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FORTY-SEVENTH
AND
FORTY-EIGHTH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. Edwin C. Johnson
The Governor of the State
of
Colorado

For the Period from January 1, 1953
to December 31, 1954

BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.

FORTY-SEVENTH
AND
FORTY-EIGHTH
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State Bank Commissioner
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For the Period from January 1, 1953
to December 31, 1954

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

DEPARTMENT ESTABLISHED

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

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT 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

CARLOS E. ARTERBURN

HARRY BLOOM

C. H. BUGHMAN

HORACE E. DAVIS

CHAS. F. DRENEL

HOWARD C. ISENHART

FRED L. REES

L. C. RODGERS

LINDELL L. SACK

EDWARD L. STOLLER

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

ARTHUR A. SWANSON, *Small Loan Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

MAXINE S. BLOOMQUIST, *Stenographer*

MARY JEANNE BRUNKER, *Stenographer*

ANNE DOOLEY, *Stenographer*

VERNA DUEHNING, *Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

Telephone : KEystone 4-1171, Ext. 217-218



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Letter of Transmittal

December 31, 1954

To His Excellency
EDWIN C. JOHNSON,
Governor of Colorado.

Sir:

I have the honor to submit the Forty-seventh and Forty-eighth Annual Reports of the Department of Banking for the years 1953 and 1954 in compliance with the terms and provisions of 14-2-16, Colorado Revised Statutes, 1953, being the state banking laws.

Respectfully submitted,
FRANK E. GOLDY,
State Bank Commissioner

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AMENDMENT, INCREASED CAPITAL STOCK

The Colonial State Bank, Manassa to \$25,000.00

First State Bank of Louisville, Louisville to \$25,000.00

The Central Bank & Trust Company, Denver to \$2,500,000.00

Fowler State Bank, Fowler to \$50,000.00

CERTIFICATES OF AUTHORITY ISSUED

Cherry Creek Bank, Denver, Colorado

The Bank of Lafayette, Lafayette, Colorado

Bank of Denver, Denver, Colorado

INDUSTRIAL BANKS ORGANIZED

Family Industrial Bank, Denver, Colorado

MONEY LENDERS

There were 212 money lenders in 1953

CREDIT UNIONS

There were 94 credit unions in 1953

INDUSTRIAL BANKS

During 1953 there were 18 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

Annual Report 1954

AMENDMENT, INCREASED CAPITAL STOCK

Weld County Savings Bank, Greeley, to \$150,000.00

The Minnequa Bank of Pueblo, Pueblo to \$200,000.00

Bank of Burlington, Burlington to \$75,000.00

North Denver Bank, Denver to \$250,000.00

CERTIFICATES OF AUTHORITY ISSUED

INDUSTRIAL BANKS ORGANIZED

Sterling Industrial Bank, Sterling, Colorado

MONEY LENDERS

There were 192 money lenders in 1954

CREDIT UNIONS

There were 106 credit unions in 1954

INDUSTRIAL BANKS

During 1954 there were 19 industrial banks in operation

TITLE AND GUARANTY COMPANIES

There was 1 title and guaranty company

Industrial Banks 1954

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

Credit Unions 1954

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
Trameo 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 & Chieftain Credit Union.....	Pueblo
Arapahoe County Teachers Credit Union.....	Englewood
St. Cajetan's Parish Credit Union.....	Denver
Cooperator 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
Soooper 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
Triplex Credit Union.....	Pueblo
Educators Credit Union.....	Pueblo
Annunciation Credit Union.....	Denver
Gazette Telegraph Credit Union.....	Colorado Springs
Coors Credit Union.....	Golden
Printing Industry Credit Union.....	Denver
Welco Credit Union.....	Greeley
Coors Porcelain Credit Union.....	Golden
Garden Farm Credit Union.....	Denver
Rye Home Credit Union.....	Rye
Ringsby Credit Union.....	Denver
Butcher Workmen 641 Credit Union.....	Denver
Denver-Chicago Trucking Co. Credit Union.....	Denver
Guarantee Credit Union.....	Ft. Collins
Luby Credit Union.....	Denver
All Saints Credit Union.....	Denver
Plumbers Local Credit Union.....	Denver
Pipefitters Credit Union.....	Denver
Meadow Gold Credit Union.....	Pueblo
St. Patrick's Parish Credit Union.....	Denver
Moly Credit Union.....	Climax
Shell Denver Credit Union.....	Denver
Friendship Credit Union.....	Alamosa
Boulder County School Employees Credit Union.....	Boulder
Westminster Fellowship Credit Union.....	Westminster

Small Loan Companies 1954

A & A Finance Company.....	Denver
Aaron Mosko Motor Company.....	Englewood
Acme Finance Company.....	Denver
Admiral Finance Company.....	Denver
Aetna Finance Company.....	Colorado Springs
Aetna Finance Company.....	Grand Junction
Aetna Finance Company.....	Pueblo
Aetna Loan Company.....	Denver
Alameda Finance Company.....	Arvada
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
Associates Loan Company.....	Denver
Atlantic Finance Company.....	Denver
Auld, Kissock, Cram, Inc.....	Ft. Collins
Baca County Finance Company.....	Springfield
Baker Finance Company.....	Grand Junction
Basin Finance Company.....	Cortez
Beneficial Finance Company of Colorado.....	Denver
Beneficial Finance Company of Denver.....	Denver
Bern-Dell & Company.....	Denver
Berryhill Finance Company.....	Ft. Morgan
Bishop-Brown Finance Company.....	Denver
Capitol Hill Finance Corporation.....	Denver
Central Finance Company.....	Denver
Central Finance Company.....	Longmont
Century Finance Corporation.....	Lakewood
Chaffee County Finance Company.....	Salida
Chipeta Finance Company.....	Montrose
Citizens Finance Company.....	Grand Junction
Citizens Loan Company.....	Denver
City Finance Company.....	Greeley
City Loan Company.....	Colorado Springs
City Loan Company.....	Denver
Civic Loan Company.....	Denver
Colorado Finance Corporation.....	Denver
Colorado Finance and Insurance Co.....	Colorado Springs
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Denver
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commerce Loan Company.....	Pueblo
Commonwealth Finance Company.....	Denver
Community Credit Company.....	Pueblo
Community Finance & Acceptance Corp.....	Denver
Community Loan & Finance Company.....	Salida
Consolidated Finance Company.....	Delta
Consumer Finance Company of Boulder.....	Boulder
Consumer Finance Corporation.....	Colorado Springs
Consumer Finance Corporation.....	Denver
Continental Finance Corporation.....	Denver
Crown Finance Company.....	Colorado Springs
Crown Finance Company.....	Pueblo
Credit Service Corporation.....	Denver
D. & R. G. Mutual Loan Association.....	Grand Junction
Dameree, Frank T.....	Brighton

Delta Finance Company.....	Delta
Dent, Herbert Langston.....	Ft. Lupton
Dent, W. L.....	Brighton
Denver Motor Finance Company, Inc.....	Denver
Derby Loan Company.....	Derby
Domestic Finance Company.....	Denver
East Side Finance Company.....	Denver
Fairway Finance Company.....	Denver
Fidelity Finance Company of Trinidad.....	Trinidad
Finance Corporation.....	Denver
Finance Corporation.....	Littleton
First Finance Company.....	Denver
Ft. Collins Finance Company.....	Ft. Collins
Fugit Finance Company.....	Lamar
General Credit Corporation.....	Alamosa
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.....	Pueblo
General Credit Corporation.....	Trinidad
General Finance Service.....	Colorado Springs
Glenarm Finance Company.....	Denver
Golden Credit Company.....	Denver
Grand Junction Finance Company.....	Grand Junction
Greeley Finance Company.....	Greeley
Guardian Finance Company, Inc.....	Denver
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
Household Finance Corporation.....	Denver
Household Finance Corporation.....	Pueblo
Imperial Finance Company.....	Denver
Imperial Finance Company.....	Pueblo
Industrial Finance Company.....	Englewood
Intermountain Finance Company.....	Durango
Jim Furlong Loan Company.....	Denver
Joe Newcomer Finance Company.....	Colorado Springs
John Gray Agency.....	Pagosa Springs

Kinney Finance Co.....	Longmont
Kinney Loan & Finance Company.....	Greeley
Krier, Paul & Lucile.....	Walsenburg
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.....	Pueblo
Lincoln Finance Company.....	Denver
Lincoln Finance Company.....	Denver
Lincoln Loan Company.....	Colorado Springs
Liston, Thomas G.....	Boulder
Littleton Finance Company.....	Littleton
Loans, Inc.....	Denver
Local Loan Company.....	Denver
Local Loan Company.....	Englewood
Midwest Finance Company.....	Denver
Modern Finance Company.....	Denver
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
Murphy Finance Company of Denver.....	Denver
National Motor Finance Company.....	Denver
National Underwriters Finance Corp.....	Denver
Northwestern Colorado Finance Corp.....	Craig
Northwestern Colorado Finance Corp.....	Steamboat Springs
Northwestern Loan Company.....	Denver
Pan-American Finance Company.....	Denver
Peoples Acceptance Corporation.....	Grand Junction
Peoples Acceptance Corporation.....	Leadville
Personal Finance Company of Pueblo.....	Pueblo
Pickett, Esther C.....	Boulder
Pomeranz Co.....	Denver
Preferred Finance Corporation.....	Denver
Pueblo Loan & Finance Company.....	Pueblo
R.P.M. Loan & Finance Company.....	Denver
Retail Finance Corporation.....	Denver
Rifle Industries, Inc.....	Rifle
Roosevelt Finance Company.....	Englewood
Rural Loan Company.....	Boone
Salida Finance Company.....	Salida
Santa Fe Finance Company.....	Denver

Seaboard Finance Company of Denver.....	Denver
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.....	Lakewood
Securities Credit Corporation.....	Pueblo
Securities Credit Corporation.....	Sterling
Service Loan Corporation.....	Denver
Southern Colorado Acceptance Corp.....	Pueblo
Standard Finance Company.....	Denver
State Finance Company of Colorado Springs.....	Colorado Springs
State Finance Company of Colorado.....	Denver
State Finance Company.....	Denver
State Finance Company.....	Denver
Steel Town Finance Company.....	Pueblo
Stenback, R. H.....	Brush
Stenback, Ralph H.....	Ft. Morgan
Suburban Finance Company of Denver.....	Denver
Thompson, Arthur J.....	Henderson
Thrifty Loan & Finance Co.....	Denver
Time Credit, Inc.....	Denver
Trinidad Credit Company.....	Trinidad
Turner Securities.....	Durango
United Finance Company.....	Denver
United States Loan Company.....	Brush
Ute Finance Company.....	Colorado Springs
Valley Finance Company.....	Denver
Valley Finance Company of Pueblo.....	Pueblo
Valley Loan Association.....	Lamar
Western Collectors, Inc.....	Durango
Western Credit Corporation.....	Paonia
Western Finance Company.....	Montrose
Workman's Finance Company.....	Denver
Zipprodt, A. M.....	Alamosa
Zipprodt Finance Company.....	La Junta

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

RESOURCES	Total No. Banks 74	Total No. Banks 77	Total No. Banks 76	Total No. Banks 76
Cash, balances with other banks, including reserve balances, and cash items in process of collection...	\$ 89,047,636.61	\$ 98,190,724.08	\$ 97,451,638.05	\$ 113,127,102.24
United States Government obligations, direct and guaranteed	134,533,039.16	150,113,110.10	141,793,499.39	160,509,364.91
Obligations of States and political subdivisions	11,524,825.72	13,256,695.17	15,810,327.08	17,270,379.72
Other bonds, notes, and debentures	1,523,463.77	2,518,934.58	1,200,716.27	1,033,624.36
Corporate stocks (including stock of Federal Reserve Bank)	244,956.00	309,005.00	313,358.00	321,259.00
Loans and discounts (including overdrafts)	154,015,525.23	163,218,613.23	169,407,480.07	183,092,293.99
Bank premises owned	779,756.82	811,763.54	1,078,946.00	1,053,047.17
Furniture and fixtures	1,138,857.49	1,217,619.00	1,384,104.76	1,397,168.40
Real estate owned other than bank premises	2,514.00	8,577.23	53,046.94	208,434.08
Investments and other assets indirectly representing bank premises or other real estate	41,291.91	38,564.96	35,977.22	37,789.96
Customers' liability to this bank on acceptances outstanding	204,000.00	204,000.00		
Other assets	1,543,787.37	1,599,219.01	1,824,751.89	2,003,761.36
Total Assets	\$394,599,654.08	\$431,486,825.90	\$430,353,845.67	\$480,054,225.19
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$214,534,467.15	\$232,797,481.48	\$221,775,467.25	\$259,269,430.32
Time deposits of individuals, partnerships, and corporations	88,109,564.15	98,624,487.72	101,701,801.13	107,395,997.26
Deposits of United States Government (including postal savings)	3,845,787.32	5,283,714.17	7,113,808.86	7,532,338.02
Deposits of States and political subdivisions	34,926,930.13	32,067,170.33	39,438,201.16	37,536,500.44
Deposits of banks	21,111,140.22	25,635,471.84	23,818,825.52	28,682,302.24
Other deposits (certified and officers' checks, etc.)	3,317,275.47	4,557,372.74	3,338,348.59	4,561,974.50
Total Deposits	\$365,845,164.44	\$398,965,698.28	\$397,186,452.51	\$444,978,542.78
Bills repayable, discounts, and other liabilities for borrowed money	132,362.00	300,000.00	106,640.00	
Acceptances executed by or for account of this bank and outstanding		204,000.00		
Other liabilities	4,168,388.52	4,579,894.05	4,446,267.72	5,291,959.69
CAPITAL ACCOUNTS				
Capital	\$ 8,065,000.00	\$ 10,090,000.00	\$ 10,140,000.00	\$ 10,315,000.00
Surplus	8,973,200.00	9,964,700.00	10,402,200.00	10,958,600.00
Undivided profits	6,517,238.86	6,316,686.23	6,964,281.52	7,252,638.00
Reserves (and retirement account for preferred capital)	898,300.26	1,065,847.34	1,108,003.92	1,257,484.72
Total Capital Accounts	\$ 24,453,739.12	\$ 27,437,233.57	\$ 28,614,485.44	\$ 29,783,722.72
Total Liabilities and Capital Accounts	\$394,599,654.08	\$431,486,825.90	\$430,353,845.67	\$480,054,225.19
Percentage of Total Capital to Total Assets				6.20%
Percentage of Total Capital to Total Deposits				6.69%
Cash reserves to Total Deposits				25.42%
Percentage of Assets in Cash and Sight Exchange			23.57%	
Percentage of Assets in U. S. Government Obligations			33.43%	
Percentage of Assets in Other Bonds and Securities			3.88%	
Percentage of Assets in Loans and Discounts			38.14%	
Percentage of Assets in Banking House22%	
Percentage of Assets in Furniture and Fixtures29%	
Percentage of Assets in Other Assets47%	100%
Percentage of Liabilities in Deposits				92.69%
Percentage of Liabilities in Other Liabilities				1.10%
Percentage of Liabilities in Capital				2.15%
Percentage of Liabilities in Surplus				2.29%
Percentage of Liabilities in Undivided Profits and Reserves				1.77%
Increase in resources since June 30, 1954				\$49,700,379.52
Increase in deposits since June 30, 1954				47,792,090.27
Increase in capital since June 30, 1954				175,000.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 203,492.71	\$ 195,494.44	\$ 244,958.42	\$ 332,263.98
United States Government obligations, direct and guaranteed....	569,000.00	469,000.00	438,120.00	390,818.65
Obligations of States and political subdivisions	86,000.00	106,657.41	104,000.00	123,000.00
Other bonds, notes, and debentures	2,000.00	2,000.00	2,000.00	14,594.35
Loans and discounts, including overdrafts)	208,504.47	225,577.58	280,386.50	320,923.94
Furniture and Fixtures	4,650.00	4,030.00	4,030.00	3,410.00
Total Assets	\$ 1,073,647.18	\$ 1,002,759.46	\$ 1,073,494.92	\$ 1,185,010.92
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations—\$	564,712.05	\$ 444,143.47	\$ 462,057.98	\$ 574,734.60
Time deposits of individuals, partnerships, and corporations.....	264,248.32	226,502.76	246,749.24	279,379.09
Deposits of United States Government (including postal savings)	8,530.52	9,608.17	9,217.18	17,220.57
Deposits of States and political subdivisions	179,671.61	253,052.32	252,814.77	208,538.93
Other deposits (certified and officers' checks, etc.).....	214.84	9,276.64	1,573.06	2,873.87
Total Deposits	\$ 1,017,377.34	\$ 942,583.36	\$ 972,412.23	\$ 1,082,747.06
Other liabilities			35,282.00	33,086.00
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	27,500.00	32,500.00	40,000.00	40,000.00
Undivided profits	3,769.84	2,676.10	800.69	4,177.86
Total Capital Accounts.....	\$ 56,269.84	\$ 60,176.10	\$ 65,800.69	\$ 69,177.86
Total Liabilities and Capital Accounts	\$ 1,073,647.18	\$ 1,002,759.46	\$ 1,073,494.92	\$ 1,185,010.92

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

W. Lucas Woodall, Alton Beck, L. M. Elisha, L. D. Chalfant, F. M. Willoughby.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1953

W. L. Hazlett, President; J. K. Hazlett, Vice-President and Secretary; Francis H. Smith, Cashier; Joseph DeVries, Assistant Vice-President; Joseph N. Gerber, Assistant Vice-President; Rolland C. Shultz, Assistant Cashier; H. C. Wilcoxon, Assistant Cashier.

DIRECTORS FOR 1953

W. L. Hazlett, J. K. Hazlett, Helen J. Hazlett.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 797,882.36	\$ 1,186,061.58	\$ 1,639,397.12	\$ 1,592,830.52
United States Government obligations, direct and guaranteed....	4,235,122.01	3,594,700.00	3,038,327.19	3,923,261.63
Obligations of States and political subdivisions	20,000.00	18,992.40	59,476.42	79,807.01
Loans and discounts (including overdrafts)	1,601,898.11	2,138,955.89	2,001,008.05	1,987,961.64
Bank premises owned	38,810.97	37,799.15	36,606.65	34,000.00
Furniture and Fixtures	34,187.16	43,018.17	40,351.12	38,700.00
Other assets			307.64	1,248.87
Total Assets	\$ 6,727,900.61	\$ 7,019,527.19	\$ 6,815,474.19	\$ 7,657,809.67
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	4,496,797.77	\$ 4,479,635.72	\$ 4,207,775.73	\$ 4,745,747.27
Time deposits of individuals, partnerships, and corporations	1,425,574.29	1,391,726.78	1,380,553.98	1,505,364.15
Deposits of United States Government (including postal savings)	18,131.25	31,832.86	39,354.48	77,565.80
Deposits of States and political subdivisions	471,439.50	768,668.42	843,558.71	952,495.23
Deposits of banks	11,079.46	23,572.33	14,221.20	13,480.96
Other deposits (certified and officers' checks, etc.)	59,092.46	36,659.02	39,635.77	37,208.21
Total Deposits	\$ 6,482,114.73	\$ 6,732,095.13	\$ 6,525,099.87	\$ 7,331,861.62
Other liabilities	19,917.65	20,551.16	20,498.21	65,858.21
CAPITAL ACCOUNTS				
Capital	\$ 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	25,968.23	29,380.90	50,000.00	60,089.84
Reserves		37,500.00	19,876.11	
Total Capital Accounts	\$ 225,868.23	\$ 266,880.90	\$ 269,876.11	\$ 260,089.84
Total Liabilities and Capital Accounts	\$ 6,727,900.61	\$ 7,019,527.19	\$ 6,815,474.19	\$ 7,657,809.67

OFFICERS FOR 1954

W. L. Hazlett, President; J. K. Hazlett, Vice-President; Neal J. Ryan, Cashier; Darrell T. Jones, Assistant Vice-President; Alfred J. Dreiling, Assistant Cashier.

DIRECTORS FOR 1954

W. L. Hazlett, J. K. Hazlett, Helen J. Hazlett.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1953

J. W. Valentine, President; E. M. McCoy, Executive Vice-President; M. M. Bagby, Vice-President; E. D. Seymour, Cashier-Secretary; Salome Taylor, Conrad Jorgenson, Assistant Cashiers.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 993,814.99	\$ 1,085,784.05	\$ 964,861.42	\$ 1,121,126.79
United States Government obligations, direct and guaranteed....	1,788,691.55	1,787,528.11	2,012,398.45	2,146,905.85
Obligations of States and political subdivisions	102,571.35	120,856.90	107,220.80	99,756.03
Other bonds, notes, and debentures			42,000.00	50,000.00
Loans and discounts (including overdrafts)	1,559,281.50	1,474,711.50	1,484,189.44	1,648,099.91
Bank premises owned	37,500.00	34,000.00	34,000.00	31,000.00
Furniture and Fixtures	15,175.95	14,000.00	14,030.75	16,000.00
Other assets	3,598.26	3,000.00		
Total Assets	\$ 4,500,633.60	\$ 4,519,880.56	\$ 4,658,700.86	\$ 5,112,888.58
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,631,184.73	\$ 2,656,013.72	\$ 2,572,905.08	\$ 2,995,198.77
Time deposits of individuals, partnerships, and corporations	979,333.62	1,056,960.53	1,122,155.11	1,202,468.97
Deposits of United States Government (including postal savings)	31,023.80	53,958.19	59,143.48	85,782.67
Deposits of States and political subdivisions	437,396.30	327,453.39	430,885.00	339,456.23
Deposits of banks	60,230.18	48,627.42	66,056.48	22,313.26
Other deposits (certified and officers' checks, etc.)	27,763.86	32,867.83	33,661.16	95,941.38
Total Deposits	\$ 4,166,932.49	\$ 4,175,881.08	\$ 4,284,806.31	\$ 4,741,161.28
Other liabilities	14,476.12	19,119.52	24,713.23	24,011.91
CAPITAL ACCOUNTS				
Capital	\$ 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	119,224.99	124,879.96	149,181.32	147,715.39
Total Capital Accounts	\$ 319,224.99	\$ 324,879.96	\$ 349,181.32	\$ 347,715.39
Total Liabilities and Capital Accounts	\$ 4,500,633.60	\$ 4,519,880.56	\$ 4,658,700.86	\$ 5,112,888.58

OFFICERS FOR 1954

J. W. Valentine, Chairman of Board; E. K. Hilton, President; E. M. McCoy, Executive Vice-President; M. M. Bagby, Vice-President; E. D. Seymour, Cashier-Secretary; Salome Taylor, Conrad Jorgenson, Assistant Cashiers.

DIRECTORS FOR 1954

J. Perry Bartlett, H. S. Evans, E. K. Hilton, Clarence L. Ireland, 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 1953

Robert E. Marek, President; J. C. Counter, Vice-President; Louis F. Clermonts, Cashier;
Antoinette E. Vidmar, Assistant Cashier.

