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**FOURTY-NINTH
AND
FIFTIETH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO**



To His Excellency
Hon. Stephen L. R. McNichols
The Governor of the State
of
Colorado

**For the Period from January 1, 1955
To December 31, 1956**

**BRADFORD-ROBINSON PTG. Co.
DENVER, COLO.**

FORTY-NINTH
AND
FIFTIETH
ANNUAL REPORTS
OF
State Bank Commissioner
OF THE
STATE OF COLORADO



To His Excellency
Hon. Stephen L. R. McNichols
The Governor of the State
of
Colorado

For the Period from January 1, 1955
To December 31, 1956

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

CLARENCE GAINES

FRED L. REES

L. C. RODGERS

ROBERT I. SKINNER

EDWARD L. STOLLER

PRESTON E. TIDVALL

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

ARTHUR A. SWANSON, *Small Loan Examiner*

DONALD E. DELANGE, *Credit Union Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

MAXINE S. BLOOMQUIST, *Stenographer*

LILLIAN CLARY, *Stenographer*

ANNE DOOLEY, *Stenographer*

VERNA DUEHNING, *Stenographer*

OFFICE

Room 125, State Office Building

DENVER 2, COLORADO

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Letter of Transmittal

December 31, 1956

To His Excellency

STEPHEN L. R. McNICHOOLS

Governor of Colorado.

Sir:

I have the honor to submit the Forty-ninth and Fiftieth Annual Reports of the Department of Banking for the years 1955 and 1956 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

Central Bank & Trust Company, Denver, to \$3,000,000.00
 Weld County Savings Bank, Greeley, to \$200,000.00
 Colorado Savings & Trust Company, La Junta, to \$150,000.00
 Kiowa State Bank, Kiowa, to \$37,500.00
 Pueblo Savings & Trust Company, Pueblo, \$500,000.00
 First State Bank, Louisville, to \$75,000.00
 Hereford State Bank, Hereford, to \$30,000.00
 Brighton State Bank, Brighton, to \$100,000.00
 Commercial Bank, Leadville, to \$100,000.00
 Jefferson County Bank, Lakewood, to \$300,000.00
 Metropolitan State Bank, Derby, to \$125,000.00
 Cherry Creek Bank, Denver, to \$260,000.00
 Bank of Lafayette, Lafayette, to \$75,000.00
 Central Colorado Bank, Colorado Springs, to \$200,000.00
 Bank of Denver, Denver, to \$300,000.00

CERTIFICATES OF AUTHORITY ISSUED

University Hills Bank, Denver, Colorado
 North Park State Bank, Walden, Colorado
 Guaranty Bank & Trust Company, Denver, Colorado

INDUSTRIAL BANKS ORGANIZED

Citizens Industrial Bank, Grand Junction, Colorado
 Turner Industrial Bank, Durango, Colorado
 Glenwood Industrial Bank, Glenwood Springs, Colorado

MONEY LENDERS

There were 266 Consumer Finance Companies licensed in 1955
 There were 276 1913 Money Lenders licensed in 1955
 There were 127 Retail Motor Vehicle Installment Sales licenses issued in 1955

CREDIT UNIONS

There were 115 credit unions in 1955

INDUSTRIAL BANKS

There were 22 industrial banks in operation during 1955

TITLE AND GUARANTY COMPANIES

There were 3 title and guaranty companies in operation during 1955

Industrial Banks 1955

| | |
|---|------------------|
| Furlong Industrial Bank..... | Denver |
| Commonwealth Industrial Bank..... | Boulder |
| Colorado Industrial Bank..... | Denver |
| First Industrial Bank..... | Greeley |
| Commercial Credit Plan Industrial Bank..... | Denver |
| Labor Finance Industrial Bank..... | Denver |
| Community Industrial Bank..... | Denver |
| Commercial Credit Plan Industrial Bank..... | Pueblo |
| Commercial Credit Plan Industrial Bank..... | Grand Junction |
| Glenarm Industrial Bank..... | Denver |
| Englewood-Colorado 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 |
| Citizens Industrial Bank..... | Grand Junction |
| Turner Industrial Bank..... | Durango |
| Glenwood Industrial Bank..... | Glenwood Springs |

Credit Unions 1955

| | |
|--|------------------|
| 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 |
| Armour Denver Employees Credit Union..... | Denver |
| Denver Rio Grande Employees Credit Union..... | Denver |
| Cudahy Denver Employees Credit Union..... | Denver |
| Municipal Employees Credit Union..... | Denver |
| Gates Mutual Credit Union..... | Denver |
| Sacred Heart Parish Credit Union..... | Alamosa |
| Denver Post Employees Credit Union..... | Denver |
| Conoco Employees Credit Union..... | Denver |
| Colorado State Employees Credit Union..... | Denver |
| Denver Public School Employees Credit Union..... | Denver |
| Denver Municipal Water Works Employees Credit Union..... | Denver |
| Rocky Mountain News Employees Credit Union..... | Denver |
| Denver Credit Union of Union Pacific Employees..... | Denver |
| Denver Massco Employees Credit Union..... | Denver |
| College Credit Union of Greeley..... | Greeley |
| Pueblo Teachers Credit Union..... | Pueblo |

| | |
|---|------------------|
| Southern Colorado Power Company Credit Union..... | Pueblo |
| Alexander Film Company Credit Union..... | Colorado Springs |
| University of Colorado School of Medicine and Hospital Credit Union..... | Denver |
| Trameco Employees Credit Union..... | Denver |
| The Belleo Credit Union..... | Denver |
| Greeley Public Schools Credit Union..... | Greeley |
| Wedenem Credit Union..... | Denver |
| Denver Dining Car Waiters & Sleeping Car Porters Credit Union..... | Denver |
| Neusteter Employees Credit Union..... | Denver |
| Burlington Railroad Employees Credit Union..... | Denver |
| Public Service Employees Credit Union..... | Denver |
| Decibel Credit Union..... | Pueblo |
| The Colorado-Southern Credit Union..... | Denver |
| Railway Express Employees of Colorado Credit Union..... | Denver |
| C. F. & I. Power Department Credit Union..... | Pueblo |
| Star-Journal & Chieftain Credit Union..... | Pueblo |
| Arapahoe County Teachers Credit Union..... | Englewood |
| St. Cajetan's Parish Credit Union..... | Denver |
| Cooperators Credit Union..... | Center |
| Holy Trinity Parish Credit Union..... | Trinidad |
| Fremont County Teachers Credit Union..... | Canon City |
| Gardner-Denver Employees Credit Union..... | Denver |
| Norbel Credit Union..... | Greeley |
| Guadalupe Parish Credit Union..... | Antonito |
| Mt. 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 |
| Mt. 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 and Associates Credit Union..... | Denver |
| H.R.C. Credit Union..... | Denver |
| The ASCO Credit Union..... | Pueblo |
| Sacred Heart Credit Union..... | Denver |
| University Cooperative Credit Union..... | Denver |
| Jefferson County School Employees Credit Union..... | Lakewood |
| The Machinist's 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 |
| Coors Credit Union..... | Golden |

| | |
|---|------------------|
| 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 |
| Schemeo Credit Union..... | Denver |
| St. Peter's Credit Union..... | Rocky Ford |
| C.S.T. Credit Union..... | Colorado Springs |
| Triplex Credit Union..... | Pueblo |
| Eduicators Credit Union..... | Pueblo |
| Annunciation Credit Union..... | Denver |
| Gazette Telegraph Credit Union..... | Colorado Springs |
| 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 Company 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 |
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| 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..... | Longmont |
| Westminster Fellowship Credit Union..... | Westminster |
| Saint Pius X Credit Union..... | Boulder |
| Christ the King Credit Union..... | Denver |
| Beatrice Credit Union..... | Denver |
| Baco 240 Credit Union..... | Englewood |
| Dow Rocky Flats Employees' Credit Union..... | Denver |
| Alamosa City and County Credit Union..... | Alamosa |
| Wonder Credit Union..... | Pueblo |
| St. Anthony Parish Credit Union..... | Aguiar |
| Denver Off-Lines Credit Union..... | Denver |

Consumer Finance Companies 1955

| | |
|--|------------------|
| A & A Finance Company..... | Denver |
| Aaron Mosko Motor Company..... | Englewood |
| Aeme Finance Company..... | Denver |
| Admiral Finance Company..... | Denver |
| Admiral Finance Company..... | Englewood |
| Admiral Finance Company..... | Pueblo |
| Aetna Finance Company..... | Colorado Springs |
| Aetna Finance Company..... | Grand Junction |
| Aetna Finance Company..... | Greeley |
| Aetna Finance Company..... | Pueblo |
| Aetna Loan Company..... | Denver |
| Akron Loan Company, Inc..... | Akron |
| Alameda Finance Company..... | Arvada |
| Alamosa Finance Company..... | Alamosa |
| Allen Enterprises Loans, Inc..... | Boulder |
| Allied Finance Company..... | Denver |
| Allied Finance Company..... | Lakewood |
| All Plan Budget Company..... | Denver |
| American Finance Corporation..... | Denver |
| American Finance Corporation of Boulder..... | Boulder |
| American Finance Corporation of Colorado Springs..... | Colorado Springs |
| American Finance Corporation of Denver..... | Denver |
| American Finance & Insurance, Inc..... | Dolores |
| American Loan Plan, Inc..... | Denver |
| Anderson, Charles A..... | Walsenburg |
| Arnold Motor Company..... | Boulder |
| Aseo Loan Company..... | Pueblo |
| Associates Finance Corporation..... | Denver |
| Associates Loan Company..... | Colorado Springs |
| Associates Loan Company..... | Denver |
| Associates Loan Company..... | Pueblo |
| Atlas Acceptance Corporation..... | Denver |
| Auld, Kissock, Cram..... | Ft. Collins |
| Auto Finance Company..... | Denver |
| | |
| Baca County Finance Company..... | Springfield |
| Baker Finance Company..... | Grand Junction |
| Basin Finance Company..... | Cortez |
| Beacon Finance Company..... | Denver |
| Beneficial Finance Company of Colorado..... | Denver |
| Beneficial Finance Company of Denver..... | Denver |
| Bennett Agency & Finance Company..... | Trinidad |
| Benton Finance Company..... | Denver |
| Berryhill Finance Company..... | Ft. Morgan |
| Bishop-Brown Finance Company..... | Denver |
| Bray, Wm. R..... | Grand Junction |

| | |
|--|------------------|
| Capitol Hill Finance Corporation..... | Denver |
| Central Finance Corporation..... | Denver |
| Central Finance Corporation..... | Longmont |
| Century Finance Corporation..... | Lakewood |
| Chaffee County Finance Company..... | Salida |
| Chipeta Finance Company..... | Montrose |
| Christensen Agencies..... | Colorado Springs |
| Citizens Finance Company..... | Grand Junction |
| Citizens Loan Company..... | Denver |
| City Finance Company..... | Greeley |
| City Finance Company..... | Salida |
| City Investment Company..... | Denver |
| City Loan Company..... | Colorado Springs |
| City Loan Company..... | Denver |
| Civic Loan Company..... | Denver |
| Clemes Motor Company..... | Denver |
| Colorado Acceptance Corporation..... | Denver |
| Colorado Discount Corporation..... | Denver |
| Colorado Finance Company..... | Denver |
| Colorado Finance Corporation..... | Denver |
| Colorado Lease & Investment Company..... | Pueblo |
| Commerce Loan Company..... | Denver |
| Commerce Loan Company..... | Denver |
| Commerce Loan Company..... | Pueblo |
| Commerce Loan Company..... | Pueblo |
| Commerce Loan Company..... | Pueblo |
| Commerce Loan Company of Denver..... | Denver |
| Commerce Loan Company of Denver..... | Denver |
| Commerce Loan Company of Colorado..... | Pueblo |
| Commerce Loan Company of Pueblo..... | Pueblo |
| Commercial Acceptance Company..... | Denver |
| Commercial Investment Company..... | Denver |
| Commonwealth Finance Company..... | Denver |
| Community Credit Company..... | Pueblo |
| Community Finance Corporation..... | Denver |
| Community Finance Corporation..... | Lakewood |
| Community Loan & Finance Company..... | Salida |
| Consolidated Finance Corporation..... | Delta |
| Consumer Finance Company of Colorado Springs..... | Colorado Springs |
| Consumer Finance Corporation..... | Denver |
| Consumer Finance Corporation..... | Denver |
| Consumer Finance Corporation of Boulder..... | Boulder |
| Consumer Finance Corporation of Broadway..... | Denver |
| Continental Finance Corporation..... | Denver |
| Credit Service Corporation..... | Denver |
| D.H.O. Finance Company..... | Denver |
| D. & R. G. Mutual Loan Association..... | Grand Junction |
| Delta Finance Company..... | Delta |

| | |
|--|------------------|
| Demaree, Frank T..... | Brighton |
| Dent, Herbert L..... | Ft. Lupton |
| Dent, William L..... | Brighton |
| Denver Discount Company..... | Denver |
| Denver Motor Finance Company..... | Denver |
| Derby Loan Company..... | Derby |
| Domestic Finance Company..... | Denver |
| East Side Finance Company..... | Denver |
| Federal Acceptance Corporation..... | Denver |
| Federal Services Credit Corporation..... | Colorado Springs |
| Fidelity Finance Company of Trinidad..... | Trinidad |
| Finance Corporation..... | Denver |
| Finance Corporation..... | Ft. Morgan |
| Finance Corporation..... | Littleton |
| First Finance Company..... | Denver |
| First Finance Company..... | Denver |
| Flint Finance Company..... | Denver |
| Ft. Collins Finance Company..... | Ft. Collins |
| Fugit Finance Company..... | Lamar |
| Furlong Loan Company..... | Denver |
| General Acceptance Company of Colorado..... | Colorado Springs |
| 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 Credit Corporation of Alamosa..... | Alamosa |
| General Credit Corporation of Canon City..... | Canon City |
| General Credit Corporation of Denver..... | Denver |
| General Credit Corporation of Ft. Collins..... | Ft. Collins |
| General Credit Corporation of Greeley..... | Greeley |
| General Credit Corporation of La Junta..... | La Junta |
| General Credit Corporation of Loveland..... | Loveland |
| General Credit Corporation of Pueblo..... | Pueblo |
| General Credit Corporation of Trinidad..... | Trinidad |
| General Finance Service..... | Colorado Springs |
| Glenarm Finance Company..... | Denver |
| Golden Credit Company..... | Denver |
| Grand Junction Finance Company..... | Grand Junction |
| Gray's Used Cars..... | Longmont |
| Gray Agency, John..... | Pagosa Springs |

| | |
|--|------------------|
| Greeley Finance Company..... | Greeley |
| Guardian Finance Company..... | Denver |
| Gunnison Finance Company..... | Gunnison |
| H. H. Hankins Finance Company..... | Lakewood |
| Havens Loan Company..... | Lamar |
| Home Loan & Investment Company..... | Grand Junction |
| Household Finance Corporation..... | Aurora |
| Household Finance Corporation..... | Denver |
| Household Finance Corporation..... | Pueblo |
| Industrial Finance Company..... | Englewood |
| Inland Credit Company..... | Denver |
| Intermountain Finance Company..... | Durango |
| Jefferson County Finance Company..... | Golden |
| Kinney Finance Company..... | Longmont |
| Kinney Loan & Finance Company..... | Greeley |
| Krier, Paul..... | Walsenburg |
| Lakewood Auto Finance Company..... | Lakewood |
| Lee Finance Company..... | Denver |
| Leeman Auto Company..... | Denver |
| Liberty Loan Corporation..... | Colorado Springs |
| Liberty Loan Corporation..... | Englewood |
| Liberty Loan Corporation of Colorado..... | Aurora |
| Liberty Loan Corporation of Colorado..... | Denver |
| Liberty Loan Corporation of Colorado..... | Pueblo |
| Liberty Loan Corporation of Ft. Collins..... | Ft. Collins |
| Liberty Loan Corporation of Greeley..... | Greeley |
| Lincoln Acceptance, Inc..... | Limon |
| Lincoln Finance Company..... | Denver |
| Lincoln Finance Company..... | Denver |
| Lincoln Loan Company..... | Colorado Springs |
| Liston, Thomas B..... | Boulder |
| Liston Loan & Finance Company..... | Loveland |
| Loans, Inc..... | Denver |
| Loeal Loan Company..... | Denver |
| Loeal Loan Company..... | Englewood |
| Louis Mosko Motor Company..... | Denver |
| Loveland Loan Company..... | Loveland |
| M & S Investment Company..... | Denver |
| Maneos Finance Company..... | Maneos |
| Markland, Alfred Evans..... | Denver |
| Master Loan Plan, Inc..... | Denver |
| Minnequa Finance Company..... | Pueblo |
| Modern Finance Company..... | Denver |

| | |
|--|-------------------|
| Montrose Finance Company..... | Montrose |
| Monument Credit Corporation..... | Grand Junction |
| Morr Loan Company..... | Denver |
| Morr Loan & Finance Company..... | Denver |
| Motor Investment Company..... | Longmont |
| Motor Securities Corporation..... | Colorado Springs |
| Mountain Credit..... | Montrose |
| Mullins Finance Company..... | La Junta |
| Murphy Finance Company of Denver..... | Denver |
| Mutual Finance Service..... | Denver |
| | |
| Neweomer, Joe, Finance Company..... | Colorado Springs |
| North Denver Finance Company..... | Denver |
| Northwestern Colorado Finance Corporation..... | Craig |
| Northwestern Colorado Finance Corporation..... | Steamboat Springs |
| Northwestern Loan & Investment Company..... | Denver |
| | |
| Pacific Finance Loans..... | Durango |
| Pacific Finance Loans..... | Grand Junction |
| Pan-American Finance Company..... | Denver |
| Peoples Acceptance Corporation..... | Grand Junction |
| Peoples Acceptance Corporation..... | Leadville |
| Peoples Finance Corporation..... | Denver |
| Personal Finance Company of Pueblo..... | Pueblo |
| Pickett, E. C..... | Boulder |
| Pomeranz Company, The..... | Denver |
| Postal Finance Company..... | Denver |
| Postal Finance Company..... | Denver |
| Power Investment Company..... | Longmont |
| Preferred Finance Company..... | Denver |
| Preferred Loan Plan..... | Pueblo |
| Pueblo Loan & Finance Company..... | Pueblo |
| | |
| Retail Credit Agency, Inc..... | Denver |
| Retail Finance Company..... | Denver |
| Retail Finance Corporation..... | Denver |
| Rifle Industries, Inc..... | Rifle |
| Rural Loan Company..... | Boone |
| | |
| Salida Finance Company..... | Salida |
| Santa Fe Finance Company..... | Denver |
| Seaboard Finance Company of Colorado Springs..... | Colorado Springs |
| Seaboard Finance Company of Denver, Inc..... | Denver |
| Seaboard Finance Company of Denver, Inc..... | Denver |
| Seaboard Finance Company of Denver, Inc., Two..... | Denver |
| Seaboard Finance Company of Denver, Inc., Three..... | Denver |
| Seaboard Finance Company of Denver, Inc., Four..... | Englewood |
| Seaboard Finance Company of Denver, Inc., Five..... | Denver |
| Seaboard Finance Company of Pueblo..... | Pueblo |
| Seaboard Finance Company of Pueblo, Two..... | Pueblo |

| | |
|---|------------------|
| Securities Credit Corporation..... | Colorado Springs |
| Securities Credit Corporation..... | Denver |
| Securities Credit Corporation..... | Durango |
| 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 |
| Standard Finance Company..... | Denver |
| State Finance Company..... | Colorado Springs |
| State Finance Company..... | Denver |
| State Finance Company..... | Denver |
| State Finance Company of Colorado..... | Denver |
| Stenback, R. H..... | Brush |
| Stenback, R. H..... | Ft. Morgan |
| Strevell-Paterson Finance Co., Inc..... | Denver |
| Strevell-Paterson Finance Co., Inc..... | Pueblo |
| Southern Colorado Acceptance Corporation..... | Pueblo |
| Suburban Finance Company..... | Lakewood |
| Thompson, Arthur J..... | Henderson |
| 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 Loan Association..... | Lamar |
| Western Collectors, Inc..... | Durango |
| Western Credit Corporation..... | Paoni |
| Western Finance Company..... | Montrose |
| White Finance Company, Harvey..... | Arvada |
| Workman's Finance Company..... | Denver |
| Zipprodt, Arthur M..... | Alamosa |

Annual Report 1956

AMENDMENT, INCREASED CAPITAL STOCK

Colorado State Bank, Denver, to \$200,000.00
 Mercantile Bank & Trust Company, Boulder, to \$150,000.00
 U. S. Bank of Grand Junction, Grand Junction, to \$300,000.00
 First State Bank of Louisville, Louisville, to \$100,000.00
 Bank of Lafayette, Lafayette, to \$100,000.00
 Citizens Savings Bank, Denver, to \$500,000.00
 State Bank of Wiley, Wiley, to \$50,000.00
 Citizens State Bank, Cortez, to \$150,000.00
 Englewood State Bank, Englewood, to \$225,000.00
 Cherry Creek Bank, Denver, to \$320,000.00
 Colorado Commercial & Savings Bank, Colorado Springs, to
 \$225,000.00
 Jefferson County Bank, Lakewood, to \$500,000.00
 Haxtun Community Bank, Haxtun, to \$50,000.00

CERTIFICATES OF AUTHORITY ISSUED

The Rocky Mountain Bank, Lakewood, Colorado

INDUSTRIAL BANKS ORGANIZED

Brush Industrial Bank, Brush, Colorado
 Citizens Industrial Bank of Fort Collins, Fort Collins, Colorado

MONEY LENDERS

There were 269 Consumer Finance Companies licensed in 1956
 There were 222 1913 Money Lenders licensed in 1956
 There were 133 Retail Motor Vehicle Installment Sales licenses issued in 1956

CREDIT UNIONS

There were 122 credit unions in 1956

INDUSTRIAL BANKS

There were 23 industrial banks in operation during 1956

TITLE AND GUARANTY COMPANIES

There were 3 title and guaranty companies in operation during 1956

Industrial Banks 1956

| | |
|--|------------------|
| Furlong Industrial Bank..... | Denver |
| Commonwealth Industrial Bank..... | Boulder |
| Colorado Industrial Bank..... | Denver |
| First Industrial Bank..... | Greeley |
| Commercial Credit Plan Industrial Bank..... | Denver |
| Labor Finance Industrial Bank..... | Denver |
| Commercial Credit Plan Industrial Bank..... | Pueblo |
| Commercial Credit Plan Industrial Bank..... | Grand Junction |
| Glenarm Industrial Bank..... | Denver |
| Englewood-Colorado 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 |
| Citizens Industrial Bank..... | Grand Junction |
| Turner Industrial Bank..... | Durango |
| Glenwood Industrial Bank..... | Glenwood Springs |
| Brush Industrial Bank..... | Brush |
| Citizens Industrial Bank of Ft. Collins..... | Fort Collins |

