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FORTY-FIFTH  
AND  
FORTY-SIXTH  
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, 1951  
to December 31, 1952

McGraw-Hill Book Co.  
INDIANAPOLIS, INDIANA



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AND  
FORTY-SIXTH  
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*of*  
*Colorado*

For the Period from January 1, 1951  
to December 31, 1952

BRADFORD-ROBINSON PTG. Co.  
DENVER, COLO.

DEPARTMENT ESTABLISHED

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

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FORMER COMMISSIONERS

\*H. M. BEATTY

\*EMIL W. PFEIFFER

\*E. E. DRACH

\*GRANT McFERNON

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

C. H. BUGHMAN

HORACE E. DAVIS

CARLOS E. ARTERBURN

EDWARD L. STOLLER

JOHN J. BYERS, JR., *Small Loan Examiner*

WILLIAM W. WHITEHEAD, *Small Loan Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

GERTRUDE SCHOTT, *Stenographer*

MAXINE BLOOMQUIST, *Stenographer*

HAZEL WILFORD, *Clerk-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, 1952

To His Excellency,  
DAN THORNTON,  
Governor of Colorado.

Sir:

I have the honor to submit the Forty-fifth and Forty-sixth Annual Reports of the Department of Banking for the years 1951 and 1952 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

The Minnequa Bank of Pueblo, Pueblo to \$100,000  
The Pueblo Savings & Trust Company, Pueblo to \$500,000  
Pitkin County Bank, Aspen to \$25,000  
The Fort Lupton State Bank, Fort Lupton to \$75,000  
American State Bank, Granada to \$35,000  
The Fruita State Bank, Fruita to \$50,000

### CERTIFICATES OF AUTHORITY ISSUED

Englewood State Bank, Englewood  
North Denver Bank, Denver

### INDUSTRIAL BANKS ORGANIZED

Boulder Industrial Bank, Boulder  
Security Industrial Bank, Denver  
Beneficial Industrial Bank, Denver  
Personal Industrial Bank, Pueblo  
Continental Industrial Bank, Denver

### MONEY LENDERS

There were 189 money lenders in 1951

### CREDIT UNIONS

There were 79 credit unions in 1951

### INDUSTRIAL BANKS

During 1951 there were 18 industrial banks in operation

### TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

## Annual Report 1952

### AMENDMENT, INCREASED CAPITAL STOCK

The Estes Park Bank, Estes Park to \$25,000

Farmers State Bank of Fort Morgan, Fort Morgan to \$200,000

The Eaton Bank, Eaton to \$50,000

The McClave State Bank, McClave to \$25,000

### CERTIFICATE OF AUTHORITY ISSUED

The Central Colorado Bank, Colorado Springs

### INDUSTRIAL BANK ORGANIZED

Home Industrial Bank, Aurora

### MONEY LENDERS

There were 195 money lenders in 1952

### CREDIT UNIONS

There were 86 credit unions in 1952

### INDUSTRIAL BANKS

There were 19 industrial banks in operation

### TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

## Industrial Banks 1952

Jim Furlong Industrial Bank.....	Denver
Commonwealth Industrial Bank.....	Boulder
Colorado Industrial Bank.....	Denver
First Industrial Bank of Greeley.....	Greeley
Commercial Credit Plan Ind. Bank.....	Denver
The Labor Finance Industrial Bank.....	Denver
Denver Industrial Bank.....	Denver
Community Industrial Bank.....	Denver
Commercial Credit Plan Industrial Bank of Pueblo.....	Pueblo
Commercial Credit Plan Industrial Bank of Grand Junction.....	Grand Junction
Glenarm Industrial Bank.....	Denver
Englewood Farmers & Merchants Industrial Bank.....	Englewood
Broadway Industrial Bank.....	Denver
Boulder Industrial Bank.....	Boulder
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Denver
Personal Industrial Bank.....	Pueblo
Continental Industrial Bank.....	Denver
Home Industrial Bank.....	Aurora

## Credit Unions 1952

Rio Grande Operating Credit Union.....	Denver
Denver Interior Employees Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union, Swift & Company.....	Denver
St. Dominic's Parish Credit Union.....	Denver
The Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union of Denver.....	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 Massco Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Co. Credit Union.....	Pueblo
Alexander Film Company Credit Union.....	Colorado Springs
The University of Colorado School of Medicine and Hospitals Credit Union.....	Denver

Trameco Employees Credit Union.....	Denver
The Belleo Credit Union.....	Denver
Greeley Public Schools Credit Union.....	Greeley
Wedenem Credit Union.....	Denver
Denver Dining Car Waiters & Sleeping Car Porters Credit Union.....	Denver
Neusteter's Employees Credit Union.....	Denver
C. B. & Q.-C. & S. Employees Credit Union.....	Denver
Public Service Employees Credit Union.....	Denver
Decibel Credit Union.....	Pueblo
The Colorado Southern Credit Union.....	Denver
Railway Express Employees of Colo. Credit Union.....	Denver
The C. F. & I. Power Dept. Credit Union.....	Pueblo
Star-Journal & Chieftan Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajetan'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 de Sales 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 & Associates.....	Denver
H. R. C. Credit Union.....	Denver
The ASCO Credit Union.....	Pueblo
Sacred Heart Credit Union.....	Denver
University Cooperative Credit Union.....	Denver
The Jefferson County School Employees Credit Union.....	Golden
The Machinists Credit Union.....	Denver
Purina Credit Union.....	Denver
Mountain Standard Credit Union.....	Denver
Pueblo Transit Credit Union.....	Pueblo
St. Anthony of Padua Parish Credit Union.....	Denver
St. Joseph's Parish Credit Union.....	Monte Vista
Weicker Southern Credit Union.....	Pueblo
Interstate Gas Credit Union.....	Colorado Springs
Bethel Credit Union.....	Pueblo
First Church of the Brethren Credit Union.....	Denver
Motorway Credit Union.....	Alamosa

Sooper Credit Union.....	Denver
Denver Sixty-Six Credit Union.....	Denver
Coleman Employees Credit Union.....	Littleton
Heco Employees Credit Union.....	Littleton
HYCO Credit Union.....	Denver
St. Peter's Credit Union.....	Rocky Ford
C. S. T. Credit Union.....	Colorado Springs
Tivoli Credit Union.....	Denver
Triplex Credit Union.....	Pueblo
Educators Credit Union.....	Pueblo
Annunciation Credit Union.....	Denver
Gazette Telegraph Credit Union.....	Colorado Springs

### Small Loan Companies 1952

A & A Finance Company.....	Denver
Aaron Mosko Motor Company.....	Englewood
Aeme Finance Company.....	Denver
Adams City Finance Company.....	Adams City
Admiral Finance Company.....	Denver
Aetna Finance Company.....	Colorado Springs
Aetna Finance Company.....	Grand Junction
Aetna Finance Company.....	Pueblo
Aetna Loan Company.....	Denver
Alameda Finance Company.....	Denver
Alamosa Finance Company.....	Alamosa
All Plan Budget Company.....	Denver
Allen Enterprises Loans, Inc.....	Boulder
Allied Finance Company.....	Denver
Allied Finance Company.....	Lakewood
American Loan System, Inc.....	Denver
Arnold Motor Company.....	Boulder
Associates Finance Corp.....	Denver
Auld, Kissock, Cram, Inc.....	Ft. Collins
Aurora Finance Company, Inc.....	Aurora
Baca County Finance Company.....	Springfield
Baker Finance Company.....	Grand Junction
Basin Finance Company.....	Cortez
Berryhill Finance Company.....	Ft. Morgan
Bishop-Brown Finance Company.....	Denver
Broadway Finance Company.....	Denver
Capitol Hill Finance Corporation.....	Denver
Central Finance Company.....	Denver
Central Finance Company.....	Longmont
Chaffee County Finance Company.....	Salida
Chipeta Finance Company.....	Montrose
Citizens Finance Company.....	Grand Junction
City Finance Company.....	Greeley
City Loan Company.....	Colorado Springs

Civic Loan Company.....	Denver
Colfax Finance Company.....	Denver
Colorado Finance Corporation.....	Denver
Colorado Finance and Ins. Co.....	Colorado Springs
Columbine Finance Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commonwealth Finance Company.....	Boulder
Commonwealth Finance Company.....	Denver
Community Credit Company.....	Pueblo
Community Finance & Acceptance Corp.....	Denver
Consolidated Finance Company.....	Delta
Consumer Finance Company.....	Denver
Continental Finance Corporation.....	Denver
Co-Operative 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
Equitable Finance Corporation.....	Denver
Fairway Finance Company.....	Denver
Family Finance Company of Denver.....	Denver
Family Finance Company.....	Englewood
Family Finance Company 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
Franklin Finance Company.....	Denver
Fremont Finance Company.....	Canon City
Fruita Investment Company.....	Fruita
Frontier Finance Company.....	Denver
Fugit Finance Company.....	Lamar



General Credit Corporation .....	Canon City
General Credit Corporation .....	Denver
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
Greeley Finance Company.....	Greeley
Gunnison Finance Company.....	Gunnison
H. H. Hankins Finance Company.....	Lakewood
Harvey White Finance Company.....	Arvada
Havens Loan Company.....	Lamar
Heaton Finance Co.....	Denver
Home Loan & Investment Company.....	Grand Junction
Home Town Loan & Finance Company.....	Englewood
Household Finance Corporation.....	Denver
Household Finance Corporation.....	Pueblo
Industrial Finance Company.....	Englewood
Inland Consumer Credit Company.....	Greeley
Intermountain Finance Company.....	Durango
Jim Furlong Loan Company.....	Denver
Kinney Finance Co.....	Longmont
Kinney Loan & Finance Company.....	Greeley
Kinney Loan & Finance Company.....	Longmont
Krier, Paul & Lucile.....	Walsenburg
La Junta Loan Corporation.....	La Junta
Lakewood Auto Finance Co.....	Lakewood
Leeman Auto Company.....	Denver
Liberty Loan Corporation of Colorado.....	Aurora
Liberty Loan Corporation of Colorado.....	Denver
Liberty Loan Corporation of Colorado.....	Denver
Liberty Loan Corporation of Colorado.....	Pueblo
Lincoln Finance Company.....	Denver
Lincoln Finance Company.....	Denver
Lincoln Loan Company.....	Colorado Springs
Liston, Thomas B.....	Boulder
Littleton Finance Company.....	Littleton
Local Loan Company.....	Denver
Local Loan Company.....	Englewood
Mile High Finance Co.....	Denver
Minnequa Finance Co.....	Pueblo
Montrose Finance Company.....	Montrose
Monument Credit Corp.....	Grand Junction

Morr Loan Company.....	Denver
Motor Investment Company.....	Longmont
Motor Securities Corporation.....	Colorado Springs
Mountain States Credit Company.....	Lakewood
Mullins Finance Company.....	La Junta
National Loan Plan, Inc.....	Denver
Naional Motor Finance Company.....	Denver
National Underwriters Finance Corp.....	Denver
Northwestern Colorado Finance Corp.....	Craig
Northwestern Colorado Finance Corp.....	Steamboat Springs
Northwestern Loan Company.....	Denver
Peoples Acceptance Corporation.....	Glenwood Springs
Peoples Acceptance Corporation.....	Grand Junction
Peoples Acceptance Corporation.....	Leadville
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
Pomeranz Co.....	Denver
R.P.M. Loan & Finance Company.....	Denver
Retail Finance Corporation.....	Denver
Rifle Industries, Inc.....	Rifle
Rural Loan Company.....	Boone
Safeway Finance Company.....	Denver
Salida Finance Company.....	Salida
Santa Fe Finance Company.....	Denver
Schiffman, Willa.....	Trinidad
Seaboard Finance Company of Denver, Inc.....	Denver
Seaboard Finance Company of Denver, Inc.....	Pueblo
Securities Credit Corporation.....	Colorado Springs
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
Service Loan Corporation.....	Denver
Southern Colorado Acceptance Corp.....	Pueblo
Standard Finance Company.....	Denver
State Loan & Finance Company.....	Denver
Steel City Finance Company.....	Pueblo
Stenback, R. H.....	Brush
Stenback, Ralph H.....	Ft. Morgan

Thomas-Hickerson Motor Co.....	Denver
Thrifty Loan & Fin. Co.....	Denver
Time Finance Company.....	Denver
Trinidad Credit Company.....	Trinidad
Trinidad Finance Co.....	Trinidad
Turner Securities .....	Durango
United Finance Company.....	Denver
United States Loan Company.....	Brush
Ute Finance Company.....	Colorado Springs
Valley Loan Association.....	Lamar
Western Acceptance Corporation.....	Pueblo
Western Credit Corporation.....	Paonia
Western Finance Company.....	Montrose
Zipprodt, A. M.....	Alamosa
Zipprodt Finance Company.....	La Junta

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

	Total No. Banks 72 June 30, 1951	Total No. Banks 73 Dec. 31, 1951	Total No. Banks 73 June 30, 1952	Total No. Banks 73 Dec. 31, 1952
<b>RESOURCES</b>				
Cash, balances with other banks, including reserve balances, and cash items in process of collection...	\$ 71,302,103.94	\$ 87,449,313.56	\$ 80,633,757.92	\$ 94,606,072.67
United States Government obligations, direct and guaranteed .....	112,222,364.60	133,882,296.89	124,418,701.38	137,022,444.33
Obligations of States and political subdivisions .....	5,342,543.02	7,063,659.31	8,827,741.59	10,865,462.17
Other bonds, notes and debentures .....	1,286,643.63	1,747,888.81	2,530,331.59	2,681,857.18
Corporate stocks (including stock of Federal Reserve Bank) .....	223,957.00	230,857.00	235,457.00	240,756.00
Loans and discounts (including overdrafts) .....	123,046,787.92	132,189,573.36	139,823,426.10	157,271,468.26
Bank premises owned.....	731,042.25	716,814.39	776,363.40	747,275.69
Furniture and Fixtures.....	745,182.37	812,022.51	928,160.65	965,680.15
Real estate owned other than bank premises .....	75,145.46	8,006.35	12,551.22	20,112.51
Investments and other assets indirectly representing bank premises or other real estate .....		240.35		44,318.03
Customers' liability to this bank on acceptances outstanding .....		8,500.00	8,500.00	212,500.00
Other assets .....	2,067,114.64	2,300,054.67	2,078,872.52	2,484,480.33
<b>Total Assets .....</b>	<b>\$317,042,884.83</b>	<b>\$366,409,227.20</b>	<b>\$360,273,863.37</b>	<b>\$407,162,427.32</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$183,049,199.98	\$216,941,342.74	\$202,254,807.30	\$231,194,206.90
Time deposits of individuals, partnerships, and corporations .....	62,052,574.71	69,245,869.16	74,603,791.06	82,165,422.44
Deposits of United States Government (including postal savings) .....	4,745,443.01	3,733,419.51	5,950,758.13	5,726,559.26
Deposits of States and political subdivisions .....	28,884,811.55	26,017,115.08	33,935,913.59	32,688,693.87
Deposits of banks .....	12,247,625.42	21,539,816.52	14,575,834.75	22,685,211.94
Other deposits (certified and officers' checks, etc.) .....	2,895,894.75	4,083,231.19	3,351,056.88	4,920,123.36
<b>Total Deposits .....</b>	<b>\$293,875,549.42</b>	<b>\$341,560,794.20</b>	<b>\$334,672,161.71</b>	<b>\$379,380,217.77</b>
Bills payable, rediscounts, and other liabilities for borrowed money .....	159,750.00	260,000.00	184,900.00	340,000.00
Other liabilities .....	2,095,878.75	2,616,793.69	2,870,564.19	4,015,333.25
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 7,550,000.00	\$ 7,760,000.00	\$ 7,895,000.00	\$ 7,945,000.00
Surplus .....	7,784,000.00	8,174,000.00	8,322,500.00	8,831,200.00
Undivided profits .....	4,710,212.66	5,244,059.68	5,467,188.95	5,799,620.26
Reserves (and retirement account for preferred capital) .....	867,494.00	793,579.63	861,548.52	851,056.04
<b>Total Capital Accounts..</b>	<b>\$ 20,911,706.66</b>	<b>\$ 21,971,639.31</b>	<b>\$ 22,546,237.47</b>	<b>\$ 23,426,876.30</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$317,042,884.83</b>	<b>\$366,409,227.20</b>	<b>\$360,273,863.37</b>	<b>\$407,162,427.32</b>
Percentage of Total Capital to Total Assets.....		6.82%		
Percentage of Total Capital to Total Deposits.....		7.32%		
Cash reserves to Total Deposits.....		24.94%		
Percentage of Assets in Cash and Sight Exchange.....				23.24%
Percentage of Assets in U. S. Government Obligations.....				33.65%
Percentage of Assets in Other Bonds and Securities.....				.66%
Percentage of Assets in Loans and Discounts.....				38.63%
Percentage of Assets in Banking House.....				.84%
Percentage of Assets in Furniture and Fixtures.....				2.37%
Percentage of Assets in Other Assets.....				.61%
Percentage of Liabilities in Deposits.....				93.18%
Percentage of Liabilities in Other Liabilities.....				1.07%
Percentage of Liabilities in Capital.....				1.95%
Percentage of Liabilities in Surplus.....				2.17%
Percentage of Liabilities in Undivided Profits and Reserves.....				1.63%
Increase in resources since June 30, 1952.....				\$46,888,563.95
Increase in deposits since June 30, 1952.....				28,939,399.60
Increase in capital since June 30, 1952.....				50,000.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

**PITKIN COUNTY BANK OF ASPEN, ASPEN**

(Pitkin County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 134,737.42	\$ 221,066.75	\$ 193,755.10	\$ 264,809.62
United States Government obligations, direct and guaranteed ...	360,300.00	419,000.00	419,000.00	415,338.70
Obligations of States and political subdivisions .....				49,000.00
Other bonds, notes, and debentures	2,000.00	2,000.00	20,000.00	2,000.00
Loans and discounts (including overdrafts) .....	157,677.33	123,015.86	177,268.12	178,987.90
<b>Total Assets .....</b>	<b>\$ 654,714.75</b>	<b>\$ 765,082.61</b>	<b>\$ 810,023.22</b>	<b>\$ 910,136.22</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	287,084.80	\$ 409,310.93	\$ 412,380.47	\$ 446,710.72
Time deposits of individuals, partnerships, and corporations .....	102,848.01	151,802.74	163,722.96	224,543.17
Deposits of United States Government (including postal savings)	9,732.89	8,922.70	7,691.00	11,245.77
Deposits of States and political subdivisions .....	195,626.02	143,515.76	175,754.91	178,982.39
Other deposits (certified and officers' checks, etc.) .....	2,795.15	1,861.34	2,360.00	1,944.78
<b>Total Deposits .....</b>	<b>\$ 598,086.87</b>	<b>\$ 715,413.47</b>	<b>\$ 761,909.34</b>	<b>\$ 863,426.83</b>
Other liabilities .....	\$ 13,081.00			
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 15,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	25,000.00	15,000.00	20,000.00	20,000.00
Undivided profits .....	3,546.88	6,469.14	302.68	1,709.39
Reserves (and retirement account for preferred capital) .....		3,200.00	2,811.20	
<b>Total Capital Accounts .....</b>	<b>\$ 43,546.88</b>	<b>\$ 49,669.14</b>	<b>\$ 48,113.88</b>	<b>\$ 46,709.39</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 654,714.75</b>	<b>\$ 765,082.61</b>	<b>\$ 810,023.22</b>	<b>\$ 910,136.22</b>

**OFFICERS FOR 1952**

Alton Beck, President; L. M. Elisha, Vice-President; W. Lucas Woodall, Cashier-Secretary.

**DIRECTORS FOR 1952**

Alton Beck, L. M. Elisha, W. Lucas Woodall, Frances M. Willoughy, B. D. Rohlfing.

Certificate Issued March 31, 1943

No. 435

**BANK OF AURORA, AURORA**

(Adams County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,197,280.52	\$ 1,262,093.44	\$ 1,241,013.44	\$ 1,301,491.94
United States Government obligations, direct and guaranteed	2,227,922.00	3,223,785.00	3,142,171.00	3,639,748.00
Obligations of States and political subdivisions	13,198.25	13,000.00	13,967.90	11,735.21
Other bonds, notes, and debentures		1,414.15		
Loans and discounts (including overdrafts)	1,391,309.46	1,462,781.86	1,566,673.76	1,680,081.80
Bank premises owned	47,500.00	45,000.00	43,453.47	41,660.97
Furniture and Fixtures	15,733.30	28,647.93	31,451.28	36,214.74
Other assets	15.00	15.56	88.86	965.67
<b>Total Assets</b>	<b>\$ 4,892,958.53</b>	<b>\$ 6,036,737.94</b>	<b>\$ 6,038,819.71</b>	<b>\$ 6,711,898.33</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations	\$ 3,041,455.93	\$ 4,322,735.93	\$ 3,974,254.49	\$ 4,549,148.49
Time deposits of individuals, partnerships, and corporations	1,070,997.32	1,136,295.36	1,245,460.25	1,339,034.07
Deposits of United States Government (including postal savings)	29,640.56	24,788.96	31,872.81	25,191.51
Deposits of States and political subdivisions	555,782.72	288,477.10	510,926.86	484,396.10
Deposits of banks		9,635.10	20,348.03	14,056.74
Other deposits (certified and officers' checks, etc.)	43,200.79	78,539.22	64,996.37	72,093.90
<b>Total Deposits</b>	<b>\$ 4,741,077.32</b>	<b>\$ 5,860,471.67</b>	<b>\$ 5,847,858.81</b>	<b>\$ 6,483,920.81</b>
Other liabilities	\$ 12,764.86	\$ 17,125.09	\$ 18,326.74	\$ 23,870.60
<b>CAPITAL ACCOUNTS</b>				
Capital (Common)	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	30,000.00	40,000.00	50,000.00	50,000.00
Undivided profits	9,116.35	19,141.18	22,634.16	54,106.92
<b>Total Capital Accounts</b>	<b>\$ 139,116.35</b>	<b>\$ 159,141.18</b>	<b>\$ 172,634.16</b>	<b>\$ 204,106.92</b>
<b>Total Liabilities and Capital Accounts</b>	<b>\$ 4,892,958.53</b>	<b>\$ 6,036,737.94</b>	<b>\$ 6,038,819.71</b>	<b>\$ 6,711,898.33</b>

## OFFICERS FOR 1952

C. R. Campbell, President; W. B. Hamilton, Vice-President and Secretary; Francis H. Smith, Cashier; Joseph DeVries, Joseph N. Gerber, Assistant Vice-Presidents; Lester L. Allen, Jr., Rolland C. Shultz, Horace Carl Wilcoxon, Assistant Cashiers.

## DIRECTORS FOR 1952

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

Certificate Issued February 17, 1908

No. 9

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

(Boulder County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	\$ 595,571.26	\$ 1,036,170.34	\$ 773,711.77	\$ 874,155.45
United States Government obligations, direct and guaranteed	1,782,711.01	1,788,222.93	1,786,625.93	1,984,143.99
Obligations of States and political subdivisions	105,143.09	94,343.39	128,502.84	108,005.00
Loans and discounts (including overdrafts)	1,161,726.32	1,093,977.65	1,374,005.36	1,412,904.86
Bank premises owned	25,029.00	41,757.70	41,757.70	37,500.00
Furniture and Fixtures	18,977.99	17,448.27	18,435.57	15,000.00
Other assets	111.80	12.50		324.00
<b>Total Assets</b>	<b>\$ 3,689,270.47</b>	<b>\$ 4,071,932.78</b>	<b>\$ 4,123,039.17</b>	<b>\$ 4,432,033.30</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations	\$ 2,207,968.65	\$ 2,531,690.60	\$ 2,463,587.85	\$ 2,685,930.63
Time deposits of individuals, partnerships, and corporations	604,118.08	773,290.74	849,848.10	940,081.29
Deposits of United States Government (including postal savings)	39,474.03	36,038.36	33,759.02	49,740.29
Deposits of States and political subdivisions	528,282.50	405,150.45	453,716.05	394,005.24
Deposits of banks	19,588.48	29,804.68		34,382.20
Other deposits (certified and officers' checks, etc.)	13,030.76	11,023.28	22,709.11	14,633.56
<b>Total Deposits</b>	<b>\$ 3,412,462.50</b>	<b>\$ 3,786,998.11</b>	<b>\$ 3,823,620.13</b>	<b>\$ 4,118,773.21</b>
Other liabilities	\$ 420.94	\$ 499.34	\$ 470.72	
<b>CAPITAL ACCOUNTS</b>				
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	76,387.03	84,435.33	98,948.32	113,260.09
<b>Total Capital Accounts</b>	<b>\$ 276,387.03</b>	<b>\$ 284,435.33</b>	<b>\$ 298,948.32</b>	<b>\$ 313,260.09</b>
<b>Total Liabilities and Capital Accounts</b>	<b>\$ 3,689,270.47</b>	<b>\$ 4,071,932.78</b>	<b>\$ 4,123,039.17</b>	<b>\$ 4,432,033.30</b>

## OFFICERS FOR 1952

J. W. Valentine, President; Melvin C. Goss, Vice-President; E. M. McCoy, Cashier-Secretary; E. D. Seymour, Asst. Cashier.

