706.49
Loans on Real Estate.....	2,014.28	1,330.24	1,247.12	831.52
Overdrafts (Sec. and Unsec.)	25.39	3.34	1.30	2.95
United States Bonds.....	6,000.00	6,000.00	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities	38,759.53	29,562.70	29,545.73	33,662.19
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,800.00	2,000.00	2,000.00	1,500.00
Banking House.....	4,300.00	4,000.00	4,000.00	3,500.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	133.09
Cash Items (not including Checks on Other Banks)	443.12	.....	.....	40.00
Due from Reserve Banks....	60,014.37	18,152.73	17,859.98	31,594.47
Checks on Other Banks....	729.87	.....	.....	.....
Currency	3,635.00	2,924.00	3,812.00	4,691.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	1,712.77	1,700.79	2,864.52	2,605.62
Expense Account .....	.....	.....	.....	.....
Other Resources.....	11.07	.....	.....	.....
Total	\$ 164,693.05	\$ 128,836.10	\$ 119,069.60	\$ 140,050.92

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	3,100.00	3,500.00	3,500.00	4,000.00
Undivided Profits (Net)....	544.07	456.43	928.28	941.76
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	9,270.90	12,058.13	9,890.31	8,236.29
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	175.00	.....	175.00
Individual Deposits.....	118,098.22	79,145.67	71,072.35	94,634.81
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	5,000.0	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	3,093.02	2,843.47	2,843.47	854.18
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	70.67	81.53	272.99	328.55
Reserved for Interest.....	366.17	.....	.....	.....
Reserved for Taxes.....	150.00	.....	.....	119.70
Other Liabilities.....	.....	575.87	562.20	760.63
Total	\$ 164,693.05	\$ 128,836.10	\$ 119,069.60	\$ 140,050.92

OFFICERS FOR 1938

W. S. Parrish, President; Antonio Zegob, Vice-President; E. L. Stoller, Cashier.

DIRECTORS FOR 1938

W. S. Parrish, Antonio Zegob, E. L. Stoller, Emilio Lobato, J. J. Lobato.

Certificate Issued February 16, 1929

No. 423

***THE ROUTT COUNTY STATE BANK,
STEAMBOAT SPRINGS**

(Routt County)

OFFICERS FOR 1937

A. H. Dake, President; C. R. Monson, Vice-President; Albert F. Cruse, Cashier and Secretary; R. H. Hubbard, Assistant Cashier; C. H. Alexander, Assistant Cashier; Helen V. Ingram, Assistant Cashier.

DIRECTORS FOR 1937

Louis Bell, C. P. Brennan, Albert F. Cruse, A. H. Dake, R. I. Gwillim, C. R. Monson, E. L. Morrow.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	59,840.68	\$ 65,073.19	\$ 61,626.70	.....
Loans and Dis. (Sec. by Col.)	329,914.32	307,266.60	326,623.54	.....
Loans on Real Estate.....	25,816.40	26,460.46	24,238.13	.....
Overdrafts (Sec. and Unsec.)	117.19	148.50	65.62	.....
United States Bonds.....	10,000.00	10,000.00	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	16,545.00	14,675.00	14,800.00	.....
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	2,400.00	2,990.00	2,990.00	.....
Banking House.....	8,000.00	7,712.00	7,712.00	.....
Other Real Estate.....	5,419.60	4,986.40	4,986.40	.....
Due from Banks (not Resv.)	2,178.30	6,764.83	7,757.16	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	782.08	459.49	414.04	.....
Due from Reserve Banks...	404,067.29	631,218.17	537,557.53	.....
Checks on Other Banks....	9,727.17	124.00	877.45	.....
Currency	23,480.00	25,926.00	27,853.00	.....
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	3,578.84	3,143.09	7,099.93	.....
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	271.70	.....
Total	\$ 901,866.87	\$ 1,106,947.73	\$ 1,024,873.20	.....

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	.....
Surplus Fund.....	18,000.00	26,000.00	26,000.00	.....
Undivided Profits (Net)....	1,299.85	2,746.74	4,184.32	.....
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	190,940.24	182,511.73	190,520.16	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	437.50	.....	.....
Individual Deposits.....	608,345.75	805,770.70	725,802.84	.....
Due to Banks (not Resv.)..	2,725.39	5,000.00	5,000.00	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	5,000.00	5,000.00	5,000.00	.....
Time Certificates of Deposit	18,996.24	13,491.85	13,232.85	.....
Certified Checks.....	516.49	100.00	.....	.....
Cashier's Checks.....	2,048.46	9,882.26	214.23	.....
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	3,994.45	6,006.95	4,918.80	.....
Total	\$ 901,866.87	\$ 1,106,947.73	\$ 1,024,873.20	.....