DIRECTORS FOR 1953

Robert E. Marek, Mildred Marek, J. C. Counter, Joseph G. Hodges, David Patton.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,121,827.86	\$ 1,037,682.23	\$ 1,204,858.45	\$ 1,384,274.34
United States Government obligations, direct and guaranteed....	2,574,267.51	2,002,000.00	2,859,919.60	2,972,730.24
Obligations of States and political subdivisions	207,954.82	209,135.60	216,009.61	252,346.82
Other bonds, notes, and debentures	43,811.00	36,811.00	56,861.00	64,976.00
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)	1,050,236.40	1,589,026.39	916,878.68	859,224.13
Furniture and Fixtures	16,916.63	13,916.63	14,732.55	17,076.33
Other assets	72.37	542.94	901.69	3,605.82
Total Assets	\$ 5,018,086.59	\$ 4,892,114.79	\$ 5,273,161.58	\$ 5,557,233.68
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,926,136.40	\$ 3,501,060.82	\$ 3,000,635.33	\$ 3,341,769.28
Time deposits of individuals, partnerships, and corporations....	344,080.71	340,689.76	323,776.54	351,146.47
Deposits of United States Government (including postal savings)	54,033.53	61,787.92	85,016.26	86,197.26
Deposits of States and political subdivisions	1,415,787.69	729,380.79	1,556,912.23	1,450,254.47
Other deposits (certified and officers' checks, etc.)	23,665.70	9,783.52	24,883.66	17,209.79
Total Deposits	\$ 4,763,704.03	\$ 4,642,702.81	\$ 4,991,224.02	\$ 5,246,577.27
Other liabilities	31,463.30	23,315.47	24,267.86	25,099.16
CAPITAL ACCOUNTS				
Capital	\$ 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	122,919.26	126,096.51	157,669.70	185,557.25
Total Capital Accounts	\$ 222,919.26	\$ 226,096.51	\$ 257,669.70	\$ 285,557.25
Total Liabilities and Capital Accounts	\$ 5,018,086.59	\$ 4,892,114.79	\$ 5,273,161.58	\$ 5,557,233.68

OFFICERS FOR 1954

Robert E. Marek, President; J. C. Counter, Vice-President; Julian Frost, Cashier-Secretary;
Antoinette E. Vidmar, Assistant Cashier.

DIRECTORS FOR 1954

Robert E. Marek, Mildred P. Marek, J. C. Counter, Joseph G. Hodges, David Patton.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1953

John M. Needham, President; Alonzo Petteys, Vice-President; W. M. Watrous, Executive Vice-President; Wm. J. Lynn, Cashier; Harold L. Albert, Assistant Cashier; Robert U. Hansen, Auditor and Trust Officer.

DIRECTORS FOR 1953

John M. Needham, Alonzo Petteys, J. H. Bloedorn, Wm. B. Paynter, Jr., W. M. Watrous, Daniel Kjeldgaard, Robert U. Hansen, Wm. J. Lynn, Harry Bloom, Robert A. Petteys.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 562,550.04	\$ 542,672.17	\$ 833,343.46	\$ 1,007,420.61
United States Government obligations, direct and guaranteed....	449,282.12	469,230.86	407,553.96	484,405.35
Obligations of States and political subdivisions	94,000.00	78,500.00	78,000.00	48,000.00
Loans and discounts (including overdrafts)	2,279,502.43	2,415,777.24	2,686,516.34	2,612,071.67
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 3,385,335.59	\$ 3,506,181.27	\$ 4,005,414.76	\$ 4,151,898.63
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,707,134.17	\$ 1,829,078.97	\$ 2,134,754.32	\$ 2,283,983.04
Time deposits of individuals, partnerships, and corporations....	787,622.34	835,200.85	964,903.99	957,733.29
Deposits of United States Government (including postal savings)	12,527.75	21,697.27	20,495.21	26,768.65
Deposits of States and political subdivisions	402,584.67	278,608.41	420,303.60	347,132.94
Other deposits (certified and officers' checks, etc.)	67,836.16	131,022.44	47,218.69	103,314.78
Total Deposits	\$ 2,977,705.09	\$ 3,095,607.94	\$ 3,587,675.81	\$ 3,718,932.70
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	250,000.00	250,000.00	250,000.00	250,000.00
Undivided profits	7,630.50	10,573.33	17,738.95	32,965.93
Total Capital Accounts	\$ 407,630.50	\$ 410,573.33	\$ 417,738.95	\$ 432,965.93
Total Liabilities and Capital Accounts	\$ 3,385,335.59	\$ 3,506,181.27	\$ 4,005,414.76	\$ 4,151,898.63

OFFICERS FOR 1954

John M. Needham, President; Alonzo Petteys, Vice-President; W. M. Watrous, Executive Vice-President; Wm. J. Lynn, Cashier; Harold L. Albert, Assistant Cashier; Robert U. Hansen, Auditor and Trust Officer.

DIRECTORS FOR 1954

John M. Needham, Alonzo Petteys, J. H. Bloehorn, Sr., Wm. B. Paynter, Jr., W. 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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 826,246.37	\$ 599,309.90	\$ 922,903.94	\$ 728,371.51
United States Government obligations, direct and guaranteed....	1,419,310.00	1,418,810.00	1,418,810.00	1,717,871.00
Obligations of States and political subdivisions	229.60	11,486.83	72.25	9,736.85
Other bonds, notes, and debentures	3,920.00	3,920.00	3,920.00	3,920.00
Loans and discounts (including overdrafts)	1,119,295.14	1,327,065.22	901,002.96	879,057.91
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets	13,282.87	1,828.60	24,432.42	2,294.51
Total Assets	\$ 3,382,285.98	\$ 3,362,422.55	\$ 3,271,143.57	\$ 3,341,253.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,523,329.55	\$ 2,551,200.39	\$ 2,382,766.19	\$ 2,450,449.14
Time deposits of individuals, partnerships, and corporations.....	471,002.17	504,963.98	533,474.83	545,985.36
Deposits of United States Government (including postal savings)	5,454.05	6,872.05	2,618.58	13,410.21
Deposits of States and political subdivisions	150,459.56	62,234.32	103,712.96	52,990.90
Other deposits (certified and officers' checks, etc.)	31,448.68	35,079.64	31,320.55	43,039.61
Total Deposits	\$ 3,181,694.01	\$ 3,160,350.38	\$ 3,053,893.11	\$ 3,105,875.22
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 75,000.00
Surplus	50,000.00	50,000.00	50,000.00	75,000.00
Undivided Profits	100,591.97	102,072.17	117,250.46	85,378.56
Total Capital Accounts	\$ 200,591.97	\$ 202,072.17	\$ 217,250.46	\$ 235,378.56
Total Liabilities and Capital Accounts	\$ 3,382,285.98	\$ 3,362,422.55	\$ 3,271,143.57	\$ 3,341,253.78

OFFICERS FOR 1954

George D. Tubbs, Jr., President; L. L. Reinecker, Executive Vice-President; John C. Penny, Vice-President; Willard Gross, Cashier-Secretary; Willis K. Cline, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 189,214.64	\$ 137,376.94	\$ 261,094.49	\$ 186,750.39
United States Government obligations, direct and guaranteed....	189,450.00	189,450.00	199,450.00	281,386.50
Obligations of States and political subdivisions	5,090.30	10,315.30	8,483.99	5,887.71
Loans and discounts (including overdrafts)	328,460.76	342,969.99	325,154.82	321,302.06
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	215.00	108.00	545.88	545.88
Total Assets	\$ 712,431.70	\$ 680,221.23	\$ 794,730.18	\$ 795,873.54
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	366,747.87	\$ 426,042.54	\$ 436,016.70	\$ 409,673.98
Time deposits of individuals, partnerships, and corporations.....	100,723.94	109,679.98	128,388.67	131,695.96
Deposits of United States Government (including postal savings)	1,465.35	1,571.60	940.35	18,075.62
Deposits of States and political subdivisions	45,423.36	45,243.63	140,110.38	138,117.12
Deposits of banks	126,781.20	17,800.44	10,729.52	20,147.78
Other deposits (certified and officers' checks, etc.)	133.93	2,633.93	408.93	133.93
Total Deposits	\$ 641,275.65	\$ 602,972.12	\$ 716,594.55	\$ 717,844.39
Other liabilities	1,845.72	1,806.02	1,654.64	3,149.22
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	30,000.00	30,000.00	30,000.00	33,000.00
Undivided profits	14,310.33	20,443.09	21,480.99	16,879.93
Total Capital Accounts	\$ 69,310.33	\$ 75,443.09	\$ 76,480.99	\$ 74,879.93
Total Liabilities and Capital Accounts	\$ 712,431.70	\$ 680,221.23	\$ 794,730.18	\$ 795,873.54

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

A. R. Best, Donald R. Best, W. L. Best, F. M. Merten, Hugh C. Best.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 292,804.91	\$ 328,243.59	\$ 350,401.85	\$ 329,592.93
United States Government obligations, direct and guaranteed.	782,563.00	939,676.00	742,156.50	873,002.80
Obligations of States and political subdivisions		50,000.00		15,000.00
Other bonds, notes, and debentures				
Loans and discounts (including overdrafts)	925,783.13	885,623.37	1,078,560.41	977,737.06
Bank premises owned	2,500.00	2,000.00	2,000.00	1,500.00
Furniture and Fixtures	3,000.00	2,000.00	2,000.00	1,500.00
Total Assets	\$ 2,006,651.04	\$ 2,207,542.96	\$ 2,175,118.76	\$ 2,198,332.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.	\$ 1,077,440.27	\$ 1,248,766.53	\$ 1,123,326.50	\$ 1,198,745.88
Time deposits of individuals, partnerships, and corporations	679,447.60	712,235.88	699,919.99	697,536.74
Deposits of United States Government (including postal savings)	5,296.29	8,067.59	7,457.85	7,914.37
Deposits of States and political subdivisions	84,118.33	79,335.69	189,864.58	132,151.42
Other deposits (certified and officers' checks, etc.)	11,316.78	10,091.94	3,811.87	8,033.76
Total Deposits	\$ 1,857,619.27	\$ 2,058,497.63	\$ 2,024,380.79	\$ 2,044,382.17
CAPITAL ACCOUNTS				
Capital	\$ 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	49,031.77	49,045.33	50,737.97	53,950.62
Total Capital Accounts	\$ 149,031.77	\$ 149,045.33	\$ 150,737.97	\$ 153,950.62
Total Liabilities and Capital Accounts	\$ 2,006,651.04	\$ 2,207,542.96	\$ 2,175,118.76	\$ 2,198,332.79

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

P. S. Miller, President; W. C. Buboltz, Vice-President; W. C. Buboltz, Cashier-Secretary.

DIRECTORS FOR 1953

P. S. Miller, W. C. Buboltz, J. E. Miller.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 276,001.38	\$ 374,668.20	\$ 457,400.15	\$ 314,114.93
United States Government obligations, direct and guaranteed,	520,000.00	520,000.00	688,000.00	847,218.75
Obligations of States and political subdivisions	1,852.79	2,384.79	19,265.38	5,529.80
Other bonds, notes, and debentures			25,000.00	25,000.00
Loans and discounts (including overdrafts)	862,204.05	904,771.54	779,078.37	790,840.96
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,660,060.22	\$ 1,801,826.53	\$ 1,968,745.90	\$ 1,982,706.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations,	\$ 829,147.49	\$ 958,462.75	\$ 911,618.34	\$ 1,008,978.17
Time deposits of individuals, partnerships, and corporations	298,444.56	351,473.14	362,073.03	396,241.54
Deposits of United States Government (including postal savings)	7,632.04	14,981.69	124,997.69	41,934.59
Deposits of States and political subdivisions	363,556.25	309,345.74	396,375.50	343,126.84
Other deposits (certified and officers' checks, etc.)	6,899.62	7,427.10	7,675.14	21,353.24
Total Deposits	\$ 1,505,679.96	\$ 1,641,690.42	\$ 1,802,739.70	\$ 1,811,634.38
CAPITAL ACCOUNTS				
Capital	\$ 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	54,380.26	60,136.11	66,006.20	71,072.06
Total Capital Accounts	\$ 154,380.26	\$ 160,136.11	\$ 166,006.20	\$ 171,072.06
Total Liabilities and Capital Accounts	\$ 1,660,060.22	\$ 1,801,826.53	\$ 1,968,745.90	\$ 1,982,706.44

OFFICERS FOR 1954

P. S. Miller, President; W. C. Buboltz, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1954

P. S. Miller, J. E. Miller, W. C. Buboltz.

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 939,100.52	\$ 349,181.66	\$ 910,402.74	\$ 717,500.97
United States Government obligations, direct and guaranteed....	214,500.00	214,000.00	266,000.00	515,703.00
Obligations of States and political subdivisions	4,323.31	3,673.27		5,922.70
Loans and discounts (including overdrafts)	682,298.79	1,263,826.17	569,672.97	538,219.36
Bank premises owned	1.00	1.00	1.00	2,500.00
Furniture and Fixtures	2,000.00	1,200.00	1,200.00	600.00
Total Assets	\$ 1,842,223.62	\$ 1,831,882.10	\$ 1,747,276.71	\$ 1,780,446.03
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,396,542.91	\$ 1,386,212.47	\$ 1,175,651.64	\$ 1,143,252.43
Time deposits of individuals, partnerships, and corporations	225,954.64	258,558.46	318,614.38	326,090.63
Deposits of United States Government (including postal savings)	6,663.43	2,511.44	3,789.90	3,268.72
Deposits of States and political subdivisions	85,642.81	55,047.43	111,633.75	170,637.86
Total Deposits	\$ 1,714,803.79	\$ 1,702,329.80	\$ 1,609,689.67	\$ 1,643,249.64
CAPITAL ACCOUNTS				
Capital	\$ 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	27,419.83	29,552.30	37,587.04	37,196.39
Total Capital Accounts	\$ 127,419.83	\$ 129,552.30	\$ 137,587.04	\$ 137,196.39
Total Liabilities and Capital Accounts	\$ 1,842,223.62	\$ 1,831,882.10	\$ 1,747,276.71	\$ 1,780,446.03

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1953

Winford Griffin, President; G. N. Sery, Vice-President; Kenneth F. Heizer, Cashier; Esther Clibon, Assistant Cashier.

DIRECTORS FOR 1953

Rush Appleman, W. E. Briscoe, Kenneth D. Brookhart, Winford Griffin, Caywood B. Lindsey, G. N. Sery, J. Selby Young.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 192,549.14	\$ 356,650.96	\$ 328,878.46	\$ 653,375.45
United States Government obligations, direct and guaranteed....	346,924.22	346,924.22	407,012.50	679,387.50
Obligations of States and political subdivisions	3,795.00			65,000.00
Loans and discounts (including overdrafts)	653,208.81	1,096,362.50	1,374,317.96	1,478,739.27
Furniture and Fixtures	45,610.59	45,463.34	58,164.68	55,022.00
Other assets	6,097.07			
Total Assets	\$ 1,248,184.83	\$ 1,845,401.02	\$ 2,168,373.60	\$ 2,931,524.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	690,326.83	\$ 1,148,904.97	\$ 1,350,751.19	\$ 1,888,347.76
Time deposits of individuals, partnerships, and corporations....	149,420.68	262,747.90	369,249.39	523,689.01
Deposits of United States Government (including postal savings)	6,302.39	13,008.98	18,628.63	49,531.67
Deposits of States and political subdivisions	245,033.95	253,143.81	248,609.17	260,127.50
Other deposits (certified and officers' checks, etc.)	6,245.48	14,528.09	10,037.47	23,036.05
Total Deposits	\$ 1,097,339.33	\$ 1,692,333.75	\$ 1,997,275.85	\$ 2,744,731.99
Other liabilities				28,303.89
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	20,845.50	23,067.27	36,097.75	28,488.34
Reserves (and retirement account for preferred capital)			5,000.00	
Total Capital Accounts	\$ 150,845.50	\$ 153,067.27	\$ 171,097.75	\$ 158,488.34
Total Liabilities and Capital Accounts	\$ 1,248,184.83	\$ 1,845,401.02	\$ 2,168,373.60	\$ 2,931,524.22

OFFICERS FOR 1954

Winford Griffin, President; G. N. Sery, Vice-President; Kenneth F. Heizer, Cashier; Esther Clibon, Assistant Cashier.

DIRECTORS FOR 1954

John Selby Young, Kenneth D. Brookhart, Will E. Briscoe, Rush Appleman, Winford Griffin, G. N. Sery, Caywood B. Lindsey.

Certificate Issued March 21, 1908

No. 20

THE COLORADO COMMERCIAL & SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1953

O. J. Miller, President; Claude L. Stout, Executive V.P. and Chairman of Board; J. C. Culley, Vice-President; I. W. Stimits, Vice-President and Cashier; L. C. Jeppsen, Vice-President; O. N. Brathovde, Assistant Vice-President; M. J. Griffin, Assistant Vice-President; Bardié W. Dougherty, Assistant-Cashier; Park H. Jones, Assistant-Cashier; J. D. Schroeder, Assistant-Cashier.

DIRECTORS FOR 1953

Walter E. Cosgriff, J. C. Culley, George L. Dern, O. J. Miller, L. C. Slothower, Jr.,
I. W. Stimits, Sr., Claude L. Stout, L. C. Jeppsen, H. A. Lewis.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,583,283.83	\$ 1,783,349.34	\$ 1,104,162.43	\$ 1,651,780.16
United States Government obligations, direct and guaranteed....	1,348,609.70	1,863,008.45	1,578,130.70	2,177,040.50
Obligations of States and political subdivisions	784,591.42	578,148.86	654,913.27	673,639.74
Other bonds, notes, and debentures		100,000.00		
Loans and discounts (including overdrafts)	3,127,335.64	3,120,027.74	3,932,563.21	4,053,164.32
Bank premises owned	112,588.06	123,671.04	123,671.04	117,671.04
Furniture and Fixtures	25,062.56	36,569.08	43,252.03	44,607.96
Other assets	7,731.85	9,473.93	4,716.59	9,502.07
Total Assets	\$ 6,989,203.06	\$ 7,614,248.44	\$ 7,441,409.27	\$ 8,727,405.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	3,806,889.25	\$ 4,134,631.59	\$ 3,995,960.01	\$ 4,980,183.32
Time deposits of individuals, partnerships, and corporations....	2,204,290.90	2,361,704.29	2,326,175.09	2,478,764.21
Deposits of United States Government (including postal savings)	72,351.35	91,940.22	88,952.33	162,674.00
Deposits of States and political subdivisions	360,462.58	389,839.62	400,298.22	350,098.43
Deposits of banks	18,352.56	68,135.90	56,697.29	136,537.10
Other deposits (certified and officers' checks, etc.).....	104,292.38	140,663.88	120,155.07	118,865.92
Total Deposits	\$ 6,566,639.02	\$ 7,186,915.50	\$ 6,988,238.01	\$ 8,227,122.98
Other liabilities	51,172.34	44,840.74	93,438.31	104,893.74
CAPITAL ACCOUNTS				
Capital	\$ 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	71,391.70	82,492.20	59,732.95	95,389.07
Total Capital Accounts	\$ 371,391.70	\$ 382,492.20	\$ 359,732.95	\$ 395,389.07
Total Liabilities and Capital Accounts	\$ 6,989,203.06	\$ 7,614,248.44	\$ 7,441,409.27	\$ 8,727,405.79

OFFICERS FOR 1954

Claude L. Stout, President; I. W. Stimits, Executive Vice-President; J. C. Culley, W. E. Willett, Vice-Presidents; O. N. Brathovde, Cashier; M. J. Griffin, Assistant Vice-President; B. W. Dougherty, Park H. Jones, J. D. Schroeder, Frances M. Whyte, Assistant Cashiers.

DIRECTORS FOR 1954

Walter E. Cosgriff, J. C. Culley, George L. Dern, H. A. Lewis, L. C. Slothower, Jr., I. W. Stimits, Sr., Claude L. Stout, Arthur W. Van Lopik, W. E. Willett.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,281,538.47	\$ 1,037,850.94	\$ 1,357,398.62	\$ 1,412,610.41
United States Government obligations, direct and guaranteed....	442,500.00	442,500.00	442,500.00	943,500.00
Obligations of States and political subdivisions	35,400.00	45,205.70	21,000.00	21,015.00
Loans and discounts (including overdrafts)	2,205,684.55	2,565,641.07	2,224,315.60	2,409,733.21
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	6,787.40	11,000.00	13,634.10	10,000.00
Real estate owned other than bank premises	1.00	1.00	1.00	2.00
Other assets	16,431.49	5,538.24	16,206.58	18,610.50
Total Assets	\$ 3,988,343.91	\$ 4,107,737.95	\$ 4,175,056.90	\$ 4,815,472.12
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,561,222.72	\$ 2,751,402.72	\$ 2,742,160.17	\$ 3,123,294.96
Time deposits of individuals, partnerships, and corporations....	759,462.13	772,007.32	829,133.70	934,397.25
Deposits of United States Government (including postal savings)	6,225.11	8,145.18	7,851.33	13,665.13
Deposits of States and political subdivisions	348,599.88	294,211.16	340,051.50	371,873.76
Other deposits (certified and officers' checks, etc.)	93,695.42	37,633.65	40,602.06	123,053.51
Total Deposits	\$ 3,769,205.26	\$ 3,863,400.03	\$ 3,959,798.76	\$ 4,566,284.61
Other liabilities		5,120.00		
CAPITAL ACCOUNTS				
Capital	\$ 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	19,138.65	39,217.92	15,258.14	49,187.51
Total Capital Accounts	\$ 219,138.65	\$ 239,217.92	\$ 215,258.14	\$ 249,187.51
Total Liabilities and Capital Accounts	\$ 3,988,343.91	\$ 4,107,737.95	\$ 4,175,056.90	\$ 4,815,472.12

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

C. P. Brennan, Chairman of the Board; John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary; Fred N. Hayes, Assistant Cashier; George E. Swanson Assistant Cashier.