## DIRECTORS FOR 1952

J. Perry Bartlett, Ben Bernzen, H. S. Evans, M. C. Goss, H. Reginald Platts, F. B. Schroeder, J. W. Valentine.

Certificate Issued October 17, 1932

No. 428

**THE BRIGHTON STATE BANK, BRIGHTON**

(Adams County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,071,017.30	\$ 975,753.98	\$ 1,067,071.35	\$ 1,161,310.04
United States Government obligations, direct and guaranteed ...	2,194,340.50	1,991,772.83	2,487,020.03	2,424,080.35
Obligations of States and political subdivisions .....	135,465.40	342,672.82	208,456.22	216,241.90
Other bonds, notes, and debentures	26,861.00	28,811.00	46,811.00	43,811.00
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) .....	1,009,413.59	1,198,557.06	1,085,576.20	1,350,164.14
Furniture and Fixtures .....	8,048.89	6,629.89	7,360.78	13,421.77
Other assets .....	217.46	25.00	41.27	1,246.29
<b>Total Assets .....</b>	<b>\$ 4,448,364.14</b>	<b>\$ 4,547,222.58</b>	<b>\$ 4,905,336.85</b>	<b>\$ 5,213,275.49</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 2,589,771.51	\$ 3,144,374.49	\$ 2,883,983.94	\$ 3,608,326.84
Time deposits of individuals, partnerships, and corporations .....	243,166.96	316,543.56	326,544.27	363,279.10
Deposits of United States Government (including postal savings)	48,764.37	37,721.55	36,780.67	45,375.01
Deposits of States and political subdivisions .....	1,349,612.54	811,580.91	1,424,523.41	930,580.11
Other deposits (certified and officers' checks, etc.) .....	16,019.42	16,811.50	10,622.45	26,505.87
<b>Total Deposits .....</b>	<b>\$ 4,247,334.80</b>	<b>\$ 4,327,032.01</b>	<b>\$ 4,682,454.74</b>	<b>\$ 4,974,066.93</b>
Other liabilities .....	\$ 27,908.98	\$ 27,343.31	\$ 28,118.86	\$ 27,777.22
<b>CAPITAL ACCOUNTS</b>				
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 .....	73,120.36	92,847.26	94,763.25	111,431.34
<b>Total Capital Accounts .....</b>	<b>\$ 173,120.36</b>	<b>\$ 192,847.26</b>	<b>\$ 194,763.25</b>	<b>\$ 211,431.34</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 4,448,364.14</b>	<b>\$ 4,547,222.58</b>	<b>\$ 4,905,336.85</b>	<b>\$ 5,213,275.49</b>

**OFFICERS FOR 1952**

Robert E. Marek, President; J. C. Counter, Vice-President; F. M. Fladmoe, Cashier-Secretary; Henry P. McClelland, A. E. Vidmar, Assistant Cashiers.

**DIRECTORS FOR 1952**

Robert E. Marek, Joseph G. Hodges, M. P. Marek, J. C. Counter, F. M. Fladmoe.



Certificate Issued October 9, 1915

No. 294

**THE FARMERS STATE BANK OF BRUSH, BRUSH**

(Morgan County)

**OFFICERS FOR 1951**

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, 2nd Vice-President, Warren M. Watrous, Cashier; Harry Bloom, Assistant Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 519,592.64	\$ 817,597.30	\$ 625,058.43	\$ 987,510.46
United States Government obligations, direct and guaranteed....	462,689.20	472,482.19	367,969.95	501,740.61
Obligations of States and political subdivisions .....	123,000.00	117,500.00	117,000.00	111,500.00
Loans and discounts (including overdrafts) .....	1,837,167.89	2,228,762.25	2,182,230.05	2,523,510.20
Bank premises owned .....	1.00			
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
Real estate owned other than bank premises .....	1.00			
Investments and other assets indirectly representing bank premises or other real estate .....		2.00		
<b>Total Assets .....</b>	<b>\$ 2,942,452.73</b>	<b>\$ 3,636,344.74</b>	<b>\$ 3,292,259.43</b>	<b>\$ 4,124,262.27</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations...\$	1,622,095.55	\$ 2,094,093.36	\$ 1,843,461.94	\$ 2,347,164.19
Time deposits of individuals, partnerships, and corporations .....	518,285.78	613,304.50	685,467.26	793,438.12
Deposits of United States Government (including postal savings)	19,658.80	158,058.99	23,830.55	25,793.95
Deposits of States and political subdivisions .....	383,556.90	333,340.69	321,654.95	428,166.21
Other deposits (certified and officers' checks, etc.) .....	32,179.36	52,173.33	25,170.59	119,271.07
<b>Total Deposits .....</b>	<b>\$ 2,575,776.39</b>	<b>\$ 3,250,970.87</b>	<b>\$ 2,899,585.29</b>	<b>\$ 3,713,833.54</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus .....	200,000.00	200,000.00	225,000.00	250,000.00
Undivided profits .....	16,676.34	35,373.87	17,674.14	10,428.73
<b>Total Capital Accounts .....</b>	<b>\$ 366,676.34</b>	<b>\$ 385,373.87</b>	<b>\$ 392,674.14</b>	<b>\$ 410,428.73</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,942,452.73</b>	<b>\$ 3,636,344.74</b>	<b>\$ 3,292,259.43</b>	<b>\$ 4,124,262.27</b>

**OFFICERS FOR 1952**

John M. Needham, President; Alonzo Petteys, Vice-President; Conrad Koehler, Second Vice-President; Warren M. Watrous, Cashier, Wayne E. Lorensen, Assistant Cashier.

**DIRECTORS FOR 1952**

John M. Needham, Alonzo Petteys, Conrad Koehler, J. H. Bloedorn, Wm. B. Paynter, Jr., Warren M. Watrous, Daniel Kjeldgaard, Robert A. Petteys, Robert U. Hansen, Wm. J. Lynn.

Certificate Issued November 14, 1931

No. 427

**THE BANK OF BURLINGTON, BURLINGTON**

(Kit Carson County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 402,600.08	\$ 490,160.28	\$ 489,700.92	\$ 699,955.71
United States Government obligations, direct and guaranteed ...	1,818,810.00	1,619,310.00	1,419,310.00	1,419,310.00
Obligations of States and political subdivisions .....	1,216.68	5,340.42	1,042.06	9,312.18
Other bonds, notes, and debentures	6,920.00	6,920.00	3,920.00	3,920.00
Loans and discounts (including overdrafts) .....	883,435.12	1,108,360.59	1,121,186.70	1,398,169.08
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	2,000.00	1.00	1.00	1.00
Other assets .....	9,318.65	3,572.68	4,713.40	3,176.61
<b>Total Assets .....</b>	<b>\$ 3,124,301.53</b>	<b>\$ 3,233,665.97</b>	<b>\$ 3,039,875.08</b>	<b>\$ 3,533,845.58</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,521,574.63	\$ 2,597,478.44	\$ 2,305,381.85	\$ 2,768,889.40
Time deposits of individuals, partnerships, and corporations .....	339,549.27	375,647.57	414,151.69	439,226.09
Deposits of United States Government (including postal savings)	975.00	2,490.81	1,612.50	13,198.18
Deposits of States and political subdivisions .....	98,115.90	59,841.56	120,322.86	93,092.11
Other deposits (certified and officers' checks, etc.) .....	22,461.25	40,332.20	31,854.33	28,836.46
<b>Total Deposits .....</b>	<b>\$ 2,982,676.05</b>	<b>\$ 3,075,790.58</b>	<b>\$ 2,873,323.23</b>	<b>\$ 3,343,242.24</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	41,625.48	57,875.39	66,551.85	90,603.34
<b>Total Capital Accounts .....</b>	<b>\$ 141,625.48</b>	<b>\$ 157,875.39</b>	<b>\$ 166,551.85</b>	<b>\$ 190,603.34</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 3,124,301.53</b>	<b>\$ 3,233,665.97</b>	<b>\$ 3,039,875.08</b>	<b>\$ 3,533,845.58</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

George D. Tubbs, Jr., L. L. Reinecker, Willard Gross, P. L. Bruner, John C. Penny.

Certificate Issued December 8, 1910

No. 206

**THE BYERS STATE BANK, BYERS**

(Arapahoe County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

A. R. Best, Donald R. Best, W. L. Best, Miss F. M. Merten, Mrs. E. S. Nordloh.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 81,477.23	\$ 175,357.75	\$ 85,919.06	\$ 168,742.71
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 .....	2,133.99	2,083.99	2,033.99	2,239.09
Loans and discounts (including overdrafts) .....	217,513.19	271,433.17	297,478.41	367,847.35
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	644.50	429.50	429.50	215.00
<b>Total Assets .....</b>	<b>\$ 491,219.91</b>	<b>\$ 638,755.41</b>	<b>\$ 575,311.96</b>	<b>\$ 728,495.15</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	291,048.58	\$ 366,925.65	\$ 348,504.14	\$ 431,815.45
Time deposits of individuals, partnerships, and corporations .....	79,061.24	84,240.17	86,497.88	92,043.40
Deposits of United States Government (including postal savings)	4,927.85	4,777.85	6,127.85	4,640.35
Deposits of States and political subdivisions .....	49,014.31	46,618.78	46,775.73	44,804.36
Deposits of banks .....		69,150.00	20,980.50	82,256.03
Other deposits (certified and officers' checks, etc.) .....	133.93	133.93	133.93	2,633.93
<b>Total Deposits .....</b>	<b>\$ 427,185.91</b>	<b>\$ 571,846.38</b>	<b>\$ 509,020.03</b>	<b>\$ 658,193.52</b>
Other liabilities .....	\$ 416.90	\$ 1,588.66	\$ 113.54	\$ 1,809.55
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits .....	8,617.10	10,320.37	11,178.39	13,492.08
<b>Total Capital Accounts .....</b>	<b>\$ 63,617.10</b>	<b>\$ 65,320.37</b>	<b>\$ 66,178.39</b>	<b>\$ 68,492.08</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 491,219.91</b>	<b>\$ 638,755.41</b>	<b>\$ 575,311.96</b>	<b>\$ 728,495.15</b>

**OFFICERS FOR 1952**

W. L. Best, President; A. R. Best, Vice-President, Cashier and Secretary.

**DIRECTORS FOR 1952**

A. R. Best, Donald R. Best, W. L. Best, Miss F. M. Merten, Mrs. E. S. Nordloh.

Certificate Issued July 24, 1916

No. 312

**THE FARMERS STATE BANK OF CALHAN, CALHAN**

(El Paso County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 268,919.88	\$ 394,165.04	\$ 342,617.89	\$ 394,215.31
United States Government obligations, direct and guaranteed ....	454,770.00	854,330.00	457,110.00	1,080,226.00
Obligations of States and political subdivisions .....	1,246.55	10,903.10	5,314.65	3,903.18
Loans and discounts (including overdrafts) .....	1,125,344.86	999,419.23	1,082,620.95	836,957.72
Bank premises owned .....	3,500.00	3,000.00	3,000.00	2,500.00
Furniture and Fixtures .....	6,500.00	4,500.00	4,900.00	3,000.00
<b>Total Assets .....</b>	<b>\$ 1,859,381.29</b>	<b>\$ 2,266,317.37</b>	<b>\$ 1,895,563.49</b>	<b>\$ 2,320,802.21</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,167,520.51	\$ 1,500,735.33	\$ 1,100,922.46	\$ 1,408,593.41
Time deposits of individuals, partnerships, and corporations ....	470,890.68	539,897.70	564,004.02	667,682.94
Deposits of United States Government (including postal savings)	8,814.52	7,510.07	5,574.52	8,530.54
Deposits of States and political subdivisions .....	72,107.30	69,558.59	82,073.28	82,127.81
Other deposits (certified and officers' checks, etc.) .....	3,760.82	10,282.92	3,401.85	10,588.89
<b>Total Deposits .....</b>	<b>\$ 1,723,093.83</b>	<b>\$ 2,127,984.61</b>	<b>\$ 1,755,976.13</b>	<b>\$ 2,177,523.59</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	36,287.46	38,332.76	39,587.36	43,278.62
<b>Total Capital Accounts .....</b>	<b>\$ 136,287.46</b>	<b>\$ 138,332.76</b>	<b>\$ 139,587.36</b>	<b>\$ 143,278.62</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,859,381.29</b>	<b>\$ 2,266,317.37</b>	<b>\$ 1,895,563.49</b>	<b>\$ 2,320,802.21</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

J. O. Phillips, A. L. Pieper, H. K. Fosha, Lester Mitchell.

Certificate Issued August 21, 1939

No. 433

**THE BANK OF DOUGLAS COUNTY, CASTLE ROCK**

(Douglas County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 338,499.63	\$ 501,051.14	\$ 274,993.14	\$ 255,634.20
United States Government obligations, direct and guaranteed ...	520,000.00	520,000.00	420,000.00	620,000.00
Obligations of States and political subdivisions .....		1,652.00	1,625.00	2,515.89
Loans and discounts (including overdrafts) .....	813,053.39	752,019.98	825,973.58	878,696.93
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 1,671,555.02</b>	<b>\$ 1,774,725.12</b>	<b>\$ 1,522,620.72</b>	<b>\$ 1,756,849.02</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	892,669.85	\$ 1,117,722.55	\$ 858,704.69	\$ 965,080.58
Time deposits of individuals, partnerships, and corporations ...	306,630.36	323,431.58	284,093.52	308,403.83
Deposits of United States Government (including postal savings)		589.08	595.81	340.21
Deposits of States and political subdivisions .....	321,952.02	193,708.95	234,722.19	325,110.50
Other deposits (certified and officers' checks, etc.) .....	27,601.19	9,852.26	7,655.00	6,713.38
<b>Total Deposits .....</b>	<b>\$ 1,548,853.42</b>	<b>\$ 1,645,304.42</b>	<b>\$ 1,385,771.21</b>	<b>\$ 1,605,648.50</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	22,701.60	29,420.70	36,849.51	51,200.52
<b>Total Capital Accounts .....</b>	<b>\$ 122,701.60</b>	<b>\$ 129,420.70</b>	<b>\$ 136,849.51</b>	<b>\$ 151,200.52</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,671,555.02</b>	<b>\$ 1,774,725.12</b>	<b>\$ 1,522,620.72</b>	<b>\$ 1,756,849.02</b>

## OFFICERS FOR 1952

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

## DIRECTORS FOR 1952

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

Certificate Issued February 21, 1944

No. 437

**THE EASTERN COLORADO BANK, CHEYENNE WELLS**

(Cheyenne County)

**OFFICERS FOR 1951**

Victor Weed, President; Leona Weed, Vice-President; Leona Weed, Cashier and Secretary.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 388,023.07	\$ 453,307.57	\$ 486,263.61	\$ 511,019.24
United States Government obligations, direct and guaranteed ...	314,000.00	214,500.00	214,500.00	214,500.00
Obligations of States and political subdivisions .....	1,269.09	18,912.17	6,754.14	11,843.50
Loans and discounts (including overdrafts) .....	783,745.34	813,619.08	889,893.95	1,326,923.87
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	3,500.00	2,800.00	2,800.00	2,000.00
<b>Total Assets .....</b>	<b>\$ 1,490,538.50</b>	<b>\$ 1,503,139.82</b>	<b>\$ 1,600,212.70</b>	<b>\$ 2,066,287.61</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,151,596.10	\$ 1,239,281.53	\$ 1,273,654.68	\$ 1,658,324.51
Time deposits of individuals, partnerships, and corporations .....	149,204.93	121,249.65	139,021.63	203,323.86
Deposits of United States Government (including postal savings) .....	543.75	37.50	806.25	6,675.00
Deposits of States and political subdivisions .....	99,070.47	41,862.48	78,048.57	58,346.40
Other deposits (certified and officers' checks, etc.) .....				24,315.24
<b>Total Deposits .....</b>	<b>\$ 1,400,415.25</b>	<b>\$ 1,402,431.16</b>	<b>\$ 1,491,531.13</b>	<b>\$ 1,950,985.01</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	30,000.00	45,000.00	50,000.00	50,000.00
Undivided profits .....	10,123.25	5,708.66	8,681.57	15,302.60
<b>Total Capital Accounts .....</b>	<b>\$ 90,123.25</b>	<b>\$ 100,708.66</b>	<b>\$ 108,681.57</b>	<b>\$ 115,302.60</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,490,538.50</b>	<b>\$ 1,503,139.82</b>	<b>\$ 1,600,212.70</b>	<b>\$ 2,066,287.61</b>

**OFFICERS FOR 1952**

Victor Weed, President; Leona Weed, Vice-President and Cashier-Secretary

**DIRECTORS FOR 1952**

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

Certificate Issued March 21, 1908

No. 20

## THE COLORADO SAVINGS BANK OF COLORADO SPRINGS, COLORADO SPRINGS

(El Paso County)

### OFFICERS FOR 1951

George G. Birdsall, Chairman of Board; O. J. Miller, President; A. W. Van Lopik, Vice-President; I. W. Stimits, Cashier-Secretary; O. N. Brathovde, J. E. Culley, M. J. Griffin, Assistant Cashiers.

### DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 2,027,727.05	\$ 3,154,455.93	\$ 1,510,942.19	\$ 1,493,230.24
United States Government obligations, direct and guaranteed ...	1,594,874.77	1,443,959.00	2,142,405.50	2,340,910.50
Obligations of States and political subdivisions .....	580,265.23	557,293.03	623,469.84	605,002.43
Other bonds, notes, and debentures	42,028.50			
Corporate stocks (including stock of Federal Reserve Bank) .....	1,500.00	1,500.00	1,500.00	
Loans and discounts (including overdrafts) .....	2,537,444.21	2,325,669.45	2,612,817.47	2,928,742.06
Bank premises owned .....	122,000.00	117,000.00	114,500.00	93,050.00
Furniture and Fixtures .....				15,669.18
Other assets .....	3,950.07	7,929.73	10,593.79	3,992.87
Total Assets .....	\$ 6,909,789.83	\$ 7,607,807.14	\$ 7,016,228.79	\$ 7,480,597.28
 <b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	4,170,544.62	\$ 4,874,137.52	\$ 4,054,855.65	\$ 4,293,728.56
Time deposits of individuals, partnerships, and corporations .....	1,370,749.60	1,669,501.68	1,801,257.34	2,027,242.88
Deposits of United States Government (including postal savings)	90,417.81	67,304.45	120,510.03	87,719.30
Deposits of States and political subdivisions .....	764,178.93	454,586.84	560,565.17	502,286.57
Deposits of banks .....	29,875.00	9,875.00		
Other deposits (certified and officers' checks, etc.) .....	75,849.44	112,681.06	83,354.18	150,303.55
Total Deposits .....	\$ 6,501,645.40	\$ 7,188,086.55	\$ 6,620,542.37	\$ 7,061,280.86
Other liabilities .....	30,788.67	\$ 21,408.76	\$ 34,754.45	\$ 31,224.75
 <b>CAPITAL ACCOUNTS</b>				
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 .....	74,155.76	95,111.83	60,931.97	88,091.67
Reserves (and retirement account for preferred capital) .....	3,200.00	3,200.00		
Total Capital Accounts .....	\$ 377,355.76	\$ 398,311.83	\$ 360,931.97	\$ 388,091.67
Total Liabilities and Capital Accounts .....	\$ 6,909,789.83	\$ 7,607,807.14	\$ 7,016,228.79	\$ 7,480,597.28

### OFFICERS FOR 1952

J. D. Allen, Chairman of Board, O. J. Miller, President; J. C. Culley, Vice-President; I. W. Stimits, Sr., Cashier-Secretary; O. N. Brathovde, M. J. Griffin, Assistant Cashiers.

### DIRECTORS FOR 1952

J. D. Allen, J. C. Culley, George L. Dern, O. J. Miller, L. C. Slothower, Jr., I. W. Stimits, Sr.

Certificate Issued May 15, 1936

No. 429

**THE CITIZENS STATE BANK OF CORTEZ, CORTEZ**

(Montezuma County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 965,012.15	\$ 1,654,321.78	\$ 1,011,631.16	\$ 1,103,450.35
United States Government obligations, direct and guaranteed..	442,500.00	442,500.00	442,500.00	442,500.00
Obligations of States and political subdivisions .....	58,249.42	71,546.76	49,500.00	67,706.59
Loans and discounts (including overdrafts) .....	1,508,452.01	1,313,288.45	1,735,877.75	2,095,318.21
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	3,282.00	5,131.00	1.00
Real estate owned other than bank premises .....				1.00
Other assets .....	1,897.80	3,917.78	8,514.93	6,730.51
<b>Total Assets .....</b>	<b>\$ 2,976,113.38</b>	<b>\$ 3,488,857.77</b>	<b>\$ 3,253,158.84</b>	<b>\$ 3,715,708.66</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,832,858.94	\$ 2,328,183.76	\$ 2,018,356.76	\$ 2,476,581.29
Time deposits of individuals, partnerships, and corporations .....	595,679.82	640,868.22	681,875.55	725,932.92
Deposits of United States Government (including postal savings)	2,686.61	6,622.05	6,243.19	10,281.60
Deposits of States and political subdivisions .....	303,539.61	276,843.65	296,318.72	227,841.07
Deposits of banks .....	5,000.00	10,000.00	10,000.00	10,000.00
Other deposits (certified and officers' checks, etc.) .....	78,073.27	50,154.18	64,555.61	62,123.52
<b>Total Deposits .....</b>	<b>\$ 2,817,838.25</b>	<b>\$ 3,312,671.86</b>	<b>\$ 3,077,349.83</b>	<b>\$ 3,512,760.40</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	65,000.00	75,000.00	75,000.00	85,000.00
Undivided profits .....	6,724.87	1,185.91	809.01	17,948.26
<b>Total Capital Accounts .....</b>	<b>\$ 158,275.13</b>	<b>\$ 176,185.91</b>	<b>\$ 175,809.01</b>	<b>\$ 202,948.26</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,976,113.38</b>	<b>\$ 3,488,857.77</b>	<b>\$ 3,253,158.84</b>	<b>\$ 3,715,708.66</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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



Certificate Issued September 28, 1925

No. 421

**THE MOFFAT COUNTY STATE BANK, CRAIG**

(Moffat County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 683,680.03	\$ 1,129,926.38	\$ 935,264.62	\$ 1,041,673.16
United States Government obligations, direct and guaranteed ...	1,445,688.18	2,247,263.75	1,648,493.85	2,441,319.65
Obligations of States and political subdivisions .....	102,819.28	88,306.45	95,055.66	104,346.14
Corporate stocks (including stocks of Federal Reserve Bank) .....	5,400.00	5,550.00	6,000.00	6,000.00
Loans and discounts (including overdrafts) .....	1,088,166.72	925,032.08	1,266,933.90	1,108,464.54
Furniture and Fixtures .....	14,207.04	16,006.93	16,648.98	14,269.89
Other assets .....	1,124.27			
<b>Total Assets .....</b>	<b>\$ 3,341,085.52</b>	<b>\$ 4,412,085.59</b>	<b>\$ 3,968,397.01</b>	<b>\$ 4,716,073.38</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	2,193,927.08	\$ 3,040,310.07	\$ 2,509,052.22	\$ 3,149,783.74
Time deposits of individuals, partnerships, and corporations .....	428,374.71	478,445.48	484,369.60	540,321.06
Deposits of United States Government (including postal savings)	28,056.30	61,702.96	28,709.14	32,153.15
Deposits of States and political subdivisions .....	453,025.50	563,797.25	681,083.48	678,260.47
Other deposits (certified and officers' checks, etc.) .....	25,803.46	43,482.75	27,816.81	66,563.67
<b>Total Deposits .....</b>	<b>\$ 3,129,187.05</b>	<b>\$ 4,187,738.51</b>	<b>\$ 3,731,031.25</b>	<b>\$ 4,467,082.09</b>
<b>Other liabilities .....</b>	<b>\$ 5,508.80</b>	<b>\$ 6,861.73</b>	<b>\$ 10,210.20</b>	<b>\$ 10,282.22</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	85,000.00	90,000.00	100,000.00	100,000.00
Undivided profits .....	8,889.67	12,485.35	7,155.56	8,709.07
Reserves (and retirement account for preferred capital) .....	12,500.00	15,000.00	20,000.00	30,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 206,389.67</b>	<b>\$ 217,485.35</b>	<b>\$ 227,155.56</b>	<b>\$ 238,709.07</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 3,341,085.52</b>	<b>\$ 4,412,085.59</b>	<b>\$ 3,968,397.01</b>	<b>\$ 4,716,073.38</b>

**OFFICERS FOR 1952**

John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary;  
Arch G. Tilton, Fred N. Hayes, Assistant Cashiers.