OFFICERS FOR 1938

A. H. Dake, President; C. R. Monson, Vice-President; Albert F. Cruse, Cashier; R. H. Hubbard, Assistant Cashier; Helen V. Ingram, Assistant Cashier; C. H. Alexander, Assistant Cashier.

DIRECTORS FOR 1938

C. P. Brennan, Albert F. Cruse, A. H. Dake, R. I. Gwillim, B. A. Long, C. R. Monson, E. L. Morrow.

*Nationalized May 16, 1938.

Certificate Issued May 2, 1918

No. 346

**THE COMMERCIAL SAVINGS BANK OF STERLING,
STERLING**
(Logan County)

OFFICERS FOR 1937

J. N. Sanders, President; T. C. Sanders, Vice-President; A. M. Rex, Cashier;
W. S. Sanders, Assistant Cashier.

DIRECTORS FOR 1937

J. N. Sanders, T. C. Sanders, A. M. Rex, W. S. Sanders, Annie M. Cox.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	176,021.25	\$ 218,703.57	\$ 146,919.97	\$ 194,779.23
Loans and Dis. (Sec. by Col.)	265,410.50	299,107.67	303,462.05	334,704.24
Loans on Real Estate.....	36,912.22	44,903.91	48,572.08	45,068.28
Overdrafts (Sec. and Unsec.)	4.43	.....	.16	.....
United States Bonds.....	222,175.00	222,175.00	221,175.00	230,675.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	117,211.82	116,416.87	116,505.87	93,756.12
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,575.62	1,775.20	1,776.20	1,907.45
Banking House.....	.....	.....	.....	.....
Other Real Estate.....	4,453.84	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks)....	.....	.....	.....	.....
Due from Reserve Banks...	594,132.85	505,682.90	577,208.67	551,706.62
Checks on Other Banks....	16,207.49	14,093.28	9,123.84	17,050.90
Currency	14,348.00	10,854.00	14,643.00	22,218.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin..	4,036.81	2,006.37	3,268.05	3,312.09
Expense Account.....	.....	.....	.....	.....
Other Resources.....	3,750.00	3,800.00	3,800.00	3,950.00
Total	\$ 1,456,289.83	\$ 1,439,518.77	\$ 1,447,454.89	\$ 1,499,127.93

LIABILITIES

Capital Stock.....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus Fund.....	24,500.00	26,500.00	30,000.00	33,000.00
Undivided Profits (Net)....	4,998.30	24,277.23	24,249.23	24,463.88
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	129,868.76	166,269.46	152,945.40	197,741.63
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	945,587.52	902,616.07	920,559.28	965,002.63
Due to Banks (not Resv.)...	43,143.21	17,604.11	19,310.02	11,440.65
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certif. of Deposit.	5,000.00	13,945.00	44,365.00	17,205.00
Time Certificates of Deposit	188,915.98	174,800.37	150,407.65	137,656.07
Certified Checks.....	2,025.00	.....	.....	100.00
Cashier's Checks.....	12,251.06	13,504.15	5,581.66	12,515.67
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	2.38	36.65	2.40
Total	\$ 1,456,289.83	\$ 1,439,518.77	\$ 1,447,454.89	\$ 1,499,127.93

OFFICERS FOR 1938

J. N. Sanders, President; T. C. Sanders, Vice-President; A. M. Rex, Cashier;
W. S. Sanders, Assistant Cashier.

DIRECTORS FOR 1938

J. N. Sanders, T. C. Sanders, Annie M. Cox, A. M. Rex, W. S. Sanders.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK, STERLING

(Logan County)

OFFICERS FOR 1937

R. A. Towne, President; Roy E. Smith, Vice-President; J. C. Railsback, Vice-President; Gerald C. Lutin, Cashier and Secretary; Floyd R. Smith, Assistant Cashier.