Credit Unions 1956

| | |
|--|------------------|
| 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 |
| Armour Denver Employees Credit Union..... | Denver |
| Denver Rio Grande Employees Credit Union..... | Denver |
| Cudahy Denver Employees Credit Union..... | Denver |
| Municipal Employees Credit Union..... | Denver |
| Gates Mutual Credit Union..... | Denver |
| Saered 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 Munieipal Water Works Employees Credit Union..... | Denver |
| Rocky Mountain News Employees Credit Union..... | Denver |
| Denver Credit Union of Union Pacific Employees..... | Denver |
| Denver Maseo Employees Credit Union..... | Denver |
| College Credit Union of Greeley..... | Greeley |

| | |
|---|------------------|
| Pueblo Teachers Credit Union..... | Pueblo |
| Southern Colorado Power Company Credit Union..... | Pueblo |
| Alexander Film Company Credit Union..... | Colorado Springs |
| University of Colorado School of Medicine and Hospital Credit Union..... | Denver |
| Tranco Employees Credit Union..... | Denver |
| The Belleo Credit Union..... | Denver |
| Greeley Public Schools Credit Union..... | Greeley |
| Wedenem Credit Union..... | Denver |
| Denver Dining Car Waiters and Sleeping Car Porters Credit Union..... | Denver |
| Neusteter Employees Credit Union..... | Denver |
| Burlington Railroad Employees Credit Union..... | Denver |
| Public Service Employees Credit Union..... | Denver |
| Deeibel Credit Union..... | Pueblo |
| The Colorado-Southern Credit Union..... | Denver |
| Railway Express Employees of Colorado Credit Union..... | Denver |
| C. F. & I. Power Department Credit Union..... | Pueblo |
| Star-Journal & Chieftain Credit Union..... | Pueblo |
| Arapahoe County Teachers Credit Union..... | Englewood |
| St. Cajetan's Parish Credit Union..... | Denver |
| Cooperator's 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 |
| Mt. Carmel Parish Credit Union..... | Denver |
| Most Preeious Blood Parish Credit Union..... | San Luis |
| Our Lady of Peace Credit Union..... | Greeley |
| Holy Name of Mary Parish Credit Union..... | Del Norte |
| Mt. 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 and Assoeiates Credit Union..... | Denver |
| I.L.R.C. Credit Union..... | Denver |
| The ASCO Credit Union..... | Pueblo |
| Saered Heart Credit Union..... | Denver |
| University Cooperative Credit Union..... | Denver |
| Jefferson County School Employees Credit Union..... | Lakewood |
| The Machinist's 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 |

| | |
|---|------------------|
| Coors Credit Union..... | Golden |
| St. Joseph's Parish Credit Union..... | Monte Vista |
| Weicker Southern Credit Union..... | Pueblo |
| Interstate Gas Credit Union..... | Colorado Springs |
| Bethel Credit Union..... | Pueblo |
| First Church of the Brethren Credit Union..... | Denver |
| Motorway Credit Union..... | Alamosa |
| Sooper Credit Union..... | Denver |
| Denver Sixty-Six Credit Union..... | Denver |
| Coleman Employees Credit Union..... | Littleton |
| Heco Employees Credit Union..... | Littleton |
| Schemco 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 |
| 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 Company 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..... | Leadville |
| Shell Denver Credit Union..... | Denver |
| Friendship Credit Union..... | Alamosa |
| Boulder County School Employees Credit Union..... | Longmont |
| Westminster Fellowship Credit Union..... | Westminster |
| Saint Pius X Credit Union..... | Boulder |
| Beatrice Credit Union..... | Denver |
| Cloverleaf Employees Credit Union..... | Denver |
| Dow Rocky Flats Employees' Credit Union..... | Denver |
| Alamosa City and County Credit Union..... | Alamosa |
| Wonder Credit Union..... | Pueblo |
| St. Anthony Parish Credit Union..... | Aguilar |
| Denver Off-Lines Credit Union..... | Denver |
| No. 7 Retail Clerks Credit Union..... | Denver |
| RMMTB Credit Union..... | Denver |
| District #2 Nurses' Credit Union..... | Denver |
| Stemac Employees Credit Union..... | Denver |

| | |
|-------------------------------------|-------------|
| St. Francis Credit Union..... | Lamar |
| St. Catherine's Credit Union..... | Denver |
| Beth Joseph Credit Union..... | Denver |
| Springfield Co-op Credit Union..... | Springfield |

Consumer Finance Companies 1956

| | |
|--|------------------|
| A & A Finance Company..... | Denver |
| Acme Finance Company..... | Denver |
| Admiral Finance Company..... | Denver |
| Admiral Finance Company of Englewood..... | Englewood |
| Admiral Finance Company..... | Pueblo |
| Aetna Finance Company..... | Colorado Springs |
| Aetna Finance Company..... | Grand Junction |
| Aetna Finance Company..... | Pueblo |
| Aetna Finance Company..... | Greeley |
| Aetna Finance Company..... | Denver |
| Actna Finance Company..... | Denver |
| Akron Loan Company, Inc..... | Akron |
| Alameda Finance Company..... | Arvada |
| All Plan Budget Company..... | Denver |
| Allen Enterprises Loans, Inc..... | Boulder |
| Allied Finance Company..... | Denver |
| Allied Finance Company..... | Lakewood |
| American Finance Corporation of Boulder..... | Boulder |
| American Finance Corporation of Colorado Springs..... | Colorado Springs |
| American Finance Corporation..... | Denver |
| American Finance Corporation of Denver..... | Denver |
| American Finance & Insurance, Inc..... | Dolores |
| American Loan Plan, Inc..... | Denver |
| American Loan Plan, Inc..... | Arvada |
| American Loan Plan, Inc..... | Lakewood |
| Anderson, Charles A..... | Walsenburg |
| Arnold Motor Company..... | Boulder |
| Asco Loan Company..... | Pueblo |
| Associated Finance, Inc..... | Denver |
| Associates Finance Corporation..... | Denver |
| Associates Loan Company..... | Aurora |
| Associates Loan Company..... | Colorado Springs |
| Associates Loan Company..... | Denver |
| Associates Loan Company..... | Pueblo |
| Atlas Investment Company..... | Denver |
| Auld, Kissock, Cram, Inc..... | Ft. Collins |
| Auto Finance Company..... | Denver |
| B-I-C, Inc..... | Pueblo |
| Baca County Finance Co..... | Springfield |
| Baker Finance Company..... | Grand Junction |

| | |
|--|------------------|
| Basin Finance Company..... | Cortez |
| Beacon Finance Company..... | Denver |
| Beneficial Finance Company of Denver..... | Denver |
| Beneficial Finance Company of Colorado..... | Denver |
| Bennett Agency & Finance Company..... | Trinidad |
| Berryhill Finance Company..... | Ft. Morgan |
| Bishop-Kimmell Finance Company..... | Denver |
| Capitol Hill Finance Corporation..... | Denver |
| Carson Finance Company..... | Denver |
| Central Finance Company..... | Meeker |
| Central Finance Corporation..... | Longmont |
| Century Loan Company of Englewood..... | Englewood |
| Century Finance Company of Aurora..... | Aurora |
| Chaffee County Finance Company..... | Salida |
| Chipeta Finance Company..... | Montrose |
| Christensen Agencies..... | Colorado Springs |
| Citizens Finance Company..... | Grand Junction |
| Citizens Loan Company..... | Denver |
| City Finance Company..... | Greeley |
| City Investment Company..... | Denver |
| City Loan Company..... | Colorado Springs |
| City Loan..... | Pueblo |
| Civic Loan Company..... | Denver |
| Clemes Motor Company..... | Denver |
| Coast to Coast Finance & Loans..... | Denver |
| Colorado Acceptance Corporation..... | Denver |
| Colorado Discount Corporation..... | Denver |
| Colorado Finance Corporation..... | Denver |
| Colorado Finance Company..... | Denver |
| Colorado Lease & Investment Company, Inc..... | Pueblo |
| Colorado Loan Corporation..... | Denver |
| Columbia Credit Corporation..... | Denver |
| Columbine Finance Company..... | Littleton |
| Commerce Loan Company of Colorado..... | Pueblo |
| Commerce Loan Company of Colorado..... | Pueblo |
| Commerce Loan Company of Pueblo..... | Pueblo |
| Commerce Loan Company of Denver..... | Denver |
| Commercial Acceptance Company..... | Denver |
| Commerce Loan Company of Denver..... | Denver |
| Commonwealth Finance Company..... | Denver |
| Community Credit Company..... | Pueblo |
| Community Finance Corporation..... | Lakewood |
| Community Finance Corporation of Westminster..... | Westminster |
| Community Finance Corporation..... | Denver |
| Consolidated Finance Company..... | Delta |
| Consumer Finance Corporation of Boulder..... | Boulder |
| Consumer Finance Corporation of Broadway..... | Denver |
| Consumer Finance Corporation of Colorado Springs..... | Colorado Springs |

| | |
|--|------------------|
| Consumer Finance Corporation of Denver..... | Denver |
| Consumer Finance Corporation..... | Denver |
| Consumer Finance Corporation of Pueblo..... | Pueblo |
| Continental Finance Corporation..... | Denver |
| Credit Service Corporation..... | Denver |
| | |
| D. & R.G. Mutual Loan Association..... | Grand Junction |
| Delta Finance Company..... | Delta |
| Demaree, Frank T..... | Brighton |
| Dent, Herbert Langston..... | Ft. Lupton |
| Dent, William Langston..... | Brighton |
| Denver Discount Company..... | Denver |
| Denver Motor Finance Company..... | Denver |
| Derby Loan Company..... | Derby |
| Domestic Finance Company..... | Denver |
| | |
| East Side Finance Company..... | Denver |
| Englewood-Colorado Finance Corporation..... | Englewood |
| | |
| Farko Finance Company..... | Lakewood |
| Farmers Acceptance Corporation..... | Pueblo |
| Federal Loans, Inc. | Denver |
| Federal Services Credit Corporation of Colorado..... | Colorado Springs |
| Fidelity Finance Company of Trinidad..... | Trinidad |
| Finance Corporation..... | Aurora |
| Finance Corporation..... | Denver |
| Finance Corporation..... | Littleton |
| Finance Corporation..... | Ft. Morgan |
| First Finance Company..... | Denver |
| Flint Motor Company..... | Denver |
| Ft. Collins Finance Company..... | Ft. Collins |
| Fugit Finance Company..... | Lamar |
| Furlong Loan Company..... | Denver |
| | |
| General Acceptance Corporation of Colorado..... | Colorado Springs |
| General Credit Corporation of Alamosa..... | Alamosa |
| General Credit Corporation of Canon City..... | Canon City |
| General Credit Corporation..... | Denver |
| General Credit Corporation of Denver..... | Denver |
| General Credit Corporation of Ft. Collins..... | Ft. Collins |
| General Credit Corporation of Greeley..... | Greeley |
| General Credit Corporation of La Junta..... | La Junta |
| General Credit Corporation of Loveland..... | Loveland |
| General Credit Corporation of Pueblo..... | Pueblo |
| General Credit Corporation of Trinidad..... | Trinidad |
| General Finance Service..... | Colorado Springs |
| Gilday, James M..... | Denver |
| Glenarm Finance Company..... | Denver |
| Golden Credit Company..... | Denver |

| | |
|---|------------------|
| Greeley Finance Company..... | Greeley |
| Guardian Finance Company, Inc..... | Denver |
| Gunnison Finance Company..... | Gunnison |
| H. H. Hankins Finance Company..... | Lakewood |
| Havens Loan Company..... | Lamar |
| Home Loan & Investment Company..... | Grand Junction |
| Household Finance Corporation..... | Denver |
| Household Finance Corporation of Aurora..... | Aurora |
| Household Finance Corporation..... | Pueblo |
| Household Finance Corporation of Denver..... | Denver |
| Household Finance Corporation of Denver..... | Denver |
| Household Finance Corporation of Colorado Springs..... | Colorado Springs |
| Industrial Finance Company..... | Englewood |
| Insurance Finance Company..... | Denver |
| Intermountain Finance Company..... | Durango |
| Interstate Securities Company..... | Denver |
| Kinney Finance Company..... | Longmont |
| Kinney Loan & Finance Company..... | Greeley |
| Kissock & Cram, Inc..... | Ft. Collins |
| Krier, Paul..... | Walsenburg |
| Lakewood Auto Finance Company..... | Lakewood |
| Lee Finance Company..... | Denver |
| Leeman Finance Company..... | Denver |
| Liberty Loan Corporation..... | Englewood |
| Liberty Loan Corporation of Colorado..... | Aurora |
| Liberty Loan Corporation of Colorado..... | Denver |
| Liberty Loan Corporation of Colorado..... | Pueblo |
| Liberty Loan Corporation of Denver..... | Denver |
| Lincoln Loan Company..... | Colorado Springs |
| Lincoln Acceptance, Inc..... | Limon |
| Liston, Thomas B..... | Boulder |
| Local Loan Company..... | Boulder |
| Local Loan Company..... | Denver |
| Local Loan Company..... | Englewood |
| Loveland Loan Company..... | Loveland |
| M & S Investment Company..... | Denver |
| Mancos Finance Company..... | Mancos |
| Markland, Alfred Evans..... | Denver |
| Master Loan Plan, Inc..... | Denver |
| Mead Auto & Finance Company..... | Denver |
| Minnequa Finance Company..... | Pueblo |
| Montrose Finance Company..... | Montrose |
| Monument Credit Corporation..... | Grand Junction |

| | |
|--|-------------------|
| Morr Loan Company..... | Denver |
| Mosko Motor Company, Aaron..... | Englewood |
| Mosko Motor Company, Louis..... | Denver |
| Motor Investment Company..... | Longmont |
| Motor Securities Corporation..... | Colorado Springs |
| Mountain Credit | Montrose |
| Mountain Finance Company..... | Denver |
| Mullins Finance Company..... | La Junta |
| Murphy Finance Company of Denver..... | Denver |
| Mutual Finance Service..... | Denver |
| | |
| Newcomer, Joe, Finance Co..... | Colorado Springs |
| Northwestern Colorado Finance Corporation..... | Steamboat Springs |
| Northwestern Colorado Finance Corporation..... | Craig |
| Northwestern Loan & Investment Company..... | Denver |
| North Denver Finance Company..... | Denver |
| North Denver Finance Company..... | Denver |
| | |
| Pacific Finance Loans..... | Durango |
| Pacific Finance Loans..... | Ft. Collins |
| Pacific Finance Loans..... | Grand Junction |
| Pacific Finance Loans | Greeley |
| Pacific Finance Loans | Lakewood |
| Pan American Finance Company..... | Denver |
| Peoples Acceptance Corporation..... | Grand Junction |
| Peoples Acceptance Corporation..... | Leadville |
| Personal Finance Company of Pueblo..... | Pueblo |
| Peterson, Buck, & H. A Deter Auto Sales & Finance..... | Denver |
| Pickett, Esther C..... | Boulder |
| Pomeranz Company..... | Denver |
| Postal Finance Company..... | Denver |
| Postal Finance Company of Denver..... | Denver |
| Power Investment Company..... | Longmont |
| Preferred Finance Company..... | Denver |
| Pueblo Loan & Finance Company..... | Pueblo |
| | |
| Retail Finance Company..... | Denver |
| Retail Finance Corporation..... | Denver |
| Rifle Industries, Inc..... | Rifle |
| Rio Grande Investment Company..... | Colorado Springs |
| Rural Loan Company..... | Boone |
| | |
| Salida Finance Company..... | Salida |
| Santa Fe Finance Company, Inc..... | Denver |
| Seaboard Finance Company of Colorado Springs..... | Colorado Springs |
| Seaboard Finance Company of Denver, Inc..... | Denver |
| Seaboard Finance Company of Denver, Two..... | Denver |
| Seaboard Finance Company of Denver, Three..... | Denver |
| Seaboard Finance Company of Denver, Four..... | Englewood |
| Seaboard Finance Company of Denver, Five..... | Denver |

| | |
|--|------------------|
| Seaboard Finance Company of Denver, Inc..... | Denver |
| Seaboard Finance Company of Pueblo..... | Pueblo |
| Seaboard Finance Company of Pueblo, Two..... | Pueblo |
| Securities Credit Corporation..... | Denver |
| Securities Credit Corporation..... | Englewood |
| Securities Credit Corporation..... | Durango |
| Securities Credit Corporation..... | Colorado Springs |
| Securities Credit Corporation..... | Ft. Collins |
| Securities Credit Corporation..... | Grand Junction |
| Securities Credit Corporation..... | Greeley |
| Securities Credit Corporation..... | Pueblo |
| Securities Credit Corporation..... | Sterling |
| Service Loan Corporation..... | Denver |
| Southern Colorado Acceptance Corporation..... | Pueblo |
| Standard Finance Company..... | Denver |
| State Finance Company..... | Denver |
| State Finance Company..... | Denver |
| State Finance Company of Colorado..... | Denver |
| State Finance Company of Colorado Springs..... | Colorado Springs |
| Stathem Loan Company..... | Brighton |
| Stenback, R. H..... | Brush |
| Stenback, Ralph H..... | Ft. Morgan |
| Strevell-Paterson Finance Company, Inc..... | Denver |
| Strevell-Paterson Finance Company, Inc..... | Pueblo |
| Strevell-Paterson Finance Company..... | Grand Junction |
| Suburban Finance Company..... | Lakewood |
| Thompson, Arthur..... | Henderson |
| Time Credit, Inc..... | Denver |
| Time Credit of North Denver, Inc..... | Denver |
| Trailer Finance & Insurance Company..... | Denver |
| Trinidad Credit Company..... | Trinidad |
| Turner Securities..... | Durango |
| United Finance Company..... | Denver |
| United Loan Company..... | Denver |
| United States Loan Company..... | Brush |
| Universal C. I. T. Credit Company..... | Pueblo |
| Universal C. I. T. Credit Company..... | Denver |
| Ute Finance Company..... | Colorado Springs |
| Valley Finance Company..... | Denver |
| Valley Loan Association..... | Lamar |
| West Denver Finance Company..... | Denver |
| Western Finance Company..... | Montrose |
| Western Credit Corporation..... | Paonia |
| Western Collectors, Inc..... | Durango |
| West Side Auto Sales..... | Lakewood |
| White, Harvey, Finance Company..... | Arvada |
| Zipprodt, A. M..... | Alamosa |

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

| RESOURCES | Total No. Banks 78 June 30, 1955 | Total No. Banks 79 Dec. 31, 1955 | Total No. Banks 80 June 30, 1956 | Total No. Banks 80 Dec. 31, 1956 |
|---|--|--|--|--|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection... | \$ 93,869,076.70 | \$ 108,545,979.31 | \$ 101,767,544.57 | \$ 119,370,011.51 |
| United States Government obligations, direct and guaranteed | 157,947,322.80 | 156,520,416.29 | 151,748,252.79 | 169,396,839.40 |
| Obligations of States and political subdivisions | 19,143,842.44 | 20,369,307.03 | 20,229,111.25 | 21,240,452.83 |
| Other bonds, notes, and debentures | 1,567,219.51 | 1,355,752.46 | 1,815,581.33 | 1,569,227.01 |
| Corporate stocks (including stock of Federal Reserve Bank) | 353,859.00 | 482,749.29 | 372,781.00 | 407,263.00 |
| Loans and discounts (including overdrafts) | 200,605,553.98 | 217,929,854.84 | 223,146,176.85 | 223,318,440.25 |
| Bank premises owned | 1,129,706.50 | 1,237,166.28 | 1,672,960.61 | 1,677,815.08 |
| Furniture and Fixtures | 1,497,719.65 | 1,579,608.20 | 1,757,982.78 | 1,766,867.02 |
| Real estate owned other than bank premises | 231,794.23 | 222,787.75 | 238,203.16 | 176,221.86 |
| Investments and other assets indirectly representing bank premises or other real estate | 67,460.89 | 71,319.73 | 93,312.85 | 68,402.99 |
| Other assets | 1,720,529.85 | 2,088,201.64 | 3,200,314.98 | 2,742,175.14 |
| Total Assets | \$ 478,134,085.55 | \$ 510,403,142.82 | \$ 506,042,222.17 | \$ 541,733,716.09 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 253,546,657.02 | \$ 273,137,141.55 | \$ 260,036,542.18 | \$ 287,391,506.68 |
| Time deposits of individuals, partnerships, and corporations | 111,034,840.89 | 116,026,501.63 | 118,167,212.74 | 122,857,200.07 |
| Deposits of United States Government (including postal savings) | 8,488,043.58 | 7,266,990.07 | 8,252,028.54 | 8,647,935.19 |
| Deposits of States and political subdivisions | 41,555,700.81 | 41,109,108.72 | 44,790,796.25 | 46,606,360.70 |
| Deposits of banks | 21,341,797.83 | 26,747,183.63 | 25,045,782.16 | 26,528,198.13 |
| Other deposits (certified and officers' checks, etc.) | 4,754,254.59 | 5,186,992.19 | 5,840,093.77 | 4,625,769.43 |
| Total Deposits | \$ 440,721,294.72 | \$ 469,473,917.79 | \$ 462,132,455.64 | \$ 496,656,970.20 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | \$ 250,000.00 | \$ 102,000.00 | \$ 1,262,600.00 | \$ 400,000.00 |
| Other liabilities | 5,677,941.31 | 6,566,619.87 | 6,776,057.30 | 7,145,534.49 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 11,492,500.00 | \$ 12,952,500.00 | \$ 13,902,000.00 | \$ 14,362,500.00 |
| Surplus | 11,818,600.00 | 12,598,000.00 | 12,927,000.00 | 14,412,000.00 |
| Undivided profits | 7,021,366.09 | 7,472,531.00 | 7,724,277.02 | 7,678,109.61 |
| Reserves (and retirement account for preferred capital) | 1,152,383.43 | 1,237,574.16 | 1,317,832.21 | 1,078,601.79 |
| Total Capital Accounts .. | \$ 31,484,849.52 | \$ 34,260,605.16 | \$ 35,871,109.23 | \$ 37,531,211.40 |
| Total Liabilities and Capital Accounts | \$ 478,134,085.55 | \$ 510,403,142.82 | \$ 506,042,222.17 | \$ 541,733,716.09 |
| Percentage of Total Capital to Total Assets | | | 7.48% | |
| Percentage of Total Capital to Total Deposits | | | 7.56% | |
| Cash reserves to Total Deposits | | | 24.03% | |
| Percentage of Assets in Cash and Sight Exchange | | | | 22.03% |
| Percentage of Assets in U. S. Government Obligations | | | | 31.27% |
| Percentage of Assets in Other Bonds and Securities | | | | 4.20% |
| Percentage of Assets in Loans and Discounts | | | | 41.22% |
| Percentage of Assets in Banking House | | | | .30% |
| Percentage of Assets in Furniture and Fixtures | | | | .30% |
| Percentage of Assets in Other Assets | | | | .60% |
| Percentage of Liabilities in Deposits | | | | 98.5% |
| Percentage of Liabilities in Other Liabilities | | | | .2% |
| Percentage of Liabilities in Capital | | | | .3% |
| Percentage of Liabilities in Surplus | | | | .3% |
| Percentage of Liabilities in Undivided Profits and Reserves .. | | | | .2% |
| Increase in resources since June 30, 1955 | | | | \$ 35,691,493.92 |
| Increase in deposits since June 30, 1955 | | | | \$ 34,524,514.56 |
| Increase in capital since June 30, 1955 | | | | 460,500.00 |