DIRECTORS FOR 1953

C. P. Brennan, John C. Ellis, J. J. Stanton, F. R. Montgomery, F. M. Pleasant, George E. Swanson, L. S. Wyman.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 797,021.61	\$ 1,017,566.49	\$ 858,363.15	\$ 994,300.41
United States Government obligations, direct and guaranteed	1,683,136.70	2,430,253.91	1,771,644.30	2,468,081.44
Obligations of States and political subdivisions	106,143.31	76,669.19	67,830.81	128,873.74
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)	1,442,145.98	1,134,506.58	1,376,691.21	1,174,722.46
Furniture and Fixtures	19,725.52	20,151.19	15,194.77	10,562.10
Other Assets				43.02
Total Assets	\$ 4,054,173.12	\$ 4,685,147.36	\$ 4,095,724.24	\$ 4,782,583.17
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,399,016.70	\$ 2,888,670.52	\$ 2,210,997.02	\$ 2,998,548.55
Time deposits of individuals, partnerships, and corporations	567,899.92	615,515.04	622,829.28	687,900.95
Deposits of United States Government (including postal savings)	26,478.35	51,211.28	48,656.84	68,197.72
Deposits of States and political subdivisions	723,739.87	770,237.55	913,683.44	700,836.43
Other deposits (certified and officers' checks, etc.)	71,333.83	95,220.27	26,707.58	42,040.98
Total Deposits	\$ 3,788,468.67	\$ 4,420,854.66	\$ 3,822,874.16	\$ 4,497,524.64
Other liabilities	8,022.54	6,480.54	4,495.49	6,356.15
CAPITAL ACCOUNTS				
Capital	\$ 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	17,681.91	7,812.16	8,354.59	8,702.38
Reserves (and retirement account for preferred capital)	40,000.00	50,000.00	60,000.00	70,000.00
Total Capital Accounts	\$ 257,681.91	\$ 257,812.16	\$ 268,354.59	\$ 278,702.38
Total Liabilities and Capital Accounts	\$ 4,054,173.12	\$ 4,685,147.36	\$ 4,095,724.24	\$ 4,782,583.17

OFFICERS FOR 1954

C. P. Brennan, Chairman of the Board; John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary; Fred N. Hayes and George E. Swanson, Assistant Cashiers.

DIRECTORS FOR 1954

C. P. Brennan, John C. Ellis, J. J. Stanton, F. R. Montgomery, F. M. Pleasant, George E. Swanson, L. S. Wyman.

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,090,157.97	\$ 1,047,581.25	\$ 1,106,021.24	\$ 1,232,502.61
United States Government obligations, direct and guaranteed . . .	2,255,584.00	2,158,706.00	2,358,838.00	2,710,678.00
Obligations of States and political subdivisions	138,956.60	119,419.70	131,419.70	117,995.10
Other bonds, notes, and debentures				1,279.65
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,363,143.70	1,441,878.53	1,390,360.24	1,654,006.09
Bank premises owned	17,000.00	16,000.00	15,000.00	14,000.00
Furniture and Fixtures	15,000.00	14,000.00	13,000.00	13,400.00
Other assets	3,815.21	4,403.11	15,662.51	17,406.06
Total Assets	\$ 4,892,657.48	\$ 4,810,988.59	\$ 5,039,301.69	\$ 5,770,267.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. . .	\$ 3,268,901.33	\$ 3,317,062.66	\$ 3,163,412.87	\$ 4,042,202.91
Time deposits of individuals, partnerships, and corporations . . .	630,838.85	676,246.21	725,884.64	847,255.85
Deposits of United States Government (including postal savings)	29,314.00	23,165.49	21,174.68	43,420.00
Deposits of States and political subdivisions	547,781.91	382,614.76	697,435.60	392,085.23
Other deposits (certified and officers' checks, etc.)	10,757.32	22,041.34	18,503.17	38,321.39
Total Deposits	\$ 4,487,593.41	\$ 4,421,130.46	\$ 4,626,410.96	\$ 5,363,285.38
Other liabilities	26,181.35	23,037.29	29,005.15	26,949.40
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	64,240.62	52,596.42	71,630.55	68,077.99
Reserves (and retirement account for preferred capital)	14,642.10	14,224.42	12,255.03	11,954.74
Total Capital Accounts	\$ 378,882.72	\$ 366,820.84	\$ 383,885.58	\$ 380,032.73
Total Liabilities and Capital Accounts	\$ 4,892,657.48	\$ 4,810,988.59	\$ 5,039,301.69	\$ 5,770,267.51

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

Melvin Springer, Melvin Springer, Jr., L. J. Springer, 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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 362,955.85	\$ 468,969.64	\$ 350,638.25	\$ 409,447.78
United States Government obligations, direct and guaranteed....	411,758.00	486,765.50	370,746.50	440,564.75
Obligations of States and political subdivisions	9,982.50	9,982.50	9,982.50	9,982.50
Other bonds, notes and debentures	10,000.00	10,000.00	10,000.00	
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00	2,250.00	2,250.00
Loans and discounts (including overdrafts)	396,155.76	334,246.54	434,002.01	469,175.45
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1,250.00	1,250.00	1,776.00	1,680.00
Total Assets	\$ 1,194,353.11	\$ 1,313,465.18	\$ 1,179,396.26	\$ 1,333,101.48
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	862,790.75	\$ 945,749.21	\$ 704,516.28	\$ 925,877.85
Time deposits of individuals, partnerships, and corporations	58,092.68	63,579.04	61,963.29	70,084.32
Deposits of United States Government (including postal savings)	3,264.50	2,998.00	4,277.00	2,974.00
Deposits of States and political subdivisions	141,764.50	163,738.55	280,593.66	196,014.22
Other deposits (certified and officers' checks, etc.)	20,429.70	22,291.65	8,025.56	15,560.56
Total Deposits	\$ 1,086,342.13	\$ 1,198,356.45	\$ 1,059,375.79	\$ 1,210,510.95
Other liabilities	1,250.00	1,250.00	5,000.00	2,500.00
CAPITAL ACCOUNTS				
Capital	\$ 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	31,760.98	38,858.73	40,020.47	45,090.53
Total Capital Accounts	\$ 106,760.98	\$ 113,858.73	\$ 115,020.47	\$ 120,090.53
Total Liabilities and Capital Accounts	\$ 1,194,353.11	\$ 1,313,465.18	\$ 1,179,396.26	\$ 1,333,101.48

OFFICERS FOR 1954

John J. Berry, President; John Reason, Executive Vice-President; Helen Harmon, Cashier- William J. Tracy, Assistant Cashier; Hazel Bond, Assistant Cashier.

DIRECTORS FOR 1954

John J. Berry, Richard E. Conour, James M. French, F. Waldo Roth, Alex Colville.

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1953

George F. Rock, President; Robert C. Wade, Executive Vice-President; Dan H. Miller, Cashier; Harry C. Denny, Vice-President; Carey E. Gilbert, Vice-President; Donald C. Jackson, Vice-President; William G. Moore, Controller.

DIRECTORS FOR 1953

Albert Giesecke, Gail L. Ireland, M. R. Latimer, R. J. Lawrence, Benjamin F. Stapleton, Jr.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection		\$ 292,389.83	\$ 553,202.18	\$ 817,829.24
United States Government obligations, direct and guaranteed....		1,177,000.00	628,000.00	1,187,250.00
Obligations of States and political subdivisions		31,100.00	71,100.00	100,100.00
Loans and discounts (including overdrafts)		2,648,273.56	2,866,965.61	3,840,803.78
Bank premises owned		26,212.50		
Furniture and Fixtures		22,524.91	87,430.90	81,808.90
Other assets		1,903.98	2,681.76	4,673.86
Total Assets		\$ 4,199,404.78	\$ 4,209,380.45	\$ 6,032,465.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..				\$ 1,217,556.00
Time deposits of individuals, partnerships, and corporations		3,182,004.99	3,244,397.70	3,561,759.77
Deposits of United States Government (including postal savings)				72,226.83
Deposits of States and political subdivisions		200,000.00	200,000.00	200,000.00
Other deposits (certified and officers' checks, etc.)				182,216.18
Total Deposits		\$ 3,382,004.99	\$ 3,444,397.70	\$ 5,233,758.87
Other liabilities		360,769.48	343,723.37	362,206.91
CAPITAL ACCOUNTS				
Capital		\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus		100,000.00	100,000.00	100,000.00
Undivided profits		60,000.00	71,259.38	86,500.00
Reserves and retirement account for preferred capital		46,630.31		
Total Capital Accounts		\$ 456,630.31	\$ 421,259.38	\$ 436,500.00
Total Liabilities and Capital Accounts		\$ 4,199,404.78	\$ 4,209,380.45	\$ 6,032,465.78

OFFICERS FOR 1954

George F. Rock, President; Robert C. Wade, Executive Vice-President; H. C. Denny, Vice-President; Dan H. Miller, Vice-President; Merle M. Owens, Assistant Vice-President; Michael C. Pearce, Assistant Vice-President; William L. White, Assistant Vice-President; L. H. Lindemann, Cashier-Secretary; W. F. Van Dyke, Assistant Cashier; Charles W. Nolin, Assistant Cashier; William G. Moore, Controller; Vivian L. Whitmore, Vault Officer.

DIRECTORS FOR 1954

H. C. Denny, Walter C. Emery, Robert A. Galbasin, Albert Giesecke, Gail L. Ireland, M. R. Latimer, R. J. Lawrence, George F. Rock, Ben F. Stapleton, Jr., Russell H. Volk, Robert C. Wade.

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$17,684,719.32	\$19,011,615.63	\$18,127,160.56	\$22,391,307.59
United States Government obligations, direct and guaranteed	16,509,494.22	24,351,917.79	17,001,033.56	21,889,144.70
Obligations of States and political subdivisions	4,083,296.44	4,960,415.47	5,612,990.91	5,762,454.41
Other bonds, notes, and debentures	713,484.06	1,413,056.95	220,202.22	193,878.79
Corporate stocks (including stock of Federal Reserve Bank)	60,000.00	108,750.00	110,253.00	112,503.00
Loans and discounts (including overdrafts)	38,442,991.46	37,652,909.95	41,751,737.86	44,274,125.93
Furniture and Fixtures	263,808.67	249,091.43	277,739.46	287,705.20
Real estate owned other than bank premises			6,721.50	176,893.85
Customers' liability to this bank on acceptances outstanding	204,000.00	204,000.00		
Other assets	1,068,344.90	1,029,329.65	1,198,443.43	1,339,778.76
Total Assets	\$79,030,139.07	\$88,991,086.87	\$84,306,282.50	\$96,427,792.23
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$29,905,620.09	\$32,782,492.05	\$31,073,414.93	\$37,868,312.54
Time deposits of individuals, partnerships, and corporations	18,659,566.32	20,618,131.87	20,024,453.97	20,042,784.26
Deposits of United States Government (including postal savings)	1,026,175.75	1,040,460.17	1,412,125.62	1,504,755.20
Deposits of States and political subdivisions	5,894,440.98	5,835,665.45	5,756,687.26	5,825,144.71
Deposits of banks	18,642,423.27	22,338,637.88	19,967,600.68	24,613,809.19
Other deposits (certified and officers' checks, etc.)	585,567.23	574,325.71	417,478.23	726,269.93
Total Deposits	\$74,713,793.64	\$83,189,713.13	\$78,651,760.69	\$90,581,075.83
Acceptances executed by or for account of this bank and outstanding	204,000.00	204,000.00		
Other liabilities	1,464,721.97	1,522,194.67	1,477,122.28	1,517,540.03
CAPITAL ACCOUNTS				
Capital	\$1,000,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00
Surplus	1,000,000.00	1,125,000.00	1,175,000.00	1,250,000.00
Undivided profits	647,623.46	450,179.07	502,399.53	579,176.37
Total Capital Accounts	\$2,647,623.46	\$4,075,179.07	\$4,177,399.53	\$4,329,176.37
Total Liabilities and Capital Accounts	\$79,030,139.07	\$88,991,086.87	\$84,306,282.50	\$96,427,792.23

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

OFFICERS FOR 1953

Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President and Cashier;
George J. M. Kelly, Treasurer; Donald B. Robertson, Secretary.

DIRECTORS FOR 1953

Munro L. Lyeth, George J. M. Kelly, Allan R. Phipps, J. Churchill Owen, Frank L. Burns,
Donald B. Robertson, Robert Selig, Ira C. Rothgerber, Jr., Joseph A. Uhl, Theodore Pate,
Weldon B. Hamilton.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection		\$ 383,626.16	\$ 391,592.16	\$ 789,248.79
United States Government obligations, direct and guaranteed....		691,372.86	917,435.74	1,530,315.78
Obligations of States and political subdivisions				317.36
Loans and discounts (including overdrafts)		591,067.47	1,204,934.26	1,650,444.30
Bank premises owned		2,911.78	61,046.56	68,771.94
Furniture and Fixtures		33,435.32	43,917.90	53,447.73
Other assets		6,990.75	1,640.78	1,934.54
Total Assets		\$ 1,709,404.34	\$ 2,620,567.40	\$ 4,094,480.44
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..		\$ 941,918.91	\$ 1,335,894.23	\$ 2,460,454.18
Time deposits of individuals, partnerships, and corporations		256,715.71	598,052.14	862,478.57
Deposits of United States Government (including postal savings)		9,228.24	18,071.68	35,378.17
Deposits of States and political subdivisions		200,000.00	335,000.00	385,000.00
Other deposits (certified and officers' checks, etc.)		17,445.63	24,873.89	31,956.59
Total Deposits		\$ 1,425,308.49	\$ 2,311,891.94	\$ 3,775,267.51
Other liabilities		8,448.40	27,219.53	40,518.06
CAPITAL ACCOUNTS				
Capital		\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus		50,000.00	50,000.00	50,000.00
Undivided profits		25,647.45	31,455.93	28,694.87
Total Capital Accounts		\$ 275,647.45	\$ 281,455.93	\$ 278,694.87
Total Liabilities and Capital Accounts		\$ 1,709,404.34	\$ 2,620,567.40	\$ 4,094,480.44

OFFICERS FOR 1954

Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President and Cashier;
Donald B. Robertson, Secretary; Francis H. Smith, Assistant Cashier; Harold N. Bugg,
Assistant Cashier; George J. M. Kelly, Treasurer.

DIRECTORS FOR 1954

Munro L. Lyeth, Weldon B. Hamilton, Donald B. Robertson, George J. M. Kelly, Joseph A. Uhl, Allan R. Phipps, Franklin L. Burns, Theodore Pate, Robert W. Selig, Ira C. Rothgerber, Jr.

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1953

E. S. Kassler, Sr., Chairman of the Board; Carl W. Sorensen, President; Ralph E. Nelson, Vice-President; David J. Main, Vice-President; George F. Smith, Vice-President; Robert S. Anderson, Assistant Vice-President; Harold L. Smith, Cashier; Finlay M. Robinson, Secretary; George R. McGeorge, Assistant Secretary and Assistant Cashier.

DIRECTORS FOR 1953

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, George F. Smith, Carl W. Sorensen, Frank McLister.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 847,303.47	\$ 1,061,516.24	\$ 1,050,025.27	\$ 707,752.54
United States Government obligations, direct and guaranteed....	115,000.00	255,000.00	454,440.00	724,867.58
Loans and discounts (including overdrafts)	5,755,180.09	5,724,663.23	5,590,820.67	6,214,985.22
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	8,594.22	20,196.63	13,199.55	8,917.34
Total Assets	\$ 6,726,080.78	\$ 7,061,379.10	\$ 7,108,488.49	\$ 7,656,525.68
LIABILITIES				
Time deposits of individuals, partnerships, and corporations	\$ 5,154,879.72	\$ 5,442,084.35	\$ 5,481,711.96	\$ 5,943,192.01
Deposits of United States Government (including postal savings)	2,718.75	2,700.60	318.75	5,437.50
Total Deposits	\$ 5,157,598.47	\$ 5,444,784.35	\$ 5,482,030.71	\$ 5,948,629.51
Other liabilities	718,482.31	716,594.75	701,457.78	757,896.17
CAPITAL ACCOUNTS				
Capital	\$ 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	350,000.00	400,000.00	425,000.00	450,000.00
Total Capital Accounts	\$ 850,000.00	\$ 900,000.00	\$ 925,000.00	\$ 950,000.00
Total Liabilities and Capital Accounts	\$ 6,726,080.78	\$ 7,061,379.10	\$ 7,108,488.49	\$ 7,656,525.68

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1953

Forrest L. Barkley, President; Elwood M. Kullgren, Vice-President and Cashier; Benjamin F. Clark, Board Chairman; Glen B. Clark, Assistant Vice-President; Claude E. Kenney, Assistant Vice-President; Vance M. Rhodes, Assistant Vice-President; James R. Elliott, Assistant Cashier; Donald M. Troutman, Assistant Cashier.

DIRECTORS FOR 1953

Forrest L. Barkley, Benjamin F. Clark, Glen B. Clark, Elwood M. Kullgren, Floyd R. Lilyard.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,953,639.97	\$ 2,368,342.84	\$ 1,876,504.43	\$ 2,944,558.52
United States Government obligations, direct and guaranteed....	8,121,166.13	8,330,339.50	8,822,506.89	8,790,905.97
Obligations of States and political subdivisions	7,019.86	7,009.93		743.03
Other bonds, notes, and debentures	6,000.00	6,000.00	6,000.00	
Loans and discounts (including overdrafts)	4,024,672.70	4,230,484.02	4,285,220.07	4,536,984.99
Furniture and Fixtures	35,000.00	42,000.00	35,000.00	40,000.00
Other assets	4,584.89	19,885.15	11,099.62	6,445.35
Total Assets	\$14,152,083.55	\$15,004,061.44	\$15,036,331.01	\$16,319,637.86
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 9,826,579.78	\$10,410,219.34	\$ 9,904,843.99	\$10,950,018.09
Time deposits of individuals, partnerships, and corporations	2,745,881.49	3,009,734.48	3,089,933.39	3,329,223.60
Deposits of United States Government (including postal savings)	57,984.06	131,607.64	198,110.96	246,330.11
Deposits of States and political subdivisions	536,520.21	393,824.19	543,489.16	448,873.40
Other deposits (certified and officers' checks, etc.)	166,182.78	161,436.57	204,214.26	152,813.54
Total Deposits	\$13,333,148.42	\$14,106,822.22	\$13,940,591.76	\$15,127,258.74
Other liabilities	242,239.05	308,604.07	330,205.45	328,385.10
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	350,000.00	350,000.00	500,000.00	500,000.00
Undivided profits	176,696.08	188,635.15	189,533.80	213,994.02
Reserves (and retirement account for preferred capital)			26,000.00	100,000.00
Total Capital Accounts	\$ 576,696.08	\$ 588,635.15	\$ 765,533.80	\$ 863,994.02
Total Liabilities and Capital Accounts	\$14,152,083.55	\$15,004,061.44	\$15,036,331.01	\$16,319,637.86

OFFICERS FOR 1954

Forrest L. Barkley, President; Elwood M. Kullgren, Executive Vice-President and Cashier; Glen B. Clark, Vice-President; Claude E. Kenney, Assistant Vice-President; Vance M. Rhodes, Assistant Vice-President; Donald M. Troutman, Assistant Cashier; James R. Elliott, Assistant Cashier.

DIRECTORS FOR 1954

Forrest L. Barkley, Glen B. Clark, Elwood M. Kullgren.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$14,615,984.09	\$17,141,590.36	\$14,905,545.65	\$19,866,028.48
United States Government obligations, direct and guaranteed....	23,003,466.20	25,121,389.38	24,026,175.34	20,964,527.38
Obligations of States and political subdivisions	312,885.12	542,979.33	1,909,951.68	2,092,674.67
Corporate stocks (including stock of Federal Reserve Bank).....	75,005.00	90,004.00	90,004.00	90,005.00
Loans and discounts (including overdrafts)	17,326,202.02	17,261,698.41	18,197,454.48	23,398,987.87
Bank premises owned	133,650.00	128,304.00	351,060.00	340,020.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets	259,757.27	266,660.62	258,177.31	252,898.28
Total Assets	\$55,726,950.70	\$60,552,627.10	\$59,738,369.46	\$67,005,142.68
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$34,941,505.75	\$38,351,046.16	\$36,125,991.97	\$42,309,460.16
Time deposits of individuals, partnerships, and corporations	8,865,057.68	9,020,295.47	9,405,938.31	9,610,091.59
Deposits of United States Government (including postal savings)	846,754.20	1,277,518.58	1,763,886.61	1,607,392.11
Deposits of States and political subdivisions	5,120,723.41	5,230,151.96	6,248,127.08	7,083,802.58
Deposits of banks	429,391.03	373,352.30	410,021.96	308,266.47
Other deposits (certified and officers' checks, etc.)	479,926.67	1,141,071.19	660,581.44	725,348.67
Total Deposits	\$50,683,358.74	\$55,393,435.66	\$54,614,547.37	\$61,644,361.58
Other liabilities	563,867.02	555,840.72	392,498.20	528,714.68
CAPITAL ACCOUNTS				
Capital	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00	\$ 1,000,000.00
Surplus	1,500,000.00	2,000,000.00	2,000,000.00	2,000,000.00
Undivided profits	1,444,879.65	1,048,505.43	1,111,478.60	1,169,221.13
Reserves (and retirement account for preferred capital)	534,845.29	554,845.29	619,845.29	662,845.29
Total Capital Accounts	\$ 4,479,724.94	\$ 4,603,350.72	\$ 4,731,323.89	\$ 4,832,066.42
Total Liabilities and Capital Accounts	\$55,726,950.70	\$60,552,627.10	\$59,738,369.46	\$67,005,142.68

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

Gene E. Griffith, President; C. A. Land, Vice-President; Wm. G. Griffith, Vice-President and Cashier; Ray L. Henning, Vice-President; Albert Smith, Auditor.

DIRECTORS FOR 1953

Gene E. Griffith, David G. Gordon, Wm. G. Griffith, Charles E. Mitton, Dr. R. Murphy, J. R. Travis, A. J. Kirch, C. A. Land, John E. Griffith.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,504,786.39	\$ 1,883,422.69	\$ 1,556,097.59	\$ 2,072,654.68
United States Government obligations, direct and guaranteed....	4,969,671.75	5,268,021.88	4,504,639.31	4,730,459.90
Obligations of States and political subdivisions	614,869.14	584,052.64	921,770.51	1,157,825.20
Other bonds, notes, and debentures	349,532.38	423,471.69	329,222.06	204,111.65
Loans and discounts (including overdrafts)	2,843,666.56	2,937,921.24	3,816,371.27	4,231,355.58
Furniture and Fixtures	48,870.90	45,927.16	43,470.40	57,082.52
Other assets	44,477.26	47,647.64	56,772.08	46,673.94
Total Assets	\$10,375,874.38	\$11,190,464.94	\$11,228,343.22	\$12,500,163.47
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 5,821,581.72	\$ 6,267,900.28	\$ 5,808,484.07	\$ 6,888,576.74
Time deposits of individuals, partnerships, and corporations	3,551,207.43	3,717,923.05	3,925,367.68	4,103,275.85
Deposits of United States Government (including postal savings)	75,334.88	182,241.23	285,069.21	328,859.70
Deposits of States and political subdivisions	205,442.10	229,925.91	230,980.88	237,036.39
Other deposits (certified and officers' checks, etc.)	113,976.09	160,792.13	274,413.91	141,445.23
Total Deposits	\$ 9,767,542.22	\$10,558,782.60	\$10,524,315.75	\$11,699,193.91
Other liabilities	130,322.37	133,078.07	147,494.65	192,196.42
CAPITAL ACCOUNTS				
Capital	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00	\$ 250,000.00
Surplus	100,000.00	100,000.00	150,000.00	200,000.00
Undivided profits	128,009.79	148,604.27	156,532.82	128,773.14
Reserves (and retirement account for preferred capital)				30,000.00
Total Capital Accounts	\$ 478,009.79	\$ 498,604.27	\$ 556,532.82	\$ 608,773.14
Total Liabilities and Capital Accounts	\$10,375,874.38	\$11,190,464.94	\$11,228,343.22	\$12,500,163.47

OFFICERS FOR 1954

Wm. G. Griffith, President; C. A. Land, Vice-President; T. J. Glasgow, Vice-President and Trust Officer; Ray L. Henning, Cashier; Richard L. Dunn, Assistant Cashier; Albert Smith, Auditor.