DIRECTORS FOR 1937

R. A. Towne, J. C. Railsback, Gerald C. Lutin, Roy E. Smith, H. B. Swedlund, Floyd R. Smith, F. H. Blair.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	246,225.41	\$ 279,285.44	\$ 247,203.16	\$ 240,701.35
Loans and Dis. (Sec. by Col.)	337,278.23	444,555.16	412,577.87	496,070.34
Loans on Real Estate.....	21,530.76	30,046.66	34,899.36	35,404.52
Overdrafts (Sec. and Unsec.)	942.05	424.14	696.20	59.96
United States Bonds.....	54,734.75	.....	.....	.....
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	6,597.53	17,635.53	16,791.48	6,668.75
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	4,400.00	4,000.00	4,000.00	3,600.00
Banking House.....	35,000.00	31,800.00	31,800.00	30,720.00
Other Real Estate.....	5,000.00	5,000.00	5,000.00	3.00
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)..	5,439.05	3,339.85	5,316.43	4,585.84
Due from Reserve Banks...	468,799.33	317,512.75	356,907.45	304,925.61
Checks on Other Banks....	2,993.97	7,273.72	13,442.11	3,784.11
Currency	9,550.00	10,158.00	14,614.00	12,322.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	3,030.65	4,986.58	5,863.15	7,672.90
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	.....
Total	\$ 1,201,521.73	\$ 1,156,017.83	\$ 1,149,111.21	\$ 1,146,518.38

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)....	7,022.95	18,677.96	23,615.75	25,331.31
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	220,214.59	213,946.99	206,471.91	223,445.80
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	777,453.30	731,550.42	721,914.95	686,684.60
Due to Banks (not Resv.)..	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifis. of Deposit.	.....	.....	.....	.....
Time Certificates of Deposit	80,086.75	74,356.70	79,070.84	90,005.29
Certified Checks.....	5.00	5.00	5.00	45.00
Cashier's Checks.....	13,538.25	9,396.95	9,948.95	8,006.38
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities .....	.....	8,083.81	8,083.81	13,000.00
Total	\$ 1,201,521.73	\$ 1,156,017.83	\$ 1,149,111.21	\$ 1,146,518.38

OFFICERS FOR 1938

R. A. Towne, President; Roy E. Smith, Vice-President; J. C. Railsback, Vice-President; Gerald C. Lutin, Cashier; Floyd R. Smith, Assistant Cashier.

DIRECTORS FOR 1938

J. C. Railsback, R. A. Towne, Gerald C. Lutin, Roy E. Smith, Floyd R. Smith, H. B. Swedlund, F. H. Blair.

Certificate Issued May 31, 1912

No. 237

THE BANK OF BACA COUNTY, TWO BUTTES
(Baca County)

OFFICERS FOR 1937

Fred L. Harris, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier and Secretary; Dale S. Hall, Assistant Cashier.

DIRECTORS FOR 1937

Fred L. Harris, N. G. Jones, Margaret M. Jones, Mary A. Harris.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	8,027.27	\$ 1,908.00	\$ 2,509.75	\$ 1,953.87
Loans and Dis. (Sec. by Col.)	29,646.49	29,069.05	24,352.18	25,212.88
Loans on Real Estate.....	935.00	712.00	600.00	400.00
Overdrafts (Sec. and Unsec.)	27.67	2.04	11.76	31.56
United States Bonds.....	14,714.00	21,820.50	18,120.50	15,413.50
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	5,792.74	9,442.16	11,250.80	11,839.41
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	673.00	650.00	650.00	550.00
Banking House.....	1,750.00	1,575.00	1,575.00	1,400.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including	.....	.....	.....	.....
Checks on Other Banks)...	348.80	285.45	88.60	.....
Due from Reserve Banks....	19,490.28	11,005.50	8,258.58	13,347.07
Checks on Other Banks.....	.....	.....	.....	.....
Currency.....	2,574.00	2,103.00	3,135.00	2,403.00
Gold.....	.....	.....	.....	.....
Silver and Fractional Coin..	450.54	420.69	303.88	328.82
Expense Account.....	.....	.....	.....	.....
Other Resources.....	40.18	40.18	.....	.....
Total	\$ 84,469.97	\$ 79,033.57	\$ 70,856.05	\$ 72,880.11

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus Fund.....	4,075.00	4,075.00	4,075.00	4,075.00
Undivided Profits (Net)....	3,616.21	3,625.33	3,678.76	3,908.31
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	5,010.02	4,660.01	4,864.31	5,393.34
Postal Savings Accounts....	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	85.00	85.00	85.00	85.00
Individual Deposits.....	50,312.58	44,521.02	35,997.97	37,720.41
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	805.00	1,143.20	1,143.20	443.20
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	50.64	55.02	50.64	50.64
Reserved for Interest.....	.....	.....	500.00	700.00
Reserved for Taxes.....	2.60	365.89	350.89	336.32
Other Liabilities.....	512.92	503.10	110.28	167.89
Total	\$ 84,469.97	\$ 79,033.57	\$ 70,856.05	\$ 72,880.11

OFFICERS FOR 1938

Fred L. Harris, President; Margaret M. Jones, Vice-President; N. G. Jones, Cashier; Dale S. Hall, Assistant Cashier.