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK OF ASPEN, ASPEN

(Pitkin County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

W. Lucas Woodall, Alton Beck, L. M. Elisha, Frances W. Herron, L. D. Chalfant.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 426,715.18 | \$ 206,860.80 | \$ 391,970.69 | \$ 243,917.17 |
| United States Government obligations, direct and guaranteed .. | 390,948.19 | 490,373.89 | 591,000.00 | 683,000.00 |
| Obligations of States and political subdivisions | 135,000.00 | 152,000.00 | 183,463.50 | 196,369.18 |
| Other bonds, notes, and debentures | 2,000.00 | 2,000.00 | 2,000.00 | 2,000.00 |
| Loans and discounts (including overdrafts) | 352,915.27 | 423,266.48 | 358,493.20 | 375,674.49 |
| Bank premises owned | | | 7,500.00 | 6,750.00 |
| Furniture and Fixtures | 3,410.00 | 2,790.00 | 5,790.00 | 4,770.00 |
| Total Assets | \$ 1,310,988.64 | \$ 1,277,291.17 | \$ 1,540,217.39 | \$ 1,512,480.84 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 610,440.15 | \$ 629,553.54 | \$ 738,514.61 | \$ 738,491.74 |
| Time deposits of individuals, partnerships, and corporations | 323,480.71 | 312,027.59 | 364,556.93 | 369,505.11 |
| Deposits of United States Government (including postal savings) | 14,977.20 | 17,505.06 | 11,080.13 | 12,565.41 |
| Deposits of States and political subdivisions | 250,305.54 | 195,575.97 | 335,726.55 | 298,089.24 |
| Other deposits (certified and officers' checks, etc.) | 4,388.02 | 8,157.13 | 5,295.37 | 3,791.53 |
| Total Deposits | \$ 1,203,591.62 | \$ 1,162,819.29 | \$ 1,455,173.59 | \$ 1,422,443.03 |
| Other liabilities | 34,865.00 | 37,075.00 | | |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus | 40,000.00 | 50,000.00 | 55,000.00 | 60,000.00 |
| Undivided profits | 7,532.02 | 2,396.88 | 5,043.80 | 5,037.81 |
| Total Capital Accounts | \$ 72,532.02 | \$ 77,396.88 | \$ 85,043.80 | \$ 90,037.81 |
| Total Liabilities and Capital Accounts | \$ 1,310,988.64 | \$ 1,277,291.17 | \$ 1,540,217.39 | \$ 1,512,480.84 |

OFFICERS FOR 1956

W. Lucas Woodall, President; Alton Beck, L. M. Elisha, Frances W. Herron, Vice-Presidents;
Lloyd G. Speckman, Cashier-Secretary.

DIRECTORS FOR 1956

W. Lucas Woodall, Alton Beck, L. M. Elisha, Frances M. Herron, Marguerite Woodall Chalfant.

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, Forrest Ross, D. W. Plumb, George E. Friend.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,329,391.84 | \$ 1,128,407.13 | \$ 2,279,702.95 | \$ 1,452,651.79 |
| United States Government obligations, direct and guaranteed | 3,873,787.62 | 3,921,774.46 | 3,870,314.05 | 3,615,397.65 |
| Obligations of States and political subdivisions | 100,209.13 | 115,442.57 | 134,934.33 | 156,692.31 |
| Other bonds, notes, and debentures | | | 50,000.00 | |
| Loans and discounts (including overdrafts) | 2,495,367.10 | 2,542,062.71 | 2,523,425.69 | 2,904,432.60 |
| Bank premises owned | 31,500.00 | 29,000.00 | 26,500.00 | 24,000.00 |
| Furniture and Fixtures | 37,689.99 | 38,668.41 | 47,201.88 | 47,503.05 |
| Other assets | 538.41 | 8.33 | 73.89 | 784.66 |
| Total Assets | \$ 7,868,484.09 | \$ 7,775,363.61 | \$ 8,932,152.84 | \$ 8,201,462.06 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 5,541,059.78 | \$ 4,698,007.93 | \$ 4,491,742.77 | \$ 4,852,594.53 |
| Time deposits of individuals, partnerships, and corporations | 1,549,131.23 | 1,426,884.09 | 1,371,201.02 | 1,424,152.58 |
| Deposits of United States Government (including postal savings) | 88,797.39 | 83,016.16 | 86,019.78 | 50,912.21 |
| Deposits of States and political subdivisions | 119,255.21 | 932,994.71 | 2,374,745.76 | 1,184,154.58 |
| Deposits of banks | 143,022.29 | 124,140.07 | 124,948.49 | 135,634.05 |
| Other deposits (certified and officers' checks, etc.) | 92,668.54 | 101,430.23 | 66,654.76 | 64,403.03 |
| Total Deposits | \$ 7,533,934.44 | \$ 7,366,473.19 | \$ 8,515,312.58 | \$ 7,711,850.98 |
| Other liabilities | 53,349.07 | 86,211.73 | 64,541.89 | 98,910.91 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 100,000.00 | 150,000.00 | 200,000.00 | 250,000.00 |
| Undivided profits | 81,200.58 | 72,678.69 | 52,298.37 | 40,700.17 |
| Total Capital Accounts | \$ 281,200.58 | \$ 322,678.69 | \$ 352,298.37 | \$ 390,700.17 |
| Total Liabilities and Capital Accounts | \$ 7,868,484.09 | \$ 7,775,363.61 | \$ 8,932,152.84 | \$ 8,201,462.06 |

OFFICERS FOR 1956

W. L. Hazlett, President; J. K. Hazlett, Vice-President; Darrell T. Jones and Chas. B. Tuller, Assistant Vice-Presidents; Alfred J. Dreiling, Cashier; John Modrcin, Assistant Cashier.

DIRECTORS FOR 1956

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, Forrest Ross, D. W. Plumb, Geo. E. Friend, R. H. Rackett.

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1955

E. K. Hilton, President; J. L. Baily, Vice-President; E. D. Seymour, Cashier-Secretary; C. J. Jorgenson, and Salome S. Taylor, Assistant Cashiers.

DIRECTORS FOR 1955

J. Perry Bartlett, H. S. Evans, E. K. Hilton, Clarence L. Ireland, H. Reginald Platts, F. B. Schroeder, J. W. Valentine.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 931,443.61 | \$ 832,997.18 | \$ 812,911.45 | \$ 691,919.37 |
| United States Government obligations, direct and guaranteed ... | 2,187,908.37 | 2,388,265.62 | 2,319,347.37 | 2,321,928.96 |
| Obligations of States and political subdivisions | 109,655.77 | 99,356.28 | 138,929.85 | 135,577.95 |
| Loans and discounts (including overdrafts) | 1,940,108.42 | 2,141,898.53 | 2,522,471.51 | 2,740,738.00 |
| Bank premises owned | 31,000.00 | 33,704.00 | 40,194.83 | 90,000.00 |
| Furniture and Fixtures | 19,023.44 | 20,000.00 | 20,505.75 | 38,000.00 |
| Total Assets | \$ 5,219,139.61 | \$ 5,516,221.61 | \$ 5,854,360.76 | \$ 6,018,164.28 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 2,943,592.94 | \$ 3,214,652.87 | \$ 3,304,554.98 | \$ 3,320,193.77 |
| Time deposits of individuals, partnerships, and corporations | 1,235,952.63 | 1,541,764.09 | 1,403,999.99 | 1,601,051.49 |
| Deposits of United States Government (including postal savings) | 123,792.06 | 100,594.49 | 69,378.18 | 149,973.81 |
| Deposits of States and political subdivisions | 432,849.84 | 228,322.45 | 520,938.77 | 449,550.70 |
| Deposits of banks | 13,642.01 | 9,023.28 | 73,052.42 | 17,484.20 |
| Other deposits (certified and officers' checks, etc.) | 66,258.51 | 23,877.18 | 55,576.15 | 47,416.08 |
| Total Deposits | \$ 4,816,087.99 | \$ 5,118,234.36 | \$ 5,427,500.49 | \$ 5,585,670.05 |
| Other liabilities | 35,168.76 | 42,785.69 | 55,799.92 | 66,154.17 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 150,000.00 | \$ 150,000.00 |
| Surplus | 100,000.00 | 100,000.00 | 105,000.00 | 110,000.00 |
| Undivided profits | 167,882.86 | 155,201.56 | 116,060.35 | 106,340.66 |
| Total Capital Accounts | \$ 367,882.86 | \$ 355,201.56 | \$ 371,060.35 | \$ 366,340.66 |
| Total Liabilities and Capital Accounts | \$ 5,219,139.61 | \$ 5,516,221.61 | \$ 5,854,360.76 | \$ 6,018,164.28 |

OFFICERS FOR 1956

E. K. Hilton, President; J. L. Baily, Vice-President; G. B. McKinley, Assistant Vice-President; E. D. Seymour, Cashier-Secretary; Salome S. Taylor, C. J. Jorgenson, Hazel Hamrick, Assistant Cashiers.

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

NOTE: This bank sold during May, 1955, and the following officers and directors were elected:

OFFICERS FOR 1955

Royden Brown, President; H. W. Cuckler, Vice-President and Cashier-Secretary; B. W. Land and R. E. Ellis, Assistant Cashiers.

DIRECTORS FOR 1955

Royden Brown, D. M. Brown, H. W. Cuckler, M. E. Cuckler, Conrad Laubhan.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,580,778.78 | \$ 1,091,483.51 | \$ 997,782.13 | \$ 742,795.34 |
| United States Government obligations, direct and guaranteed | 2,624,361.50 | 2,494,209.68 | 2,977,602.25 | 2,892,938.33 |
| Obligations of States and political subdivisions | 251,325.89 | 17,632.63 | 18,258.19 | 14,700.00 |
| Other bonds, notes, and debentures .. | 51,976.00 | 1.00 | | |
| Corporate stocks (including stock of Federal Reserve Bank) | 8,250.00 | 9,000.00 | 9,000.00 | 9,000.00 |
| Loans and discounts (including overdrafts) | 1,254,950.42 | 1,823,968.33 | 1,980,215.03 | 1,933,851.28 |
| Furniture and Fixtures | 15,000.00 | 15,050.00 | 29,000.00 | 23,769.94 |
| Real estate owned other than bank premises | | 26,000.00 | | |
| Other assets | 16,915.75 | 38,859.00 | 22,064.12 | |
| Total Assets | \$ 5,803,558.34 | \$ 5,516,204.15 | \$ 6,033,921.72 | \$ 5,617,054.89 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. \$ | 3,039,548.35 | \$ 3,249,342.86 | \$ 2,792,511.70 | \$ 3,295,565.73 |
| Time deposits of individuals, partnerships, and corporations | 340,986.14 | 513,695.01 | 582,599.64 | 642,220.92 |
| Deposits of United States Government (including postal savings) .. | 113,295.61 | 157,899.70 | 91,627.44 | 58,212.32 |
| Deposits of States and political subdivisions | 1,944,198.94 | 1,194,424.10 | 2,186,942.13 | 1,225,158.27 |
| Deposits of banks | | | 16,018.16 | |
| Other deposits (certified and officers' checks, etc.) | 61,219.78 | 39,672.93 | | 31,852.14 |
| Total Deposits | \$ 5,499,248.82 | \$ 5,155,034.60 | \$ 5,669,699.07 | \$ 5,253,009.38 |
| Other liabilities | | 55,311.51 | 46,103.33 | 47,965.95 |
| 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 | 4,309.52 | 5,798.04 | 18,119.32 | 16,079.56 |
| Total Capital Accounts | \$ 304,309.52 | \$ 305,798.04 | \$ 318,119.32 | \$ 316,079.56 |
| Total Liabilities and Capital Accounts | \$ 5,803,558.34 | \$ 5,516,204.15 | \$ 6,033,921.72 | \$ 5,617,054.89 |

NOTE: This bank was sold during May, 1956, and the following officers and directors were elected:

OFFICERS FOR 1956

Carl Erickson, President; Russell R. Randall, Vice-President and Cashier; Gary Jensen, Assistant Cashier; Wm. Hedges Robinson, Jr., Secretary.

DIRECTORS FOR 1956

Carl L. Erickson, Russell R. Randall, Wm. Hedges Robinson, Jr., P. N. Daniels, N. E. Erickson.

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,258,708.64 | \$ 599,368.03 | \$ 809,669.14 | \$ 1,187,403.27 |
| United States Government obligations, direct and guaranteed ... | 783,223.65 | 782,917.05 | 494,237.85 | 486,048.80 |
| Obligations of States and political subdivisions | 48,000.00 | 90,450.00 | 90,000.00 | 89,000.00 |
| Loans and discounts (including overdrafts) | 2,370,687.66 | 2,674,313.37 | 2,451,046.30 | 2,084,340.84 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Other assets | | | 46.40 | 46.40 |
| Total Assets | \$ 4,460,620.95 | \$ 4,147,049.45 | \$ 3,845,000.69 | \$ 3,846,840.31 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 2,223,770.02 | \$ 1,995,643.54 | \$ 1,935,860.33 | \$ 2,084,733.26 |
| Time deposits of individuals, partnerships, and corporations | 984,412.09 | 892,963.85 | 812,867.33 | 806,832.72 |
| Deposits of United States Government (including postal savings) | 49,401.02 | 33,333.94 | 41,446.87 | 17,342.02 |
| Deposits of States and political subdivisions | 689,847.65 | 663,391.90 | 480,509.69 | 375,988.78 |
| Other deposits (certified and officers' checks, etc.) | 92,112.12 | 118,660.43 | 123,959.66 | 95,300.90 |
| Total Deposits | \$ 4,039,542.90 | \$ 3,703,993.66 | \$ 3,394,643.88 | \$ 3,380,197.68 |
| 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 | 21,078.05 | 43,055.79 | 50,356.81 | 66,642.63 |
| Total Capital Accounts | \$ 421,078.05 | \$ 443,055.79 | \$ 450,356.81 | \$ 466,642.63 |
| Total Liabilities and Capital Accounts | \$ 4,460,620.95 | \$ 4,147,049.45 | \$ 3,845,000.69 | \$ 3,846,840.31 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

John M. Needham, Alonzo Petteys, J. H. Bloedorn, Sr., W. M. 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 1955

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

DIRECTORS FOR 1955

George D. Tubbs, Jr., L. L. Reinecker, John C. Penny, Willard Gross, Willis K. Cline.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 522,748.30 | \$ 495,355.01 | \$ 481,701.48 | \$ 606,287.75 |
| United States Government obligations, direct and guaranteed | 1,617,986.00 | 1,118,810.00 | 1,104,010.00 | 1,104,010.00 |
| Obligations of States and political subdivisions | | 4,871.56 | 114.37 | |
| Other bonds, notes, and debentures | 3,920.00 | 3,920.00 | 3,920.00 | 3,920.00 |
| Loans and discounts (including overdrafts) | 975,317.74 | 1,106,829.93 | 1,054,830.15 | 1,152,221.26 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 3,726.00 | 1.00 | 1.00 | 1.00 |
| Other assets | 2,225.05 | 7,273.94 | 8,310.61 | 15,137.20 |
| Total Assets | \$ 3,125,924.09 | \$ 2,737,062.44 | \$ 2,652,888.61 | \$ 2,881,578.21 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,242,193.05 | \$ 1,933,836.28 | \$ 1,807,583.81 | \$ 2,037,145.96 |
| Time deposits of individuals, partnerships, and corporations | 488,843.61 | 448,971.90 | 434,111.89 | 433,884.47 |
| Deposits of United States Government (including postal savings) .. | 3,069.66 | 2,760.10 | 2,033.91 | 5,390.89 |
| Deposits of States and political subdivisions | 112,373.86 | 44,920.49 | 108,917.73 | 94,834.49 |
| Other deposits (certified and officers' checks, etc.) | 46,192.31 | 52,374.48 | 39,938.71 | 26,893.91 |
| Total Deposits | \$ 2,892,672.49 | \$ 2,482,863.25 | \$ 2,392,586.05 | \$ 2,598,149.72 |
| 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 | 83,251.60 | 104,199.19 | 110,302.56 | 133,428.49 |
| Total Capital Accounts | \$ 233,251.60 | \$ 254,199.19 | \$ 260,302.56 | \$ 283,428.49 |
| Total Liabilities and Capital Accounts | \$ 3,125,924.09 | \$ 2,737,062.44 | \$ 2,652,888.61 | \$ 2,881,578.21 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

John C. Penny, L. L. Reinecker, Willard Gross, Willis K. Cline, George D. Tubbs, Jr.

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

A. R. Best, Donald R. Best, Hugh C. Best, W. L. Best, Noah Diedrich.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 173,902.63 | \$ 138,897.27 | \$ 148,008.67 | \$ 277,871.63 |
| United States Government obligations, direct and guaranteed ... | 273,700.00 | 279,047.50 | 261,869.21 | 341,537.14 |
| Obligations of States and political subdivisions | 12,905.43 | 13,983.99 | 13,983.99 | 16,983.99 |
| Loans and discounts (including overdrafts) | 291,923.36 | 258,005.64 | 253,495.47 | 287,514.59 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1,001.00 |
| Furniture and Fixtures | 545.88 | 545.88 | 273.00 | 287.00 |
| Other assets | | 255.18 | 10.16 | |
| Total Assets | \$ 752,978.30 | \$ 690,736.46 | \$ 677,641.50 | \$ 925,195.35 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations. \$ | 380,908.47 | \$ 338,895.84 | \$ 308,835.25 | \$ 518,467.56 |
| Time deposits of individuals, partnerships, and corporations | 126,767.63 | 129,135.91 | 130,824.74 | 220,180.09 |
| Deposits of United States Government (including postal savings) | 10,908.66 | 3,896.76 | 5,190.10 | 37,161.90 |
| Deposits of States and political subdivisions | 142,685.79 | 138,072.16 | 156,357.85 | 65,117.35 |
| Deposits of banks | 14,695.91 | 9,597.78 | 2,361.13 | 4,226.76 |
| Other deposits (certified and officers' checks, etc.) | 408.93 | 133.93 | 133.93 | 133.93 |
| Total Deposits | \$ 676,375.39 | \$ 619,732.38 | \$ 603,703.00 | \$ 845,287.59 |
| Other liabilities | 1,739.26 | 2,085.48 | 1,482.77 | 776.99 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus | 33,000.00 | 33,000.00 | 33,000.00 | 35,000.00 |
| Undivided profits | 16,863.65 | 10,918.60 | 14,455.73 | 19,130.77 |
| Total Capital Accounts | \$ 74,863.65 | \$ 68,918.60 | \$ 72,455.73 | \$ 79,130.77 |
| Total Liabilities and Capital Accounts | \$ 752,978.30 | \$ 690,736.46 | \$ 677,641.50 | \$ 925,195.35 |

OFFICERS FOR 1956

A. R. Best, Chairman of the Board and Vice-President; W. L. Best, President; Hugh C. Best, Vice-President; Donald R. Best, Cashier-Secretary; Bernice Diedrich, Assistant Cashier.

