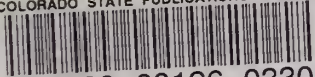


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FORTY-THIRD
AND
FORTY-FOURTH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. Dan Thornton
The Governor of the State
of
Colorado

For the Period from January 1, 1949
to December 31, 1950

BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.

Date Due

~~APR 26 1964~~

FORTY-THIRD
AND
FORTY-FOURTH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. Dan Thornton
The Governor of the State
of
Colorado

For the Period from January 1, 1949
to December 31, 1950

BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.

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 McFERSON
MAPLE T. HARL
S. F. HUTCHISON
WM. L. HAZLETT

*Deceased

Official Roster

STATE BANK COMMISSION

FRANK E. GOLDY, *Commissioner*

DEWITT MCNUTT, *Chief Deputy Commissioner*

DEPUTY COMMISSIONERS

CHARLES F. DREXEL

LEROY C. RODGERS

CHARLES A. LAND

LINDELL L. SACK

CARLOS E. ARTERBURN

FRANCIS H. SMITH

EDWARD L. STOLLER

EDWIN G. MOSS, *Small Loan Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

CAROLINE CECCHINI, *Principal Clerk*

GERTRUDE SCHOTT, *Principal Stenographer*

MAXINE BLOOMQUIST, *Principal Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone KEystone 1171, Branches 217-218



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Letter of Transmittal

December 31, 1950

To His Excellency,
DAN THORNTON,
Governor of Colorado.

Sir:

I have the honor to submit the Forty-third and Forty-fourth Annual Reports of the Department of Banking for the years 1949 and 1950 in compliance with the terms and provisions of Section 85, Chapter 18, 1935 Colorado Statutes Annotated, as amended, being the state banking laws.

Respectfully submitted,
FRANK E. GOLDY,
State Bank Commissioner.

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AMENDMENT, INCREASED CAPITAL STOCK

Central Bank & Trust Co., Denver to \$1,000,000
Bank of Kremmling, Kremmling to \$50,000
Farmers State Bank of Yuma, Yuma, to \$60,000
Colorado State Bank of Walsh, Walsh to \$50,000
Colorado Savings & Trust Co., La Junta to \$150,000
Kit Carson State Bank, Kit Carson, to \$50,000
Citizens State Bank of Ouray, Ouray to \$60,000
United States Bank of Grand Junction, Grand Junction to \$200,000
Bank of Aurora, Aurora, to \$100,000

CERTIFICATES OF AUTHORITY ISSUED

The Empire State Bank, Rocky Ford
Dove Creek State Bank, Dove Creek

INDUSTRIAL BANKS ORGANIZED

Glenarm Industrial Bank, Denver
Middle Park Industrial Bank, Granby
Golden Industrial Bank, Golden

MONEY LENDERS

There were 166 money lenders in 1949

CREDIT UNIONS

There were 71 credit unions in 1949

INDUSTRIAL BANKS

During 1949 there were 14 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There were 2 title and guaranty companies

Annual Report 1950

AMENDMENT, INCREASED CAPITAL STOCK

Eastern Colorado Bank, Cheyenne Wells to \$50,000
Bank of Burlington, Burlington to \$50,000
Colorado Savings Bank, Colorado Springs to \$150,000
Jefferson County Bank of Lakewood, Lakewood to \$100,000
Farmers & Merchants Bank, Monte Vista to \$100,000
Commercial Savings Bank of Sterling, Sterling to \$125,000
Farmers State Bank of Brush, Brush to \$150,000

CERTIFICATES OF AUTHORITY ISSUED

San Miguel Basin State Bank, Norwood
The Home State Bank, Loveland
Metropolitan State Bank, Derby
Middle Park Bank, Granby
Arkansas Valley Bank, Pueblo

CONVERSION

Middle Park Industrial Bank, to Middle Park Bank, Granby

INDUSTRIAL BANKS ORGANIZED

Englewood Farmers & Merchants Industrial Bank, Englewood
Broadway Industrial Bank, Denver

MONEY LENDERS

There were 179 money lenders in 1950

CREDIT UNIONS

There were 74 credit unions in 1950

INDUSTRIAL BANKS

During 1950 there were 14 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There were 2 title and guaranty companies

Industrial Banks 1950

Jim Furlong's Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Commercial Credit Plan Industrial Bank.....	Denver
Labor Finance Industrial Bank.....	Denver
Denver Industrial Bank.....	Denver
Community Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank.....	Pueblo
Commercial Credit Plan Industrial Bank.....	Grand Junction
Glenarm Industrial Bank.....	Denver
Middle Park Industrial Bank.....	Granby
Golden Industrial Bank.....	Golden
Englewood Farmers & Merchants Inds. Bank.....	Englewood
Broadway Industrial Bank.....	Denver

Credit Unions 1950

Rio Grande Operating Credit Union.....	Denver
Denver Interior Empl'ys. Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union, Swift & Co.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armonr Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Masco Employees Credit Union.....	Denver
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Municipal Employees Credit Union of Denver.....	Denver
College Credit Union of Greeley.....	Greeley
Alexander Film Company Credit Union.....	Colorado Springs
University of Colorado School of Medicine & Hospitals Credit Union.....	Denver
Denver Street Railwaymen's Credit Union.....	Denver
Belloco Credit Union.....	Denver
Public School Credit Union of Weld County.....	Greeley

Burnham Rio Grande Credit Union.....	Denver
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters & Sleeping Car Porters Credit Union.....	Denver
Neusteter Employees Credit Union.....	Denver
CB&Q-C&S Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
Colorado & Southern Credit Union.....	Denver
Railway Express Employees of Colorado Credit Union.....	Denver
C. F. & I. Power Dept. Credit Union.....	Pueblo
Star-Journal & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajatan's Parish Credit Union.....	Denver
Cooperators Credit Union.....	Center
Holy Trinity Parish Credit Union.....	Trinidad
Fremont County Teachers Credit Union.....	Canon City
Gardner Denver Employees Credit Union.....	Denver
Norbel Credit Union.....	Greeley
Guadalupe Parish Credit Union.....	Antonito
Mount Carmel Parish Credit Union.....	Denver
Most Precious Blood Parish Credit Union.....	San Luis
Our Lady of Peace Credit Union.....	Greeley
Holy Name of Mary Parish Credit Union.....	Del Norte
Mount Carmel Parish Credit Union.....	Pueblo
St. Mary Parish Credit Union.....	Walsenburg
St. Francis DeSales Parish Credit Union.....	Denver
Alamosa Hispanic Credit Union.....	Alamosa
Colorado Central Credit Union.....	Denver
Kistler Employees Credit Union.....	Denver
Presentation Parish Credit Union.....	Denver
Denver Council of Catholic Nurses and Associates Credit Union.....	Denver
HRC Credit Union.....	Denver
ASCO Credit Union.....	Pueblo
Sacred Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
Jefferson County School Employees Credit Union.....	Lakewood
Machinists Credit Union.....	Denver
Purina Credit Union.....	Denver
Mountain Standard Credit Union.....	Denver
State Employees Credit Union.....	Denver
Pueblo Transit Credit Union.....	Pueblo
St. Anthony of Padua Parish Credit Union.....	Denver
Coors Credit Union.....	Denver
St. Joseph's Parish Credit Union.....	Monte Vista
Weicker Southern Credit Union.....	Pueblo
Cyclone Credit Union.....	Denver
Interstate Gas Cr. Union.....	Colorado Springs

Small Loan Companies 1950

A & A Finance Company.....	Denver
Aaron Mosko Motor Company.....	Englewood
Acme Finance Company.....	Denver
Admiral Finance Company.....	Denver
Aetna Finance Company.....	Colorado Springs
Aetna Finance Company.....	Pueblo
Aetna Loan Company.....	Denver
Alamosa Finance Company.....	Alamosa
Allen Enterprises Loans, Inc.....	Boulder
American Loan System, Inc.....	Denver
Arvada Finance Company.....	Arvada
Arnold Motor Company.....	Boulder
Auld, Kissock, Cram, Inc.....	Ft. Collins
Aurora Finance Company, Inc.....	Aurora
Baca County Finance Company.....	Springfield
Baker Finance Company.....	Grand Junction
Baldwin Finance Company.....	Denver
Baldwin Finance Company.....	Lakewood
Basin Finance Company.....	Cortez
Bishop-Brown Finance Company.....	Denver
Broadway Finance Company.....	Denver
Buyers' Budget Plan, Inc.....	Denver
Capitol Hill Finance Corporation.....	Denver
Central Finance Company.....	Denver
Central Finance Company.....	Longmont
Chaffee County Finance Company.....	Salida
Citizens Finance Company.....	Grand Junction
City Finance Company.....	Colorado Springs
City Finance Company.....	Greeley
Civic Finance Company.....	Denver
Colfax Finance Company.....	Denver
Colorado Finance Corporation.....	Denver
Columbine Finance Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Pueblo
Commonwealth Finance Company.....	Boulder
Commonwealth Finance Company.....	Denver
Commonwealth Finance Company of Longmont.....	Longmont
Commonwealth Loan Company.....	Loveland
Community Credit Company.....	Pueblo
Community Finance & Acceptance Corp.....	Denver
Community Loan & Finance Company.....	Salida
Consolidated Finance Company.....	Delta
Continental Finance Corporation.....	Denver

Cooperatives Finance, Inc.....	Denver
Credit Service Corporation.....	Denver
D. & R. G. Mutual Loan Association.....	Grand Junction
Dameree, Frank T.....	Brighton
Delta Finance Company.....	Delta
Denham Finance Company.....	Denver
Dent, Herbert Langston.....	Ft. Lupton
Dent, W. L.....	Brighton
Denver Motor Finance Company, Inc.....	Denver
Derby Loan Company.....	Derby
Domestic Finance Company.....	Denver
Easy Loan Company.....	Denver
Empire Finance Company.....	Denver
Family Finance Company of Denver.....	Denver
Family Finance Company	Englewood
Family Finance Corporation of Lakewood	Lakewood
Family Finance Company	Pueblo
Fidelity Finance Co. of Colorado Springs.....	Colorado Springs
Fidelity Finance Company of Denver	Denver
Fidelity Finance Company of Golden	Golden
Fidelity Finance Company of Pueblo	Pueblo
Finance Corporation.....	Denver
First Finance Company.....	Denver
Fishel, Ralph M. & Company.....	Denver
Folkers, Heye D.....	Longmont
Franklin Finance Company.....	Denver
Fremont Finance Company.....	Canon City
Fruita Investment Company.....	Fruita
Frontier Finance Company.....	Denver
General Credit Corporation	Canon City
General Credit Corporation	Denver
General Credit Corporation	Ft. Collins
General Credit Corporation	Greeley
General Credit Corporation	La Junta
General Credit Corporation	Loveland
General Credit Corporation	Trinidad
General Finance Service	Colorado Springs
Glenarm Finance Company.....	Denver
Golden Credit Company.....	Denver
Gorge Finance Company.....	Canon City
Greeley Finance Company.....	Greeley
Gross Finance Company.....	Denver
Gunnison Finance Company.....	Gunnison
H. H. Hankins Finance Company.....	Lakewood
Harvey White Finance Company.....	Arvada
Havens Loan Company.....	Lamar

Home Loan & Investment Company.....	Grand Junction
Household Finance Corporation.....	Denver
Household Finance Corporation.....	Pueblo
Hughes Finance Company.....	Englewood
Industrial Finance Company.....	Englewood
Inland Consumer Credit Company.....	Greeley
Intermountain Finance Company.....	Durango
Jim Furlong Loan Company.....	Denver
Kinney Loan & Finance Company	Greeley
Kinney Loan & Finance Company	Longmont
Krier, Paul & Lueile	Walsenburg
La Junta Loan Corporation.....	La Junta
Leeman Auto Company.....	Denver
Liberal Finance Company.....	Grand Junction
Liberty Loan Corporation.....	Denver
Lincoln Loan Company.....	Denver
Liston, Thomas B.....	Boulder
Littleton Finance Company.....	Littleton
Local Loan Company.....	Denver
Max Mosko Loan Company.....	Denver
Metropolitan Finance Corporation.....	Denver
Midwest Finance Service.....	Loveland
Midwest Service Bureau.....	Boulder
Modern Finance Company.....	Denver
Montrose Finance Company.....	Montrose
Morr Loan Company.....	Denver
Motor Investment Company.....	Longmont
Motor Securities Corporation.....	Colorado Springs
National Loan Plan	Denver
National Loan Plan, Inc.	Denver
National Motor Finance Company	Denver
National Underwriters Finance Corp.	Denver
Northern Finance Corporation.....	Longmont
Northwestern Colorado Finance Corp.....	Craig
Northwestern Colorado Finance Corp.....	Steamboat Springs
Northwestern Loan Company.....	Denver
Owen Finance Company.....	Englewood
Peoples Acceptance Corporation	Glenwood Springs
Peoples Acceptance Corporation	Grand Junction
Peoples Acceptance Corporation	Leadville
Peoples Acceptance Corporation	Meeker
Peoples Finance Company	Denver
Peoples Loan & Investment Company.....	Sterling
Personal Finance Company of Colorado	Denver

Personal Finance Company of Denver	Denver
Personal Finance Company of Pueblo	Pueblo
Pickett, Esther C.	Boulder
Power Investment Company	Longmont
R.P.M. Loan & Finance Company.....	Denver
Retail Finance Corporation.....	Denver
Rifle Industries, Inc.....	Rifle
Rocky Ford Finance Company.....	Rocky Ford
S.L.V. Loan Company.....	Alamosa
Salida Finance Company.....	Salida
Santa Fe Finance Company.....	Denver
Schiffman, Willa.....	Trinidad
Seaboard Finance Company of Denver, Inc.....	Denver
Securities Credit Corporation	Colorado Springs
Securities Credit Corporation	Denver
Securities Credit Corporation	Denver
Securities Credit Corporation	Englewood
Securities Credit Corporation	Ft. Collins
Securities Credit Corporation	Grand Junction
Securities Credit Corporation	Greeley
Securities Credit Corporation	Pueblo
Securities Credit Corporation	Sterling
Standard Credit Company	La Junta
Standard Credit Company	Lamar
Standard Finance Company	Denver
State Loan & Finance Company.....	Denver
Stenback, R. H.	Brush
Stenback, R. H.	Ft. Morgan
Southern Colorado Acceptance Corp.....	Pueblo
Thelman, Wm. C.....	Colorado Springs
Time Finance Company.....	Denver
Trinidad Credit Company.....	Trinidad
Turner Securities	Durango
United Finance Company.....	Denver
United States Loan Company.....	Brush
Valley Loan Association	Lamar
Valley Loan Company	Montrose
Western Acceptance Corporation.....	Pueblo
Western Credit Corporation	Paonia
Western Finance Company	Montrose
Western States Finance Corporation	Denver
Zipprodt, A. M.....	Alamosa
Zipprodt Finance Company.....	La Junta

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

	Total No. of Banks 66 June 30, 1949	Total No. of Banks 67 Dec. 31, 1949	Total No. of Banks 70 June 30, 1950	Total No. of Banks 71 Dec. 30, 1950
RESOURCES				
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 64,886,670.09	\$ 69,854,697.63	\$ 70,683,652.74	\$ 83,377,909.71
United States Government obligations, direct and guaranteed	114,635,141.24	121,453,368.96	120,091,038.76	118,967,682.89
Obligations of States and political subdivisions	6,318,435.79	6,475,256.88	6,119,222.49	6,149,634.16
Other bonds, notes, and debentures	1,228,648.43	1,225,779.61	1,260,793.98	1,324,277.75
Corporate stocks (including stock of Federal Reserve Bank)	176,258.00	179,109.00	183,107.00	219,007.00
Loans and discounts (including overdrafts)	78,842,368.40	90,265,440.43	95,363,947.79	114,723,713.03
Bank premises owned	490,334.16	520,842.88	646,395.08	763,530.34
Furniture and Fixtures	447,850.61	440,011.58	528,754.50	701,654.14
Real estate owned other than bank premises	75,707.60	76,703.72	89,030.60	77,141.05
Investments and other assets indirectly representing bank premises or other real estate			112,158.61	
Other assets	1,180,056.68	1,171,451.21	1,472,577.46	1,678,983.56
Total Assets	\$268,281,501.00	\$291,662,661.90	\$296,550,679.01	\$327,983,533.63
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$158,675,148.09	\$178,358,432.87	\$175,196,335.79	\$199,098,089.26
Time deposits of individuals, partnerships, and corporations	54,938,291.24	57,279,666.35	58,603,767.97	59,788,929.66
Deposits of United States Government (including postal savings)	1,931,686.34	3,067,383.21	3,863,797.55	2,976,515.10
Deposits of States and political subdivisions	23,074,367.70	19,651,118.58	24,816,837.57	25,026,856.65
Deposits of banks	8,420,352.03	11,043,424.33	10,330,773.17	15,294,589.52
Other deposits (certified and officers' checks, etc.)	3,157,143.58	2,889,836.21	2,629,945.93	3,551,300.60
Total Deposits	\$250,197,189.00	\$272,289,861.55	\$275,641,457.98	\$305,736,280.79
Bills payable, rediscounts, and other liabilities for borrowed money	\$ 10,000.00	\$ 200,000.00	\$ 171,156.00	\$ 200,000.00
Other liabilities	1,321,908.28	1,534,204.92	1,850,079.40	2,100,513.37
CAPITAL ACCOUNTS				
Capital (Common)	\$ 6,102,500.00	\$ 6,352,500.00	\$ 6,782,500.00	\$ 7,257,500.00
Surplus	5,864,000.00	6,241,500.00	6,599,000.00	7,493,000.00
Undivided profits	3,837,882.17	3,976,517.15	4,443,934.56	4,424,558.52
Reserves (and retirement account for preferred capital)	948,021.55	1,068,078.28	1,062,551.07	771,680.75
Total Capital Accounts	\$ 16,752,403.72	\$ 17,638,595.43	\$ 18,887,985.63	\$ 19,946,739.27
Total Liabilities and Capital Accounts	\$268,281,501.00	\$291,662,661.90	\$296,550,679.01	\$327,983,533.63
Percentage of Total Capital to Total Assets			6.08%	
Percentage of Total Capital to Total Deposits			6.52%	
Cash Reserves to Total Deposits			27.27%	
Percentage of Assets in Cash and Sight Exchange				25.42%
Percentage of Assets in U. S. Government Obligations				36.27%
Percentage of Assets in Other Bonds and Securities				2.35%
Percentage of Assets in Loans and Discounts				34.98%
Percentage of Assets in Banking House				.23%
Percentage of Assets in Furniture and Fixtures				.21%
Percentage of Assets in other Assets				.54%
Percentage of Liabilities in Deposits				93.22%
Percentage of Liabilities in Other Liabilities				.70%
Percentage of Liabilities in Capital				2.21%
Percentage of Liabilities in Surplus				2.28%
Percentage of Liabilities in Undivided Profits and Reserves				1.59%
Increase in resources since June 30, 1950				\$31,432,854.62
Increase in deposits since June 30, 1950				30,094,822.81
Increase in capital since June 30, 1950				475,000.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1949

Alton Beck, President; F. J. Willoughby, Vice-President; W. Lucas Woodall, Cashier.

DIRECTORS FOR 1949

Alton Beck, F. J. Willoughby, W. Lucas Woodall, B. D. Rohlfing, L. M. Elisha.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 117,008.51	\$ 100,725.10	\$ 94,201.86	\$ 143,616.50
United States Government obligations, direct and guaranteed ...	394,300.00	395,300.00	370,300.00	330,300.00
Other bonds, notes, and debentures	7,000.00	7,000.00	2,000.00	2,564.92
Loans and discounts (including overdrafts)	106,589.43	128,403.50	127,719.82	154,486.81
Total Assets	\$ 624,897.94	\$ 631,428.60	\$ 594,221.68	\$ 630,968.23
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	341,183.08	\$ 342,386.95	\$ 272,608.67	\$ 342,364.35
Time deposits of individuals, partnerships, and corporations	117,553.88	135,111.13	131,367.25	110,012.50
Deposits of United States Government (including postal savings)	6,270.75	9,039.50	11,674.82	8,771.16
Deposits of States and political subdivisions	118,715.33	98,442.78	131,722.95	115,199.22
Other deposits (certified and officers' checks, etc.)	6,106.70	535.00		
Total Deposits	\$ 589,829.74	\$ 585,515.36	\$ 547,373.69	\$ 576,347.23
Other liabilities			\$ 9,376.00	\$ 14,521.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	15,000.00	15,000.00	20,000.00	20,000.00
Undivided profits	3,951.86	5,169.24	2,471.99	5,100.00
Reserves (and retirement account for preferred capital)	1,116.34	10,744.00		
Total Capital Accounts	\$ 35,068.20	\$ 45,913.24	\$ 37,471.99	\$ 40,100.00
Total Liabilities and Capital Accounts	\$ 624,897.94	\$ 631,428.60	\$ 594,221.68	\$ 630,968.23

OFFICERS FOR 1950

Alton Beck, President; Frank J. Willoughby, Vice-President; W. Lucas Woodall, Cashier-Secretary.

DIRECTORS FOR 1950

Alton Beck, Frank J. Willoughby, W. Lucas Woodall, L. M. Elisha, B. D. Rohlfing.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1949

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier & Secretary; Joseph DeVries, Asst. Cashier; Rolland Shultz, Asst. Cashier; Joseph N. Gerber, Asst. Cashier; Lester L. Allen, Jr., Asst. Cashier.

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 779,969.57	\$ 1,165,063.49	\$ 1,308,553.52	\$ 1,368,300.86
United States Government obligations, direct and guaranteed ...	1,630,000.00	1,829,474.00	2,029,410.00	2,228,110.00
Obligations of States and political subdivisions	13,000.00	14,021.44	13,000.00	14,483.06
Other bonds, notes, and debentures	158.29		325.17	
Loans and discounts (including overdrafts)	968,388.37	829,588.95	1,068,922.77	1,203,675.99
Bank premises owned			20,998.05	50,000.00
Furniture and fixtures	2,540.75	1,790.75	3,112.70	11,322.68
Other assets	160.25		1,062.68	
Total Assets	\$ 3,394,217.23	\$ 3,839,938.63	\$ 4,445,384.89	\$ 4,875,892.59
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,146,365.33	\$ 2,562,444.19	\$ 2,920,754.23	\$ 3,163,128.75
Time deposits of individuals, partnerships, and corporations ...	681,818.75	773,961.76	830,984.29	915,277.41
Deposits of United States Government (including postal savings)	28,731.25	23,806.25	46,863.10	31,175.56
Deposits of States and political subdivisions	346,770.74	278,104.64	435,155.24	537,720.71
Other deposits (certified and officers' checks, etc.)	53,022.71	50,807.11	51,661.06	73,739.45
Total Deposits	\$ 3,256,708.78	\$ 3,689,123.95	\$ 4,285,417.92	\$ 4,721,041.88
Other liabilities	\$ 4,346.78	\$ 12,963.07	\$ 13,208.27	\$ 15,692.37
CAPITAL ACCOUNTS				
Capital (Common)	\$ 75,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	20,000.00	20,000.00	20,000.00	30,000.00
Undivided profits	38,161.67	17,851.61	26,758.70	9,158.34
Total Capital Accounts	\$ 133,161.67	\$ 137,851.61	\$ 146,758.70	\$ 139,158.34
Total Liabilities and Capital Accounts	\$ 3,394,217.23	\$ 3,839,938.63	\$ 4,445,384.89	\$ 4,875,892.59

OFFICERS FOR 1950

C. R. Campbell, President; A. W. Hamilton, Vice-President; W. B. Hamilton, Cashier & Secretary; Joseph DeVries, Asst. Cashier; Rolland Shultz, Asst. Cashier; Joseph N. Gerber, Asst. Cashier; Lester L. Allen, Jr., Asst. Cashier; Carl Wilcoxon, Asst. Cashier.