DIRECTORS FOR 1954

T. J. Glasgow, David G. Gordon, Wm. G. Griffith, Charles E. Mitton, D. R. Murphy, A. J. Kirch, C. A. Land, John E. Griffith, Wilbur M. Pryor, Jr.

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1953

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; H. R. Bachman, Jr., Cashier; Sydney E. Shuteran, Secretary.

DIRECTORS FOR 1953

H. J. Bleakley, Neil R. Cullen, Holt Chew, 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.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,311,884.81	\$ 1,495,880.83	\$ 1,643,742.50	\$ 1,689,520.12
United States Government obligations, direct and guaranteed....	2,313,005.02	2,927,453.85	3,463,799.12	4,075,433.89
Obligations of States and political subdivisions		15,000.00	72,202.33	57,504.51
Other bonds, notes, and debentures				36,000.00
Loans and discounts (including overdrafts)	2,658,683.06	2,935,821.90	2,917,557.69	3,317,033.02
Furniture and Fixtures	85,805.81	73,575.54	79,246.45	78,743.91
Other assets	1,283.49	3,935.09	15,011.33	8,150.80
Total Assets	\$ 6,370,662.19	\$ 7,451,667.21	\$ 8,191,559.42	\$ 9,262,385.75
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 3,533,381.49	\$ 4,116,748.54	\$ 4,242,047.02	\$ 4,810,455.87
Time deposits of individuals, partnerships, and corporations....	1,335,127.16	1,804,407.83	2,158,359.91	2,526,683.49
Deposits of United States Government (including postal savings)	126,753.00	117,964.24	214,511.59	210,635.59
Deposits of States and political subdivisions	900,000.00	875,132.75	899,132.75	933,700.00
Other deposits (certified and officers' checks, etc.)	43,465.77	50,703.52	81,950.30	66,527.05
Total Deposits	\$ 5,938,727.42	\$ 6,964,956.88	\$ 7,596,001.57	\$ 8,548,002.00
Other liabilities	135,049.45	153,214.00	153,911.83	214,383.75
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 250,000.00
Surplus	40,000.00	40,000.00	80,000.00	200,000.00
Undivided profits	56,885.32	93,496.33	161,646.02	50,000.00
Total Capital Accounts	\$ 296,885.32	\$ 333,496.33	\$ 441,646.02	\$ 500,000.00
Total Liabilities and Capital Accounts	\$ 6,370,662.19	\$ 7,451,667.21	\$ 8,191,559.42	\$ 9,262,385.75

OFFICERS FOR 1954

Etienne Perenyi, President; H. J. Bleakley, Vice-President; H. R. Bachman, Jr., Cashier; Sydney E. Shuteran, Secretary.

DIRECTORS FOR 1954

H. J. Bleakley, Neil R. Cullen, Holt Chew, 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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 500,939.06	\$ 359,272.74	\$ 403,541.14	\$ 582,135.65
United States Government obligations, direct and guaranteed	1,692,900.00	897,920.00	819,930.57	968,018.52
Loans and discounts (including overdrafts)	877,445.50	1,107,597.84	1,144,364.36	1,302,969.83
Furniture and Fixtures	28,064.36	30,012.59	31,858.54	38,742.13
Other assets			6,983.97	8,585.08
Total Assets	\$ 3,099,348.92	\$ 2,394,803.17	\$ 2,406,678.58	\$ 2,900,451.21
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,366,512.62	\$ 1,325,277.87	\$ 1,310,492.68	\$ 1,535,784.85
Time deposits of individuals, partnerships, and corporations	433,624.66	502,184.71	520,435.55	636,450.25
Deposits of States and political subdivisions	135,000.00	382,406.59	359,636.25	510,693.88
Other deposits (certified and officers' checks, etc.)	24,603.23	25,741.43	22,163.84	26,789.92
Total Deposits	\$ 2,959,740.51	\$ 2,235,610.60	\$ 2,212,728.32	\$ 2,709,718.90
Other liabilities	5,516.27	10,608.21	10,409.54	9,583.59
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	10,000.00	35,000.00	60,000.00	60,000.00
Undivided profits	24,092.14	13,584.36	23,540.72	21,148.72
Total Capital Accounts	\$ 134,092.14	\$ 148,584.36	\$ 183,540.72	\$ 181,148.72
Total Liabilities and Capital Accounts	\$ 3,099,348.92	\$ 2,394,803.17	\$ 2,406,678.58	\$ 2,900,451.21

OFFICERS FOR 1954

H. H. Hast, President; Walter Steinwald, Vice-President; Harry Bloom, Cashier; Harold Fash, Assistant Cashier; Wynn Terwilliger, Assistant Cashier.

DIRECTORS FOR 1954

H. H. Hast, Walter Steinwald, Alfred Krogh, Floyd Templeton.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1953

G. D. Taylor, President; E. W. Neal, Vice-President; T. R. Yowell, Vice-President and Cashier-Secretary; John A. Modrein, Assistant-Cashier.

DIRECTORS FOR 1953

Floyd Bradfield, Wilson Brumley, E. W. Neal, G. D. Taylor, T. R. Yowell.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 680,770.71	\$ 1,072,779.56	\$ 1,130,927.22	\$ 1,214,023.51
United States Government obligations, direct and guaranteed....	1,264,500.00	864,000.00	864,000.00	864,000.00
Obligations of States and political subdivisions	7,037.50	10,108.82	6,113.21	24,133.95
Loans and discounts (including overdrafts)	1,261,666.32	1,560,724.61	1,389,432.01	1,919,421.38
Bank premises owned	47,044.30	50,000.00	45,000.00	45,000.00
Furniture and Fixtures	8,669.51	15,000.00	13,500.00	13,586.85
Real estate owned other than bank premises		1.00	1.00	1.00
Other assets	1,325.34	547.58		1,282.35
Total Assets	\$ 3,271,013.68	\$ 3,573,161.57	\$ 3,448,973.44	\$ 4,081,449.04
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,549,603.04	\$ 1,813,864.19	\$ 1,614,803.04	\$ 1,924,420.28
Time deposits of individuals, partnerships, and corporations	1,075,576.56	1,137,400.50	1,195,087.47	1,247,408.81
Deposits of United States Government (including postal savings)	7,163.84	10,000.00	8,037.16	9,564.01
Deposits of States and political subdivisions	345,278.62	296,052.15	352,708.77	582,981.92
Deposits of banks				5,062.50
Other deposits (certified and officers' checks, etc.)	11,274.48	33,746.81	14,615.93	21,753.79
Total Deposits	\$ 2,988,896.54	\$ 3,291,063.65	\$ 3,185,252.37	\$ 3,791,191.31
Other liabilities	30,000.00	30,000.00	30,000.00	30,000.00
CAPITAL ACCOUNTS				
Capital	\$ 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	37,117.14	52,097.92	33,721.07	60,257.73
Reserves (and retirement account for preferred capital)	15,000.00			
Total Capital Accounts	\$ 252,117.14	\$ 252,097.92	\$ 233,721.07	\$ 260,257.73
Total Liabilities and Capital Accounts	\$ 3,271,013.68	\$ 3,573,161.57	\$ 3,448,973.44	\$ 4,081,449.04

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

Floyd C. Bradfield, Wilson Brumley, E. W. Neal, G. D. Taylor, T. R. Yowell.

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

Max Dalton, Paul Martin, Wade Redford, F. A. Sitton, W. A. Thompson.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 373,706.26	\$ 230,270.61	\$ 794,361.33	\$ 225,007.88
United States Government obligations, direct and guaranteed....	310,000.00	310,000.00	360,000.00	610,718.75
Obligations of States and political subdivisions		28,415.19	46,948.95	55,706.98
Other bonds, notes, and debentures	759.46			
Loans and discounts (including overdrafts)	439,297.72	583,535.68	655,903.00	681,464.33
Bank premises owned			43.23	
Furniture and Fixtures	6,643.20	6,698.88	6,839.59	6,581.65
Other assets			12.00	12.00
Total Assets	\$ 1,130,406.64	\$ 1,158,920.36	\$ 1,864,108.10	\$ 1,579,491.59
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	496,663.25	\$ 603,191.36	\$ 1,320,246.41	\$ 944,660.11
Time deposits of individuals, partnerships, and corporations	163,540.29	282,684.19	188,441.67	285,583.09
Deposits of United States Government (including postal savings)	2,043.11	3,713.87	596.42	2,228.20
Deposits of States and political subdivisions	292,374.95	76,940.56	180,446.84	150,437.87
Other deposits (certified and officers' checks, etc.)	15,646.54	29,864.08	9,991.92	13,311.56
Total Deposits	\$ 970,268.14	\$ 996,394.06	\$ 1,699,723.26	\$ 1,396,220.83
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	25,000.00	37,500.00	37,500.00	37,500.00
Undivided profits	35,138.50	25,026.30	26,884.84	45,770.76
Total Capital Accounts	\$ 160,138.50	\$ 162,526.30	\$ 164,384.84	\$ 183,270.76
Total Liabilities and Capital Accounts	\$ 1,130,406.64	\$ 1,158,920.36	\$ 1,864,108.10	\$ 1,579,491.59

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

Max Dalton, Cecil B. Jones, Paul Martin, Wade Redford, F. A. Sitton.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 718,485.37	\$ 676,138.86	\$ 818,931.14	\$ 656,982.73
United States Government obligations, direct and guaranteed....	1,168,518.25	\$ 971,189.62	\$ 1,272,216.12	\$ 974,567.75
Obligations of States and political subdivisions		1,842.92	9,468.37	13,106.99
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)	879,926.81	1,019,945.42	819,235.12	1,163,941.53
Bank premises owned	2,500.00	2,000.00	2,000.00	1,500.00
Furniture and Fixtures	7,670.50	7,025.05	7,025.05	8,704.79
Total Assets	\$ 2,780,100.93	\$ 2,681,141.87	\$ 2,931,875.80	\$ 2,821,803.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,902,838.14	\$ 1,766,783.53	\$ 1,834,723.30	\$ 1,790,301.46
Time deposits of individuals, partnerships, and corporations	528,369.67	539,913.58	691,084.27	578,193.29
Deposits of United States Government (including postal savings)	15,037.19	27,090.36	33,553.73	36,855.00
Deposits of States and political subdivisions	141,286.93	143,936.09	179,638.32	210,580.21
Other deposits (certified and officers' checks, etc.)	2,569.00	2,418.31	563.50	873.83
Total Deposits	\$ 2,590,100.93	\$ 2,480,141.87	\$ 2,739,563.12	\$ 2,616,803.79
CAPITAL ACCOUNTS				
Capital	\$ 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	90,000.00	101,000.00	92,312.68	105,000.00
Total Capital Accounts	\$ 190,000.00	\$ 201,000.00	\$ 192,312.68	\$ 205,000.00
Total Liabilities and Capital Accounts	\$ 2,780,100.93	\$ 2,681,141.87	\$ 2,931,875.80	\$ 2,821,803.79

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

J. C. Murphy, President; Winston S. Howard, Vice-President; Ben E. Waggoner, Secretary.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,295,370.15	\$ 1,710,146.64	\$ 1,619,439.78	\$ 1,617,651.44
United States Government obligations, direct and guaranteed	2,340,313.03	2,720,859.35	3,080,471.11	3,693,740.80
Obligations of States and political subdivisions	218,422.49	218,011.73	232,777.95	232,367.29
Corporate stocks (including stock of Federal Reserve Bank)	5,400.00	5,400.00	6,000.00	6,400.00
Loans and discounts (including overdrafts)	2,226,225.57	2,429,651.02	2,916,348.99	3,136,184.81
Bank premises owned		5,000.00	18,946.46	17,000.00
Furniture and Fixtures	58,000.00	50,000.00	56,000.00	50,000.00
Other assets	1,542.34		413.39	13,239.76
Total Assets	\$ 6,145,273.58	\$ 7,139,068.74	\$ 7,930,397.68	\$ 8,766,584.10
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 2,891,765.95	\$ 3,514,693.62	\$ 3,595,380.92	\$ 4,187,232.00
Time deposits of individuals, partnerships, and corporations	855,545.33	1,171,947.79	1,273,607.44	1,490,513.40
Deposits of United States Government (including postal savings)	128,251.79	100,356.63	185,176.53	111,391.28
Deposits of States and political subdivisions	1,626,917.26	1,207,702.32	2,163,440.09	1,931,438.29
Other deposits (certified and officers' checks, etc.)	338,205.38	520,426.97	281,918.50	600,049.03
Total Deposits	\$ 5,840,685.71	\$ 6,515,127.33	\$ 7,499,523.48	\$ 8,320,629.00
Bills repayable, rediscounts, and other liabilities for borrowed money		300,000.00		
CAPITAL ACCOUNTS				
Capital	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	30,000.00	50,000.00	62,500.00	100,000.00
Undivided profits	124,587.87	123,941.41	218,374.20	195,955.10
Total Capital Accounts	\$ 304,587.87	\$ 323,941.41	\$ 430,874.20	\$ 445,955.10
Total Liabilities and Capital Accounts	\$ 6,145,273.58	\$ 7,139,068.74	\$ 7,930,397.68	\$ 8,766,584.10

OFFICERS FOR 1954

J. C. Murphy, President; Ben E. Waggoner, Secretary and Vice-President; Ivan L. Woodring, Vice-President; Sidney J. White, Cashier; W. H. Flory, Assistant Vice-President; Mary A. Waggoner, Assistant Cashier; Robert P. Jennett, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 377,270.41	\$ 299,942.52	\$ 322,210.09	\$ 329,094.62
United States Government obligations, direct and guaranteed	701,000.00	691,000.00	726,600.00	751,600.00
Obligations of States and political subdivisions	22,246.50	21,032.16	24,765.50	31,594.23
Other bonds, notes, and debentures	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts)	275,875.73	313,383.53	271,151.50	240,323.37
Bank premises owned	2.00	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
Total Assets	\$ 1,376,396.64	\$ 1,325,362.21	\$ 1,344,731.09	\$ 1,352,616.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 759,539.27	\$ 671,636.81	\$ 694,926.11	\$ 690,657.60
Time deposits of individuals, partnerships, and corporations	385,829.41	404,232.62	401,430.89	415,164.41
Deposits of United States Government (including postal savings)	6,818.75	16,162.50	6,604.75	1,799.05
Deposits of States and political subdivisions	68,499.04	67,932.66	73,747.59	64,114.04
Other deposits (certified and officers' checks, etc.)	7,667.48	8,827.34	12,455.36	21,708.39
Total Deposits	\$ 1,228,353.95	\$ 1,168,791.93	\$ 1,189,164.70	\$ 1,193,443.49
Other liabilities		3,000.00		
CAPITAL ACCOUNTS				
Capital	\$ 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	41,639.86	48,580.48	50,017.22	57,932.05
Reserves (and retirement account for preferred capital)	6,402.83	4,989.80	5,549.17	1,240.68
Total Capital Accounts	\$ 148,042.69	\$ 153,570.28	\$ 155,566.39	\$ 159,172.73
Total Liabilities and Capital Accounts	\$ 1,376,396.64	\$ 1,325,362.21	\$ 1,344,731.09	\$ 1,352,616.22

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

James Brennan, Charles J. Elzi, Paul Nordstrom, William Whiles.

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 523,769.34	\$ 387,798.37	\$ 556,836.74	\$ 341,623.25
United States Government obligations, direct and guaranteed	332,000.00	506,670.00	406,844.00	716,248.00
Obligations of States and political subdivisions	8,500.00	8,500.00	6,500.00	17,802.97
Loans and discounts (including overdrafts)	723,528.81	659,532.47	880,318.76	691,612.15
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,587,800.15	\$ 1,562,502.84	\$ 1,850,501.50	\$ 1,767,288.37
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 939,777.03	\$ 771,024.86	\$ 1,013,960.07	\$ 871,133.36
Time deposits of individuals, partnerships, and corporations	361,682.99	439,610.06	416,373.41	459,891.12
Deposits of United States Government (including postal savings)	8,129.82	11,500.25	10,928.98	30,332.13
Deposits of States and political subdivisions	113,745.03	164,041.03	217,588.87	213,941.78
Other deposits (certified and officers' checks, etc.)	45,318.85	47,818.85	60,318.85	52,818.85
Total Deposits	\$ 1,468,653.72	\$ 1,433,995.05	\$ 1,719,170.18	\$ 1,628,177.24
Other liabilities	1,612.32	3,521.42	4,072.20	3,094.97
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	70,000.00	70,000.00	75,000.00	75,000.00
Undivided profits	22,534.11	29,986.37	27,259.12	36,076.16
Total Capital Accounts	\$ 117,534.11	\$ 124,986.37	\$ 127,259.12	\$ 136,076.16
Total Liabilities and Capital Accounts	\$ 1,587,800.15	\$ 1,562,502.84	\$ 1,850,501.50	\$ 1,767,288.37

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 368,333.49	\$ 353,560.53	\$ 319,529.01	\$ 264,828.31
United States Government obligations, direct and guaranteed....	309,200.00	308,700.00	308,700.00	307,700.00
Obligations of States and political subdivisions	7,000.00	7,585.90	7,000.00	7,000.00
Loans and discounts (including overdrafts)	174,667.77	170,244.77	165,124.34	140,142.66
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	2.00	2.00
Other assets	1,143.75	675.00	731.25	806.25
Total Assets	\$ 860,350.01	\$ 840,771.20	\$ 801,088.60	\$ 720,481.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	487,654.89	\$ 532,076.52	\$ 441,760.40	\$ 480,225.00
Time deposits of individuals, partnerships, and corporations	76,352.27	87,571.33	65,623.96	67,915.38
Deposits of States and political subdivisions	226,275.96	152,742.20	221,793.71	99,004.39
Total Deposits	\$ 790,283.12	\$ 772,390.05	\$ 729,178.07	\$ 647,144.77
Other liabilities	356.91			521.04
CAPITAL ACCOUNTS				
Capital	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00
Surplus	30,000.00	30,000.00	30,000.00	30,000.00
Undivided profits	29,709.98	28,381.15	31,910.53	32,815.41
Total Capital Accounts	\$ 69,709.98	\$ 68,381.15	\$ 71,910.53	\$ 72,815.41
Total Liabilities and Capital Accounts	\$ 860,350.01	\$ 840,771.20	\$ 801,088.60	\$ 720,481.22

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 486,514.35	\$ 861,432.18	\$ 701,459.37	\$ 812,473.28
United States Government obligations, direct and guaranteed	1,136,575.01	1,160,575.01	1,160,375.01	1,461,362.52
Obligations of States and political subdivisions	179,102.93	229,077.51	174,587.72	290,648.50
Other bonds, notes, and debentures				20,000.00
Loans and discounts (including overdrafts)	1,125,692.57	1,085,101.31	1,016,394.18	873,697.46
Bank premises owned		15,000.00	15,000.00	15,000.00
Furniture and Fixtures	3,500.00	2,500.00	2,500.00	2,500.00
Other assets		469.66	47.15	4,618.75
Total Assets	\$ 2,931,384.86	\$ 3,354,155.67	\$ 3,070,363.43	\$ 3,480,300.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 1,919,811.60	\$ 2,283,049.59	\$ 1,964,441.55	\$ 2,266,886.30
Time deposits of individuals, partnerships, and corporations	521,496.03	589,032.97	660,818.38	744,020.26
Deposits of States and political subdivisions	155,443.28	162,858.83	165,488.86	159,753.65
Other deposits (certified and officers' checks, etc.)	67,759.71	28,092.51	2,757.56	18,072.01
Total Deposits	\$ 2,664,510.62	\$ 3,063,033.95	\$ 2,793,506.35	\$ 3,188,732.22
Other liabilities		22,500.00		15,000.00
CAPITAL ACCOUNTS				
Capital	\$ 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	105,000.00	85,000.00	90,000.00	90,000.00
Reserves (and retirement account for preferred capital)	11,874.24	33,621.72	36,857.08	36,568.29
Total Capital Accounts	\$ 266,874.24	\$ 268,621.72	\$ 276,857.08	\$ 276,568.29
Total Liabilities and Capital Accounts	\$ 2,931,384.86	\$ 3,354,155.67	\$ 3,070,363.43	\$ 3,480,300.51

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1953

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Executive Vice-President; J. H. Bloedorn, Jr., Cashier; H. E. Head, Assistant Cashier; C. L. Williams, Assistant Cashier; H. K. Schug, Jr., Assistant Cashier; Florence Arbuthnot, Treasurer.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,414,053.67	\$ 1,553,719.12	\$ 1,950,390.60	\$ 1,660,623.76
United States Government obligations, direct and guaranteed.....	2,441,514.30	3,460,807.63	3,548,356.13	4,281,041.51
Obligations of States and political subdivisions			49,977.69	269,601.48
Corporate stocks (including stock of Federal Reserve Bank).....	18,000.00	18,000.00	18,000.00	18,000.00
Loans and discounts (including overdrafts)	3,786,357.69	3,634,948.75	3,775,200.85	3,935,910.53
Band premises owned	1.00	1.00	1.00	1.00
Other assets	7,721.31	9,023.83	3,065.85	2,987.50
Total Assets	\$ 7,667,647.97	\$ 8,676,500.33	\$ 9,344,992.12	\$ 10,168,165.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 4,388,109.35	\$ 5,258,681.72	\$ 5,212,661.63	\$ 5,981,829.68
Time deposits of individuals, partnerships, and corporations	1,779,282.49	2,002,429.43	2,220,507.09	2,292,118.51
Deposits of United States Government (including postal savings)	46,016.54	87,118.91	224,824.26	318,755.22
Deposits of States and political subdivisions	449,252.79	343,052.79	699,713.18	508,888.98
Other deposits (certified and officers' checks, etc.)	104,603.81	59,284.85	46,230.97	61,496.27
Total Deposits	\$ 6,767,264.98	\$ 7,750,567.70	\$ 8,403,937.13	\$ 9,163,088.66
Other liabilities	16,703.30	14,738.76	16,894.63	17,743.56
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	400,000.00	400,000.00	400,000.00	400,000.00
Undivided profits	283,679.69	311,193.87	324,160.36	387,333.56
Total Capital Accounts	\$ 883,679.69	\$ 911,193.87	\$ 924,160.36	\$ 987,333.56
Total Liabilities and Capital Accounts	\$ 7,667,647.97	\$ 8,676,500.33	\$ 9,344,992.12	\$ 10,168,165.78

OFFICERS FOR 1954

J. H. Bloedorn, President; C. F. W. Bloedorn, Vice-President; H. B. Bloedorn, Executive Vice-President; J. H. Bloedorn, Jr., Cashier; H. E. Head, Assistant Cashier; C. L. Williams, Assistant Cashier; H. K. Schug, Jr., Assistant Cashier; Florence Arbuthnot, Assistant Cashier and Treasurer.