**DIRECTORS FOR 1952**

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

Certificate Issued April 27, 1909

No. 149

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

(Delta County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,056,754.70	\$ 1,175,448.42	\$ 1,064,797.93	\$ 786,582.03
United States Government obligations, direct and guaranteed ...	1,854,320.00	1,756,310.00	2,353,790.00	2,553,407.00
Obligations of States and political subdivisions .....	145,268.10	134,343.50	128,843.50	114,956.60
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) .....	1,307,309.32	1,366,780.99	1,247,043.10	1,339,384.87
Bank premises owned .....	10,000.00	20,000.00	19,000.00	18,000.00
Furniture and Fixtures .....		10,000.00	9,500.00	16,000.00
Other assets .....	2,131.80	3,487.87	8,794.05	4,567.89
<b>Total Assets .....</b>	<b>\$ 4,381,783.92</b>	<b>\$ 4,472,370.78</b>	<b>\$ 4,837,768.58</b>	<b>\$ 4,838,898.39</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 3,113,170.61	\$ 3,318,357.74	\$ 3,333,894.69	\$ 3,439,806.93
Time deposits of individuals, partnerships, and corporations .....	390,649.94	462,861.57	526,576.44	582,075.31
Deposits of United States Government (including postal savings)	28,580.33	18,923.37	28,749.81	116,561.07
Deposits of States and political subdivisions .....	488,600.16	289,216.81	562,682.60	302,354.13
Other deposits (certified and officers' checks, etc.) .....	11,052.67	21,362.15	12,080.48	19,647.24
<b>Total Deposits .....</b>	<b>\$ 4,032,053.71</b>	<b>\$ 4,110,721.64</b>	<b>\$ 4,463,984.02</b>	<b>\$ 4,460,444.68</b>
Other liabilities .....	\$ 22,117.06	\$ 18,609.43	\$ 26,199.86	\$ 19,228.50
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	100,000.00	100,000.00	100,000.00	200,000.00
Undivided profits .....	112,507.83	130,030.94	134,670.86	44,741.96
Reserves (and retirement account for preferred capital) .....	15,105.32	13,008.77	12,913.84	14,483.25
<b>Total Capital Accounts .....</b>	<b>\$ 327,613.15</b>	<b>\$ 343,039.71</b>	<b>\$ 347,584.70</b>	<b>\$ 359,225.21</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 4,381,783.92</b>	<b>\$ 4,472,370.78</b>	<b>\$ 4,837,768.58</b>	<b>\$ 4,838,898.39</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued April 8, 1937

No. 431

**THE RIO GRANDE COUNTY BANK, DEL NORTE**

(Rio Grande County)

**OFFICERS FOR 1951**

Chas. R. Ewing, President; E. E. Musick, Vice-President; Helen Harmon, Cashier; Hazel T. Bond, Asst. Cashier.

**DIRECTORS FOR 1951**

Chas. R. Ewing, E. E. Musick, W. C. Lewis, John T. Allam, Alex Colville.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 323,725.03	\$ 428,639.98	\$ 363,050.05	\$ 419,153.68
United States Government obligations, direct and guaranteed..	312,600.00	561,563.50	312,600.00	461,622.00
Obligations of States and political subdivisions .....	11,382.30	15,976.84	10,750.16	14,904.33
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	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts) .....	363,648.96	256,152.54	375,184.25	322,734.48
Bank premises owned .....	1,500.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 1,024,657.29</b>	<b>\$ 1,274,584.86</b>	<b>\$ 1,073,836.46</b>	<b>\$ 1,230,666.49</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	740,650.56	\$ 1,004,172.75	\$ 801,812.22	\$ 912,832.41
Time deposits of individuals, partnerships, and corporations .....	66,813.29	66,757.08	59,048.58	71,266.88
Deposits of United States Government (including postal savings)	1,521.00	1,557.00	2,262.00	2,685.95
Deposits of States and political subdivisions .....	108,458.72	77,297.65	101,517.63	108,082.45
Other deposits (certified and officers' checks, etc.) .....	15,810.60	27,735.68	10,584.32	29,858.04
<b>Total Deposits .....</b>	<b>\$ 933,254.17</b>	<b>\$ 1,177,520.16</b>	<b>\$ 975,224.75</b>	<b>\$ 1,124,725.73</b>
Other liabilities .....	1,250.00	1,250.00	1,250.00	1,250.00
<b>CAPITAL ACCOUNTS</b>				
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 .....	15,153.12	20,814.70	22,361.71	29,650.76
<b>Total Capital Accounts .....</b>	<b>\$ 90,153.12</b>	<b>\$ 95,814.70</b>	<b>\$ 97,361.71</b>	<b>\$ 104,690.76</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,024,657.29</b>	<b>\$ 1,274,584.86</b>	<b>\$ 1,073,836.46</b>	<b>\$ 1,230,666.49</b>

**OFFICERS FOR 1952**

Chas. R. Ewing, President; E. E. Musick, Vice-President; Helen Harmon, Cashier-Secretary; William J. Tracy, Assistant Cashier.

**DIRECTORS FOR 1952**

Chas. R. Ewing, E. E. Musick, W. C. Lewis, Alex Colville, John T. Allam.

Certificate Issued June 16, 1908

No. 30

**THE CENTRAL BANK & TRUST COMPANY, DENVER**

(Denver County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$12,654,717.40	\$12,551,110.10	\$13,730,983.43	\$16,522,852.81
United States Government obligations, direct and guaranteed ....	13,099,033.85	25,170,427.70	15,653,036.88	21,252,075.09
Obligations of States and political subdivisions .....	1,002,114.12	2,106,748.37	3,323,735.15	3,931,821.28
Other bonds, notes, and debentures	271,303.82	570,266.70	1,304,672.31	1,419,636.31
Corporate stocks (including stock of Federal Reserve Bank .....	54,000.00	60,000.00	60,000.00	60,000.00
Loans and discounts (including overdrafts) .....	29,312,566.05	30,249,681.24	33,182,923.48	38,247,339.32
Furniture and Fixtures .....	208,749.50	222,963.16	249,257.96	271,169.36
Real estate owned other than bank premises .....	65,000.00		3,844.87	
Customers' liability to this bank on acceptances outstanding ....		8,500.00	8,500.00	212,500.00
Other assets .....	804,604.96	1,161,176.98	938,178.46	1,903,799.31
<b>Total Assets .....</b>	<b>\$57,472,089.70</b>	<b>\$72,100,874.25</b>	<b>\$68,455,132.54</b>	<b>\$83,821,193.48</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. ....	\$23,309,324.62	\$28,125,442.57	\$27,885,211.74	\$32,720,399.45
Time deposits of individuals, partnerships, and corporations .....	14,022,549.58	15,595,040.16	16,441,671.08	17,500,652.85
Deposits of United States Government (including postal savings)	853,610.91	554,037.23	1,015,727.68	1,642,122.54
Deposits of States and political subdivisions .....	5,588,901.90	5,533,497.39	5,663,684.37	6,574,221.53
Deposits of banks .....	10,144,351.75	18,534,659.83	13,044,655.83	20,018,796.28
Other deposits (certified and officers' checks, etc.) .....	489,874.41	456,512.66	830,240.84	1,143,359.68
<b>Total Deposits .....</b>	<b>\$54,408,613.17</b>	<b>\$68,799,189.84</b>	<b>\$64,881,191.54</b>	<b>\$79,599,552.33</b>
Other liabilities .....	\$ 829,926.66	\$ 987,000.16	\$ 1,169,235.86	\$ 1,696,496.97
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus .....	800,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Undivided profits .....	433,549.87	314,684.25	404,705.14	525,144.18
<b>Total Capital Accounts .....</b>	<b>\$ 2,233,549.87</b>	<b>\$ 2,314,684.25</b>	<b>\$ 2,404,705.14</b>	<b>\$ 2,525,144.18</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$57,472,089.70</b>	<b>\$72,100,874.25</b>	<b>\$68,455,132.54</b>	<b>\$83,821,193.48</b>

**OFFICERS FOR 1952**

Elwood M. Brooks, President; C. M. Good, Executive Vice-President & Trust Officer; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Vice-Presidents; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Edward A. Troutman, George B. Loos, T. Arthur Williams, William E. Troutman, Leo D. Van Dittie, Donald F. Delano, Armand Asborno, Assistant Vice-Presidents; Elvin R. Stiles, Henry C. Bulis, John J. Fitzpatrick, Donald D. Hoffman, Vernon T. Walker, David A. Auston, Harley N. Patton, Jr., Assistant Cashiers.

**DIRECTORS FOR 1952**

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

Certificate Issued July 1, 1947

No. 443

**CITIZENS SAVINGS BANK, DENVER**

(Denver County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 599,436.06	\$ 649,837.30	\$ 612,350.69	\$ 651,580.65
United States Government obligations, direct and guaranteed .....		50,000.00	75,000.00	115,000.00
Loans and discounts (including overdrafts) .....	5,849,123.63	5,498,043.99	5,366,485.78	5,837,302.40
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
Other assets .....	3,455.53	1,981.29	9,869.39	5,828.30
<b>Total Assets</b> .....	<b>\$ 6,452,018.22</b>	<b>\$ 6,199,865.58</b>	<b>\$ 6,063,708.86</b>	<b>\$ 6,609,714.35</b>
<b>LIABILITIES</b>				
Time deposits of individuals, partnerships, and corporations .....	\$ 5,072,887.27	\$ 4,761,272.63	\$ 4,601,625.05	\$ 4,816,631.67
Deposits of United States Government (including postal savings)			562.50	4,350.00
<b>Total Deposits</b> .....	<b>\$ 5,072,887.27</b>	<b>\$ 4,761,272.63</b>	<b>\$ 4,602,187.55</b>	<b>\$ 4,820,981.67</b>
Bills payable, rediscounts, and other liabilities for borrowed money .....	\$ 100,000.00			\$ 200,000.00
Other liabilities .....	504,130.95	\$ 613,592.95	\$ 636,521.31	\$ 738,732.68
<b>CAPITAL ACCOUNTS</b>				
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 .....	275,000.00	325,000.00	325,000.00	350,000.00
<b>Total Capital Accounts</b> .....	<b>\$ 775,000.00</b>	<b>\$ 825,000.00</b>	<b>\$ 825,000.00</b>	<b>\$ 850,000.00</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 6,452,018.22</b>	<b>\$ 6,199,865.58</b>	<b>\$ 6,063,708.86</b>	<b>\$ 6,609,714.35</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

J. Claire Evans, E. S. Kassler, Sr., E. S. Kassler, Jr., D. J. Main, W. J. Morris, Ralph 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 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,585,225.09	\$ 2,105,468.70	\$ 2,063,623.55	\$ 2,486,493.11
United States Government obligations, direct and guaranteed ...	6,193,254.74	8,133,334.03	8,225,238.24	8,721,131.13
Obligations of States and political subdivisions .....	16,070.49	11,432.15	11,039.72	13,029.79
Other bonds, notes, and debentures	46,000.00	46,000.00	46,000.00	40,000.00
Loans and discounts (including overdrafts) .....	2,809,605.97	2,427,536.47	2,811,357.59	3,139,842.82
Furniture and Fixtures .....	37,500.00	40,000.00	37,500.00	35,000.00
Other assets .....	4,527.94	9,934.87	10,046.55	4,991.50
<b>Total Assets .....</b>	<b>\$10,692,184.23</b>	<b>\$12,773,706.22</b>	<b>\$13,204,805.65</b>	<b>\$14,440,488.35</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	8,291,909.70	\$10,013,745.59	\$ 9,652,158.58	\$10,756,036.54
Time deposits of individuals, partnerships, and corporations .....	1,411,401.66	1,792,957.12	2,273,497.97	2,365,454.85
Deposits of United States Government (including postal savings)	129,290.26	79,842.82	279,833.88	289,829.20
Deposits of States and political subdivisions .....	102,115.73	163,134.12	232,845.05	181,099.76
Other deposits (certified and officers' checks, etc.) .....	205,010.01	177,561.96	184,858.27	192,075.24
<b>Total Deposits .....</b>	<b>\$10,139,727.36</b>	<b>\$12,227,241.61</b>	<b>\$12,623,193.75</b>	<b>\$13,784,495.59</b>
Other liabilities .....	\$ 2,256.94	\$ 5,835.15	\$ 3,203.99	\$ 86,833.23
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	350,000.00	350,000.00	350,000.00	350,000.00
Undivided profits .....	107,608.06	140,629.46	178,407.91	169,159.53
Reserves (and retirement account for preferred capital) .....	42,591.87			
<b>Total Capital Accounts .....</b>	<b>\$ 550,199.93</b>	<b>\$ 550,629.46</b>	<b>\$ 578,407.91</b>	<b>\$ 569,159.53</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$10,692,184.23</b>	<b>\$12,773,706.22</b>	<b>\$13,204,805.65</b>	<b>\$14,440,488.35</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued October 20, 1908

No. 1

**THE INTERNATIONAL TRUST COMPANY, DENVER**

(Denver County)

**OFFICERS FOR 1951**

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; I. R. Selover, Secretary; O. E. Binkley, Treasurer; W. H. Irion, Assistant Vice-President; J. J. Reeves, Assistant Secretary; P. K. Alexander, Jr., Assistant Treasurer.

**DIRECTORS FOR 1951**

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Jr., Clarence J. Daly, Montgomery Dorsey, 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.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$16,418,059.06	\$17,741,336.13	\$17,370,062.18	\$17,627,272.78
United States Government obligations, direct and guaranteed ...	21,683,322.96	22,839,676.86	24,297,438.47	20,810,983.04
Obligations of States and political subdivisions .....	216,145.78	221,660.05	297,715.30	253,250.33
Corporate stocks (including stock of Federal Reserve Bank).....	75,006.00	75,006.00	75,006.00	75,005.00
Loans and discounts (including overdrafts .....	16,982,547.90	19,464,818.15	17,022,761.67	21,186,563.13
Bank premises owned .....	79,750.50	77,000.00	132,929.22	138,995.17
Furniture and Fixtures .....	1.00	1.00		1.00
Other assets .....	1,065,784.64	916,942.35	863,489.82	303,447.73
<b>Total Assets .....</b>	<b>\$56,520,617.84</b>	<b>\$61,336,440.54</b>	<b>\$60,059,402.66</b>	<b>\$60,395,518.18</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$34,748,124.39	\$39,710,819.86	\$35,016,550.62	\$37,510,140.27
Time deposits or individuals, partnerships, and corporations .....	7,295,289.14	8,803,996.11	8,497,888.37	8,918,847.72
Deposits of United States Government (including postal savings)	2,025,413.90	972,744.50	2,186,107.92	1,489,583.65
Deposits of States and political subdivisions .....	6,461,572.67	5,581,046.40	8,287,705.30	6,111,182.80
Deposits of banks .....	652,700.80	575,453.25	382,519.74	460,826.18
Other deposits (certified and officers' checks, etc.) .....	782,742.23	1,720,443.59	951,351.17	975,704.80
<b>Total Deposits .....</b>	<b>\$51,965,843.13</b>	<b>\$56,644,503.71</b>	<b>\$55,322,123.12</b>	<b>\$55,466,285.42</b>
Other liabilities .....	\$ 350,857.65	\$ 469,366.33	\$ 442,116.11	\$ 555,396.60
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus .....	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
Undivided profits .....	1,221,071.77	1,294,725.21	1,331,318.14	1,388,990.87
Reserves (and retirement account for preferred capital) .....	482,845.29	427,845.29	463,845.29	484,845.29
<b>Total Capital Accounts .....</b>	<b>\$ 4,203,917.06</b>	<b>\$ 4,222,570.50</b>	<b>\$ 4,295,163.43</b>	<b>\$ 4,373,836.16</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$56,520,617.84</b>	<b>\$61,336,440.54</b>	<b>\$60,059,402.66</b>	<b>\$60,395,518.18</b>

**OFFICERS FOR 1952**

John W. Morey, Chairman of Board; John Evans, Chairman of Executive Committee; Eugene H. Adams, President; G. W. Ballantine, Executive Vice-President Banking Department; C. Edgar Kettering, Executive Vice-President Trust Department; J. S. Kennedy, A. W. Pleasants, Vice-Presidents; Elmer W. Johnson, Richard P. Brown, Vice-Presidents and Trust Officers; I. R. Selover, Secretary; O. E. Binkley, Treasurer; W. H. Irion, P. K. Alexander, Jr., Assistant Vice-Presidents; J. J. Reeves, Assistant Secretary; G. E. McClelland, Assistant Treasurer; Thomas D. Smith, Mgr. Safety Deposit Department; Olin Brown, Auditor; Lloyd V. Craft, Assistant Secretary and Assistant Trust Officer; Milton G. Janacek, C. F. Meyer, E. R. Bailey, Stanley R. Johnson, Assistant Trust Officers.

**DIRECTORS FOR 1952**

Eugene H. Adams, P. K. Alexander, G. W. Ballantine, Clarence J. Daly, Montgomery Dorsey, John Evans, Gerald Hughes, Lafayette M. Hughes, Jr., C. Edgar Kettering, Hudson Moore, Jr., John W. Morey, Howard S. Robertson, Barry Morey Sullivan, M. D. Thatcher, James A. Woods.

Certificate Issued November 22, 1947

No. 444

**MOUNTAIN STATES BANK, DENVER**

(Denver County)

**OFFICERS FOR 1951**

G. E. Griffith, President; D. T. Carney, Executive Vice-President; Wm. G. Griffith, Vice-President and Cashier; Albert Smith, Auditor; Ray L. Henning, Assistant Vice-President; Donald T. Kelley, Assistant Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,274,649.52	\$ 1,749,456.03	\$ 1,541,845.96	\$ 1,883,108.73
United States Government obligations, direct and guaranteed ....	4,387,409.21	4,883,360.27	4,879,544.16	5,268,841.75
Obligations of States and political subdivisions .....	15,000.00		241,067.35	508,978.11
Other bonds, notes, and debentures	90,000.00	325,648.80	349,842.70	349,687.54
Loans and discounts (including overdrafts) .....	2,038,238.92	2,099,118.71	2,246,686.19	2,436,593.06
Furniture and Fixtures .....	39,619.37	41,494.23	41,821.64	43,646.91
Other assets .....	47,522.72	33,972.39	39,815.11	43,914.48
<b>Total assets .....</b>	<b>\$ 7,892,439.74</b>	<b>\$ 9,133,050.43</b>	<b>\$ 9,340,623.11</b>	<b>\$ 10,534,770.58</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 4,580,176.03	\$ 5,386,097.18	\$ 5,318,083.88	\$ 6,062,479.42
Time deposits of individuals, partnerships, and corporations ....	2,407,281.01	2,803,984.14	3,031,499.53	3,332,585.02
Deposits of United States Government (including postal savings)	121,862.40	108,058.92	183,704.80	150,254.97
Deposits of States and political subdivisions .....	205,234.25	205,282.05	205,334.87	205,388.22
Other deposits (certified and officers' checks, etc.) .....	122,188.97	148,611.40	86,392.05	228,230.14
<b>Total Deposits .....</b>	<b>\$ 7,436,742.66</b>	<b>\$ 8,652,033.69</b>	<b>\$ 8,825,015.13</b>	<b>\$ 9,978,937.77</b>
<b>Other liabilities .....</b>	<b>\$ 65,986.39</b>	<b>\$ 77,614.94</b>	<b>\$ 88,492.50</b>	<b>\$ 109,246.72</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus .....	50,000.00	50,000.00	50,000.00	100,000.00
Undivided profits .....	89,710.69	103,401.80	127,115.48	96,586.09
<b>Total Capital Accounts .....</b>	<b>\$ 389,710.69</b>	<b>\$ 403,401.80</b>	<b>\$ 427,115.48</b>	<b>\$ 446,586.09</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 7,892,439.74</b>	<b>\$ 9,133,050.43</b>	<b>\$ 9,340,623.11</b>	<b>\$ 10,534,770.58</b>

**OFFICERS FOR 1952**

Gene E. Griffith, President; C. A. Land, Vice-President; Wm. G. Griffith, Vice-President and Cashier; Ray L. Henning, Assistant Vice-President; Donald T. Kelley, Assistant Cashier; Al Smith, Auditor.

**DIRECTORS FOR 1952**

John Everett Griffith, D. G. Gordon, A. J. Kirch, C. E. Mitton, Fred M. Manning, J. R. Travis, Gene E. Griffith, Wm. G. Griffith, C. A. Land.



Certificate Issued July 6, 1951

No. 453

**NORTH DENVER BANK, DENVER**

(Denver County)

**OFFICERS FOR 1951**

Neil R. Cullen, President; H. J. Bleakley, Vice-President; H. R. Bachman, Jr., Cashier; Wm. Hedges Robinson, Jr., Secretary; Mark H. Harrington, Treasurer.

**DIRECTORS FOR 1951**

Neil R. Cullen, H. J. Bleakley, Etienne Perenyi, Earl J. Perkins, Paul M. Newstrom, Wm. Hedges Robinson, Jr., Michael Pomponio.

RESOURCES	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances with other banks, including reserve balances, and cash items in process of collection	\$ 546,506.00	\$ 665,147.04	\$ 1,433,071.76
United States Government obligations, direct and guaranteed	409,317.17	798,029.66	1,666,822.72
Loans and discounts (including overdrafts)	138,914.07	993,465.46	2,074,820.10
Furniture and Fixtures	11,128.35	19,187.96	65,253.78
Other assets	2,091.88	1,212.00	1,849.08
<b>Total Assets</b>	<b>\$ 1,107,957.47</b>	<b>\$ 2,477,042.12</b>	<b>\$ 5,241,817.44</b>
<b>LIABILITIES</b>			
Demand deposits of individuals, partnerships, and corporations	\$ 773,046.99	\$ 1,606,496.91	\$ 3,334,264.78
Time deposits of individuals, partnerships, and corporations	77,815.58	371,453.58	912,834.76
Deposits of United States Government (including postal savings)	3,516.86	147,838.04	108,939.17
Deposits of States and political subdivisions	25,000.00	50,000.00	500,000.00
Other deposits (certified and officers' checks, etc.)	11,535.54	54,607.15	69,623.57
<b>Total Deposits</b>	<b>\$ 890,914.97</b>	<b>\$ 2,230,395.68</b>	<b>\$ 4,925,662.28</b>
Other liabilities			\$ 89,061.48
<b>CAPITAL ACCOUNTS</b>			
Capital (Common)	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	15,000.00	15,000.00	20,000.00
Undivided profits	2,042.50	31,646.44	7,093.68
<b>Total Capital Accounts</b>	<b>\$ 217,042.50</b>	<b>\$ 246,646.44</b>	<b>\$ 227,093.68</b>
<b>Total Liabilities and Capital Accounts</b>	<b>\$ 1,107,957.47</b>	<b>\$ 2,477,042.12</b>	<b>\$ 5,241,817.44</b>

**OFFICERS FOR 1952**

Etienne Perenyi, Chairman of Board; Neil R. Cullen, President; H. J. Bleakley, Executive Vice-President; H. R. Bachman, Jr., Cashier; Mark H. Harrington, Secretary.

**DIRECTORS FOR 1952**

H. J. Bleakley, Holt Chew, Neil R. Cullen, Mark H. Harrington, Melvin J. Kern, M. B. Mahoney, Paul M. Newstrom, Etienne Perenyi, Michael Pomponio, Ben A. Radinsky, Sydney E. Shuteran, Anthony F. Zarlengo.

Certificate Issued May 29, 1950

No. 449

**METROPOLITAN STATE BANK, DERBY**

(Adams County)

**OFFICERS FOR 1951**

Herbert H. Hast, President; Walter Steinwald, Vice-President; Claude D. Baldwin, Cashier and Secretary.

**DIRECTORS FOR 1951**

Herbert H. Hast, Walter Steinwald, Floyd L. Templeton, Alfred Krogh, Claude D. Baldwin.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 306,911.00	\$ 370,727.84	\$ 415,185.39	\$ 418,368.48
United States Government obligations, direct and guaranteed ...	162,788.68	402,817.65	501,245.12	599,000.00
Obligations of States and political subdivisions .....		217.34		
Loans and discounts (including overdrafts) .....	391,145.70	517,733.85	589,362.97	759,367.93
Bank premises owned .....	21,000.00	19,000.00	19,000.00	17,950.00
Furniture and Fixtures .....	11,286.90	10,592.55	16,946.36	16,146.36
<b>Total Assets</b> .....	<b>\$ 893,132.28</b>	<b>\$ 1,321,089.23</b>	<b>\$ 1,541,739.84</b>	<b>\$ 1,810,832.77</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 532,982.06	\$ 880,401.39	\$ 967,898.40	\$ 1,173,649.57
Time deposits of individuals, partnerships, and corporations .....	99,663.55	179,617.23	268,744.54	363,260.05
Deposits of States and political subdivisions .....	135,000.00	135,000.00	135,000.00	135,000.00
Other deposits (certified and officers' checks, etc.) .....	6,613.02	9,221.48	8,210.42	16,177.14
<b>Total Deposits</b> .....	<b>\$ 774,258.63</b>	<b>\$ 1,204,240.10</b>	<b>\$ 1,379,853.36</b>	<b>\$ 1,688,086.76</b>
Other liabilities .....	4,174.68	2,912.23	43,625.72	2,725.63
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	10,000.00	10,000.00	10,000.00	10,000.00
Undivided profits .....	3,098.97	3,936.90	8,260.76	10,020.38
Reserves (and retirement account for preferred capital) .....	1,600.00			
<b>Total Capital Accounts</b> ... ..	<b>\$ 114,698.97</b>	<b>\$ 113,936.90</b>	<b>\$ 118,260.76</b>	<b>\$ 120,020.38</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 893,132.28</b>	<b>\$ 1,321,089.23</b>	<b>\$ 1,541,739.84</b>	<b>\$ 1,810,832.77</b>

**OFFICERS FOR 1952**

Herbert H. Hast, President; Walter Steinwald, Vice-President; C. L. Erickson, Cashier-Secretary; H. J. Fash, Assistant Cashier.