DIRECTORS FOR 1950

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

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1949

J. W. Valentine, President; W. E. Gragg, Executive Vice-President; M. C. Goss, Vice-President; E. M. McCoy, Cashier; E. D. Seymour, Assistant Cashier.

DIRECTORS FOR 1949

J. W. Valentine, M. C. Goss, H. R. Platts, H. S. Evans, E. H. Cramer,
F. B. Schroeder, Ben Bernzen.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 399,193.95	\$ 627,686.67	\$ 584,619.58	\$ 527,257.29
United States Government obligations, direct and guaranteed	1,746,118.57	1,782,987.91	1,774,153.77	1,775,369.65
Obligations of States and political subdivisions	107,341.89	106,042.19	105,742.49	105,442.79
Other bonds, notes, and debentures	10,000.00	10,000.00	10,000.00	
Loans and discounts (including overdrafts)	927,430.95	844,038.85	978,744.42	1,047,042.76
Bank premises owned	28,029.00	26,529.00	26,529.00	25,029.00
Furniture and fixtures	14,930.03	14,215.03	14,655.03	18,683.49
Other assets				40.30
Total Assets	\$ 3,233,044.39	\$ 3,411,499.65	\$ 3,494,444.29	\$ 3,498,865.28
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,901,836.58	\$ 2,113,737.48	\$ 2,114,553.26	\$ 2,268,628.12
Time deposits of individuals, partnerships, and corporations	673,284.05	635,094.95	633,356.34	614,742.96
Deposits of United States Government (including postal savings)	17,325.08	38,627.38	31,779.25	57,701.69
Deposits of States and political subdivisions	400,546.39	374,070.52	446,834.85	264,401.35
Deposits of banks	11,057.44	11,203.25	10,671.25	19,433.83
Other deposits (certified and officers' checks, etc.)	10,620.46	6,924.00	10,151.46	14,780.12
Total Deposits	\$ 3,014,670.00	\$ 3,179,657.58	\$ 3,247,346.41	\$ 3,239,688.07
Other liabilities			\$ 254.16	\$ 683.36
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00	100,000.00	100,000.00
Undivided profits	68,374.39	81,842.07	46,843.72	58,493.85
Total Capital Accounts	\$ 218,374.39	\$ 231,842.07	\$ 246,843.72	\$ 258,493.85
Total Liabilities and Capital Accounts	\$ 3,233,044.39	\$ 3,411,499.65	\$ 3,494,444.29	\$ 3,498,865.28

OFFICERS FOR 1950

J. W. Valentine, President; W. E. Gragg, Executive Vice-President; E. M. McCoy, Cashier; E. D. Seymour, Assistant Cashier.

DIRECTORS FOR 1950

J. W. Valentine, M. C. Goss, H. R. Platts, H. S. Evans, F. B. Schroeder,
Ben Bernzen, W. E. Gragg.

Certificate Issued October 17, 1932

No. 428

THE BRIGHTON STATE BANK, BRIGHTON

(Adams County)

OFFICERS FOR 1949

Robert E. Marek, President; Joe L. O'Brien, Vice-President & Cashier; H. P. McClelland, Asst. Cashier.

DIRECTORS FOR 1949

Robert E. Marek, Mildred Marek, J. C. Counter, Joe L. O'Brien, Joseph G. Hodges.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,051,952.90	\$ 701,812.25	\$ 782,980.75	\$ 1,105,116.11
United States Government obligations, direct and guaranteed ...	1,541,120.90	1,613,544.50	1,702,715.20	1,799,545.66
Obligations of States and political subdivisions	164,736.31	203,282.68	180,738.51	150,516.91
Other bonds, notes, and debentures			9,000.00	19,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	515,417.10	1,110,246.06	901,629.35	951,376.67
Furniture and fixtures	7,849.40	7,565.24	7,465.77	7,494.35
Other assets				146.87
Total Assets	\$ 3,284,076.61	\$ 3,639,450.73	\$ 3,587,529.58	\$ 4,036,196.57

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,547,547.52	\$ 3,089,559.31	\$ 2,619,066.11	\$ 3,003,572.34
Time deposits of individuals, partnerships, and corporations ...	173,399.17	205,526.24	220,322.17	252,633.66
Deposits of United States Government (including postal savings)	25,705.18	24,566.49	39,119.60	32,769.98
Deposits of States and political subdivisions	364,865.39	134,769.10	516,873.64	536,557.97
Other deposits (certified and officers' checks, etc.)	20,786.71	12,964.78	9,048.46	16,129.24
Total Deposits	\$ 3,132,303.97	\$ 3,467,385.92	\$ 3,404,429.98	\$ 3,841,663.19
Other liabilities		\$ 12,500.00		\$ 29,957.41

CAPITAL ACCOUNTS

Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	29,772.64	37,564.81	83,099.60	64,575.97
Reserves (and retirement account for preferred capital)	22,000.00	22,000.00		
Total Capital Accounts	\$ 151,772.64	\$ 159,564.81	\$ 183,099.60	\$ 164,575.97
Total Liabilities and Capital Accounts	\$ 3,284,076.61	\$ 3,639,450.73	\$ 3,587,529.58	\$ 4,036,196.57

OFFICERS FOR 1950

Robert E. Marek, President; Joe L. O'Brien, Vice-President & Cashier; H. P. McClelland, Asst. Cashier.

DIRECTORS FOR 1950

Robert E. Marek, Mildred Marek, Joe L. O'Brien, J. C. Counter, Joseph G. Hodges.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1949

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Second Vice-President; A. H. Trautwein, Cashier; Warren M. Watrous, Asst. Cashier.

DIRECTORS FOR 1949

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, A. H. Trautwein, Warren M. Watrous, Daniel Kjeldgaard, Robert A. Petteys.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 442,021.37	\$ 443,619.49	\$ 479,444.22	\$ 448,056.48
United States Government obligations, direct and guaranteed ...	517,000.00	468,000.00	446,000.00	475,505.22
Obligations of States and political subdivisions	113,000.00	164,000.00	163,000.00	124,000.00
Other bonds, notes, and debentures	25,000.00			
Loans and discounts (including overdrafts)	1,637,631.79	1,577,528.46	1,586,773.41	1,856,449.04
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 2,734,656.16	\$ 2,653,150.95	\$ 2,675,220.63	\$ 2,904,013.74
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,508,746.93	\$ 1,468,756.81	\$ 1,513,892.80	\$ 1,820,286.52
Time deposits of individuals, partnerships, and corporations ...	570,286.03	541,563.81	535,957.85	495,556.09
Deposits of United States Government (including postal savings)	14,020.21	11,903.47	13,987.31	14,048.65
Deposits of States and political subdivisions	301,403.26	261,051.76	224,437.40	183,283.14
Other deposits (certified and officers' checks, etc.)	23,367.39	50,798.29	46,264.91	24,484.77
Total Deposits	\$ 2,417,823.82	\$ 2,334,074.14	\$ 2,334,540.27	\$ 2,537,659.17
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 150,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	16,832.34	19,076.81	40,680.36	16,354.57
Total Capital Accounts	\$ 316,832.34	\$ 319,076.81	\$ 340,680.36	\$ 366,354.57
Total Liabilities and Capital Accounts	\$ 2,734,656.16	\$ 2,653,150.95	\$ 2,675,220.63	\$ 2,904,013.74

OFFICERS FOR 1950

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Second Vice-President; Warren M. Watrous, Cashier; Harry Bloom, Assistant Cashier.

DIRECTORS FOR 1950

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, A. H. Trautwein, Warren M. Watrous, Daniel Kjeldgaard, Robert A. Petteys.

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1949

Geo. D. Tubbs, President; P. L. Bruner, Vice-President; L. L. Reinecker, Cashier & Secretary;
Willard Gross, Asst. Cashier.

DIRECTORS FOR 1949

Geo. D. Tubbs, P. L. Bruner, L. L. Reinecker, Willard Gross, E. L. Weinandt.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 787,487.79	\$ 435,726.68	\$ 869,078.66	\$ 673,858.34
United States Government obligations, direct and guaranteed ...	1,819,410.00	1,618,810.00	1,968,810.00	1,818,810.00
Obligations of States and political subdivisions	15,032.13	21,440.70	14,886.25	20,391.78
Other bonds, notes, and debentures	11,260.00	7,920.00	7,920.00	6,920.00
Loans and discounts (including overdrafts)	556,628.17	1,258,684.03	753,814.44	894,355.40
Bank premises owned	750.00	1.00	4,264.87	5,000.00
Furniture and fixtures.....	1.00	1.00	1.00	3,000.00
Other assets	1,811.59	3,734.94	1,742.57	463.30
Total Assets	\$ 3,192,380.68	\$ 3,346,318.35	\$ 3,620,517.79	\$ 3,422,798.82
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	2,717,000.80	\$ 2,916,776.99	\$ 3,083,752.16	\$ 2,872,495.14
Time deposits of individuals, partnerships, and corporations ...	183,990.89	173,969.60	291,750.89	307,031.31
Deposits of United States Government (including postal savings)	2,868.75	15,487.70		4,815.86
Deposits of States and political subdivisions	123,754.26	79,194.64	90,755.83	55,793.71
Other deposits (certified and officers' checks, etc.)	39,526.79	31,139.85	20,711.33	41,372.41
Total Deposits	\$ 3,067,141.49	\$ 3,216,568.78	\$ 3,486,970.21	\$ 3,281,508.43
CAPITAL ACCOUNTS				
Capital (Common)	\$ 40,000.00	\$ 40,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	38,500.00	42,500.00	46,500.00	50,000.00
Undivided profits	46,739.19	47,249.57	37,047.58	41,290.39
Total Capital Accounts.....	\$ 125,239.19	\$ 129,749.57	\$ 133,547.58	\$ 141,290.39
Total Liabilities and Capital Accounts	\$ 3,192,380.68	\$ 3,346,318.35	\$ 3,620,517.79	\$ 3,422,798.82

OFFICERS FOR 1950

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President and Secretary;
P. L. Bruner, Vice-President; Willard Gross, Cashier; Willis K. Cline, Asst. Cashier.

DIRECTORS FOR 1950

George D. Tubbs, Jr., L. L. Reinecker, Willard Gross, P. L. Bruner, E. L. Weinandt.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1949

W. L. Best, President; A. R. Best, Vice-President & Cashier; Donald R. Best, Assistant Cashier & Secretary.

DIRECTORS FOR 1949

A. R. Best, Donald R. Best, W. L. Best, F. M. Merten, Wm. O. Nordloh.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 48,447.44	\$ 68,177.61	\$ 74,613.91	\$ 61,646.26
United States Government obligations, direct and guaranteed ..	189,450.00	189,450.00	189,450.00	189,450.00
Obligations of States and political subdivisions	2,333.99	3,176.56	2,233.99	2,183.99
Loans and discounts (including overdrafts)	206,955.98	193,801.21	178,706.13	244,547.14
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	644.50	644.50
Total Assets	\$ 447,189.41	\$ 454,607.38	\$ 445,649.53	\$ 498,472.89
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	259,283.40	\$ 276,000.28	\$ 264,587.37	\$ 313,023.81
Time deposits of individuals, partnerships, and corporations	64,045.37	66,784.69	68,526.51	71,100.84
Deposits of United States Government (including postal savings)..	5,871.60	4,721.60	4,877.85	3,821.60
Deposits of States and political subdivisions	50,608.14	46,781.57	47,255.27	46,927.08
Other deposits (certified and officers' checks, etc.)	145.13	145.13	134.93	133.93
Total Deposits	\$ 379,953.64	\$ 394,433.27	\$ 385,381.93	\$ 435,007.26
Bills payable, rediscounts, and other liabilities for borrowed money	\$ 10,000.00			
Other liabilities	98.74	108.41	99.44	922.03
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	27,000.00	27,000.00	30,000.00
Undivided profits	6,399.55	7,390.77	7,641.51	7,543.60
Reserves (and retirement account for preferred capital)	737.48	674.93	526.65	
Total Capital Accounts.....	\$ 57,137.03	\$ 60,065.70	\$ 60,168.16	\$ 62,543.60
Total Liabilities and Capital Accounts	\$ 447,189.41	\$ 454,607.38	\$ 445,649.53	\$ 498,472.89

OFFICERS FOR 1950

W. L. Best, President; A. R. Best, Vice-President & Cashier; Donald R. Best, Assistant Cashier & Secretary.

DIRECTORS FOR 1950

A. R. Best, Donald R. Best, W. L. Best, F. M. Merten, Wm. O. Nordloh.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1949

J. O. Phillips, President; Winford Griffin, Vice-President; A. L. Pieper, Cashier & Secretary;
H. K. Fosha, Asst. Cashier.

DIRECTORS FOR 1949

J. O. Phillips, Winford Griffin, A. L. Pieper, H. K. Fosha.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 225,276.83	\$ 289,651.48	\$ 296,611.00	\$ 402,706.81
United States Government obligations, direct and guaranteed ...	750,600.00	701,530.00	652,550.00	753,630.00
Obligations of States and political subdivisions	1,640.59	7,138.71	751.90	3,100.76
Loans and discounts (including overdrafts)	878,558.03	1,034,815.51	894,841.39	916,750.82
Bank premises owned	4,500.00	4,000.00	4,000.00	3,500.00
Furniture and fixtures.....	7,256.00	7,500.00	7,500.00	6,500.00
Real estate owned other than bank premises	1.00	1.00	1.00	
Total Assets	\$ 1,867,832.45	\$ 2,044,636.70	\$ 1,856,255.29	\$ 2,086,188.39
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	1,281,117.21	\$ 1,406,921.16	\$ 1,227,910.53	\$ 1,398,747.56
Time deposits of individuals, partnerships, and corporations	454,235.19	479,601.76	472,786.92	510,040.76
Deposits of United States Government (including postal savings)	10.65	5,672.62	4,847.55	8,577.02
Deposits of States and political subdivisions	19,685.91	22,784.48	23,007.74	25,742.92
Other deposits (certified and officers' checks, etc.)	3,236.39	11,870.71	3,997.40	14,890.91
Total Deposits	\$ 1,758,285.35	\$ 1,926,850.73	\$ 1,732,550.14	\$ 1,957,999.17
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	9,547.10	14,628.97	23,705.15	28,189.22
Reserves (and retirement account for preferred capital)		3,157.00		
Total Capital Accounts.....	\$ 109,547.10	\$ 117,785.97	\$ 123,705.15	\$ 128,189.22
Total Liabilities and Capital Accounts	\$ 1,867,832.45	\$ 2,044,636.70	\$ 1,856,255.29	\$ 2,086,188.39

OFFICERS FOR 1950

J. O. Phillips, President; Winford Griffin, Vice-President; A. L. Pieper, Cashier-Secretary;
H. K. Fosha, Assistant Cashier.

DIRECTORS FOR 1950

J. O. Phillips, Winford Griffin, A. L. Pieper, H. K. Fosha.

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1949

C. L. Mann, President; P. S. Miller, Vice-President; C. B. Grout, Cashier.

DIRECTORS FOR 1949

C. L. Mann, P. S. Miller, C. B. Grout, J. E. Miller.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 342,775.75	\$ 487,839.61	\$ 309,731.84	\$ 453,234.07
United States Government obligations, direct and guaranteed ...	339,500.00	530,000.00	420,000.00	520,000.00
Obligations of States and political subdivisions	1,500.00	1,500.00	552.48	4,579.72
Loans and discounts (including overdrafts)	651,183.11	554,543.31	744,152.12	651,607.90
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,334,960.86	\$ 1,573,884.92	\$ 1,474,438.44	\$ 1,629,423.69
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 745,133.93	\$ 970,949.52	\$ 920,970.83	\$ 978,226.34
Time deposits of individuals, partnerships, and corporations ...	260,200.25	265,653.43	268,375.82	303,213.36
Deposits of States and political subdivisions	220,783.56	199,450.49	160,729.20	218,435.73
Other deposits (certified and officers' checks, etc.)	2,400.84	20,150.73	7,043.21	7,051.27
Total Deposits	\$ 1,228,518.58	\$ 1,456,204.17	\$ 1,357,119.06	\$ 1,506,926.70
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	6,442.28	17,680.75	17,319.38	22,496.99
Total Capital Accounts.....	\$ 106,442.28	\$ 117,680.75	\$ 117,319.38	\$ 122,496.99
Total Liabilities and Capital Accounts	\$ 1,334,960.86	\$ 1,573,884.92	\$ 1,474,438.44	\$ 1,629,423.69

OFFICERS FOR 1950

C. L. Mann, President; P. S. Miller, Vice-President; C. B. Grout, Cashier-Secretary.

DIRECTORS FOR 1950

C. L. Mann, P. S. Miller, J. E. Miller, C. B. Grout.

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1949

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier.

DIRECTORS FOR 1949

Victor Weed, Leona Weed, Irvin M. Bricker, John E. Sexson, Emil Rehfeld.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 794,544.48	\$ 886,131.44	\$ 908,729.47	\$ 983,053.08
United States Government obligations, direct and guaranteed ...	560,500.00	361,500.00	560,908.00	414,000.00
Obligations of States and political subdivisions	7,000.00	10,165.12	6,710.83	13,743.32
Loans and discounts (including overdrafts)	476,350.73	680,279.81	392,653.37	570,171.20
Bank premises owned	700.00	1.00	1.00	1.00
Furniture and fixtures.....	4,000.00	4,000.00	3,500.00	3,500.00
Total Assets	\$ 1,843,095.21	\$ 1,942,077.37	\$ 1,872,502.67	\$ 1,984,468.60
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	1,664,669.17	\$ 1,754,681.81	\$ 1,643,312.20	\$ 1,741,103.81
Time deposits of individuals, partnerships, and corporations	61,121.05	63,807.84	77,963.41	85,449.64
Deposits of United States Government (including postal savings)	2,100.00	4,668.75	10,856.25	2,981.25
Deposits of States and political subdivisions	52,892.46	44,717.47	60,029.78	73,356.80
Other deposits (certified and officers' checks, etc.)	300.00			
Total Deposits	\$ 1,781,082.68	\$ 1,867,875.87	\$ 1,792,161.64	\$ 1,902,891.50
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	30,000.00	45,000.00	20,000.00	30,000.00
Undivided profits	7,012.53	4,201.50	10,341.03	1,577.10
Total Capital Accounts.....	\$ 62,012.53	\$ 74,201.50	\$ 80,341.03	\$ 81,577.10
Total Liabilities and Capital Accounts	\$ 1,843,095.21	\$ 1,942,077.37	\$ 1,872,502.67	\$ 1,984,468.60

OFFICERS FOR 1950

Victor Weed, President; Irvin M. Bricker, Vice-President; Leona Weed, Cashier-Secretary.

DIRECTORS FOR 1950

Victor Weed, Leona Weed, Irvin M. Bricker, John E. Sexson, Emil Rehfeld.

Certificate Issued March 21, 1908

No. 20

THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1949

O. J. Miller, President; George L. Dern, Vice-President; I. W. Stimits, Cashier; O. N. Brathovde, Assistant Cashier; George G. Birdsall, Chairman of the Board.

DIRECTORS FOR 1949

John B. Allison, L. M. Bildstein, George G. Birdsall, George L. Dern, Dwight G. Hale,
Floyd L. Kelsey, O. J. Miller, A. W. Van Lopik.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,760,896.65	\$ 2,232,524.18	\$ 1,715,836.20	\$ 2,531,725.93
United States Government obligations, direct and guaranteed	1,719,854.00	2,064,995.00	1,799,136.00	1,644,933.77
Obligations of States and political subdivisions	335,594.80	267,695.16	296,222.08	294,156.91
Other bonds, notes and debentures	25,154.10			17,047.50
Loans and discounts (including overdrafts)	2,425,047.45	2,144,609.15	2,543,456.19	2,405,316.92
Bank premises owned	73,485.00	72,235.00	123,500.00	122,000.00
Other assets	1,723.30	3,910.52	3,343.38	2,372.50
Total Assets	\$ 6,341,755.30	\$ 6,785,969.01	\$ 6,481,493.85	\$ 7,017,553.53
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,716,257.23	\$ 4,188,957.99	\$ 3,924,848.58	\$ 4,364,144.80
Time deposits of individuals, partnerships, and corporations	1,455,695.88	1,455,943.70	1,434,822.42	1,361,746.11
Deposits of United States Government (including postal savings)	86,430.00	129,913.81	121,847.93	71,886.39
Deposits of States and political subdivisions	582,775.93	486,495.94	497,709.11	720,242.55
Deposits of banks	15,000.00	15,000.00	40,000.00	29,875.00
Other deposits (certified and officers' checks, etc.)	156,012.84	174,736.99	82,615.59	87,867.24
Total Deposits	\$ 6,012,171.88	\$ 6,451,048.43	\$ 6,101,843.63	\$ 6,635,762.09
Other liabilities	\$ 27,337.54	\$ 18,730.51	\$ 20,722.96	\$ 19,208.71
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	125,000.00	125,000.00	150,000.00	150,000.00
Undivided profits	74,045.88	87,990.07	55,727.26	59,382.73
Reserves (and retirement account for preferred capital)	3,200.00	3,200.00	3,200.00	3,200.00
Total Capital Accounts	\$ 302,245.88	\$ 316,190.07	\$ 358,927.26	\$ 362,582.73
Total Liabilities and Capital accounts	\$ 6,341,755.30	\$ 6,785,969.01	\$ 6,481,493.85	\$ 7,017,553.53

OFFICERS FOR 1950

O. J. Miller, President; A. W. Van Lopik, Vice-President; I. W. Stimits, Cashier;
O. N. Brathovde, Assistant Cashier; M. J. Griffin, Assistant Cashier.

DIRECTORS FOR 1950

L. M. Bildstein, George G. Birdsall, George L. Dern, Dwight G. Hale, Floyd L. Kelsey,
O. J. Miller, A. W. Van Lopik.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1949

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier; Paula Slavens, Asst. Cashier.

DIRECTORS FOR 1949

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 734,028.05	\$ 1,230,946.24	\$ 844,050.64	\$ 1,236,601.26
United States Government obligations, direct and guaranteed ...	619,500.00	362,500.00	362,500.00	542,500.00
Obligations of States and political subdivisions	56,347.93	91,261.49	70,264.19	85,537.35
Loans and discounts (including overdrafts)	1,354,219.49	1,302,392.97	1,476,605.89	1,363,222.43
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets				4,660.74
Total Assets	\$ 2,764,097.47	\$ 2,987,102.70	\$ 2,753,422.72	\$ 3,232,523.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	1,910,150.68	\$ 2,186,798.30	\$ 1,824,232.97	\$ 2,145,168.17
Time deposits of individuals, partnerships, and corporations ...	370,184.31	418,930.09	477,193.96	533,695.43
Deposits of United States Government (including postal savings)	2,724.24	2,758.05	1,892.67	3,601.65
Deposits of States and political subdivisions	295,070.07	173,679.86	232,776.87	322,530.72
Deposits of banks		5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	48,292.30	40,518.59	61,294.66	55,273.92
Total Deposits	\$ 2,626,421.60	\$ 2,827,684.89	\$ 2,602,391.13	\$ 3,065,269.89
Other liabilities		\$ 2,560.00		
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	55,000.00	55,000.00	60,000.00
Undivided profits.....	12,324.13	1,857.81	3,968.41	7,253.89
Total Capital Accounts.....	\$ 137,675.87	\$ 156,857.81	\$ 151,031.59	\$ 167,253.89
Total Liabilities and Capital Accounts	\$ 2,764,097.47	\$ 2,987,102.70	\$ 2,753,422.72	\$ 3,232,523.78

OFFICERS FOR 1950

R. N. Usher, President; C. C. McAfee, Vice-President; W. V. Dunlap, Cashier-Secretary; Paula Clark, Asst. Cashier.

DIRECTORS FOR 1950

W. V. Dunlap, J. H. Farmer, C. C. McAfee, Pauline Usher, R. N. Usher.

Certificate Issued September 23, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1949

Albert F. Cruse, Chairman of Board; C. A. Stoddard, President; J. J. Stanton, Vice-President;
John C. Ellis, Executive Vice-President; F. R. Montgomery, Cashier & Secretary;
Fred N. Hayes, Asst. Cashier.