DIRECTORS FOR 1954

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

Certificate Issued August 6, 1908

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1953

H. W. Fox, President; Joe M. Fox, Vice-President and Cashier; J. E. Brooks, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 405,676.44	\$ 531,159.41	\$ 373,818.16	\$ 523,308.31
United States Government obligations, direct and guaranteed....	429,072.25	506,740.31	558,189.61	545,898.25
Obligations of States and political subdivisions	11,181.65	15,980.50	11,000.00	13,263.76
Other bonds, notes, and debentures	1,500.00	1,500.00		
Loans and discounts (including overdrafts)	617,153.59	579,316.44	592,706.21	588,909.51
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 1,464,585.93	\$ 1,634,698.66	\$ 1,535,715.98	\$ 1,671,381.83
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	738,594.60	\$ 825,629.78	\$ 724,549.47	\$ 763,007.25
Time deposits of individuals, partnerships, and corporations	493,431.38	530,288.37	543,688.96	590,451.28
Deposits of United States Government (including postal savings)	4,694.91	16,686.92	13,328.46	57,388.80
Deposits of States and political subdivisions	133,745.89	162,580.42	153,871.02	156,873.18
Other deposits (certified and officers' checks, etc.)	1,183.66	3,461.51	2,320.10	3,086.42
Total Deposits	\$ 1,371,650.44	\$ 1,538,647.00	\$ 1,437,758.01	\$ 1,570,806.93
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	25,000.00	25,000.00	25,000.00	27,500.00
Undivided profits	42,935.49	21,051.66	22,957.97	23,074.90
Total Capital Accounts	\$ 92,935.49	\$ 96,051.66	\$ 97,957.97	\$ 100,574.90
Total Liabilities and Capital Accounts	\$ 1,464,585.93	\$ 1,634,698.66	\$ 1,535,715.98	\$ 1,671,381.83

OFFICERS FOR 1954

H. W. Fox, Chairman of Board and President; J. M. Fox, Vice-President and Cashier-Secretary; J. E. Brooks, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 354,008.23	\$ 267,433.81	\$ 312,435.11	\$ 316,518.01
United States Government obligations, direct and guaranteed....	473,125.00	622,922.50	484,125.00	561,947.22
Loans and discounts (including overdrafts)	408,245.15	408,679.43	596,914.24	557,528.14
Bank premises owned			22,689.07	23,194.35
Furniture and Fixtures	6,866.07	7,501.70	6,947.33	6,300.00
Other assets	308.76	12.50		
Total Assets	\$ 1,242,553.21	\$ 1,306,549.94	\$ 1,423,110.75	\$ 1,465,487.72
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	539,076.10	\$ 612,986.72	\$ 672,639.61	\$ 711,084.79
Time deposits of individuals, partnerships, and corporations	258,957.57	273,623.47	298,388.60	298,911.34
Deposits of United States Government (including postal savings)	4,768.25	4,787.00	4,012.00	24,736.51
Deposits of States and political subdivisions	338,618.39	310,228.66	320,833.02	299,195.69
Other deposits (certified and officers' checks, etc.)	935.02	1,885.11	1,310.93	1,220.06
Total Deposits	\$ 1,142,355.33	\$ 1,203,510.96	\$ 1,297,184.16	\$ 1,335,148.39
Other liabilities			19,865.00	14,450.00
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	35,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	15,197.88	3,038.98	6,061.59	15,889.33
Total Capital Accounts	\$ 100,197.88	\$ 103,038.98	\$ 106,061.59	\$ 115,889.33
Total Liabilities and Capital Accounts	\$ 1,242,553.21	\$ 1,306,549.94	\$ 1,423,110.75	\$ 1,465,487.72

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 279,906.64	\$ 231,324.27	\$ 424,038.57	\$ 236,315.98
United States Government obligations, direct and guaranteed....	536,431.50	489,895.00	574,895.00	579,057.75
Loans and discounts (including overdrafts)	322,881.02	468,517.68	274,090.08	446,457.78
Bank premises owned	12,500.00	12,500.00	12,500.00	11,500.00
Furniture and Fixtures	2,500.00	2,500.00	2,500.00	1,500.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 1,154,220.16	\$ 1,204,737.95	\$ 1,288,024.65	\$ 1,274,832.51
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	670,408.62	\$ 714,974.47	\$ 679,409.11	\$ 751,374.44
Time deposits of individuals, partnerships, and corporations	143,518.31	161,664.78	179,751.81	183,535.41
Deposits of United States Government (including postal savings)	27,826.00	7,846.00	109,337.25	9,526.00
Deposits of States and political subdivisions	198,543.52	190,288.96	195,072.34	193,797.37
Other deposits (certified and officers' checks, etc.)	17,953.44	33,075.83	25,538.03	38,654.69
Total Deposits	\$ 1,058,249.89	\$ 1,107,850.04	\$ 1,189,108.54	\$ 1,176,887.91
Other Liabilities	1,050.00	1,050.00	1,050.00	1,050.00
CAPITAL ACCOUNTS				
Capital	\$ 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	24,920.27	25,837.91	27,866.11	26,894.60
Total Capital Accounts	\$ 94,920.27	\$ 95,837.91	\$ 97,866.11	\$ 96,894.60
Total Liabilities and Capital Accounts	\$ 1,154,220.16	\$ 1,204,737.95	\$ 1,288,024.65	\$ 1,274,832.51

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 186,156.55	\$ 259,109.38	\$ 249,067.52	\$ 467,647.47
United States Government obligations, direct and guaranteed....	486,186.87	532,492.92	627,565.62	612,312.50
Obligations of States and political subdivisions			15,000.00	12,155.24
Other bonds, notes, and debentures		475.55		
Loans and discounts (including overdrafts)	527,448.29	446,950.93	486,676.45	464,298.25
Furniture and Fixtures	10,387.48	10,157.24	10,389.75	12,094.00
Other assets	3,739.27	3,519.55	3,523.29	30.28
Total Assets	\$ 1,213,918.46	\$ 1,252,705.57	\$ 1,392,222.63	\$ 1,568,537.74
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	497,159.05	\$ 499,808.31	554,003.20	611,115.31
Time deposits of individuals, partnerships, and corporations	171,805.25	216,311.11	210,778.94	226,682.97
Deposits of United States Government (including postal savings)	26,804.25	26,535.50	102,367.25	24,467.25
Deposits of States and political subdivisions	394,617.77	397,239.61	407,815.62	575,901.89
Other deposits (certified and officers' checks, etc.)	23,350.90	4,966.46	5,092.46	5,851.72
Total Deposits	\$ 1,113,737.22	\$ 1,144,860.99	\$ 1,280,057.47	\$ 1,444,019.14
Other liabilities	17,736.74	17,645.73	21,468.92	23,057.87
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	15,000.00	20,000.00	25,000.00	30,000.00
Undivided profits	17,444.50	20,198.85	15,696.24	21,460.73
Total Capital Accounts	\$ 82,444.50	\$ 90,198.85	\$ 90,696.24	\$ 101,460.73
Total Liabilities and Capital Accounts	\$ 1,213,918.46	\$ 1,252,705.57	\$ 1,392,222.63	\$ 1,568,537.74

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

E. L. Bacon, President; LeRoy Bacon, Executive Vice-President; C. E. Poister, Vice-President; W. D. Ela, Vice-President and Cashier-Secretary; H. L. Bacon, Assistant Vice-President; H. P. Johnson, Assistant Vice-President; H. T. Steffens, Auditor and Assistant Vice-President; Marvin Dershem, Assistant Auditor; J. E. Brown, J. K. Morris, R. D. Tongish, Chester Moore, Alice R. Elder, Assistant Cashiers.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,464,978.26	\$ 4,712,758.54	\$ 4,829,875.72	\$ 6,723,605.12
United States Government obligations, direct and guaranteed....	2,216,312.50	2,356,718.76	2,397,818.76	3,431,886.57
Obligations of States and political subdivisions	164,078.14	178,808.38	144,944.94	137,743.07
Other bonds, notes, and debentures	10,000.00	10,000.00	49,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank	15,000.00	15,000.00	16,500.00	18,000.00
Loans and discounts (including overdrafts)	4,751,264.79	5,294,971.97	5,596,464.17	6,083,196.52
Bank premises owned	59,000.00	49,000.00	45,000.00	45,000.00
Furniture and Fixtures	14,900.00	12,900.00	10,900.00	10,900.00
Real estate owned other than bank premises			8,335.25	
Other assets	6,724.85	24,086.91	11,563.39	21,709.51
Total Assets	\$10,702,258.54	\$12,654,244.56	\$13,110,402.23	\$16,482,040.79
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	6,052,616.96	\$ 6,686,865.44	\$ 6,692,545.97	\$ 9,337,156.85
Time deposits of individuals, partnerships, and corporations	1,588,163.07	1,755,677.36	1,759,676.56	1,940,573.12
Deposits of United States Government (including postal savings)	86,321.96	158,066.24	183,221.63	186,261.74
Deposits of States and political subdivisions	990,577.07	970,732.18	934,741.34	1,037,854.31
Deposits of banks	1,369,475.33	2,289,858.05	2,822,325.05	3,129,686.21
Other deposits (certified and officers' checks, etc.)	67,800.47	157,444.05	91,545.53	145,905.53
Total Deposits	\$10,154,954.86	\$12,018,643.32	\$12,484,056.08	\$15,777,437.76
Other liabilities	2,036.18	41,417.11	3,068.21	55,901.46
CAPITAL ACCOUNTS				
Capital	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00	\$ 200,000.00
Surplus	300,000.00	300,000.00	350,000.00	400,000.00
Undivided profits	45,267.50	94,184.13	73,277.94	48,701.57
Total Capital Accounts	\$ 545,267.50	\$ 594,184.13	\$ 623,277.94	\$ 648,701.57
Total Liabilities and Capital Accounts	\$10,702,258.54	\$12,654,244.56	\$13,110,402.23	\$16,482,040.79

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1953

C. N. Jackson, President; D. H. Jackson, Executive Vice-President; W. M. Stockover, Vice-President; C. W. von Trotha, Vice-President; L. E. Roberts, Assistant Cashier; A. H. Olsen, Assistant Cashier.

DIRECTORS FOR 1953

H. I. Brown, C. N. Jackson, D. H. Jackson, B. Houtchens, H. W. McGilp, C. B. Sanborn, W. M. Stockover, C. W. von Trotha.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed.....	\$ 1,037,316.83	\$ 1,415,119.90	\$ 1,248,573.72	\$ 1,790,155.41
Obligations of States and political subdivisions	1,346,708.63	1,268,671.63	1,073,995.63	1,189,338.63
Other bonds, notes, and debentures	341,634.96	365,519.30	343,366.16	305,694.09
Loans and discounts (including overdrafts)	44,887.50	44,887.50	44,887.50	34,887.50
Furniture and Fixtures	3,251,577.33	3,507,835.66	3,930,650.62	4,068,658.59
Real estate owned other than bank premises	8,801.40	16,487.91	36,129.97	28,000.00
		6,061.23	5,474.19	4,992.84
Total Assets	\$ 6,030,926.65	\$ 6,624,583.13	\$ 6,683,077.79	\$ 7,421,727.06
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 2,605,217.59	\$ 3,207,606.41	\$ 3,022,681.55	\$ 3,643,341.78
Time deposits of individuals, partnerships, and corporations	2,690,115.88	2,741,930.15	2,870,867.74	2,967,982.93
Deposits of United States Government (including postal savings)	46,632.07	84,857.19	70,593.20	116,975.85
Deposits of States and political subdivisions	218,578.18	86,440.41	203,310.41	135,522.29
Other deposits (certified and officers' checks, etc.)	29,672.27	47,837.78	39,683.88	64,037.55
Total Deposits	\$ 5,590,215.99	\$ 6,168,671.94	\$ 6,207,136.78	\$ 6,927,860.40
Other liabilities	40,152.00	34,396.28	30,548.84	28,705.46
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 150,000.00	\$ 150,000.00
Surplus	200,000.00	200,000.00	185,000.00	200,000.00
Undivided profits	100,558.66	121,514.91	110,392.17	115,161.20
Total Capital Accounts	\$ 400,558.66	\$ 421,514.91	\$ 445,392.17	\$ 465,161.20
Total Liabilities and Capital Accounts	\$ 6,030,926.65	\$ 6,624,583.13	\$ 6,683,077.79	\$ 7,421,727.06

OFFICERS FOR 1954

C. N. Jackson, President; D. H. Jackson, Executive Vice-President; W. M. Stockover, Vice-President; C. W. von Trotha, Vice-President; L. E. Roberts, Assistant Cashier, A. H. Olsen, Assistant Cashier.

DIRECTORS FOR 1954

H. I. Brown, C. N. Jackson, D. H. Jackson, Barnard Houtchens, H. W. McGilp, C. B. Sanborn, W. M. Stockover, C. W. von Trotha.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1953

A. E. Fordham, President; Frank S. Eastman, Vice-President; E. B. Harlow, Jr., Cashier;
Sam C. Hartman, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 412,842.53	\$ 543,045.80	\$ 361,450.69	\$ 591,222.76
United States Government obligations, direct and guaranteed....	195,200.00	195,200.00	195,200.00	344,000.00
Obligations of States and political subdivisions	16,000.00	18,000.00	18,000.00	10,000.00
Corporate stocks (including stock of Federal Reserve Bank)	4,500.00	4,800.00	4,800.00	4,800.00
Loans and discounts (including overdrafts)	1,045,565.19	947,791.77	990,274.85	759,178.38
Furniture and Fixtures	8,900.00	8,900.00	10,300.00	9,600.00
Total Assets	\$ 1,683,007.72	\$ 1,717,737.57	\$ 1,580,025.54	\$ 1,718,801.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,011,878.03	\$ 1,084,217.42	\$ 910,498.18	\$ 1,109,607.23
Time deposits of individuals, partnerships, and corporations	193,724.74	209,570.72	194,488.63	208,020.48
Deposits of United States Government (including postal savings)	5,615.88	5,415.88	3,881.25	6,731.25
Deposits of States and political subdivisions	149,492.82	221,459.71	166,634.17	183,939.55
Other deposits (certified and officers' checks, etc.)			345.74	111.24
Total Deposits	\$ 1,360,711.47	\$ 1,520,663.73	\$ 1,275,847.97	\$ 1,508,409.75
Bills repayable, rediscounts, and other liabilities for borrowed money	132,362.00			
Other liabilities	12,624.73	16,764.99	9,937.90	12,490.52
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	110,000.00	110,000.00	110,000.00	110,000.00
Undivided profits	17,309.52	20,308.85	27,599.67	37,900.87
Reserves (and retirement account for preferred capital)			106,640.00	
Total Capital Accounts	\$ 177,309.52	\$ 180,308.85	\$ 294,239.67	\$ 197,900.87
Total Liabilities and Capital Accounts	\$ 1,683,007.72	\$ 1,717,737.57	\$ 1,580,025.54	\$ 1,718,801.14

OFFICERS FOR 1954

A. E. Fordham, President; Frank S. Eastman, Vice-President; E. B. Harlow, Jr., Cashier;
Sam C. Hartman, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 360,257.83	\$ 379,029.07	\$ 254,096.90	\$ 514,423.82
United States Government obligations, direct and guaranteed....	1,303,480.00	1,185,776.00	986,500.00	1,186,276.00
Loans and discounts (including overdrafts)	272,829.36	405,218.62	420,948.50	399,057.76
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Other assets		550.76	220.38	220.38
Total Assets	\$ 1,936,569.19	\$ 1,970,576.45	\$ 1,661,767.78	\$ 2,099,979.96
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,321,586.22	\$ 1,365,773.94	\$ 1,066,083.98	\$ 1,507,383.37
Time deposits of individuals, partnerships, and corporations	413,714.86	392,773.55	369,457.52	347,165.58
Deposits of United States Government (including postal savings)	11,388.81	12,452.79	21,755.80	22,401.85
Deposits of States and political subdivisions	78,557.28	67,686.47	79,649.75	77,509.93
Other deposits (certified and officers' checks, etc.)	151.28	3,353.03	662.82	5,386.83
Total Deposits	\$ 1,825,398.45	\$ 1,842,039.78	\$ 1,537,609.87	\$ 1,959,847.56
CAPITAL ACCOUNTS				
Capital	\$ 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	32,670.74	49,536.67	45,157.91	60,132.40
Reserves (and retirement account for preferred capital)	3,500.00	4,000.00	4,000.00	5,000.00
Total Capital Accounts	\$ 111,170.74	\$ 128,536.67	\$ 124,157.91	\$ 140,132.40
Total Liabilities and Capital Accounts	\$ 1,936,569.19	\$ 1,970,576.45	\$ 1,661,767.78	\$ 2,099,979.96

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 192,046.86	\$ 254,914.15	\$ 128,305.68	\$ 150,051.41
United States Government obligations, direct and guaranteed....	178,036.25	178,036.25	196,036.25	188,786.25
Loans and discounts (including overdrafts)	424,210.11	401,425.56	391,183.66	395,219.08
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	6,380.24	5,372.74	8,648.74	7,701.60
Other assets				79.86
Total Assets	\$ 800,674.46	\$ 839,749.70	\$ 724,175.33	\$ 741,839.20
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	460,275.53	\$ 498,648.75	\$ 377,478.17	\$ 390,003.61
Time deposits of individuals, partnerships, and corporations....	165,129.00	109,981.28	108,536.54	111,892.65
Deposits of United States Government (including postal savings)	10,556.25	8,218.82	12,406.30	6,742.50
Deposits of States and political subdivisions	167,572.70	162,163.53	162,461.05	162,167.51
Deposits of banks		2,804.96	3,645.21	9,901.41
Other deposits (certified and officers' checks, etc.)	6,407.56	5,921.73	5,343.09	6,092.19
Total Deposits	\$ 749,941.04	\$ 787,739.07	\$ 669,870.36	\$ 686,799.87
Other liabilities	2,932.22	1,500.00		15,000.00
CAPITAL ACCOUNTS				
Capital	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00	\$ 15,000.00
Surplus	25,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	7,765.40	10,474.83	14,269.17	3.53
Reserves (and retirement account for preferred capital)	35.80	35.80	35.80	35.80
Total Capital Accounts	\$ 47,801.20	\$ 50,510.63	\$ 54,304.97	\$ 40,039.33
Total Liabilities and Capital Accounts	\$ 800,674.46	\$ 839,749.70	\$ 724,175.33	\$ 741,839.20

OFFICERS FOR 1954

Hugh Best, President; John Poelma, Vice-President; Mrs. I. E. Boggs, Cashier-Secretary; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1954

Hugh Best, John Poelma, Mrs. I. E. Boggs, W. L. Best.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collections	\$ 392,155.20	\$ 451,945.03	\$ 413,263.57	\$ 529,373.07
United States Government obligations, direct and guaranteed.....	470,951.91	589,673.50	588,107.50	887,422.50
Obligations of States and political subdivisions		13,500.00	10,000.00	12,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,000.00	3,000.00	3,000.00	3,000.00
Loans and discounts (including overdrafts)	575,083.24	487,344.20	523,944.33	476,911.49
Bank premises owned	1.00	1.00	1.00	6,000.00
Furniture and Fixtures	1.00	1.00	1.00	1,000.00
Real estate owned other than bank premises	2.00	2.00	2.00	2.00
Total Assets	\$ 1,441,194.35	\$ 1,545,466.73	\$ 1,538,319.40	\$ 1,915,709.06
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	911,746.09	979,662.65	967,031.68	1,323,906.03
Time deposits of individuals, partnerships, and corporations	329,732.67	345,923.37	349,407.51	376,400.04
Deposits of United States Government (including postal savings)	6,083.35	21,011.30	8,883.05	9,953.33
Deposits of States and political subdivisions	42,775.29	43,140.06	38,192.68	38,639.43
Other deposits (certified and officers' checks, etc.)	8,463.85	8,236.21	26,891.37	11,155.19
Total Deposits	\$ 1,298,801.25	\$ 1,397,973.59	\$ 1,390,406.29	\$ 1,760,054.02
Other liabilities	2,000.00	2,500.00	1,500.00	3,000.00
CAPITAL ACCOUNTS				
Capital	\$ 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	40,393.10	44,993.14	46,413.11	52,655.04
Total Capital Accounts	\$ 140,393.10	\$ 144,993.14	\$ 146,413.11	\$ 152,655.04
Total Liabilities and Capital Accounts	\$ 1,441,194.35	\$ 1,545,466.73	\$ 1,538,319.40	\$ 1,915,709.06

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collections	\$ 138,835.94	\$ 96,679.32	\$ 200,818.97	\$ 146,072.99
United States Government obligations, direct and guaranteed....	338,000.00	338,000.00	338,000.00	338,000.00
Loans and discounts (including overdrafts)	236,392.65	275,350.48	230,312.83	307,928.15
Furniture and Fixtures	1.00	1.00	15,000.00	14,250.00
Other assets	388.00	6,417.46		600.00
Total Assets	\$ 713,617.59	\$ 716,448.26	\$ 784,132.80	\$ 806,851.14
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	479,394.43	\$ 506,351.05	\$ 510,462.08	\$ 563,043.61
Time deposits of individuals, partnerships, and corporations,	46,869.46	41,917.53	41,305.84	47,092.00
Deposits of United States Government (including postal savings)	6,736.98	6,777.67	9,757.77	9,086.21
Deposits of States and political subdivisions	111,063.96	89,558.57	150,011.23	114,511.56
Deposits of banks			1,000.00	
Total Deposits	\$ 644,064.83	\$ 644,604.87	\$ 712,536.92	\$ 733,733.38
CAPITAL ACCOUNTS				
Capital	\$ 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	19,552.76	21,843.39	21,595.88	23,117.76
Total Capital Accounts	\$ 69,552.76	\$ 71,843.39	\$ 71,595.88	\$ 73,117.76
Total Liabilities and Capital Accounts	\$ 713,617.59	\$ 716,448.26	\$ 784,132.80	\$ 806,851.14