DIRECTORS FOR 1956

A. R. Best, Donald R. Best, Hugh C. Best, W. L. Best, Noah Diedrich.

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 360,761.97 | \$ 292,749.77 | \$ 331,845.53 | \$ 301,831.46 |
| United States Government obligations, direct and guaranteed ... | 694,464.50 | 1,046,528.06 | 841,856.88 | 1,051,106.98 |
| Obligations of States and political subdivisions | 15,000.00 | 33,500.00 | 44,000.00 | 43,000.00 |
| Loans and discounts (including overdrafts) | 1,008,322.21 | 924,173.58 | 994,647.96 | 902,237.72 |
| Bank premises owned | 1,500.00 | 1,000.00 | 1,000.00 | 1.00 |
| Furniture and Fixtures | 1,500.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 2,081,547.78 | \$ 2,297,952.41 | \$ 2,213,351.37 | \$ 2,298,178.16 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 1,062,220.76 | \$ 1,086,199.17 | \$ 996,399.23 | \$ 1,046,090.63 |
| Time deposits of individuals, partnerships, and corporations | 716,742.50 | 801,746.05 | 809,908.98 | 852,445.56 |
| Deposits of United States Government (including postal savings) | 5,736.95 | 8,232.26 | 9,774.19 | 11,395.95 |
| Deposits of States and political subdivisions | 135,512.11 | 233,400.56 | 227,374.93 | 219,020.32 |
| Other deposits (certified and officers' checks, etc.) | 5,219.38 | 5,101.88 | 4,224.26 | 3,816.01 |
| Total Deposits | \$ 1,926,431.70 | \$ 2,134,679.92 | \$ 2,047,681.59 | \$ 2,132,768.47 |
| 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 | 55,116.08 | 63,272.49 | 65,669.78 | 65,409.69 |
| Total Capital Accounts | \$ 155,116.08 | \$ 163,272.49 | \$ 165,669.78 | \$ 165,409.69 |
| Total Liabilities and Capital Accounts | \$ 2,081,547.78 | \$ 2,297,952.41 | \$ 2,213,351.37 | \$ 2,298,178.16 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 266,429.63 | \$ 320,152.74 | \$ 356,902.02 | \$ 359,875.73 |
| United States Government obligations, direct and guaranteed | 797,218.75 | 797,218.75 | 797,218.75 | 1,045,877.75 |
| Obligations of States and political subdivisions | 9,732.55 | 18,542.45 | 3,500.00 | 4,467.00 |
| Other bonds, notes, and debentures | 25,000.00 | 25,000.00 | 25,000.00 | 25,000.00 |
| Loans and discounts (including overdrafts) | 928,004.83 | 931,582.18 | 912,136.85 | 870,995.14 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 2,026,387.76 | \$ 2,092,498.12 | \$ 2,094,759.62 | \$ 2,306,217.62 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 908,271.91 | \$ 1,014,652.96 | \$ 1,125,726.55 | \$ 1,092,806.41 |
| Time deposits of individuals, partnerships, and corporations | 378,911.92 | 407,721.02 | 386,960.02 | 445,812.64 |
| Deposits of United States Government (including postal savings) .. | 65,980.29 | 86,419.60 | 23,260.19 | 83,281.26 |
| Deposits of States and political subdivisions | 469,705.10 | 389,117.05 | 362,797.43 | 478,982.36 |
| Other deposits (certified and officers' checks, etc.) | 26,473.66 | 9,560.31 | 7,541.76 | 3,044.15 |
| Total Deposits | \$ 1,849,342.88 | \$ 1,907,470.94 | \$ 1,906,285.95 | \$ 2,103,926.82 |
| 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 | 77,044.88 | 85,027.18 | 88,473.67 | 102,290.80 |
| Total Capital Accounts | \$ 177,044.88 | \$ 185,027.18 | \$ 188,473.67 | \$ 202,290.80 |
| Total Liabilities and Capital Accounts | \$ 2,026,387.76 | \$ 2,092,498.12 | \$ 2,094,759.62 | \$ 2,306,217.62 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 525,454.54 | \$ 483,755.53 | \$ 439,586.55 | \$ 488,440.09 |
| United States Government obligations, direct and guaranteed | 577,630.00 | 478,000.00 | 478,000.00 | 478,000.00 |
| Obligations of States and political subdivisions | 726.73 | 20,407.92 | | |
| Loans and discounts (including overdrafts) | 563,057.68 | 555,054.95 | 599,240.20 | 589,326.91 |
| Bank premises owned | 2,500.00 | 2,000.00 | 2,000.00 | 1,500.00 |
| Furniture and Fixtures | 600.00 | 600.00 | 600.00 | 600.00 |
| Total Assets | \$ 1,669,968.95 | \$ 1,539,818.40 | \$ 1,519,426.75 | \$ 1,557,867.00 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. \$ | 981,352.67 | \$ 926,862.72 | \$ 833,998.32 | \$ 846,449.55 |
| Time deposits of individuals, partnerships, and corporations | 379,550.85 | 359,511.95 | 368,691.17 | 404,574.94 |
| Deposits of United States Government (including postal savings) .. | 2,463.64 | 2,429.57 | 4,469.69 | 2,154.22 |
| Deposits of States and political subdivisions | 171,523.49 | 112,246.17 | 171,681.68 | 160,098.50 |
| Total Deposits | \$ 1,534,890.65 | \$ 1,401,050.41 | \$ 1,378,840.86 | \$ 1,413,277.21 |
| 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 | 35,078.30 | 38,767.99 | 40,585.89 | 44,589.79 |
| Total Capital Accounts | \$ 135,078.30 | \$ 138,767.99 | \$ 140,585.89 | \$ 144,589.79 |
| Total Liabilities and Capital Accounts | \$ 1,669,968.95 | \$ 1,539,818.40 | \$ 1,519,426.75 | \$ 1,557,867.00 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1955

Winford Griffin, President; Will E. Briscoe, Vice-President; Kenneth F. Heizer, Cashier-Secretary; Esther Clibon, Assistant Cashier; Caywood B. Lindsey and Glenn W. Trimble, Jr., Vice-Presidents.

DIRECTORS FOR 1955

Winford M. Griffin, Kenneth D. Brookhart, Caywood B. Lindsey, Rush Appleman, Glenn W. Trimble, Jr., Lewis M. Poe, Ira L. Hofer, Howard Reader, G. N. Sery.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 610,522.87 | \$ 781,708.31 | \$ 533,334.32 | \$ 625,005.71 |
| United States Government obligations, direct and guaranteed | 764,387.50 | 1,287,041.01 | 864,071.86 | 963,727.71 |
| Obligations of States and political subdivisions | 126,319.00 | 199,953.68 | 260,045.61 | 259,799.87 |
| Corporate stocks (including stock of Federal Reserve Bank) | | | 10,000.00 | 10,000.00 |
| Loans and discounts (including overdrafts) | 1,714,284.76 | 1,445,334.70 | 1,954,003.79 | 2,372,224.99 |
| Bank premises owned | | | 4,250.00 | |
| Furniture and Fixtures | 66,716.14 | 62,590.00 | 60,517.44 | 55,357.94 |
| Other assets | | | | 3,750.00 |
| Total Assets | \$ 3,282,230.27 | \$ 3,776,627.70 | \$ 3,686,224.02 | \$ 4,289,867.22 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,058,976.86 | \$ 2,152,073.47 | \$ 2,154,311.63 | \$ 2,504,861.73 |
| Time deposits of individuals, partnerships, and corporations | 633,708.75 | 714,114.57 | 755,343.05 | 771,782.28 |
| Deposits of United States Government (including postal savings) | 82,372.75 | 240,155.98 | 48,425.40 | 108,282.85 |
| Deposits of States and political subdivisions | 279,591.01 | 243,440.45 | 258,206.93 | 244,816.75 |
| Other deposits (certified and officers' checks, etc.) | 27,125.26 | 36,003.81 | 40,795.07 | 69,051.30 |
| Total Deposits | \$ 3,081,774.63 | \$ 3,385,788.28 | \$ 3,257,082.08 | \$ 3,698,794.91 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | | 100,000.00 |
| Other liabilities | 23,510.74 | 23,070.77 | 45,618.97 | 83,354.59 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| Surplus | 30,000.00 | 100,000.00 | 100,000.00 | 125,000.00 |
| Undivided profits | 41,944.90 | 67,768.65 | 83,522.97 | 82,717.72 |
| Reserves (and retirement account for preferred capital) | 5,000.00 | | | |
| Total Capital Accounts | \$ 176,944.90 | \$ 367,768.65 | \$ 383,522.97 | \$ 407,717.72 |
| Total Liabilities and Capital Accounts | \$ 3,282,230.27 | \$ 3,776,627.70 | \$ 3,686,224.02 | \$ 4,289,867.22 |

OFFICERS FOR 1956

Winford M. Griffin, President; Glenn W. Trimble, Jr. and Caywood B. Lindsey, Vice-Presidents; Kenneth F. Heizer, Cashier-Secretary; Nell Muns and Noble P. Anderson, Assistant Cashiers.

DIRECTORS FOR 1956

Winford M. Griffin, Glenn W. Trimble, Jr., Kenneth F. Heizer, Caywood B. Lindsey, Rush Appleman, Kenneth Brookhart, Ira L. Hofer, Lewis M. Poe, Howard E. Reader.

Certificate Issued March 21, 1908

No. 20

THE COLORADO COMMERCIAL & SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

Walter E. Cosgriff, O. N. Brathovde, J. C. Culley, George L. Dern, L. C. Slothower, Jr., I. W. Stimits, Sr., Claude L. Stout, A. W. Van Lopik, W. E. Willett.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,335,177.03 | \$ 1,606,164.08 | \$ 1,627,852.31 | \$ 1,484,903.64 |
| United States Government obligations, direct and guaranteed | 1,777,712.25 | 2,374,979.00 | 1,877,448.25 | 2,738,138.50 |
| Obligations of States and political subdivisions | 767,454.34 | 692,863.71 | 673,403.81 | 638,687.96 |
| Other bonds, notes, and debentures | 50,000.00 | 50,000.00 | | 80,000.00 |
| Loans and discounts (including overdrafts) | 4,570,385.36 | 4,508,260.78 | 4,671,735.74 | 4,480,587.53 |
| Bank premises owned | 117,671.04 | 106,940.90 | 106,940.90 | 99,040.90 |
| Furniture and Fixtures | 54,289.70 | 49,795.40 | 72,298.65 | 61,594.19 |
| Other assets | 6,591.87 | 15,019.84 | 11,048.27 | 12,063.69 |
| Total Assets | \$ 8,679,281.59 | \$ 9,404,023.71 | \$ 9,040,727.93 | \$ 9,595,016.41 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 4,613,261.82 | \$ 5,364,017.47 | \$ 4,700,106.64 | \$ 5,344,492.86 |
| Time deposits of individuals, partnerships, and corporations | 2,513,092.44 | 2,588,219.58 | 2,640,200.59 | 2,596,658.55 |
| Deposits of United States Government (including postal savings) | 165,624.19 | 181,659.80 | 145,935.62 | 306,106.93 |
| Deposits of States and political subdivisions | 348,863.21 | 376,141.62 | 364,055.78 | 349,304.12 |
| Deposits of banks | 137,932.96 | 149,123.09 | 166,873.36 | 211,218.01 |
| Other deposits (certified and officers' checks, etc.) | 126,028.56 | 177,735.96 | 112,020.99 | 166,635.36 |
| Total Deposits | \$ 7,904,803.18 | \$ 8,836,897.52 | \$ 8,129,192.98 | \$ 8,974,415.83 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | 250,000.00 | | 300,000.00 | |
| Other liabilities | 141,631.20 | 161,197.24 | 164,865.28 | 185,405.75 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 150,000.00 | \$ 150,000.00 | \$ 225,000.00 | \$ 225,000.00 |
| Surplus | 150,000.00 | 150,000.00 | 175,000.00 | 185,000.00 |
| Undivided profits | 82,847.21 | 105,928.95 | 46,669.67 | 25,194.83 |
| Total Capital Accounts | \$ 382,847.21 | \$ 405,928.95 | \$ 446,669.67 | \$ 435,194.83 |
| Total Liabilities and Capital Accounts | \$ 8,679,281.59 | \$ 9,404,023.71 | \$ 9,040,727.93 | \$ 9,595,016.41 |

OFFICERS FOR 1956

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, B. W. Dougherty, P. H. Jones, Frances M. Whyte, Assistant Vice-Presidents; A. J. Kieffer, J. D. Schroeder, Assistant Cashiers.

DIRECTORS FOR 1956

Walter E. Cosgriff, O. N. Brathovde, J. C. Culley, George L. Dern, L. C. Slothower, Jr., I. W. Stimits, Claude L. Stout, Arthur W. Van Lopik, W. Edward Willett.

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,310,566.23 | \$ 1,268,734.72 | \$ 1,432,120.89 | \$ 1,527,814.67 |
| United States Government obligations, direct and guaranteed | 943,500.00 | 943,500.00 | 943,500.00 | 1,737,066.00 |
| Obligations of States and political subdivisions | 21,000.00 | 85,202.93 | 15,000.00 | 29,022.88 |
| Loans and discounts (including overdrafts) | 2,259,977.61 | 2,503,230.14 | 2,178,670.84 | 2,179,143.41 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 80,000.00 |
| Furniture and Fixtures | 10,000.00 | 5,000.00 | 6,786.25 | 20,000.00 |
| Real estate owned other than bank premises | 2.00 | 2.00 | 15,001.00 | 2.00 |
| Other assets | 13,151.73 | 14,309.85 | 20,859.63 | 37,828.42 |
| Total Assets | \$ 4,558,198.57 | \$ 4,819,980.64 | \$ 4,611,939.61 | \$ 5,610,877.38 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,979,830.20 | \$ 3,182,358.67 | \$ 2,857,052.37 | \$ 3,709,561.69 |
| Time deposits of individuals, partnerships, and corporations | 993,922.09 | 1,011,270.09 | 1,162,266.80 | 1,198,824.43 |
| Deposits of United States Government (including postal savings) .. | 11,564.07 | 11,976.67 | 8,062.58 | 14,783.95 |
| Deposits of States and political subdivisions | 296,344.75 | 257,192.46 | 277,828.00 | 263,294.42 |
| Other deposits (certified and officers' checks, etc.) | 46,972.21 | 82,563.64 | 49,177.56 | 85,253.80 |
| Total Deposits | \$ 4,328,633.32 | \$ 4,545,361.53 | \$ 4,354,387.31 | \$ 5,271,718.29 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 | \$ 150,000.00 |
| Surplus | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 |
| Undivided profits | 29,565.25 | 74,619.11 | 57,552.30 | 89,159.09 |
| Total Capital Accounts | \$ 229,565.25 | \$ 274,619.11 | \$ 257,552.30 | \$ 339,159.09 |
| Total Liabilities and Capital Accounts | \$ 4,558,198.57 | \$ 4,819,980.64 | \$ 4,611,939.61 | \$ 5,610,877.38 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

W. V. Dunlap, C. C. McAfee, Pauline Usher, R. N. Usher, R. N. Usher, Jr.

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1955

John C. Ellis, President; J. J. Stanton, Vice-President; F. R. Montgomery, Cashier-Secretary;
Fred N. Hayes, George E. Swanson, Assistant Cashiers; M. L. Nelson, Treasurer.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 826,827.35 | \$ 751,144.57 | \$ 903,582.59 | \$ 980,582.59 |
| United States Government obligations, direct and guaranteed | 1,919,627.08 | 2,807,753.23 | 1,813,056.37 | 2,726,106.89 |
| Obligations of States and political subdivisions | 175,177.30 | 315,185.10 | 386,893.59 | 370,621.03 |
| Other bonds, notes, and debentures | | | | 50,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank) | 6,000.00 | 6,000.00 | 6,000.00 | 6,000.00 |
| Loans and discounts (including overdrafts) | 1,454,048.10 | 1,092,294.30 | 1,350,523.31 | 1,120,544.65 |
| Bank premises owned .. | | 1,828.00 | | |
| Furniture and Fixtures .. | 5,278.38 | | 3,043.00 | 1.00 |
| Other assets | 241.74 | 2,110.42 | 424.35 | 330.22 |
| Total Assets | \$ 4,387,199.95 | \$ 4,976,315.62 | \$ 4,463,523.21 | \$ 5,254,186.38 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 2,465,676.88 | \$ 3,216,530.66 | \$ 2,624,467.10 | \$ 3,362,991.64 |
| Time deposits of individuals, partnerships, and corporations | 704,894.84 | 814,980.13 | 777,439.25 | 841,775.24 |
| Deposits of United States Government (including postal savings) .. | 47,296.34 | 51,132.61 | 50,597.98 | 40,318.58 |
| Deposits of States and political subdivisions | 855,462.03 | 514,439.06 | 686,589.87 | 664,100.57 |
| Other deposits (certified and officers' checks, etc.) | 40,596.34 | 86,738.58 | 27,369.51 | 36,619.09 |
| Total Deposits | \$ 4,113,926.43 | \$ 4,683,821.04 | \$ 4,166,463.71 | \$ 4,945,805.12 |
| Other liabilities | 5,482.41 | 7,153.90 | 13,014.29 | 23,858.09 |
| 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 | 7,791.11 | 6,840.68 | 4,045.21 | 9,523.17 |
| Reserves (and retirement account for preferred capital) | 60,000.00 | 78,500.00 | 80,000.00 | 75,000.00 |
| Total Capital Accounts | \$ 267,791.11 | \$ 285,340.68 | \$ 284,045.21 | \$ 284,523.17 |
| Total Liabilities and Capital Accounts | \$ 4,387,199.95 | \$ 4,976,315.62 | \$ 4,463,523.21 | \$ 5,254,186.38 |

OFFICERS FOR 1956

John C. Ellis, President; L. S. Wyman, Vice-President; F. R. Montgomery, Cashier-Secretary;
George E. Swanson and Marion L. Nelson, Assistant Cashiers.

DIRECTORS FOR 1956

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

Certificate Issued April 27, 1969

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,155,298.94 | \$ 1,109,537.75 | \$ 1,347,465.76 | \$ 1,408,651.17 |
| United States Government obligations, direct and guaranteed | 2,820,211.81 | 2,325,706.81 | 2,349,659.81 | 2,327,232.81 |
| Obligations of States and political subdivisions | 163,495.10 | 177,056.40 | 216,056.40 | 292,422.50 |
| Other bonds, notes, and debentures | 338.25 | 1,686.94 | 888.79 | |
| 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) | 1,706,556.84 | 2,109,960.68 | 2,032,860.53 | 2,170,417.76 |
| Bank premises owned | 13,000.00 | 12,000.00 | 15,090.92 | 14,500.00 |
| Furniture and Fixtures | 13,307.00 | 15,700.00 | 17,651.74 | 20,000.00 |
| Other assets | 11,985.97 | 14,978.94 | 35,194.89 | 7,014.01 |
| Total Assets | \$ 5,893,193.91 | \$ 5,775,627.52 | \$ 6,023,868.84 | \$ 6,249,238.25 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 3,893,455.27 | \$ 3,940,515.02 | \$ 3,589,883.92 | \$ 4,341,273.87 |
| Time deposits of individuals, partnerships, and corporations | 884,067.78 | 936,333.10 | 951,615.21 | 1,015,910.57 |
| Deposits of United States Government (including postal savings) | 56,455.65 | 66,606.58 | 153,965.77 | 47,990.41 |
| Deposits of States and political subdivisions | 606,958.70 | 381,347.72 | 862,624.29 | 378,548.91 |
| Other deposits (certified and officers' checks, etc.) | 18,394.61 | 36,783.26 | 14,561.90 | 35,020.03 |
| Total Deposits | \$ 5,459,332.01 | \$ 5,361,585.68 | \$ 5,572,651.09 | \$ 5,818,743.79 |
| Other liabilities | 35,871.57 | 22,400.07 | 31,988.61 | 20,341.06 |
| 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 | 86,826.50 | 91,641.77 | 119,229.14 | 110,153.40 |
| Reserves (and retirement account for preferred capital) | 11,163.83 | | | |
| Total Capital Accounts | \$ 397,990.33 | \$ 391,641.77 | \$ 419,229.14 | \$ 410,153.40 |
| Total Liabilities and Capital Accounts | \$ 5,893,193.91 | \$ 5,775,627.52 | \$ 6,023,868.84 | \$ 6,249,238.25 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

Melvin Springer, Sr., 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 1955

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

DIRECTORS FOR 1955

John J. Berry, Richard E. Conour, John Reason, Alex Colville, James M. French.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 406,918.71 | \$ 403,611.04 | \$ 322,303.73 | \$ 462,355.95 |
| United States Government obligations, direct and guaranteed | 440,316.00 | 539,549.50 | 464,669.00 | 464,533.00 |
| Obligations of States and political subdivisions | 9,982.50 | 9,982.50 | 24,982.50 | 25,247.54 |
| 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) | 493,524.42 | 442,577.16 | 537,440.06 | 491,413.49 |
| Bank premises owned | 1,725.96 | 1,380.77 | 1,380.77 | 1,035.58 |
| Furniture and Fixtures | 3,257.55 | 2,950.36 | 3,957.36 | 3,018.38 |
| Total Assets | \$ 1,357,975.14 | \$ 1,402,301.33 | \$ 1,366,983.42 | \$ 1,449,853.94 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 871,274.54 | \$ 937,348.12 | \$ 862,310.40 | \$ 953,852.94 |
| Time deposits of individuals, partnerships, and corporations | 77,029.08 | 86,236.14 | 70,948.52 | 73,517.89 |
| Deposits of United States Government (including postal savings) .. | 3,348.00 | 3,051.00 | 1,685.00 | 4,525.00 |
| Deposits of States and political subdivisions | 254,190.92 | 227,268.75 | 297,096.45 | 269,329.45 |
| Other deposits (certified and officers' checks, etc.) | 23,203.53 | 22,446.13 | 6,853.57 | 21,949.55 |
| Total Deposits | \$ 1,229,046.07 | \$ 1,276,350.14 | \$ 1,238,893.94 | \$ 1,323,174.83 |
| Other liabilities | 5,000.00 | 2,500.00 | 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 | 48,929.07 | 48,451.19 | 50,589.48 | 51,679.11 |
| Total Capital Accounts | \$ 123,929.07 | \$ 123,451.19 | \$ 125,589.48 | \$ 126,679.11 |
| Total Liabilities and Capital Accounts | \$ 1,357,975.14 | \$ 1,402,301.33 | \$ 1,366,983.42 | \$ 1,449,853.94 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

John J. Berry, Richard E. Conour, John Reason, Alex Colville, James M. French.

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1955

George F. Rock, President; Robert C. Wade, Executive Vice-President; H. C. Denny, Dan H. Miller, Vice-Presidents; Merle M. Owens, William L. White, Assistant Vice-Presidents; L. H. Lindemann, Cashier; J. O. Bagstad, J. N. Nelson, Assistant Cashiers; William G. Moore, Controller; Vivian L. Whitmore, Vault Officer.

DIRECTORS FOR 1955

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.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,203,891.51 | \$ 1,140,427.44 | \$ 964,421.73 | \$ 1,144,880.38 |
| United States- Government obligations, direct and guaranteed | 1,301,020.00 | 1,002,480.00 | 902,190.00 | 1,823,600.45 |
| Obligations of States and political subdivisions | 200,100.00 | 200,100.00 | 395,795.96 | 508,430.25 |
| Other bonds, notes, and debentures | | | 100,000.00 | |
| Loans and discounts (including overdrafts) | 4,243,208.76 | 4,805,822.37 | 4,825,930.16 | 4,121,307.00 |
| Furniture and Fixtures | 83,770.32 | 82,741.70 | 82,038.81 | 80,307.84 |
| Real estate owned other than bank premises | | | 6,474.16 | 2,345.36 |
| Other assets | 4,050.00 | 21,766.35 | 22,087.04 | 21,595.18 |
| Total Assets | \$ 7,036,040.59 | \$ 7,253,337.86 | \$ 7,298,937.86 | \$ 7,702,466.46 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. \$ | 1,724,496.36 | \$ 1,618,388.15 | \$ 1,791,835.35 | \$ 2,016,918.68 |
| Time deposits of individuals, partnerships, and corporations | 4,023,668.56 | 4,049,367.33 | 4,054,508.45 | 4,041,649.65 |
| Deposits of United States Government (including postal savings) . | 144,427.97 | 91,862.29 | 61,164.98 | 275,875.49 |
| Deposits of States and political subdivisions | 200,000.00 | 354,000.00 | 300,000.00 | 300,201.52 |
| Other deposits (certified and officers' checks, etc.) | 118,043.57 | 136,270.79 | 105,658.53 | 111,383.13 |
| Total Deposits | \$ 6,210,636.46 | \$ 6,249,888.56 | \$ 6,313,167.31 | \$ 6,746,028.47 |
| Other liabilities | 375,404.13 | 445,949.30 | 428,270.55 | 375,937.99 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 250,000.00 | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus | 100,000.00 | 200,000.00 | 200,000.00 | 200,000.00 |
| Undivided profits | 100,000.00 | 57,500.00 | 57,500.00 | 80,500.00 |
| Total Capital Accounts | \$ 450,000.00 | \$ 557,500.00 | \$ 557,500.00 | \$ 580,500.00 |
| Total Liabilities and Capital Accounts | \$ 7,036,040.59 | \$ 7,253,337.86 | \$ 7,298,937.86 | \$ 7,702,466.46 |

OFFICERS FOR 1956

George F. Rock, President; Robert C. Wade, Executive Vice-President; H. C. Denny and Dan H. Miller, Vice-Presidents; W. L. White, Merle M. Owens, Assistant Vice-Presidents; L. H. Lindemann, Cashier-Secretary; J. N. Nelson and J. O. Bagstad, Assistant Cashiers; William G. Moore, Controller.