DIRECTORS FOR 1949

C. P. Brennan, A. F. Cruse, John C. Ellis, F. M. Pleasant, J. J. Stanton, C. A. Stoddard,
L. S. Wyman.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 848,084.63	\$ 615,926.25	\$ 837,093.43	\$ 1,188,126.63
United States Government obligations, direct and guaranteed ...	1,161,403.24	1,660,167.58	1,135,196.20	1,695,884.30
Obligations of States and political subdivisions	165,325.72	142,322.80	116,407.73	114,119.51
Corporate stocks (including stock of Federal Reserve Bank)	4,500.00	4,800.00	4,800.00	5,250.00
Loans and discounts (including overdrafts)	864,442.98	734,257.79	950,677.66	831,882.70
Furniture and fixtures	18,265.00	17,335.00	15,714.14	14,445.28
Other assets	1,094.86	1,352.61	510.47	868.20
Total Assets	\$ 3,063,116.43	\$ 3,176,162.03	\$ 3,060,399.63	\$ 3,850,576.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,026,693.58	\$ 2,352,195.18	\$ 2,079,865.89	\$ 2,970,973.38
Time deposits of individuals, partnerships, and corporations ...	277,493.24	304,340.10	293,825.60	346,103.53
Deposits of United States Government (including postal savings)	9,758.78	10,094.48	23,343.07	24,936.75
Deposits of States and political subdivisions	535,356.80	311,913.33	449,339.46	269,716.79
Other deposits (certified and officers' checks, etc.)	41,623.56	10,486.58	21,150.61	34,635.83
Total Deposits	\$ 2,890,925.96	\$ 2,989,029.67	\$ 2,867,524.63	\$ 3,646,366.28
Other liabilities	\$ 10,970.01	\$ 8,388.04	\$ 6,403.72	\$ 5,319.42
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	60,000.00	75,000.00	80,000.00
Undivided profits	11,220.46	11,244.32	1,471.28	6,390.92
Reserves (and retirement account for preferred capital)		7,500.00	10,000.00	12,500.00
Total Capital Accounts.....	\$ 161,220.46	\$ 178,744.32	\$ 186,471.28	\$ 198,890.92
Total Liabilities and Capital Accounts	\$ 3,063,116.43	\$ 3,176,162.03	\$ 3,060,399.63	\$ 3,850,576.62

OFFICERS FOR 1950

Albert F. Cruse, Chairman of Board; C. A. Stoddard, President; John C. Ellis, Executive Vice-President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary; Fred N. Hayes, Asst. Cashier; C. J. Wilson, Asst. Cashier.

DIRECTORS FOR 1950

Albert F. Cruse, C. P. Brennan, John C. Ellis, C. A. Stoddard, F. M. Pleasant, L. S. Wyman,
J. J. Stanton.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY OF DELTA, DELTA

(Delta County)

OFFICERS FOR 1949

Melvin Springer, President; R. C. Raber, Vice-President; Melvin Springer, Jr., Vice-President; Chas. E. Parker, Cashier & Secretary; L. J. Springer, Asst. Cashier; R. E. Blaine, Asst. Cashier.

DIRECTORS FOR 1949

Melvin Springer, Melvin Springer, Jr., L. J. Springer, R. C. Raber, I. C. Hall, Chas. E. Parker.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 964,127.98	\$ 1,033,001.02	\$ 1,138,185.22	\$ 897,138.00
United States Government obligations, direct and guaranteed...	2,017,500.00	2,017,500.00	1,980,080.00	2,054,724.00
Obligations of States and political subdivisions	136,707.50	144,707.50	149,707.50	140,268.10
Other bonds, notes and debentures..	.....	.....	.....	17,500.00
Corporate stocks (including stock of Federal Reserve Bank).....	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	946,442.66	953,773.96	1,009,473.75	1,310,348.69
Bank premises owned	13,000.00	12,000.00	11,000.00	10,000.00
Other assets	21,936.48	3,238.18	2,865.48	6,362.84
Total Assets	\$ 4,105,714.62	\$ 4,170,220.66	\$ 4,297,311.95	\$ 4,442,341.63
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	2,990,515.65	\$ 3,234,756.17	\$ 3,079,448.94	\$ 3,306,094.17
Time deposits of individuals, partnerships, and corporations....	340,126.21	332,982.76	343,491.70	356,987.55
Deposits of United States Government (including postal savings)	58,332.49	35,665.02	34,586.94	96,504.34
Deposits of States and political subdivisions	381,206.40	227,433.62	479,703.62	318,862.38
Other deposits (certified and officers' checks, etc.)	14,524.90	18,468.30	15,835.73	20,581.18
Total Deposits	\$ 3,784,705.65	\$ 3,849,305.87	\$ 3,953,066.93	\$ 4,099,029.62
Other liabilities	\$ 14,690.18	\$ 12,346.32	\$ 18,410.43	\$ 15,718.89
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	90,454.23	92,916.22	110,217.12	112,211.09
Reserves (and retirement account for preferred capital)	15,864.56	15,652.25	15,617.47	15,382.03
Total Capital Accounts.....	\$ 306,318.79	\$ 308,568.47	\$ 325,834.59	\$ 327,593.12
Total Liabilities and Capital Accounts	\$ 4,105,714.62	\$ 4,170,220.66	\$ 4,297,311.95	\$ 4,442,341.63

OFFICERS FOR 1950

Melvin Springer, Chairman of the Board; Melvin Springer, Jr., President; R. C. Raber, Vice-President; L. J. Springer, Assistant Cashier & Executive Vice-President; Chas. E. Parker, Cashier-Secretary; R. E. Blaine, Assistant Cashier.

DIRECTORS FOR 1950

Melvin Springer, Melvin Springer, Jr., L. J. Springer, R. C. Raber, I. C. Hall, Chas. E. Parker.

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1949

Chas. R. Ewing, President; Byron L. Shaffer, Vice-President; E. E. Musick, Vice-President
and Cashier; Helen Harmon, Asst. Cashier.

DIRECTORS FOR 1949

Chas. R. Ewing, E. E. Musick, Byron Shaffer, W. C. Lewis, Alex Colville.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 337,327.36	\$ 463,720.01	\$ 387,004.92	\$ 392,578.31
United States Government obligations, direct and guaranteed ...	340,600.00	356,000.00	346,600.00	397,600.00
Obligations of States and political subdivisions	19,982.50	21,415.52	15,089.40	12,781.43
Other bonds, notes, and debentures	10,000.00	10,000.00	10,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	1,800.00	1,800.00	1,800.00	1,800.00
Loans and discounts (including overdrafts)	299,791.12	295,789.97	340,687.74	330,614.44
Bank premises owned	1,500.00	1,500.00	1,500.00	1,500.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,011,001.98	\$ 1,150,226.50	\$ 1,102,683.06	\$ 1,146,875.18

LIABILITIES

Demand deposits of individuals, partnerships, and corporations. \$	787,730.13	\$ 939,050.30	\$ 834,998.98	\$ 885,604.38
Time deposits of individuals, partnerships, and corporations ...	70,059.51	67,118.62	71,388.02	70,827.12
Deposits of United States Government (including postal savings)	1,843.00	2,193.00	1,006.00	1,433.00
Deposits of States and political subdivisions	64,649.92	50,663.83	84,907.04	61,228.14
Other deposits (certified and officers' checks, etc.)	15,563.95	13,622.51	30,469.69	39,680.00
Total Deposits	\$ 939,846.51	\$ 1,072,648.26	\$ 1,022,769.73	\$ 1,058,772.64
Other liabilities				\$ 1,250.00

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	35,000.00	35,000.00	35,000.00	35,000.00
Undivided profits	11,155.47	17,578.24	19,913.33	26,852.54
Total Capital Accounts	\$ 71,155.47	\$ 77,578.24	\$ 79,913.33	\$ 86,852.54
Total Liabilities and Capital Accounts	\$ 1,011,001.98	\$ 1,150,226.50	\$ 1,102,683.06	\$ 1,146,875.18

OFFICERS FOR 1950

Chas. R. Ewing, President; E. E. Musick, Executive Vice-President; Byron L. Shaffer, Vice-President; Helen Harmon, Cashier.

DIRECTORS FOR 1950

Chas. R. Ewing, E. E. Musick, Byron L. Shaffer, W. C. Lewis, Alex Colville.

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1949

Elwood M. Brooks, President; C. M. Good, Executive Vice-President and Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Vice-Presidents; Jesse M. Oldham, Hal E. Roof, Edward A. Troutman, Assistant Vice-Presidents; Arthur G. Bridgewater, Cashier; Henry C. Bullis, Arthur C. Allen, Leo D. VanDittie, Elvin R. Stiles, Geo. B. Loos, T. Arthur Williams, Wm. E. Troutman, John J. Fitzpatrick, Assistant Cashiers; Donald F. Delano, Auditor, Keith Lindeman, Comptroller.

DIRECTORS FOR 1949

Elwood M. Brooks, J. F. Hudson, C. M. Good, William Stirling, Henry D. Mitchell, Edgar Egan, John L. Reams, W. Lee Baldwin, C. Roy Muchow.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$10,895,320.09	\$13,476,915.66	\$14,195,513.22	\$17,249,720.39
United States Government obligations, direct and guaranteed..	12,810,865.62	13,859,364.66	11,962,274.55	12,071,185.25
Obligations of States and political subdivisions	1,838,909.72	1,835,119.49	1,853,993.70	1,684,998.93
Other bonds, notes, and debentures	317,659.18	277,225.34	319,196.05	401,332.32
Corporate stocks (including stock of Federal Reserve Bank).....	45,750.00	46,500.00	48,000.00	51,000.00
Loans and discounts (including overdrafts)	18,145,949.60	22,654,710.88	23,187,372.00	28,421,608.80
Furniture and fixtures.....	177,577.60	183,696.66	197,707.53	205,115.40
Real estate owned other than bank premises	75,000.00	75,000.00	75,000.00	65,000.00
Other assets	314,635.40	395,062.29	426,411.43	697,256.49
Total Assets	\$44,621,667.21	\$52,803,594.98	\$52,265,468.48	\$60,847,217.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	\$18,074,027.04	\$22,591,975.03	\$21,610,058.34	\$25,346,880.50
Time deposits of individuals, partnerships, and corporations.....	12,407,722.48	13,460,147.14	13,677,464.14	13,726,154.28
Deposits of United States Government (including postal savings)	201,440.86	538,995.46	699,193.65	394,612.33
Deposits of States and political subdivisions	4,433,354.07	4,384,352.53	4,098,663.80	5,412,289.33
Deposits of banks.....	6,922,514.73	8,978,087.58	8,930,959.22	12,361,800.45
Other deposits (certified and officers' checks, etc.).....	345,480.10	436,722.30	531,888.54	674,351.54
Total Deposits.....	\$42,384,539.28	\$50,390,280.04	\$49,548,227.69	\$57,916,088.43
Other liabilities.....	\$ 524,917.49	\$ 611,279.26	\$ 771,952.01	\$ 847,875.58
CAPITAL ACCOUNTS				
Capital (Common)	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	525,000.00	550,000.00	600,000.00	700,000.00
Undivided profits	186,210.44	251,035.68	345,288.78	383,253.57
Reserves (and retirement account for preferred capital).....	1,000.00	1,000.00		
Total Capital Accounts.....	\$ 1,712,210.44	\$ 1,802,035.68	\$ 1,945,288.78	\$ 2,083,253.57
Total Liabilities and Capital Accounts	\$44,621,667.21	\$52,803,594.98	\$52,265,468.48	\$60,847,217.58

OFFICERS FOR 1950

Elwood M. Brooks, President; C. M. Good, Executive Vice-President and Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Vice-Presidents; Jesse M. Oldham, Hal E. Roof, Edward A. Troutman, Arthur C. Allen, Leo D. Van Dittie, T. Arthur Williams, Wm. E. Troutman, Geo. B. Loos, Assistant Vice-Presidents; Arthur C. Bridgewater, Cashier; Elvin R. Stiles, Henry C. Bullis, Donald F. Delano, John J. Fitzpatrick, Donald D. Hoffman, Assistant Cashiers; Keith Lindeman, Comptroller.

DIRECTORS FOR 1950

Elwood M. Brooks, J. F. Hudson, C. M. Good, William Stirling, Henry D. Mitchell, Edgar Egan, John L. Reams, W. Lee Baldwin, C. Roy Muchow, John R. McCusker, Clarence L. Ireland.

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1949

E. S. Kassler, Sr., Chairman of the Board; Carl W. Sorensen, President; George F. Smith, Vice-President; David J. Main, Vice-President; Ralph E. Nelson, Vice-President; E. S. Kassler, Jr., Secretary; Alma M. Brown, Asst. Secretary; Harold L. Smith, Cashier.

DIRECTORS FOR 1949

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., David J. Main, Walter J. Morris, Ralph E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, George P. Schumacker, George F. Smith, Carl W. Sorensen.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 278,905.05	\$ 580,539.79	\$ 400,914.01	\$ 664,221.31
United States Government obligations, direct and guaranteed ...	334,051.00	194,885.00	195,494.00	
Loans and discounts (including overdrafts)	4,251,882.23	4,450,371.85	5,030,974.87	5,770,003.07
Bank premises owned	25,000.00	20,000.00	20,000.00	15,000.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets	5,703.67	7,863.51	2,964.18	3,445.26
Total Assets	\$ 4,895,543.95	\$ 5,253,662.15	\$ 5,650,349.06	\$ 6,452,671.64
LIABILITIES				
Time deposits of individuals, partnerships, and corporations ...	\$ 3,875,820.40	\$ 4,167,583.72	\$ 4,356,541.80	\$ 4,978,219.64
Deposits of United States Government (including postal savings)	2,981.25	1,368.75	8,118.75	1,968.73
Total Deposits	\$ 3,878,801.65	\$ 4,168,952.47	\$ 4,364,660.55	\$ 4,980,188.39
Bills payable, rediscounts, and other liabilities for borrowed money ...			100,000.00	200,000.00
Other liabilities	\$ 301,742.30	\$ 349,709.68	\$ 435,688.51	\$ 497,483.25
CAPITAL ACCOUNTS				
Capital (Common)	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	215,000.00	235,000.00	250,000.00	275,000.00
Total Capital Accounts	\$ 715,000.00	\$ 735,000.00	\$ 750,000.00	\$ 775,000.00
Total Liabilities and Capital Accounts	\$ 4,895,543.95	\$ 5,253,662.15	\$ 5,650,349.06	\$ 6,452,671.64

OFFICERS FOR 1950

E. S. Kassler, Sr., Chairman of the Board; Carl W. Sorensen, President; D. J. Main, Vice-President; R. E. Nelson, Vice-President; George F. Smith, Vice-President; E. S. Kassler, Jr., Secretary; Harold L. Smith, Cashier; George R. McGeorge, Asst. Secretary.

DIRECTORS FOR 1950

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, W. J. Morris, R. E. Nelson, R. E. Pate, Jr., Finlay M. Robinson, Geo. P. Schumacker, George F. Smith, Carl W. Sorensen.

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1949

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Kullgren, Cashier and Secretary;
C. E. Kenney, V. M. Rhodes, Assistant Cashiers.

DIRECTORS FOR 1949

F. L. Barkley, B. F. Clark, Glen B. Clark, E. M. Kullgren, F. R. Lilyard.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,514,542.27	\$ 2,099,481.19	\$ 1,881,314.19	\$ 1,582,277.95
United States Government obligations, direct and guaranteed....	6,475,276.89	6,467,625.89	6,703,134.05	6,804,745.25
Obligations of States and political subdivisions	123,513.23	36,367.37	67,166.47	21,103.48
Other bonds, notes, and debentures		46,045.00		46,015.00
Loans and discounts (including overdrafts)	1,148,951.71	1,857,763.72	2,130,671.59	2,710,426.16
Furniture and fixtures.....	25,000.00	45,000.00	40,000.00	37,500.00
Other assets	12,866.32	9,623.55	18,074.18	11,626.75
Total Assets	\$ 9,300,150.42	\$10,561,906.72	\$10,840,360.48	\$11,213,694.59
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 7,570,847.62	\$ 8,900,837.65	\$ 8,577,885.35	\$ 8,924,512.49
Time deposits of individuals, partnerships, and corporations.....	724,846.41	870,651.28	1,117,838.02	1,254,701.21
Deposits of United States Government (including postal savings)	122,598.66	188,127.37	268,937.30	240,891.50
Deposits of States and political subdivisions	331,896.14	47,790.89	245,917.65	107,212.53
Other deposits (certified and officers' checks, etc.)	130,579.74	129,272.33	140,520.18	147,854.69
Total Deposits.....	\$ 8,880,768.57	\$10,136,679.52	\$10,351,098.50	\$10,675,172.42
Other Liabilities	\$ 1,338.26	\$ 2,895.11	\$ 1,264.05	\$ 4,196.02
CAPITAL ACCOUNTS				
Capital (Common).....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	300,000.00	300,000.00	300,000.00	350,000.00
Undivided profits.....	68,043.59	72,332.09	137,997.93	84,326.15
Reserves (and retirement account for preferred capital).....				50,000.00
Total Capital Accounts.....	\$ 418,043.59	\$ 422,332.09	\$ 487,997.93	\$ 534,326.15
Total Liabilities and Capital Accounts	\$ 9,300,150.42	\$10,561,906.72	\$10,840,360.48	\$11,213,694.59

OFFICERS FOR 1950

B. F. Clark, President; F. L. Barkley, Vice-President; E. M. Kullgren, Cashier; C. E. Kenney, V. M. Rhodes, Assistant Vice-Presidents; Glen B. Clark, D. M. Troutman, Assistant Cashiers.

DIRECTORS FOR 1950

B. F. Clark, F. L. Barkley, E. M. Kullgren, Glen B. Clark, F. R. Lilyard.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1949

Leo A. Steinhardt, President; G. W. Ballantine, Jr., John S. Kennedy, Aaron W. Pleasants, Vice-Presidents; J. F. Vincent, Treasurer; John W. Morey, Chairman of the Board; John Evans, Chairman Executive Committee; I. R. Selover, Secretary; O. E. Binkley, Assistant Treasurer.

DIRECTORS FOR 1949

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Clarence J. Daly, Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$14,585,185.08	\$14,281,051.99	\$14,286,691.11	\$18,200,922.23
United States Government obligations, direct and guaranteed	24,149,356.47	26,112,308.00	26,178,178.86	25,366,883.34
Obligations of States and political subdivisions	567,179.91	379,057.47	349,251.45	317,594.46
Corporate stocks (including stock of Federal Reserve Bank)	60,005.00	60,006.00	60,006.00	75,006.00
Loans and discounts (including overdrafts)	10,986,255.68	12,538,575.11	13,080,876.63	16,860,215.46
Bank premises owned	90,750.50	88,000.00	85,250.50	82,500.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Other assets	720,208.25	647,559.27	905,656.56	768,286.94
Total Assets	\$51,158,942.89	\$54,106,559.84	\$54,945,913.11	\$61,671,409.43
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$30,642,184.25	\$34,077,434.41	\$33,670,229.31	\$39,418,685.88
Time deposits of individuals, partnerships, and corporations	7,962,956.13	7,852,968.66	7,557,546.10	7,452,475.29
Deposits of United States Government (including postal savings)	599,595.70	1,112,476.16	1,424,692.24	933,642.43
Deposits of States and political subdivisions	5,398,128.00	4,810,347.83	6,710,985.44	7,750,480.57
Deposits of banks	820,221.78	998,612.85	552,376.16	496,394.97
Other deposits (certified and officers' checks, etc.)	1,571,593.48	1,052,382.87	726,602.67	1,227,952.39
Total Deposits	\$46,994,679.34	\$49,904,222.78	\$50,642,431.92	\$57,279,631.53
Other liabilities	\$ 288,477.86	\$ 285,427.03	\$ 291,936.42	\$ 338,409.90
CAPITAL ACCOUNTS				
Capital (Common)	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	1,000,000.00	1,000,000.00	1,000,000.00	1,500,000.00
Undivided profits	1,367,940.40	1,379,064.74	1,428,699.48	1,155,522.71
Reserves (and retirement account for preferred capital)	507,845.29	537,845.29	582,845.29	397,845.29
Total Capital Accounts	\$ 3,875,785.69	\$ 3,916,910.03	\$ 4,011,544.77	\$ 4,053,368.00
Total Liabilities and Capital Accounts	\$51,158,942.89	\$54,106,559.84	\$54,945,913.11	\$61,671,409.43

OFFICERS FOR 1950

John W. Morey, Chairman of Board; John Evans, Chairman Executive Committee; Leo A. Steinhardt, President; G. W. Ballantine, Jr., John S. Kennedy, Aaron W. Pleasants, Vice-Presidents; J. F. Vincent, Treasurer; I. R. Selover, Secretary.

DIRECTORS FOR 1950

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Clarence J. Daly, Wilbur F. Denious, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Leo A. Steinhardt, Barry Morey Sullivan, Mahlon D. Thatcher, James A. Woods.

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1949

Gene E. Griffith, President; Donald T. Carney, Executive Vice-President; Wm. G. Griffith, Vice-President, Cashier and Secretary; Donald T. Kelley, Asst. Cashier.

DIRECTORS FOR 1949

Fred M. Manning, J. R. Travis, David G. Gordon, Gene E. Griffith, Donald T. Carney, Charles E. Mitton, Wm. G. Griffith.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,086,267.86	\$ 1,464,993.81	\$ 1,374,226.87	\$ 1,697,766.31
United States Government obligations, direct and guaranteed ...	2,118,744.98	2,809,857.30	3,721,187.88	4,474,039.66
Obligations of States and political subdivisions	112,000.00	175,000.00	135,000.00	115,000.00
Loans and discounts (including overdrafts)	892,735.44	1,135,258.03	1,459,009.54	1,534,658.47
Furniture and fixtures	38,315.47	39,464.54	39,917.98	35,172.47
Other assets	9,393.53	16,403.17	22,176.06	23,933.63
Total Assets	\$ 4,257,457.28	\$ 5,640,976.85	\$ 6,751,518.33	\$ 7,880,570.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,281,253.04	\$ 3,253,204.65	\$ 3,694,214.46	\$ 4,596,338.24
Time deposits of individuals, partnerships, and corporations ...	1,359,038.88	1,732,006.41	2,224,368.41	2,395,275.82
Deposits of United States Government (including postal savings).			157,348.76	193,035.93
Deposits of States and political subdivisions	205,000.00	205,000.00	205,000.00	205,195.78
Deposits of banks	10,000.00	10,000.00		
Other deposits (certified and officers' checks, etc.)	81,325.84	105,009.56	112,416.93	106,763.83
Total Deposits	\$ 3,936,617.76	\$ 5,305,220.62	\$ 6,393,348.56	\$ 7,496,609.60
Other liabilities	\$ 33,408.99	\$ 51,728.63	\$ 56,474.16	\$ 62,550.52
CAPITAL ACCOUNTS				
Capital (Common)	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	37,430.53	34,027.60	51,695.61	71,410.42
Total Capital Accounts	\$ 287,430.53	\$ 284,027.60	\$ 301,695.61	\$ 321,410.42
Total Liabilities and Capital Accounts	\$ 4,257,457.28	\$ 5,640,976.85	\$ 6,751,518.33	\$ 7,880,570.54

OFFICERS FOR 1950

Gene E. Griffith, President; Donald T. Carney, Executive Vice-President; Wm. G. Griffith, Vice-President and Cashier; Donald T. Kelley, Asst. Cashier.