**DIRECTORS FOR 1952**

Alfred Krogh, Floyd L. Templeton, Walter Steinwald, C. L. Erickson, Herbert H. Hast.

Certificate Issued April 27, 1908

No. 41

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

(Montezuma County)

## OFFICERS FOR 1951

G. D. Taylor, President; W. E. Neal, Vice-President; T. R. Yowell, Cashier.

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 683,219.62	\$ 838,577.06	\$ 859,533.75	\$ 914,677.97
United States Government obligations, direct and guaranteed ...	527,500.00	1,127,000.00	617,000.00	1,217,000.00
Obligations of States and political subdivisions .....	13,230.99	14,985.90	14,692.96	20,163.13
Loans and discounts (including overdrafts) .....	1,372,633.90	1,138,575.73	1,337,729.45	1,135,047.34
Bank premises owned .....	1,501.00	1.00	1.00	1.00
Furniture and Fixtures .....		1,750.00	1,000.00	2,000.00
Other assets .....	5,000.00	5,982.73	4,500.00	4,000.00
<b>Total Assets .....</b>	<b>\$ 2,603,085.51</b>	<b>\$ 3,126,872.42</b>	<b>\$ 2,834,457.16</b>	<b>\$ 3,292,889.44</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,204,976.82	\$ 1,730,672.24	\$ 1,333,935.66	\$ 1,717,314.80
Time deposits of individuals, partnerships, and corporations .....	822,682.93	832,404.98	908,626.12	976,726.25
Deposits of United States Government (including postal savings) .....	5,079.19	4,817.06	6,822.54	4,620.53
Deposits of States and political subdivisions .....	290,682.39	275,174.26	304,021.97	291,546.79
Other deposits (certified and officers' checks, etc.) .....	41,000.52		12,199.15	18,404.34
<b>Total deposits .....</b>	<b>\$ 2,364,421.85</b>	<b>\$ 2,865,756.48</b>	<b>\$ 2,565,605.44</b>	<b>\$ 3,008,612.71</b>
Other liabilities .....	30,000.00	30,000.00	30,000.00	30,000.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 100,000.00
Surplus .....	100,000.00	115,000.00	115,000.00	100,000.00
Undivided profits .....	33,663.66	26,115.94	33,851.72	39,276.73
Reserves (and retirement account for preferred capital) .....		15,000.00	15,000.00	15,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 208,663.66</b>	<b>\$ 231,115.94</b>	<b>\$ 223,851.72</b>	<b>\$ 254,276.73</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,603,085.51</b>	<b>\$ 3,126,872.42</b>	<b>\$ 2,834,457.16</b>	<b>\$ 3,292,889.44</b>

## OFFICERS FOR 1952

G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Cashier-Secretary.

## DIRECTORS FOR 1952

G. D. Taylor, E. W. Neal, Wilson Brumley.

Certificate Issued January 17, 1949

No. 446

**DOVE CREEK STATE BANK, DOVE CREEK**

(Dolores County)

**OFFICERS FOR 1951**

F. A. Sitton, President; Geo. F. Hudson, Vice-President; Sherman Montgomery, Cashier and Secretary.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 284,253.02	\$ 305,415.70	\$ 317,567.51	\$ 501,318.52
United States Government obligations, direct and guaranteed ...	210,000.00	210,000.00	210,000.00	210,000.00
Obligations of States and political subdivisions .....	2,833.86	6,546.94	2,056.25	5,385.74
Loans and discounts (including overdrafts) .....	578,840.16	433,478.95	443,233.40	353,720.53
Furniture and Fixtures .....	7,945.42	7,150.88	7,150.88	6,593.20
<b>Total Assets .....</b>	<b>\$ 1,083,872.46</b>	<b>\$ 962,592.47</b>	<b>\$ 980,008.04</b>	<b>\$ 1,077,017.99</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..\$	534,301.65	\$ 439,169.50	\$ 479,075.53	\$ 531,646.14
Time deposits of individuals, partnerships, and corporations ...	173,331.58	161,697.10	124,918.08	242,297.67
Deposits of United States Government (including postal savings)				1,171.30
Deposits of States and political subdivisions .....	205,055.38	189,498.56	218,751.27	121,907.82
Other deposits (certified and officers' checks, etc.) .....	23,758.76	10,050.05	5,022.34	17,819.60
<b>Total Deposits .....</b>	<b>\$ 936,447.37</b>	<b>\$ 800,415.21</b>	<b>\$ 827,767.22</b>	<b>\$ 914,842.53</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits .....	22,425.09	37,177.26	27,240.82	37,175.46
<b>Total Capital Accounts .....</b>	<b>\$ 147,425.09</b>	<b>\$ 162,177.26</b>	<b>\$ 152,240.82</b>	<b>\$ 162,175.46</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,083,872.46</b>	<b>\$ 962,592.47</b>	<b>\$ 980,008.04</b>	<b>\$ 1,077,017.99</b>

**OFFICERS FOR 1952**

F. A. Sitton, President; George F. Hudson, Vice-President; Bruce M. Brandt, Cashier-Secretary.

**DIRECTORS FOR 1952**

Max Dalton, George F. Hudson, Paul Martin, F. A. Sitton, W. A. Thompson.

Certificate Issued May 19, 1937

No. 432

**THE EATON BANK, EATON**

(Weld County)

**OFFICERS FOR 1951**

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier and Secretary;  
W. L. Happel, Asst. Cashier.

**DIRECTORS FOR 1951**

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 642,569.34	\$ 617,774.17	\$ 703,317.62	\$ 568,463.99
United States Government obligations, direct and guaranteed ...	1,403,445.88	1,005,695.00	1,066,212.87	968,352.00
Obligations of States and political subdivisions .....	906.87	2,038.16	889.63	2,431.12
Corporate stocks (including stock of Federal Reserve Bank).....	2,250.00	2,250.00	3,000.00	3,000.00
Loans and discounts (including overdrafts) .....	712,599.17	938,986.03	838,953.97	1,029,224.40
Bank premises owned .....	3,250.00	3,000.00	2,750.00	2,500.00
Furniture and Fixtures .....	1,904.63	3,446.57	3,305.91	2,944.55
<b>Total Assets .....</b>	<b>\$ 2,766,925.89</b>	<b>\$ 2,573,189.93</b>	<b>\$ 2,618,430.00</b>	<b>\$ 2,576,916.06</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	2,090,103.86	\$ 1,669,644.80	\$ 1,855,539.74	\$ 1,702,451.18
Time deposits of individuals, partnerships, and corporations .....	336,065.75	317,926.40	414,079.24	395,772.95
Deposits of United States Government (including postal savings)	38,470.14	23,054.34	23,975.35	18,744.05
Deposits of States and political subdivisions .....	133,411.94	123,368.19	139,087.68	128,097.27
Other deposits (certified and officers' checks, etc.) .....	10,874.20	5,196.20	7,747.99	1,850.61
<b>Total Deposits .....</b>	<b>\$ 2,608,925.89</b>	<b>\$ 2,139,189.93</b>	<b>\$ 2,440,430.00</b>	<b>\$ 2,246,916.06</b>
Bills payable, rediscounts, and other liabilities for borrowed money .....		\$ 260,000.00		\$ 140,000.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits .....	83,000.00	99,000.00	78,000.00	90,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 158,000.00</b>	<b>\$ 174,000.00</b>	<b>\$ 178,000.00</b>	<b>\$ 190,000.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,766,925.89</b>	<b>\$ 2,573,189.93</b>	<b>\$ 2,618,430.00</b>	<b>\$ 2,576,916.06</b>

**OFFICERS FOR 1952**

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary;  
W. L. Happel, Assistant Cashier.

**DIRECTORS FOR 1952**

C. L. Larsen, James G. Milne, Pearl M. Larsen, Robert G. Smith, F. A. Tyson.

Certificate Issued January 3, 1951

No. 452

**ENGLEWOOD STATE BANK, ENGLEWOOD**

(Arapahoe County)

**OFFICERS FOR 1951**

John C. Murphy, President; Winston S. Howard, Vice-President; C. C. Van Dyke, Cashier-Secretary; Ben C. Waggoner, Assistant Cashier.

**DIRECTORS FOR 1951**

John C. Murphy, Winston S. Howard, Donald H. Johns, Ben Waggoner, C. C. Van Dyke.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 330,782.61	\$ 685,454.39	\$ 895,482.32	\$ 751,451.24
United States Government obligations, direct and guaranteed.....	855,510.94	1,000,771.41	1,099,651.61	2,137,458.87
Obligations of States and political subdivisions .....			180,424.73	218,833.43
Corporate stocks (including stock of Federal Reserve Bank) .....				5,400.00
Loans and discounts (including overdrafts) .....	338,391.23	993,452.86	1,459,241.01	1,949,908.75
Furniture and Fixtures .....	33,273.46	36,000.00	39,000.00	55,815.10
Other assets .....	1,045.52		401.29	2,329.21
<b>Total Assets .....</b>	<b>\$ 1,559,003.76</b>	<b>\$ 2,715,678.66</b>	<b>\$ 3,674,200.96</b>	<b>\$ 5,121,196.60</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	742,153.64	\$ 1,521,554.17	\$ 2,068,663.76	\$ 2,297,254.45
Time deposits of individuals, partnerships, and corporations .....	118,999.25	290,371.86	491,195.20	650,558.93
Deposits of United States Government (including postal savings) .....	22,798.16	29,077.05	42,649.10	27,543.18
Deposits of States and political subdivisions .....	387,982.62	552,593.32	743,124.74	1,348,301.04
Other deposits (certified and officers' checks, etc.) .....	91,945.34	107,658.61	77,165.53	506,187.53
<b>Total Deposits .....</b>	<b>\$ 1,363,879.01</b>	<b>\$ 2,501,255.01</b>	<b>\$ 3,422,798.33</b>	<b>\$ 4,829,845.13</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus .....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits .....	15,124.75	34,423.65	71,402.63	111,351.47
<b>Total Capital Accounts .....</b>	<b>\$ 195,124.75</b>	<b>\$ 214,423.65</b>	<b>\$ 251,402.63</b>	<b>\$ 291,351.47</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,559,003.76</b>	<b>\$ 2,715,678.66</b>	<b>\$ 3,674,200.96</b>	<b>\$ 5,121,196.60</b>

**OFFICERS FOR 1952**

J. C. Murphy, President; Winston S. Howard, Ben E. Waggoner, Vice-Presidents; C. C. Van Dyke, Cashier-Secretary; Ivan L. Woodring, Assistant Vice-President.

**DIRECTORS FOR 1952**

J. C. Murphy, Harry Groussman, Leo C. Hollberg, Donald H. Johns, Winston S. Howard, Ben E. Waggoner, C. C. Van Dyke.

Certificate Issued March 16, 1915

No. 285

**THE ERIE BANK, ERIE**

(Weld County)

**OFFICERS FOR 1951**

Charles J. Elzi, President; William Whiles, Vice-President; William Whiles, Cashier and Secretary; Owen E. Goodspeed, Assistant Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 209,902.73	\$ 231,808.22	\$ 259,653.94	\$ 199,579.90
United States Government obligations, direct and guaranteed....	676,000.00	676,000.00	676,000.00	676,000.00
Obligations of States and political subdivisions .....	24,852.17	25,887.08	27,245.50	27,467.28
Other bonds, notes and debentures	25,002.00	25,001.00	25,002.00	25,000.00
Loans and discounts (including overdrafts) .....	230,571.99	293,700.43	249,137.97	338,771.44
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
<b>Total Assets .....</b>	<b>\$ 1,166,331.89</b>	<b>\$ 1,252,399.73</b>	<b>\$ 1,237,042.41</b>	<b>\$ 1,266,821.62</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 657,968.46	\$ 745,928.48	\$ 713,449.35	\$ 714,320.55
Time deposits of individuals, partnerships, and corporations ...	287,779.39	293,233.99	308,704.18	328,539.08
Deposits of United States Government (including postal savings)	5,262.50	5,287.50	3,556.25	3,893.75
Deposits of States and political subdivisions .....	68,365.71	63,934.52	65,417.73	66,455.36
Other deposits (certified and officers' checks, etc.) .....	17,806.66	7,457.78	7,848.33	7,392.54
<b>Total Deposits .....</b>	<b>\$ 1,037,182.72</b>	<b>\$ 1,115,842.27</b>	<b>\$ 1,098,975.84</b>	<b>\$ 1,120,601.28</b>
Other liabilities .....		2.80		3,000.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus .....	70,000.00	70,000.00	70,000.00	70,000.00
Undivided profits .....	22,304.00	31,549.23	31,215.51	38,214.91
Reserves (and retirement account for preferred capital) .....	6,845.17	5,005.43	6,851.06	5,005.43
<b>Total Capital Accounts .....</b>	<b>\$ 129,149.17</b>	<b>\$ 136,554.66</b>	<b>\$ 138,066.57</b>	<b>\$ 143,220.34</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,166,331.89</b>	<b>\$ 1,252,399.73</b>	<b>\$ 1,237,042.41</b>	<b>\$ 1,266,821.62</b>

**OFFICERS FOR 1952**

Chas. J. Elzi, President; William Whiles, Vice-President, Cashier and Secretary; Owen E. Goodspeed, Assistant Cashier

**DIRECTORS FOR 1952**

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

Certificate Issued June 24, 1908

No. 37

**THE ESTES PARK BANK, ESTES PARK**

(Larimer County)

**OFFICERS FOR 1951**

Charles F. Hix, President; William G. Lewis, Vice-President; W. Kyle Miller, Cashier and Secy.; Roberta C. Straub, Asst. Cashier

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 423,518.25	\$ 218,320.24	\$ 503,786.61	\$ 364,081.38
United States Government obligations, direct and guaranteed ...	232,000.00	631,182.00	332,000.00	531,058.00
Obligations of States and political subdivisions .....	15,500.00	15,500.00	10,500.00	10,500.00
Other bonds, notes, and debentures	25,000.00	15,000.00	5,000.00	
Loans and discounts, (including overdrafts) .....	593,836.45	413,982.03	625,076.28	631,664.47
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures.....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 1,289,856.70</b>	<b>\$ 1,293,986.27</b>	<b>\$ 1,476,364.89</b>	<b>\$ 1,537,305.85</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	851,334.65	\$ 745,077.15	\$ 950,608.78	\$ 815,911.47
Time deposits of individuals, partnerships, and corporations .....	195,349.16	257,721.21	289,855.88	384,783.32
Deposits of United States Government (including postal savings)	13,181.01	15,564.89	9,097.09	11,596.85
Deposits of States and political subdivisions .....	93,541.67	125,947.73	87,129.83	162,208.49
Other deposits (certified and officers' checks, etc.).....	29,318.85	35,318.85	32,318.85	45,318.85
<b>Total Deposits .....</b>	<b>\$ 1,182,725.34</b>	<b>\$ 1,179,629.83</b>	<b>\$ 1,369,010.43</b>	<b>\$ 1,419,818.98</b>
Other liabilities .....	\$ 3,438.51	\$ 2,158.03	\$ 2,043.15	\$ 1,462.59
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	50,000.00	50,000.00	50,000.00	65,000.00
Undivided profits .....	28,692.85	37,198.41	30,311.31	26,024.28
<b>Total Capital Accounts.....</b>	<b>\$ 103,692.85</b>	<b>\$ 112,198.41</b>	<b>\$ 105,311.31</b>	<b>\$ 116,024.28</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,289,856.70</b>	<b>\$ 1,293,986.27</b>	<b>\$ 1,476,364.89</b>	<b>\$ 1,537,305.85</b>

**OFFICERS FOR 1952**

Charles F. Hix, President; William G. Lewis, Vice-President; W. Kyle Miller, Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

**DIRECTORS FOR 1952**

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



Certificate Issued January 26, 1914

No. :

**BANK OF FAIRPLAY, FAIRPLAY**

(Park County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 289,590.44	\$ 390,560.87	\$ 278,105.80	\$ 363,753.23
United States Government obligations, direct and guaranteed .....	309,600.00	309,200.00	309,200.00	309,200.00
Obligations of States and political subdivisions .....	7,000.00		7,000.00	7,000.00
Other bonds, notes, and debentures Loans and discounts (including overdrafts) .....	90,264.78	96,074.69	150,024.11	149,871.78
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 .....	3.00	3.00	3.00	3.00
Other assets .....				1,200.00
<b>Total Assets</b> .....	<b>\$ 687,460.22</b>	<b>\$ 802,840.56</b>	<b>\$ 744,334.91</b>	<b>\$ 831,030.01</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 420,604.51	\$ 548,996.46	\$ 425,528.66	\$ 527,178.24
Time deposits of individuals, partnerships, and corporations .....	69,846.96	76,742.78	71,038.28	69,538.61
Deposits of States and political subdivisions .....	137,674.29	116,204.92	184,086.35	169,490.86
<b>Total Deposits</b> .....	<b>\$ 628,125.76</b>	<b>\$ 741,944.16</b>	<b>\$ 680,653.29</b>	<b>\$ 766,207.71</b>
Other liabilities .....	204.60		267.84	357.12
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus .....	30,000	30,000.00	30,000.00	30,000.00
Undivided profits .....	19,129.86	20,896.40	23,413.78	24,465.18
<b>Total Capital Accounts</b> .....	<b>\$ 59,129.86</b>	<b>\$ 60,896.40</b>	<b>\$ 63,413.78</b>	<b>\$ 64,465.18</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 687,460.22</b>	<b>\$ 802,840.56</b>	<b>\$ 744,334.91</b>	<b>\$ 831,030.01</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

M. B. Rhode, President; W. M. Ward, Exec. Vice-President; R. W. Whyte, Cashier and Sec'y.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 395,938.73	\$ 644,794.66	\$ 465,196.50	\$ 952,909.95
United States Government obligations, direct and guaranteed ...	1,044,700.00	1,044,700.00	937,700.00	1,137,700.00
Obligations of States and political subdivisions .....	43,000.00	93,000.00	89,000.00	180,000.00
Loans and discounts (including overdrafts) .....	871,834.64	975,090.44	1,139,413.52	1,040,483.49
Furniture and Fixtures .....	4,000.00	4,500.00	4,500.00	3,500.00
Other Assets .....				336.20
<b>Total Assets .....</b>	<b>\$ 2,359,473.37</b>	<b>\$ 2,762,085.10</b>	<b>\$ 2,635,810.02</b>	<b>\$ 3,314,929.64</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	1,810,804.30	\$ 2,073,241.45	\$ 1,851,160.14	\$ 2,421,851.66
Time deposits of individuals, partnerships, and corporations.....	179,900.81	281,822.89	376,950.41	437,687.13
Deposits of States and political subdivisions .....	116,874.55	132,821.31	141,724.10	166,231.30
Other deposits (certified and officers' checks, etc.) .....	5,587.36	8,129.31	9,938.85	10,473.28
<b>Total Deposits .....</b>	<b>\$ 2,113,167.02</b>	<b>\$ 2,496,014.96</b>	<b>\$ 2,379,773.50</b>	<b>\$ 3,036,243.37</b>
Other liabilities .....		18,750.00		22,500.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus .....	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits .....	78,000.00	70,000.00	94,000.00	75,000.00
Reserves (and retirement account for preferred capital) .....	18,306.35	27,320.14	12,036.52	31,186.27
<b>Total Capital Accounts.....</b>	<b>\$ 246,306.35</b>	<b>\$ 247,320.14</b>	<b>\$ 256,036.52</b>	<b>\$ 256,186.27</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,359,473.37</b>	<b>\$ 2,762,085.10</b>	<b>\$ 2,635,810.02</b>	<b>\$ 3,314,929.64</b>

**OFFICERS FOR 1952**

M. B. Rhode, President; W. M. Ward, Executive Vice-President; R. W. Whyte, Cashier-Sec'y.

**DIRECTORS FOR 1952**

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

Certificate Issued August 24, 1915

No. 291

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

(Morgan County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,321,380.63	\$ 1,241,704.01	\$ 1,296,265.44	\$ 1,715,817.63
United States Government obligations, direct and guaranteed...	1,638,689.56	1,738,962.50	1,738,526.50	1,738,138.13
Obligations of States and political subdivisions .....	10.06	477.26		169.58
Corporate stocks (including stock of Federal Reserve Bank) .....	15,000.00	15,000.00	18,000.00	18,000.00
Loans and discounts (including overdrafts) .....	3,681,918.92	4,317,377.05	4,032,462.67	4,825,440.73
Bank premises owned .....	1.00	1.00	1.00	1.00
Other assets .....	4,061.71	9,285.13	4,642.57	6,607.58
<b>Total Assets .....</b>	<b>\$ 6,661,061.88</b>	<b>\$ 7,322,806.95</b>	<b>\$ 7,089,898.18</b>	<b>\$ 8,304,174.65</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	4,287,055.53	\$ 4,734,840.62	\$ 4,294,470.39	\$ 5,322,608.27
Time deposits of individuals, partnerships, and corporations .....	1,179,014.99	1,286,282.14	1,496,349.81	1,614,834.94
Deposits of United States Government (including postal savings)	90,080.13	167,039.89	82,610.02	97,230.74
Deposits of States and political subdivisions .....	313,225.74	298,460.12	386,069.80	293,794.39
Other deposits (certified and officers' checks, etc.) .....	81,313.88	74,921.42	23,946.18	111,317.68
<b>Total Deposits .....</b>	<b>\$ 5,950,690.27</b>	<b>\$ 6,561,544.19</b>	<b>\$ 6,283,446.21</b>	<b>\$ 7,439,786.02</b>
<b>Other Liabilities .....</b>				<b>\$ 15,992.04</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 200,000.00	\$ 200,000.00
Surplus .....	400,000.00	400,000.00	400,000.00	400,000.00
Undivided profits .....	210,371.61	261,262.76	206,451.97	248,396.59
<b>Total Capital Accounts .....</b>	<b>\$ 710,371.61</b>	<b>\$ 761,262.76</b>	<b>\$ 806,451.97</b>	<b>\$ 848,396.59</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 6,661,061.88</b>	<b>\$ 7,322,806.95</b>	<b>\$ 7,089,898.18</b>	<b>\$ 8,304,174.65</b>

## OFFICERS FOR 1952

J. H. Bloedorn, President; H. B. Bloedorn, Executive Vice-President; C. F. W. Bloedorn, A. E. Graves, Vice-Presidents; J. H. Bloedorn, Jr., Cashier; Florence Arbutnot, H. E. Head, C. L. Williams, H. K. Schug, Jr., Assistant Cashiers.

## DIRECTORS FOR 1952

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 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection	\$ 277,884.27	\$ 515,991.14	\$ 399,576.41	\$ 603,048.00
United States Government obligation, direct and guaranteed	378,116.50	379,202.75	379,202.75	379,320.25
Obligations of States and political subdivisions	8,418.90	10,967.78	9,200.00	18,855.19
Other bonds, notes, and debentures	1,500.00	1,500.00	1,500.00	1,500.00
Loans and discounts (including overdrafts)	591,721.11	570,340.21	596,203.12	559,484.86
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
<b>Total Assets</b>	<b>\$ 1,257,642.78</b>	<b>\$ 1,478,003.88</b>	<b>\$ 1,385,684.28</b>	<b>\$ 1,562,210.30</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations	\$ 756,867.29	\$ 894,634.22	\$ 771,702.31	\$ 881,846.10
Time deposits of individuals, partnerships, and corporations	287,872.45	351,160.96	372,003.03	441,896.74
Deposits of United States Government (including postal savings)	6,653.48	6,215.82	6,839.83	5,819.41
Deposits of States and political subdivisions	125,568.20	139,106.06	137,066.23	129,171.99
Other deposits (certified and officers' checks, etc.)	5,261.59	4,763.69	10,202.86	13,447.72
<b>Total Deposits</b>	<b>\$ 1,182,223.01</b>	<b>\$ 1,395,880.75</b>	<b>\$ 1,297,814.26</b>	<b>\$ 1,472,181.96</b>
<b>CAPITAL ACCOUNTS</b>				
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	25,419.77	32,123.13	37,870.02	40,028.34
<b>Total Capital Accounts</b>	<b>\$ 75,419.77</b>	<b>\$ 82,123.13</b>	<b>\$ 87,870.02</b>	<b>\$ 90,028.34</b>
<b>Total Liabilities and Capital Accounts</b>	<b>\$ 1,257,642.78</b>	<b>\$ 1,478,003.88</b>	<b>\$ 1,385,684.28</b>	<b>\$ 1,562,210.30</b>

## OFFICERS FOR 1952

H. W. Fox, President; Joe M. Fox, Vice-President &amp; Cashier; Faye I. Buswell, Asst. Cashier.

## DIRECTORS FOR 1952

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

Certificate Issued March 18, 1946

No. 440

**FIRST STATE BANK, FRUITA**

(Mesa County)

**OFFICERS FOR 1951**

Emmett Elizondo, President; Ernest J. Turner, Vernon G. Huntley, Vice-Presidents; D. Earle Brumbaugh, Cashier-Secretary.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 274,305.10	\$ 376,348.48	\$ 364,960.74	\$ 300,344.13
United States Government obligations, direct and guaranteed ....	426,049.46	425,477.68	425,000.00	484,730.00
Loans and discounts (including overdrafts) .....	394,231.87	411,350.37	409,289.54	416,755.83
Furniture and Fixtures .....	2,852.66	8,948.59	8,017.31	7,441.69
<b>Total Assets .....</b>	<b>\$ 1,097,439.09</b>	<b>\$ 1,222,125.12</b>	<b>\$ 1,207,267.59</b>	<b>\$ 1,209,271.65</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	516,748.38	\$ 706,814.77	\$ 612,682.82	\$ 598,280.75
Time deposits of individuals, partnerships, and corporations ....	177,773.43	181,575.50	203,218.89	219,452.28
Deposits of United States Government (including postal savings)	4,355.75	5,437.00	4,643.25	3,737.00
Deposits of States and political subdivisions .....	316,152.64	242,940.00	293,692.70	291,805.30
Other deposits (certified and officers' checks, etc.) .....	1,474.61	488.52	6,013.13	337.63
<b>Total Deposits .....</b>	<b>\$ 1,016,504.81</b>	<b>\$ 1,137,255.79</b>	<b>\$ 1,120,250.79</b>	<b>\$ 1,113,612.96</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	30,000.00	30,000.00	30,000.00	35,000.00
Undivided profits .....	934.28	4,869.33	7,016.80	10,658.69
<b>Total Capital Accounts .....</b>	<b>\$ 80,934.28</b>	<b>\$ 84,869.33</b>	<b>\$ 87,016.80</b>	<b>\$ 95,658.69</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,097,439.09</b>	<b>\$ 1,222,125.12</b>	<b>\$ 1,207,267.59</b>	<b>\$ 1,209,271.65</b>

**OFFICERS FOR 1952**

Emmett Elizondo, President; Ernest J. Turner, Vice-President; D. Earle Brumbaugh, Cashier-Secretary; Mary A. Etchemendy, Assistant Cashier.