DIRECTORS FOR 1956

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

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|-------------------------|------------------------|-------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$15,503,299.23 | \$ 24,312,247.73 | \$16,778,288.00 | \$ 22,505,681.34 |
| United States Government obligations, direct and guaranteed | 23,806,265.96 | 22,443,016.20 | 22,633,380.87 | 24,334,877.68 |
| Obligations of States and political subdivisions | 5,884,118.35 | 5,579,693.36 | 5,388,959.70 | 5,131,843.04 |
| Other bonds, notes, and debentures | 193,842.79 | 194,002.00 | 338,893.63 | 388,893.63 |
| Corporate stocks (including stock of Federal Reserve Bank) | 136,503.00 | 160,724.95 | 145,974.00 | 144,006.00 |
| Loans and discounts (including overdrafts) | 44,799,156.76 | 48,600,144.83 | 48,297,263.77 | 46,909,444.23 |
| Bank premises owned | | 10,654.72 | 38,581.93 | 58,650.86 |
| Furniture and Fixtures | 281,519.23 | 281,103.57 | 282,072.46 | 258,745.57 |
| Real estate owned other than bank premises | 167,745.45 | 136,001.00 | 135,486.00 | 32,401.00 |
| Investments and other assets indirectly representing bank premises or other real estate | 16,000.00 | | | |
| Other assets | 978,132.38 | 1,196,195.60 | 2,340,767.21 | 1,738,933.47 |
| Total Assets | \$91,766,583.15 | \$102,913,783.96 | \$96,379,667.57 | \$101,503,476.82 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$37,814,519.16 | \$ 41,991,519.29 | \$39,532,410.22 | \$ 41,160,854.74 |
| Time deposits of individuals, partnerships, and corporations | 19,842,301.23 | 20,229,310.24 | 19,532,386.57 | 19,972,485.96 |
| Deposits of United States Government (including postal savings) | 2,078,486.41 | 1,443,494.39 | 1,999,242.41 | 1,729,051.52 |
| Deposits of States and political subdivisions | 6,675,762.44 | 8,203,786.20 | 5,535,303.33 | 6,974,928.44 |
| Deposit of banks | 17,882,055.06 | 23,308,353.78 | 21,746,833.69 | 23,673,958.37 |
| Other deposits (certified and officers' checks, etc.) | 561,242.80 | 506,610.75 | 800,801.93 | 423,768.17 |
| Total Deposits | \$84,854,367.10 | \$ 95,683,074.65 | \$89,146,978.15 | \$ 93,935,047.20 |
| Other liabilities | 1,727,768.06 | 1,896,823.07 | 1,774,336.85 | 1,931,061.30 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 3,000,000.00 | \$ 3,000,000.00 | \$ 3,000,000.00 | \$ 3,000,000.00 |
| Surplus | 1,550,000.00 | 1,600,000.00 | 1,700,000.00 | 1,800,000.00 |
| Undivided profits | 634,447.99 | 733,886.24 | 758,352.57 | 837,368.32 |
| Total Capital Accounts | \$ 5,184,447.99 | \$ 5,333,886.24 | \$ 5,458,352.57 | \$ 5,637,368.32 |
| Total Liabilities and Capital Accounts | \$91,766,583.15 | \$102,913,783.96 | \$96,379,667.57 | \$101,503,476.82 |

OFFICERS FOR 1956

Elwood M. Brooks, President; C. M. Good, Executive Vice-President; William Stirling, Henry D. Mitchell, Max G. Brooks, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Armand Asborno, Marvin F. Owens, George H. Pipkin, E. Martin Larsen, Donald F. Delano, William E. Troutman, Leo Van Dittie, T. Arthur Williams, Vice-Presidents; D. K. Binkley, Cashier; Keith Lindeman, Comptroller; Clarence L. Johnson, Auditor; Edward A. Troutman, George B. Loos, Donald D. Hoffman, David A. Auston, Harley N. Patton, Jr., Elvin R. Stiles, Vernon T. Walker, Ralph J. Nelson, Assistant Vice-Presidents; Vernon T. Reece, Jr., Assistant Trust Officer; Henry C. Bullis, John J. Fitzpatrick, William K. Ingram, James J. Guse, Ray E. Harrington, Assistant Cashiers.

DIRECTORS FOR 1956

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

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 622,987.83 | \$ 750,995.84 | \$ 450,058.98 | \$ 1,161,550.93 |
| United States Government obligations, direct and guaranteed | 2,099,086.09 | 2,867,542.19 | 2,211,706.18 | 2,772,777.12 |
| Obligations of States and political subdivisions | | 1,539.19 | 73,212.11 | 83,788.86 |
| Loans and discounts (including overdrafts) | 2,010,248.67 | 2,253,971.30 | 2,883,911.30 | 2,911,854.51 |
| Bank premises owned | 67,139.50 | 67,139.50 | 433,009.25 | 114,871.36 |
| Furniture and Fixtures | 59,498.19 | 59,653.20 | 62,115.07 | 69,753.71 |
| Real estate owned other than bank premises | | | | 62,119.50 |
| Other assets | 1,317.94 | 927.34 | 1,838.59 | 6,744.23 |
| Total Assets | \$ 4,860,188.22 | \$ 6,001,768.56 | \$ 6,115,851.48 | \$ 7,183,460.22 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,759,594.56 | \$ 3,527,054.25 | \$ 3,404,901.34 | \$ 4,186,384.06 |
| Time deposits of individuals, partnerships, and corporations | 1,171,401.87 | 1,259,431.87 | 1,478,923.67 | 1,646,103.95 |
| Deposits of United States Government (including postal savings) | 44,177.36 | 95,686.66 | 95,236.79 | 68,489.56 |
| Deposits of States and political subdivisions | 450,112.67 | 476,131.09 | 560,158.33 | 564,194.19 |
| Other deposits (certified and officers' checks, etc.) | 94,796.19 | 182,355.86 | 70,282.81 | 81,576.33 |
| Total Deposits | \$ 4,520,082.65 | \$ 5,540,659.73 | \$ 5,609,502.94 | \$ 6,546,748.09 |
| Other liabilities | 52,192.99 | 55,894.53 | 68,388.99 | 71,601.44 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 200,000.00 | \$ 260,000.00 | \$ 260,000.00 | \$ 320,000.00 |
| Surplus | 50,000.00 | 100,000.00 | 100,000.00 | 160,000.00 |
| Undivided profits | 37,912.58 | 45,214.30 | 77,959.55 | 85,110.69 |
| Total Capital Accounts | \$ 287,912.58 | \$ 405,214.30 | \$ 437,959.55 | \$ 565,110.69 |
| Total Liabilities and Capital Accounts | \$ 4,860,188.22 | \$ 6,001,768.56 | \$ 6,115,851.48 | \$ 7,183,460.22 |

OFFICERS FOR 1956

Joseph A. Uhl, Chairman of the Board; Munro L. Lyeth, President; Weldon B. Hamilton, Executive Vice-President; R. Carson Perkins and Harold N. Bugg, Vice-Presidents; Donald B. Robertson, Secretary; Francis H. Smith, Cashier; John F. Carroll, Assistant Cashier; John W. Walker, Assistant Vice-President; George J. M. Kelly, Treasurer.

DIRECTORS FOR 1956

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

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 454,594.30 | \$ 668,201.90 | \$ 724,626.11 | \$ 889,150.14 |
| United States Government obligations, direct and guaranteed | 563,328.08 | 555,171.00 | 300,240.00 | 300,240.00 |
| Loans and discounts (including overdrafts) | 6,804,921.58 | 6,734,005.94 | 7,008,650.68 | 6,904,502.92 |
| 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 | 5,223.23 | 4,283.09 | 4,584.28 | 2,683.49 |
| Total Assets | \$ 7,828,070.19 | \$ 7,961,664.93 | \$ 8,038,104.07 | \$ 8,096,579.55 |
| LIABILITIES | | | | |
| Time deposits of individuals, partnerships, and corporations | \$ 5,990,302.32 | \$ 6,123,060.83 | \$ 6,108,998.67 | \$ 6,165,246.46 |
| Deposits of United States Government (including postal savings) .. | 900.00 | 2,418.75 | 750.00 | 3,543.75 |
| Total Deposits | \$ 5,991,202.32 | \$ 6,125,479.58 | \$ 6,109,748.67 | \$ 6,168,790.21 |
| Other liabilities | 836,867.87 | 836,185.35 | 878,355.40 | 827,789.34 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 250,000.00 | \$ 250,000.00 | \$ 500,000.00 | \$ 500,000.00 |
| Surplus | 250,000.00 | 250,000.00 | 275,000.00 | 300,000.00 |
| Undivided profits | 500,000.00 | 500,000.00 | 275,000.00 | 300,000.00 |
| Total Capital Accounts | \$ 1,000,000.00 | \$ 1,000,000.00 | \$ 1,050,000.00 | \$ 1,100,000.00 |
| Total Liabilities and Capital Accounts | \$ 7,828,070.19 | \$ 7,961,664.93 | \$ 8,038,104.07 | \$ 8,096,579.55 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 2,117,029.27 | \$ 2,646,396.75 | \$ 1,460,816.84 | \$ 2,615,629.14 |
| United States Government obligations, direct and guaranteed | 8,194,904.75 | 7,325,461.89 | 6,928,067.83 | 6,761,345.16 |
| Obligations of States and political subdivisions | 292.00 | 1,097.69 | | |
| Loans and discounts (including overdrafts) | 5,610,268.00 | 6,957,136.54 | 7,955,197.15 | 7,409,168.07 |
| Furniture and Fixtures | 52,510.10 | 50,000.00 | 45,000.00 | 40,000.00 |
| Other assets | 2,288.84 | 69,087.35 | 1,996.80 | 9,484.57 |
| Total Assets | \$15,977,292.96 | \$17,049,180.22 | \$16,391,078.62 | \$16,835,626.94 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$10,438,503.11 | \$11,056,302.95 | \$10,311,310.89 | \$10,867,620.26 |
| Time deposits of individuals, partnerships, and corporations | 3,385,544.71 | 3,525,581.54 | 3,618,091.49 | 3,439,818.33 |
| Deposits of United States Government (including postal savings) | 219,394.87 | 214,257.48 | 227,932.41 | 320,917.72 |
| Deposits of States and political subdivisions | 505,636.48 | 634,607.65 | 483,626.99 | 505,936.40 |
| Other deposits (certified and officers' checks, etc.) | 173,295.40 | 271,901.75 | 202,634.02 | 159,558.09 |
| Total Deposits | \$14,722,374.57 | \$15,702,651.37 | \$14,843,595.80 | \$15,293,850.80 |
| Other liabilities | 421,646.95 | 536,569.55 | 626,177.87 | 592,384.53 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| Surplus | 500,000.00 | 500,000.00 | 400,000.00 | 400,000.00 |
| Undivided profits | 283,271.44 | 259,959.30 | 314,653.74 | 322,153.67 |
| Reserves (and retirement account for preferred capital) | | | 6,651.21 | 27,237.94 |
| Total Capital Accounts | \$ 833,271.44 | \$ 809,959.30 | \$ 921,304.95 | \$ 949,391.61 |
| Total Liabilities and Capital Accounts | \$15,977,292.96 | \$17,049,180.22 | \$16,391,078.62 | \$16,835,626.94 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued July 1, 1955

No. 460

GUARANTY BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

Walter A. Woods, President; Joe Alpert and I. J. Shore, Vice-Presidents; Herman Horwich, Secretary and Cashier; H. K. Hitchcock, Treasurer; I. L. Quiat, Trust Officer.

DIRECTORS FOR 1955

Joe Alpert, I. J. Shore, Herman Horwich, H. K. Hitchcock, H. D. Shore, J. Leonard Berman, Chas. M. Borwick, Herb V. Cook, Joseph D. Pepper, M. Weinstein, M. Freedman, Walter A. Woods, I. L. Quiat.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|---------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | | \$ 1,645,006.63 | \$ 2,912,584.27 | \$ 4,149,583.94 |
| United States Government obligations, direct and guaranteed | | 1,244,210.88 | 1,392,458.12 | 5,562,951.13 |
| Obligations of States and political subdivisions | | | | 38,661.81 |
| Loans and discounts (including overdrafts) | | 2,674,747.60 | 3,755,561.97 | 4,905,677.72 |
| Furniture and Fixtures | | 27,269.43 | 51,802.07 | 78,073.68 |
| Other assets | | 23,331.66 | 29,612.03 | 87,044.00 |
| Total Assets | | \$ 5,614,566.20 | \$ 8,142,018.46 | \$14,821,992.28 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | | \$ 2,936,470.62 | \$ 4,652,941.14 | \$ 6,949,715.10 |
| Time deposits of individuals, partnerships, and corporations | | 543,944.11 | 1,014,059.25 | 1,462,240.19 |
| Deposits of United States Government (including postal savings) | | 150,407.61 | 308,439.17 | 225,201.34 |
| Deposits of States and political subdivisions | | 330,000.00 | 498,452.72 | 4,380,379.72 |
| Other deposits (certified and officers' checks, etc.) | | 86,930.17 | 26,278.74 | 133,181.32 |
| Total Deposits | | \$ 4,047,752.51 | \$ 6,500,171.02 | \$13,150,717.67 |
| Other liabilities | | 37,477.74 | 68,630.17 | 56,565.36 |
| CAPITAL ACCOUNTS | | | | |
| Capital | | \$ 1,250,000.00 | \$ 1,250,000.00 | \$ 1,250,000.00 |
| Surplus | | 187,500.00 | 187,500.00 | 187,500.00 |
| Undivided profits | | 91,835.95 | 135,717.27 | 150,233.99 |
| Reserves (and retirement account for preferred capital) | | | | 26,975.26 |
| Total Capital Accounts | | \$ 1,529,335.95 | \$ 1,573,217.27 | \$ 1,614,709.25 |
| Total Liabilities and Capital Accounts | | \$ 5,614,566.20 | \$ 8,142,018.46 | \$14,821,992.28 |

OFFICERS FOR 1956

Walter A. Woods, President; W. Glenn McMahan, Vice-President and Cashier; David F. Finnigan, Vice-President.

DIRECTORS FOR 1956

Joe Alpert, J. Leonard Berman, Charles M. Borwick, Herbert V. Cook, Max Freedman, Henry K. Hitchcock, Herman Horwich, Joseph D. Pepper, Ira L. Quiat, John H. Roberts, I. J. Shore, Herman D. Shore, Max Weinstein, W. Glenn McMahan, Walter A. Woods.

Certificate Issued October 20, 1908

No. 1

THE INTERNATIONAL TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1955

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, A. W. Pleasants, Vice-Presidents; Elmer W. Johnson and Richard P. Brown, Vice-Presidents and Trust Officers; Wilber H. Irion and P. K. Alexander, Jr., Assistant Vice-Presidents; O. E. Binkley, Treasurer; I. R. Selover, Secretary; G. E. McClelland, Assistant Treasurer; J. J. Reeves and George H. Thompson, Assistant Secretaries; Thomas D. Smith, Manager of Safe Deposit Dept.; Olin Brown, Auditor; C. F. Meyer, Trust Officer; Lloyd V. Craft, Asst. Sec. & Asst. Trust Officer; Milton G. Janecek, Thomas R. Walker, Robert J. Sullivan, Assistant Trust Officers; E. R. Bailey, Asst. Secretary and Assistant Trust Officer.

DIRECTORS FOR 1955

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, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$16,790,034.71 | \$18,101,118.97 | \$17,414,560.32 | \$20,341,158.16 |
| United States Government obligations, direct and guaranteed.... | 18,016,515.59 | 17,275,754.38 | 16,161,283.06 | 17,386,495.60 |
| Obligations of States and political subdivisions | 2,093,846.45 | 2,094,942.34 | 1,800,688.85 | 1,596,324.01 |
| Other bonds, notes, and debentures | 292,000.00 | 292,000.00 | 292,000.00 | 292,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank)..... | 90,005.00 | 90,005.00 | 90,005.00 | 105,005.00 |
| Loans and discounts (including overdrafts) | 26,565,498.65 | 28,316,256.88 | 27,771,288.58 | 28,990,961.74 |
| Bank premises owned | 339,276.02 | 329,841.02 | 352,250.41 | 545,058.28 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Other assets | 311,598.83 | 283,336.74 | 256,098.41 | 353,269.52 |
| Total Assets | \$64,498,776.25 | \$66,783,256.33 | \$64,138,175.63 | \$69,610,273.31 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$41,317,506.33 | \$43,995,971.21 | \$40,369,589.98 | \$44,358,292.04 |
| Time deposits of individuals, partnerships, and corporations | 9,831,600.14 | 10,241,905.71 | 10,350,976.81 | 10,841,185.69 |
| Deposits of United States Government (including postal savings) | 1,525,768.81 | 711,337.31 | 1,029,991.00 | 432,358.28 |
| Deposits of States and political subdivisions | 5,280,241.71 | 4,914,189.06 | 5,233,196.49 | 6,632,815.39 |
| Deposits of banks | 395,516.38 | 531,445.11 | 565,658.91 | 411,102.91 |
| Other deposits (certified and officers' checks, etc.) | 667,778.74 | 678,553.41 | 729,717.51 | 828,862.20 |
| Total Deposits | \$59,018,412.11 | \$61,073,401.81 | \$58,279,130.70 | \$63,504,616.51 |
| Other liabilities | 519,199.06 | 625,082.93 | 610,844.25 | 701,225.47 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 1,000,000.00 | \$ 1,000,000.00 | \$ 1,000,000.00 | \$ 1,000,000.00 |
| Surplus | 2,000,000.00 | 2,000,000.00 | 2,000,000.00 | 2,500,000.00 |
| Undivided profits | 1,238,319.79 | 1,306,926.30 | 1,387,355.39 | 1,223,586.04 |
| Reserves (and retirement account for preferred capital) | 722,845.29 | 777,845.29 | 860,845.29 | 680,845.29 |
| Total Capital Accounts | \$ 4,961,165.08 | \$ 5,084,771.59 | \$ 5,248,200.68 | \$ 5,404,431.33 |
| Total Liabilities and Capital Accounts | \$64,498,776.25 | \$66,783,256.33 | \$64,138,175.63 | \$69,610,273.31 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,731,265.12 | \$ 2,178,815.52 | \$ 1,561,700.60 | \$ 2,213,675.00 |
| United States Government obligations, direct and guaranteed | 3,454,000.59 | 3,932,418.27 | 3,433,906.27 | 3,971,334.60 |
| Obligations of States and political subdivisions | 1,947,051.93 | 1,989,509.33 | 1,945,376.68 | 1,979,968.62 |
| Other bonds, notes, and debentures | 372,815.03 | 148,784.38 | 247,717.26 | 49,020.26 |
| Corporate stocks (including stock of Federal Reserve Bank) | | 98,968.34 | | |
| Loans and discounts (including overdrafts) | 4,740,339.77 | 5,436,797.34 | 6,085,808.42 | 6,181,769.44 |
| Furniture and Fixtures | 64,916.24 | 78,052.81 | 84,456.13 | 70,412.39 |
| Other assets | 51,255.81 | 61,184.09 | 66,031.57 | 75,741.24 |
| Total Assets | \$12,361,644.49 | \$13,924,530.08 | \$13,424,996.93 | \$14,541,921.55 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 6,825,855.99 | \$ 7,956,091.11 | \$ 7,645,353.61 | \$ 8,581,178.37 |
| Time deposits of individuals, partnerships, and corporations | 4,199,029.14 | 4,205,413.18 | 4,358,594.28 | 4,555,087.71 |
| Deposits of United States Government (including postal savings) | 199,371.20 | 472,900.63 | 170,733.78 | 138,400.87 |
| Deposits of States and political subdivisions | 205,663.07 | 300,719.70 | 205,776.90 | 205,834.67 |
| Other deposits (certified and officers' checks, etc.) | 191,998.78 | 231,513.26 | 205,479.40 | 161,884.19 |
| Total Deposits | \$11,621,918.18 | \$13,166,637.88 | \$12,585,937.97 | \$13,642,385.81 |
| Other liabilities | 138,729.67 | 138,454.81 | 167,202.71 | 192,929.51 |
| 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 | 100,996.64 | 119,437.39 | 171,856.25 | 206,606.23 |
| Total Capital Accounts | \$ 600,996.64 | \$ 619,437.39 | \$ 671,856.25 | \$ 706,606.23 |
| Total Liabilities and Capital Accounts | \$12,361,644.49 | \$13,924,530.08 | \$13,424,996.93 | \$14,541,921.55 |

OFFICERS FOR 1956

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; A. Smith, Auditor.

DIRECTORS FOR 1956

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

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1955

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; H. R. Bachman, Jr., Cashier; Sydney E. Shuteran, Secretary; James S. Rogers, Assistant Cashier and Auditor; Edward F. Hanifen and Wesley G. Johnsen, Assistant Cashiers.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | | | | |
| United States Government obligations, direct and guaranteed | \$ 1,632,648.14 | \$ 2,141,079.47 | \$ 2,012,324.68 | \$ 3,070,506.82 |
| Obligations of States and political subdivisions | 4,174,083.90 | 4,760,018.02 | 5,141,476.98 | 5,953,464.61 |
| Other bonds, notes, and debentures | 129,871.54 | 232,767.18 | 175,946.13 | 176,531.66 |
| Loans and discounts (including overdrafts) | 28,000.00 | | 108,000.00 | 28,000.00 |
| Furniture and Fixtures | 4,062,852.39 | 4,358,123.14 | 4,452,912.43 | 4,613,977.54 |
| Other assets | 83,627.24 | 93,714.26 | 96,619.99 | 100,009.42 |
| | 30,140.97 | 13,514.12 | 4,203.58 | 1,214.06 |
| Total Assets | \$10,141,224.18 | \$11,599,216.19 | \$11,991,483.79 | \$13,943,704.11 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 5,251,113.51 | \$ 5,931,420.30 | \$ 5,932,282.76 | \$ 7,503,545.46 |
| Time deposits of individuals, partnerships, and corporations | 2,830,374.73 | 3,164,962.94 | 3,451,866.68 | 4,020,403.10 |
| Deposits of United States Government (including postal savings) .. | 242,660.77 | 200,989.81 | 159,477.66 | 356,234.40 |
| Deposits of States and political subdivisions | 880,000.00 | 1,308,505.61 | 1,030,458.55 | 1,039,487.26 |
| Other deposits (certified and officers' checks, etc.) | 96,554.46 | 115,707.68 | 118,712.37 | 105,246.21 |
| Total Deposits | \$ 9,300,703.47 | \$10,721,586.34 | \$10,692,798.02 | \$13,024,916.43 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | 350,000.00 | |
| Other liabilities | 268,587.67 | 310,086.91 | 345,618.40 | 347,926.97 |
| 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 | 71,933.04 | 67,542.94 | 103,067.37 | 70,860.71 |
| Total Capital Accounts | \$ 571,933.04 | \$ 567,542.94 | \$ 603,067.37 | \$ 570,860.71 |
| Total Liabilities and Capital Accounts | \$10,141,224.18 | \$11,599,216.19 | \$11,991,483.79 | \$13,943,704.11 |

OFFICERS FOR 1956

Etienne Perenyi, President; H. J. Bleakley, Executive Vice-President; Wesley G. Johnsen, Cashier; John A. Mathis and Edward F. Hanifen, Assistant Cashiers; James S. Rogers, Comptroller; Sydney E. Shuteran, Secretary.