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 130,282.83	\$ 328,587.86	\$ 289,889.50	\$ 369,123.73
United States Government obligations, direct and guaranteed....	235,368.00	252,566.25	250,265.25	245,178.95
Obligations of States and political subdivisions	6,904.29	14,519.78	2,137.58	14,682.48
Other bonds, notes, and debentures	29,962.50	29,962.50	29,962.50	30,000.00
Loans and discounts (including overdrafts)	322,020.05	284,169.95	309,630.94	313,876.13
Bank premises owned	3,620.00	3,218.00	3,218.00	2,816.00
Total Assets	\$ 728,157.67	\$ 913,024.34	\$ 885,103.77	\$ 975,677.29
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 370,990.31	\$ 520,135.57	\$ 403,599.28	\$ 606,891.47
Time deposits of individuals, partnerships, and corporations.....	185,416.81	205,224.53	196,833.80	183,974.17
Deposits of United States Government (including postal savings)		1,318.75	1,593.75	1,781.25
Deposits of States and political subdivisions	98,547.93	105,280.95	200,326.36	88,853.18
Other deposits (certified and officers' checks, etc.)	7,574.32	10,554.88	11,803.29	16,649.43
Total Deposits	\$ 662,529.37	\$ 842,514.68	\$ 814,156.48	\$ 898,149.50
CAPITAL ACCOUNTS				
Capital	\$ 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	15,628.30	20,509.66	20,947.29	27,527.79
Total Capital Accounts	\$ 65,628.30	\$ 70,509.66	\$ 70,947.29	\$ 77,527.79
Total Liabilities and Capital Accounts	\$ 728,157.67	\$ 913,024.34	\$ 885,103.77	\$ 975,677.29

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 207,203.76	\$ 485,837.92	\$ 298,812.76	\$ 311,823.95
United States Government obligations, direct and guaranteed....	309,817.19	331,801.57	391,801.57	526,801.57
Other bonds, notes, and debentures		20,000.00	20,000.00	20,000.00
Loans and discounts (including overdrafts)	691,774.01	623,870.61	756,778.64	769,286.03
Bank premises owned	20,000.00	18,000.00	18,000.00	16,000.00
Furniture and Fixtures	12,562.52	11,858.49	14,001.34	14,117.84
Other assets	102.80	65.49		352.21
Total Assets	\$ 1,241,460.28	\$ 1,491,434.08	\$ 1,499,394.31	\$ 1,658,381.60
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	662,995.31	\$ 766,640.86	\$ 703,431.72	\$ 740,889.84
Time deposits of individuals, partnerships, and corporations.....	233,083.97	319,591.49	339,669.15	373,102.43
Deposits of United States Government (including postal savings)	4,842.60	35,020.88	21,413.27	25,520.34
Deposits of States and political subdivisions	217,099.84	215,313.43	317,092.36	393,389.88
Other deposits (certified and officers' checks, etc.)	13,966.82	42,272.39	11,584.31	10,618.32
Total Deposits	\$ 1,131,988.54	\$ 1,378,839.05	\$ 1,393,190.81	\$ 1,543,520.81
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	9,471.74	12,595.03	6,203.50	14,860.79
Total Capital Accounts	\$ 109,471.74	\$ 112,595.03	\$ 106,203.50	\$ 114,860.79
Total Liabilities and Capital Accounts	\$ 1,241,460.28	\$ 1,491,434.08	\$ 1,499,394.31	\$ 1,658,381.60

OFFICERS FOR 1954

C. H. Starks, President; R. A. Babcock, Chairman of the Board; Harry A. Pippin, Vice-President and Cashier.

DIRECTORS FOR 1954

R. A. Babcock, C. H. Starks, Harry A. Pippin.

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1953

J. E. Mayer, President; V. A. Backlund, Vice-President; V. A. Backlund, Cashier-Secretary;
Eva Marie Sexson, Assistant Cashier.

DIRECTORS FOR 1953

Luella I. Backlund, V. A. Backlund, Loraine H. Finnicum, J. E. Mayer, Eva Marie Sexson.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 501,665.79	\$ 420,858.08	\$ 718,620.78	\$ 362,959.02
United States Government obligations, direct and guaranteed....	601,924.00	602,200.00	602,730.00	801,972.00
Obligations of States and political subdivisions	2,750.90	14,106.33	25.00	11,713.05
Loans and discounts (including overdrafts)	366,226.84	502,169.94	247,666.58	273,842.55
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	2,550.00	2,270.00	2,550.50	2,231.00
Total Assets	\$ 1,475,118.53	\$ 1,541,605.35	\$ 1,571,593.86	\$ 1,452,718.62
 LIABILITIES				
Demand deposits of individuals, partnerships, and corporations... \$	926,075.73	\$ 1,080,829.14	\$ 921,800.59	\$ 914,497.15
Time deposits of individuals, partnerships, and corporations	246,635.29	261,294.70	309,193.38	314,293.74
Deposits of United States Government (including postal savings)	41.08	1,018.00	661.40	435.15
Deposits of States and political subdivisions	200,616.49	99,821.52	240,300.83	122,951.99
Other deposits (certified and officers' checks, etc.)	10,720.01	2,493.41	3,125.73	3,366.67
Total Deposits	\$ 1,384,088.60	\$ 1,445,456.77	\$ 1,475,081.93	\$ 1,355,544.70
 CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00	50,000.00	52,500.00
Undivided profits	16,029.93	21,148.58	21,511.93	19,673.92
Total Capital Accounts	\$ 91,029.93	\$ 96,148.58	\$ 96,511.93	\$ 97,173.92
Total Liabilities and Capital Accounts	\$ 1,475,118.53	\$ 1,541,605.35	\$ 1,571,593.86	\$ 1,452,718.62

OFFICERS FOR 1954

J. E. Mayer, President; V. A. Backlund, Vice-President; V. A. Backlund, Cashier-Secretary;
Eva Marie Sexson, Assistant Cashier; Vera Anne Johnson, Assistant Cashier.

DIRECTORS FOR 1954

J. E. Mayer, V. A. Backlund, Luella I. Backlund, Loraine H. Finnicum, Eva Marie Sexson.

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

George Idler, Claude Ervin, H. E. Clark, Dean Thompson, John G. Clark.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 178,004.82	\$ 229,302.05	\$ 361,339.81	\$ 271,525.49
United States Government obligations, direct and guaranteed....	280,249.00	131,224.00	131,365.00	330,926.00
Obligations of States and political subdivisions	43,644.97	36,541.99	35,476.00	30,218.88
Loans and discounts (including overdrafts)	408,373.83	611,948.49	416,169.96	370,527.69
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 910,274.62	\$ 1,009,018.53	\$ 944,352.77	\$ 1,003,200.06
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	745,584.47	\$ 814,527.30	\$ 751,985.25	\$ 806,239.87
Time deposits of individuals, partnerships, and corporations.....	80,379.86	79,252.49	81,231.90	77,631.51
Deposits of States and political subdivisions		17,606.28	22,436.21	17,347.32
Other deposits (certified and officers' checks, etc.)	43.21	43.21	43.21	43.21
Total Deposits	\$ 826,007.54	\$ 911,429.28	\$ 855,696.57	\$ 901,261.91
CAPITAL ACCOUNTS				
Capital	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00	\$ 30,000.00
Surplus	35,000.00	35,000.00	40,000.00	40,000.00
Undivided profits	17,267.08	30,589.25	18,570.76	27,598.23
Reserves (and retirement account for preferred capital)	2,000.00	2,000.00	85.44	4,339.92
Total Capital Accounts	\$ 84,267.08	\$ 97,589.25	\$ 88,656.20	\$ 101,938.15
Total Liabilities and Capital Accounts	\$ 910,274.62	\$ 1,009,018.53	\$ 944,352.77	\$ 1,003,200.06

OFFICERS FOR 1954

Geo. Idler, President; Claude Ervin, Vice-President; H. E. Clark, Cashier-Secretary; Lena Burkard, Assistant Cashier.

DIRECTORS FOR 1954

Geo. Idler, Claude Ervin, John G. Clark, Dean Thompson, H. E. Clark.

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

Don C. Collins, Mary Collins, Frank Jelinek.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 364,764.40	\$ 361,922.96	\$ 329,750.25	\$ 453,624.11
United States Government obligations, direct and guaranteed....	737,476.00	737,312.00	737,671.00	784,541.00
Obligations of States and political subdivisions	15,469.43	12,428.66	8,192.22	10,052.62
Loans and discounts (including overdrafts)	158,224.99	267,693.82	175,210.66	168,320.57
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures				4.00
Real estate owned other than bank premises	4.00	4.00	4.00	
Other assets			1,700.26	8,172.69
Total Assets	\$ 1,275,939.82	\$ 1,379,362.44	\$ 1,252,529.39	\$ 1,424,715.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	959,671.30	\$ 1,065,710.23	\$ 934,656.95	\$ 1,079,273.01
Time deposits of individuals, partnerships, and corporations.....	66,371.25	72,771.17	68,863.56	82,190.09
Deposits of United States Government (including postal savings)	6,468.75			
Deposits of States and political subdivisions	92,678.82	89,972.09	92,242.16	90,351.41
Other deposits (certified and officers' checks, etc.)	5,187.03	2,091.41	3,190.16	13,729.49
Total Deposits	\$ 1,130,377.15	\$ 1,230,544.90	\$ 1,098,952.83	\$ 1,265,544.00
CAPITAL ACCOUNTS				
Capital	\$ 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	45,562.67	48,817.54	53,576.56	59,171.99
Total Capital Accounts	\$ 145,562.67	\$ 148,817.54	\$ 153,576.56	\$ 159,171.99
Total Liabilities and Capital Accounts	\$ 1,275,939.82	\$ 1,379,362.44	\$ 1,252,529.39	\$ 1,424,715.99

OFFICERS FOR 1954

Don C. Collins, President; Wm. H. Holthus, Vice-President and Cashier-Secretary; Anna M. Gunderson, Assistant Cashier.

DIRECTORS FOR 1954

Don C. Collins, Mary Collins, Blanche B. Collins, Irma E. Jelinek.

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 508,643.37	\$ 721,897.55	\$ 467,141.38	\$ 556,927.22
United States Government obligations, direct and guaranteed....	957,165.86	1,157,577.01	1,001,958.74	1,300,847.68
Obligations of States and political subdivisions	25,398.58	36,582.49	22,347.16	37,018.73
Other bonds, notes, and debentures	2,395.71	2,904.82	7,632.96	6,176.33
Loans and discounts (including overdrafts)	843,328.70	641,901.58	871,603.78	633,230.61
Bank premises owned	12,000.00	11,000.00	10,000.00	9,000.00
Furniture and Fixtures	500.00	1.00	1.00	1.00
Other assets			230.70	
Total Assets	\$ 2,349,352.22	\$ 2,571,864.45	\$ 2,380,915.72	\$ 2,543,201.57
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,326,295.29	\$ 1,480,531.23	\$ 1,298,835.89	\$ 1,505,600.71
Time deposits of individuals, partnerships, and corporations	576,553.58	613,840.30	523,494.65	542,477.94
Deposits of States and political subdivisions	247,555.51	266,029.47	340,363.29	267,340.03
Other deposits (certified and officers' checks, etc.)	3,046.71	3,046.71	7,110.89	5,046.71
Total Deposits	\$ 2,153,451.09	\$ 2,363,447.71	\$ 2,169,804.72	\$ 2,320,465.39
Other liabilities	18,250.07	20,880.64	17,355.91	18,000.00
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	120,000.00	125,000.00	125,000.00
Undivided profits	20,151.06	9,536.10	10,255.09	16,236.18
Reserves (and retirement account for preferred capital).....	7,500.00	8,000.00	8,500.00	13,500.00
Total Capital Accounts	\$ 177,651.06	\$ 187,536.10	\$ 193,755.09	\$ 204,736.18
Total Liabilities and Capital Accounts	\$ 2,349,352.22	\$ 2,571,864.45	\$ 2,380,915.72	\$ 2,543,201.57

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued June 15, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1953

G. R. Henning, Chairman of the Board; Louis A. Miller, President; R. S. Roberts, Vice-President; Roy N. Austin, Cashier; Gertrude L. Miller, Assistant Cashier; R. S. Roberts, Secretary; Gertrude L. Miller, Assistant Secretary.

DIRECTORS FOR 1953

Leon Gordon, Charles Liley, R. S. Roberts, G. R. Henning, L. W. McCorkle, W. L. Hauptli, Louis A. Miller.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection		\$ 232,134.23	\$ 262,597.21	\$ 290,229.46
United States Government obligations, direct and guaranteed....		170,509.39	160,814.08	235,814.08
Loans and discounts (including overdrafts)	267,089.24		527,096.56	553,512.45
Bank premises owned	2,783.50		2,644.32	3,680.00
Furniture and Fixtures	12,950.39		15,381.67	18,240.00
Real estate owned other than bank premises				200.00
Investments and other assets indirectly representing bank premises or other real estate.....			416.67	
Other assets		5,676.31	6,089.33	1,000.00
Total Assets		\$ 691,143.06	\$ 975,039.84	\$ 1,102,675.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 244,550.17		\$ 377,905.61	\$ 409,797.66
Time deposits of individuals, partnerships, and corporations.....		181,396.40	297,782.59	394,391.71
Deposits of United States Government (including postal savings)			5,563.83	
Deposits of States and political subdivisions		100,596.54	108,051.92	154,779.27
Deposits of banks		76,987.00	75,436.49	27,646.47
Other deposits (certified and officers' checks, etc.)		2,612.95	12,104.96	11,365.12
Total Deposits		\$ 606,143.06	\$ 876,845.40	\$ 997,980.23
Other liabilities		10,000.00	18,194.44	19,171.14
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00		\$ 50,000.00	\$ 50,000.00
Surplus	15,000.00		20,000.00	35,000.00
Undivided profits	10,000.00		10,000.00	524.62
Total Capital Accounts		\$ 75,000.00	\$ 80,000.00	\$ 85,524.62
Total Liabilities and Capital Accounts		\$ 691,143.06	\$ 975,039.84	\$ 1,102,675.99

OFFICERS FOR 1954

G. R. Henning, Chairman of the Board; Louis A. Miller, President; Roy S. Roberts, Vice-President; Roy N. Austin, Cashier; Gertrude L. Miller, Assistant Cashier.

DIRECTORS FOR 1954

Roy S. Roberts, Roy N. Austin, Louis A. Miller, William L. Hauptli, Charles Liley, Sr., G. R. Henning, L. W. McCorkle, C. C. Phillippe, Leon L. Gordon.

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,242,199.74	\$ 1,593,156.55	\$ 1,176,107.17	\$ 1,077,070.49
United States Government obligations, direct and guaranteed	2,567,039.06	2,568,000.00	2,588,759.46	2,569,100.23
Obligations of States and political subdivisions	358,814.18	396,921.66	370,006.39	471,198.43
Other bonds, notes, and debentures	9,000.00	9,000.00	9,000.00	28,000.00
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)	2,520,276.36	2,501,449.82	2,491,855.32	2,483,455.32
Bank premises owned	5,000.00	5,000.00	5,000.00	5,000.00
Furniture and Fixtures	3,387.00	1.00	1.00	1.00
Other assets	5,076.71	1,193.11	749.51	1,210.16
Total Assets	\$ 6,719,793.05	\$ 7,083,722.14	\$ 6,649,478.85	\$ 6,644,035.63
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 4,187,516.42	\$ 4,536,936.00	\$ 3,855,625.90	\$ 4,190,834.46
Time deposits of individuals, partnerships, and corporations	1,370,023.29	1,318,201.58	1,397,257.80	1,371,076.00
Deposits of United States Government (including postal savings)	40,252.24	59,796.21	56,617.55	90,704.28
Deposits of States and political subdivisions	640,626.61	651,481.97	804,857.10	410,415.27
Other deposits (certified and officers' checks, etc.)	14,780.67	25,156.05	12,848.40	35,852.32
Total Deposits	\$ 6,253,199.23	\$ 6,591,571.81	\$ 6,127,206.75	\$ 6,098,882.33
Other liabilities	67,386.69	74,380.08	70,243.70	67,326.40
CAPITAL ACCOUNTS				
Capital	\$ 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	99,207.13	117,770.25	152,028.40	177,826.90
Total Capital Accounts	\$ 399,207.13	\$ 417,770.25	\$ 452,028.40	\$ 477,826.90
Total Liabilities and Capital Accounts	\$ 6,719,793.05	\$ 7,083,722.14	\$ 6,649,478.85	\$ 6,644,035.63

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 499,142.73	\$ 424,599.22	\$ 524,754.44	\$ 682,276.95
United States Government obligations, direct and guaranteed....	560,390.00	658,027.00	558,390.00	557,390.00
Obligations of States and political subdivisions	564,806.04	597,489.43	579,115.05	578,946.14
Other bonds, notes, and debentures	88,970.00	87,970.00	83,055.00	73,055.00
Loans and discounts (including overdrafts)	494,884.95	519,847.30	553,734.50	513,217.48
Furniture and Fixtures	500.00			
Total Assets	\$ 2,208,693.72	\$ 2,287,932.95	\$ 2,299,048.99	\$ 2,404,885.57
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,251,689.48	\$ 1,416,402.02	\$ 1,251,638.03	\$ 1,491,485.86
Time deposits of individuals, partnerships, and corporations.....	451,759.48	408,572.83	430,370.93	445,917.70
Deposits of United States Government (including postal savings)	14,196.86	26,023.86	43,348.30	36,227.82
Deposits of States and political subdivisions	286,613.08	228,864.73	361,235.75	205,986.42
Other deposits (certified and officers' checks, etc.)	5,828.82	5,049.51	2,211.98	9,692.77
Total Deposits	\$ 2,010,087.72	\$ 2,084,912.95	\$ 2,088,804.99	\$ 2,189,310.57
CAPITAL ACCOUNTS				
Capital	\$ 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	98,606.00	103,020.00	110,244.00	115,575.00
Total Capital Accounts	\$ 198,606.00	\$ 203,020.00	\$ 210,244.00	\$ 215,575.00
Total Liabilities and Capital Accounts	\$ 2,208,693.72	\$ 2,287,932.95	\$ 2,299,048.99	\$ 2,404,885.57

OFFICERS FOR 1954

Olin Richert, President; J. H. Humphries, Vice-President; Milton Richert, Cashier-Secretary.

DIRECTORS FOR 1954

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

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1953

C. L. Mann, President; Fred E. Kirschke, Executive Vice-President; R. K. Schumann, Vice-President; Don Dunigan, Assistant Vice-President; W. W. Champlain, Assistant Vice-President; R. K. Hudson, Cashier; Ola M. Johnson, Assistant Cashier; Frank Jennett, Assistant Cashier; Richard Kwiatkoski, Assistant Cashier; Sidney King, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,828,838.88	\$ 1,728,393.32	\$ 1,827,389.18	\$ 2,388,979.86
United States Government obligations, direct and guaranteed....	5,319,144.81	5,007,423.91	5,601,484.36	6,049,787.88
Obligations of States and political subdivisions	913,165.95	938,297.41	1,032,258.93	1,123,368.85
Other bonds, notes, and debentures	8,912.50	38,912.50	38,912.50	38,912.50
Loans and discounts (including overdrafts)	2,919,478.39	3,060,326.41	3,347,895.02	3,928,277.84
Bank premises owned	89,000.00	85,000.00	80,000.00	75,000.00
Furniture and Fixtures	72,517.98	70,000.00	65,000.00	50,000.00
Other assets	181.51	200.43	317.70	5,466.20
Total Assets	\$11,151,240.02	\$10,928,553.98	\$11,993,257.69	\$13,659,793.13
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations...\$	6,009,931.74	\$ 6,216,144.90	\$ 6,517,720.23	\$ 7,730,751.62
Time deposits of individuals, partnerships, and corporations....	2,360,700.23	2,648,604.69	2,902,645.58	3,125,712.75
Deposits of United States Government (including postal savings)	499,692.88	750,404.17	726,267.73	744,377.04
Deposits of States and political subdivisions	1,853,913.45	807,242.35	1,288,914.20	1,242,374.97
Other deposits (certified and officers' checks, etc.)	93,805.11	94,049.37	89,413.02	135,840.87
Total Deposits	\$10,818,043.41	\$10,546,445.48	\$11,524,960.76	\$12,979,057.25
Other liabilities	3,196.61	2,108.50	2,296.93	30,735.88
CAPITAL ACCOUNTS				
Capital	\$ 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	130,000.00	180,000.00	266,000.00	450,000.00
Total Capital Accounts	\$ 330,000.00	\$ 380,000.00	\$ 466,000.00	\$ 650,000.00
Total Liabilities and Capital Accounts	\$11,151,240.02	\$10,928,553.98	\$11,993,257.69	\$13,659,793.13

OFFICERS FOR 1954

C. L. Mann, President; Fred E. Kirschke, Executive Vice-President; R. K. Schumann, Vice-President; Don Dunigan, Assistant Vice-President; W. W. Champlain, Assistant Vice-President; R. K. Hudson, Cashier-Secretary; F. J. Jennett, Assistant Cashier; Ola M. Johnson, Assistant Cashier; Merlin C. Williams, Assistant Cashier; S. C. King, Auditor.