DIRECTORS FOR 1950

Fred M. Manning, J. R. Travis, David G. Gordon, Gene E. Griffith, Donald T. Carney, Charles E. Mitton, Wm. G. Griffith.

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1950

W. B. Gaumer, President; Ray L. Henning, Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 192,094.10	\$ 93,185.87
United States Government obligations, direct and guaranteed....			51,497.98	173,659.05
Loans and discounts (including overdrafts)			32,379.94	421,158.79
Bank premises owned.....				21,000.00
Furniture and fixtures.....			2,002.01	9,842.80
Other assets			237.15	
Total Assets.....			\$ 278,211.18	\$ 718,846.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..			\$ 104,920.12	\$ 442,490.05
Time deposits of individuals, partnerships, and corporations.....			17,642.96	65,731.80
Deposits of States and political subdivisions			36,644.68	85,000.00
Other deposits (certified and officers' checks, etc.).....			4,666.78	10,000.48
Total Deposits.....			\$ 163,874.54	\$ 603,222.33
Other liabilities.....			373.94	3,329.68
CAPITAL ACCOUNTS				
Capital (Common)			\$ 100,000.00	\$ 100,000.00
Surplus			10,000.00	10,000.00
Undivided profits.....			3,962.70	2,294.50
Total Capital Accounts.....			\$ 113,962.70	\$ 112,294.50
Total Liabilities and Capital Accounts			\$ 278,211.18	\$ 718,846.51

DIRECTORS FOR 1950

W. B. Gaumer, Herbert H. Hast, Walter Steinwald, Floyd L. Templeton, John A. Gaumer.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1949G. D. Taylor, President; H. C. Lefurgey, Vice-President; T. R. Yowell, Cashier and Secretary;
Gladys Tebbs, Assistant Cashier.**DIRECTORS FOR 1949**

G. D. Taylor, H. C. Lefurgey, E. W. Neal, R. N. Musgrave.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 604,198.05	\$ 601,630.33	\$ 690,774.79	\$ 524,070.71
United States Government obligations, direct and guaranteed	864,000.00	864,000.00	727,000.00	927,000.00
Obligations of States and political subdivisions	26,525.27	27,166.43	17,487.04	21,776.37
Loans and discounts (including overdrafts)	1,248,069.72	1,467,649.20	1,258,189.12	1,415,793.91
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and Fixtures.....	3,500.00	3,000.00	2,500.00	2,000.00
Other assets.....	458.41	10,736.25	213.26	2,911.91
Total Assets	\$ 2,746,752.45	\$ 2,974,183.21	\$ 2,696,165.21	\$ 2,893,553.90
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	1,658,152.91	\$ 1,839,350.33	\$ 1,498,716.16	\$ 1,548,263.93
Time deposits of individuals, partnerships, and corporations....	643,923.45	747,850.80	781,544.29	853,391.01
Deposits of United States Government (including postal savings)	4,752.32		4,800.80	7,265.52
Deposits of States and political subdivisions	197,757.50	143,861.65	162,347.83	193,276.41
Other deposits (certified and officers' checks, etc.	40,152.17	43,340.89	37,740.96	59,339.53
Total Deposits	\$ 2,544,738.35	\$ 2,774,403.67	\$ 2,485,150.04	\$ 2,661,536.40
Other liabilities	\$ 12,500.00		\$ 20,000.00	\$ 30,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	90,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	24,514.10	4,779.54	16,015.17	27,017.50
Reserves (and retirement account for preferred capital)		20,000.00		
Total Capital Accounts.....	\$ 189,514.10	\$ 199,779.54	\$ 191,015.17	\$ 202,017.50
Total Liabilities and Capital Accounts	\$ 2,746,752.45	\$ 2,974,183.21	\$ 2,696,165.21	\$ 2,893,553.90

OFFICERS FOR 1950G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Cashier-Secretary;
Gladys Tebbs, Assistant Cashier.**DIRECTORS FOR 1950**

G. D. Taylor, E. W. Neal, R. N. Musgrave.

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1950

F. A. Sitton, President; Geo. F. Hudson, Cashier-Secretary.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection		\$ 120,506.97	\$ 192,722.09	\$ 182,241.35
United States Government obligations, direct and guaranteed.....		160,000.00	210,000.00	210,000.00
Obligations of States and political subdivisions			5,484.92	9,973.88
Loans and discounts (including overdrafts)		346,431.50	639,369.52	602,197.39
Furniture and fixtures.....		6,682.91	5,921.02	7,970.42
Other assets			292.63	
Total Assets.....		\$ 633,621.38	\$ 1,053,790.18	\$ 1,012,383.04
 LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..		\$ 276,068.40	\$ 540,603.29	\$ 496,697.35
Time deposits of individuals, partnerships, and corporations.....		24,777.40	175,940.71	176,731.26
Deposits of States and political subdivisions		183,320.82	192,999.50	168,338.91
Other deposits (certified and officers' checks, etc.).....		20,780.44	4,025.59	16,409.75
Total Deposits.....		\$ 504,947.06	\$ 913,569.09	\$ 858,177.27
 CAPITAL ACCOUNTS				
Capital (Common)		\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus		25,000.00	25,000.00	25,000.00
Undivided profits.....		3,674.32	15,221.09	26,705.77
Reserves (and retirement account for preferred capital).....				2,500.00
Total Capital Accounts.....		\$ 128,674.32	\$ 140,221.09	\$ 154,205.77
Total Liabilities and Capital Accounts		\$ 633,621.38	\$ 1,053,790.18	\$ 1,012,383.04

DIRECTORS FOR 1950

Max Dalton, Geo. F. Hudson, Paul Martin, F. A. Sitton, Helen S. Vetter.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1949

O. W. Hampton, Chairman of Board; R. E. Misko, President; James G. Milne, Vice-President; Rex C. Eaton, Vice-President; G. H. Misko, Vice-President; F. A. Tyson, Cashier; W. L. Happel, Asst. Cashier.

DIRECTORS FOR 1949

O. W. Hampton, R. E. Misko, James G. Milne, Rex C. Eaton, Robert G. Smith.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 695,418.56	\$ 505,757.65	\$ 727,055.31	\$ 490,792.92
United States Government obligations, direct and guaranteed ...	1,128,330.26	1,119,063.96	1,059,032.76	1,004,387.89
Obligations of States and political subdivisions	65.80	949.96	847.28	4,210.22
Corporate stocks (including stock of Federal Reserve Bank)....	2,250.00	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	426,944.43	605,185.60	474,141.97	658,892.95
Bank premises owned	4,250.00	4,000.00	3,750.00	3,500.00
Furniture and fixtures.....	2,164.38	1,881.57	2,127.66	1,891.25
Total Assets	\$ 2,259,423.43	\$ 2,239,088.74	\$ 2,269,204.98	\$ 2,165,925.23

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.\$	1,676,634.03	\$ 1,453,172.36	\$ 1,628,100.11	\$ 1,556,939.00
Time deposits of individuals, partnerships, and corporations....	348,817.99	357,473.00	385,387.03	358,119.20
Deposits of United States Government (including postal savings)	14,638.86	9,429.84	19,281.63	12,991.03
Deposits of States and political subdivisions	80,606.24	72,579.27	85,428.53	79,546.62
Other deposits (certified and officers' checks, etc.)	4,226.31	3,634.27	2,407.68	3,329.38
Total Deposits	\$ 2,124,923.43	\$ 1,896,288.74	\$ 2,120,604.98	\$ 2,010,925.23
Bills payable, rediscounts, and other liabilities for borrowed money		\$ 200,000.00		

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	59,500.00	67,800.00	73,600.00	80,000.00
Total Capital Accounts.....	\$ 134,500.00	\$ 142,800.00	\$ 148,600.00	\$ 155,000.00
Total Liabilities and Capital Accounts	\$ 2,259,423.43	\$ 2,239,088.74	\$ 2,269,204.98	\$ 2,165,925.23

OFFICERS FOR 1950

Chester L. Larsen, President; Rex C. Eaton, Vice-President; James G. Milne, Vice-President; Floyd A. Tyson, Cashier-Secretary; Walter L. Happel, Asst. Cashier.

DIRECTORS FOR 1950

Chester L. Larsen, James G. Milne, Rex C. Eaton, Robert G. Smith, Floyd A. Tyson.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1949

Charles J. Elzi, President; William Whiles, Vice-President & Cashier; Owen E. Goodspeed,
Asst. Cashier.

DIRECTORS FOR 1949

James Brennan, William E. Brennan, Charles J. Elzi, William Whiles.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 257,532.97	\$ 154,654.83	\$ 356,728.70	\$ 154,466.49
United States Government obligations, direct and guaranteed ...	706,000.00	653,500.00	596,000.00	676,000.00
Obligations of States and political subdivisions	70,513.01	71,145.12	30,917.18	30,624.69
Other bonds, notes, and debentures	4,893.75	4,893.75	25,000.00	25,000.00
Loans and discounts (including overdrafts)	211,894.70	306,095.24	200,531.15	252,913.14
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 1,250,837.43	\$ 1,190,291.94	\$ 1,209,180.03	\$ 1,139,007.32
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 744,749.46	\$ 696,354.43	\$ 729,949.58	\$ 664,926.42
Time deposits of individuals, partnerships, and corporations	352,992.09	333,151.78	299,964.71	303,184.52
Deposits of United States Government (including postal savings)	8,108.50	13,825.00	10,000.00	4,700.00
Deposits of States and political subdivisions	29,983.88	21,907.93	21,969.75	21,601.91
Other deposits (certified and officers' checks, etc.)	6,193.36	8,089.79	22,315.98	17,501.99
Total Deposits	\$ 1,142,027.29	\$ 1,073,328.93	\$ 1,084,200.02	\$ 1,011,914.84
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	60,000.00	60,000.00	70,000.00	70,000.00
Undivided profits	14,887.34	22,255.59	17,402.08	22,089.05
Reserves (and retirement account for preferred capital)	3,922.80	4,707.42	7,577.93	5,003.43
Total Capital Accounts.....	\$ 108,810.14	\$ 116,963.01	\$ 124,980.01	\$ 127,092.48
Total Liabilities and Capital Accounts	\$ 1,250,837.43	\$ 1,190,291.94	\$ 1,209,180.03	\$ 1,139,007.32

OFFICERS FOR 1950

Charles J. Elzi, President; William Whiles, Vice-President & Cashier; Owen E. Goodspeed,
Asst. Cashier.

DIRECTORS FOR 1950

Chas. J. Elzi, James Brennan, William E. Brennan, William Whiles.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1949

Chas. F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller, Cashier; Roberta C. Straub, Dale G. Hill, Assistant Cashiers.

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 416,548.82	\$ 292,387.72	\$ 318,803.19	\$ 406,978.05
United States Government obligations, direct and guaranteed	363,400.00	541,000.00	531,970.23	332,000.00
Obligations of States and political subdivisions	15,484.53	24,091.32	17,204.33	15,484.53
Other bonds, notes, and debentures	21,000.00	21,000.00	21,000.00	21,000.00
Loans and discounts (including overdrafts)	491,587.95	429,682.09	510,539.85	530,535.54
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,308,023.30	\$ 1,308,163.13	\$ 1,399,519.65	\$ 1,306,000.12
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 912,707.77	\$ 864,166.62	\$ 986,076.74	\$ 877,507.31
Time deposits of individuals, partnerships, and corporations	203,628.26	216,410.81	180,638.51	183,323.14
Deposits of United States Government (including postal savings)	11,762.59	25,356.02	41,930.71	16,486.73
Deposits of States and political subdivisions	58,103.46	77,761.65	64,714.90	90,588.60
Other deposits (certified and officers' checks, etc.)	29,318.85	30,318.85	25,318.85	30,318.85
Total Deposits	\$ 1,215,520.93	\$ 1,214,013.95	\$ 1,298,679.71	\$ 1,198,224.63
Other liabilities	\$ 5,339.72	\$ 3,764.27	\$ 5,105.18	\$ 4,254.56
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	12,162.65	15,384.91	20,734.76	28,520.93
Total Capital Accounts	\$ 87,162.65	\$ 90,384.91	\$ 95,734.76	\$ 103,520.93
Total Liabilities and Capital Accounts	\$ 1,308,023.30	\$ 1,308,163.13	\$ 1,399,519.65	\$ 1,306,000.12

OFFICERS FOR 1950

Charles F. Hix, President; Harry B. Boyd, Vice-President; W. Kyle Miller, Cashier-Secretary, Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1950

Charles F. Hix, William G. Lewis, Elsie J. Hix.

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1949

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier & Secretary; Violet W. Bullock, Asst. Cashier.

DIRECTORS FOR 1949

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 147,414.70	\$ 175,992.28	\$ 162,782.51	\$ 440,037.62
United States Government obligations, direct and guaranteed ...	313,100.00	313,100.00	313,100.00	309,600.00
Obligations of States and political subdivisions	9,000.00	9,000.00	9,000.00	14,156.39
Other bonds, notes, and debentures		2,296.50		
Loans and discounts (including overdrafts)	114,332.89	111,410.09	111,365.50	82,874.79
Bank premises owned	200.00	100.00	1.00	1.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	3.00	3.00	3.00	3.00
Total Assets	\$ 584,051.59	\$ 611,902.87	\$ 596,253.01	\$ 846,673.80
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	448,168.74	\$ 435,302.41	\$ 366,557.11	\$ 615,555.23
Time deposits of individuals, partnerships, and corporations	83,606.98	77,517.38	76,308.28	89,919.30
Deposits of States and political subdivisions		43,692.42	98,908.62	85,440.27
Total Deposits	\$ 531,775.72	\$ 556,512.21	\$ 541,774.01	\$ 790,914.80
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	12,275.87	15,390.66	14,479.00	15,759.00
Total Capital Accounts.....	\$ 52,275.87	\$ 55,390.66	\$ 54,479.00	\$ 55,759.00
Total Liabilities and Capital Accounts	\$ 584,051.59	\$ 611,902.87	\$ 596,253.01	\$ 846,673.80

OFFICERS FOR 1950

J. C. Singleton, President; N. S. Rutherford, Vice-President; John Singleton, Jr., Cashier-Secretary; Violet W. Bullock, Assistant Cashier.

DIRECTORS FOR 1950

J. C. Singleton, N. S. Rutherford, John Singleton, Jr., John M. Boyle.

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1949

M. B. Rhode, President; W. M. Ward, Vice-President and Cashier; R. W. Whyte, Asst. Cashier & Secretary.

DIRECTORS FOR 1949

M. B. Rhode, W. M. Ward, R. W. Whyte.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 316,656.00	\$ 769,352.09	\$ 319,480.88	\$ 571,156.09
United States Government obligations, direct and guaranteed.....	1,172,100.00	1,172,500.00	1,049,700.00	1,149,700.00
Obligations of States and political subdivisions	47,167.90	47,000.00	43,000.00	43,000.00
Other bonds, notes, and debentures		50,000.00		
Loans and discounts (including overdrafts)	628,279.86	489,926.33	807,090.41	755,928.51
Furniture and Fixtures	4,000.00	5,000.00	5,000.00	4,000.00
Total Assets	\$ 2,168,203.76	\$ 2,533,778.42	\$ 2,224,271.29	\$ 2,523,784.60
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	1,709,550.45	\$ 2,083,447.57	\$ 1,692,041.04	\$ 1,993,258.34
Time deposits of individuals, partnerships, and corporations....	195,770.90	196,783.50	180,594.12	165,650.44
Deposits of States and political subdivisions	45,637.70	26,436.95	125,718.96	110,817.96
Other deposits (certified and officers' checks, etc.)	9,676.45	4,873.55	3,714.21	8,564.57
Total Deposits	\$ 1,960,635.50	\$ 2,311,541.57	\$ 2,002,068.33	\$ 2,278,291.31
Other liabilities		15,000.00	16,202.96	42,493.29
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	75,000.00	75,000.00	75,000.00
Undivided Profits	105,000.00	57,000.00	81,000.00	78,000.00
Reserves (and retirement account for preferred capital)	2,568.26	25,236.85		
Total Capital Accounts.....	\$ 207,568.26	\$ 207,236.85	\$ 206,000.00	\$ 203,000.00
Total Liabilities and Capital Accounts	\$ 2,168,203.76	\$ 2,533,778.42	\$ 2,224,271.29	\$ 2,523,784.60

OFFICERS FOR 1950

M. B. Rhode, President; W. M. Ward, Vice-President and Cashier; R. W. Whyte, Assistant Cashier and Secretary.

DIRECTORS FOR 1950

M. B. Rhode, W. M. Ward, R. W. Whyte, W. E. Scott.

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1949

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Cashier; A. E. Graves, Asst Cashier; Florence Arbutnot, Asst Cashier; H. E. Head, Asst. Cashier; J. H. Bloedorn, Jr., Asst. Cashier.

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,233,963.28	\$ 890,883.64	\$ 986,032.18	\$ 1,204,452.13
United States Government obligations, direct and guaranteed ...	1,859,208.50	1,859,218.00	1,746,000.00	1,746,000.00
Obligations of States and political subdivisions	403.10	1,422.38		238.94
Other bonds, notes, and debentures	70,000.00	45,000.00	45,000.00	
Corporate stocks (including stock of Federal Reserve Bank) ...	13,500.00	15,000.00	15,000.00	15,000.00
Loans and discounts (including overdrafts)	2,626,418.87	3,223,087.89	3,189,565.88	3,862,809.98
Bank premises owned	1.00	1.00	1.00	1.00
Other Assets	2,882.20	6,932.42	9,724.55	8,288.58
Total Assets	\$ 5,806,376.95	\$ 6,041,545.33	\$ 5,991,323.61	\$ 6,836,790.63

LIABILITIES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Demand deposits of individuals, partnerships, and corporations	\$ 3,809,653.34	\$ 4,049,019.33	\$ 3,893,151.74	\$ 4,631,191.73
Time deposits of individuals, partnerships, and corporations ...	1,204,865.13	1,201,667.54	1,174,625.89	1,148,849.08
Deposits of United States Government (including postal savings)	33,520.81	36,077.76	42,043.20	99,985.22
Deposits of States and political subdivisions	208,207.99	138,582.92	236,332.45	211,837.04
Other deposits (certified and officers' checks, etc.)	23,885.02	44,903.71	29,607.15	66,384.81
Total Deposits	\$ 5,280,132.29	\$ 5,470,251.26	\$ 5,375,760.43	\$ 6,158,247.88

CAPITAL ACCOUNTS	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	350,000.00	400,000.00	400,000.00	400,000.00
Undivided profits	76,244.66	71,294.07	115,563.18	178,542.75
Total Capital Accounts.....	\$ 526,244.66	\$ 571,294.07	\$ 615,563.18	\$ 678,542.75
Total Liabilities and Capital Accounts	\$ 5,806,376.95	\$ 6,041,545.33	\$ 5,991,323.61	\$ 6,836,790.63

OFFICERS FOR 1950

J. H. Bloedorn, President; C. W. F. Bloedorn, Vice-President; H. B. Bloedorn, Cashier-Secretary; A. E. Graves, Assistant Cashier; Florence Arbutnot, Assistant Cashier; H. E. Head, Assistant Cashier; J. H. Bloedorn, Jr., Assistant Cashier.

DIRECTORS FOR 1950

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

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1949

H. W. Fox, President; Joe M. Fox, Vice-President and Cashier; Faye I. Buswell,
Assistant Cashier.

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 335,478.63	\$ 559,394.87	\$ 415,310.73	\$ 486,706.80
United States Government obligations, direct and guaranteed...	434,255.00	484,405.00	497,990.00	443,116.50
Obligations of States and political subdivisions	5,387.25	5,863.27	5,000.00	8,622.24
Other bonds, notes, and debentures	2,000.00	2,000.00	2,000.00	1,500.00
Loans and discounts (including overdrafts)	437,330.08	344,183.45	400,904.82	419,743.54
Bank premises owned	1,150.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 1,215,601.96	\$ 1,395,848.59	\$ 1,321,207.55	\$ 1,359,691.08
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	836,744.00	\$ 1,026,155.54	\$ 943,979.82	\$ 979,023.99
Time deposits of individuals, partnerships, and corporations	278,921.49	277,992.86	282,642.55	278,432.52
Deposits of United States Government (including postal savings)..	11,608.20	9,910.70	5,831.12	5,404.48
Deposits of States and political subdivisions	18,263.27	11,539.65	14,926.27	22,338.59
Other deposits (certified and officers' checks, etc.)	2,451.60	3,148.08	3,442.79	3,510.96
Total Deposits	\$ 1,147,988.56	\$ 1,328,746.83	\$ 1,250,822.55	\$ 1,288,710.54
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided Profits	17,613.40	17,101.76	20,385.00	20,980.54
Total Capital Accounts.....	\$ 67,613.40	\$ 67,101.76	\$ 70,385.00	\$ 70,980.54
Total Liabilities and Capital Accounts	\$ 1,215,601.96	\$ 1,395,848.59	\$ 1,321,207.55	\$ 1,359,691.08

OFFICERS FOR 1950

H. W. Fox, President; Joe M. Fox, Vice-President and Cashier; Faye I. Buswell,
Assistant Cashier.

DIRECTORS FOR 1950

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

Certificate Issued March 18, 1946

No. 440

FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1949

Emmett Elizondo, President; Ernest J. Turner, Vice-President; E. Earle Brumbaugh, Cashier; Leona F. Botkin, Asst. Cashier.

DIRECTORS FOR 1949

E. Earle Brumbaugh, Emmett Elizondo, R. O. Hinkle, V. G. Huntley, Ernest J. Turner, Chas. Wilson, J. C. Wolfenbarger.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 200,132.64	\$ 203,558.48	\$ 178,688.01	\$ 257,372.90
United States Government obligations, direct and guaranteed ...	463,483.40	462,863.04	462,242.68	426,622.32
Loans and discounts (including overdrafts)	298,772.41	286,773.02	376,550.05	398,375.61
Furniture and fixtures.....	2,820.90	2,745.67	2,697.90	2,465.87
Total Assets	\$ 965,209.35	\$ 955,940.21	\$ 1,020,178.64	\$ 1,084,836.70
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	470,611.48	\$ 477,847.96	\$ 494,342.48	\$ 577,112.14
Time deposits of individuals, partnerships, and corporations	148,615.66	148,183.78	139,972.41	160,918.66
Deposits of United States Government (including postal savings)	3,240.75	5,665.75	8,059.43	4,268.25
Deposits of States and political subdivisions	287,134.00	255,052.78	309,818.98	264,927.51
Other deposits (certified and officers' checks, etc.)	1,068.52	7,753.02	1,148.04	2,030.11
Total Deposits	\$ 910,670.41	\$ 894,503.29	\$ 953,341.34	\$ 1,009,256.67
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	35,000.00	40,000.00	50,000.00
Undivided profits	4,538.94	1,436.92	1,837.30	580.03
Total Capital Accounts.....	\$ 54,538.94	\$ 61,436.92	\$ 66,837.30	\$ 75,580.03
Total Liabilities and Capital Accounts	\$ 965,209.35	\$ 955,940.21	\$ 1,020,178.64	\$ 1,084,836.70

OFFICERS FOR 1950

Emmett Elizondo, President; Ernest J. Turner, Vice-President; Vernon G. Huntley, Vice-President; D. Earle Brumbaugh, Secretary & Cashier; Thelma A. Horton, Asst. Cashier.