DIRECTORS FOR 1956

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

Certificate Issued January 12, 1955

No. 458

UNIVERSITY HILLS BANK, DENVER

(Denver County)

OFFICERS FOR 1955

J. Kernan Weckbaugh, President; Myron D. Neusteter, Vice-President; R. Y. Batterton, Cashier;
Chas. A. Haskell, Secretary.

DIRECTORS FOR 1955

J. Kernan Weckbaugh, Don T. Carney, R. Y. Batterton, Myron D. Neusteter, Chas. A. Haskell.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 51,324.00 | \$ 51,854.00 | \$ 247,472.17 | \$ 390,488.78 |
| United States Government obligations, direct and guaranteed | 199,298.00 | 198,750.00 | 732,846.00 | 1,325,116.65 |
| Loans and discounts (including overdrafts) | | | 208,456.53 | 588,945.32 |
| Bank premises owned | | | 4,716.45 | 5,787.57 |
| Furniture and Fixtures | | | 9,779.58 | 17,415.31 |
| Other assets | | | 5,201.31 | 9,053.59 |
| Total Assets | \$ 250,622.00 | \$ 250,604.00 | \$ 1,208,472.04 | \$ 2,336,807.22 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | | | \$ 635,454.35 | \$ 1,278,107.35 |
| Time deposits of individuals, partnerships, and corporations | | | 246,208.55 | 513,327.00 |
| Deposits of United States Government (including postal savings) . | | | 24,889.66 | 118,964.61 |
| Deposits of States and political subdivisions | | | | 100,000.00 |
| Other deposits (certified and officers' checks, etc.) | | | 6,658.64 | 19,489.89 |
| Total Deposits | | | \$ 913,211.20 | \$ 2,029,888.85 |
| Other liabilities | | | 5,143.41 | 17,426.27 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| Surplus | 20,000.00 | 20,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 30,622.00 | 30,604.00 | 40,117.43 | 39,492.10 |
| Total Capital Accounts | \$ 250,622.00 | \$ 250,604.00 | \$ 290,117.43 | \$ 289,492.10 |
| Total Liabilities and Capital Accounts | \$ 250,622.00 | \$ 250,604.00 | \$ 1,208,472.04 | \$ 2,336,807.22 |

OFFICERS FOR 1956

J. Kernan Weckbaugh, President; Adrian W. Smith, Executive Vice-President and Secretary;
Lambert Fielder, Cashier.

DIRECTORS FOR 1956

J. Kernan Weckbaugh, Adrian W. Smith, Don T. Carney, Myron Neusteter, J. E. Hackstaff,
Paul McWilliams, C. E. Mitton.

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1955

C. L. Mann, President; Richard L. Agnew, Vice-President; H. J. Fash, Cashier-Secretary;
Wynn M. Terwilliger, Assistant Cashier.

DIRECTORS FOR 1955

Kenneth S. Agnew, C. L. Mann, James F. Mann.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 601,414.38 | \$ 559,475.41 | \$ 828,691.77 | \$ 544,189.58 |
| United States Government obligations, direct and guaranteed | 1,258,192.44 | 1,605,392.45 | 1,456,228.38 | 1,852,350.30 |
| Obligations of States and political subdivisions | 58,511.75 | 75,647.06 | 85,770.38 | 98,783.02 |
| Loans and discounts (including overdrafts) | 1,192,699.63 | 1,075,018.43 | 1,088,343.69 | 1,035,615.46 |
| Furniture and Fixtures | 34,745.75 | 34,753.25 | 34,961.25 | 32,210.04 |
| Total Assets | \$ 3,145,563.95 | \$ 3,350,286.60 | \$ 3,493,995.47 | \$ 3,563,148.40 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,592,001.85 | \$ 1,656,591.78 | \$ 1,703,399.15 | \$ 1,828,028.43 |
| Time deposits of individuals, partnerships, and corporations | 669,772.21 | 663,220.54 | 712,423.73 | 772,960.86 |
| Deposits of United States Government (including postal savings) | 19,663.10 | 21,173.48 | 27,483.62 | 20,463.51 |
| Deposits of States and political subdivisions | 659,586.14 | 809,419.63 | 846,948.05 | 736,953.81 |
| Other deposits (certified and officers' checks, etc.) | 31,980.10 | 28,006.75 | 28,267.76 | 32,704.03 |
| Total Deposits | \$ 2,973,003.40 | \$ 3,178,412.18 | \$ 3,318,522.31 | \$ 3,391,110.64 |
| Other liabilities | 8,188.10 | 7,594.11 | 12,595.58 | 2,386.27 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 125,000.00 | \$ 125,000.00 | \$ 125,000.00 | \$ 125,000.00 |
| Surplus | 35,000.00 | 35,000.00 | 35,000.00 | 35,000.00 |
| Undivided profits | 4,372.45 | 4,280.31 | 2,877.58 | 9,651.49 |
| Total Capital Accounts | \$ 164,372.45 | \$ 164,280.31 | \$ 162,877.58 | \$ 169,651.49 |
| Total Liabilities and Capital Accounts | \$ 3,145,563.95 | \$ 3,350,286.60 | \$ 3,493,995.47 | \$ 3,563,148.40 |

OFFICERS FOR 1956

C. L. Mann, President; Richard L. Agnew, Vice-President; H. J. Fash, Cashier-Secretary;
Arthur Delventhal, Assistant Cashier; Kenneth M. Agnew, Treasurer.

DIRECTORS FOR 1956

C. L. Mann, Kenneth S. Agnew, James F. Mann, Kenneth M. Agnew, Richard L. Agnew, H. J. Fash.

Certificate Issued April 27, 1908

No. 41

J. J. HARRIS & COMPANY, BANKERS, DOLORES

(Montezuma County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,408,260.69 | \$ 851,975.41 | \$ 974,453.00 | \$ 1,024,365.44 |
| United States Government obligations, direct and guaranteed | 1,250,000.00 | 1,000,000.00 | 1,000,000.00 | 1,000,000.00 |
| Obligations of States and political subdivisions | 28,587.78 | 59,564.78 | 83,926.32 | 101,920.20 |
| Other bonds, notes, and debentures | | 25,000.00 | 25,000.00 | |
| Loans and discounts (including overdrafts) | 1,428,480.13 | 2,027,627.69 | 1,595,970.17 | 2,003,376.57 |
| Bank premises owned | 40,000.00 | 40,000.00 | 35,000.00 | 35,000.00 |
| Furniture and Fixtures | 12,000.00 | 10,000.00 | 11,451.00 | 14,126.00 |
| Real estate owned other than bank premises | | 1.00 | 15,001.00 | 15,001.00 |
| Investments and other assets indirectly representing bank premises or other real estate | 1.00 | | | |
| Other assets | 577.98 | 7,243.49 | 16,740.01 | 8,505.59 |
| Total Assets | \$ 4,167,907.58 | \$ 4,021,412.37 | \$ 3,757,541.50 | \$ 4,202,294.80 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,957,928.19 | \$ 2,028,064.75 | \$ 1,698,030.70 | \$ 2,064,147.32 |
| Time deposits of individuals, partnerships, and corporations | 1,258,411.34 | 1,346,558.18 | 1,328,814.35 | 1,416,008.73 |
| Deposits of United States Government (including postal savings) | 6,777.14 | 12,075.44 | 10,458.96 | 6,974.77 |
| Deposits of States and political subdivisions | 649,252.49 | 313,087.57 | 405,797.56 | 365,905.39 |
| Deposits of banks | 5,000.00 | 5,000.00 | 5,000.00 | 5,062.50 |
| Other deposits (certified and officers' checks, etc.) | 8,669.37 | 25,424.03 | 15,096.32 | 35,315.28 |
| Total Deposits | \$ 3,886,038.53 | \$ 3,730,209.97 | \$ 3,463,197.89 | \$ 3,893,413.99 |
| Other liabilities | 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 | 150,000.00 |
| Undivided profits | 51,869.05 | 61,202.40 | 64,343.61 | 58,880.81 |
| Total Capital Accounts | \$ 251,869.05 | \$ 261,202.40 | \$ 264,343.61 | \$ 308,880.81 |
| Total Liabilities and Capital Accounts | \$ 4,167,907.58 | \$ 4,021,412.37 | \$ 3,757,541.50 | \$ 4,202,294.80 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1955

Wm. R. McCormick, President; Wade Redford, Vice-President; Bruce M. Brandt, Executive Vice-President; James W. Hartshorn, Cashier.

DIRECTORS FOR 1955

Max Dalton, Wm. R. McCormick, Paul Martin, Wade Redford, Chas. A. Steen.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 390,065.02 | \$ 678,673.60 | \$ 308,968.88 | \$ 941,897.54 |
| United States Government obligations, direct and guaranteed | 1,008,446.94 | 610,000.00 | 1,305,611.92 | 309,679.38 |
| Obligations of States and political subdivisions | 43,745.38 | 56,528.93 | 23,707.03 | 22,584.56 |
| Loans and discounts (including overdrafts) | 839,826.03 | 1,084,432.57 | 1,022,984.16 | 1,064,141.57 |
| Furniture and Fixtures | 7,732.42 | 6,500.00 | 8,490.00 | 8,000.00 |
| Other assets | 10.00 | 10.00 | | |
| Total Assets | \$ 2,289,825.79 | \$ 2,436,145.10 | \$ 2,669,761.99 | \$ 2,346,303.05 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 1,618,803.43 | \$ 1,654,003.73 | \$ 1,822,759.19 | \$ 1,484,860.28 |
| Time deposits of individuals, partnerships, and corporations | 292,165.20 | 349,125.73 | 396,054.96 | 409,585.41 |
| Deposits of United States Government (including postal savings) .. | 666.77 | 756.82 | 574.33 | 4,514.65 |
| Deposits of States and political subdivisions | 174,450.58 | 214,094.69 | 227,799.47 | 194,967.03 |
| Other deposits (certified and officers' checks, etc.) | 24,812.55 | 16,989.64 | 22,052.81 | 21,820.81 |
| Total Deposits | \$ 2,110,898.53 | \$ 2,234,970.61 | \$ 2,469,240.76 | \$ 2,115,748.18 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 37,500.00 | 37,500.00 | 37,500.00 | 50,000.00 |
| Undivided profits | 41,427.26 | 63,674.49 | 63,021.23 | 80,554.87 |
| Total Capital Accounts | \$ 178,927.26 | \$ 201,174.49 | \$ 200,521.23 | \$ 230,554.87 |
| Total Liabilities and Capital Accounts | \$ 2,289,825.79 | \$ 2,436,145.10 | \$ 2,669,761.99 | \$ 2,346,303.05 |

OFFICERS FOR 1956

Wm. R. McCormick, President; Wade Redford, Vice-President; Bruce M. Brandt, Executive Vice-President; James W. Hartshorn, Cashier.

DIRECTORS FOR 1956

Max Dalton, Wm. R. McCormick, Paul Martin, Wade Redford, Chas. A. Steen.

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | | | | |
| United States Government obligations, direct and guaranteed | \$ 674,595.91 | \$ 456,583.24 | \$ 471,276.57 | \$ 655,098.19 |
| Obligations of States and political subdivisions | 1,274,972.63 | 977,912.25 | 1,047,030.88 | 949,425.50 |
| Corporate stocks (including stock of Federal Reserve Bank) | 13,649.14 | 16,295.52 | 5,372.26 | 2,137.86 |
| Loans and discounts (including overdrafts) | 3,000.00 | 4,050.00 | 4,050.00 | 4,050.00 |
| Bank premises owned | 899,800.27 | 1,199,005.09 | 1,059,444.81 | 1,048,702.46 |
| Furniture and Fixtures | 1,250.00 | 1,000.00 | 1,000.00 | 500.00 |
| Other assets | 7,778.21 | 7,947.57 | 7,947.57 | 6,546.13 |
| | | | | 450.00 |
| Total Assets | \$ 2,875,046.16 | \$ 2,662,793.67 | \$ 2,596,122.09 | \$ 2,666,910.14 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 1,682,879.77 | \$ 1,484,731.16 | \$ 1,454,562.29 | \$ 1,613,848.56 |
| Time deposits of individuals, partnerships, and corporations | 720,153.36 | 645,006.53 | 718,904.61 | 643,232.45 |
| Deposits of United States Government (including postal savings) .. | 38,517.57 | 36,421.48 | 43,004.29 | 22,157.55 |
| Deposits of States and political subdivisions | 227,208.81 | 175,412.40 | 161,873.28 | 150,858.23 |
| Other deposits (certified and officers' checks, etc.) | 1,286.65 | 222.10 | 700.13 | 1,735.86 |
| Total Deposits | \$ 2,670,046.16 | \$ 2,341,793.67 | \$ 2,379,044.60 | \$ 2,431,832.65 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | 102,000.00 | | |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 50,000.00 | 85,000.00 | 85,000.00 | 85,000.00 |
| Undivided profits | 105,000.00 | 84,000.00 | 82,077.49 | 100,077.49 |
| Total Capital Accounts | \$ 205,000.00 | \$ 219,000.00 | \$ 217,077.49 | \$ 235,077.49 |
| Total Liabilities and Capital Accounts | \$ 2,875,046.16 | \$ 2,662,793.67 | \$ 2,596,122.09 | \$ 2,666,910.14 |

OFFICERS FOR 1956

C. L. Larsen, President; James G. Milne, Vice-President; F. A. Tyson, Cashier-Secretary;
Marilyn E. Gustafson, Assistant Cashier; Beverly B. Cockroft, Treasurer.

DIRECTORS FOR 1956

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

Certificate Issued January 3, 1951

No. 452

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

J. C. Murphy, Leo C. Hollberg, Winston S. Howard, Ben E. Waggoner, Harry Groussman, Ivan L. Woodring.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 2,083,780.59 | \$ 1,932,136.02 | \$ 2,242,657.82 | \$ 1,826,859.59 |
| United States Government obligations, direct and guaranteed | 4,224,249.78 | 3,998,627.32 | 3,609,054.28 | 3,314,128.25 |
| Obligations of States and political subdivisions | 290,269.45 | 284,765.35 | 422,154.27 | 911,905.29 |
| Other bonds, notes, and debentures | | | 50,000.00 | 50,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank) | 7,500.00 | 8,250.00 | 9,000.00 | 23,250.00 |
| Loans and discounts (including overdrafts) | 3,975,117.76 | 4,930,078.07 | 6,125,299.56 | 6,501,430.15 |
| Bank premises owned | 21,360.79 | 89,000.00 | 91,837.71 | 88,202.27 |
| Furniture and Fixtures | 50,000.00 | 50,000.00 | 75,506.30 | 74,802.66 |
| Other assets | 25,460.11 | 62,010.47 | 48,450.91 | 85,732.94 |
| Total Assets | \$10,677,738.48 | \$11,354,867.23 | \$12,673,960.85 | \$12,876,311.15 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 4,268,423.61 | \$ 4,807,307.34 | \$ 5,142,736.14 | \$ 5,416,593.47 |
| Time deposits of individuals, partnerships, and corporations | 2,409,971.62 | 2,941,150.74 | 3,826,055.73 | 3,901,906.96 |
| Deposits of United States Government (including postal savings) .. | 157,191.90 | 45,546.80 | 128,224.50 | 310,728.86 |
| Deposits of States and political subdivisions | 2,335,477.65 | 2,272,338.40 | 2,039,611.38 | 1,175,398.56 |
| Other deposits (certified and officers' checks, etc.) | 994,469.19 | 815,580.90 | 946,622.77 | 607,813.55 |
| Total Deposits | \$10,165,533.97 | \$10,881,924.18 | \$12,083,250.52 | \$11,412,441.40 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | | 300,000.00 |
| Other liabilities | | | 212,473.53 | 287,556.03 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 150,000.00 | \$ 150,000.00 | \$ 150,000.00 | \$ 225,000.00 |
| Surplus | 125,000.00 | 150,000.00 | 150,000.00 | 550,000.00 |
| Undivided profits | 237,204.51 | 172,943.05 | 78,236.80 | 101,313.72 |
| Total Capital Accounts | \$ 512,204.51 | \$ 472,943.05 | \$ 378,236.80 | \$ 876,313.72 |
| Total Liabilities and Capital Accounts | \$10,677,738.48 | \$11,354,867.23 | \$12,673,960.85 | \$12,876,311.15 |

OFFICERS FOR 1956

J. C. Murphy, President; Ben E. Waggoner, Vice-President and Secretary; Ivan L. Woodring, Vice-President; W. H. Flory, Assistant Vice-President; Winston S. Howard, Inactive Vice-President; Sidney J. White, Cashier; Mary A. Waggoner, Assistant Cashier.

DIRECTORS FOR 1956

J. C. Murphy, Winston S. Howard, Harry Groussman, Ben E. Waggoner, Ivan L. Woodring.

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1955

Chas. J. Elzi, President; William Whiles, Vice-President and Cashier-Secretary; Clemma Wiggett and Helen Susuras, Assistant Cashiers.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 179,628.52 | \$ 176,217.23 | \$ 147,306.14 | \$ 205,555.27 |
| United States Government obligations, direct and guaranteed ... | 848,808.76 | 813,313.45 | 813,313.45 | 805,913.13 |
| Obligations of States and political subdivisions | 33,088.75 | 29,074.33 | 26,630.50 | 22,445.26 |
| Loans and discounts (including overdrafts) | 284,160.37 | 289,088.50 | 322,842.13 | 357,545.31 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Real estate owned other than bank premises | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 1,345,689.40 | \$ 1,307,696.51 | \$ 1,310,095.22 | \$ 1,391,461.97 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations. \$ | 678,618.42 | \$ 625,896.45 | \$ 588,264.69 | \$ 579,735.75 |
| Time deposits of individuals, partnerships, and corporations | 415,709.18 | 425,056.47 | 421,621.51 | 476,948.62 |
| Deposits of United States Government (including postal savings) | 1,488.98 | 1,870.76 | 1,357.06 | 1,283.06 |
| Deposits of States and political subdivisions | 78,032.01 | 68,512.20 | 106,534.88 | 148,400.91 |
| Other deposits (certified and officers' checks, etc.) | 17,151.24 | 26,349.13 | 25,508.85 | 19,035.13 |
| Total Deposits | \$ 1,190,999.83 | \$ 1,147,685.01 | \$ 1,143,286.99 | \$ 1,225,403.47 |
| 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 | 53,414.46 | 59,775.88 | 66,528.84 | 66,058.50 |
| Reserves (and retirement account for preferred capital) | 1,275.11 | 235.62 | 279.39 | |
| Total Capital Accounts | \$ 154,689.57 | \$ 160,011.50 | \$ 166,808.23 | \$ 166,058.50 |
| Total Liabilities and Capital Accounts | \$ 1,345,689.40 | \$ 1,307,696.51 | \$ 1,310,095.22 | \$ 1,391,461.97 |

OFFICERS FOR 1956

Chas. J. Elzi, President; A. H. Schnell, Vice-President and Cashier-Secretary; Helen Susuras, Assistant Cashier.

DIRECTORS FOR 1956

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

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 625,993.28 | \$ 347,522.79 | \$ 620,550.82 | \$ 366,104.58 |
| United States Government obligations, direct and guaranteed | 531,628.00 | 730,290.00 | 523,869.00 | 614,198.00 |
| Obligations of States and political subdivisions | 6,500.00 | 6,500.00 | 6,500.00 | 6,500.00 |
| Loans and discounts (including overdrafts) | 840,903.89 | 722,059.03 | 751,605.13 | 740,109.58 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 2,005,027.17 | \$ 1,806,373.82 | \$ 1,902,526.95 | \$ 1,726,914.16 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations. \$ | 1,131,239.10 | \$ 854,828.89 | \$ 1,085,515.24 | \$ 846,815.98 |
| Time deposits of individuals, partnerships, and corporations | 453,825.30 | 452,408.42 | 416,470.86 | 434,897.76 |
| Deposits of United States Government (including postal savings) | 41,910.97 | 58,673.94 | 38,448.65 | 19,770.66 |
| Deposits of States and political subdivisions | 189,489.58 | 237,924.88 | 183,935.69 | 228,117.26 |
| Other deposits (certified and officers' checks, etc.) | 52,818.85 | 52,818.85 | 30,318.85 | 40,318.85 |
| Total Deposits | \$ 1,869,283.80 | \$ 1,656,654.98 | \$ 1,754,689.29 | \$ 1,569,920.51 |
| Other liabilities | 3,830.57 | 3,595.27 | 5,110.70 | 5,280.20 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus | 75,000.00 | 75,000.00 | 90,000.00 | 90,000.00 |
| Undivided profits | 31,912.80 | 46,123.57 | 27,726.96 | 36,713.45 |
| Total Capital Accounts | \$ 131,912.80 | \$ 146,123.57 | \$ 142,726.96 | \$ 151,713.45 |
| Total Liabilities and Capital Accounts | \$ 2,005,027.17 | \$ 1,806,373.82 | \$ 1,902,526.95 | \$ 1,726,914.16 |

OFFICERS FOR 1956

Chas. F. Hix, President; George J. Hix, Vice-President; W. Kyle Miller, Cashier-Secretary; Roberta C. Straub, Assistant Cashier.

DIRECTORS FOR 1956

Chas. F. Hix, Elsie J. Hix, George J. Hix.