DIRECTORS FOR 1938

Fred L. Harris, N. G. Jones, Margaret M. Jones, Mary A. Harris.

Certificate Issued June 19, 1909

No. 156

THE GUARANTY STATE BANK, WALSENBURG

(Huerfano County)

OFFICERS FOR 1937

August M. Musso, President; T. M. Hudson, Vice-President; Paul Krier, Vice-President;
N. W. Andrews, Cashier and Secretary; Geo. E. Davis, Assistant Cashier.

DIRECTORS FOR 1937

August M. Musso, T. M. Hudson, Paul Wayt, Paul Krier, G. R. Moore,
A. J. Dissler, Herman Ruffini.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	44,362.81	\$ 56,820.62	\$ 55,815.16	\$ 45,732.02
Loans and Dis. (Sec. by Col.)	61,187.62	86,094.21	82,128.12	46,404.92
Loans on Real Estate.....	24,690.40	32,142.34	32,714.84	26,757.92
Overdrafts (Sec. and Unsec.)	57.31	160.68	125.33	2.45
United States Bonds.....	11,300.00	36,300.00	21,300.00	21,100.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	176,007.64	137,845.08	126,990.10	87,667.82
Premium on Bonds.....				
Furniture and Fixtures....	4,600.00	4,200.00	4,200.00	4,200.00
Banking House.....	11,400.00	10,800.00	10,800.00	10,800.00
Other Real Estate.....	6,554.69	5,437.46	5,756.21	5,206.23
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)..	48.90	265.85	565.99	2,911.77
Due from Reserve Banks...	49,817.81	28,767.49	55,158.85	58,017.65
Checks on Other Banks....	3,916.79	8,544.08	1,638.62	826.50
Currency	12,543.00	17,675.00	7,323.00	16,335.00
Gold				
Silver and Fractional Coin.	5,330.29	5,841.53	5,456.09	4,272.61
Expense Account.....				
Other Resources.....		3,129.76	5,917.52	22.95
Total	\$ 411,817.26	\$ 434,024.10	\$ 415,889.83	\$ 330,257.84

LIABILITIES

Capital Stock.....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus Fund.....	1,000.00	1,000.00	1,000.00	1,000.00
Undivided Profits (Net)....	1,339.49	289.55	1,269.04	1,505.01
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	138,928.57	137,770.02	144,213.05	116,230.72
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	209,827.13	230,946.85	206,149.99	150,394.56
Due to Banks (not Resv.)..				
Due to Reserve Banks.....				
Demand Certifs. of Deposit.	5,000.00		5,000.00	5,000.00
Time Certifs. of Deposit....	5,113.49	13,499.37	7,417.86	4,645.29
Certified Checks.....	350.00			
Cashier's Checks.....	258.58	518.31	839.89	863.03
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....				619.23
Total	\$ 411,817.26	\$ 434,024.10	\$ 415,889.83	\$ 330,257.84

OFFICERS FOR 1938

August M. Musso, President; T. M. Hudson, Vice-President; Paul Krier, Vice-President;
N. W. Andrews, Cashier; Geo. E. Davis, Assistant Cashier.

DIRECTORS FOR 1938

August M. Musso, T. M. Hudson, Paul Krier, Paul Wayt, A. J. Wissler, Herman Ruffini.

Certificate Issued July 31, 1916

No. 1313

THE COLORADO STATE BANK, WALSH

(Baca County)

OFFICERS FOR 1937

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier;
Grace Robson, Assistant Cashier.