DIRECTORS FOR 1950

Emmett Elizondo, Ernest J. Turner, Chas. S. Wilson, Lincoln D. Coit, J. C. Wolfenbarger, D. Earle Brumbaugh, Vernon G. Huntley.

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1949H. E. McKeever, President; James B. McKeever, Vice-President; L. R. Coy, Cashier;
Donald W. Buck, Asst. Cashier.**DIRECTORS FOR 1949**

L. R. Coy, M. H. Durham, Joe Musick, H. E. McKeever, L. N. Thompson.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 213,945.94	\$ 220,806.02	\$ 189,325.21	\$ 341,728.99
United States Government obligations, direct and guaranteed ...	593,829.50	465,010.75	469,920.75	354,141.50
Obligations of States and political subdivisions		1,441.28	3,737.25	4,237.25
Loans and discounts (including overdrafts)	372,735.94	510,794.95	434,645.03	411,051.55
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 1,180,513.38	\$ 1,198,055.00	\$ 1,097,630.24	\$ 1,111,161.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	936,117.30	\$ 906,064.84	\$ 780,254.71	\$ 762,297.33
Time deposits of individuals, partnerships, and corporations ...	57,703.35	55,269.79	67,697.30	65,595.21
Deposits of United States Government (including postal savings)	13,316.25	8,319.25	11,740.00	3,587.61
Deposits of States and political subdivisions	86,524.30	137,453.58	137,515.97	171,192.71
Other deposits (certified and officers' checks, etc.)	16,864.55	17,799.09	17,858.09	23,466.93
Total Deposits	\$ 1,110,525.75	\$ 1,124,906.55	\$ 1,015,066.07	\$ 1,026,139.79
Other liabilities			\$ 3,451.70	\$ 4,895.96
CAPITAL ACCOUNTS				
Capital (Common)	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00	\$ 17,500.00
Surplus	50,000.00	50,000.00	52,500.00	52,500.00
Undivided profits	2,487.63	1,148.45	9,112.47	10,125.54
Reserves (and retirement account for preferred capital)		4,500.00		
Total Capital Accounts.....	\$ 69,987.63	\$ 73,148.45	\$ 79,112.47	\$ 80,125.54
Total Liabilities and Capital Accounts	\$ 1,180,513.38	\$ 1,198,055.00	\$ 1,097,630.24	\$ 1,111,161.29

OFFICERS FOR 1950H. E. McKeever, President; James B. McKeever, Vice-President; L. R. Coy, Cashier-Secretary;
G. R. Bradford, Assistant Cashier.**DIRECTORS FOR 1950**

L. R. Coy, M. H. Durham, Joe Musick, H. E. McKeever, L. N. Thompson.

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1950

Charles F. Free, President; R. A. Jennings, Exec. Vice-President; M. P. Odgen, Vice-President; Ivan L. Woodring, Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 130,683.56	\$ 118,082.11
United States Government obligations, direct and guaranteed....				100,315.04
Loans and discounts (including overdrafts)			\$6,184.84	182,264.00
Furniture and fixtures.....			6,136.16	7,730.75
Other assets				48.20
Total Assets.....			\$ 223,004.56	\$ 408,440.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..			\$ 84,444.48	\$ 201,985.75
Time deposits of individuals, partnerships, and corporations.....			51,933.18	75,753.64
Deposits of States and political subdivisions				49,843.79
Other deposits (certified and officers' checks, etc.).....			11,216.91	5,869.07
Total Deposits.....			\$ 147,594.57	\$ 333,452.25
Other liabilities.....			\$ 13,415.29	\$ 12,880.89
CAPITAL ACCOUNTS				
Capital (Common)			50,000.00	50,000.00
Surplus			10,000.00	10,000.00
Undivided profits.....			1,994.70	2,106.96
Total Capital Accounts.....			\$ 61,994.70	\$ 62,106.96
Total Liabilities and Capital Accounts			\$ 223,004.56	\$ 408,440.10

DIRECTORS FOR 1950

Charles F. Free, R. A. Jennings, Harry Morris, M. P. Odgen, Earl L. Payne, Julie R. Spencer, I. V. Wagers.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1949

E. L. Bacon, President; LeRoy Bacon, Vice-President; W. D. Ela, Trust Officer and Vice-President, Cashier and Secretary; W. E. Faris, Asst. Vice-President; H. Parker Johnson, Asst. Vice-President; J. E. Brown, Asst. Cashier; J. K. Morris, Asst. Cashier.

DIRECTORS FOR 1949

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, J. A. Hanley.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,806,263.04	\$ 1,753,046.30	\$ 1,391,271.79	\$ 3,002,223.84
United States Government obligations, direct and guaranteed ...	2,850,792.37	2,847,999.35	2,822,418.98	2,706,926.26
Obligations of States and political subdivisions	262,571.17	280,942.07	264,824.15	240,485.61
Other bonds, notes, and debentures	64,901.50	64,901.50	54,901.50	54,901.50
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	12,000.00	13,500.00
Loans and discounts (including overdrafts)	2,438,025.20	3,177,857.19	3,292,739.50	3,745,372.13
Bank premises owned	106,000.00	92,750.00	89,000.00	79,000.00
Furniture and fixtures	33,300.00	33,300.00	29,600.00	27,900.00
Other assets	30,191.66	3,527.77	8,199.69	21,178.35
Total Assets	\$ 7,601,044.94	\$ 8,263,324.18	\$ 7,964,955.61	\$ 9,891,487.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 4,633,729.45	\$ 5,148,720.60	\$ 5,071,342.32	\$ 6,062,496.39
Time deposits of individuals, partnerships, and corporations	1,133,434.80	1,060,537.89	1,005,712.48	935,122.42
Deposits of United States Government (including postal savings) ..	69,522.57	51,954.55	68,841.70	74,806.84
Deposits of States and political subdivisions	749,693.58	443,979.61	521,286.64	447,906.25
Deposits of banks	593,151.02	997,661.65	703,181.40	1,756,297.94
Other deposits (certified and officers' checks, etc.)	33,533.22	76,742.98	34,722.54	72,721.64
Total Deposits	\$ 7,213,064.64	\$ 7,779,597.28	\$ 7,405,087.08	\$ 9,349,351.48
Other liabilities	\$ 2,230.99	\$ 1,523.46	\$ 600.16	\$ 1,637.86
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00	200,000.00	250,000.00
Undivided profits	63,792.59	59,392.90	95,234.64	90,498.65
Reserves (and retirement account for preferred capital)	21,956.72	22,810.54	64,033.73	
Total Capital Accounts	\$ 385,749.31	\$ 482,203.44	\$ 559,268.37	\$ 540,498.65
Total Liabilities and Capital Accounts	\$ 7,601,044.94	\$ 8,263,324.18	\$ 7,964,955.61	\$ 9,891,487.99

OFFICERS FOR 1950

E. L. Bacon, President; LeRoy Bacon, Vice-President; W. D. Ela, Vice-President, Cashier and Secretary; J. E. Brown, Asst. Cashier; J. K. Morris, Asst. Cashier; J. F. Grout, Asst. Vice-President; H. P. Johnson, Asst. Vice-President.

DIRECTORS FOR 1950

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, J. A. Hanley.

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1949

C. N. Jackson, President; D. H. Jackson, Vice-President; Albert C. Clough, Vice-President; F. B. Klein, Cashier; M. R. Melcher, Asst. Cashier.

DIRECTORS FOR 1949

C. N. Jackson, D. H. Jackson, Albert C. Clough, William R. Kelly, F. B. Klein, H. W. McGilp, C. W. von Trotha.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 958,867.65	\$ 1,027,641.69	\$ 947,084.03	\$ 1,018,693.76
United States Government obligations, direct and guaranteed	1,440,347.00	1,441,957.00	2,091,554.00	1,576,958.00
Obligations of States and political subdivisions	317,724.95	375,448.51	424,939.81	597,730.66
Other bonds, notes, and debentures	161,311.00	182,311.00	196,273.50	201,273.50
Loans and discounts (including overdrafts)	1,270,624.83	1,642,574.17	1,636,266.74	2,035,273.12
Total Assets	\$ 4,148,875.43	\$ 4,669,932.37	\$ 5,296,118.08	\$ 5,429,929.04
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,131,209.41	\$ 2,289,776.76	\$ 2,404,275.88	\$ 2,823,647.70
Time deposits of individuals, partnerships, and corporations	1,570,343.85	1,899,127.32	2,104,267.27	2,066,646.84
Deposits of United States Government (including postal savings)	24,394.28	50,553.48	50,324.04	53,692.50
Deposits of States and political subdivisions	115,874.11	111,987.04	138,494.85	135,049.18
Deposits of banks			252,774.06	
Other deposits (certified and officers' checks, etc.)	19,457.53	16,987.13	33,053.06	20,900.89
Total Deposits	\$ 3,861,279.18	\$ 4,368,431.73	\$ 4,983,189.16	\$ 5,099,937.11
Other liabilities	\$ 6,878.73	\$ 10,574.86	\$ 16,952.74	\$ 18,794.36
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	65,717.52	75,925.78	80,976.18	96,197.57
Reserves (and retirement account for preferred capital)	15,000.00	15,000.00	15,000.00	15,000.00
Total Capital Accounts	\$ 280,717.52	\$ 290,925.78	\$ 295,976.18	\$ 311,197.57
Total Liabilities and Capital Accounts	\$ 4,148,875.43	\$ 4,669,932.37	\$ 5,296,118.08	\$ 5,429,929.04

OFFICERS FOR 1950

C. N. Jackson, President, D. H. Jackson, Vice-President; Albert C. Clough, Vice-President; F. B. Klein, Cashier; M. R. Melcher, Assistant Cashier; M. W. McGrew, Assistant Cashier.

DIRECTORS FOR 1950

Albert C. Clough, C. N. Jackson, D. H. Jackson, William R. Kelly, F. B. Klein, H. W. McGilp, Claude W. von Trotha.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1949

W. W. McKee, President (retired-inactive); A. E. Fordham, Executive Vice-President;
Frank S. Eastman, Cashier & Secretary; Sam C. Hartman, Asst. Cashier.

DIRECTORS FOR 1949

W. W. McKee, Chairman of the Board; A. E. Fordham, Ralph R. Allen, Craig A. Goodwin,
W. R. Mergelman, Lang Spann.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 383,865.95	\$ 466,287.43	\$ 290,522.77	\$ 578,424.38
United States Government obligations, direct and guaranteed ..	356,100.00	510,900.00	348,200.00	523,200.00
Obligations of States and political subdivisions	79,507.27	79,000.00	71,000.00	56,000.00
Other bonds, notes, and debentures	8,000.00	8,000.00	8,000.00	8,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,300.00	3,600.00	3,600.00	3,900.00
Loans and discounts (including overdrafts)	732,021.76	634,973.53	797,743.28	706,341.31
Furniture and fixtures	4,748.00	5,585.00	5,185.00	5,200.00
Total Assets	\$ 1,567,542.98	\$ 1,708,345.96	\$ 1,524,251.05	\$ 1,881,065.69
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,021,214.76	\$ 1,158,746.21	\$ 835,490.24	\$ 1,293,768.60
Time deposits of individuals, partnerships, and corporations ...	184,047.10	186,648.60	182,580.60	161,577.39
Deposits of United States Government (including postal savings)	17,630.03	9,961.88	8,211.08	10,372.13
Deposits of States and political subdivisions	213,718.24	213,177.79	284,402.69	260,948.15
Total Deposits	\$ 1,436,610.13	\$ 1,568,534.48	\$ 1,310,684.61	\$ 1,726,666.27
Bills payable, rediscounts and other liabilities for borrowed money ...			71,156.00	
Other liabilities		\$ 3,500.00		\$ 5,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	70,000.00	70,000.00	80,000.00	80,000.00
Undivided profits	10,932.85	16,311.48	12,410.44	19,399.42
Total Capital Accounts	\$ 130,932.85	\$ 136,311.48	\$ 142,410.44	\$ 149,399.42
Total Liabilities and Capital Accounts	\$ 1,567,542.98	\$ 1,708,345.96	\$ 1,524,251.05	\$ 1,881,065.69

OFFICERS FOR 1950

W. W. McKee, President (retired-inactive); A. E. Fordham, Executive Vice-President;
Frank S. Eastman, Cashier-Secretary; Sam C. Hartman, Assistant Cashier; Jack D. Ritter,
Assistant Cashier.

DIRECTORS FOR 1950

W. W. McKee, A. E. Fordham, Ralph R. Allen, Warren R. Mergelman, Lang Spann,
Craig A. Goodwin.

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1949

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier.

DIRECTORS FOR 1949

L. F. Yowell, Ralph L. Scott, Fred M. Swisher, Philip Ruch, A. Sullivan.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 210,341.77	\$ 240,139.40	\$ 198,644.39	\$ 298,478.46
United States Government obligations, direct and guaranteed...	956,500.00	881,500.00	981,500.00	881,500.00
Loans and discounts (including overdrafts)	167,503.44	302,839.58	175,107.75	298,794.85
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Other assets	1,377.58	866.38	441.81	
Total Assets	\$ 1,335,724.79	\$ 1,425,347.36	\$ 1,355,695.95	\$ 1,478,775.31

LIABILITIES

Demand deposits of individuals, partnerships, and corporations.	\$ 896,456.15	\$ 985,850.62	\$ 896,551.27	\$ 1,003,142.69
Time deposits of individuals, partnerships, and corporations....	292,425.86	270,118.06	285,705.14	299,017.45
Deposits of United States Government (including postal savings)	16,708.75	17,570.30	21,710.73	10,576.03
Deposits of States and political subdivisions	62,619.91	74,292.93	75,239.47	79,149.83
Other deposits (certified and officers' checks, etc.)	23.53	2,277.96	56.82	2,329.97
Total Deposits	\$ 1,268,234.20	\$ 1,350,109.87	\$ 1,279,263.43	\$ 1,394,215.97

CAPITAL ACCOUNTS

Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	30,000.00	30,000.00	35,000.00
Undivided profits	15,990.59	18,237.49	19,432.52	22,059.34
Reserves (and retirement account for preferred capital)	1,500.00	2,000.00	2,000.00	2,500.00
Total Capital Accounts.....	\$ 67,490.59	\$ 75,237.49	\$ 76,432.52	\$ 84,559.34

Total Liabilities and Capital Accounts	\$ 1,335,724.79	\$ 1,425,347.36	\$ 1,355,695.95	\$ 1,478,775.31
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OFFICERS FOR 1950

Ralph L. Scott, President; Fred M. Swisher, Vice-President; A. Sullivan, Cashier-Secretary.

DIRECTORS FOR 1950

L. F. Yowell, Ralph L. Scott, Fred M. Swisher, Philip Ruch, A. Sullivan.

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1949

R. W. Baskett, President; John Poelma, Vice-President; I. E. Boggs, Cashier & Secretary;
Wm. D. Gordon, Asst. Cashier.

DIRECTORS FOR 1949

R. W. Baskett, John Poelma, I. E. Boggs.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 130,076.25	\$ 131,944.74	\$ 197,462.29	\$ 256,878.90
United States Government obligations, direct and guaranteed ...	214,886.54	73,000.00	73,000.00	73,000.00
Obligations of States and political subdivisions		172.73		398.40
Other bonds, notes, and debentures			1,458.31	
Loans and discounts (including overdrafts)	196,748.52	333,214.88	222,779.48	171,098.88
Bank premises owned	300.00	1.00	1.00	1.00
Furniture and fixtures.....	200.00	1.00	1.00	1.00
Total Assets	\$ 542,211.31	\$ 538,334.35	\$ 494,702.08	\$ 501,378.18
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	408,708.14	\$ 402,564.29	\$ 350,855.03	\$ 365,107.09
Time deposits of individuals, partnerships, and corporations ...	35,876.11	34,907.11	35,703.95	34,882.35
Deposits of United States Government (including postal savings)	39.86	61.07	300.73	999.26
Deposits of States and political subdivisions	58,892.85	56,903.85	64,394.50	55,551.53
Other deposits (certified and officers' checks, etc.)	2,239.26	3,077.36	3,301.83	3,496.46
Total Deposits	\$ 505,756.22	\$ 497,513.68	\$ 454,556.04	\$ 460,036.69
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	20,000.00	22,000.00	22,000.00	22,000.00
Undivided profits	1,455.09	3,820.67	3,146.04	4,341.49
Total Capital Accounts.....	\$ 36,455.09	\$ 40,820.67	\$ 40,146.04	\$ 41,341.49
Total Liabilities and Capital Accounts	\$ 542,211.31	\$ 538,334.35	\$ 494,702.08	\$ 501,378.18

OFFICERS FOR 1950

R. W. Baskett, President; John Poelma, Vice-President; I. E. Boggs, Secretary;
Wm. D. Gordon, Cashier.

DIRECTORS FOR 1950

R. W. Baskett, John Poelma, I. E. Boggs.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1949

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier & Secretary; Walter E. Addams, Asst. Cashier.

DIRECTORS FOR 1949

H. H. Addams, James L. Addams, Walter E. Addams, George Gunther, Ola M. Taylor.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 365,785.29	\$ 489,428.83	\$ 384,588.32	\$ 558,898.02
United States Government obligations, direct and guaranteed ...	436,475.00	616,325.00	403,175.00	629,824.81
Obligations of States and political subdivisions	11,000.00			
Corporate stocks (including stock of Federal Reserve Bank)	2,550.00	2,550.00	2,850.00	3,000.00
Loans and discounts (including overdrafts)	482,145.29	362,135.13	455,216.03	381,623.30
Bank premises owned	1,000.00	500.00		1.00
Furniture and fixtures	1.00	1.00	2.00	1.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	\$ 1,298,958.58	\$ 1,470,941.96	\$ 1,245,833.35	\$ 1,573,350.13
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 892,555.37	\$ 1,089,239.93	\$ 860,029.15	\$ 1,181,270.20
Time deposits of individuals, partnerships, and corporations	256,342.42	238,291.41	235,736.84	229,573.33
Deposits of United States Government (including postal savings)	13,206.00	10,942.25	6,586.00	13,198.50
Deposits of States and political subdivisions	23,102.99	20,464.21	25,777.65	27,256.29
Other deposits (certified and officers' checks, etc.)	7,287.33	3,545.75	1,057.63	5,165.53
Total Deposits	\$ 1,192,494.11	\$ 1,362,483.55	\$ 1,129,187.27	\$ 1,456,463.85
Other liabilities	\$ 1,500.00	\$ 2,250.00	\$ 2,000.00	\$ 1,250.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	60,000.00	70,000.00	75,000.00	75,000.00
Undivided profits	19,964.47	11,208.41	14,646.08	15,636.28
Total Capital Accounts.....	\$ 104,964.47	\$ 106,208.41	\$ 114,646.08	\$ 115,636.28
Total Liabilities and Capital Accounts	\$ 1,298,958.58	\$ 1,470,941.96	\$ 1,245,833.35	\$ 1,573,350.13

OFFICERS FOR 1950

H. H. Addams, President; Ola M. Taylor, Vice-President; James L. Addams, Cashier & Secretary; Walter E. Addams, Asst. Cashier.

DIRECTORS FOR 1950

H. H. Addams, Ola M. Taylor, James L. Addams, Walter E. Addams, George Gunther.

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1949

Claude L. Stout, President; Mary G. Stout, Vice-President; C. R. Hackethal, Vice-President;
Leatha C. Ives, Treasurer, Cashier & Secretary; Helen R. Lentz, Asst. Cashier.

DIRECTORS FOR 1949

Claude L. Stout, Mary G. Stout, C. R. Hackethal.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 107,643.48	\$ 140,658.28	\$ 128,542.92	\$ 148,916.34
United States Government obligations, direct and guaranteed ...	343,500.00	340,000.00	340,000.00	339,500.00
Obligations of States and political subdivisions				318.71
Other bonds, notes, and debentures	125.10	453.49		
Loans and discounts (including overdrafts)	164,205.16	158,902.56	163,415.25	146,798.96
Furniture and fixtures	2,500.00	2,000.00	1,500.00	1,500.00
Total Assets	\$ 617,973.74	\$ 642,014.33	\$ 633,458.17	\$ 637,034.01
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 382,524.40	\$ 451,562.99	\$ 383,698.66	\$ 421,304.76
Time deposits of individuals, partnerships, and corporations	68,087.25	62,020.66	68,150.60	65,281.37
Deposits of United States Government (including postal savings)	8,293.47	7,586.50	10,123.40	7,522.63
Deposits of States and political subdivisions	95,978.39	55,316.12	103,613.18	76,090.71
Total Deposits	\$ 554,883.51	\$ 576,486.27	\$ 565,585.84	\$ 570,199.47
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	13,090.23	15,528.06	17,872.33	16,834.54
Total Capital Accounts	\$ 63,090.23	\$ 65,528.06	\$ 67,872.33	\$ 66,834.54
Total Liabilities and Capital Accounts	\$ 617,973.74	\$ 642,014.33	\$ 633,458.17	\$ 637,034.01

OFFICERS FOR 1950

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Treasurer & Cashier-Secretary; Helen R. Lentz, Asst. Cashier.

DIRECTORS FOR 1950

Claude L. Stout, C. R. Hackethal, Leatha C. Ives.

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1949

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott,
Cashier & Secretary.

DIRECTORS FOR 1949

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 100,795.54	\$ 217,265.32	\$ 90,495.56	\$ 266,818.52
United States Government obligations, direct and guaranteed ..	436,800.00	405,600.00	240,398.00	258,771.50
Loans and discounts (including overdrafts)	190,904.85	164,254.34	230,498.98	170,791.27
Bank premises owned	1.00	1.00	1.00	1.00
Total Assets	\$ 728,501.39	\$ 787,120.66	\$ 561,393.54	\$ 696,382.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 324,462.30	\$ 426,230.39	\$ 303,267.54	\$ 449,642.79
Time deposits of individuals, partnerships, and corporations	88,504.30	120,944.29	117,277.95	119,826.37
Deposits of States and political subdivisions	271,610.65	192,264.09	89,559.75	73,498.65
Other deposits (certified and officers' checks, etc.)	674.01	602.00	1,180.22	431.21
Total Deposits	\$ 685,251.26	\$ 740,040.77	\$ 511,285.46	\$ 643,399.02
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	15,000.00	17,000.00	20,000.00	20,000.00
Undivided profits	3,250.13	5,079.89	5,108.08	7,983.27
Total Capital Accounts	\$ 43,250.13	\$ 47,079.89	\$ 50,108.08	\$ 52,983.27
Total Liabilities and Capital Accounts	\$ 728,501.39	\$ 787,120.66	\$ 561,393.54	\$ 696,382.29

OFFICERS FOR 1950

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott,
Cashier & Secretary.

DIRECTORS FOR 1950

Morrill E. Turner, Virginia L. Turner, Emmet Hott.