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 330,832.57 | \$ 351,655.01 | \$ 315,837.83 | \$ 352,298.05 |
| United States Government obligations, direct and guaranteed ... | 307,600.00 | 307,600.00 | 307,600.00 | 307,600.00 |
| Obligations of States and political subdivisions | 7,000.00 | 7,000.00 | 7,000.00 | 7,000.00 |
| Loans and discounts (including overdrafts) | 151,545.83 | 124,885.58 | 159,521.85 | 149,017.21 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Real estate owned other than bank premises | 2.00 | 2.00 | 2.00 | 2.00 |
| Other assets | 600.00 | 1,256.25 | 1,725.00 | 1,331.25 |
| Total Assets | \$ 797,582.40 | \$ 792,400.84 | \$ 791,688.68 | \$ 817,250.51 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 464,669.28 | \$ 483,266.23 | \$ 404,686.61 | \$ 420,690.11 |
| Time deposits of individuals, partnerships, and corporations | 60,533.89 | 55,323.79 | 50,518.64 | 54,427.76 |
| Deposits of States and political subdivisions | 199,314.53 | 176,863.29 | 254,894.43 | 256,333.44 |
| Total Deposits | \$ 724,517.70 | \$ 715,453.31 | \$ 710,099.68 | \$ 731,451.31 |
| Other liabilities | 326.19 | | 161.71 | 315.64 |
| 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 | 32,738.51 | 36,947.53 | 41,427.29 | 45,483.56 |
| Total Capital Accounts | \$ 72,738.51 | \$ 76,947.53 | \$ 81,427.29 | \$ 85,483.56 |
| Total Liabilities and Capital Accounts | \$ 797,582.40 | \$ 792,400.84 | \$ 791,688.68 | \$ 817,250.51 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 410,802.61 | \$ 650,647.97 | \$ 556,838.87 | \$ 720,544.24 |
| United States Government obligations, direct and guaranteed .. | 1,129,159.39 | 1,021,326.09 | 1,025,048.76 | 1,293,779.62 |
| Obligations of States and political subdivisions | 325,809.96 | 339,853.23 | 354,174.06 | 322,230.53 |
| Other bonds, notes, and debentures | 20,000.00 | 20,000.00 | 20,000.00 | 20,000.00 |
| Loans and discounts (including overdrafts) | 1,235,179.38 | 1,300,875.20 | 1,428,857.23 | 1,198,293.11 |
| Bank premises owned | 50,000.00 | 49,000.00 | 49,000.00 | 45,000.00 |
| Furniture and Fixtures | 10,000.00 | 9,000.00 | 9,000.00 | 8,000.00 |
| Other assets | 940.54 | | 478.23 | |
| Total Assets | \$ 3,181,891.88 | \$ 3,390,702.49 | \$ 3,443,397.15 | \$ 3,607,847.50 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 1,954,102.63 | \$ 2,110,328.10 | \$ 1,708,261.24 | \$ 2,181,529.42 |
| Time deposits of individuals, partnerships, and corporations | 742,874.71 | 753,288.15 | 798,295.78 | 865,253.62 |
| Deposits of States and political subdivisions | 209,102.13 | 220,845.46 | 219,177.12 | 215,771.85 |
| Other deposits (certified and officers' checks, etc.) | 4,181.33 | 3,715.65 | 13,383.32 | 16,813.12 |
| Total Deposits | \$ 2,910,260.80 | \$ 3,088,177.36 | \$ 2,739,117.46 | \$ 3,279,368.01 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | 400,000 | |
| Other liabilities | | 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 | 100,000.00 |
| Undivided profits | 100,000.00 | 100,000.00 | 125,000.00 | 125,000.00 |
| Reserves (and retirement account for preferred capital) | 21,631.08 | 37,525.13 | 29,279.69 | 28,479.49 |
| Total Capital Accounts | \$ 271,631.08 | \$ 287,525.13 | \$ 304,279.69 | \$ 328,479.49 |
| Total Liabilities and Capital Accounts | \$ 3,181,891.88 | \$ 3,390,702.49 | \$ 3,443,397.15 | \$ 3,607,847.50 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,588,078.49 | \$ 1,702,753.83 | \$ 1,608,683.03 | \$ 1,753,611.31 |
| United States Government obligations, direct and guaranteed ... | 3,244,308.01 | 3,053,831.26 | 3,099,538.26 | 3,341,235.89 |
| Obligations of States and political subdivisions | 455,882.43 | 434,024.09 | 440,882.43 | 496,874.00 |
| Other bonds, notes, and debentures | 70,000.00 | | | |
| 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) | 4,005,090.39 | 4,215,750.51 | 4,040,712.76 | 3,949,991.36 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Other assets | 6,695.34 | 2,774.16 | 5,590.93 | 8,327.66 |
| Total Assets | \$ 9,388,055.66 | \$ 9,427,134.85 | \$ 9,213,408.46 | \$ 9,568,041.22 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 5,332,871.11 | \$ 5,514,186.92 | \$ 4,950,970.15 | \$ 5,271,899.32 |
| Time deposits of individuals, partnerships, and corporations | 2,281,963.35 | 2,371,396.03 | 2,308,324.05 | 2,405,065.40 |
| Deposits of United States Government (including postal savings) | 82,012.06 | 58,572.40 | 123,421.44 | 305,379.85 |
| Deposits of States and political subdivisions | 683,042.63 | 398,696.00 | 756,610.83 | 473,122.09 |
| Other deposits (certified and officers' checks, etc.) | 52,149.69 | 89,027.85 | 57,181.10 | 71,960.36 |
| Total Deposits | \$ 8,432,038.84 | \$ 8,431,879.20 | \$ 8,196,507.57 | \$ 8,527,427.02 |
| Other liabilities | 15,596.01 | 18,662.49 | 12,629.39 | 17,447.40 |
| 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 | 340,420.81 | 376,593.16 | 404,271.50 | 423,166.80 |
| Total Capital Accounts | \$ 940,420.81 | \$ 976,593.16 | \$ 1,004,271.50 | \$ 1,023,166.80 |
| Total Liabilities and Capital Accounts | \$ 9,388,055.66 | \$ 9,427,134.85 | \$ 9,213,408.46 | \$ 9,568,041.22 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

Joe M. Fox, President; J. E. Brooks, Cashier; Donnella Reay, Assistant Cashier.

DIRECTORS FOR 1955

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Ben Tillotson.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 428,222.48 | \$ 473,492.92 | \$ 396,969.16 | \$ 534,560.17 |
| United States Government obligations, direct and guaranteed ... | 495,403.55 | 526,600.00 | 564,989.36 | 664,132.64 |
| Obligations of States and political subdivisions | 3,000.00 | 10,645.68 | | 6,743.57 |
| Loans and discounts (including overdrafts) | 662,129.51 | 663,332.26 | 639,153.86 | 606,753.55 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 1,588,757.54 | \$ 1,674,072.86 | \$ 1,601,114.38 | \$ 1,812,191.93 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 673,578.23 | \$ 779,824.54 | \$ 677,729.53 | \$ 846,407.77 |
| Time deposits of individuals, partnerships, and corporations | 603,582.29 | 612,876.45 | 638,677.51 | 670,133.19 |
| Deposits of United States Government (including postal savings) | 41,646.16 | 9,465.79 | 9,144.48 | 10,513.63 |
| Deposits of States and political subdivisions | 159,308.81 | 156,310.85 | 161,828.18 | 167,674.85 |
| Other deposits (certified and officers' checks, etc.) | 9,195.69 | 11,184.08 | 1,902.45 | 3,279.78 |
| Total Deposits | \$ 1,487,311.18 | \$ 1,569,661.71 | \$ 1,489,282.15 | \$ 1,698,009.22 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 27,500.00 | 30,000.00 | 30,000.00 | 40,000.00 |
| Undivided profits | 23,946.36 | 24,411.15 | 31,832.23 | 24,182.71 |
| Total Capital Accounts | \$ 101,446.36 | \$ 104,411.15 | \$ 111,832.23 | \$ 114,182.71 |
| Total Liabilities and Capital Accounts | \$ 1,588,757.54 | \$ 1,674,072.86 | \$ 1,601,114.38 | \$ 1,812,191.93 |

OFFICERS FOR 1956

Joe M. Fox, President; J. E. Brooks, Cashier; Donnella Reay, Assistant Cashier.

DIRECTORS FOR 1956

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Ben Tillotson, J. E. Brooks.

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1955

Emmett Elizondo, President; D. Earle Brumbaugh and Vernon G. Huntley, Vice-Presidents;
James W. Mackley, Cashier-Secretary; Mary A. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 339,463.87 | \$ 338,208.31 | \$ 340,228.24 | \$ 435,721.21 |
| United States Government obligations, direct and guaranteed | 666,321.78 | 716,203.37 | 720,878.71 | 809,860.51 |
| Corporate stocks (including stock of Federal Reserve Bank) | | | | 3,000.00 |
| Loans and discounts (including overdrafts) | 535,774.53 | 623,316.73 | 636,583.81 | 583,450.96 |
| Bank premises owned | 22,362.39 | 30,212.04 | 28,946.00 | 37,054.42 |
| Furniture and Fixtures | 6,137.96 | 12,144.84 | 10,690.99 | |
| Total Assets | \$ 1,570,060.53 | \$ 1,720,085.29 | \$ 1,737,327.75 | \$ 1,869,087.10 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 781,176.11 | \$ 896,502.87 | \$ 826,232.18 | \$ 924,202.43 |
| Time deposits of individuals, partnerships, and corporations | 304,873.57 | 349,102.28 | 359,204.23 | 363,812.34 |
| Deposits of United States Government (including postal savings) .. | 14,047.23 | 20,566.56 | 4,939.19 | 74,836.93 |
| Deposits of States and political subdivisions | 348,434.94 | 335,219.14 | 418,516.52 | 383,571.20 |
| Other deposits (certified and officers' checks, etc.) | 1,848.13 | 5,279.74 | 1,223.93 | 3,407.71 |
| Total Deposits | \$ 1,450,379.98 | \$ 1,606,670.59 | \$ 1,610,116.10 | \$ 1,749,830.61 |
| 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 | 19,680.55 | 13,414.70 | 27,211.65 | 19,256.49 |
| Total Capital Accounts | \$ 119,680.55 | \$ 113,414.70 | \$ 127,211.65 | \$ 119,256.49 |
| Total Liabilities and Capital Accounts | \$ 1,570,060.53 | \$ 1,720,085.29 | \$ 1,737,327.75 | \$ 1,869,087.10 |

OFFICERS FOR 1956

Emmett Elizondo, President; D. Earle Brumbaugh, Vice-President; James W. Mackley, Cashier-Secretary; Mary E. Etchemendy, Assistant Cashier.

DIRECTORS FOR 1956

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

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

L. R. Coy, M. H. Durham, H. E. McKeever, J. B. McKeever, L. N. Thompson.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 223,518.33 | \$ 182,290.67 | \$ 226,654.50 | \$ 264,968.24 |
| United States Government obligations, direct and guaranteed ... | 679,057.75 | 582,410.00 | 572,410.00 | 548,350.50 |
| Loans and discounts (including overdrafts) | 340,421.29 | 448,735.73 | 388,738.90 | 474,359.95 |
| Bank premises owned | 11,500.00 | 10,000.00 | 10,000.00 | 8,000.00 |
| Furniture and Fixtures | 1,500.00 | 1,000.00 | 1,000.00 | 1,000.00 |
| Real estate owned other than bank premises | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 1,255,998.37 | \$ 1,224,437.40 | \$ 1,198,804.40 | \$ 1,296,679.69 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 698,692.93 | \$ 678,262.02 | \$ 635,394.76 | \$ 709,238.33 |
| Time deposits of individuals, partnerships, and corporations | 202,818.67 | 209,378.83 | 223,761.09 | 252,479.49 |
| Deposits of United States Government (including postal savings) | 26,092.50 | 6,636.82 | 6,356.96 | 4,984.75 |
| Deposits of States and political subdivisions | 197,531.87 | 190,675.77 | 202,294.34 | 194,075.34 |
| Other deposits (certified and officers' checks, etc.) | 28,372.28 | 38,775.03 | 28,669.61 | 32,979.21 |
| Total Deposits | \$ 1,153,508.25 | \$ 1,123,728.47 | \$ 1,096,476.76 | \$ 1,193,757.12 |
| Other liabilities | 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 | 45,000.00 |
| Undivided profits | 31,440.12 | 30,708.93 | 32,327.64 | 22,922.57 |
| Total Capital Accounts | \$ 101,440.12 | \$ 100,708.93 | \$ 102,327.64 | \$ 102,922.57 |
| Total Liabilities and Capital Accounts | \$ 1,255,998.37 | \$ 1,224,437.40 | \$ 1,198,804.40 | \$ 1,296,679.69 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

M. H. Durham, C. B. Kennedy, J. B. McKeever, H. E. McKeever, L. N. Thompson.

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1955

R. A. Jennings, President; M. P. Ogden, Vice-President; Morris M. Long, Cashier-Secretary;
Jack L. Knudson, Assistant Cashier.

DIRECTORS FOR 1955

R. A. Jennings, M. P. Ogden, Earl L. Payne, H. A. Selak, Morris M. Long.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 334,986.80 | \$ 237,713.14 | \$ 254,190.70 | \$ 358,885.06 |
| United States Government obligations, direct and guaranteed | 666,343.75 | 766,218.75 | 621,093.75 | 715,005.50 |
| Obligations of States and political subdivisions | 6,155.24 | 8,500.00 | 8,014.48 | 12,014.48 |
| Other bonds, notes, and debentures | 20,000.00 | 20,000.00 | 20,000.00 | 20,000.00 |
| Loans and discounts (including overdrafts) | 600,675.81 | 670,568.16 | 802,097.83 | 743,176.23 |
| Furniture and Fixtures | 9,199.69 | 8,078.89 | 8,078.89 | 6,924.50 |
| Other assets | 2,954.15 | 2,417.49 | 2,787.39 | 2,431.79 |
| Total Assets | \$ 1,640,315.44 | \$ 1,713,496.43 | \$ 1,716,263.04 | \$ 1,858,437.56 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. \$ | 728,114.03 | \$ 732,658.19 | \$ 713,170.47 | \$ 736,163.68 |
| Time deposits of individuals, partnerships, and corporations | 242,358.24 | 279,523.81 | 301,088.14 | 371,130.01 |
| Deposits of United States Government (including postal savings) .. | 13,661.00 | 105,038.38 | 4,663.38 | 193,448.83 |
| Deposits of States and political subdivisions | 523,573.51 | 447,720.48 | 417,436.25 | 414,191.11 |
| Other deposits (certified and officers' checks, etc.) | 9,094.32 | 17,057.18 | 47,479.84 | 5,514.87 |
| Total Deposits | \$ 1,516,801.10 | \$ 1,581,998.04 | \$ 1,483,838.08 | \$ 1,720,448.50 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | 100,000.00 | |
| Other liabilities | 19,438.92 | 20,654.67 | 19,482.02 | 17,784.16 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 40,000.00 | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 14,075.42 | 10,843.72 | 12,942.94 | 20,204.90 |
| Total Capital Accounts | \$ 104,075.42 | \$ 110,843.72 | \$ 112,942.94 | \$ 120,204.90 |
| Total Liabilities and Capital Accounts | \$ 1,640,315.44 | \$ 1,713,496.43 | \$ 1,716,263.04 | \$ 1,858,437.56 |

OFFICERS FOR 1956

R. A. Jennings, President; M. P. Ogden, Vice-President; Morris M. Long, Cashier-Secretary;
John H. Minor, Assistant Cashier.

DIRECTORS FOR 1956

R. A. Jennings, Morris M. Long, M. P. Ogden, Earl L. Payne, H. A. Selak.

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 5,093,280.48 | \$ 4,838,757.76 | \$ 4,231,936.29 | \$ 6,392,444.04 |
| United States Government obligations, direct and guaranteed | 3,430,696.90 | 3,430,307.21 | 3,354,514.67 | 3,145,122.16 |
| Obligations of States and political subdivisions | 136,241.20 | 119,089.33 | 118,455.36 | 110,361.19 |
| Other bonds, notes, and debentures .. | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank) | 20,250.00 | 21,000.00 | 24,000.00 | 24,000.00 |
| Loans and discounts (including overdrafts) | 7,651,855.29 | 7,856,611.37 | 7,422,973.25 | 6,631,783.37 |
| Bank premises owned | 85,000.00 | 77,000.00 | 69,000.00 | 69,000.00 |
| Furniture and Fixtures | 40,000.00 | 36,000.00 | 34,000.00 | 34,000.00 |
| Real estate owned other than bank premises | 29,250.00 | 29,250.00 | 49,950.00 | 49,950.00 |
| Other assets | 21,848.72 | 14,569.27 | 88,101.98 | 63,225.81 |
| Total Assets | \$16,518,422.59 | \$16,432,584.94 | \$15,402,931.55 | \$16,529,886.57 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$10,078,538.81 | \$ 9,948,236.99 | \$ 9,091,882.92 | \$10,058,307.85 |
| Time deposits of individuals, partnerships, and corporations | 1,965,928.05 | 2,399,265.94 | 2,036,744.20 | 2,156,104.38 |
| Deposits of United States Government (including postal savings) .. | 282,389.73 | 246,741.26 | 307,592.25 | 425,744.31 |
| Deposits of States and political subdivisions | 821,214.51 | 643,928.16 | 932,963.46 | 1,028,075.73 |
| Deposits of banks | 2,399,300.14 | 2,177,205.95 | 2,000,650.89 | 1,755,350.98 |
| Other deposits (certified and officers' checks, etc.) | 221,255.14 | 118,027.49 | 130,691.39 | 144,497.89 |
| Total Deposits | \$15,768,626.38 | \$15,533,405.79 | \$14,500,525.11 | \$15,568,081.14 |
| Other liabilities | 24,524.61 | 123,912.83 | 46,708.03 | 138,998.13 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 200,000.00 | \$ 200,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus | 475,000.00 | 500,000.00 | 500,000.00 | 500,000.00 |
| Undivided profits | 50,271.60 | 75,266.32 | 55,698.41 | 22,807.30 |
| Total Capital Accounts | \$ 725,271.60 | \$ 775,266.32 | \$ 855,698.41 | \$ 822,807.30 |
| Total Liabilities and Capital Accounts | \$16,518,422.59 | \$16,432,584.94 | \$15,402,931.55 | \$16,529,886.57 |

OFFICERS FOR 1956

E. L. Bacon, President; LeRoy Bacon, Executive Vice-President; W. D. Ela, C. E. Poister, M. M. Bagby, Donald Dugan, Vice-Presidents; H. T. Steffens, Delbert Wanzer and H. A. Thornton, Assistant Vice-Presidents; Herbert L. Bacon, Cashier-Secretary; J. E. Brown, J. K. Morris and R. D. Tongish, Assistant Cashiers; Raleigh Flanders, Agriculture Representative; Marvin Dershem, Assistant Auditor.

DIRECTORS FOR 1956

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

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY SAVINGS BANK, GREELEY

(Weld County)

OFFICERS FOR 1955

D. H. Jackson, President; W. M. Stockover, Executive Vice-President; C. W. von Trotha, Vice-President; A. H. Olsen, Cashier; L. E. Roberts, B. R. Richardson, John D. Goltry, Henry C. Gosselin, Assistant Cashiers.

DIRECTORS FOR 1955

Henry I. Brown, Norman M. Dean, Frank Eckhardt, Barnard Houtchens, D. H. Jackson, Carl B. Sanborn, W. M. Stockover, Claude W. von Trotha.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,204,360.64 | \$ 1,839,264.10 | \$ 1,683,000.06 | \$ 2,030,844.16 |
| United States Government obligations, direct and guaranteed | 1,294,507.63 | 1,000,798.13 | 1,264,600.13 | 1,732,285.88 |
| Obligations of States and political subdivisions | 269,692.38 | 264,875.19 | 250,449.10 | 229,455.39 |
| Other bonds, notes, and debentures | 11,945.00 | 6,957.50 | 6,957.50 | 6,957.50 |
| Loans and discounts (including overdrafts) | 4,474,563.75 | 4,426,597.26 | 4,358,721.86 | 4,069,583.01 |
| Furniture and Fixtures | 20,000.00 | 30,000.00 | 28,000.00 | 27,000.00 |
| Real estate owned other than bank premises | 4,842.84 | 4,829.75 | 1.00 | 1.00 |
| Total Assets | \$ 7,279,912.24 | \$ 7,573,321.93 | \$ 7,591,729.65 | \$ 8,096,126.94 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 3,305,127.70 | \$ 3,626,243.79 | \$ 3,403,993.71 | \$ 3,926,543.59 |
| Time deposits of individuals, partnerships, and corporations | 3,049,793.99 | 3,068,494.36 | 3,191,860.35 | 3,216,544.67 |
| Deposits of United States Government (including postal savings) | 67,207.77 | 94,276.53 | 92,924.35 | 67,815.22 |
| Deposits of States and political subdivisions | 296,988.96 | 173,757.43 | 323,186.19 | 298,568.15 |
| Other deposits (certified and officers' checks, etc.) | 44,698.44 | 79,664.06 | 39,850.72 | 39,656.13 |
| Total Deposits | \$ 6,763,816.86 | \$ 7,042,436.17 | \$ 7,051,815.32 | \$ 7,549,127.76 |
| Other liabilities | 34,263.45 | 39,761.45 | 39,335.62 | 35,715.81 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| Surplus | 200,000.00 | 200,000.00 | 200,000.00 | 200,000.00 |
| Undivided profits | 81,831.93 | 91,124.31 | 100,578.71 | 111,283.37 |
| Total Capital Accounts | \$ 481,831.93 | \$ 491,124.31 | \$ 500,578.71 | \$ 511,283.37 |
| Total Liabilities and Capital Accounts | \$ 7,279,912.24 | \$ 7,573,321.93 | \$ 7,591,729.65 | \$ 8,096,126.94 |

OFFICERS FOR 1956

D. H. Jackson, President; W. M. Stockover, Executive Vice-President; C. W. von Trotha, Vice-President; A. H. Olsen, Cashier; L. E. Roberts, John Goltry, B. R. Richardson, Henry C. Gosselin, Assistant Cashiers.

DIRECTORS FOR 1956

D. H. Jackson, W. M. Stockover, C. W. von Trotha, Carl B. Sanborn, Henry I. Brown, Barnard Houtchens, Frank A. Eckhardt, Norman M. Dean.