**DIRECTORS FOR 1952**

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

Certificate Issued June 30, 1915

No. 288

**THE AMERICAN STATE BANK, GRANADA**

(Prowers County)

**OFFICERS FOR 1951**

H. E. McKeever, President; J. B. McKeever, Vice-President; L. R. Coy, Cashier and Secy.;  
C. B. Kennedy, Assistant Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 203,910.98	\$ 223,479.46	\$ 284,207.31	\$ 281,973.07
United States Government obligations, direct and guaranteed....	410,141.50	412,372.75	415,952.75	486,285.50
Loans and discounts (including overdrafts) .....	408,599.04	433,019.01	365,165.02	507,097.09
Bank premises owned .....	1.00	1.00	1.00	12,500.00
Furniture and Fixtures .....	1.00	1.00	1.00	2,500.00
Real estate owned other than bank premises .....				1.00
<b>Total Assets .....</b>	<b>\$ 1,022,653.52</b>	<b>\$ 1,068,873.22</b>	<b>\$ 1,065,327.08</b>	<b>\$ 1,290,356.66</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	648,313.43	\$ 667,842.06	\$ 635,665.39	\$ 820,684.63
Time deposits of individuals, partnerships, and corporations....	70,309.58	81,345.76	107,920.58	130,339.10
Deposits of United States Government (including postal savings)	4,650.54	3,813.50	4,742.50	15,327.91
Deposits of States and political subdivisions .....	191,719.12	194,408.85	196,792.98	192,146.13
Other deposits (certified and officers' checks, etc.) .....	17,047.14	30,020.82	19,707.68	36,439.79
<b>Total Deposits .....</b>	<b>\$ 932,039.81</b>	<b>\$ 977,430.99</b>	<b>\$ 964,829.13</b>	<b>\$ 1,194,937.56</b>
Other liabilities .....		1,050.00	1,050.00	1,050.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00	\$ 35,000.00
Surplus .....	35,000.00	35,000.00	35,000.00	35,000.00
Undivided profits .....	20,613.71	20,392.23	29,447.95	24,369.10
<b>Total Capital Accounts .....</b>	<b>\$ 90,613.71</b>	<b>\$ 90,392.23</b>	<b>\$ 99,447.95</b>	<b>\$ 94,369.10</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,022,653.52</b>	<b>\$ 1,068,873.22</b>	<b>\$ 1,065,327.08</b>	<b>\$ 1,290,356.66</b>

**OFFICERS FOR 1952**

H. E. McKeever, President; J. B. McKeever, Vice-President; L. R. Coy, Cashier; C. B. Kennedy, Assistant Cashier.

**DIRECTORS FOR 1952**

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 1951**

Charles F. Free, President; R. A. Jennings, Vice-President; Ivan L. Woodring, Cashier and Secretary.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 199,364.72	\$ 260,921.08	\$ 226,562.06	\$ 260,820.18
United States Government obligations, direct and guaranteed ...	220,418.03	330,634.73	380,279.22	585,665.82
Loans and discounts (including overdrafts) .....	279,357.30	319,409.80	403,920.06	366,265.44
Furniture and Fixtures .....	7,800.64	6,947.71	7,215.64	6,369.69
Other assets .....	28.37	55.64	1,021.82	750.94
<b>Total Assets .....</b>	<b>\$ 706,969.06</b>	<b>\$ 917,968.96</b>	<b>\$ 1,018,998.80</b>	<b>\$ 1,219,872.07</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	316,259.86	\$ 397,509.75	\$ 445,661.72	\$ 502,790.45
Time deposits of individuals, partnerships, and corporations .....	103,240.89	147,177.59	147,841.40	190,849.71
Deposits of United States Government (including postal savings)				34,752.00
Deposits of States and political subdivisions .....	200,138.96	287,322.22	321,285.43	383,573.39
Other deposits (certified and officers' checks, etc.) .....	12,642.82	4,691.55	20,922.53	15,704.46
<b>Total Deposits .....</b>	<b>\$ 632,282.53</b>	<b>\$ 836,701.11</b>	<b>\$ 935,711.08</b>	<b>\$ 1,127,670.01</b>
Other liabilities .....	\$ 11,954.60	\$ 13,698.20	\$ 11,235.07	\$ 11,938.50
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	10,000.00	10,000.00	10,000.00	15,000.00
Undivided profits .....	2,731.93	7,569.65	12,052.65	15,263.56
<b>Total Capital Accounts .....</b>	<b>\$ 62,731.93</b>	<b>\$ 67,569.65</b>	<b>\$ 72,052.65</b>	<b>\$ 80,263.56</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 706,969.06</b>	<b>\$ 917,968.96</b>	<b>\$ 1,018,998.80</b>	<b>\$ 1,219,872.07</b>

**OFFICERS FOR 1952**

R. A. Jennings, President; M. P. Ogden, Vice-President; T. E. Jennings, Cashier-Secretary.

**DIRECTORS FOR 1952**

R. A. Jennings, M. P. Ogden, H. A. Selak, Earl L. Payne, Julie R. Spencer.

Certificate Issued November 16, 1925

No. 422

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

OFFICERS FOR 1951

E. L. Bacon, President; LeRoy Bacon, C. E. Poister, W. D. Ela, Vice-Presidents; W. D. Ela, Cashier-Secretary; H. P. Johnson, H. T. Steffens, Assistant Vice-Presidents; J. E. Brown, J. K. Morris, R. D. Tongish, Assistant Cashiers.

DIRECTORS FOR 1951

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, C. E. Poister.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,906,485.43	\$ 3,680,898.15	\$ 2,244,285.89	\$ 3,455,585.03
United States Government obligations, direct and guaranteed .....	2,165,140.57	2,164,325.44	2,249,669.66	2,415,184.50
Obligations of States and political subdivisions .....	234,088.83	208,248.15	201,605.17	164,311.43
Other bonds, notes, and debentures .....	54,901.50	54,901.50	29,975.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank) .....	13,500.00	13,500.00	13,500.00	15,000.00
Loans and discounts (including overdrafts) .....	3,815,026.45	4,242,563.94	4,296,627.25	4,686,249.51
Bank premises owned .....	79,000.00	73,000.00	67,000.00	59,000.00
Furniture and Fixtures .....	24,000.00	22,700.00	19,900.00	18,900.00
Other assets .....	9,937.03	865.68	1,512.74	6,638.99
<b>Total Assets .....</b>	<b>\$ 8,302,079.81</b>	<b>\$ 10,461,002.86</b>	<b>\$ 9,124,075.71</b>	<b>\$ 10,830,869.46</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 5,245,621.47	\$ 6,296,480.68	\$ 5,713,543.89	\$ 6,149,595.50
Time deposits of individuals, partnerships, and corporations .....	1,117,679.71	1,157,725.38	1,211,606.14	1,439,385.03
Deposits of United States Government (including postal savings) ..	128,171.14	110,082.48	224,875.14	122,989.95
Deposits of States and political subdivisions .....	357,143.56	509,908.91	704,386.60	855,605.35
Deposits of banks .....	897,435.05	1,770,762.81	671,847.82	1,642,614.12
Other deposits (certified and officers' checks, etc.) .....	28,170.64	62,346.07	62,009.47	45,186.55
<b>Total Deposits .....</b>	<b>\$ 7,774,221.57</b>	<b>\$ 9,907,306.33</b>	<b>\$ 8,588,269.06</b>	<b>\$ 10,255,376.56</b>
Other liabilities .....	\$ 1,295.39	\$ 1,544.38	\$ 2,358.49	\$ 30,698.28
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 200,000.00	\$ 200,000.00	0 200,000.00	\$ 200,000.00
Surplus .....	250,000.00	250,000.00	275,000.00	300,000.00
Undivided profits .....	76,562.85	102,152.15	58,448.16	44,794.68
<b>Total Capital Accounts .....</b>	<b>\$ 526,562.85</b>	<b>\$ 552,152.15</b>	<b>\$ 533,448.16</b>	<b>\$ 544,794.68</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 8,302,079.81</b>	<b>\$ 10,461,002.86</b>	<b>\$ 9,124,075.71</b>	<b>\$ 10,830,869.46</b>

OFFICERS FOR 1952

E. L. Bacon, President; LeRoy Bacon, C. E. Poister, W. D. Ela, Vice-Presidents; W. D. Ela, Cashier-Secretary; H. Parker Johnson, Harry T. Steffens, Assistant Vice-Presidents; J. E. Brown, J. K. Morris, R. D. Tongish, Chester Moore, Alice Elder, Assistant Cashiers.

DIRECTORS FOR 1952

E. L. Bacon, LeRoy Bacon, W. D. Ela, C. L. Mann, C. E. Poister.



Certificate Issued February 24, 1908

No. 59

**THE WELD COUNTY SAVINGS BANK, GREELEY**

(Weld County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 773,043.44	\$ 1,138,171.43	\$ 963,783.43	\$ 1,552,325.09
United States Government obligations, direct and guaranteed....	1,580,714.00	1,202,605.00	1,001,631.00	1,143,352.63
Obligations of States and political subdivisions .....	576,558.87	499,520.02	374,377.23	362,582.48
Other bonds, notes, and debentures	223,218.50	213,218.50	169,817.50	57,867.50
Loans and discounts (including overdrafts) .....	2,115,503.16	2,536,138.21	2,905,697.41	3,211,410.37
<b>Total Assets .....</b>	<b>\$ 5,269,037.97</b>	<b>\$ 5,589,653.16</b>	<b>\$ 5,415,306.57</b>	<b>\$ 6,327,538.07</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,479,291.08	\$ 2,756,826.71	\$ 2,413,248.53	\$ 2,863,506.90
Time deposits of individuals, partnerships, and corporations....	2,291,774.92	2,308,722.79	2,366,289.09	2,586,475.29
Deposits of United States Government (including postal savings)	73,570.07	57,168.40	52,095.66	56,578.94
Deposits of States and political subdivisions .....	86,547.05	64,196.42	175,702.05	344,343.88
Other deposits (certified and officers' checks, etc.) .....	12,854.28	34,057.91	18,055.06	54,181.83
<b>Total Deposits .....</b>	<b>\$ 4,944,037.40</b>	<b>\$ 5,220,972.23</b>	<b>\$ 5,025,390.39</b>	<b>\$ 5,905,086.84</b>
<b>Other liabilities .....</b>	<b>\$ 17,913.06</b>	<b>\$ 28,439.42</b>	<b>\$ 35,559.70</b>	<b>\$ 40,559.40</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	100,000.00	100,000.00	125,000.00	200,000.00
Undivided profits .....	92,087.51	125,241.51	129,356.48	81,891.83
Reserves (and retirement account for preferred capital) .....	15,000.00	15,000.00		
<b>Total Capital Accounts .....</b>	<b>\$ 307,087.51</b>	<b>\$ 340,241.51</b>	<b>\$ 354,356.48</b>	<b>\$ 381,891.83</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 5,269,037.97</b>	<b>\$ 5,589,653.16</b>	<b>\$ 5,415,306.57</b>	<b>\$ 6,327,538.07</b>

**OFFICERS FOR 1952**

C. N. Jackson, President; D. H. Jackson, Executive Vice-President; C. W. von Trotha, Vice-President; Howard N. Haworth, Cashier-Secretary; Lloyd E. Roberts, Albert H. Olsen, Assistant Cashiers.

**DIRECTORS FOR 1952**

C. N. Jackson, D. H. Jackson, W. R. Kelly, H. W. McGilp, C. B. Sanborn, C. W. von Trotha, H. N. Haworth.

Certificate Issued December 23, 1910

No. 207

**THE GUNNISON BANK & TRUST COMPANY, GUNNISON**

(Gunnison County)

**OFFICERS FOR 1951**

A. E. Fordham, President; Frank S. Eastman, Vice-President; Frank S. Eastman, Cashier;  
Sam C. Hartman, Jack D. Ritter, Assistant Cashiers.

**DIRECTORS FOR 1951**

A. E. Fordham, Ralph R. Allen, Lang Spann, Craig A. Goodwin, Warren R. Mergelman,  
Frank S. Eastman.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 396,160.03	\$ 613,283.19	\$ 480,621.60	\$ 550,729.80
United States Government obligations, direct and guaranteed ..	373,200.00	523,200.00	195,200.00	295,200.00
Obligations of States and political subdivisions .....	41,000.00	31,000.00	31,000.00	26,000.00
Corporate stocks (including stock of Federal Reserve Bank) .....	3,900.00	4,200.00	4,200.00	4,500.00
Loans and discounts (including overdrafts) .....	942,308.88	806,836.65	1,019,227.36	916,211.51
Furniture and Fixtures .....	4,900.00	4,500.00	7,322.25	6,500.00
Other assets .....	1,006.60		17,350.00	
<b>Total Assets .....</b>	<b>\$ 1,762,475.51</b>	<b>\$ 1,983,019.84</b>	<b>\$ 1,754,921.21</b>	<b>\$ 1,799,141.31</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,069,081.17	\$ 1,445,299.54	\$ 1,107,863.47	\$ 1,287,015.01
Time deposits of individuals, partnerships, and corporations ..	150,818.75	181,091.92	180,969.74	196,707.94
Deposits of United States Government (including postal savings)	11,247.13	3,984.63	6,778.38	6,590.88
Deposits of States and political subdivisions .....	313,240.23	177,522.72	168,642.27	111,439.88
<b>Total Deposits .....</b>	<b>\$ 1,544,387.28</b>	<b>\$ 1,807,898.81</b>	<b>\$ 1,464,253.86</b>	<b>\$ 1,601,753.71</b>
Bills payable, rediscounts, and other liabilities for borrowed money .....	\$ 59,750.00		\$ 99,900.00	
Other liabilities .....	\$ 4,295.85	\$ 13,763.74	\$ 17,858.56	\$ 24,392.60
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	90,000.00	90,000.00	100,000.00	100,000.00
Undivided profits .....	14,042.38	21,357.29	22,908.79	22,995.00
<b>Total Capital Accounts .....</b>	<b>\$ 154,042.38</b>	<b>\$ 161,357.29</b>	<b>\$ 172,908.79</b>	<b>\$ 172,995.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,762,475.51</b>	<b>\$ 1,983,019.84</b>	<b>\$ 1,754,921.21</b>	<b>\$ 1,799,141.31</b>

**OFFICERS FOR 1952**

A. E. Fordham, President; Frank S. Eastman, Vice-President & Cashier; Sam C. Hartman, Assistant Cashier; J. D. Ritter, Assistant Cashier.

**DIRECTORS FOR 1952**

A. E. Fordham, Frank S. Eastman, Ralph R. Allen, W. R. Mergelman, Craig A. Goodwin,  
Lang Spann.

Certificate Issued February 10, 1944

No. 436

**HAXTUN COMMUNITY BANK, HAXTUN**

(Phillips County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 352,019.52	\$ 496,647.76	\$ 316,579.43	\$ 410,457.89
United States Government obligations, direct and guaranteed ..	881,500.00	931,293.50	1,080,633.00	856,026.00
Loans and discounts (including overdrafts) .....	253,194.83	409,983.67	267,960.05	622,131.12
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 1,486,716.35</b>	<b>\$ 1,837,926.93</b>	<b>\$ 1,665,174.48</b>	<b>\$ 1,888,617.01</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,018,202.56	\$ 1,345,320.83	\$ 1,142,146.65	\$ 1,319,370.41
Time deposits of individuals, partnerships, and corporations ..	270,078.61	284,137.19	328,036.73	366,480.38
Deposits of United States Government (including postal savings)	14,109.51	8,274.75	5,757.58	10,511.39
Deposits of States and political subdivisions .....	94,020.76	95,713.51	87,971.23	76,461.32
Other deposits (certified and officers' checks, etc.) .....	258.33	2,724.62	354.04	3,386.00
<b>Total Deposits .....</b>	<b>\$ 1,396,669.77</b>	<b>\$ 1,736,170.90</b>	<b>\$ 1,564,266.23</b>	<b>\$ 1,776,209.50</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	35,000.00	45,000.00	45,000.00	50,000.00
Undivided profits .....	27,546.58	28,756.03	27,908.25	33,907.51
Reserves (and retirement account for preferred capital) .....	2,500.00	3,000.00	3,000.00	3,500.00
<b>Total Capital Accounts .....</b>	<b>\$ 90,046.58</b>	<b>\$ 101,756.03</b>	<b>\$ 100,908.25</b>	<b>\$ 112,407.51</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,486,716.35</b>	<b>\$ 1,837,926.93</b>	<b>\$ 1,665,174.48</b>	<b>\$ 1,888,617.01</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued November 21, 1919

No. 382

**HEREFORD STATE BANK, HEREFORD**

(Weld County)

**OFFICERS FOR 1951**

R. W. Baskett, President; Mrs. I. E. Boggs, Vice-President and Secretary; John Poelma, Vice-President; Ruth E. Baskett, Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 129,040.01	\$ 231,827.32	\$ 101,717.47	\$ 182,482.65
United States Government obligations, direct and guaranteed ...	73,000.00	112,837.90	178,036.25	178,036.25
Obligations of States and political subdivisions .....	140.00	635.44		
Loans and discounts (including overdrafts) .....	191,586.36	243,525.12	374,956.75	387,007.40
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	359.57	2,348.76	5,272.03
<b>Total Assets</b> .....	<b>\$ 393,768.37</b>	<b>\$ 589,186.35</b>	<b>\$ 657,060.23</b>	<b>\$ 752,799.33</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. . .	\$ 268,271.79	\$ 428,472.49	\$ 385,587.30	\$ 439,233.24
Time deposits of individuals, partnerships, and corporations . . . .	32,725.30	44,548.40	56,018.70	82,967.03
Deposits of United States Government (including postal savings)	377.92	7,492.63	4,717.41	4,463.23
Deposits of States and political subdivisions .....	50,871.50	60,114.54	161,644.73	161,432.84
Other deposits (certified and officers' checks, etc.) .....	1,371.73	5,725.11	5,032.92	6,636.29
<b>Total Deposits</b> .....	<b>\$ 253,618.24</b>	<b>\$ 546,353.17</b>	<b>\$ 613,001.06</b>	<b>\$ 694,732.63</b>
Other liabilities .....				8,151.60
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus .....	22,000.00	22,000.00	22,000.00	25,000.00
Undivided profits .....	3,150.13	5,833.18	7,059.17	9,879.30
Reserves (and retirement account for preferred capital) .....				35.80
<b>Total Capital Accounts</b> .....	<b>\$ 40,150.13</b>	<b>\$ 42,833.18</b>	<b>\$ 44,059.17</b>	<b>\$ 49,915.10</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 393,768.37</b>	<b>\$ 589,186.35</b>	<b>\$ 657,060.23</b>	<b>\$ 752,799.33</b>

**OFFICERS FOR 1952**

Hugh Best, President; John Poelma, Vice-President; I. E. Boggs, Vice-President and Secretary; Donald R. Best, Cashier.

**DIRECTORS FOR 1952**

Hugh Best, John Poelma, I. E. Boggs.

Certificate Issued July 11, 1930

No. 425

**THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS**

(Delta County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 370,560.32	\$ 530,207.53	\$ 346,437.95	\$ 483,108.26
United States Government obligations, direct and guaranteed ...	530,899.65	731,179.50	481,219.00	675,363.51
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) .....	501,791.91	476,618.91	594,464.78	496,391.25
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 .....	2.00	2.00	2.00	2.00
<b>Total Assets .....</b>	<b>\$ 1,406,255.88</b>	<b>\$ 1,741,009.94</b>	<b>\$ 1,425,125.73</b>	<b>\$ 1,657,867.02</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	1,025,053.09	\$ 1,284,438.29	\$ 933,724.14	\$ 1,172,211.79
Time deposits of individuals, partnerships, and corporations .....	206,679.90	272,515.02	301,012.72	284,727.59
Deposits of United States Government (including postal savings)	7,911.00	4,611.00	3,861.00	6,329.62
Deposits of States and political subdivisions .....	41,592.13	44,584.48	45,277.97	47,980.18
Other deposits (certified and officers' checks, etc.) .....	3,764.79	7,745.64	8,379.28	8,524.77
<b>Total Deposits .....</b>	<b>\$ 1,285,000.91</b>	<b>\$ 1,613,894.43</b>	<b>\$ 1,292,255.11</b>	<b>\$ 1,519,773.95</b>
Other liabilities .....	1,250.00	1,250.00	1,500.00	2,000.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	75,000.00	75,000.00	75,000.00	75,000.00
Undivided profits .....	20,004.97	25,865.51	31,370.62	36,093.07
<b>Total Capital Accounts .....</b>	<b>\$ 120,004.97</b>	<b>\$ 125,865.51</b>	<b>\$ 131,370.62</b>	<b>\$ 136,093.07</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,406,255.88</b>	<b>\$ 1,741,009.94</b>	<b>\$ 1,425,125.73</b>	<b>\$ 1,657,867.02</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

H. H. Addams, Ola M. Taylor, James L. Addams, Walter E. Addams, Melvin B. White.

Certificate Issued November 15, 1944

No. 438

**FIRST STATE BANK, IDAHO SPRINGS**

(Clear Creek County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 154,771.73	\$ 126,615.12	\$ 161,193.96	\$ 188,254.90
United States Government obligations, direct and guaranteed .....	339,000.00	339,000.00	338,500.00	338,000.00
Loans and discounts (including overdrafts) .....	165,017.69	203,144.24	178,730.02	236,248.44
Furniture and Fixtures .....	1,500.00	1,000.00	1,000.00	1.00
<b>Total Assets</b> .....	<b>\$ 660,289.42</b>	<b>\$ 669,759.36</b>	<b>\$ 679,423.98</b>	<b>\$ 762,504.34</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 403,435.48	\$ 442,979.06	\$ 436,612.91	\$ 437,374.23
Time deposits of individuals, partnerships, and corporations .....	50,859.30	56,906.09	52,229.88	58,698.83
Deposits of United States Government (including postal savings) .....	6,736.39	8,134.36	8,405.65	8,226.76
Deposits of States and political subdivisions .....	130,463.75	94,852.95	113,508.19	189,856.87
<b>Total Deposits</b> .....	<b>\$ 591,494.92</b>	<b>\$ 602,872.46</b>	<b>\$ 610,756.63</b>	<b>\$ 694,156.69</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	18,794.50	16,886.90	18,667.35	18,347.65
<b>Total Capital Accounts</b> .....	<b>\$ 68,794.50</b>	<b>\$ 66,886.90</b>	<b>\$ 68,667.35</b>	<b>\$ 68,347.65</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 660,289.42</b>	<b>\$ 669,759.36</b>	<b>\$ 679,423.98</b>	<b>\$ 762,504.34</b>

## OFFICERS FOR 1952

Claude L. Stout, President; C. R. Hackethal, Vice-President; Leatha C. Ives, Treasurer, Cashier-Secretary; Helen L. Buck, Assistant Cashier.

## DIRECTORS FOR 1952

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 1951

Morrill E. Turner, President; Virginia L. Turner, Vice-President; Emmet Hott,  
Cashier and Secy.