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1949

R. A. Babcock, President; C. L. Mann, Vice-President; M. E. Roof, Vice-President;
Clyde N. Snapp, Cashier & Secretary.

DIRECTORS FOR 1949

R. A. Babcock, C. L. Mann, James Donelan, Jr., M. E. Roof, Clyde N. Snapp.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 165,309.67	\$ 316,357.62	\$ 119,806.60	\$ 217,753.71
United States Government obligations, direct and guaranteed ...	165,000.00	165,000.00	175,000.00	250,000.00
Obligations of States and political subdivisions		2,543.91		469.26
Loans and discounts (including overdrafts)	395,788.71	332,833.79	483,223.76	390,055.66
Furniture and fixtures	5,325.00	5,114.51	5,733.30	5,354.00
Other assets	1,729.30	1,482.73	1,378.06	1,278.94
Total Assets	\$ 733,152.68	\$ 823,332.56	\$ 785,141.72	\$ 864,911.57
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 415,415.13	\$ 497,900.86	\$ 432,673.89	\$ 516,549.15
Time deposits of individuals, partnerships, and corporations ...	75,403.99	80,635.51	88,466.26	74,354.39
Deposits of United States Government (including postal savings)	8,287.50	843.75	12,356.11	11,372.41
Deposits of States and political subdivisions	164,170.98	164,823.25	166,885.70	165,944.55
Other deposits (certified and officers' checks, etc.)	932.19	5,851.66	10,570.03	14,924.14
Total Deposits	\$ 664,209.79	\$ 750,055.03	\$ 710,951.99	\$ 783,144.64
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	10,000.00	20,000.00	20,000.00	30,000.00
Undivided profits	8,942.89	3,277.53	4,189.73	1,766.93
Total Capital Accounts.....	\$ 68,942.89	\$ 73,277.53	\$ 74,189.73	\$ 81,766.93
Total Liabilities and Capital Accounts	\$ 733,152.68	\$ 823,332.56	\$ 785,141.72	\$ 864,911.57

OFFICERS FOR 1950

R. A. Babcock, President; C. L. Mann, Vice-President; C. H. Starks, Vice-President;
Clyde N. Snapp, Cashier-Secretary.

DIRECTORS FOR 1950

R. A. Babcock, C. L. Mann, C. H. Starks, Clyde N. Snapp.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1949

J. E. Mayer, President; V. A. Backlund, Vice-President; V. A. Backlund, Cashier & Secretary.
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1949

J. E. Mayer, V. A. Backlund, Luella I. Backlund, Loraine H. Finnicum, Inger Christensen.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 315,708.35	\$ 353,999.56	\$ 382,833.56	\$ 515,492.94
United States Government obligations, direct and guaranteed...	605,725.89	605,447.60	605,089.30	604,177.01
Obligations of States and political subdivisions	12,447.10	16,075.22	3,037.77	12,357.69
Loans and discounts (including overdrafts)	256,283.11	223,359.48	278,991.71	263,017.62
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 1,190,166.45	\$ 1,198,883.86	\$ 1,269,954.34	\$ 1,395,047.26
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	917,011.69	\$ 991,381.70	\$ 930,533.42	\$ 1,117,526.88
Time deposits of individuals, partnerships, and corporations....	62,834.03	64,269.46	68,328.29	82,749.75
Deposits of United States Government (including postal savings)	20.24	268.81	9.07	276.53
Deposits of States and political subdivisions	144,681.39	72,899.56	197,940.15	117,156.38
Other deposits (certified and officers' checks, etc.)	5,375.91	6,323.15	6,862.16	8,083.85
Total Deposits	\$ 1,129,923.26	\$ 1,135,142.68	\$ 1,203,673.09	\$ 1,325,793.39
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	10,243.19	13,741.18	16,281.25	19,253.87
Total Capital Accounts.....	\$ 60,243.19	\$ 63,741.18	\$ 66,281.25	\$ 69,253.87
Total Liabilities and Capital Accounts	\$ 1,190,166.45	\$ 1,198,883.86	\$ 1,269,954.34	\$ 1,395,047.26

OFFICERS FOR 1950

J. E. Mayer, President; V. A. Backlund, Vice-President; V. A. Backlund, Cashier & Secretary.
Inger Christensen, Assistant Cashier.

DIRECTORS FOR 1950

J. E. Mayer, V. A. Backlund, Loraine H. Finnicum, Luella I. Backlund, Inger Christensen.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1949

J. E. Wrape, President; George Burkard, Vice-President; H. K. Clark, Cashier;
Lena Burkard, Asst. Cashier.

DIRECTORS FOR 1949

George Burkard, H. K. Clark, J. E. Wrape, H. E. Clark, George Idler.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 153,100.94	\$ 181,462.40	\$ 162,002.53	\$ 179,131.65
United States Government obligations, direct and guaranteed ...	296,856.31	271,574.22	361,643.49	311,416.51
Obligations of States and political subdivisions	103,260.65	99,840.46	81,960.87	76,028.68
Other bonds, notes, and debentures	2,007.28	2,005.45		
Loans and discounts (including overdrafts)	314,042.64	462,760.60	312,478.17	441,508.05
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 869,269.82	\$ 1,017,645.13	\$ 918,087.06	\$ 1,008,086.89
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	743,748.36	\$ 885,309.99	\$ 783,833.34	\$ 862,418.62
Time deposits of individuals, partnerships, and corporations....	47,182.90	47,793.09	43,825.23	49,822.10
Deposits of United States Government (including postal savings)	292.27	833.19	330.87	
Deposits of States and political subdivisions	16,321.48	15,693.29	16,191.82	16,463.21
Other deposits (certified and officers' checks, etc.)	343.21	193.21	193.21	193.21
Total Deposits	\$ 807,888.22	\$ 949,822.77	\$ 844,374.47	\$ 928,897.14
Other liabilities	\$ 4,856.64	\$ 4,884.16	\$ 4,507.75	\$ 4,512.75
CAPITAL ACCOUNTS				
Capital (Common)	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	13,000.00	13,000.00	16,000.00	16,000.00
Undivided profits	13,524.96	19,938.20	23,204.84	28,677.00
Total Capital Accounts.....	\$ 56,524.96	\$ 62,938.20	\$ 69,204.84	\$ 74,677.00
Total Liabilities and Capital Accounts	\$ 869,269.82	\$ 1,017,645.13	\$ 918,087.06	\$ 1,008,086.89

OFFICERS FOR 1950

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

DIRECTORS FOR 1950

J. E. Wrape, George Burkard, H. K. Clark, George Idler, H. E. Clark.

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1949

Don C. Collins, President; Frank Jelinek, Vice-President & Cashier; Wm. H. Holthus, Assistant Cashier.

DIRECTORS FOR 1949

Don C. Collins, Mary Collins, Frank Jelinek.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 411,794.13	\$ 468,644.89	\$ 408,183.02	\$ 271,386.87
United States Government obligations, direct and guaranteed ...	921,957.05	920,034.05	1,012,153.05	936,961.05
Obligations of States and political subdivisions		4,096.52	7,280.06	26,646.43
Loans and discounts (including overdrafts)	165,097.08	122,549.54	117,057.13	104,332.57
Bank premises owned	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	4.00	4.00	4.00	4.00
Total Assets	\$ 1,498,853.26	\$ 1,515,330.00	\$ 1,544,678.26	\$ 1,339,331.92
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.	\$ 1,283,732.47	\$ 1,308,813.69	\$ 1,317,680.97	\$ 1,139,797.35
Time deposits of individuals, partnerships, and corporations	34,492.06	35,831.86	25,993.50	24,504.90
Deposits of United States Government (including postal savings)	5,418.75		4,162.50	228.75
Deposits of States and political subdivisions	58,806.05	44,527.22	63,741.78	50,730.24
Other deposits (certified and officers' checks, etc.)	9,356.98	14,108.31	16,839.24	3,639.28
Total Deposits	\$ 1,391,806.31	\$ 1,403,281.08	\$ 1,428,417.99	\$ 1,218,900.52
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	25,000.00	25,000.00	30,000.00
Undivided profits	32,046.95	37,048.92	41,260.27	40,431.40
Total Capital Accounts.....	\$ 107,046.95	\$ 112,048.92	\$ 116,260.27	\$ 120,431.40
Total Liabilities and Capital Accounts	\$ 1,498,853.26	\$ 1,515,330.00	\$ 1,544,678.26	\$ 1,339,331.92

OFFICERS FOR 1950

Don C. Collins, President; Frank Jelinek, Vice-President & Cashier; Wm. H. Holthus, Assistant Cashier.

DIRECTORS FOR 1950

Don C. Collins, Mary Collins, Frank Jelinek

Certificate Issued August 18, 1908

No. 70

BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1949

F. C. Jones, President; Carl G. Breeze, Vice-President; Harry B. Jones, Cashier and Secretary;
Denzel H. McClung, Asst. Cashier.

DIRECTORS FOR 1949

F. C. Jones, R. E. Jones, Carl G. Breeze.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 439,909.36	\$ 513,930.92	\$ 483,850.93	\$ 566,401.15
United States Government obligations, direct and guaranteed.....	754,400.00	1,078,446.00	869,408.00	1,168,302.00
Obligations of States and political subdivisions	21,034.91	24,870.70	25,014.67	22,643.31
Other bonds, notes, and debentures		191.41		834.50
Loans and discounts (including overdrafts)	649,919.85	553,150.99	741,538.13	497,329.73
Bank premises owned.....	22,000.00	20,000.00	18,500.00	17,000.00
Furniture and fixtures.....				3,000.00
Other assets.....	2,088.00	1,330.00	9,549.58	1,050.00
Total Assets	\$ 1,889,352.12	\$ 2,191,920.02	\$ 2,147,861.31	\$ 2,276,560.69
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	1,265,133.89	\$ 1,571,342.25	\$ 1,436,750.73	\$ 1,616,755.89
Time deposits of individuals, partnerships, and corporations.....	292,358.00	312,785.19	290,014.65	309,082.17
Deposits of States and political subdivisions	268,431.20	170,805.92	276,436.43	196,397.68
Other deposits (certified and officers' checks, etc.).....	2,546.71	2,546.71	3,046.71	2,546.71
Total Deposits.....	\$ 1,768,469.80	\$ 2,057,481.07	\$ 2,006,248.52	\$ 2,124,782.45
Other liabilities.....	8,717.79	10,144.38	11,242.02	13,002.59
CAPITAL ACCOUNTS				
Capital (Common).....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	75,000.00
Undivided profits.....	8,664.53	20,294.57	25,870.77	8,775.65
Reserves (and retirement account for preferred capital).....	3,500.00	4,000.00	4,500.00	5,000.00
Total Capital Accounts.....	\$ 112,164.53	\$ 124,294.57	\$ 130,370.77	\$ 138,775.65
Total Liabilities and Capital Accounts	\$ 1,889,352.12	\$ 2,191,920.02	\$ 2,147,861.31	\$ 2,276,560.69

OFFICERS FOR 1950

Carl G. Breeze, President; R. E. Jones, Sr., Vice-President; Harry B. Jones, Cashier-Secretary;
Denzel H. McClung, Assistant Cashier.

DIRECTORS FOR 1950

Carl G. Breeze, R. E. Jones, Sr., A. W. Horn.

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1949

E. G. Woodbridge, President; W. S. Morrison, Chairman of the Board; J. H. Macdonald, Vice-President; J. H. Macdonald, Cashier and Secretary; J. W. Miller, Assistant Cashier; Grace M. Bills, Treasurer.

DIRECTORS FOR 1949

Clyde T. Davis, Lloyd C. Larsen, J. H. Macdonald, W. S. Morrison, Frances M. Rourke, T. W. Sisson, E. G. Woodbridge.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,168,977.83	\$ 1,181,045.15	\$ 1,384,827.84	\$ 981,349.62
United States Government obligations, direct and guaranteed	2,081,351.65	2,085,250.00	2,775,023.36	2,774,938.75
Obligations of States and political subdivisions	263,937.69	325,547.83	225,904.08	289,646.40
Other bonds, notes, and debentures	51,024.05	34,724.05	34,724.05	39,724.05
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,894,967.53	2,223,339.58	2,042,798.10	2,354,159.10
Bank premises owned	6,000.00	5,000.00	5,000.00	5,000.00
Furniture and fixtures	1.00	1.00	1.00	1.00
Other assets	60.75	4,038.20	616.16	234.66
Total Assets	\$ 5,475,320.50	\$ 5,867,945.81	\$ 6,477,894.59	\$ 6,454,053.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,528,380.56	\$ 4,002,320.09	\$ 4,409,083.28	\$ 4,336,260.47
Time deposits of individuals, partnerships, and corporations	1,007,664.21	1,071,963.44	1,076,559.46	1,125,138.13
Deposits of United States Government (including postal savings)	117,451.08	50,035.44	102,855.55	59,551.70
Deposits of States and political subdivisions	485,536.84	365,981.82	511,485.37	528,459.96
Other deposits (certified and officers' checks, etc.)	15,013.79	28,091.45	18,292.68	28,131.19
Total Deposits	\$ 5,154,046.48	\$ 5,518,392.24	\$ 6,118,276.34	\$ 6,077,541.45
Other liabilities	\$ 20,759.55	\$ 39,372.64	\$ 33,356.39	\$ 30,488.15
CAPITAL ACCOUNTS				
Capital (Common)	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits	514.47	10,180.93	26,261.86	46,023.98
Total Capital Accounts	\$ 300,514.47	\$ 310,180.93	\$ 326,261.86	\$ 346,023.98
Total Liabilities and Capital Accounts	\$ 5,475,320.50	\$ 5,867,945.81	\$ 6,477,894.59	\$ 6,454,053.58

OFFICERS FOR 1950

E. G. Woodbridge, President; J. H. Macdonald, Vice-President; J. H. Macdonald, Cashier-Secretary; J. W. Miller, Assistant Cashier; Grace M. Bills, Assistant Cashier; Robert R. Sabin, Trust Officer.

DIRECTORS FOR 1950

W. S. Morrison, E. G. Woodbridge, J. H. Macdonald, Clyde T. Davis, Lloyd C. Larsen, Frances M. Rourke, T. W. Sisson.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1949

John Richert, President; Olin Richert, Vice-President; Hattie Dodds, Cashier and Secretary;
John Richert, Jr., Assistant Cashier.

DIRECTORS FOR 1949

Harry E. Ascherman, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 425,564.77	\$ 608,107.13	\$ 584,707.14	\$ 796,603.71
United States Government obligations, direct and guaranteed.....	740,200.00	733,600.00	624,100.00	633,500.00
Obligations of States and political subdivisions	586,732.29	571,312.03	515,363.83	520,312.68
Other bonds, notes, and debentures	111,315.00	103,550.00	103,550.00	108,225.00
Loans and discounts (including overdrafts)	356,194.11	336,142.01	432,956.89	433,397.12
Furniture and fixtures.....	2,500.00	2,000.00	2,000.00	1,500.00
Total Assets.....	\$ 2,222,446.17	\$ 2,354,711.23	\$ 2,262,677.86	\$ 2,493,538.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	1,442,518.95	\$ 1,541,460.33	\$ 1,499,029.33	\$ 1,727,362.53
Time deposits of individuals, partnerships, and corporations.....	495,512.24	481,491.22	430,401.03	403,808.85
Deposits of United States Government (including postal savings) ..	22,347.77	12,701.13	12,332.78	14,994.21
Deposits of States and political subdivisions	112,066.05	143,351.33	155,827.21	169,233.43
Other deposits (certified and officers' checks, etc.).....	1,953.86	17,251.34	3,018.51	9,709.49
Total Deposits	\$ 2,074,398.87	\$ 2,196,255.35	\$ 2,100,608.86	\$ 2,325,108.51
CAPITAL ACCOUNTS				
Capital (Common).....\$	50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits.....	48,047.30	58,455.88	62,069.00	68,430.00
Total Capital Accounts.....	\$ 148,047.30	\$ 158,455.88	\$ 162,069.00	\$ 168,430.00
Total Liabilities and Capital Accounts	\$ 2,222,446.17	\$ 2,354,711.23	\$ 2,262,677.86	\$ 2,493,538.51

OFFICERS FOR 1950

John Richert, President; Olin Richert, Cashier and Secretary.

DIRECTORS FOR 1950

Harry E. Ascherman, J. H. Humphries, John Richert, Olin Richert, Walter A. Schertz.

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1949

C. L. Mann, President; Scott Wilmore, Vice-President; Fred E. Kirschke, Vice-President & Cashier; Don Dunigan, Assistant Cashier.

DIRECTORS FOR 1949

C. L. Mann, Fred E. Kirschke, Scott Wilmore, Ray G. Henry, George P. Bailey, Richard W. Holtgren.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 855,350.06	\$ 1,050,380.31	\$ 1,248,625.46	\$ 1,207,549.08
United States Government obligations, direct and guaranteed ...	2,673,108.15	2,590,295.25	2,581,434.73	2,501,079.94
Obligations of States and political subdivisions	13,160.00	13,160.00	13,160.00	13,160.00
Other bonds, notes, and debentures	401.32	405.01		
Loans and discounts (including overdrafts)	649,122.32	672,814.93	962,714.78	1,292,178.66
Bank premises owned		19,116.28		99,000.00
Furniture and fixtures	10,000.00	9,456.93	8,000.00	55,000.00
Real estate owned other than bank premises		1,686.72	819.25	633.70
Investments and other assets indirectly representing bank premises or other real estate			112,158.61	
Other assets			3,178.88	
Total Assets	\$ 4,201,141.85	\$ 4,357,315.43	\$ 4,930,091.71	\$ 5,168,601.38
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,845,962.93	\$ 2,282,236.70	\$ 2,785,523.77	\$ 3,270,474.46
Time deposits of individuals, partnerships, and corporations ...	484,235.47	581,291.50	589,178.72	737,752.25
Deposits of United States Government (including postal savings)	2,290.50	8,799.54	34,330.64	35,964.96
Deposits of States and political subdivisions	1,677,034.53	1,263,648.90	1,233,886.76	828,034.16
Other deposits (certified and officers' checks, etc.)	49,172.78	43,907.90	54,878.81	79,302.32
Total Deposits	\$ 4,058,696.21	\$ 4,179,884.54	\$ 4,697,798.70	\$ 4,951,528.15
Other liabilities	\$ 7,910.15	\$ 8,918.31	\$ 16,733.74	\$ 1,070.39
CAPITAL ACCOUNTS				
Capital (Common)	\$ 80,000.00	\$ 80,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	80,000.00	100,000.00	100,000.00
Undivided profits	4,535.49	8,512.58	15,559.27	16,002.84
Total Capital Accounts	\$ 134,535.49	\$ 168,512.58	\$ 215,559.27	\$ 216,002.84
Total Liabilities and Capital Accounts	\$ 4,201,141.85	\$ 4,357,315.43	\$ 4,930,091.71	\$ 5,168,601.38

OFFICERS FOR 1950

C. L. Mann, President; Scott Wilmore, Vice-President; Fred E. Kirschke, Vice-President; Claude D. Baldwin, Cashier; Don Dunigan, Assistant Cashier.

DIRECTORS FOR 1950

C. L. Mann, Scott Wilmore, Fred E. Kirschke, Ray G. Henry, R. W. Holtgren, Geo. P. Bailey.

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1949

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier & Secretary.

DIRECTORS FOR 1949

Harry L. Hooker, Cora R. Strain, Ray C. Speckmann, C. Ray Strain, H. R. Maxwell.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 586,364.45	\$ 817,029.27	\$ 823,631.21	\$ 550,592.93
United States Government obligations, direct and guaranteed ...	593,800.00	594,200.00	684,200.00	734,200.00
Obligations of States and political subdivisions	30,000.00	42,034.81	30,000.00	36,475.45
Loans and discounts (including overdrafts)	512,831.11	432,898.67	425,305.86	566,301.75
Furniture and fixtures.....	3,000.00	2,300.00	2,300.00	3,065.00
Total Assets	\$ 1,725,995.56	\$ 1,888,462.75	\$ 1,965,437.07	\$ 1,890,635.13
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	1,394,575.26	\$ 1,543,793.86	\$ 1,608,379.90	\$ 1,541,322.57
Time deposits of individuals, partnerships, and corporations ...	181,932.66	197,960.64	182,807.48	179,728.29
Deposits of United States Government (including postal savings)	7,274.91	8,550.66	8,830.68	1,630.31
Deposits of States and political subdivisions	50,225.31	31,587.94	49,916.94	48,939.31
Other deposits (certified and officers' checks, etc.)	9,453.79	25,254.56	28,633.81	22,223.32
Total Deposits	\$ 1,643,461.93	\$ 1,807,147.66	\$ 1,878,568.81	\$ 1,793,843.80
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	15,000.00	17,500.00	20,000.00	22,500.00
Undivided profits	17,533.63	13,815.09	16,868.26	24,291.33
Total Capital Accounts.....	\$ 82,533.63	\$ 81,315.09	\$ 86,868.26	\$ 96,791.33
Total Liabilities and Capital Accounts	\$ 1,725,995.56	\$ 1,888,462.75	\$ 1,965,437.07	\$ 1,890,635.13

OFFICERS FOR 1950

Harry L. Hooker, President; Cora R. Strain, Vice-President; Ray C. Speckmann, Cashier & Secretary.

DIRECTORS FOR 1950

Harry L. Hooker, Cora R. Strain, Ray C. Speckmann, C. Ray Strain, H. R. Maxwell.

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1949

H. H. Schumann, President; C. L. Mann, Vice-President; R. K. Schumann, Cashier.

DIRECTORS FOR 1949

C. L. Mann, R. K. Schumann, H. H. Schumann.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 298,739.75	\$ 215,517.14	\$ 280,134.11	\$ 283,224.34
United States Government obligations, direct and guaranteed....	678,568.00	727,244.59	758,053.12	863,334.87
Loans and discounts (including overdrafts)	430,585.32	403,428.19	491,152.70	534,631.14
Furniture and fixtures.....	17,000.00	17,000.00	17,000.00	17,886.72
Other assets			6,599.23	5,282.39
Total Assets	\$ 1,424,893.07	\$ 1,363,189.92	\$ 1,552,939.16	\$ 1,704,359.46
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	699,555.09	\$ 699,687.07	\$ 844,679.04	\$ 980,559.87
Time deposits of individuals, partnerships, and corporations....	301,735.68	303,992.86	295,397.42	290,269.99
Deposits of United States Government (including postal savings)	31,381.06	10,667.45	11,862.06	19,716.23
Deposits of States and political subdivisions	277,352.03	222,812.81	275,050.51	282,785.10
Other deposits (certified and officers' checks, etc.)	7,555.34	11,951.49	10,811.20	12,471.46
Total Deposits	\$ 1,317,579.20	\$ 1,249,111.68	\$ 1,437,800.23	\$ 1,585,802.65
Other liabilities	\$ 4,000.00	\$ 6,000.00	\$ 6,000.00	\$ 2,305.07
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	3,313.87	8,078.24	9,138.93	16,251.74
Total Capital Accounts.....	\$ 103,313.87	\$ 108,078.24	\$ 109,138.93	\$ 116,251.74
Total Liabilities and Capital Accounts	\$ 1,424,893.07	\$ 1,363,189.92	\$ 1,552,939.16	\$ 1,704,359.46

OFFICERS FOR 1950

H. H. Schumann, President; C. L. Mann, Vice-President; R. K. Schumann, Cashier-Secretary.

DIRECTORS FOR 1950

C. L. Mann, R. K. Schumann, H. H. Schumann.

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1949

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier;
Roy N. Austin, Asst. Cashier.