DIRECTORS FOR 1954

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

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed....	425,973.98	610,650.97	681,886.40	758,616.11
Obligations of States and political subdivisions	559,200.00	559,200.00	659,100.00	709,100.00
Loans and discounts (including overdrafts)	51,234.75	64,188.48	55,697.04	34,678.65
Furniture and Fixtures	622,345.13	535,242.64	410,752.98	368,472.51
	8,250.00	7,150.00	7,150.00	6,250.00
Total Assets	\$ 1,667,003.86	\$ 1,776,432.09	\$ 1,814,586.42	\$ 1,877,117.27
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	1,266,389.15	1,345,246.64	1,398,061.06	1,444,660.73
Time deposits of individuals, partnerships, and corporations	195,120.33	210,075.02	208,497.79	192,599.97
Deposits of United States Government (including postal savings)	434.45	262.42	211.80	1,743.71
Deposits of States and political subdivisions	58,282.89	75,443.09	61,191.99	87,953.38
Other deposits (certified and officers' checks, etc.)	22,166.50	18,079.21	14,724.13	19,212.85
Total Deposits	\$ 1,542,393.32	\$ 1,649,106.38	\$ 1,682,686.77	\$ 1,746,170.64
CAPITAL ACCOUNTS				
Capital	50,000.00	50,000.00	50,000.00	50,000.00
Surplus	35,000.00	37,500.00	40,000.00	42,500.00
Undivided profits	39,610.54	39,825.71	41,899.65	38,446.63
Total Capital Accounts	\$ 124,610.54	\$ 127,325.71	\$ 131,899.65	\$ 130,946.63
Total Liabilities and Capital Accounts	\$ 1,667,003.86	\$ 1,776,432.09	\$ 1,814,586.42	\$ 1,877,117.27

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 606,818.08	\$ 422,205.34	\$ 467,703.07	\$ 677,404.43
United States Government obligations, direct and guaranteed....	1,196,715.23	1,311,006.51	1,213,564.44	1,391,898.97
Obligations of States and political subdivisions	76,765.38	112,973.22	107,736.86	133,762.49
Loans and discounts (including overdrafts)	910,583.46	916,870.79	941,724.97	956,701.24
Furniture and Fixtures	30,039.00	26,481.05	26,481.05	26,861.04
Other assets	5,272.73	5,741.16	6,524.70	1,533.96
Total Assets	\$ 2,826,193.88	\$ 2,795,278.07	\$ 2,763,735.09	\$ 3,188,162.13
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,450,308.03	\$ 1,489,837.33	\$ 1,377,889.53	\$ 1,907,002.67
Time deposits of individuals, partnerships, and corporations.....	540,516.47	560,003.00	550,107.47	596,422.09
Deposits of United States Government (including postal savings)	17,388.42	18,577.09	26,746.15	42,464.27
Deposits of States and political subdivisions	647,194.03	559,816.70	641,780.33	434,180.46
Other deposits (certified and officers' checks, etc.)	26,129.84	20,256.01	16,469.22	22,107.83
Total Deposits	\$ 2,681,536.79	\$ 2,648,490.13	\$ 2,612,992.70	\$ 3,002,177.32
Other liabilities	5,000.00	7,500.00	7,500.00	30,000.00
CAPITAL ACCOUNTS				
Capital	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00	\$ 75,000.00
Surplus	50,000.00	55,000.00	55,000.00	55,000.00
Undivided profits	14,657.09	9,287.94	13,242.39	25,984.81
Total Capital Accounts	\$ 139,657.09	\$ 139,287.94	\$ 143,242.39	\$ 155,984.81
Total Liabilities and Capital Accounts	\$ 2,826,193.88	\$ 2,795,278.07	\$ 2,763,735.09	\$ 3,188,162.13

OFFICERS FOR 1954

C. L. Mann, Chairman of the Board; H. H. Schumann, President; Hugh E. Smith, Vice-President and Secretary; L. E. Trousdale, Cashier; F. L. Luoma, Assistant Cashier.

DIRECTORS FOR 1954

C. L. Mann, H. H. Schumann, Hugh E. Smith, James F. Mann, M. C. Schumann, L. E. Trousdale, R. K. Schumann.

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 358,596.08	\$ 338,621.93	\$ 284,612.69	\$ 294,439.42
United States Government obligations, direct and guaranteed....	362,314.11	396,248.50	281,704.71	269,104.71
Obligations of States and political subdivisions	2,500.00	11,718.75	2,000.00	2,000.00
Loans and discounts (including overdrafts)	262,982.36	356,755.39	513,116.36	564,090.74
Furniture and Fixtures	1,640.95	10,035.94	13,696.81	17,681.88
Other assets		3,127.45	5,133.02	6,916.41
Total Assets	\$ 988,033.50	\$ 1,116,507.96	\$ 1,100,263.59	\$ 1,154,233.16
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 587,636.72	\$ 567,489.62	\$ 480,375.04	\$ 516,273.34
Time deposits of individuals, partnerships, and corporations.....	227,968.04	238,357.70	205,305.47	282,539.00
Deposits of United States Government (including postal savings)			3,990.00	2,700.00
Deposits of States and political subdivisions	99,810.86	227,370.67	264,225.82	236,538.82
Deposits of banks			25,000.00	
Other deposits (certified and officers' checks, etc.)	13,371.51	19,278.29	15,471.36	6,861.26
Total Deposits	\$ 928,787.13	\$ 1,052,496.28	\$ 994,367.69	\$ 1,044,912.42
Other liabilities	2,500.00	10,000.00	23,437.97	23,994.58
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	25,000.00	25,000.00	30,000.00	35,000.00
Undivided profits	4,246.37	4,011.68	2,457.93	326.16
Reserves (and retirement account for preferred capital)	2,500.00			
Total Capital Accounts	\$ 56,746.37	\$ 54,011.68	\$ 82,457.93	\$ 85,326.16
Total Liabilities and Capital Accounts	\$ 988,033.50	\$ 1,116,507.96	\$ 1,100,263.59	\$ 1,154,233.16

OFFICERS FOR 1954

L. A. Miller, Chairman of Board; G. R. Henning, President; L. W. McCorkle, Vice-President;
H. H. Hoyt, Cashier-Secretary.

DIRECTORS FOR 1954

Louis A. Miller, G. R. Henning, L. W. McCorkle, C. C. Phillippe, W. L. Hauptli, Charles Liley.

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1953

Gordon V. Christensen, President; R. C. Benson, Vice-President; H. V. Christensen, Cashier-Secretary; H. Keith Richards, Assistant Cashier; Clare C. Ziessow, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 707,728.17	\$ 752,755.25	\$ 853,053.70	\$ 1,094,397.02
United States Government obligations, direct and guaranteed....	853,516.85	704,300.86	716,144.47	1,054,855.64
Obligations of States and political subdivisions	36,130.40	36,116.19	75,101.98	20,000.00
Loans and discounts (including overdrafts)	1,040,826.47	1,123,367.18	1,260,503.35	1,279,424.06
Bank premises owned	15,150.66	14,014.37	14,014.37	13,481.88
Furniture and Fixtures	33,890.53	32,825.55	33,113.05	47,119.66
Other assets			138.44	
Total Assets	\$ 2,697,243.08	\$ 2,663,379.40	\$ 2,952,069.36	\$ 3,509,278.26
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,431,150.02	\$ 1,465,027.83	\$ 1,689,262.66	\$ 2,154,343.11
Time deposits of individuals, partnerships, and corporations	590,910.36	678,463.76	703,917.22	688,409.77
Deposits of United States Government (including postal savings)	8,397.88	16,065.49	35,570.11	60,878.87
Deposits of States and political subdivisions	443,897.13	269,670.74	296,118.57	355,525.48
Other deposits (certified and officers' checks, etc.)	7,247.09	11,923.96	7,897.57	21,307.94
Total Deposits	\$ 2,481,602.48	\$ 2,441,151.78	\$ 2,732,766.13	\$ 3,280,465.17
Other liabilities				16,556.00
CAPITAL ACCOUNTS				
Capital	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00	\$ 125,000.00
Surplus	50,000.00	50,000.00	50,000.00	50,000.00
Undivided profits	40,640.60	47,227.62	44,303.23	37,257.09
Total Capital Accounts	\$ 215,640.60	\$ 222,227.62	\$ 219,303.23	\$ 212,257.09
Total Liabilities and Capital Accounts	\$ 2,697,243.08	\$ 2,663,379.40	\$ 2,952,069.36	\$ 3,509,278.26

OFFICERS FOR 1954

Gordon V. Christensen, President; R. C. Benson, Vice-President; H. V. Christensen, Cashier-Secretary; H. Keith Richards, Assistant Cashier; Clare C. Ziessow, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued September 14, 1912

No. 243

THE COLONIAL STATE BANK, MANASSA

(Conejos County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 94,690.03	\$ 90,306.55		
United States Government obligations, direct and guaranteed....	71,460.00	71,670.00		
Obligations of States and political subdivisions		106.18		
Loans and discounts (including overdrafts)	133,023.98	156,846.48		
Bank premises owned	1.00	1.00		
Furniture and Fixtures	1.00	1.00		
Total Assets	\$ 299,176.01	\$ 318,931.21		
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations. \$	218,417.37	\$ 233,269.38		
Time deposits of individuals, partnerships, and corporations	18,536.54	15,201.74		
Deposits of States and political subdivisions	17,820.00	16,265.70		
Other deposits (certified and officers' checks, etc.)	3,302.10	9,524.39		
Total Deposits	\$ 258,076.01	\$ 274,261.21		
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00		
Surplus	12,500.00	15,000.00		
Undivided profits	3,600.00	4,670.00		
Total Capital Accounts	\$ 41,100.00	\$ 44,670.00		
Total Liabilities and Capital Accounts	\$ 299,176.01	\$ 318,931.21		

OFFICERS FOR 1954

John J. Brady, President; Dorothy J. Stout, Vice-President; Herbert L. Stout, Cashier-Secretary.

DIRECTORS FOR 1954

John J. Brady, Dorothy J. Stout, Herbert L. Stout.

(Voluntarily Liquidated April 24, 1954)

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1953

C. F. Aurand, President; Clyde I. Snider, Vice-President; C. F. Aurand, Jr., Cashier-Secretary;
George F. Lewis, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 335,821.29	\$ 265,086.17	\$ 406,624.46	\$ 362,442.88
United States Government obligations, direct and guaranteed....	813,019.00	840,846.25	685,209.13	1,193,200.88
Loans and discounts (including overdrafts)	992,991.15	1,151,388.16	1,192,688.03	1,014,061.86
Bank premises owned	8,000.00	8,000.00	6,500.00	5,000.00
Real estate owned other than bank premises	2,500.00	2,500.00	1,500.00	
Total Assets	\$ 2,152,331.44	\$ 2,267,820.58	\$ 2,292,521.62	\$ 2,574,705.62
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	1,554,807.66	\$ 1,599,697.66	\$ 1,586,242.61	\$ 1,687,010.44
Time deposits of individuals, partnerships, and corporations	239,002.21	253,507.91	244,019.56	264,214.50
Deposits of United States Government (including postal savings)	4,784.03	45,617.27	138,808.88	31,672.57
Deposits of States and political subdivisions	191,808.44	224,614.70	157,600.64	412,935.04
Other deposits (certified and officers' checks, etc.)	35,663.68	13,122.33	15,803.60	10,493.36
Total Deposits	\$ 2,026,066.02	\$ 2,136,559.87	\$ 2,142,475.29	\$ 2,406,325.91
Other liabilities	3,254.76	2,619.89	1,783.94	2,058.76
CAPITAL ACCOUNTS				
Capital	\$ 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	23,010.66	28,640.82	48,262.39	66,320.95
Total Capital Accounts	\$ 123,010.66	\$ 128,640.82	\$ 148,262.39	\$ 166,320.95
Total Liabilities and Capital Accounts	\$ 2,152,331.44	\$ 2,267,820.58	\$ 2,292,521.62	\$ 2,574,705.62

OFFICERS FOR 1954

C. F. Aurand, President; Clyde I. Snider, Vice-President; C. F. Aurand, Jr., Cashier-Secretary;
George F. Lewis, Assistant Cashier.

DIRECTORS FOR 1954

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

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 517,311.60	\$ 457,265.89	\$ 487,537.22	\$ 428,485.99
United States Government obligations, direct and guaranteed....	164,023.50	162,272.50	162,358.00	161,345.50
Obligations of States and political subdivisions	117,013.87	117,136.06	117,945.00	127,005.74
Other bonds, notes, and debentures	5,000.00	5,000.00	5,000.00	5,000.00
Loans and discounts (including overdrafts)	255,339.06	214,576.84	235,980.71	177,854.71
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 1,058,690.03	\$ 956,253.29	\$ 1,008,822.93	\$ 899,693.94
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	836,132.22	\$ 723,071.40	\$ 757,051.08	\$ 641,461.51
Time deposits of individuals, partnerships, and corporations.....	128,531.92	142,155.88	153,199.54	163,595.47
Deposits of United States Government (including postal savings)	18.75	112.50	925.40	496.64
Deposits of States and political subdivisions	23,763.50	19,339.94	24,573.92	20,737.29
Other deposits (certified and officers' checks, etc.)	464.64	3,148.57	2,070.99	2,794.03
Total Deposits	\$ 988,911.03	\$ 887,828.29	\$ 937,820.93	\$ 829,084.94
CAPITAL ACCOUNTS				
Capital	\$ 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	4,779.00	3,425.00	6,002.00	5,609.00
Reserves (and retirement account for preferred capital)	10,000.00	10,000.00	10,000.00	10,000.00
Total Capital Accounts	\$ 69,779.00	\$ 68,425.00	\$ 71,002.00	\$ 70,609.00
Total Liabilities and Capital Accounts	\$ 1,058,690.03	\$ 956,253.29	\$ 1,008,822.93	\$ 899,693.94

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1953

W. C. Bourne, President; L. Smartt, Vice-President; Della C. Cline, Cashier-Secretary.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 170,056.22	\$ 118,063.39	\$ 221,630.21	\$ 103,117.74
United States Government obligations, direct and guaranteed,...	230,075.00	285,075.00	339,875.00	289,875.00
Obligations of States and political subdivisions	34,672.00	38,701.62	33,959.50	33,959.50
Loans and discounts (including overdrafts)	228,381.21	244,890.60	187,675.24	249,838.75
Furniture and Fixtures	1.00	1.00	1.00	1.00
Real estate owned other than bank premises	1.00	1.00	1.00	1.00
Total Assets	\$ 663,186.43	\$ 686,732.61	\$ 783,141.95	\$ 676,792.99
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	459,173.15	\$ 480,294.11	\$ 531,384.30	\$ 433,197.18
Time deposits of individuals, partnerships, and corporations.....	84,845.70	79,485.50	82,281.51	87,453.77
Deposits of United States Government (including postal savings)	16,867.54	8,930.04	4,986.29	19,123.79
Deposits of States and political subdivisions	29,677.46	41,486.56	88,507.18	54,985.95
Total Deposits	\$ 590,563.85	\$ 610,196.21	\$ 707,159.28	\$ 594,760.69
CAPITAL ACCOUNTS				
Capital	\$ 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	22,622.58	26,536.40	25,982.67	32,032.30
Total Capital Accounts	\$ 72,622.58	\$ 76,536.40	\$ 75,982.67	\$ 82,032.30
Total Liabilities and Capital Accounts	\$ 663,186.43	\$ 686,732.61	\$ 783,141.95	\$ 676,792.99

OFFICERS FOR 1954

W. C. Bourne, President; L. Smartt, Vice-President; Della C. Cline, Cashier-Secretary.

DIRECTORS FOR 1954

W. C. Bourne, Daniel Carl, L. Smartt, John H. Smartt, Sam M. Bourne.

Certificate Issued August 27, 1936.

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 783,029.78	\$ 844,742.52	\$ 665,598.43	\$ 739,822.42
United States Government obligations, direct and guaranteed....	1,516,866.00	1,417,692.00	1,417,776.00	1,368,000.00
Obligations of States and political subdivisions	21,000.00	18,000.00	18,000.00	16,000.00
Loans and discounts (including overdrafts)	782,448.99	745,461.02	678,246.25	638,690.74
Bank premises owned	7,923.83	7,467.77	7,011.71	6,555.65
Furniture and Fixtures	2,216.09	2,360.60	3,053.64	2,606.26
Total Assets	\$ 3,113,484.69	\$ 3,035,723.91	\$ 2,789,686.03	\$ 2,771,675.07
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,577,727.75	\$ 2,481,284.68	\$ 2,193,374.74	\$ 2,235,115.97
Time deposits of individuals, partnerships, and corporations.....	70,129.41	90,550.84	53,288.39	56,851.58
Deposits of States and political subdivisions	103,761.28	72,426.02	161,031.95	61,685.28
Other deposits (certified and officers' checks, etc.)	18,149.56	29,909.98	14,365.94	32,364.06
Total Deposits	\$ 2,769,768.00	\$ 2,674,171.52	\$ 2,422,061.02	\$ 2,386,016.89
CAPITAL ACCOUNTS				
Capital	\$ 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	93,716.69	61,552.39	67,625.01	85,658.18
Reserves (and retirement account for preferred capital)	50,000.00	100,000.00	100,000.00	100,000.00
Total Capital Accounts	\$ 343,716.69	\$ 361,552.39	\$ 367,625.01	\$ 385,658.18
Total Liabilities and Capital Accounts	\$ 3,113,484.69	\$ 3,035,723.91	\$ 2,789,686.03	\$ 2,771,675.07

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 362,902.00	\$ 408,356.52	\$ 385,366.01	\$ 413,637.21
United States Government obligations, direct and guaranteed.....	88,015.76	187,681.82	189,789.13	541,267.50
Obligations of States and political subdivisions		5,049.86	15,000.00	14,000.00
Other bonds, notes, and debentures		15,000.00		
Loans and discounts (including overdrafts)	403,061.96	380,374.05	458,785.62	325,575.74
Bank premises owned	5,446.00	8,858.43	7,972.59	7,175.34
Furniture and Fixtures	6,787.00	6,939.21	6,622.74	5,960.47
Real estate owned other than bank premises			17,000.00	13,000.00
Other assets		377.72	4,204.26	6,924.62
Total Assets	\$ 866,212.72	\$ 1,012,637.61	\$ 1,084,740.35	\$ 1,327,540.88
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 539,458.69	\$ 656,152.09	\$ 731,565.61	\$ 915,278.89
Time deposits of individuals, partnerships, and corporations.....	155,902.51	163,362.68	170,964.03	197,031.12
Deposits of United States Government (including postal savings)	8,266.34	674.61	523.31	698.67
Deposits of States and political subdivisions	75,509.89	92,520.05	89,440.94	97,264.79
Other deposits (certified and officers' checks, etc.)	2,505.94	9,776.67	10,954.40	32,627.34
Total Deposits	\$ 781,643.37	\$ 922,486.10	\$ 1,003,448.29	\$ 1,242,900.81
Other liabilities	1,711.12	1,511.95	1,262.40	1,503.80
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	20,000.00	25,000.00	25,000.00	25,000.00
Undivided profits	12,853.23	13,639.56	5,029.66	8,136.27
Total Capital Accounts	\$ 82,853.23	\$ 88,639.56	\$ 80,029.66	\$ 83,136.27
Total Liabilities and Capital Accounts	\$ 866,212.72	\$ 1,012,637.61	\$ 1,084,740.35	\$ 1,327,540.88

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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

Certificate Issued: August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 880,636.37	\$ 659,039.46	\$ 667,042.63	\$ 598,407.02
United States Government obligations, direct and guaranteed....	578,670.00	877,365.00	777,970.00	980,343.80
Obligations of States and political subdivisions	11,003.00	24,171.05	20,503.00	20,003.00
Loans and discounts (including overdrafts)	680,690.09	665,242.98	696,538.40	674,521.15
Furniture and Fixtures	3,041.20	2,373.75	2,373.75	1,706.30
Other assets	2,096.45	48.24	3,297.29	3,141.84
Total Assets	\$ 2,156,137.11	\$ 2,228,240.48	\$ 2,167,725.07	\$ 2,278,123.11
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	\$ 1,738,332.69	\$ 1,771,823.70	\$ 1,613,997.01	\$ 1,794,927.00
Time deposits of individuals, partnerships, and corporations.....	38,229.26	52,259.51	70,038.53	91,803.61
Deposits of United States Government (including postal savings)	42,450.76	82,204.80	44,967.46	40,648.24
Deposits of States and political subdivisions	151,521.15	129,741.33	240,478.26	144,586.95
Other deposits (certified and officers' checks, etc.)	6,408.63	5,693.24	5,391.71	8,383.56
Total Deposits	\$ 1,976,942.49	\$ 2,041,722.58	\$ 1,974,872.97	\$ 2,080,349.36
Other liabilities	8,052.01	19,860.59	10,968.19	17,318.66
CAPITAL ACCOUNTS				
Capital	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00	\$ 60,000.00
Surplus	60,000.00	60,000.00	60,000.00	75,000.00
Undivided profits	51,142.61	46,657.31	61,883.91	45,455.09
Total Capital Accounts	\$ 171,142.61	\$ 166,657.31	\$ 181,883.91	\$ 180,455.09
Total Liabilities and Capital Accounts	\$ 2,156,137.11	\$ 2,228,240.48	\$ 2,167,725.07	\$ 2,278,123.11

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 289,011.63	\$ 205,165.66	\$ 335,874.96	\$ 479,552.55
United States Government obligations, direct and guaranteed....	64,000.00	362,965.00	164,000.00	309,746.00
Obligations of States and political subdivisions		22,385.54		
Loans and discounts (including overdrafts)	421,734.48	307,609.20	361,062.57	227,298.82
Bank premises owned	500.00	1.00	1.00	1.00
Furniture and Fixtures	7,849.00	6,723.00	6,723.00	5,597.00
Total Assets	\$ 783,095.11	\$ 904,849.40	\$ 867,661.53	\$ 1,022,195.37
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	506,633.93	\$ 612,627.12	\$ 496,515.99	\$ 646,570.53
Time deposits of individuals, partnerships, and corporations.....	92,333.00	104,602.00	74,290.00	83,876.50
Deposits of United States Government (including postal savings)	1,341.54	1,239.45	3,442.04	1,345.70
Deposits of States and political subdivisions	62,093.33	56,097.39	180,606.96	144,893.02
Other deposits (certified and officers' checks, etc.)	29,147.21	33,239.52	17,833.41	40,521.45
Total Deposits	\$ 691,549.01	\$ 807,805.48	\$ 772,688.40	\$ 917,207.20
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	40,000.00	40,000.00	40,000.00	45,000.00
Undivided profits	1,546.10	7,043.92	4,973.13	5,988.17
Total Capital Accounts	\$ 91,546.10	\$ 97,043.92	\$ 94,973.13	\$ 100,988.17
Total Liabilities and Capital Accounts	\$ 783,095.11	\$ 904,849.40	\$ 867,661.53	\$ 1,022,195.37

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

Richard W. Trefz, President; Frank Evans, Vice-Chairman of Board; A. J. Cueny, Vice-President; Don E. Foster, Assistant Vice-President; L. L. Sack, Cashier-Secretary; Martin F. Stenseng, Assistant Cashier; Joseph H. Wright, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,981,316.84	\$ 1,899,717.09	\$ 1,772,730.87	\$ 1,658,734.16
United States Government obligations, direct and guaranteed....	1,023,206.00	1,340,218.50	992,227.00	1,517,551.80
Obligations of States and political subdivisions	306,996.00	442,045.00	476,002.00	456,640.06
Other bonds, notes, and debentures		7,000.00	7,000.00	
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00	12,750.00	13,500.00
Loans and discounts (including overdrafts)	3,101,860.60	2,892,522.22	3,061,709.45	3,170,432.15
Furniture and Fixtures	30,000.00	30,000.00	30,000.00	30,000.00
Real estate owned other than bank premises			8,000.00	7,334.39
Other assets	3,292.09	2,977.96	11,824.50	8,006.66
Total Assets	\$ 6,458,671.53	\$ 6,626,480.77	\$ 6,372,243.82	\$ 6,862,199.22
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	3,016,812.64	\$ 3,244,919.55	\$ 2,894,016.89	\$ 3,244,409.21
Time deposits of individuals, partnerships, and corporations....	1,232,647.99	1,326,410.79	1,472,103.53	1,587,257.52
Deposits of United States Government (including postal savings)	56,474.28	77,519.97	68,723.77	122,481.32
Deposits of States and political subdivisions	1,139,009.28	940,820.95	938,703.88	881,134.69
Deposits of banks	348,644.41	336,592.23	274,653.01	311,757.26
Other deposits (certified and officers' checks, etc.)	34,828.78	33,370.36	34,361.39	43,259.12
Total Deposits	\$ 5,828,417.38	\$ 5,959,633.85	\$ 5,682,562.47	\$ 6,190,299.12
Other liabilities	162,410.73	178,365.72	192,305.79	171,001.47
CAPITAL ACCOUNTS				
Capital	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00	\$ 300,000.00
Surplus	100,000.00	125,000.00	125,000.00	150,000.00
Undivided profits	67,843.42	63,481.20	72,375.56	50,898.63
Total Capital Accounts	\$ 467,843.42	\$ 488,481.20	\$ 497,375.56	\$ 500,898.63
Total Liabilities and Capital Accounts	\$ 6,458,671.53	\$ 6,626,480.77	\$ 6,372,243.82	\$ 6,862,199.22

OFFICERS FOR 1954

Frank E. Evans, Chairman of the Board; Erna S. Trefz, President; A. J. Cueny, Vice-President; L. L. Sack, Cashier; Don E. Foster, Assistant Vice-President; Martin F. Stenseng, Assistant Vice-President; Joseph H. Wright, Assistant Cashier.