## DIRECTORS FOR 1951

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 143,291.96	\$ 280,047.58	\$ 156,904.62	\$ 195,761.43
United States Government obligations, direct and guaranteed .....	268,027.35	317,121.30	256,160.75	305,482.53
Obligations of States and political subdivisions .....		29,962.50		12,356.22
Other bonds, notes, and debentures			29,962.50	29,962.50
Loans and discounts (including overdrafts .....	226,897.39	221,287.67	346,519.24	292,344.20
Bank premises owned .....	1.00	1.00	1.00	3,620.00
Other assets .....			8.15	
<b>Total Assets .....</b>	<b>\$ 638,127.70</b>	<b>\$ 848,420.05</b>	<b>\$ 789,556.26</b>	<b>\$ 839,526.88</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 364,703.41	\$ 515,651.91	\$ 448,852.69	\$ 485,216.47
Time deposits of individuals, partnerships, and corporations .....	122,983.80	158,988.21	172,384.65	184,786.12
Deposits of United States Government (including postal savings)				2,569.00
Deposits of States and political subdivisions .....	97,613.15	106,397.87	101,286.74	96,170.52
Other deposits (certified and officers' checks, etc.) .....	677.43	8,895.16	8,258.05	6,180.16
<b>Total Deposits .....</b>	<b>\$ 585,977.82</b>	<b>\$ 789,933.15</b>	<b>\$ 730,782.13</b>	<b>\$ 774,922.27</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	22,500.00	25,000.00	25,000.00	25,000.00
Undivided profits .....	4,649.88	8,486.90	8,774.13	14,604.61
<b>Total Capital Accounts .....</b>	<b>\$ 52,149.88</b>	<b>\$ 58,486.90</b>	<b>\$ 58,774.13</b>	<b>\$ 64,604.61</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 638,127.70</b>	<b>\$ 848,420.05</b>	<b>\$ 789,556.26</b>	<b>\$ 839,526.88</b>

## OFFICERS FOR 1952

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

## DIRECTORS FOR 1952

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

Certificate Issued June 17, 1946

No. 442

**THE CITIZENS STATE BANK, KEENESBURG**

(Weld County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 144,362.83	\$ 326,800.37	\$ 173,176.02	\$ 479,548.39
United States Government obligations, direct and guaranteed ..	175,000.00	279,504.25	219,817.19	309,817.19
Obligations of States and political subdivisions .....	4,735.64	10,065.46		
Loans and discounts (including overdrafts) .....	467,775.46	398,133.47	631,481.63	481,575.61
Bank premises owned .....			24,530.38	20,000.00
Furniture and Fixtures .....	5,823.22	5,408.30	12,374.76	12,327.52
Other assets .....	458.21	379.67	177.42	140.11
<b>Total Assets .....</b>	<b>\$ 798,155.36</b>	<b>\$ 1,020,291.52</b>	<b>\$ 1,061,557.40</b>	<b>\$ 1,303,408.82</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	444,967.64	\$ 635,308.74	\$ 599,162.93	\$ 774,578.54
Time deposits of individuals, partnerships, and corporations .....	190,513.94	193,158.92	141,325.08	171,166.10
Deposits of United States Government (including postal savings)	8,580.54	17,404.24	7,397.20	17,880.08
Deposits of States and political subdivisions .....	62,250.21	63,497.08	207,070.77	217,243.26
Other deposits (certified and officers' checks, etc.) .....	5,572.84	12,650.52	8,307.43	17,384.04
<b>Total Deposits .....</b>	<b>\$ 711,885.17</b>	<b>\$ 922,019.50</b>	<b>\$ 963,263.41</b>	<b>\$ 1,198,252.02</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	35,000.00	45,000.00	45,000.00	50,000.00
Undivided profits .....	1,270.19	3,272.02	3,293.99	5,156.80
<b>Total Capital Accounts .....</b>	<b>\$ 86,270.19</b>	<b>\$ 98,272.02</b>	<b>\$ 98,293.99</b>	<b>\$ 105,156.80</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 798,155.36</b>	<b>\$ 1,020,291.52</b>	<b>\$ 1,061,557.40</b>	<b>\$ 1,303,408.82</b>

**OFFICERS FOR 1952**

R. A. Babcock, Chairman of Board; C. H. Starks, President; C. L. Mann, Vice-President; Clyde N. Snapp, Vice-President and Secretary; Harry A. Pippin, Cashier; Evelyn D. Meints, Assistant Cashier.

**DIRECTORS FOR 1952**

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 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 442,698.33	\$ 560,512.08	\$ 438,671.56	\$ 402,510.89
United States Government obligations, direct and guaranteed .....	603,824.71	602,568.42	602,304.12	601,970.00
Obligations of States and political subdivisions .....	5,899.37	19,292.76	3,706.37	11,415.40
Loans and discounts (including overdrafts) .....	306,379.82	328,788.11	394,474.15	529,605.73
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	2,750.00	2,500.00
<b>Total Assets .....</b>	<b>\$ 1,358,804.23</b>	<b>\$ 1,511,163.37</b>	<b>\$ 1,441,907.20</b>	<b>\$ 1,548,003.02</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,022,596.86	\$ 1,128,964.12	\$ 981,598.45	\$ 1,060,163.93
Time deposits of individuals, partnerships, and corporations .....	104,281.91	171,255.56	198,005.03	221,419.08
Deposits of United States Government (including postal savings) .....	33.57	217.97	83.76	152.01
Deposits of States and political subdivisions .....	150,531.05	120,916.87	172,696.04	167,190.86
Other deposits (certified and officers' checks, etc.) .....	6,358.92	9,928.01	7,998.39	11,770.61
<b>Total Deposits .....</b>	<b>\$ 1,283,802.31</b>	<b>\$ 1,431,282.53</b>	<b>\$ 1,360,381.67</b>	<b>\$ 1,460,696.49</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	25,000.00	37,500.00	37,500.00	50,000.00
Undivided profits .....	25,001.92	17,380.84	19,025.53	12,306.53
<b>Total Capital Accounts .....</b>	<b>\$ 75,001.92</b>	<b>\$ 79,880.84</b>	<b>\$ 81,525.53</b>	<b>\$ 87,306.53</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,358,804.23</b>	<b>\$ 1,511,163.37</b>	<b>\$ 1,441,907.20</b>	<b>\$ 1,548,003.02</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued March 1, 1917

No. 321

**THE KIRK STATE BANK, KIRK**

(Yuma County)

## OFFICERS FOR 1951

H. K. Clark, President; H. E. Clark, Cashier and Secretary; Lena Burkard, Assistant Cashier.

## DIRECTORS FOR 1951

H. K. Clark, George Burkard, George Idler, H. E. Clark, John G. Clark.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 128,285.79	\$ 191,722.33	\$ 119,087.87	\$ 216,963.10
United States Government obligations, direct and guaranteed ..	256,005.40	355,935.00	255,901.00	230,352.00
Obligations of States and political subdivisions .....	77,110.48	70,448.52	55,453.40	49,949.47
Loans and discounts (including overdrafts) .....	372,809.42	379,300.86	428,559.69	575,334.27
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
Other assets .....			1,944.54	
<b>Total Assets .....</b>	<b>\$ 834,213.09</b>	<b>\$ 997,408.71</b>	<b>\$ 860,948.50</b>	<b>\$ 1,072,600.84</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. .	\$ 685,794.83	\$ 844,851.79	\$ 699,156.50	\$ 905,299.79
Time deposits of individuals, partnerships, and corporations ..	57,336.90	60,833.51	64,011.85	76,180.73
Deposits of United States Government (including postal savings)	282.08	37.50	91.00	
Deposits of States and political subdivisions .....	11,093.67	6,424.98	16,796.28	
Other deposits (certified and officers' checks, etc.) .....	43.21	43.21	43.21	43.21
<b>Total Deposits .....</b>	<b>\$ 754,550.69</b>	<b>\$ 912,190.99</b>	<b>\$ 780,101.84</b>	<b>\$ 981,523.73</b>
Other liabilities .....	4,295.50	4,296.81		
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus .....	22,000.00	22,000.00	28,000.00	28,000.00
Undivided profits .....	23,366.90	28,926.91	22,846.66	33,077.11
<b>Total Capital Accounts .....</b>	<b>\$ 75,366.90</b>	<b>\$ 80,926.91</b>	<b>\$ 80,846.66</b>	<b>\$ 91,077.11</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 834,213.09</b>	<b>\$ 997,408.71</b>	<b>\$ 860,948.50</b>	<b>\$ 1,072,600.84</b>

## OFFICERS FOR 1952

George Idler, President; H. E. Clark, Cashier-Secretary; Lena Burkard, Assistant Cashier.

## DIRECTORS FOR 1952

George Idler, H. E. Clark, John G. Clark.

Certificate Issued November 22, 1909

No. 176

**KIT CARSON STATE BANK, KIT CARSON**

(Cheyenne County)

## OFFICERS FOR 1951

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

## DIRECTORS FOR 1951

Mary Collins, Don C. Collins, Frank Jelinek.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 205,130.52	\$ 389,958.32	\$ 200,289.58	\$ 434,235.53
United States Government obligations, direct and guaranteed ..	737,584.05	737,756.00	737,772.00	737,596.00
Obligations of States and political subdivisions .....	20,026.20	32,422.43	23,051.35	26,215.34
Loans and discounts (including overdrafts) .....	167,354.66	132,886.21	222,048.87	222,744.55
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
<b>Total Assets .....</b>	<b>\$ 1,130,100.43</b>	<b>\$ 1,293,027.99</b>	<b>\$ 1,183,166.80</b>	<b>\$ 1,420,796.42</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	907,575.76	\$ 1,046,674.10	\$ 918,912.54	\$ 1,153,158.95
Time deposits of individuals, partnerships, and corporations ..	26,363.64	39,621.56	40,733.31	37,880.85
Deposits of United States Government (including postal savings)	262.50	1,106.25	131.25	525.00
Deposits of States and political subdivisions .....	67,958.00	70,756.87	90,274.94	87,578.79
Other deposits (certified and officers' checks, etc.) .....	3,030.11	2,724.42	1,277.87	1,954.67
<b>Total Deposits .....</b>	<b>\$ 1,005,190.01</b>	<b>\$ 1,160,883.20</b>	<b>\$ 1,051,329.91</b>	<b>\$ 1,281,098.26</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	30,000.00	35,000.00	35,000.00	50,000.00
Undivided profits .....	44,910.42	47,144.79	46,836.89	39,698.16
<b>Total Capital Accounts.....</b>	<b>\$ 124,910.42</b>	<b>\$ 132,144.79</b>	<b>\$ 131,836.89</b>	<b>\$ 139,698.16</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,130,100.43</b>	<b>\$ 1,293,027.99</b>	<b>\$ 1,183,166.80</b>	<b>\$ 1,420,796.42</b>

## OFFICERS FOR 1952

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

## DIRECTORS FOR 1952

Don C. Collins, Mary Collins, Frank Jelinek.

Certificate Issued August 18, 1908

No. 70

**THE BANK OF KREMMLING, KREMMLING**

(Grand County)

**OFFICERS FOR 1951**

Carl G. Breeze, President; R. E. Jones, Vice-President; Harry B. Jones, Cashier and Secy.;  
Denzel H. McClung, Asst. Cashier

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 483,569.63	\$ 850,216.15	\$ 598,843.24	\$ 686,491.57
United States Government obligations, direct and guaranteed....	758,837.00	1,256,751.00	758,698.00	1,355,896.00
Obligations of States and political subdivisions .....	12,123.20	18,136.57	16,275.90	25,754.01
Other bonds, notes, and debentures	4,760.55		4,928.62	73.12
Loans and discounts (including overdrafts) .....	809,487.18	599,128.76	895,046.93	745,757.44
Bank premises owned .....	16,000.00	15,000.00	14,000.00	13,000.00
Furniture and Fixtures .....	2,500.00	2,000.00	1,500.00	1,000.00
Other assets .....	2,756.00		4,360.00	
<b>Total Assets .....</b>	<b>\$ 2,090,033.56</b>	<b>\$ 2,741,232.48</b>	<b>\$ 2,293,652.69</b>	<b>\$ 2,827,972.14</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,327,344.87	\$ 1,984,972.87	\$ 1,455,777.66	\$ 1,746,462.66
Time deposits of individuals, partnerships, and corporations ....	305,419.64	368,560.88	379,068.35	651,815.29
Deposits of States and political subdivisions .....	298,501.88	204,832.90	280,914.16	238,794.20
Other deposits (certified and officers' checks, etc.) .....	3,046.71	13,046.71	3,546.71	3,046.71
<b>Total Deposits .....</b>	<b>\$ 1,934,313.10</b>	<b>\$ 2,571,413.36</b>	<b>\$ 2,119,306.88</b>	<b>\$ 2,640,118.86</b>
Other liabilities .....	\$ 11,000.00	\$ 13,558.11	\$ 12,000.00	\$ 14,821.30
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	75,000.00	90,000.00	100,000.00	100,000.00
Undivided profits .....	14,220.46	10,261.01	5,845.81	16,031.98
Reserves (and retirement account for preferred capital) .....	5,500.00	6,000.00	6,500.00	7,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 144,720.46</b>	<b>\$ 156,261.01</b>	<b>\$ 162,345.81</b>	<b>\$ 173,031.98</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,090,033.56</b>	<b>\$ 2,741,232.48</b>	<b>\$ 2,293,652.69</b>	<b>\$ 2,827,972.14</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued August 5, 1908

No. 73

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

(Otero County)

**OFFICERS FOR 1951**

E. G. Woodbridge, President; J. H. Macdonald, Vice-President, Cashier-Secretary; J. W. Miller, Grace M. Bills, Assistant Cashiers.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,370,714.19	\$ 1,141,118.36	\$ 1,186,206.90	\$ 1,411,057.98
United States Government obligations, direct and guaranteed ...	2,539,422.50	2,539,906.25	2,132,406.25	2,784,921.88
Obligations of States and political subdivisions .....	264,083.20	309,133.20	243,082.39	387,433.29
Other bonds, notes, and debentures	30,000.00	30,000.00	30,000.00	30,000.00
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) .....	2,465,515.78	2,717,529.18	2,731,166.04	2,547,158.80
Bank premises owned .....	5,000.00	5,000.00	5,000.00	5,000.00
Furniture and Fixtures .....	1.00	1.00	6,774.00	3,387.00
Other assets .....	394.73	971.71	9,090.92	2,696.02
<b>Total Assets .....</b>	<b>\$ 6,684,131.40</b>	<b>\$ 6,752,659.70</b>	<b>\$ 6,352,726.50</b>	<b>\$ 7,180,654.97</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations...\$	4,222,976.69	\$ 4,573,071.20	\$ 4,209,312.63	\$ 4,902,240.57
Time deposits of individuals, partnerships, and corporations .....	1,069,839.15	1,168,431.97	1,170,979.41	1,350,336.69
Deposits of United States Government (including postal savings)	52,358.65	41,268.72	28,276.02	39,237.18
Deposits of States and political subdivisions .....	917,726.99	516,280.37	496,814.04	383,582.98
Other deposits (certified and officers' checks, etc.) .....	29,098.48	34,374.59	25,906.26	45,060.35
<b>Total Deposits .....</b>	<b>\$ 6,291,999.96</b>	<b>\$ 6,333,426.85</b>	<b>\$ 5,931,288.36</b>	<b>\$ 6,720,421.77</b>
Other liabilities .....	\$ 34,963.34	\$ 30,803.31	\$ 39,951.63	\$ 61,554.26
<b>CAPITAL ACCOUNTS</b>				
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 .....	53,168.10	88,429.54	81,486.51	98,642.94
Reserves (and retirement account for preferred capital) .....	4,000.00			
<b>Total Capital Accounts .....</b>	<b>\$ 357,168.10</b>	<b>\$ 388,429.54</b>	<b>\$ 381,486.51</b>	<b>\$ 398,642.94</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 6,684,131.40</b>	<b>\$ 6,752,659.70</b>	<b>\$ 6,352,726.50</b>	<b>\$ 7,180,654.97</b>

**OFFICERS FOR 1952**

E. G. Woodbridge, President; J. H. Macdonald, Vice-President; J. W. Miller, Cashier-Secretary; R. H. Jones, Grace M. Bills, Florence H. Williams, Assistant Cashiers.

**DIRECTORS FOR 1952**

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

Certificate Issued August 5, 1908

No. 72

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

(Otero County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 410,729.74	\$ 573,584.78	\$ 462,201.43	\$ 528,174.52
United States Government obligations, direct and guaranteed....	793,500.00	694,500.00	694,500.00	790,390.00
Obligations of States and political subdivisions .....	500,225.59	500,275.27	549,278.80	580,422.41
Other bonds, notes, and debentures	110,180.00	95,230.00	91,250.00	94,320.00
Loans and discounts (including overdrafts) .....	515,151.09	512,325.61	518,657.10	484,141.38
Furniture and Fixtures .....	1,500.00	1,000.00	1,000.00	500.00
<b>Total Assets .....</b>	<b>\$ 2,331,286.42</b>	<b>\$ 2,376,915.66</b>	<b>\$ 2,316,887.33</b>	<b>\$ 2,477,948.31</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.\$	1,416,101.05	\$ 1,510,234.19	\$ 1,290,439.41	\$ 1,538,627.44
Time deposits of individuals, partnerships, and corporations .....	423,346.85	422,100.27	471,676.00	481,852.48
Deposits of United States Government (including postal savings)	15,211.76	16,498.69	16,804.64	14,617.22
Deposits of States and political subdivisions .....	301,129.22	221,179.08	347,094.45	247,174.78
Other deposits (certified and officers' checks, etc.) .....	3,619.54	21,587.52	4,281.83	3,621.39
<b>Total Deposits .....</b>	<b>\$ 2,159,408.42</b>	<b>\$ 2,191,599.75</b>	<b>\$ 2,130,296.33</b>	<b>\$ 2,285,893.31</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	71,878.00	85,315.91	86,591.00	92,055.00
<b>Total Capital Accounts .....</b>	<b>\$ 171,878.00</b>	<b>\$ 185,315.91</b>	<b>\$ 186,591.00</b>	<b>\$ 192,055.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,331,286.42</b>	<b>\$ 2,376,915.66</b>	<b>\$ 2,316,887.33</b>	<b>\$ 2,477,948.31</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

C. L. Mann, President; Fred E. Kirschke, Executive Vice-President; R. K. Schumann, Cashier-Secretary; R. K. Hudson, Don Dunigan, O. W. Leitner, Assistant Cashiers.

**DIRECTORS FOR 1951**

C. L. Mann, R. A. Babcock, Fred E. Kirschke, R. K. Schumann, James Mann.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,145,672.11	\$ 1,879,415.11	\$ 1,774,904.09	\$ 2,148,232.01
United States Government obligations, direct and guaranteed ..	3,139,674.60	4,035,997.79	4,326,921.73	4,822,146.09
Obligations of States and political subdivisions .....	53,160.00	173,147.58	591,201.86	725,363.57
Loans and discounts (including overdrafts) .....	1,637,190.43	1,959,566.52	2,249,230.07	2,650,354.29
Bank premises owned .....	99,000.00	89,000.00	89,000.00	89,000.00
Furniture and Fixtures .....	55,000.00	49,000.00	49,000.00	55,000.00
Real estate owned other than bank premises .....	438.11			
Investments and other assets indirectly representing bank premises or other real estate .....		238.35		
Other assets .....	1,997.13	728.61	754.75	2,016.04
<b>Total Assets .....</b>	<b>\$ 6,132,132.38</b>	<b>\$ 8,187,093.96</b>	<b>\$ 9,081,012.50</b>	<b>\$ 10,492,112.00</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	3,606,539.94	\$ 4,656,082.13	\$ 5,070,538.18	\$ 6,120,037.94
Time deposits of individuals, partnerships, and corporations .....	979,902.67	1,409,491.29	1,710,589.20	2,086,212.24
Deposits of United States Government (including postal savings)	284,967.70	502,267.29	512,718.89	501,072.37
Deposits of States and political subdivisions .....	982,106.20	1,275,232.36	1,447,120.40	1,421,763.57
Other deposits (certified and officers' checks, etc.) .....	52,442.96	89,598.74	72,486.32	95,378.27
<b>Total Deposits .....</b>	<b>\$ 5,905,959.57</b>	<b>\$ 7,932,671.81</b>	<b>\$ 8,813,452.99</b>	<b>\$ 10,224,464.39</b>
Other liabilities .....	\$ 2,151.44	\$ 1,996.18	\$ 3,116.61	\$ 2,311.77
<b>CAPITAL ACCOUNTS</b>				
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 .....	24,621.37	52,425.97	64,442.90	65,335.84
<b>Total Capital Accounts .....</b>	<b>\$ 224,021.37</b>	<b>\$ 252,425.97</b>	<b>\$ 264,442.90</b>	<b>\$ 265,335.84</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 6,132,132.38</b>	<b>\$ 8,187,093.96</b>	<b>\$ 9,081,012.50</b>	<b>\$ 10,492,112.00</b>

**OFFICERS FOR 1952**

C. L. Mann, President; F. E. Kirschke, Executive Vice-President; R. K. Schumann, Vice-President; R. K. Hudson, Cashier-Secretary; Don E. Dunigan, Assistant Vice-President; O. W. Leitner, Fred Champlain, Ola Johnson, Assistant Cashiers.

**DIRECTORS FOR 1952**

R. A. Babcock, C. L. Mann, F. E. Kirschke, R. K. Schumann, James F. Mann, R. K. Hudson.

Certificate Issued March 4, 1920

No. 394

**VALLEY STATE BANK, LAMAR**

(Prowers County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 273,517.38	\$ 347,594.33	\$ 462,062.80	\$ 642,471.83
United States Government obligations, direct and guaranteed ...	734,200.00	559,200.00	559,200.00	559,200.00
Obligations of States and political subdivisions .....	30,000.00	49,017.77	30,000.00	42,843.31
Loans and discounts (including overdrafts) .....	661,440.28	752,138.45	689,436.20	615,785.30
Furniture and Fixtures .....	6,275.00	8,300.00	6,850.00	8,250.00
<b>Total Assets .....</b>	<b>\$ 1,705,432.66</b>	<b>\$ 1,716,250.55</b>	<b>\$ 1,747,549.00</b>	<b>\$ 1,868,550.44</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 1,343,032.59	\$ 1,378,331.73	\$ 1,376,917.23	\$ 1,446,046.31
Time deposits of individuals, partnerships, and corporations ...	185,752.27	192,537.90	186,058.45	221,613.64
Deposits of United States Government (including postal savings)	794.68	1,081.68	3,265.00	510.35
Deposits of States and political subdivisions .....	58,406.64	28,338.14	48,270.58	60,720.23
Other deposits (certified and officers' checks, etc.) .....	12,149.31	11,044.52	15,070.15	16,713.19
<b>Total Deposits .....</b>	<b>\$ 1,600,135.49</b>	<b>\$ 1,611,333.97</b>	<b>\$ 1,629,581.41</b>	<b>\$ 1,745,603.72</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	25,000.00	27,500.00	30,000.00	32,500.00
Undivided profits .....	30,297.17	27,416.58	37,967.59	40,446.72
<b>Total Capital Accounts .....</b>	<b>\$ 105,297.17</b>	<b>\$ 104,916.58</b>	<b>\$ 117,967.59</b>	<b>\$ 122,946.72</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,705,432.66</b>	<b>\$ 1,716,250.55</b>	<b>\$ 1,747,549.00</b>	<b>\$ 1,868,550.44</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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



Certificate Issued May 22, 1940

No. 434

**COMMERCIAL BANK OF LEADVILLE, LEADVILLE**

(Lake County)

**OFFICERS FOR 1951**

H. H. Schumann, President; C. L. Mann, Vice-President; Hugh E. Smith, Cashier-Secretary.  
Jeannette Hervi, L. E. Trousdale, Assistant Cashiers.

**DIRECTORS FOR 1951**

C. L. Mann, H. H. Schumann, Hugh E. Smith.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 263,044.24	\$ 379,954.51	\$ 383,519.85	\$ 573,625.77
United States Government obligations, direct and guaranteed ...	913,097.56	1,112,069.24	1,162,628.73	1,545,572.11
Obligations of States and political subdivisions .....		31,008.78	30,934.14	76,979.64
Loans and discounts (including overdrafts) .....	617,911.96	625,138.54	767,629.39	839,483.57
Furniture and Fixtures .....	19,085.15	19,709.01	26,494.37	29,465.09
Other assets .....	4,198.16	5,203.08	4,998.27	5,956.63
<b>Total Assets .....</b>	<b>\$ 1,817,337.07</b>	<b>\$ 2,174,083.16</b>	<b>\$ 2,376,204.75</b>	<b>\$ 3,071,082.82</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	994,476.56	\$ 1,256,395.01	\$ 1,213,638.98	\$ 1,825,029.88
Time deposits of individuals, partnerships, and corporations .....	311,870.59	364,999.67	436,255.08	497,933.71
Deposits of United States Government (including postal savings)	21,592.39	12,815.47	127,608.58	22,987.71
Deposits of States and political subdivisions .....	359,151.94	406,897.98	441,854.93	555,249.40
Other deposits (certified and officers' checks, etc.) .....	15,076.03	7,756.83	26,251.89	30,746.29
<b>Total Deposits .....</b>	<b>\$ 1,702,167.51</b>	<b>\$ 2,048,864.96</b>	<b>\$ 2,245,609.46</b>	<b>\$ 2,931,946.99</b>
<b>Other liabilities .....</b>	<b>\$ 2,374.31</b>	<b>\$ 2,374.31</b>	<b>\$ 5,000.00</b>	<b>\$ 7,500.00</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 75,000.00
Surplus .....	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits .....	12,795.25	22,843.89	25,595.29	6,635.82
<b>Total Capital Accounts .....</b>	<b>\$ 112,795.25</b>	<b>\$ 122,843.89</b>	<b>\$ 125,595.29</b>	<b>\$ 131,635.82</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,817,337.07</b>	<b>\$ 2,174,083.16</b>	<b>\$ 2,376,204.75</b>	<b>\$ 3,071,082.81</b>

**OFFICERS FOR 1952**

H. H. Schumann, President; C. L. Mann, Vice-President; Hugh E. Smith, Cashier-Secretary;  
L. E. Trousdale, Assistant Cashier.