DIRECTORS FOR 1949

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Charles Liley, W. L. Hauptli,
Clemma S. Wiggett

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 152,251.22	\$ 143,435.84	\$ 192,609.61	\$ 191,999.70
United States Government obligations, direct and guaranteed ...	358,373.56	318,521.80	250,465.80	277,758.60
Obligations of States and political subdivisions	4,500.00	9,216.61	9,000.00	3,500.00
Loans and discounts (including overdrafts)	136,079.26	142,750.02	157,282.39	146,983.43
Furniture and fixtures.....	400.00	400.00	400.00	400.00
Total Assets	\$ 651,604.04	\$ 614,324.27	\$ 609,757.80	\$ 620,641.73
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	453,104.16	\$ 425,866.14	\$ 404,867.52	\$ 401,557.53
Time deposits of individuals, partnerships, and corporations	32,514.73	34,746.55	44,480.52	61,012.22
Deposits of States and political subdivisions	112,495.67	100,678.57	104,386.59	100,882.76
Other deposits (certified and officers' checks, etc.)	7,358.93	5,619.23	7,090.17	6,723.22
Total Deposits	\$ 605,473.49	\$ 566,910.49	\$ 560,824.80	\$ 570,175.73
CAPITAL ACCOUNTS				
Capital (Common)	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00	\$ 20,000.00
Surplus	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	6,130.55	7,413.78	8,933.00	10,466.00
Total Capital Accounts.....	\$ 46,130.55	\$ 47,413.78	\$ 48,933.00	\$ 50,466.00
Total Liabilities and Capital Accounts	\$ 651,604.04	\$ 614,324.27	\$ 609,757.80	\$ 620,641.73

OFFICERS FOR 1950

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier-Secretary;
Roy N. Austin, Assistant Cashier.

DIRECTORS FOR 1950

G. R. Henning, L. W. McCorkle, H. H. Hoyt, W. L. Hauptli, Clemma Wiggett, Charles Liley.

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1950

Clarence H. Stump, Chairman of Board; Walter S. Ross, President; Gordon V. Christensen, Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 261,276.51	\$ 223,877.72
United States Government obligations, direct and guaranteed....			584,328.14	609,000.00
Obligations of States and political subdivisions			15,000.00	15,000.00
Loans and discounts (including overdrafts)			112,202.37	421,544.22
Bank premises owned.....			17,394.31	17,495.21
Furniture and fixtures.....			15,301.62	20,439.60
			<hr/>	<hr/>
Total Assets.....			\$ 1,005,502.95	\$ 1,307,356.75
LIABILITIES				
Demand deposits of individuals, partnerships and corporations....			\$ 553,618.77	\$ 793,822.67
Time deposits of individuals, partnerships, and corporations.....			48,797.25	85,478.61
Deposits of United States Government (including postal savings)			3,890.57	5,863.60
Deposits of States and political subdivisions			227,642.72	245,266.77
Other deposits (certified and officers' checks, etc.).....			3,285.36	3,917.99
			<hr/>	<hr/>
Total Deposits			\$ 837,234.67	\$ 1,134,349.64
CAPITAL ACCOUNTS				
Capital (Common).....			\$ 125,000.00	\$ 125,000.00
Surplus			35,000.00	35,000.00
Undivided profits.....			8,268.28	13,007.11
			<hr/>	<hr/>
Total Capital Accounts.....			\$ 168,268.28	\$ 173,007.11
			<hr/>	<hr/>
Total Liabilities and Capital Accounts			\$ 1,005,502.95	\$ 1,307,356.75

DIRECTORS FOR 1950

R. C. Benson, Gordon V. Christensen, G. M. Davis, H. W. Graese, T. M. McKee, Walter S. Ross, Clarence H. Stump.

Certificate Issued September 14, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1949

John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier.

DIRECTORS FOR 1949

John J. Brady, Oliver E. Jensen, E. C. Van Fradenburg.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 73,773.97	\$ 108,827.90	\$ 84,790.12	\$ 185,601.86
United States Government obligations, direct and guaranteed ...	90,100.00	90,100.00	90,100.00	91,100.00
Obligations of States and political subdivisions	215.48	2,989.57	5,488.61	1,410.90
Loans and discounts (including overdrafts)	107,959.80	83,699.72	100,690.43	68,499.14
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 272,051.25	\$ 285,619.19	\$ 281,071.16	\$ 346,613.90
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	198,903.07	\$ 212,439.79	\$ 209,666.84	\$ 264,407.93
Time deposits of individuals, partnerships, and corporations	14,802.71	17,059.77	13,206.94	22,491.62
Deposits of States and political subdivisions	17,465.24	15,049.05	20,800.18	18,342.50
Other deposits (certified and officers' checks, etc.)	2,580.23	3,970.58	2,397.20	6,471.55
Total Deposits	\$ 233,751.25	\$ 248,519.19	\$ 246,071.16	\$ 311,713.90
CAPITAL ACCOUNTS				
Capital (Common)	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	20,000.00	20,000.00	20,000.00	20,000.00
Undivided profits	5,000.00	3,800.00	5,000.00	4,900.00
Reserves (and retirement account for preferred capital)	3,300.00	3,300.00		
Total Capital Accounts.....	\$ 38,300.00	\$ 37,100.00	\$ 35,000.00	\$ 34,900.00
Total Liabilities and Capital Accounts	\$ 272,051.25	\$ 285,619.19	\$ 281,071.16	\$ 346,613.90

OFFICERS FOR 1950

John J. Brady, President; O. E. Jensen, Vice-President; E. C. Van Fradenburg, Cashier-Secretary.

DIRECTORS FOR 1950

John J. Brady, O. E. Jensen, E. C. Van Fradenburg.

Certificate Issued March 23, 1908

No. 85

BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1949

C. F. Aurand, President; Frank Wind, Vice-President; Frank Wind, Cashier and Secretary.

DIRECTORS FOR 1949

Clyde I. Snider, Vida F. Ellison, Frank Wind, Rolla H. Aurand, C. F. Aurand.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 262,086.79	\$ 324,419.42	\$ 238,798.31	\$ 319,047.95
United States Government obligations, direct and guaranteed..	\$12,195.00	\$12,195.00	\$04,667.00	\$05,959.00
Obligations of States and political subdivisions	3,000.00	3,000.00		
Loans and discounts (including overdrafts)	\$60,162.10	\$35,689.09	\$51,770.51	\$40,709.60
Bank premises owned.....	11,800.00	11,000.00	11,000.00	10,000.00
Total Assets	\$ 1,949,243.89	\$ 1,986,303.51	\$ 1,906,235.82	\$ 2,075,716.55
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,384,819.81	\$ 1,445,260.73	\$ 1,379,957.66	\$ 1,573,520.39
Time deposits of individuals, partnerships, and corporations.....	298,394.45	277,741.75	255,731.48	229,412.72
Deposits of United States Government (including postal savings)	3,848.65	3,480.24	2,816.86	2,901.99
Deposits of States and political subdivisions	120,244.95	116,300.26	113,810.54	122,223.61
Other deposits (certified and officers' checks, etc.)	25,684.11	31,630.91	39,759.69	29,999.61
Total Deposits.....	\$ 1,832,991.97	\$ 1,874,413.89	\$ 1,792,076.23	\$ 1,958,058.32
Other liabilities.....	\$ 4,943.53	\$ 3,050.96	\$ 2,283.19	\$ 3,907.12
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	11,308.39	8,838.66	11,876.40	8,501.11
Reserves (and retirement account for preferred capital).....				5,250.00
Total Capital Accounts.....	\$ 111,308.39	\$ 108,838.66	\$ 111,876.40	\$ 113,751.11
Total Liabilities and Capital Accounts	\$ 1,949,243.89	\$ 1,986,303.51	\$ 1,906,235.82	\$ 2,075,716.55

OFFICERS FOR 1950

C. F. Aurand, President; Frank Wind, Vice-President; Frank Wind, Cashier-Secretary.

DIRECTORS FOR 1950

C. F. Aurand, Frank Wind, Vida F. Ellison, Clyde I. Snider, Rolla H. Aurand.

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1949

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier & Secretary; Reta M. Faust, Asst. Cashier.

DIRECTORS FOR 1949

W. C. Beaty, Frances M. Beaty, John W. Beaty.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 658,562.95	\$ 530,028.33	\$ 632,455.86	\$ 440,087.18
United States Government obligations, direct and guaranteed ...	119,800.00	119,950.00	112,600.00	107,600.00
Obligations of States and political subdivisions	68,500.00	94,131.54	94,165.40	102,549.66
Other bonds, notes, and debentures	5,000.00	5,000.00	5,000.00	5,000.00
Loans and discounts (including overdrafts)	281,513.17	234,147.22	273,742.75	236,890.99
Furniture and fixtures	1.00	1.00	1.00	1.00
Other assets	106.75	376.87	384.75	109.75
Total Assets	\$ 1,133,483.87	\$ 983,634.96	\$ 1,118,349.76	\$ 892,238.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,005,261.62	\$ 853,976.95	\$ 979,174.82	\$ 756,943.71
Time deposits of individuals, partnerships, and corporations ...	46,731.54	41,974.15	56,159.15	46,942.59
Deposits of United States Government (including postal savings)	75.00		225.00	2,475.00
Deposits of States and political subdivisions	14,770.95	14,409.36	15,073.71	12,947.60
Other deposits (certified and officers' checks, etc.)	294.76	7,903.50	556.08	7,054.68
Total Deposits	\$ 1,067,133.87	\$ 918,263.96	\$ 1,051,188.76	\$ 826,363.58
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	8,850.00	4,371.00	6,161.00	3,375.00
Reserves (and retirement account for preferred capital)	7,500.00	6,000.00	6,000.00	7,500.00
Total Capital Accounts	\$ 66,350.00	\$ 65,371.00	\$ 67,161.00	\$ 65,875.00
Total Liabilities and Capital Accounts	\$ 1,133,483.87	\$ 983,634.96	\$ 1,118,349.76	\$ 892,238.58

OFFICERS FOR 1950

W. C. Beaty, President; Frances M. Beaty, Vice-President; Robert D. Adams, Cashier & Secretary; Reta M. Faust, Asst. Cashier.

DIRECTORS FOR 1950

W. C. Beaty, Frances M. Beaty, John W. Beaty.

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1949

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

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 160,649.85	\$ 136,681.26	\$ 304,300.54	\$ 118,779.44
United States Government obligations, direct and guaranteed ...	132,800.00	132,800.00	132,700.00	132,700.00
Obligations of States and political subdivisions	24,678.82	62,219.10	17,546.46	62,193.88
Loans and discounts (including overdrafts)	172,495.66	170,292.78	168,338.53	235,090.68
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 490,626.33	\$ 501,995.14	\$ 622,887.53	\$ 548,766.00
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.\$	366,271.60	\$ 365,243.32	\$ 479,140.64	\$ 397,358.38
Time deposits of individuals, partnerships, and corporations....	42,234.09	39,267.08	57,637.95	53,038.70
Deposits of United States Government (including postal savings)	4,836.98	4,943.23	4,843.23	4,749.48
Deposits of States and political subdivisions	23,996.63	38,238.15	22,415.86	33,513.65
Total Deposits	\$ 437,339.30	\$ 447,691.78	\$ 564,037.68	\$ 488,660.21
CAPITAL ACCOUNTS				
Capital (Common)	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	25,000.00	25,000.00	30,000.00	30,000.00
Undivided profits	13,287.03	14,303.36	13,849.85	15,105.79
Total Capital Accounts.....	\$ 53,287.03	\$ 54,303.36	\$ 58,849.85	\$ 60,105.79
Total Liabilities and Capital Accounts	\$ 490,626.33	\$ 501,995.14	\$ 622,887.53	\$ 548,766.00

OFFICERS FOR 1950

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

DIRECTORS FOR 1950

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

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1949

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier;
Chas. W. Dorney, Jr., Asst. Cashier.

DIRECTORS FOR 1949

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 904,896.33	\$ 843,544.15	\$ 962,707.89	\$ 844,481.50
United States Government obligations, direct and guaranteed ...	1,887,700.00	1,888,100.00	1,873,300.00	1,523,300.00
Obligations of States and political subdivisions	2,000.00	8,891.80	26,622.32	30,584.41
Loans and discounts (including overdrafts)	639,084.82	1,004,457.28	627,073.84	732,779.29
Bank premises owned	11,572.31	11,116.25	10,660.19	10,204.13
Furniture and fixtures.....	5,284.26	5,091.71	5,043.96	5,377.46
Total Assets	\$ 3,450,537.72	\$ 3,761,201.19	\$ 3,505,408.20	\$ 3,146,726.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	3,000,726.48	\$ 2,961,604.02	\$ 2,786,252.50	\$ 2,622,140.39
Time deposits of individuals, partnerships, and corporations ...	86,937.36	90,391.52	101,755.00	95,762.93
Deposits of United States Government (including postal savings)	20,153.48	26,543.13	5,410.86	10,009.34
Deposits of States and political subdivisions	92,112.26	401,431.19	247,100.43	103,662.29
Other deposits (certified and officers' checks, etc.)	24,993.42	27,846.39	112,718.06	36,004.26
Total Deposits	\$ 3,224,923.00	\$ 3,507,816.25	\$ 3,253,236.85	\$ 2,867,579.21
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00	100,000.00	100,000.00
Undivided profits	75,614.72	103,384.94	2,171.35	29,147.58
Reserves (and retirement account for preferred capital)	50,000.00	50,000.00	50,000.00	50,000.00
Total Capital Accounts.....	\$ 225,614.72	\$ 253,384.94	\$ 252,171.35	\$ 279,147.58
Total Liabilities and Capital Accounts	\$ 3,450,537.72	\$ 3,761,201.19	\$ 3,505,408.20	\$ 3,146,726.79

OFFICERS FOR 1950

C. W. Dorney, President; W. H. Fassett, Vice-President; V. P. Crenshaw, Cashier-Secretary;
Chas. W. Dorney, Jr., Assistant Cashier.

DIRECTORS FOR 1950

C. W. Dorney, W. H. Fassett, V. P. Crenshaw.

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1950

Frank C. Kauffman, President; Howard Davis, Vice-President; F. M. Bottum, Cashier;
Edith M. Bottum, Asst. Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 108,305.56	\$ 159,079.11
United States Government obligations, direct and guaranteed.....			78,180.01	86,616.86
Obligations of States and political subdivisions				23,888.15
Loans and discounts (including overdrafts)			86,285.10	235,866.61
Bank premises owned.....			4,300.00	4,300.00
Furniture and fixtures.....			3,100.00	4,730.00
Total Assets.....			\$ 280,170.67	\$ 516,480.73
 LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....			\$ 174,119.15	\$ 348,812.98
Time deposits of individuals, partnerships, and corporations.....			15,855.89	31,133.94
Deposits of United States Government (including postal savings).....			138.40	268.41
Deposits of States and political subdivisions			26,870.35	67,730.04
Other deposits (certified and officers' checks, etc.).....			1,001.20	1,610.44
Total Deposits			\$ 217,984.99	\$ 449,555.81
 CAPITAL ACCOUNTS				
Capital (Common)			\$ 50,000.00	\$ 50,000.00
Surplus			10,000.00	10,000.00
Undivided profits.....			2,185.68	6,924.92
Total Capital Accounts.....			\$ 62,185.68	\$ 66,924.92
Total Liabilities and Capital Accounts			\$ 280,170.67	\$ 516,480.73

DIRECTORS FOR 1950

F. M. Bottum, Howard Davis, Steve Herndon, Horace Joseph, Frank C. Kauffman,
Joseph Redd, A. E. Riddle.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1949

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President; Harry A. Lowe, Cashier & Secretary; Harry E. Stark, Asst. Cashier.

DIRECTORS FOR 1949

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 374,527.68	\$ 509,060.60	\$ 416,875.00	\$ 498,553.43
United States Government obligations, direct and guaranteed ...	592,089.00	593,451.00	577,451.00	578,570.00
Obligations of States and political subdivisions	5,003.00	5,003.00	9,485.56	8,236.30
Loans and discounts (including overdrafts)	522,998.56	456,070.00	492,318.82	494,468.51
Furniture and fixtures	3,127.53	2,814.78	2,814.78	2,502.03
Other assets	3,918.52	2,348.36	3,750.75	5,606.49
Total Assets	\$ 1,501,664.29	\$ 1,568,747.74	\$ 1,502,695.91	\$ 1,587,936.76
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,128,070.78	\$ 1,274,961.01	\$ 1,135,784.86	\$ 1,271,407.38
Time deposits of individuals, partnerships, and corporations ...	80,423.63	48,765.72	48,245.18	43,396.03
Deposits of United States Government (including postal savings)	43,147.38	26,198.11	30,843.36	34,795.01
Deposits of States and political subdivisions	128,874.03	88,497.47	149,450.22	89,435.88
Other deposits (certified and officers' checks, etc.)	6,343.96	2,231.53	5,786.19	4,175.21
Total Deposits	\$ 1,386,859.78	\$ 1,440,653.84	\$ 1,370,109.81	\$ 1,443,209.51
Other liabilities	\$ 5,346.25	\$ 8,662.09	\$ 5,583.09	\$ 11,525.45
CAPITAL ACCOUNTS				
Capital (Common)	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus	40,000.00	50,000.00	60,000.00	60,000.00
Undivided profits	9,458.26	9,431.81	7,003.01	13,201.80
Total Capital Accounts.....	\$ 109,458.26	\$ 119,431.81	\$ 127,003.01	\$ 133,201.80
Total Liabilities and Capital Accounts	\$ 1,501,664.29	\$ 1,568,747.74	\$ 1,502,695.91	\$ 1,587,936.76

OFFICERS FOR 1950

A. E. Walther, President; R. E. Kullerstrand, Executive Vice-President; Harry A. Lowe, Cashier-Secretary; Harry E. Stark, Assistant Cashier.

DIRECTORS FOR 1950

A. E. Walther, R. E. Kullerstrand, Harry A. Lowe.

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1949

David Hersch, President; Whitney Newton, Vice-President; Joseph B. Hersch, Vice-President; Ernest E. Smith, Cashier & Secretary; Marguerite H. Wiley, Asst. Cashier.

DIRECTORS FOR 1949

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 190,053.20	\$ 170,629.71	\$ 160,883.57	\$ 249,585.30
United States Government obligations, direct and guaranteed ..	196,500.00	495,689.00	189,000.00	487,984.00
Obligations of States and political subdivisions	5,000.00	14,259.13	5,000.00	
Other bonds, notes, and debentures		5,000.00		19,557.93
Loans and discounts (including overdrafts)	307,144.81	202,471.80	386,154.15	283,814.10
Bank premises owned	2,500.00	2,000.00	2,000.00	1,500.00
Furniture and fixtures	2,600.00	2,340.00	6,735.00	8,838.00
Real estate owned other than bank premises	3.00	2.00	2.00	
Other assets	3,216.14	2,405.43	3,716.00	
Total Assets	\$ 707,017.15	\$ 894,797.07	\$ 753,490.72	\$ 1,051,279.33
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 511,481.47	\$ 759,361.72	\$ 587,342.05	\$ 900,853.41
Time deposits of individuals, partnerships, and corporations	10,854.00	8,058.00	6,480.00	5,799.00
Deposits of United States Government (including postal savings)	935.98	1,014.12	2,287.13	1,034.22
Deposits of States and political subdivisions	95,377.30	36,260.37	51,560.11	19,599.28
Other deposits (certified and officers' checks, etc.)	10,605.41	4,190.63	18,931.84	29,526.60
Total Deposits	\$ 629,254.16	\$ 808,884.84	\$ 666,601.13	\$ 956,812.51
Other liabilities		\$ 5,000.00		\$ 5,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	15,000.00	20,000.00	25,000.00	30,000.00
Undivided profits	12,762.99	5,912.23	11,889.59	9,466.82
Reserves (and retirement account for preferred capital)		5,000.00		
Total Capital Accounts	\$ 77,762.99	\$ 80,912.23	\$ 86,889.59	\$ 89,466.82
Total Liabilities and Capital Accounts	\$ 707,017.15	\$ 894,797.07	\$ 753,490.72	\$ 1,051,279.33

OFFICERS FOR 1950

David Hersch, President; Joseph B. Hersch, Vice-President; Whitney Newton, Jr., Vice-President; Ernest E. Smith, Cashier-Secretary; Marguerite H. Wiley, Assistant Cashier; John Gray, Assistant Cashier.

DIRECTORS FOR 1950

David Hersch, Joseph B. Hersch, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1950Richard W. Trefz, President; Arthur C. Allen, Vice President & Cashier;
Walter F. Wuertele, Asst. Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection				\$ 1,035,629.93
United States Government obligations, direct and guaranteed.....				348,821.50
Corporate stocks (including stock of Federal Reserve Bank).....				10,800.00
Loans and discounts (including overdrafts)				617,566.39
Furniture and fixtures.....				29,717.00
Total Assets				\$ 2,042,534.82
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..				\$ 992,830.40
Time deposits of individuals, partnerships, and corporations.....				112,656.18
Deposits of banks.....				519,976.25
Other deposits (certified and officers' checks, etc.).....				22,396.06
Total Deposits				\$ 1,647,858.89
Other liabilities.....				\$ 2,190.80
CAPITAL ACCOUNTS				
Capital (Common)				\$ 300,000.00
Surplus				60,000.00
Undivided profits.....				32,485.13
Total Capital Accounts				\$ 392,485.13
Total Liabilities and Capital Accounts				\$ 2,042,534.82

DIRECTORS FOR 1950Richard W. Trefz, Arthur C. Allen, W. L. Baldwin, John R. McCusker, Elwood M. Brooks,
John Holmes, Evarts C. Fox, Lee H. Hirsch.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1949

R. C. Thatcher, President; B. A. Carlile, Vice-President; Dey F. Whelan, Cashier and Secretary; M. C. Hodges, Assistant Cashier.

DIRECTORS FOR 1949

R. C. Thatcher, B. A. Carlile, Dey F. Whelan, Chas. Graves, William M. White, Harry S. Peterson, S. T. Jones, Jr., David W. Boyer.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,045,012.69	\$ 1,463,254.36	\$ 1,935,118.98	\$ 1,976,139.40
United States Government obligations, direct and guaranteed	3,854,710.63	4,031,737.00	3,521,272.00	3,638,076.11
Obligations of States and political subdivisions	30,600.00	30,600.00	50,174.63	90,500.00
Other bonds, notes, and debentures	1.00	1.00		
Corporate stocks (including stock of Federal Reserve Bank).....	2.00	2.00		
Loans and discounts (including overdrafts)	137,544.00	412,460.72	1,365,787.26	1,859,771.91
Furniture and fixtures	1.00	1.00	17,338.10	69,348.54
Other assets				1,153.09
Total Assets.....	\$ 6,067,872.22	\$ 5,938,056.08	\$ 6,889,690.97	\$ 7,634,989.05
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	2,319,074.33	\$ 2,399,771.52	\$ 3,004,182.94	\$ 3,774,976.47
Time deposits of individuals, partnerships, and corporations.....	3,111,612.49	2,975,888.86	2,943,487.10	3,021,000.71
Deposits of United States Government (including postal savings)	15,688.75		39,805.75	28,777.74
Deposits of States and political subdivisions	259,134.31	178,323.28	500,097.63	359,193.41
Other deposits (certified and officers' checks, etc.).....	19,887.76	23,151.25	26,474.87	63,194.04
Total Deposits.....	\$ 5,725,397.64	\$ 5,577,134.91	\$ 6,514,048.32	\$ 7,247,142.37
Other liabilities.....	\$ 5,651.21	\$ 4,995.48	\$ 7,478.46	\$ 9,865.43
CAPITAL ACCOUNTS				
Capital (Common)	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	75,000.00	125,000.00	125,000.00	150,000.00
Undivided profits.....	186,823.37	155,925.69	168,164.19	152,981.25
Total Capital Accounts.....	\$ 336,823.37	\$ 355,925.69	\$ 368,164.19	\$ 377,981.25
Total Liabilities and Capital Accounts	\$ 6,067,872.22	\$ 5,938,056.08	\$ 6,889,690.97	\$ 7,634,989.05

OFFICERS FOR 1950

William M. White, President; Dey F. Whelan, Vice-President; Clark Hodges, Cashier; Bert A. Hereford, Otto W. Snapp, Jr., Assistant Cashiers.