DIRECTORS FOR 1937

R. B. Holt, Maude Holt, J. K. McKinnis.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	12,123.50	\$ 9,221.31	\$ 9,180.00	\$ 6,325.00
Loans and Dis. (Sec. by Col.)	47,969.94	38,463.91	37,563.34	61,106.67
Loans on Real Estate.....	11,521.80	8,750.00	8,670.00	8,125.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	2,250.00	2,250.00	2,250.00	2,250.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	9,100.00	21,363.06	24,356.74	26,032.62
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures.....	2,700.00	2,400.00	2,400.00	1,500.00
Banking House	6,000.00	6,000.00	6,000.00	4,000.00
Other Real Estate.....	.....	.....	.....	.....
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks).....	.....	.....	16.90	.....
Due from Reserve Banks...	60,064.98	38,761.53	39,230.57	20,169.49
Checks on Other Banks.....	.....	.....	.....	.....
Currency	5,457.00	5,400.00	2,049.00	3,525.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	1,052.63	663.23	761.39	754.36
Expense Account.....	.....	.....	.....	.....
Other Resources.....	3,370.82	125.35	125.35	.....
Total	\$ 161,610.67	\$ 133,398.39	\$ 132,603.29	\$ 133,788.14
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)....	845.38	717.84	1,252.36	870.00
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	.....	.....	.....	.....
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	1,000.00
Individual Deposits.....	116,772.52	88,229.96	83,866.54	105,201.39
Due to Banks (not Resv.)...	17,790.54	17,790.54	17,790.54	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifs. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	563.90	1,160.05	1,157.85	1,206.55
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	138.33	.....	3,036.00	10.20
Reserved for Interest.....	.....	.....	.....	250.00
Reserved for Taxes.....	500.00	500.00	500.00	250.00
Other Liabilities.....	.....	.....	.....	.....
Total	\$ 161,610.67	\$ 133,398.39	\$ 132,603.29	\$ 133,788.14

OFFICERS FOR 1938

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Cashier;
Grace Robson, Assistant Cashier.

DIRECTORS FOR 1938

R. B. Holt, Maude Holt, J. K. McKinnis.

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1937

S. C. Zears, President; F. A. Temple, Vice-President; A. F. Esgar, Cashier and Secretary.

DIRECTORS FOR 1937

F. A. Temple, H. A. Esgar, J. F. Rowe, W. E. Carlin, S. C. Zears.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	14,674.08	\$ 17,900.00	\$ 16,339.09	\$ 17,059.11
Loans and Dis. (Sec. by Col.)	39,652.94	45,083.95	46,428.21	45,050.00
Loans on Real Estate.....	295.25	2,400.00	2,284.50	2,806.50
Overdrafts (Sec. and Unsec.)	82.85	48.48	294.94	96.41
United States Bonds.....	15,443.25	14,393.50	36,629.25	14,300.00
Bonds to Secure Postal Sav.				
Other Bonds and Securities.	19,871.00	38,666.61	16,352.02	31,263.51
Premium on Bonds.....				
Furniture and Fixtures....	1,250.00	1,000.00	1,000.00	900.00
Banking House.....	2,550.00	2,450.00	2,450.00	2,350.00
Other Real Estate.....				
Due from Banks (not Resv.)				
Cash Items (not including				
Checks on Other Banks)..	211.21		225.00	
Due from Reserve Banks...	54,231.25	47,644.87	36,438.23	36,361.27
Checks on Other Banks.....	134.06	64.55	11.75	33.51
Currency	3,003.00	1,745.00	2,198.00	3,036.00
Gold				
Silver and Fractional Coin.	851.96	612.14	988.61	815.40
Expense Account.....				
Other Resources.....				
Total	\$ 152,250.85	\$ 172,009.10	\$ 161,639.60	\$ 154,071.71

LIABILITIES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Capital Stock.....\$	25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus Fund.....	2,500.00	3,000.00	3,000.00	3,500.00
Undivided Profits (Net)...	1,586.23	696.81	1,178.53	595.01
Bills Payable.....				
Notes Rediscounted.....				
Savings Accounts.....	8,933.85	15,232.50	21,161.85	17,626.25
Postal Savings Accounts...				
Trust Funds.....				
Dividends Unpaid.....				
Individual Deposits.....	97,658.55	98,752.87	86,330.63	83,508.44
Due to Banks (not Resv.)...				
Due to Reserve Banks.....				
Demand Certifs. of Deposit.	5,000.00	5,000.00	5,000.00	5,000.00
Time Certificates of Deposit	10,380.79	22,380.79	18,080.79	15,415.77
Certified Checks.....				
Cashier's Checks.....	191.43	446.13	387.80	426.24
Reserved for Interest.....				
Reserved for Taxes.....				
Other Liabilities.....	1,000.00	1,500.00	1,500.00	3,000.00
Total	\$ 152,250.85	\$ 172,009.10	\$ 161,639.60	\$ 154,071.71