DIRECTORS FOR 1954

Elwood M. Brooks, A. J. Cueny, Frank E. Evans, Lee H. Hirsch, John M. Holmes, Albert Alan Ladd, Jr., Erna S. Trefz.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1953

William M. White, President; Dey F. Whelan, Executive Vice-President; William I. Prince, Vice-President; Bert A. Hereford, Assistant Vice-President; Otto W. Snapp, Jr., Assistant Vice-President; Clark Hodges, Cashier; Wm. J. Guard, Jr., Assistant Cashier; T. V. Stewart, Assistant Cashier.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,078,256.69	\$ 3,081,429.41	\$ 3,324,994.56	\$ 2,685,920.22
United States Government obligations, direct and guaranteed.....	4,116,732.00	4,623,081.00	4,074,245.50	4,993,421.00
Obligations of States and political subdivisions	167,000.00	209,000.00	240,000.00	301,000.00
Loans and discounts (including overdrafts)	3,678,239.51	3,772,636.71	4,124,366.69	4,714,820.93
Furniture and Fixtures	43,825.76	43,726.94	50,001.74	54,354.50
Investments and other assets indirectly representing bank premises or other real estate	41,291.91	38,564.96	35,560.55	37,789.96
Other assets	5,500.99	21,484.30	50,289.23	32,984.17
Total Assets	\$11,130,846.86	\$11,789,923.32	\$11,909,458.27	\$12,820,290.78
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	5,592,609.24	\$ 5,758,322.68	\$ 5,785,398.99	\$ 6,525,643.39
Time deposits of individuals, partnerships, and corporations.....	4,202,037.29	4,445,412.74	4,629,251.70	5,291,137.91
Deposits of United States Government (including postal savings)	50,017.80	75,181.75	86,910.61	188,750.30
Deposits of States and political subdivisions	738,348.26	974,381.94	866,254.65	266,346.56
Other deposits (certified and officers' checks, etc.)	35,482.51	20,679.88	26,266.31	41,227.37
Total Deposits	\$10,618,495.10	\$11,273,978.99	\$11,394,832.26	\$12,313,105.53
Other liabilities	106,230.34	97,955.38	88,684.25	99,425.28
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 200,000.00
Surplus	250,000.00	250,000.00	300,000.00	200,000.00
Undivided profits	56,121.42	67,988.95	26,691.76	7,759.97
Total Capital Accounts	\$ 406,121.42	\$ 417,988.95	\$ 426,691.76	\$ 407,759.97
Total Liabilities and Capital Accounts	\$11,130,846.86	\$11,789,923.32	\$11,909,458.27	\$12,820,290.78

OFFICERS FOR 1954

William M. White, President; Dey F. Whelan, Executive Vice-President; William I. Prince, Vice-President; Otto W. Snapp, Jr., Vice-President; Clark Hodges, Cashier; William J. Guard, Jr., Assistant Cashier; Theodore V. Stewart, Assistant Cashier.

DIRECTORS FOR 1954

Morey Bernstein, Frank W. Blamey, David W. Boyer, Frank S. Hoag, Jr., Walter K. Hurd, David B. Hyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Rudolph Smith, Dey F. Whelan, William M. White, W. A. Wills, Sr.

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1953

Joseph A. Uhl, Chairman of Board; T. C. Swanson, President; Edward McCabe, Vice-President; J. C. Goudy, Vice-President; H. E. Woods, Vice-President and Cashier; Alva B. Adams, Jr., Secretary; J. L. Fimple, Assistant Cashier and Assistant Secretary; M. E. Nimmo, Assistant Cashier and Assistant Secretary; F. W. Grimes, Assistant Cashier; Ralph B. Huls, Mgr. Installment Loan Department.

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,568,653.22	\$ 2,712,902.94	\$ 2,638,962.15	\$ 3,023,546.99
United States Government obligations, direct and guaranteed....	6,975,435.55	7,135,140.30	6,876,537.31	7,401,911.05
Obligations of States and political subdivisions	653,666.36	801,180.64	703,872.97	727,548.08
Other bonds, notes, and debentures	29,290.16	29,278.07	54,240.98	49,253.89
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00	1.00	1.00
Loans and discounts (including overdrafts)	7,040,779.33	7,057,857.70	7,186,803.95	7,550,055.16
Bank premises owned	57,000.00	57,000.00	57,000.00	57,000.00
Furniture and Fixtures	53,428.35	71,804.45	65,943.50	59,562.65
Other assets	22,088.60	16,840.36	31,027.65	89,081.20
Total Assets	\$17,400,342.57	\$17,882,005.46	\$17,614,389.51	\$18,957,960.02
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.	\$ 8,714,021.82	\$ 8,513,605.64	\$ 7,913,466.13	\$ 8,706,085.88
Time deposits of individuals, partnerships, and corporations.....	6,827,843.18	7,373,942.72	7,656,265.06	7,930,236.26
Deposits of United States Government (including postal savings)	86,974.54	137,839.99	185,932.21	198,992.23
Deposits of States and political subdivisions	601,011.34	542,597.76	555,016.78	738,478.11
Other deposits (certified and officers' checks, etc.)	73,757.85	202,627.34	102,432.68	69,044.48
Total Deposits	\$16,303,608.73	\$16,770,613.45	\$16,413,112.86	\$17,642,836.96
Other liabilities	42,113.57	36,112.29	48,858.55	296,599.71
CAPITAL ACCOUNTS				
Capital	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00	\$ 500,000.00
Surplus	400,000.00	450,000.00	450,000.00	500,000.00
Undivided profits	154,620.27	125,279.72	202,418.10	18,523.35
Total Capital Accounts	\$ 1,054,620.27	\$ 1,075,279.72	\$ 1,152,418.10	\$ 1,018,523.35
Total Liabilities and Capital Accounts	\$17,400,342.57	\$17,882,005.46	\$17,614,389.51	\$18,957,960.02

OFFICERS FOR 1954

Joseph A. Uhl, Chairman of the Board; T. C. Swanson, President; Edward McCabe, Vice-President; J. C. Goudy, Vice-President; H. E. Woods, Vice-President and Cashier; Alva B. Adams, Secretary; M. E. Nimmo, Assistant Cashier and Assistant Secretary; J. L. Fimple, Assistant Cashier, F. W. Grimes, Assistant Cashier; H. L. Bauder, Auditor.

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 410,582.83	\$ 401,152.50	\$ 466,228.78	\$ 421,940.81
United States Government obligations, direct and guaranteed....	213,506.00	213,600.00	114,500.00	214,265.00
Obligations of States and political subdivisions	276,805.00	293,790.00	300,800.00	305,400.00
Other bonds, notes, and debentures	28,925.00	23,925.00	22,925.00	22,925.00
Loans and discounts (including overdrafts)	415,834.69	435,868.96	421,990.88	415,566.84
Furniture and Fixtures	4,225.00	3,380.00	3,380.00	2,535.00
Total Assets	\$ 1,349,878.52	\$ 1,371,716.46	\$ 1,329,824.66	\$ 1,382,632.65
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	769,144.47	\$ 829,774.30	\$ 740,369.46	\$ 784,038.25
Time deposits of individuals, partnerships, and corporations.....	187,287.27	183,504.29	197,546.65	207,495.31
Deposits of United States Government (including postal savings)	4,735.88	8,365.69	7,248.38	9,124.94
Deposits of States and political subdivisions	160,904.81	165,369.45	163,511.57	166,278.17
Deposits of banks	73,535.70	27,876.25	60,211.55	52,466.55
Other deposits (certified and officers' checks, etc.)	2,165.39	3,646.48	1,612.05	2,579.43
Total Deposits	\$ 1,197,773.52	\$ 1,218,536.46	\$ 1,170,499.66	\$ 1,221,982.65
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	28,200.00	32,200.00	32,200.00	35,600.00
Undivided profits	23,905.00	20,980.00	27,125.00	25,050.00
Total Capital Accounts	\$ 152,105.00	\$ 153,180.00	\$ 159,325.00	\$ 160,650.00
Total Liabilities and Capital Accounts	\$ 1,349,878.52	\$ 1,371,716.46	\$ 1,329,824.66	\$ 1,382,632.65

OFFICERS FOR 1954

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams, Cashier-Secretary.

DIRECTORS FOR 1954

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

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,152,731.81	\$ 1,972,244.64	\$ 2,368,654.81	\$ 1,828,807.26
United States Government obligations, direct and guaranteed	1,964,900.00	1,964,400.00	2,334,900.00	3,084,900.00
Obligations of States and political subdivisions	24,069.24	91,907.96	67,152.97	94,367.00
Other bonds, notes, and debentures	65,715.20	64,715.20	64,715.20	64,715.20
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)	2,784,681.86	3,171,496.89	2,318,376.36	2,022,524.51
Bank premises owned	90,000.00	85,000.00	80,000.00	75,000.00
Furniture and Fixtures	18,310.16	20,602.75	20,606.37	20,378.66
Real estate owned other than bank premises			1.00	1.00
Other assets	12,901.87	17,546.77	35,961.60	32,236.00
Total Assets	\$ 7,122,310.14	\$ 7,396,914.21	\$ 7,299,368.31	\$ 7,231,929.63
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 3,793,540.32	\$ 4,402,723.65	\$ 3,869,865.75	\$ 4,124,965.38
Time deposits of individuals, partnerships, and corporations	1,469,394.95	1,505,275.80	1,471,414.74	1,446,038.70
Deposits of United States Government (including postal savings)	56,102.70	87,889.23	115,646.55	86,130.70
Deposits of States and political subdivisions	1,121,737.22	767,677.59	1,177,807.14	861,463.39
Deposits of banks	7,500.00	7,500.00	7,500.00	7,500.00
Other deposits (certified and officers' checks, etc.)	39,747.94	41,608.60	64,270.89	44,093.26
Total Deposits	\$ 6,458,023.13	\$ 6,812,674.87	\$ 6,706,505.07	\$ 6,570,191.43
Other liabilities	3.86	19.21	7.03	10.09
CAPITAL ACCOUNTS				
Capital	\$ 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	334,283.15	284,220.13	292,856.21	361,728.11
Total Capital Accounts	\$ 634,283.15	\$ 584,220.13	\$ 592,856.21	\$ 661,728.11
Total Liabilities and Capital Accounts	\$ 7,122,310.14	\$ 7,396,914.21	\$ 7,299,368.31	\$ 7,231,929.63

OFFICERS FOR 1954

J. H. Sanders, President; Theo C. Sanders, Vice President; K. W. Bellrose, Cashier; Loraine Hays, Assistant Cashier; Fred Mangels, Assistant Cashier.

DIRECTORS FOR 1954

J. H. Sanders, Theo C. Sanders, Dorothy H. Sanders, Loraine Hays.

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,816,217.53	\$ 2,110,934.98	\$ 2,034,810.79	\$ 2,369,538.49
United States Government obligations, direct and guaranteed	4,510,710.00	4,712,543.00	5,214,452.00	5,412,620.00
Obligations of States and political subdivisions	50,000.00	50,000.00	50,000.00	50,000.00
Corporate stocks (including stock of Federal Reserve Bank)	6,000.00	6,000.00	6,000.00	9,000.00
Loans and discounts (including overdrafts)	2,498,156.28	3,322,206.01	2,674,991.49	3,042,641.93
Bank premises owned	1.00	1.00	1.00	1.00
Furniture and Fixtures	1.00	1.00	1.00	1.00
Total Assets	\$ 8,881,085.81	\$ 10,201,685.99	\$ 9,980,256.28	\$ 10,883,802.42
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	\$ 6,623,356.09	\$ 7,727,772.09	\$ 7,309,730.07	\$ 8,189,379.84
Time deposits of individuals, partnerships, and corporations	1,619,951.94	1,762,513.64	1,894,748.21	1,966,977.02
Deposits of States and political subdivisions	26,984.99	55,237.80	146,097.59	67,718.52
Deposits of banks	5,000.00	5,000.00	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	66,709.25	111,674.36	44,204.19	60,268.40
Total Deposits	\$ 8,342,002.27	\$ 9,662,197.89	\$ 9,399,780.06	\$ 10,289,343.78
Other liabilities	46.90	172.40	65.40	110.65
CAPITAL ACCOUNTS				
Capital	\$ 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	139,036.64	139,315.70	180,410.82	94,347.99
Reserves (and retirement account for preferred capital)	200,000.00	200,000.00	200,000.00	200,000.00
Total Capital Accounts	\$ 539,036.64	\$ 539,315.70	\$ 580,410.82	\$ 594,347.99
Total Liabilities and Capital Accounts	\$ 8,881,085.81	\$ 10,201,685.99	\$ 9,980,256.28	\$ 10,883,802.42

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

Theodore D. Brown, 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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 631,923.84	\$ 805,177.16	\$ 599,193.95	\$ 629,230.26
United States Government obligations, direct and guaranteed....	1,683,623.61	1,881,884.94	2,079,783.77	2,454,358.49
Obligations of States and political subdivisions	2,800.00	8,108.44	1,800.00	65,356.40
Other bonds, notes, and debentures	31,482.30	30,369.80	30,263.35	
Loans and discounts (including overdrafts)	1,577,443.11	1,236,606.99	1,128,611.72	871,817.00
Bank premises owned	3,000.00	2,000.00	2,000.00	2,000.00
Furniture and Fixtures	8,000.00	7,000.00	7,721.64	4,000.00
Total Assets	\$ 3,938,272.86	\$ 3,971,147.33	\$ 3,849,374.43	\$ 4,026,762.15
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	2,313,916.61	\$ 2,370,825.47	\$ 2,136,125.88	\$ 2,344,630.39
Time deposits of individuals, partnerships, and corporations....	1,041,971.32	1,073,134.63	1,001,088.71	1,018,608.83
Deposits of United States Government (including postal savings)	34,980.65	71,890.59	42,580.77	105,579.02
Deposits of States and political subdivisions	209,407.79	87,709.25	331,424.19	214,820.97
Other deposits (certified and officers' checks, etc.)	14,227.92	14,660.28	32,636.34	11,737.77
Total Deposits	\$ 3,614,504.29	\$ 3,618,220.22	\$ 3,543,855.89	\$ 3,695,376.98
CAPITAL ACCOUNTS				
Capital	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00	200,000.00	200,000.00
Undivided profits	23,768.57	52,927.11	5,518.54	31,885.17
Total Capital Accounts	\$ 323,768.57	\$ 352,927.11	\$ 305,518.54	\$ 331,885.17
Total Liabilities and Capital Accounts	\$ 3,938,272.86	\$ 3,971,147.33	\$ 3,849,374.43	\$ 4,026,762.15

OFFICERS FOR 1954

R. R. Gowdy, President; Glenn W. Trimble, Jr., Executive Vice-President; J. P. Firm, Vice-President; F. C. Unfug, Cashier-Secretary; J. A. Murray, Assistant Cashier; George Spock, Assistant Cashier; A. H. Stevens, Assistant Cashier.

DIRECTORS FOR 1954

R. R. Gowdy, J. P. Firm, Paul Krier, May E. Cowing, C. L. Mann, Glenn W. Trimble, Jr.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1953

Bowers Holt, President; J. K. McKinnis, Vice-President; Loyd Hessong, Cashier; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1953

Bowers Holt, Maude Holt, J. K. McKinnis.

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 336,686.06	\$ 266,020.87	\$ 324,587.38	\$ 252,478.79
United States Government obligations, direct and guaranteed....	714,859.00	814,946.00	665,633.50	576,000.00
Obligations of States and political subdivisions	27,139.65	76,860.17	153,198.78	171,440.71
Loans and discounts (including overdrafts)	765,917.05	817,150.32	763,578.88	898,440.54
Furniture and Fixtures			2,400.00	2,400.00
Total Assets	\$ 1,844,601.76	\$ 1,974,977.36	\$ 1,909,398.54	\$ 1,900,760.04
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations:..	1,373,400.58	\$ 1,188,479.22	\$ 1,345,406.24	\$ 1,341,149.46
Time deposits of individuals, partnerships, and corporations....	21,066.96	21,742.28	57,813.02	65,309.49
Deposits of United States Government (including postal savings)	9,278.25	3,233.30	37,320.80	4,395.80
Deposits of States and political subdivisions	156,871.45	156,050.83	151,450.77	161,990.48
Deposits of banks	18,727.08	18,727.08	18,727.08	18,727.08
Other deposits (certified and officers' checks, etc.)	7,500.00	12,500.00	12,500.00	12,500.00
Total Deposits	\$ 1,586,844.32	\$ 1,700,732.71	\$ 1,623,217.91	\$ 1,604,072.31
CAPITAL ACCOUNTS				
Capital	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00	100,000.00	150,000.00
Undivided profits	107,757.44	124,244.65	136,180.63	96,687.73
Total Capital Accounts	\$ 257,757.44	\$ 274,244.65	\$ 286,180.63	\$ 296,687.73
Total Liabilities and Capital Accounts	\$ 1,844,601.76	\$ 1,974,977.36	\$ 1,909,398.54	\$ 1,900,760.04

OFFICERS FOR 1954

Bowers Holt, President; J. K. McKinnis, Vice-President; I. K. Hoyle, Vice-President; Loyd Hessong, Cashier; Arlee Wiley, Assistant Cashier.

DIRECTORS FOR 1954

Bowers Holt, Maude Holt, J. K. McKinnis.

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 270,708.09	\$ 248,740.95	\$ 259,829.85	\$ 299,535.58
United States Government obligations, direct and guaranteed....	399,469.00	399,469.00	399,469.00	399,969.00
Obligations of States and political subdivisions	113,000.00	113,000.00	130,858.00	141,355.25
Other bonds, notes, and debentures	37,915.00	52,773.00	39,915.00	36,937.50
Loans and discounts (including overdrafts)	350,318.91	348,602.97	336,604.43	327,206.65
Bank premises owned	1.00	1.00	1,001.00	1,661.97
Furniture and Fixtures	970.00	800.00	630.00	2,191.59
Other assets	26,308.85	47,300.13	21,449.74	30,379.80
Total Assets	\$ 1,198,690.85	\$ 1,210,687.05	\$ 1,189,757.02	\$ 1,239,237.32
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..\$	661,221.75	\$ 653,827.94	\$ 608,053.57	\$ 637,816.71
Time deposits of individuals, partnerships, and corporations....	289,377.20	313,145.53	305,327.30	339,363.97
Deposits of States and political subdivisions	114,953.86	113,708.24	141,881.00	119,060.30
Other deposits (certified and officers' checks, etc.)	25,534.80	19,884.83	18,164.31	23,446.83
Total Deposits	\$ 1,091,087.61	\$ 1,100,566.54	\$ 1,073,426.18	\$ 1,119,687.81
Other liabilities	2,500.00	2,500.00	2,500.00	2,500.00
CAPITAL ACCOUNTS				
Capital	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00	\$ 25,000.00
Surplus	30,000.00	35,000.00	35,000.00	35,000.00
Undivided profits	50,103.24	47,620.51	53,830.84	57,049.51
Total Capital Accounts.....	\$ 105,103.24	\$ 107,620.51	\$ 113,830.84	\$ 117,049.51
Total Liabilities and Capital Accounts	\$ 1,198,690.85	\$ 1,210,687.05	\$ 1,189,757.02	\$ 1,239,237.32

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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 1953

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

DIRECTORS FOR 1953

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

RESOURCES	June 30, 1953	Dec. 31, 1953	June 30, 1954	Dec. 31, 1954
Cash, balances with other banks, including reserve balances, and cash items in process of collection				
United States Government obligations, direct and guaranteed....	1,415,083.33	1,159,046.38	1,535,987.09	2,202,204.08
Obligations of States and political subdivisions	921,621.00	623,966.00	1,023,457.00	823,887.00
Corporate stocks (including stock of Federal Reserve Bank)	28,000.00	25,000.00	25,000.00	12,732.95
Loans and discounts (including overdrafts)	4,800.00	4,800.00	4,800.00	4,800.00
Bank premises owned	1,283,417.11	2,052,696.20	1,192,329.05	1,321,999.46
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
			6,000.00	6,000.00
Total Assets	\$ 3,652,923.44	\$ 3,865,510.58	\$ 3,787,575.14	\$ 4,371,625.49
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations..	2,942,298.22	3,148,832.62	3,053,354.52	3,519,232.30
Time deposits of individuals, partnerships, and corporations ...	390,417.50	394,870.99	449,170.37	496,812.58
Deposits of United States Government (including postal savings)	475.00	852.25	9,876.50	1,253.00
Deposits of States and political subdivisions	76,103.14	70,574.60	17,621.54	86,890.74
Total Deposits	\$ 3,409,293.86	\$ 3,615,130.46	\$ 3,530,022.93	\$ 4,104,188.62
Other liabilities		12,000.00		
CAPITAL ACCOUNTS				
Capital	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	83,629.58	78,380.12	97,552.21	95,436.87
Reserves (and retirement account for preferred capital)				12,000.00
Total Capital Accounts	\$ 243,629.58	\$ 238,380.12	\$ 257,552.21	\$ 267,436.87
Total Liabilities and Capital Accounts	\$ 3,652,923.44	\$ 3,865,510.58	\$ 3,787,575.14	\$ 4,371,625.49

OFFICERS FOR 1954

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

DIRECTORS FOR 1954

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



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