**DIRECTORS FOR 1952**

C. L. Mann, H. H. Schumann, Hugh E. Smith, James F. Mann.

Certificate Issued February 8, 1915

No. 284

**FIRST STATE BANK OF LOUISVILLE, LOUISVILLE**

(Boulder County)

## OFFICERS FOR 1951

G. R. Henning, President; L. W. McCorkle, Vice-President; H. H. Hoyt, Cashier and Sec'y.;  
R. N. Austin, Asst. Cashier.

## DIRECTORS FOR 1951

G. R. Henning, L. W. McCorkle, H. H. Hoyt, Roy N. Austin, W. L. Hauptli, Chas. Liley,  
Clemma S. Wiggett.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....				
United States Government obligations, direct and guaranteed....	\$ 203,463.31	\$ 251,666.00	\$ 215,241.90	\$ 264,010.09
Obligations of States and political subdivisions .....	257,791.60	307,557.90	357,352.40	337,438.50
Other bonds, notes, and debentures	3,500.00	3,000.00	3,000.00	2,500.00
Loans and discounts (including overdrafts) .....	166,906.99	163,894.13	177,923.28	192,004.55
Furniture and Fixtures .....	400.00	400.00	400.00	400.00
<b>Total Assets .....</b>	<b>\$ 632,061.90</b>	<b>\$ 726,518.03</b>	<b>\$ 753,917.58</b>	<b>\$ 796,353.14</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	396,877.05	\$ 472,266.26	\$ 481,193.95	\$ 526,465.90
Time deposits of individuals, partnerships, and corporations .....	120,527.33	127,738.58	133,237.36	153,621.32
Deposits of States and political subdivisions .....	55,752.07	63,678.37	77,645.99	51,616.99
Other deposits (certified and officers' checks, etc.) .....	7,705.45	9,591.82	8,065.60	9,179.93
<b>Total Deposits .....</b>	<b>\$ 580,861.90</b>	<b>\$ 673,275.03</b>	<b>\$ 700,142.90</b>	<b>\$ 740,884.14</b>
Other liabilities .....			500.00	
<b>CAPITAL ACCOUNTS</b>				
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 .....	11,200.00	13,243.00	13,274.68	15,469.00
<b>Total Capital Accounts .....</b>	<b>\$ 51,200.00</b>	<b>\$ 53,243.00</b>	<b>\$ 53,274.68</b>	<b>\$ 55,469.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 632,061.90</b>	<b>\$ 726,518.03</b>	<b>\$ 753,917.58</b>	<b>\$ 796,353.14</b>

## OFFICERS FOR 1952

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

## DIRECTORS FOR 1952

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

Certificate Issued March 22, 1950

No. 448

**HOME STATE BANK, LOVELAND**

(Larimer County)

**OFFICERS FOR 1951**

W. S. Ross, President; R. C. Benson, Vice-President; Gordon V. Christensen, Cashier and Sec'y.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 448,377.81	\$ 375,497.87	\$ 600,872.32	\$ 693,569.39
United States Government obligations, direct and guaranteed ...	557,092.69	605,940.23	706,437.17	863,832.14
Obligations of States and political subdivisions .....	15,215.65	15,215.65	15,194.64	15,192.17
Loans and discounts (including overdrafts) .....	552,662.78	732,491.09	957,437.99	1,054,822.54
Bank premises owned .....	16,369.68	16,369.68	15,141.63	15,150.66
Furniture and Fixtures .....	18,559.00	25,295.09	28,196.71	28,921.46
<b>Total Assets</b> .....	<b>\$ 1,608,217.61</b>	<b>\$ 1,770,809.61</b>	<b>\$ 2,323,280.51</b>	<b>\$ 2,671,488.36</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 998,793.16	\$ 1,066,105.02	\$ 1,327,833.05	\$ 1,519,582.28
Time deposits of individuals, partnerships, and corporations .....	148,799.89	421,710.62	361,071.35	492,215.15
Deposits of United States Government (including postal savings)	14,306.02	7,985.22	14,712.28	12,399.91
Deposits of States and political subdivisions .....	262,158.13	69,179.91	420,403.66	438,045.37
Other deposits (certified and officers' checks, etc.) .....	7,949.04	16,169.90	4,309.32	5,182.78
<b>Total Deposits</b> .....	<b>\$ 1,432,006.24</b>	<b>\$ 1,581,150.67</b>	<b>\$ 2,128,329.66</b>	<b>\$ 2,467,425.49</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus .....	35,000.00	35,000.00	35,000.00	50,000.00
Undivided profits .....	16,211.37	29,658.94	34,950.85	29,062.87
<b>Total Capital Accounts</b> .....	<b>\$ 176,211.37</b>	<b>\$ 189,658.94</b>	<b>\$ 194,950.85</b>	<b>\$ 204,062.87</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 1,608,217.61</b>	<b>\$ 1,770,809.61</b>	<b>\$ 2,323,280.51</b>	<b>\$ 2,671,488.36</b>

**OFFICERS FOR 1952**

Gordon V. Christensen, President; R. C. Benson, Vice-President; H. V. Christensen, Cashier-Secretary.

**DIRECTORS FOR 1952**

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

Certificate Issued September 14, 1912

No. 243

**THE COLONIAL STATE BANK, MANASSA**

(Conejos County)

**OFFICERS FOR 1951**John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg,  
Cashier and Secretary.**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 99,322.74	115,356.54	69,593.42	81,956.34
United States Government obligations, direct and guaranteed....	141,100.00	211,100.00	81,300.00	131,164.00
Obligations of States and political subdivisions .....	607.75	4,866.84	2,571.12	2,124.45
Other bonds, notes, and debentures				
Loans and discounts (including overdrafts) .....	89,361.77	76,717.18	140,715.45	113,864.04
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 330,394.26</b>	<b>\$ 408,042.56</b>	<b>\$ 294,181.99</b>	<b>\$ 329,110.83</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations...\$	254,174.12	\$ 314,290.35	\$ 216,030.57	\$ 245,267.56
Time deposits of individuals, partnerships, and corporations ....	19,021.73	33,763.52	17,031.80	21,554.76
Deposits of States and political subdivisions .....	16,863.26	21,564.59	20,128.27	19,558.06
Other deposits (certified and officers' checks, etc.) .....	4,635.15	2,524.10	2,491.35	2,430.45
<b>Total Deposits .....</b>	<b>\$ 294,694.26</b>	<b>\$ 372,142.56</b>	<b>\$ 255,681.99</b>	<b>\$ 288,810.83</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus .....	20,000.00	20,000.00	20,000.00	27,500.00
Undivided profits .....	5,700.00	5,900.00	8,500.00	2,800.00
<b>Total Capital Accounts .....</b>	<b>\$ 35,700.00</b>	<b>\$ 35,900.00</b>	<b>\$ 38,500.00</b>	<b>\$ 40,300.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 330,394.26</b>	<b>\$ 408,042.56</b>	<b>\$ 294,181.99</b>	<b>\$ 329,110.83</b>

**OFFICERS FOR 1952**John J. Brady, President; Oliver E. Jensen, Vice-President; E. C. Van Fradenburg,  
Cashier-Secretary.**DIRECTORS FOR 1952**

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

Certificate Issued March 23, 1908

No. 85

**THE BANK OF MANITOU, MANITOU SPRINGS**

(El Paso County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 401,549.64	\$ 433,809.03	\$ 294,936.93	\$ 512,132.27
United States Government obligations, direct and guaranteed ...	807,335.00	958,112.50	810,177.00	811,598.00
Loans and discounts (including overdrafts) .....	937,812.70	1,018,116.55	1,043,673.10	1,071,794.26
Bank premises owned .....	10,000.00	10,000.00	10,000.00	10,000.00
Real estate owned other than bank premises .....			2,500.00	2,500.00
<b>Total Assets .....</b>	<b>\$ 2,156,697.34</b>	<b>\$ 2,420,068.08</b>	<b>\$ 2,161,287.03</b>	<b>\$ 2,408,024.53</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. \$	1,631,852.50	\$ 1,673,944.94	\$ 1,514,149.27	\$ 1,756,174.57
Time deposits of individuals, partnerships, and corporations .....	253,179.28	253,808.23	245,203.32	259,077.08
Deposits of United States Government (including postal savings) .....	3,522.55	3,021.28	3,653.34	2,322.97
Deposits of States and political subdivisions .....	125,662.34	353,237.74	264,220.33	207,876.29
Other deposits (certified and officers' checks, etc.) .....	22,207.75	13,794.46	11,106.12	47,820.54
<b>Total Deposits .....</b>	<b>\$ 2,036,424.42</b>	<b>\$ 2,297,806.65</b>	<b>\$ 2,038,332.38</b>	<b>\$ 2,273,271.45</b>
Other liabilities .....	3,446.28	2,676.21	2,133.32	2,210.69
<b>CAPITAL ACCOUNTS</b>				
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 .....	16,826.64	19,585.22	20,821.33	32,542.39
<b>Total Capital Accounts .....</b>	<b>\$ 116,826.64</b>	<b>\$ 119,585.22</b>	<b>\$ 120,821.33</b>	<b>\$ 132,542.39</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,156,697.34</b>	<b>\$ 2,420,068.08</b>	<b>\$ 2,161,287.03</b>	<b>\$ 2,408,024.53</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued September 14, 1917

No. 337

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

(Otero County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 541,667.94	\$ 412,366.66	\$ 521,338.24	\$ 612,598.48
United States Government obligations, direct and guaranteed .....	82,600.00	74,600.00	64,600.00	64,600.00
Obligations of States and political subdivisions .....	98,979.89	106,103.46	99,965.00	107,502.30
Other bonds, notes, and debentures	5,000.00	5,000.00	5,000.00	5,000.00
Loans and discounts (including overdrafts) .....	281,082.90	224,351.86	226,433.44	198,561.80
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
Other assets .....	7,870.25	3,126.25	2,261.75	
<b>Total Assets .....</b>	<b>\$ 1,017,201.98</b>	<b>\$ 825,549.23</b>	<b>\$ 919,599.43</b>	<b>\$ 988,263.58</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations .....	\$ 882,360.94	\$ 666,350.62	\$ 723,992.54	\$ 774,582.61
Time deposits of individuals, partnerships, and corporations .....	40,139.91	64,006.59	88,066.34	114,556.72
Deposits of United States Government (including postal savings)	1,307.92	826.44	16,143.75	3,056.25
Deposits of States and political subdivisions .....	20,177.41	20,103.08	20,908.07	23,076.94
Other deposits (certified and officers' checks, etc.) .....	3,108.80	6,597.59	728.73	4,620.06
<b>Total Deposits .....</b>	<b>\$ 947,094.98</b>	<b>\$ 757,884.23</b>	<b>\$ 849,839.43</b>	<b>\$ 919,892.58</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits .....	7,607.00	2,665.00	4,760.00	3,371.00
Reserves (and retirement account for preferred capital) .....	7,500.00	10,000.00	10,000.00	10,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 70,107.00</b>	<b>\$ 67,665.00</b>	<b>\$ 69,760.00</b>	<b>\$ 68,371.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,017,201.98</b>	<b>\$ 825,549.23</b>	<b>\$ 919,599.43</b>	<b>\$ 988,263.58</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued May 15, 1920

No. 397

**McCLAVE STATE BANK, McCLAVE**

(Bent County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 209,901.84	\$ 168,640.15	\$ 155,455.29	\$ 170,833.83
United States Government obligations, direct and guaranteed....	182,700.00	170,075.00	230,075.00	230,075.00
Obligations of States and political subdivisions .....	29,703.90	40,953.01	35,612.12	40,857.35
Loans and discounts (including overdrafts) .....	198,457.33	280,477.07	248,786.15	207,844.61
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
<b>Total Assets .....</b>	<b>\$ 620,765.07</b>	<b>\$ 660,147.23</b>	<b>\$ 669,930.56</b>	<b>\$ 649,612.79</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations...\$	447,763.03	\$ 484,166.95	\$ 467,363.21	\$ 454,671.97
Time deposits of individuals, partnerships, and corporations ....	80,805.46	74,767.99	67,076.81	87,732.33
Deposits of United States Government (including postal savings)	4,911.98	8,418.23	35,766.98	7,648.79
Deposits of States and political subdivisions .....	24,170.80	27,235.32	31,810.16	26,863.14
<b>Total Deposits .....</b>	<b>\$ 557,651.27</b>	<b>\$ 594,588.49</b>	<b>\$ 602,017.16</b>	<b>\$ 576,916.23</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 15,000.00	\$ 15,000.00	\$ 25,000.00	\$ 25,000.00
Surplus .....	30,000.00	35,000.00	25,000.00	25,000.00
Undivided profits .....	18,113.80	15,558.74	17,913.40	22,696.56
<b>Total Capital Accounts .....</b>	<b>\$ 63,113.80</b>	<b>\$ 65,558.74</b>	<b>\$ 67,913.40</b>	<b>\$ 72,696.56</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 620,765.07</b>	<b>\$ 660,147.23</b>	<b>\$ 669,930.56</b>	<b>\$ 649,612.79</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued August 27, 1936

No. 430

**FARMERS & MERCHANTS BANK, MONTE VISTA**

(Rio Grande County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 712,661.75	\$ 1,327,908.89	\$ 793,920.92	\$ 1,185,899.50
United States Government obligations, direct and guaranteed ...	1,317,924.58	1,318,300.00	1,517,192.00	1,337,784.60
Obligations of States and political subdivisions .....	28,884.99	37,651.54	23,742.47	30,941.90
Loans and discounts (including overdrafts) .....	788,577.71	710,695.93	869,672.80	853,892.84
Bank premises owned .....	9,748.07	9,292.01	8,835.95	8,379.89
Furniture and Fixtures .....	4,625.00	4,024.96	3,257.02	2,716.09
<b>Total Assets .....</b>	<b>\$ 2,862,422.10</b>	<b>\$ 3,407,873.33</b>	<b>\$ 3,216,621.16</b>	<b>\$ 3,419,614.88</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations ..	\$ 2,334,315.75	\$ 2,876,458.19	\$ 2,690,151.97	\$ 2,905,896.32
Time deposits of individuals, partnerships, and corporations ...	95,863.77	86,361.62	72,071.57	72,625.81
Deposits of United States Government (including postal savings)		2,407.37		
Deposits of States and political subdivisions .....	115,495.43	89,935.76	131,038.16	64,648.70
Other deposits (certified and officers' checks, etc.) .....	32,782.52	45,956.92	17,841.31	43,980.37
<b>Total Deposits .....</b>	<b>\$ 2,578,457.47</b>	<b>\$ 3,101,119.86</b>	<b>\$ 2,911,103.01</b>	<b>\$ 3,087,151.20</b>
<b>CAPITAL ACCOUNTS</b>				
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 .....	33,964.63	56,753.47	55,518.15	82,463.68
Reserves (and retirement account for preferred capital) .....	50,000.00	50,000.00	50,000.00	50,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 283,964.63</b>	<b>\$ 306,753.47</b>	<b>\$ 305,518.15</b>	<b>\$ 332,463.68</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,862,422.10</b>	<b>\$ 3,407,873.33</b>	<b>\$ 3,216,621.16</b>	<b>\$ 3,419,614.88</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

Steve Herndon, President; Horace Joseph, Vice-President; F. M. Bottum, Cashier and Secretary; Edith D. Bottum, Asst. Cashier.

**DIRECTORS FOR 1951**

Steve Herndon, Horace Joseph, Howard Davis, Joe Redd, A. E. Riddle, Robert Alexander, F. M. Bottum.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 167,039.90	\$ 230,676.94	\$ 217,051.35	\$ 301,240.14
United States Government obligations, direct and guaranteed ...	88,419.12	88,221.38	88,023.64	88,019.70
Obligations of States and political subdivisions .....		25,615.07	2,525.07	17,300.27
Loans and discounts (including overdrafts) .....	258,381.84	302,369.46	318,306.73	345,154.33
Bank premises owned .....	3,870.00	3,870.00	3,440.00	2,946.00
Furniture and Fixtures .....	4,537.00	8,014.00	7,541.00	6,787.00
<b>Total Assets</b> .....	<b>\$ 522,247.86</b>	<b>\$ 658,766.85</b>	<b>\$ 636,887.79</b>	<b>\$ 761,447.44</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. . .	\$ 349,505.29	\$ 459,557.21	\$ 430,118.84	\$ 499,478.18
Time deposits of individuals, partnerships, and corporations .....	29,432.96	45,629.51	47,097.15	103,576.40
Deposits of United States Government (including postal savings)	347.71	476.84	827.60	543.48
Deposits of States and political subdivisions .....	72,328.68	72,833.32	80,805.19	72,967.99
Other deposits (certified and officers' checks, etc.) .....	1,519.85	4,586.02	4,431.82	1,612.30
<b>Total Deposits</b> .....	<b>\$ 453,134.49</b>	<b>\$ 583,082.90</b>	<b>\$ 563,280.60</b>	<b>\$ 678,178.35</b>
Other liabilities .....				2,500.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	10,000.00	15,000.00	15,000.00	15,000.00
Undivided profits .....	9,113.37	10,683.95	8,607.19	15,769.09
<b>Total Capital Accounts</b> .....	<b>\$ 69,113.37</b>	<b>\$ 75,683.95</b>	<b>\$ 73,607.19</b>	<b>\$ 80,769.09</b>
<b>Total Liabilities and Capital Accounts</b> .....	<b>\$ 522,247.86</b>	<b>\$ 658,766.85</b>	<b>\$ 636,887.79</b>	<b>\$ 761,447.44</b>

**OFFICERS FOR 1952**

Steve Herndon, President; Horace Joseph, Vice-President; F. M. Bottum, Cashier-Secretary; Edith D. Bottum, Assistant Cashier.

**DIRECTORS FOR 1952**

Steve Herndon, Horace Joseph, S. J. Wagler, Robert Alexander, Howard Davis, Joe Redd, F. M. Bottum.

Certificate Issued August 23, 1913

No. 270

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

(Ouray County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 390,360.32	\$ 579,457.26	\$ 542,647.20	\$ 889,890.76
United States Government obligations, direct and guaranteed ...	578,570.00	578,670.00	578,670.00	578,670.00
Obligations of States and political subdivisions .....	9,201.60	9,886.11	12,003.00	11,007.85
Loans and discounts (including overdrafts) .....	587,407.10	536,603.12	650,072.92	582,069.67
Furniture and Fixtures .....	2,502.03	3,708.65	3,708.65	3,041.20
Other assets .....	765.48	4,968.82	392.21	534.70
<b>Total Assets .....</b>	<b>\$ 1,568,806.53</b>	<b>\$ 1,713,293.96</b>	<b>\$ 1,787,493.98</b>	<b>\$ 2,065,214.18</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. ....	\$ 1,194,971.91	\$ 1,362,417.48	\$ 1,367,434.97	\$ 1,717,405.55
Time deposits of individuals, partnerships, and corporations .....	37,065.88	39,802.78	46,969.06	36,061.76
Deposits of United States Government (including postal savigs) .....	51,310.50	49,110.01	52,892.64	35,255.32
Deposits of States and political subdivisions .....	136,193.86	87,120.09	150,819.81	92,952.55
Other deposits (certified and officers' checks, etc.) .....	5,632.59	19,171.22	8,720.26	12,210.59
<b>Total Deposits .....</b>	<b>\$ 1,425,174.74</b>	<b>\$ 1,557,621.58</b>	<b>\$ 1,626,836.74</b>	<b>\$ 1,893,885.77</b>
Other liabilities .....	\$ 5,078.66	\$ 14,002.76	\$ 9,412.87	\$ 16,451.62
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus .....	60,000.00	60,000.00	60,000.00	60,000.00
Undivided profits .....	18,553.13	21,669.62	31,244.37	34,876.79
<b>Total Capital Accounts .....</b>	<b>\$ 138,553.13</b>	<b>\$ 141,669.62</b>	<b>\$ 151,244.37</b>	<b>\$ 154,876.79</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 1,568,806.53</b>	<b>\$ 1,713,293.96</b>	<b>\$ 1,787,493.98</b>	<b>\$ 2,065,214.18</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 133,598.14	\$ 513,097.27	\$ 214,438.41	\$ 476,588.95
United States Government obligations, direct and guaranteed ....	64,000.00	362,787.00	64,000.00	64,000.00
Obligations of States and political subdivisions .....	15,366.62	12,807.03	23,605.58	21,621.64
Loans and discounts (including overdrafts) .....	509,822.97	355,315.90	631,994.16	418,617.65
Bank premises owned .....	1,500.00	1,000.00	1,000.00	500.00
Furniture and Fixtures .....	9,008.00	7,957.00	8,304.00	7,739.00
<b>Total Assets .....</b>	<b>\$ 733,295.73</b>	<b>\$ 1,252,964.20</b>	<b>\$ 943,342.15</b>	<b>\$ 989,067.24</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	571,418.06	\$ 1,045,236.07	\$ 650,641.96	\$ 764,734.68
Time deposits of individuals, partnerships, and corporations ....	6,307.60	31,167.00	38,358.75	47,676.00
Deposits of United States Government (including postal savings)	960.99	710.65	1,402.98	941.86
Deposits of States and political subdivisions .....	44,345.93	59,157.68	53,771.27	45,588.75
Other deposits (certified and officers' checks, etc.) .....	22,767.45	20,222.45	23,191.73	26,143.28
<b>Total Deposits .....</b>	<b>\$ 645,799.43</b>	<b>\$ 1,156,493.85</b>	<b>\$ 767,366.69</b>	<b>\$ 885,084.57</b>
Bills payable, rediscounts, and other liabilities for borrowed money .....		\$ 5,000.00	\$ 85,000.00	\$ 5,000.00
Other liabilities .....				
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	30,000.00	35,000.00	35,000.00	40,000.00
Undivided profits .....	7,496.30	6,470.35	5,975.46	8,982.67
<b>Total Capital Accounts .....</b>	<b>\$ 87,496.30</b>	<b>\$ 91,470.35</b>	<b>\$ 90,975.46</b>	<b>\$ 98,982.67</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 733,295.73</b>	<b>\$ 1,252,964.20</b>	<b>\$ 943,342.15</b>	<b>\$ 989,067.24</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

Richard W. Trefz, President; A. J. Cueny, Assistant Vice-President; Walter F. Wuertele, Cashier.

**DIRECTORS FOR 1951**

Richard W. Trefz, Lee H. Hirsch, John M. Holmes, Evarts C. Fox, Elwood M. Brooks, John R. McCusker, W. Lee Baldwin, Frank I. Lamb, Albert Alan Ladd, Jr.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 925,955.94	\$ 1,233,342.31	1,316,158.48	\$ 2,032,898.38
United States Government obligations, direct and guaranteed ...	406,970.00	476,180.00	475,390.00	724,221.00
Obligations of States and political subdivisions .....	10,000.00	12,790.70	13,000.00	66,638.00
Other bonds, notes, and debentures				180,000.00
Corporate stocks (including stock of Federal Reserve Bank) .....	10,800.00	10,800.00	10,800.00	10,800.00
Loans and discounts (including overdrafts) .....	2,075,723.62	2,883,159.23	3,421,647.37	3,038,365.80
Furniture and Fixtures .....	30,000.00	30,000.00	40,000.00	30,000.00
Other assets .....			2,068.08	4,417.66
<b>Total Assets .....</b>	<b>\$ 3,459,449.56</b>	<b>\$ 4,646,272.24</b>	<b>\$ 5,279,063.93</b>	<b>\$ 6,087,340.84</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,964,376.52	\$ 2,576,959.91	\$ 2,489,256.02	\$ 3,015,408.10
Time deposits of individuals, partnerships, and corporations .....	381,718.72	713,189.14	1,142,878.51	1,112,176.33
Deposits of United States Government (including postal savings)		66,409.04	193,122.11	44,250.57
Deposits of States and political subdivisions .....	256,795.22	377,079.65	569,240.40	943,605.08
Deposits of banks .....	399,947.26	399,060.83	305,763.90	326,939.16
Other deposits (certified and officers' checks, etc.) .....	23,778.99	36,718.23	49,313.03	39,704.52
<b>Total Deposits .....</b>	<b>\$ 3,026,616.71</b>	<b>\$ 4,169,416.80</b>	<b>\$ 4,749,573.97</b>	<b>\$ 5,482,083.76</b>
Other liabilities .....	\$ 20,254.14	\$ 64,101.21	\$ 105,220.50	\$ 170,245.73
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus .....	60,000.00	60,000.00	60,000.00	100,000.00
Undivided profits .....	52,578.71	52,754.23	64,269.46	35,011.35
<b>Total Capital Accounts .....</b>	<b>\$ 412,577.71</b>	<b>\$ 412,754.23</b>	<b>\$ 424,269.46</b>	<b>\$ 435,011.35</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 3,459,449.56</b>	<b>\$ 4,646,272.24</b>	<b>\$ 5,279,063.93</b>	<b>\$ 6,087,340.84</b>

**OFFICERS FOR 1952**

Richard W. Trefz, President; Arch J. Cueny, Vice-President; Walter F. Wuertele, Cashier-Secretary; Don E. Foster, Assistant Vice-President.