DIRECTORS FOR 1950

William M. White, Walter K. Hurd, Dr. David W. Boyer, Dey F. Whelan, Samuel T. Jones, Jr., Harry S. Petersen, Charles Graves.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1949

Joseph A. Uhl, Chairman of the Board; T. C. Swanson, President & Cashier; Edward McCabe, Vice-President; J. C. Goudy, Vice-President; Alva B. Adams, Jr., Secretary; J. L. Fimple, Asst. Cashier & Asst. Secretary; M. E. Nimmo, Asst. Cashier & Asst. Secretary.

DIRECTORS FOR 1949

Alva B. Adams, Jr., Wm. H. Adams, Delbert Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,559,213.13	\$ 2,500,181.61	\$ 2,677,276.61	\$ 2,263,333.60
United States Government obligations, direct and guaranteed ..	8,946,352.03	10,147,706.93	9,527,078.34	7,646,548.84
Obligations of States and political subdivisions	368,417.02	348,558.40	298,087.24	299,109.92
Other bonds, notes, and debentures	202,287.66	201,054.88	188,821.10	180,587.33
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts)	2,968,038.25	2,754,685.34	3,727,242.76	5,070,017.07
Bank premises owned	60,000.00	57,000.00	57,000.00	57,000.00
Furniture and fixtures	22,073.48	22,829.42	20,668.14	35,518.73
Customers' liability to this bank on acceptances outstanding....	5,000.00	5,000.00	5,000.00	5,000.00
Other assets	12,599.81	12,820.66	14,042.86	10,291.21
Total Assets	\$15,143,982.38	\$16,049,838.24	\$16,515,218.05	\$15,567,407.70
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	8,700,262.09	\$ 9,608,073.91	\$ 9,702,519.83	\$ 9,654,868.71
Time deposits of individuals, partnerships, and corporations	4,598,327.09	4,489,904.22	4,543,000.49	4,589,524.09
Deposits of United States Government (including postal savings)	72,682.45	172,701.07	228,319.07	102,187.81
Deposits of States and political subdivisions	770,087.48	751,563.56	950,036.07	179,663.16
Deposits of banks	19,880.00	17,859.00	7,084.00	7,084.00
Other deposits (certified and officers' checks, etc.)	62,883.62	30,255.45	47,096.08	44,560.06
Total Deposits	\$14,224,122.73	\$15,070,357.21	\$15,478,055.54	\$14,577,887.83
Acceptances executed by or for account of this bank and outstanding	5,000.00	5,000.00	5,000.00	5,000.00
Other liabilities	17,231.61	9,778.01	46,480.11	14,655.52
CAPITAL ACCOUNTS				
Capital (Common)	\$ 400,000.00	\$ 400,000.00	\$ 400,000.00	\$ 500,000.00
Surplus	300,000.00	360,000.00	380,000.00	300,000.00
Undivided profits	96,378.04	103,453.02	104,432.40	169,864.35
Reserves (and retirement account for preferred capital)	101,250.00	101,250.00	101,250.00	
Total Capital Accounts.....	\$ 897,628.04	\$ 964,703.02	\$ 985,682.40	\$ 969,864.35
Total Liabilities and Capital Accounts	\$15,143,982.38	\$16,049,838.24	\$16,515,218.05	\$15,567,407.70

OFFICERS FOR 1950

Joseph A. Uhl, Chairman of the Board; T. C. Swanson, President; Edward McCabe, Vice-President; J. C. Goudy, Vice-President; H. E. Woods, Cashier; Alva B. Adams, Jr., Secretary; J. L. Fimple, Asst. Cashier & Asst. Secretary; M. E. Nimmo, Asst. Cashier & Asst. Secretary.

DIRECTORS FOR 1950

Alva B. Adams, Jr., Wm. H. Adams, Delbert Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl.

Certificate Issued April 30, 1946

No. 441

***FIRST STATE BANK OF RANGELY, RANGELY**

(Rio Blanco County)

OFFICERS FOR 1949

Frank W. Bieser, President; Royden Brown, Vice-President; Ruby Lawson, Cashier & Secretary.

DIRECTORS FOR 1949

Frank W. Bieser, Royden Brown, Henry Carnes, Homer Dale, Harry W. Crabb.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 153,009.33	\$ 154,739.75	.....	.....
United States Government obligations, direct and guaranteed.....	200,207.00	150,000.00	.....	.....
Obligations of States and political subdivisions	15,536.13	15,536.13	.....	.....
Loans and discounts (including overdrafts)	67,263.71	30,507.89	.....	.....
Furniture and fixtures.....	7,450.60	7,450.60	.....	.....
Real estate owned other than bank premises	689.60	.....	.....	.....
Total Assets	\$ 444,156.37	\$ 358,234.37	.....	.....
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 135,573.02	\$ 115,412.75	.....	.....
Time deposits of individuals, partnerships, and corporations.....	22,212.87	18,975.89	.....	.....
Deposits of States and political subdivisions	206,000.00	156,000.00	.....	.....
Other deposits (certified and officers' checks, etc.).....	4,154.99	2,575.19	.....	.....
Total Deposits	\$ 367,940.88	\$ 292,963.83	.....	.....
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	.....	.....
Surplus	12,500.00	12,500.00	.....	.....
Undivided profits.....	955.39	270.54	.....	.....
Reserves (and retirement account for preferred capital).....	12,760.10	2,500.00	.....	.....
Total Capital Accounts.....	\$ 76,215.49	\$ 65,270.54	.....	.....
Total Liabilities and Capital Accounts	\$ 444,156.37	\$ 358,234.37	.....	.....

OFFICERS FOR 1950

Frank W. Bieser, President; Henry Carnes, Vice-President; Ruby Lawson, Cashier-Secretary.

DIRECTORS FOR 1950

Frank W. Bieser, Effie E. Bieser, Henry Carnes, Harry Crabb, Homer Dale.

*Voluntary liquidation May 30, 1950.

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1950

John Richert, President; John Richert, Jr., Cashier-Secretary; Bruce M. Brandt, Asst. Cashier.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection			\$ 254,689.47	\$ 336,299.77
United States Government obligations, direct and guaranteed....			59,039.14	59,000.00
Obligations of States and political subdivisions			96,210.00	96,180.00
Other bonds, notes, and debentures			28,970.00	28,925.00
Loans and discounts (including overdrafts)			321,830.75	369,931.21
Furniture and fixtures.....			6,757.56	5,915.00
Total Assets.....			\$ 767,496.92	\$ 896,250.98
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..			\$ 468,945.29	\$ 512,153.16
Time deposits of individuals, partnerships, and corporations.....			57,416.15	61,140.01
Deposits of United States Government (including postal savings)			7,187.73	7,089.95
Deposits of States and political subdivisions			111,157.30	106,719.31
Deposits of banks				70,000.00
Other deposits (certified and officers' checks, etc.).....			677.86	11,604.57
Total Deposits			\$ 645,384.33	\$ 768,707.00
CAPITAL ACCOUNTS				
Capital (Common)			\$ 100,000.00	\$ 100,000.00
Surplus			20,000.00	20,000.00
Undivided profits.....			2,112.59	7,543.98
Total Capital Accounts.....			\$ 122,112.59	\$ 127,543.98
Total Liabilities and Capital Accounts			\$ 767,496.92	\$ 896,250.98

DIRECTORS FOR 1950

Harry E. Ascherman, Albert E. Bish, B. Franklin Blotz, M. R. Harrison, Robert June, John Richert, Jr., John Richert, Sr.

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1949

J. N. Sanders, President; Theo. C. Sanders, Vice-President; J. H. Sanders, Vice-President;
A. M. Rex, Cashier & Secretary; Loraine Hays, Auditor & Asst. Cashier; A. R. Collman,
Asst. Cashier; Fred Mangels, Asst. Cashier.

DIRECTORS FOR 1949

J. N. Sanders, J. H. Sanders, Theo. C. Sanders, Loraine Hays, A. M. Rex.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,796,619.57	\$ 1,185,179.13	\$ 1,059,851.93	\$ 1,403,584.07
United States Government obligations, direct and guaranteed ...	3,208,400.00	3,307,900.00	3,403,900.00	3,303,900.00
Obligations of States and political subdivisions	37,438.65	37,133.69	36,262.48	25,178.10
Other bonds, notes, and debentures	66,994.20	66,994.20	65,714.20	65,714.20
Corporate stocks (including stock of Federal Reserve Bank).....	6,000.00	6,000.00	6,000.00	9,000.00
Loans and discounts (including overdrafts)	1,262,296.88	1,764,757.78	1,534,764.88	2,092,752.56
Bank premises owned	16,694.35	14,994.35	120,000.00	115,000.00
Furniture and fixtures.....	10,681.30	9,000.80	10,027.80	9,159.80
Real estate owned other than bank premises			13,194.35	11,494.35
Other assets	6,924.57	7,775.08	7,736.00	41,089.72
Total Assets	\$ 6,412,049.52	\$ 6,399,735.03	\$ 6,257,451.64	\$ 7,076,872.80
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	3,833,985.60	\$ 3,962,797.18	\$ 3,607,102.91	\$ 4,633,253.72
Time deposits of individuals, partnerships, and corporations ...	1,424,575.41	1,442,877.62	1,331,277.83	1,252,833.95
Deposits of United States Government (including postal savings)	59,845.66	70,610.13	51,746.89	113,303.46
Deposits of States and political subdivisions	612,513.37	436,183.79	736,177.22	507,481.11
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	29,091.92	18,105.98	24,029.82	36,678.16
Total Deposits	\$ 5,965,011.96	\$ 5,935,574.70	\$ 5,755,334.67	\$ 6,548,550.40
Other liabilities	\$ 187.66	\$ 130.64	\$ 1.35	\$ 19.74
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 125,000.00
Surplus	100,000.00	100,000.00	100,000.00	175,000.00
Undivided profits	246,849.90	264,029.69	302,115.62	228,302.66
Total Capital Accounts	\$ 446,849.90	\$ 464,029.69	\$ 502,115.62	\$ 528,302.66
Total Liabilities and Capital Accounts	\$ 6,412,049.52	\$ 6,399,735.03	\$ 6,257,451.64	\$ 7,076,872.80

OFFICERS FOR 1950

J. N. Sanders, President; Theo. C. Sanders, Vice-President; J. H. Sanders, Vice-President;
A. M. Rex, Cashier-Secretary; Loraine Hays, Auditor and Asst. Cashier; Fred Mangels,
Asst. Cashier; A. R. Collman, Asst. Cashier.

DIRECTORS FOR 1950

J. N. Sanders, Theo. C. Sanders, J. H. Sanders, A. M. Rex, Loraine Hays.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1949

R. A. Towne, President; Roy E. Smith, Vice-President & Cashier; F. R. Smith, Asst. Cashier;
R. L. Luckey, Asst. Cashier; R. L. Parsons, Asst. Cashier.

DIRECTORS FOR 1949

Frank H. Blair, Glenn Morris, Arthur A. Smith, F. R. Smith, Roy E. Smith, R. A. Towne.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,411,056.42	\$ 1,347,932.31	\$ 1,344,228.44	\$ 1,728,746.23
United States Government obligations, direct and guaranteed ...	4,275,543.00	4,474,782.00	4,463,628.00	4,275,970.62
Obligations of States and political subdivisions	278.70		1,924.56	143.03
Other bonds, notes, and debentures		8,182.03		
Corporate stocks (including stock of Federal Reserve Bank)....	6,000.00	6,000.00	6,000.00	6,000.00
Loans and discounts (including overdrafts)	1,398,123.51	1,450,037.74	1,611,794.94	2,144,741.37
Bank premises owned	3,480.00	3,480.00	480.00	480.00
Furniture and fixtures.....	1.00	1.00	1.00	1.00
Total Assets	\$ 7,094,482.63	\$ 7,290,415.08	\$ 7,433,056.94	\$ 8,156,082.25
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	5,187,519.88	\$ 5,358,117.63	\$ 5,372,661.63	\$ 6,325,153.74
Time deposits of individuals, partnerships, and corporations ...	1,432,556.85	1,437,045.83	1,533,498.77	1,274,866.67
Deposits of United States Government (including postal savings)	8,704.96			
Deposits of States and political subdivisions	33,728.98	33,706.98	58,622.32	39,830.42
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	32,139.68	44,216.05	22,444.41	56,748.21
Total Deposits	\$ 6,699,650.35	\$ 6,878,086.49	\$ 6,992,227.13	\$ 7,701,599.04
Other liabilities	\$ 26.30	\$ 19.60	\$ 21.20	\$ 145.50
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	21,805.98	12,308.99	40,808.61	54,337.71
Reserves (and retirement account for preferred capital)	173,000.00	200,000.00	200,000.00	200,000.00
Total Capital Accounts.....	\$ 394,805.98	\$ 412,308.99	\$ 440,808.61	\$ 454,337.71
Total Liabilities and Capital Accounts	\$ 7,094,482.63	\$ 7,290,415.08	\$ 7,433,056.94	\$ 8,156,082.25

OFFICERS FOR 1950

R. A. Towne, President; Roy E. Smith, Vice-President & Cashier; F. R. Smith, Asst. Cashier;
R. L. Luckey, Asst. Cashier; R. L. Parsons, Asst. Cashier.

DIRECTORS FOR 1950

Frank H. Blair, Glenn Morris, Arthur A. Smith, F. R. Smith, Roy E. Smith, R. A. Towne.

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

OFFICERS FOR 1949

M. E. Cowing, President; R. R. Gowdy, Vice-President and Cashier; F. C. Unfug, Asst. Cashier.

DIRECTORS FOR 1949

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 927,577.93	\$ 843,727.55	\$ 946,405.06	\$ 907,133.39
United States Government obligations, direct and guaranteed	2,107,485.76	2,509,269.47	2,108,493.22	2,300,730.15
Obligations of States and political subdivisions	17,251.95	27,332.26	15,448.89	33,845.71
Loans and discounts (including overdrafts)	1,285,387.43	1,135,279.34	1,303,529.71	1,477,953.96
Bank premises owned	5,000.00	10,500.00	9,500.00	8,500.00
Furniture and fixtures	2,734.00	11,960.00	11,000.00	10,000.00
Other assets	1,000.00			
Total Assets.....	\$ 4,346,437.07	\$ 4,538,068.62	\$ 4,394,376.88	\$ 4,738,163.21
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	2,642,802.65	\$ 2,884,498.34	\$ 2,659,576.06	\$ 2,880,069.86
Time deposits of individuals, partnerships, and corporations	1,139,610.65	1,157,205.66	1,064,482.76	1,081,108.28
Deposits of United States Government (including postal savings)	51,797.83	42,878.62	63,329.02	65,449.50
Deposits of States and political subdivisions	226,955.40	176,294.56	329,250.02	398,771.24
Other deposits (certified and officers' checks, etc.)	46,974.65	28,393.71	24,045.65	39,259.61
Total Deposits	\$ 4,108,141.18	\$ 4,289,270.89	\$ 4,140,683.51	\$ 4,464,658.49
Other liabilities		\$ 5,000.00	\$ 5,000.00	
CAPITAL ACCOUNTS				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	125,000.00	125,000.00	125,000.00
Undivided profits	38,295.89	18,797.73	23,693.37	48,504.72
Total Capital Accounts.....	\$ 238,295.89	\$ 243,797.73	\$ 248,693.37	\$ 273,504.72
Total Liabilities and Capital Accounts	\$ 4,346,437.07	\$ 4,538,068.62	\$ 4,394,376.88	\$ 4,738,163.21

OFFICERS FOR 1950

M. E. Cowing, President; R. R. Gowdy, Vice-President; R. R. Gowdy, Cashier-Secretary; F. C. Unfug, Assistant Cashier.

DIRECTORS FOR 1950

M. E. Cowing, R. R. Gowdy, Paul Krier, J. P. Firm, C. L. Mann.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1949

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Vice-President;
I. K. Hoyle, Cashier & Secretary; Arlee Wiley, Asst. Cashier.

DIRECTORS FOR 1949

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

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 421,531.35	\$ 443,744.20	\$ 938,697.76	\$ 486,228.73
United States Government obligations, direct and guaranteed.....	719,130.20	719,130.20	967,932.12	717,412.11
Obligations of States and political subdivisions	27,281.33	32,074.91	25,476.10	28,313.81
Other bonds, notes, and debentures	15,000.00	15,000.00	15,000.00	15,000.00
Loans and discounts (including overdrafts)	1,021,371.79	964,726.05	537,049.84	1,023,745.02
Total Assets	\$ 2,204,314.67	\$ 2,174,675.36	\$ 2,484,155.82	\$ 2,270,699.67
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	\$ 1,957,163.84	\$ 1,822,772.54	\$ 2,078,847.64	\$ 1,859,061.24
Time deposits of individuals, partnerships, and corporations	9,712.11	5,894.50	6,094.50	3,217.30
Deposits of United States Government (including postal savings)	11,893.50	3,964.50	18,135.36	375.92
Deposits of States and political subdivisions	49,437.01	148,563.53	154,339.69	153,874.65
Deposits of banks	18,727.08	18,727.08	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.)			28,151.59	30,748.81
Total Deposits	\$ 2,046,933.54	\$ 1,999,922.15	\$ 2,304,295.86	\$ 2,066,005.00
Other liabilities		\$ 10,000.00		
CAPITAL ACCOUNTS				
Capital (Common)	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	60,000.00	60,000.00	75,000.00
Undivided profits	57,381.13	54,753.21	69,859.96	69,694.67
Reserves (and retirement account for preferred capital)				10,000.00
Total Capital Accounts.....	\$ 157,381.13	\$ 164,753.21	\$ 179,859.96	\$ 204,694.67
Total Liabilities and Capital Accounts	\$ 2,204,314.67	\$ 2,174,675.36	\$ 2,484,155.82	\$ 2,270,699.67

OFFICERS FOR 1950

R. B. Holt, President; Maude Holt, Vice-President; J. K. McKinnis, Vice-President;
I. K. Hoyle, Cashier & Secretary; Arlee Wiley, Asst. Cashier.

DIRECTORS FOR 1950

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 1949

H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier and Secretary;
H. V. Smith, Assistant Cashier.

DIRECTORS FOR 1949

H. A. Esgar, W. E. Carlin, A. F. Esgar, E. C. Evans, E. H. Tempel.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 174,674.76	\$ 246,682.83	\$ 277,524.83	\$ 193,930.48
United States Government obligations, direct and guaranteed..	353,989.77	350,239.77	359,500.00	274,000.00
Obligations of States and political subdivisions	42,165.60	56,000.00	63,000.00	46,000.00
Other bonds, notes, and debentures	34,655.00	24,655.00	14,655.00	28,655.00
Loans and discounts (including overdrafts)	235,532.09	246,218.82	209,651.90	289,438.60
Bank premises owned	657.00	1.00	1.00	1.00
Furniture and fixtures.....		436.00	216.00	1.00
Other assets	18,999.34	23,063.02	12,709.11	55,996.45
Total Assets	\$ 860,673.56	\$ 947,296.44	\$ 937,257.84	\$ 888,022.53
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..\$	551,065.04	\$ 596,391.46	\$ 577,414.70	\$ 533,202.47
Time deposits of individuals, partnerships, and corporations....	160,371.43	180,407.29	189,689.84	183,909.26
Deposits of United States Government (including postal savings)	1,218.20	2,962.50	2,318.75	
Deposits of States and political subdivisions	71,028.06	71,359.55	77,277.92	78,280.99
Other deposits (certified and officers' checks, etc.)	103.60	12,276.18	3,711.01	87.70
Total Deposits	\$ 783,786.33	\$ 863,396.98	\$ 850,412.22	\$ 795,480.42
Other liabilities	\$ 1,500.00	\$ 2,000.00	\$ 2,500.00	\$ 2,500.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	25,387.23	31,899.46	34,345.62	40,042.11
Total Capital Accounts.....	\$ 75,387.23	\$ 81,899.46	\$ 84,345.62	\$ 90,042.11
Total Liabilities and Capital Accounts	\$ 860,673.56	\$ 947,296.44	\$ 937,257.84	\$ 888,022.53

OFFICERS FOR 1950

H. A. Esgar, President; W. E. Carlin, Vice-President; A. F. Esgar, Cashier-Secretary;
H. V. Smith, Assistant Cashier.

DIRECTORS FOR 1950

W. E. Carlin, A. F. Esgar, E. C. Evans, Henry Rudolph, E. H. Tempel.

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1949

Roy Shepherd, President; L. E. Fitzgerald, Exec. Vice-President; Wm. E. Shepherd, Vice-President & Secretary of the Board; Cosby McBeath, Cashier; Marie A. Breckenridge, Asst. Cashier.

DIRECTORS FOR 1949

Roy Shepherd, L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Wm. E. Shepherd.

RESOURCES	June 30, 1949	Dec. 31, 1949	June 30, 1950	Dec. 30, 1950
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,201,614.47	\$ 920,327.67	\$ 749,766.34	\$ 1,037,776.55
United States Government obligations, direct and guaranteed ..	940,539.00	827,924.00	1,023,520.00	723,286.00
Obligations of States and political subdivisions	11,000.00	11,000.00	14,448.03	14,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,600.00	3,600.00	4,500.00	4,500.00
Loans and discounts (including overdrafts)	728,710.46	1,107,215.58	958,416.56	1,424,842.28
Bank premises owned	1.00	1.00	5,050.16	1.00
Furniture and fixtures	1.00	1.00	4,505.84	1.00
Total Assets	\$ 2,885,465.93	2,870,069.25	2,760,206.93	3,204,406.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations ..	\$ 2,480,467.29	\$ 2,475,993.18	\$ 2,261,153.86	\$ 2,685,059.39
Time deposits of individuals, partnerships, and corporations	186,506.12	170,686.18	259,600.74	278,222.22
Deposits of United States Government (including postal savings)	2,741.75	2,636.89	671.67	466.00
Deposits of States and political subdivisions	31,027.55	36,694.60	41,505.96	49,915.33
Total Deposits	\$ 2,700,742.71	\$ 2,686,010.85	\$ 2,562,932.23	\$ 3,013,662.94
Other liabilities		\$ 6,000.00		\$ 6,000.00
CAPITAL ACCOUNTS				
Capital (Common)	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus	60,000.00	60,000.00	90,000.00	90,000.00
Undivided profits	64,723.22	58,058.40	47,274.70	34,743.89
Total Capital Accounts.....	\$ 184,723.22	\$ 178,058.40	\$ 197,274.70	\$ 184,743.89
Total Liabilities and Capital Accounts	\$ 2,885,465.93	\$ 2,870,069.25	\$ 2,760,206.93	\$ 3,204,406.83

OFFICERS FOR 1950

Roy Shepherd, President; L. E. Fitzgerald, Executive Vice-President; Cosby McBeath, Cashier; Rowena Davis, Assistant Cashier; Wm. E. Shepherd, Vice-President.

DIRECTORS FOR 1950

L. E. Fitzgerald, Webb D. Martin, Cosby McBeath, Roy Richardson, Roy Shepherd, Wm. E. Shepherd.

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