OFFICERS FOR 1938

S. C. Zears, President; F. A. Temple, Vice-President; A. F. Esgar, Cashier.

DIRECTORS FOR 1938

S. C. Zears, F. A. Temple, H. A. Esgar, J. F. Rowe, W. E. Carlin.

Certificate Issued August 12, 1911

No. 224

THE FARMERS STATE BANK OF YUMA, YUMA
(Yuma County)

OFFICERS FOR 1937

Roy Shepherd, President; Henry Gummer, Vice-President; L. E. Fitzgerald, Cashier and Secretary.

DIRECTORS FOR 1937

Harold Chrismer, L. E. Fitzgerald, Henry Gummer, Webb D. Martin, Roy Richardson, I. L. Rising, Roy Shepherd.

RESOURCES	Mar. 31, 1937	Dec. 31, 1937	Mar. 7, 1938	Dec. 31, 1938
Loans and Dis. (Unsecured) \$	39,517.63	\$ 56,986.50	\$ 57,903.47	\$ 80,629.56
Loans and Dis. (Sec. by Col.)	161,124.16	196,225.89	198,095.02	169,356.50
Loans on Real Estate.....	2,000.00	5,000.00	5,000.00	5,000.00
Overdrafts (Sec. and Unsec.)	.....	.....	.....	.....
United States Bonds.....	.....	2,275.00	2,275.00	2,275.00
Bonds to Secure Postal Sav.	.....	.....	.....	.....
Other Bonds and Securities.	27,713.67	31,330.00	27,230.00	19,815.00
Premium on Bonds.....	.....	.....	.....	.....
Furniture and Fixtures....	1,800.00	1,600.00	1,600.00	2,600.00
Banking House.....	2,800.00	2,700.00	2,700.00	1,400.00
Other Real Estate.....	3,339.14	1,035.98	1,033.98	1,033.98
Due from Banks (not Resv.)	.....	.....	.....	.....
Cash Items (not including Checks on Other Banks).....	.....	.....	.....	.....
Due from Reserve Banks...	315,983.30	199,365.71	199,844.08	144,427.56
Checks on Other Banks.....	1,534.62	854.01	677.23	2,066.17
Currency	18,366.00	14,408.00	20,580.00	16,909.00
Gold .....	.....	.....	.....	.....
Silver and Fractional Coin.	1,373.77	3,065.00	2,695.68	2,567.23
Expense Account.....	.....	.....	.....	.....
Other Resources.....	.....	.....	.....	1,500.00
Total	\$ 575,552.29	\$ 514,846.09	\$ 519,634.46	\$ 449,580.00

LIABILITIES

Capital Stock.....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus Fund.....	5,000.00	15,000.00	15,000.00	20,000.00
Undivided Profits (Net)....	3,446.80	639.60	3,592.68	1,647.34
Bills Payable.....	.....	.....	.....	.....
Notes Rediscounted.....	.....	.....	.....	.....
Savings Accounts.....	85,272.03	89,181.58	85,231.43	85,603.06
Postal Savings Accounts...	.....	.....	.....	.....
Trust Funds.....	.....	.....	.....	.....
Dividends Unpaid.....	.....	.....	.....	.....
Individual Deposits.....	450,381.67	379,081.09	379,479.67	305,863.40
Due to Banks (not Resv.)...	.....	.....	.....	.....
Due to Reserve Banks.....	.....	.....	.....	.....
Demand Certifcs. of Deposit.	100.00	100.00	100.00	.....
Time Certificates of Deposit	1,275.70	267.73	5,654.59	5,920.96
Certified Checks.....	.....	.....	.....	.....
Cashier's Checks.....	76.09	76.09	76.09	45.24
Reserved for Interest.....	.....	.....	.....	.....
Reserved for Taxes.....	.....	.....	.....	.....
Other Liabilities.....	.....	500.00	500.00	500.00
Total	\$ 575,552.29	\$ 514,846.09	\$ 519,634.46	\$ 449,580.00

OFFICERS FOR 1938

Roy Shepherd, President; Henry Gummer, Vice-President; L. E. Fitzgerald, Cashier.

DIRECTORS FOR 1938

Harold Chrismer, L. E. Fitzgerald, Henry Gummer, Webb D. Martin, Roy Richardson, I. L. Rising, Roy Shepherd.

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