**DIRECTORS FOR 1952**

W. Lee Baldwin, Elwood M. Brooks, Evarts C. Fox, Lee H. Hirsch, John M. Holmes, Albert Alan Ladd, Jr., Frank I. Lamb, John R. McCusker, Richard W. Trefz.

Certificate Issued February 17, 1908

No. 101

**THE MINNEQUA BANK OF PUEBLO, PUEBLO**

(Pueblo County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,568,336.41	\$ 2,230,317.80	\$ 1,786,893.19	\$ 2,556,974.41
United States Government obligations, direct and guaranteed ....	3,639,059.00	3,887,833.67	3,870,052.97	4,117,953.00
Obligations of States and political subdivisions .....	120,000.00	132,000.00	134,000.00	152,000.00
Loans and discounts (including overdrafts) .....	2,572,818.86	2,811,087.57	3,640,308.27	3,659,860.49
Furniture and Fixtures .....	62,083.00	61,534.10	86,324.68	44,790.58
Investments and other assets indirectly representing bank premises or other real estate .....				44,318.03
Other assets .....	12,233.67	30,924.83	21,857.94	7,596.22
<b>Total Assets .....</b>	<b>\$ 7,974,530.94</b>	<b>\$ 9,153,697.97</b>	<b>\$ 9,539,437.05</b>	<b>\$10,583,492.73</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations. . .	\$ 3,987,800.29	\$ 4,751,523.19	\$ 4,637,938.11	\$ 5,522,653.09
Time deposits of individuals, partnerships, and corporations .....	2,941,862.54	3,214,056.16	3,381,203.20	3,801,895.87
Deposits of United States Government (including postal savings)	47,463.39	71,241.61	60,087.00	95,994.29
Deposits of States and political subdivisions .....	516,703.19	578,236.28	883,967.58	625,336.59
Other deposits (certified and officers' checks, etc.) .....	70,512.85	85,688.66	96,590.65	43,692.94
<b>Total Deposits .....</b>	<b>\$ 7,564,342.26</b>	<b>\$ 8,700,745.90</b>	<b>\$ 9,059,786.54</b>	<b>\$10,089,572.78</b>
Other liabilities .....	\$ 19,315.43	\$ 63,184.79	\$ 45,028.43	\$ 98,959.94
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	200,000.00	200,000.00	200,000.00	250,000.00
Undivided profits .....	90,873.25	89,767.28	76,031.47	44,960.01
Reserves (and retirement account for preferred capital) .....			58,590.61	
<b>Total Capital Accounts .....</b>	<b>\$ 390,873.25</b>	<b>\$ 389,767.28</b>	<b>\$ 434,622.08</b>	<b>\$ 394,960.01</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 7,974,530.94</b>	<b>\$ 9,153,697.97</b>	<b>\$ 9,539,437.05</b>	<b>\$10,583,492.73</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

William M. White, Morey Bernstein, Frank W. Blamey, Dr. David W. Boyer, Charles Graves, Frank S. Hoag, Jr., Walter K. Hurd, Samuel T. Jones, Jr., Harry S. Petersen, Dey F. Whelan, A. W. Wills.

Certificate Issued November 1, 1909

No. 174

**THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO**

(Pueblo County)

**OFFICERS FOR 1951**

Joseph A. Uhl, Chairman of Board; T. C. Swanson, President; Edward McCabe, J. C. Goudy, Vice-Presidents; H. E. Woods, Cashier; Alva B. Adams, Jr., Secretary; P. E. Tidvall, Auditor; J. L. Fimple, M. E. Nimmo, Assistant Cashiers and Assistant Secretaries.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 2,288,516.98	\$ 2,702,602.51	\$ 2,474,534.38	\$ 2,590,232.96
United States Government obligations, direct and guaranteed....	6,442,350.76	7,327,782.91	7,617,699.08	8,101,560.93
Obligations of States and political subdivisions .....	293,095.04	382,328.56	326,046.11	784,084.69
Other bonds, notes, and debentures	180,353.56	180,337.96	180,321.36	180,305.76
Corporate stocks (including stock of Federal Reserve Bank) .....	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts) .....	5,570,925.48	5,592,538.44	6,015,316.09	6,324,305.43
Bank premises owned .....	57,000.00	57,000.00	57,000.00	57,000.00
Furniture and Fixtures .....	37,795.92	42,661.76	45,222.20	45,847.61
Other assets .....	21,227.11	18,618.37	35,867.69	18,188.49
<b>Total Assets .....</b>	<b>\$14,891,265.85</b>	<b>\$16,303,871.51</b>	<b>\$16,752,007.91</b>	<b>\$18,101,526.87</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 8,659,828.57	\$ 9,547,888.93	\$ 9,308,787.59	\$ 9,507,632.17
Time deposits of individuals, partnerships, and corporations .....	4,766,042.52	5,267,385.05	5,765,695.60	6,423,929.67
Deposits of United States Government (including postal savings)	156,856.00	186,733.00	136,423.13	220,040.18
Deposits of States and political subdivisions .....	238,419.67	281,550.44	463,272.67	883,862.70
Other deposits (certified and officers' checks, etc.) .....	60,075.62	60,572.20	66,091.78	60,740.05
<b>Total Deposits .....</b>	<b>\$13,881,222.38</b>	<b>\$15,344,129.62</b>	<b>\$15,740,270.77</b>	<b>\$17,096,204.77</b>
<b>Other liabilities .....</b>	<b>\$ 48,519.51</b>	<b>\$ 28,570.19</b>	<b>\$ 41,151.46</b>	<b>\$ 33,172.29</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus .....	330,000.00	355,000.00	355,000.00	400,000.00
Undivided profits .....	131,523.96	76,171.70	113,585.68	72,149.81
<b>Total Capital Accounts .....</b>	<b>\$ 961,523.96</b>	<b>\$ 931,171.70</b>	<b>\$ 970,585.68</b>	<b>\$ 972,149.81</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$14,891,265.85</b>	<b>\$16,303,871.51</b>	<b>\$16,752,007.91</b>	<b>\$18,101,526.87</b>

**OFFICERS FOR 1952**

Joseph A. Uhl, Chairman of Board; T. C. Swanson, President; Edward McCabe, J. C. Goudy, Vice-Presidents; H. E. Woods, Cashier; Alva B. Adams, Jr., Secretary; P. E. Tidvall, Auditor; J. L. Fimple, M. E. Nimmo, Assistant Cashiers-Assistant Secretaries.

**DIRECTORS FOR 1952**

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

Certificate Issued January 5, 1949

No. 445

**THE EMPIRE STATE BANK, ROCKY FORD**

(Otero County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 293,092.00	\$ 535,684.59	\$ 430,019.48	\$ 500,959.91
United States Government obligations, direct and guaranteed ...	115,000.00	114,000.00	114,000.00	312,347.39
Obligations of States and political subdivisions .....	96,180.00	129,515.00	219,165.00	245,870.00
Other bonds, notes, and debentures	28,925.00	28,925.00	28,925.00	33,925.00
Loans and discounts (including overdrafts) .....	373,781.57	379,972.60	419,034.96	452,312.95
Furniture and Fixtures .....	5,915.00	5,070.00	5,070.00	4,225.00
<b>Total Assets .....</b>	<b>\$ 912,893.57</b>	<b>\$ 1,193,167.19</b>	<b>\$ 1,216,214.44</b>	<b>\$ 1,549,640.25</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	466,328.65	\$ 721,784.48	\$ 690,095.20	\$ 993,619.53
Time deposits of individuals, partnerships, and corporations ...	67,388.60	82,149.41	130,199.81	175,271.18
Deposits of United States Government (including postal savings)	8,097.52	5,939.35	4,740.19	5,513.90
Deposits of States and political subdivisions .....	157,252.04	157,008.32	158,158.80	160,291.61
Deposits of banks .....	70,000.00	80,000.00	88,491.85	64,114.15
Other deposits (certified and officers' checks, etc.) .....	11,527.16	9,257.63	3,475.59	6,994.88
<b>Total Deposits .....</b>	<b>\$ 780,593.97</b>	<b>\$ 1,056,139.19</b>	<b>\$ 1,075,161.44</b>	<b>\$ 1,405,805.25</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	22,500.00	25,000.00	25,000.00	28,200.00
Undivided profits .....	9,799.60	12,028.00	16,053.00	15,635.00
<b>Total Capital Accounts .....</b>	<b>\$ 132,299.60</b>	<b>\$ 137,028.00</b>	<b>\$ 141,053.00</b>	<b>\$ 145,835.00</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 912,893.57</b>	<b>\$ 1,193,167.19</b>	<b>\$ 1,216,214.44</b>	<b>\$ 1,549,640.25</b>

**OFFICERS FOR 1952**

John Richert, President; John Richert, Jr., Cashier-Secretary.

**DIRECTORS FOR 1952**

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

Certificate Issued May 2, 1918

No. 346

**COMMERCIAL SAVINGS BANK OF STERLING, STERLING**

(Logan County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,242,101.50	\$ 1,682,182.71	\$ 1,850,607.14	\$ 1,568,123.81
United States Government obligations, direct and guaranteed	2,711,900.00	2,066,900.00	2,366,900.00	2,166,900.00
Obligations of States and political subdivisions	25,000.00	15,514.33	14,000.00	24,753.52
Other bonds, notes, and debentures	65,714.20	65,714.20	65,714.20	65,714.20
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)	2,164,699.50	2,947,566.17	2,766,330.93	3,622,718.22
Bank premises owned	110,000.00	105,000.00	100,000.00	95,000.00
Furniture and Fixtures	13,483.75	13,058.51	13,924.36	4,494.35
Real estate owned other than bank premises	9,694.35	7,994.35	6,194.35	17,598.51
Other assets	24,271.04	15,890.23	29,842.87	97,748.41
<b>Total Assets</b>	<b>\$ 6,375,864.34</b>	<b>\$ 6,928,820.50</b>	<b>\$ 7,222,513.85</b>	<b>\$ 7,672,051.02</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations	\$ 3,699,558.91	\$ 4,389,477.01	\$ 3,940,915.60	\$ 4,757,592.86
Time deposits of individuals, partnerships, and corporations	1,180,701.91	1,234,172.79	1,344,899.47	1,399,914.02
Deposits of United States Government (including postal savings)	62,814.97	51,075.78	28,609.46	66,279.97
Deposits of States and political subdivisions	843,696.31	595,243.20	1,292,962.08	746,148.12
Deposits of banks	5,000.00	5,000.00	7,500.00	7,500.00
Other deposits (certified and officers' checks, etc.)	18,270.84	41,944.53	17,089.22	43,816.15
<b>Total Deposits</b>	<b>\$ 5,810,042.94</b>	<b>\$ 6,316,913.31</b>	<b>\$ 6,631,975.83</b>	<b>\$ 7,021,251.12</b>
Other liabilities	1.75	13.36	.60	17.42
<b>CAPITAL ACCOUNTS</b>				
Capital (Common)	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus	175,000.00	175,000.00	175,000.00	175,000.00
Undivided profits	265,819.65	311,893.83	290,537.42	350,782.48
<b>Total Capital Accounts</b>	<b>\$ 565,819.65</b>	<b>\$ 611,893.83</b>	<b>\$ 590,537.42</b>	<b>\$ 650,782.48</b>
<b>Total Liabilities and Capital Accounts</b>	<b>\$ 6,375,864.34</b>	<b>\$ 6,928,820.50</b>	<b>\$ 7,222,513.85</b>	<b>\$ 7,672,051.02</b>

**OFFICERS FOR 1952**

J. H. Sanders, President; Theo C. Sanders, A. M. Rex, Vice-Presidents; K. W. Bellrose, Cashier; Loraine Hays, Fred Mangels, Assistant Cashiers.

**DIRECTORS FOR 1952**

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



Certificate Issued February 14, 1925

No. 417

**THE SECURITY STATE BANK OF STERLING, STERLING**

(Logan County)

**OFFICERS FOR 1951**

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier; F. R. Smith, R. L. Luckey,  
R. L. Parsons, Assistant Cashiers.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,723,463.72	\$ 1,625,048.57	\$ 1,676,257.83	\$ 2,272,852.58
United States Government obligations, direct and guaranteed ...	4,492,600.62	3,995,185.00	4,094,719.00	3,795,484.00
Obligations of States and political subdivisions .....		338.74		53,859.30
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) .....	1,918,739.60	3,162,404.38	2,435,824.73	3,231,919.49
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	1.00	1.00
<b>Total Assets .....</b>	<b>\$ 8,140,805.94</b>	<b>\$ 8,788,978.69</b>	<b>\$ 8,212,803.56</b>	<b>\$ 9,360,117.37</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 6,192,743.11	\$ 6,761,344.40	\$ 6,168,615.77	\$ 7,095,311.17
Time deposits of individuals, partnerships, and corporations .....	1,352,998.55	1,399,973.23	1,485,970.75	1,552,781.92
Deposits of States and political subdivisions .....	56,610.41	71,856.66	42,246.08	59,434.77
Deposits of banks .....	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.) .....	44,779.17	45,878.80	22,906.92	133,206.39
<b>Total Deposits .....</b>	<b>\$ 7,652,131.24</b>	<b>\$ 8,284,053.09</b>	<b>\$ 7,724,739.52</b>	<b>\$ 8,845,734.25</b>
Other liabilities .....	\$ 35.90	\$ 57.80	\$ 36.10	\$ 49.95
<b>CAPITAL ACCOUNTS</b>				
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 .....	88,638.80	104,867.80	88,027.94	114,333.17
Reserves (and retirement account for preferred capital) .....	200,000.00	200,000.00	200,000.00	200,000.00
<b>Total Capital Accounts .....</b>	<b>\$ 488,638.80</b>	<b>\$ 504,867.80</b>	<b>\$ 488,027.94</b>	<b>\$ 514,333.17</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 8,140,805.94</b>	<b>\$ 8,788,978.69</b>	<b>\$ 8,212,803.56</b>	<b>\$ 9,360,117.37</b>

**OFFICERS FOR 1952**

R. A. Towne, President; Roy E. Smith, Vice-President and Cashier; Theodore D. Brown, Vice-President and Trust Officer; F. R. Smith, Assistant Vice-President; R. L. Luckey, R. L. Parsons, Assistant Cashiers.

**DIRECTORS FOR 1952**

F. H. Blair, Theodore D. Brown, Arthur A. Smith, F. R. Smith, Roy E. Smith, Wm. H. Thornburg, R. A. Towne.

Certificate Issued June 19, 1909

No. 156

**THE FIRST STATE BANK OF WALSENBURG, WALSENBURG**

(Huerfano County)

**OFFICERS FOR 1951**

R. R. Gowdy, President; J. P. Firm, Vice-President; F. C. Unfug, Cashier-Secy.; J. A. Murray,  
Asst. Cashier; A. H. Stephens, Treasurer.

**DIRECTORS FOR 1951**

R. R. Gowdy, Paul Krier, James P. Firm, C. L. Mann, May E. Cowing.

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash balances, with other banks, including reserve balances, and cash items in process of collection .....	\$ 637,642.46	\$ 888,597.88	\$ 782,546.48	\$ 891,964.12
United States Government obligations, direct and guaranteed ...	1,997,967.08	2,399,204.01	1,689,000.95	1,886,312.28
Obligations of States and political subdivisions .....	18,034.37	33,865.12	750.00	2,244.53
Other bonds, notes, and debentures			31,714.40	31,594.80
Loans and discounts (including overdrafts) .....	1,770,214.11	1,488,022.80	1,763,623.48	1,530,979.89
Bank premises owned .....	8,500.00	6,500.00	5,000.00	4,000.00
Furniture and Fixtures .....	10,385.00	11,000.00	10,000.00	9,000.00
<b>Total Assets .....</b>	<b>\$ 4,442,743.02</b>	<b>\$ 4,827,189.81</b>	<b>\$ 4,282,635.31</b>	<b>\$ 4,356,095.62</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,557,240.40	\$ 3,016,074.07	\$ 2,432,469.61	\$ 2,559,055.81
Time deposits of individuals, partnerships, and corporations .....	1,067,866.36	1,088,979.19	1,097,724.52	1,049,815.25
Deposits of United States Government (including postal savings)	111,608.09	60,846.75	45,888.76	60,520.06
Deposits of States and political subdivisions .....	401,443.78	325,934.91	388,473.01	351,636.61
Other deposits (certified and officers' checks, etc.) .....	39,922.99	38,647.78	13,357.06	21,265.01
<b>Total Deposits .....</b>	<b>\$ 4,178,081.62</b>	<b>\$ 4,530,482.70</b>	<b>\$ 3,977,912.96</b>	<b>\$ 4,042,292.74</b>
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus .....	150,000.00	175,000.00	200,000.00	200,000.00
Undivided profits .....	14,661.40	21,707.11	4,722.35	13,802.88
<b>Total Capital Accounts .....</b>	<b>\$ 264,661.40</b>	<b>\$ 296,707.11</b>	<b>\$ 304,722.35</b>	<b>\$ 313,802.88</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 4,442,743.02</b>	<b>\$ 4,827,189.81</b>	<b>\$ 4,282,635.31</b>	<b>\$ 4,356,095.62</b>

**OFFICERS FOR 1952**

R. R. Gowdy, President; J. P. Firm, Vice-President; F. C. Unfug, Cashier-Secretary; J. A. Murray, A. H. Stephens, Assistant Cashiers.

**DIRECTORS FOR 1952**

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

Certificate Issued July 31, 1916

No. 313

**THE COLORADO STATE BANK OF WALSH, WALSH**

(Baca County)

**OFFICERS FOR 1951**

R. B. Holt, President; J. K. McKinnis, Vice-President; I. K. Hoyle, Cashier and Secy.;  
Arlee Wiley, Asst. Cashier.

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 543,840.32	\$ 859,435.70	\$ 863,872.51	\$ 689,615.06
United States Government obligations, direct and guaranteed ...	516,948.07	516,540.00	516,270.00	516,000.00
Obligations of States and political subdivisions .....	28,881.21	34,431.20	26,685.32	21,865.00
Other bonds, notes, and debentures	15,000.00	15,000.00	20,000.00	20,000.00
Loans and discounts (including overdrafts) .....	901,990.90	1,041,985.45	877,329.17	840,633.74
<b>Total Assets .....</b>	<b>\$ 2,006,660.50</b>	<b>\$ 2,467,392.35</b>	<b>\$ 2,304,157.00</b>	<b>\$ 2,088,113.80</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,557,898.85	\$ 2,034,479.94	\$ 1,859,332.88	\$ 1,645,264.32
Time deposits of individuals, partnerships, and corporations .....	2,259.80	2,459.80	3,766.96	4,666.96
Deposits of United States Government (including postal savings)	20,675.90	9,277.05	18,970.24	5,336.89
Deposits of States and political subdivisions .....	159,830.52	153,279.02	157,031.62	154,380.70
Deposits of banks .....	18,727.08	18,727.08	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.) .....	20,748.81	5,000.00	5,000.00	5,000.00
<b>Total Deposits .....</b>	<b>\$ 1,780,140.96</b>	<b>\$ 2,223,222.89</b>	<b>\$ 2,062,828.78</b>	<b>\$ 1,833,375.95</b>
Other liabilities .....		10,000.00		
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus .....	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits .....	76,519.54	84,169.46	91,328.22	104,737.85
<b>Total Capital Accounts .....</b>	<b>\$ 226,519.54</b>	<b>\$ 234,169.46</b>	<b>\$ 241,328.22</b>	<b>\$ 254,737.85</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,006,660.50</b>	<b>\$ 2,467,392.35</b>	<b>\$ 2,304,157.00</b>	<b>\$ 2,088,113.80</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 247,262.48	\$ 224,653.35	\$ 245,675.43	\$ 415,381.04
United States Government obligations, direct and guaranteed...	304,000.00	279,000.00	304,000.00	402,875.00
Obligations of States and political subdivisions .....	61,000.00	77,127.00	87,000.00	115,000.00
Other bonds, notes, and debentures	21,975.00	20,000.00	29,975.00	42,915.00
Loans and discounts (including overdrafts) .....	274,800.95	355,428.53	316,376.11	310,818.83
Bank premises owned.....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	739.00	634.00	530.00	425.00
Other assets.....	25,200.99	57,993.04	40,461.88	38,488.89
<b>Total Assets .....</b>	<b>\$ 934,979.42</b>	<b>\$ 1,014,836.92</b>	<b>\$ 1,024,019.42</b>	<b>\$ 1,325,904.76</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..\$	551,978.79	\$ 612,666.97	\$ 626,699.66	\$ 842,090.49
Time deposits of individuals, partnerships, and corporations .....	201,992.01	264,144.30	196,657.29	267,344.31
Deposits of United States Government (including postal savings) ..		468.75		
Deposits of States and political subdivisions .....	82,186.01	33,503.76	88,237.56	93,561.82
Other deposits (certified and officers' checks, etc.) .....	8,201.93	7,650.16	13,099.16	16,811.09
<b>Total Deposits.....</b>	<b>\$ 844,358.74</b>	<b>\$ 918,433.94</b>	<b>\$ 924,693.67</b>	<b>\$ 1,219,807.71</b>
Other liabilities .....	2,500.00	2,500.00	2,500.00	2,500.00
<b>CAPITAL ACCOUNTS</b>				
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 .....	38,120.68	38,902.98	41,825.75	48,597.05
<b>Total Capital Accounts .....</b>	<b>\$ 90,620.68</b>	<b>\$ 93,902.98</b>	<b>\$ 96,825.75</b>	<b>\$ 103,597.05</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 934,979.42</b>	<b>\$ 1,014,836.92</b>	<b>\$ 1,024,019.42</b>	<b>\$ 1,325,904.76</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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

Certificate Issued August 12, 1911

No. 224

**FARMERS STATE BANK OF YUMA, YUMA**

(Yuma County)

**OFFICERS FOR 1951**

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

**DIRECTORS FOR 1951**

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

RESOURCES	June 30, 1951	Dec. 31, 1951	June 30, 1952	Dec. 31, 1952
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 1,010,604.98	\$ 1,185,289.45	\$ 1,292,004.12	\$ 1,092,412.36
United States Government obligations, direct and guaranteed....	822,451.72	722,945.00	822,439.00	524,043.00
Obligations of States and political subdivisions .....	24,000.00	24,000.00	32,000.00	32,000.00
Corporate stocks (including stock of Federal Reserve Bank) .....	4,800.00	4,800.00	5,200.00	4,800.00
Loans and discounts (including overdrafts) .....	1,106,900.05	1,611,787.43	1,287,049.23	1,946,539.47
Bank premises owned .....	1.00	1.00	1.00	1.00
Furniture and Fixtures .....	1.00	1.00	6,787.12	1.00
<b>Total Assets .....</b>	<b>\$ 2,968,758.75</b>	<b>\$ 3,548,823.88</b>	<b>\$ 3,445,480.77</b>	<b>\$ 3,599,796.83</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,377,400.11	\$ 2,923,005.46	\$ 2,767,400.01	\$ 2,912,324.31
Time deposits of individuals, partnerships, and corporations .....	312,113.27	336,693.39	360,338.72	380,852.03
Deposits of United States Government (including postal savings)	520.25	473.00	814.60	1,565.00
Deposits of States and political subdivisions .....	74,237.10	71,591.46	89,939.70	74,593.82
<b>Total Deposits .....</b>	<b>\$ 2,764,270.73</b>	<b>\$ 3,331,763.31</b>	<b>\$ 3,218,493.03</b>	<b>\$ 3,369,335.16</b>
Other liabilities .....		12,000.00		12,000.00
<b>CAPITAL ACCOUNTS</b>				
Capital (Common) .....	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus .....	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits .....	44,488.02	45,060.57	66,987.74	58,461.67
<b>Total Capital Accounts .....</b>	<b>\$ 204,488.02</b>	<b>\$ 205,060.57</b>	<b>\$ 226,987.74</b>	<b>\$ 218,461.67</b>
<b>Total Liabilities and Capital Accounts .....</b>	<b>\$ 2,968,758.75</b>	<b>\$ 3,548,823.88</b>	<b>\$ 3,445,480.77</b>	<b>\$ 3,599,796.83</b>

**OFFICERS FOR 1952**

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

**DIRECTORS FOR 1952**

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