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1955

A. E. Fordham, President; Frank S. Eastman, Vice-President; E. B. Harlow, Cashier-Secretary;
Sam C. Hartman and Helen B. Tucker, Assistant Cashiers.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 541,424.12 | \$ 539,303.22 | \$ 322,771.79 | \$ 573,442.22 |
| United States Government obligations, direct and guaranteed | 294,000.00 | 294,000.00 | 169,000.00 | 269,554.76 |
| Obligations of States and political subdivisions | 5,000.00 | 9,196.92 | | 3,787.13 |
| Corporate stocks (including stock of Federal Reserve Bank) | 4,800.00 | 4,800.00 | 4,800.00 | 4,800.00 |
| Loans and discounts (including overdrafts) | 964,226.41 | 865,460.29 | 978,001.99 | 907,365.13 |
| Bank premises owned | 9,000.00 | 63,755.24 | 45,000.00 | 57,755.24 |
| Furniture and Fixtures | 9,500.00 | 21,300.00 | 22,000.00 | 21,346.00 |
| Investments and other assets indirectly representing bank premises or other real estate | 10,320.00 | | 18,755.24 | |
| Total Assets | \$ 1,838,270.53 | \$ 1,797,815.67 | \$ 1,560,329.02 | \$ 1,838,050.48 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,064,416.00 | \$ 1,134,035.40 | \$ 928,825.91 | \$ 1,215,191.02 |
| Time deposits of individuals, partnerships, and corporations | 232,051.70 | 297,059.83 | 251,262.76 | 307,674.08 |
| Deposits of United States Government (including postal savings) | 4,237.50 | 3,937.50 | 11,105.73 | 14,274.39 |
| Deposits of States and political subdivisions | 341,027.68 | 170,938.78 | 130,101.84 | 115,230.07 |
| Other deposits (certified and officers' checks, etc.) | 321.74 | | 458.44 | 2,599.49 |
| Total Deposits | \$ 1,642,054.62 | \$ 1,605,971.51 | \$ 1,321,754.68 | \$ 1,654,969.05 |
| Other liabilities | 7,164.63 | 12,248.55 | 8,915.86 | 8,362.98 |
| 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 | 29,051.28 | 19,595.61 | 7,058.48 | 14,718.45 |
| Total Capital Accounts | \$ 189,051.28 | \$ 179,595.61 | \$ 167,058.48 | \$ 174,718.45 |
| Total Liabilities and Capital Accounts | \$ 1,838,270.53 | \$ 1,797,815.67 | \$ 1,560,329.02 | \$ 1,838,050.48 |

OFFICERS FOR 1956

A. E. Fordham, President; Frank S. Eastman, Vice-President and Cashier-Secretary; James R. Cameron, Sam C. Hartman, Helen B. Tucker, Assistant Cashiers.

DIRECTORS FOR 1956

Ralph R. Allen, Frank S. Eastman, A. E. Fordham, Craig A. Goodwin, W. R. Mergelman,
W. Verne Mauer.

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 233,842.88 | \$ 264,285.78 | \$ 245,052.85 | \$ 368,019.66 |
| United States Government obligations, direct and guaranteed | 956,500.00 | 931,500.00 | 951,500.00 | 900,258.44 |
| Loans and discounts (including overdrafts) | 416,662.92 | 546,778.44 | 412,799.96 | 510,696.44 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 1,607,007.80 | \$ 1,742,566.22 | \$ 1,609,354.81 | \$ 1,778,976.54 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,044,463.12 | \$ 1,178,747.49 | \$ 1,081,776.76 | \$ 1,162,534.25 |
| Time deposits of individuals, partnerships, and corporations | 329,043.50 | 318,709.99 | 279,323.96 | 244,552.34 |
| Deposits of United States Government (including postal savings) .. | 4,472.36 | 8,991.15 | 8,802.92 | 6,509.10 |
| Deposits of States and political subdivisions | 86,299.25 | 73,828.14 | 84,834.91 | 185,659.00 |
| Other deposits (certified and officers' checks, etc.) | 2,536.71 | 6,367.28 | 2,839.50 | 8,406.83 |
| Total Deposits | \$ 1,466,814.94 | \$ 1,586,644.05 | \$ 1,457,578.05 | \$ 1,607,661.52 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 50,000.00 |
| Surplus | 50,000.00 | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 60,192.86 | 75,922.17 | 71,776.76 | 66,315.02 |
| Reserves (and retirement account for preferred capital) | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 |
| Total Capital Accounts | \$ 140,192.86 | \$ 155,922.17 | \$ 151,776.76 | \$ 171,315.02 |
| Total Liabilities and Capital Accounts | \$ 1,607,007.80 | \$ 1,742,566.22 | \$ 1,609,354.81 | \$ 1,778,976.54 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

Gale E. Heiman, President; R. W. Hibbert, Jr., and John Poelma, Vice-Presidents; I. E. Boggs, Executive Vice-President and Cashier-Secretary; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1955

R. L. Swedlund, Gale E. Heiman, R. W. Hibbert, Jr., John Poelma, I. E. Boggs.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 91,085.92 | \$ 138,644.93 | \$ 136,548.80 | \$ 169,764.48 |
| United States Government obligations, direct and guaranteed ... | 178,786.25 | 203,786.25 | 185,786.25 | 282,125.25 |
| Loans and discounts (including overdrafts) | 365,383.74 | 325,324.36 | 348,071.17 | 282,700.61 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 7,701.60 | 6,707.21 | 6,707.21 | 5,712.82 |
| Other assets | 805.76 | 795.78 | 814.32 | 441.39 |
| Total Assets | \$ 643,764.27 | \$ 675,259.53 | \$ 677,928.75 | \$ 740,745.55 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 293,993.82 | \$ 334,565.41 | \$ 355,062.01 | \$ 396,139.96 |
| Time deposits of individuals, partnerships, and corporations | 119,024.21 | 110,543.50 | 93,625.69 | 110,155.78 |
| Deposits of United States Government (including postal savings) | 7,762.16 | 5,128.13 | 9,703.17 | 13,429.46 |
| Deposits of States and political subdivisions | 168,527.51 | 168,637.48 | 168,654.35 | 167,682.59 |
| Other deposits (certified and officers' checks, etc.) | 438.55 | 1,393.94 | 768.50 | 723.71 |
| Total Deposits | \$ 589,746.25 | \$ 620,268.46 | \$ 627,813.72 | \$ 688,131.50 |
| Other liabilities | | | | 1,500.00 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus | 20,000.00 | 20,000.00 | 20,000.00 | 20,000.00 |
| Undivided profits | 4,018.02 | 4,991.07 | 115.03 | 1,114.05 |
| Total Capital Accounts | \$ 54,018.02 | \$ 54,991.07 | \$ 50,115.03 | \$ 51,114.05 |
| Total Liabilities and Capital Accounts | \$ 643,764.27 | \$ 675,259.53 | \$ 677,928.75 | \$ 740,745.55 |

OFFICERS FOR 1956

Gale E. Heiman, President; R. W. Hibbert, Jr., and John Poelma, Vice-Presidents; Imogene E. Boggs, Executive Vice-President and Cashier-Secretary; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1956

R. L. Swedlund, Gale E. Heiman, R. W. Hibbert, Jr., John Poelma, Imogene E. Boggs.

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 412,690.27 | \$ 466,706.72 | \$ 399,164.01 | \$ 497,667.19 |
| United States Government obligations, direct and guaranteed | 539,142.73 | 804,369.63 | 564,473.63 | 872,322.13 |
| Obligations of States and political subdivisions | 9,000.00 | 9,000.00 | 6,500.00 | 16,500.00 |
| 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) | 591,679.21 | 506,174.42 | 612,650.89 | 513,350.86 |
| Bank premises owned | 5,500.00 | 5,000.00 | 4,500.00 | 4,000.00 |
| Furniture and Fixtures | 500.00 | 500.00 | 1.00 | 1.00 |
| Real estate owned other than bank premises | 2.00 | 2.00 | 2.00 | 2.00 |
| Total Assets | \$ 1,561,514.21 | \$ 1,794,752.77 | \$ 1,590,291.53 | \$ 1,906,843.18 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,020,476.10 | \$ 1,169,883.34 | \$ 974,377.71 | \$ 1,297,525.04 |
| Time deposits of individuals, partnerships, and corporations | 312,825.21 | 379,927.94 | 378,521.23 | 362,826.08 |
| Deposits of United States Government (including postal savings) | 5,289.27 | 12,146.64 | 5,508.50 | 7,997.47 |
| Deposits of States and political subdivisions | 56,547.43 | 54,996.49 | 54,167.40 | 55,158.91 |
| Other deposits (certified and officers' checks, etc.) | 9,372.50 | 15,738.52 | 10,691.54 | 12,060.67 |
| Total Deposits | \$ 1,404,510.51 | \$ 1,632,692.93 | \$ 1,423,266.38 | \$ 1,735,568.17 |
| Other liabilities | 2,000.00 | 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 | 75,000.00 | 75,000.00 | 75,000.00 | 75,000.00 |
| Undivided profits | 55,003.70 | 53,559.84 | 56,711.23 | 55,592.20 |
| Reserves (and retirement account for preferred capital) | | 6,000.00 | 7,813.92 | 13,182.81 |
| Total Capital Accounts | \$ 155,003.70 | \$ 159,559.84 | \$ 164,525.15 | \$ 168,775.01 |
| Total Liabilities and Capital Accounts | \$ 1,561,514.21 | \$ 1,794,752.77 | \$ 1,590,291.53 | \$ 1,906,843.18 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 162,867.44 | \$ 160,962.82 | \$ 146,703.36 | \$ 176,715.06 |
| United States Government obligations, direct and guaranteed | 338,000.00 | 338,000.00 | 338,000.00 | 338,000.00 |
| Loans and discounts (including overdrafts) | 245,428.21 | 303,898.85 | 301,225.84 | 329,885.23 |
| Furniture and Fixtures | 13,500.00 | 12,750.00 | 12,000.00 | 11,250.00 |
| Other assets | 600.00 | 400.00 | 200.00 | |
| Total Assets | \$ 760,395.65 | \$ 816,011.67 | \$ 798,129.20 | \$ 855,850.29 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 486,623.76 | \$ 522,448.03 | \$ 549,430.62 | \$ 608,641.13 |
| Time deposits of individuals, partnerships, and corporations | 46,314.31 | 45,032.04 | 42,506.05 | 48,497.32 |
| Deposits of United States Government (including postal savings) .. | 9,158.87 | 12,443.61 | 9,229.98 | 6,421.90 |
| Deposits of States and political subdivisions | 144,513.83 | 160,994.84 | 118,316.97 | 112,589.64 |
| Other deposits (certified and officers' checks, etc.) | 256.00 | | 2,030.26 | 2,227.00 |
| Total Deposits | \$ 686,866.77 | \$ 740,918.52 | \$ 721,513.88 | \$ 778,376.99 |
| 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 | 23,528.88 | 25,093.15 | 26,615.32 | 27,473.30 |
| Total Capital Accounts | \$ 73,528.88 | \$ 75,093.15 | \$ 76,615.32 | \$ 77,473.30 |
| Total Liabilities and Capital Accounts | \$ 760,395.65 | \$ 816,011.67 | \$ 798,129.20 | \$ 855,850.29 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|------------------------|----------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 200,194.84 | \$ 313,429.67 | \$ 257,801.90 | \$ 293,194.98 |
| United States Government obligations, direct and guaranteed ... | 245,157.50 | 414,299.75 | 364,798.00 | 513,777.50 |
| Obligations of States and political subdivisions | 3,780.22 | 17,691.62 | | 36,261.75 |
| Other bonds, notes, and debentures | 30,000.00 | 30,000.00 | 30,000.00 | 30,000.00 |
| Loans and discounts (including overdrafts) | 369,686.12 | 249,718.17 | 302,349.34 | 217,410.91 |
| Bank premises owned | 2,816.00 | 2,414.00 | 2,414.00 | 2,012.00 |
| Furniture and Fixtures | | | | 614.40 |
| Other assets | | 63.46 | | |
| Total Assets | \$ 851,634.68 | \$ 1,027,616.67 | \$ 957,363.24 | \$ 1,093,271.54 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 492,900.78 | \$ 592,219.79 | \$ 549,102.30 | \$ 633,600.22 |
| Time deposits of individuals, partnerships, and corporations | 176,950.24 | 193,112.28 | 207,300.87 | 222,075.81 |
| Deposits of United States Government (including postal savings) | 1,031.25 | 13,233.58 | 10,059.90 | 20,047.25 |
| Deposits of States and political subdivisions | 89,238.63 | 106,655.03 | 96,709.51 | 112,734.19 |
| Other deposits (certified and officers' checks, etc.) | 14,135.78 | 38,963.28 | 9,522.56 | 12,999.86 |
| Total Deposits | \$ 774,256.68 | \$ 944,183.96 | \$ 872,695.14 | \$ 1,001,457.33 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus | 25,000.00 | 35,000.00 | 35,000.00 | 42,000.00 |
| Undivided profits | 27,378.00 | 23,432.71 | 24,668.10 | 24,814.21 |
| Total Capital Accounts | \$ 77,378.00 | \$ 83,432.71 | \$ 84,668.10 | \$ 91,814.21 |
| Total Liabilities and Capital Accounts | \$ 851,634.68 | \$ 1,027,616.67 | \$ 957,363.24 | \$ 1,093,271.54 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1955

C. H. Starks, President; R. A. Babcock, Chairman of Board; Harry A. Pippin, Cashier-Secretary;
Evelyn D. Tegtman, Assistant Cashier.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 249,492.07 | \$ 311,880.25 | \$ 228,615.73 | \$ 347,455.55 |
| United States Government obligations, direct and guaranteed | 526,801.57 | 576,801.57 | 526,410.95 | 650,746.95 |
| Obligations of States and political subdivisions | 20,000.00 | 20,000.00 | 20,000.00 | |
| Loans and discounts (including overdrafts) | 729,311.84 | 697,851.17 | 672,956.64 | 577,163.16 |
| Bank premises owned | 16,000.00 | 14,000.00 | 14,000.00 | 12,000.00 |
| Furniture and Fixtures | 14,117.84 | 12,706.06 | 12,706.06 | 11,570.45 |
| Other assets | | | 78.46 | |
| Total Assets | \$ 1,555,723.32 | \$ 1,633,239.05 | \$ 1,474,767.84 | \$ 1,598,936.11 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 621,084.04 | \$ 738,227.88 | \$ 549,518.23 | \$ 608,283.58 |
| Time deposits of individuals, partnerships, and corporations | 345,544.47 | 349,859.06 | 376,696.90 | 437,483.28 |
| Deposits of United States Government (including postal savings) . | 6,585.92 | 18,406.16 | 5,487.83 | 17,792.55 |
| Deposits of States and political subdivisions | 466,310.78 | 409,964.05 | 417,126.31 | 422,256.39 |
| Other deposits (certified and officers' checks, etc.) | 5,678.68 | 5,309.84 | 19,440.20 | 8,753.10 |
| Total Deposits | \$ 1,445,203.89 | \$ 1,521,766.99 | \$ 1,368,269.47 | \$ 1,494,568.90 |
| 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 | 10,519.43 | 11,472.06 | 6,498.37 | 4,367.21 |
| Total Capital Accounts | \$ 110,519.43 | \$ 111,472.06 | \$ 106,498.37 | \$ 104,367.21 |
| Total Liabilities and Capital Accounts | \$ 1,555,723.32 | \$ 1,633,239.05 | \$ 1,474,767.84 | \$ 1,598,936.11 |

OFFICERS FOR 1956

R. A. Babcock, Chairman of the Board; C. H. Starks, President; Harry A. Pippin, Cashier-Secretary; Evelyn D. Tegtman, Assistant Cashier.

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 480,636.83 | \$ 391,419.11 | \$ 393,987.16 | \$ 403,270.45 |
| United States Government obligations, direct and guaranteed | 602,256.00 | 601,780.00 | 601,634.00 | 601,478.00 |
| Obligations of States and political subdivisions | 4,440.38 | 18,011.40 | 290.59 | 7,380.76 |
| Loans and discounts (including overdrafts) | 327,871.92 | 312,581.77 | 334,527.45 | 369,724.75 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 3,014.50 | 1,450.00 | 1,282.00 | 900.00 |
| Total Assets | \$ 1,418,220.63 | \$ 1,325,243.28 | \$ 1,331,722.20 | \$ 1,382,754.96 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 858,206.68 | \$ 843,520.18 | \$ 768,037.04 | \$ 850,888.51 |
| Time deposits of individuals, partnerships, and corporations | 295,732.50 | 281,353.51 | 305,209.09 | 347,663.60 |
| Deposits of United States Government (including postal savings) | 213.29 | 265.75 | 109.17 | 610.00 |
| Deposits of States and political subdivisions | 161,169.48 | 94,866.19 | 147,207.00 | 75,278.69 |
| Other deposits (certified and officers' checks, etc.) | 5,174.63 | 2,353.56 | 7,931.80 | 1,845.36 |
| Total Deposits | \$ 1,320,496.58 | \$ 1,222,359.19 | \$ 1,228,494.10 | \$ 1,276,286.16 |
| Other liabilities | | 2,053.69 | 2,293.14 | 2,487.12 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 37,500.00 | \$ 37,500.00 | \$ 37,500.00 | \$ 37,500.00 |
| Surplus | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 |
| Undivided profits | 20,224.05 | 23,330.40 | 23,434.96 | 26,481.68 |
| Total Capital Accounts | \$ 97,724.05 | \$ 100,830.40 | \$ 100,934.96 | \$ 103,981.68 |
| Total Liabilities and Capital Accounts | \$ 1,418,220.63 | \$ 1,325,243.28 | \$ 1,331,722.20 | \$ 1,382,754.96 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 203,058.16 | \$ 226,286.65 | \$ 223,433.49 | \$ 172,380.12 |
| United States Government obligations, direct and guaranteed ... | 231,289.00 | 280,915.50 | 191,338.00 | 508,735.35 |
| Obligations of States and political subdivisions | 27,166.28 | 20,136.74 | 15,086.78 | 14,069.69 |
| Loans and discounts (including overdrafts) | 367,509.03 | 366,305.95 | 385,316.48 | 385,806.08 |
| Bank premises owned | 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 |
| Total Assets | \$ 829,024.47 | \$ 893,646.84 | \$ 815,176.75 | \$ 1,080,993.24 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations, \$ | 644,790.48 | \$ 687,623.65 | \$ 627,410.35 | \$ 683,004.94 |
| Time deposits of individuals, partnerships, and corporations | 73,413.08 | 84,934.37 | 64,648.43 | 77,784.49 |
| Deposits of United States Government (including postal savings) | | | 3,180.91 | 2,424.54 |
| Deposits of States and political subdivisions | 17,250.04 | 15,989.42 | 26,034.77 | 215,000.00 |
| Other deposits (certified and officers' checks, etc.) | 43.21 | 43.21 | 2,343.27 | 11,800.95 |
| Total Deposits | \$ 735,496.81 | \$ 788,590.65 | \$ 723,617.73 | \$ 990,014.92 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 | \$ 30,000.00 |
| Surplus | 40,000.00 | 40,000.00 | 40,000.00 | 40,000.00 |
| Undivided profits | 14,527.66 | 26,056.19 | 11,559.02 | 10,978.32 |
| Reserves (and retirement account for preferred capital) | 9,000.00 | 9,000.00 | 10,000.00 | 10,000.00 |
| Total Capital Accounts | \$ 93,527.66 | \$ 105,056.19 | \$ 91,559.02 | \$ 90,978.32 |
| Total Liabilities and Capital Accounts | \$ 829,024.47 | \$ 893,646.84 | \$ 815,176.75 | \$ 1,080,993.24 |

OFFICERS FOR 1956

George Idler, President; Wm. L. Axton, Vice-President; V. Kern Vincent, Cashier-Secretary; Wanda Hutton, Treasurer.

DIRECTORS FOR 1956

George Idler, John G. Clark, H. E. Clark, V. Kern Vincent, Dean Thompson, Wm. L. Axton.

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 311,179.32 | \$ 386,473.93 | \$ 326,698.00 | \$ 352,383.21 |
| United States Government obligations, direct and guaranteed ... | 734,323.00 | 932,597.00 | 882,727.50 | 925,873.00 |
| Obligations of States and political subdivisions | 8,310.83 | 15,549.38 | 4,324.50 | 7,391.44 |
| Loans and discounts (including overdrafts) | 233,386.51 | 131,958.73 | 172,390.60 | 144,357.17 |
| Bank premises owned | 1,553.50 | 1,000.00 | 1,000.00 | 1.00 |
| Furniture and Fixtures | 600.00 | 400.00 | 400.00 | 1.00 |
| Real estate owned other than bank premises | 4.00 | 4.00 | 4.00 | 4.00 |
| Other assets | 702.00 | 207.94 | 1,680.98 | 207.94 |
| Total Assets | \$ 1,290,059.16 | \$ 1,468,190.98 | \$ 1,389,225.58 | \$ 1,430,218.76 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 944,672.97 | \$ 1,115,015.38 | \$ 1,038,274.68 | \$ 1,064,442.15 |
| Time deposits of individuals, partnerships, and corporations | 91,987.60 | 101,738.21 | 91,927.22 | 98,557.71 |
| Deposits of States and political subdivisions | 91,697.53 | 86,498.48 | 89,902.87 | 87,448.87 |
| Other deposits (certified and officers' checks, etc.) | 3,663.89 | 1,091.17 | 450.73 | 2,117.10 |
| Total Deposits | \$ 1,132,021.99 | \$ 1,304,343.24 | \$ 1,220,555.50 | \$ 1,252,565.83 |
| 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 | 58,037.17 | 63,847.74 | 68,670.08 | 77,652.93 |
| Total Capital Accounts | \$ 158,037.17 | \$ 163,847.74 | \$ 168,670.08 | \$ 177,652.93 |
| Total Liabilities and Capital Accounts | \$ 1,290,059.16 | \$ 1,468,190.98 | \$ 1,389,225.58 | \$ 1,430,218.76 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 554,637.08 | \$ 501,544.57 | \$ 599,366.81 | \$ 542,039.49 |
| United States Government obligations, direct and guaranteed | 958,204.40 | 1,156,185.00 | 857,382.03 | 1,313,621.40 |
| Obligations of States and political subdivisions | 10,860.91 | 45,073.33 | 5,087.60 | 39,858.90 |
| Other bonds, notes, and debentures | | 8,387.43 | 6,209.03 | 4,846.33 |
| Loans and discounts (including overdrafts) | 871,609.75 | 717,240.61 | 962,587.51 | 738,618.41 |
| Bank premises owned | 8,000.00 | 7,000.00 | 6,000.00 | 5,000.00 |
| Furniture and Fixtures | 1.00 | 1.00 | 1.00 | 1.00 |
| Total Assets | \$ 2,403,313.14 | \$ 2,435,431.94 | \$ 2,436,633.98 | \$ 2,643,985.53 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 1,292,877.60 | \$ 1,359,157.06 | \$ 1,278,260.36 | \$ 1,512,380.86 |
| Time deposits of individuals, partnerships, and corporations | 539,526.92 | 535,265.27 | 489,288.27 | 501,368.43 |
| Deposits of States and political subdivisions | 347,370.50 | 299,340.70 | 427,785.51 | 368,148.84 |
| Other deposits (certified and officers' checks, etc.) | 3,046.71 | 6,546.71 | 5,046.71 | 7,510.21 |
| Total Deposits | \$ 2,182,821.73 | \$ 2,200,309.74 | \$ 2,200,380.85 | \$ 2,389,408.34 |
| Other liabilities | 17,754.88 | 19,000.00 | 18,207.00 | 33,962.71 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 130,000.00 | 135,000.00 | 140,000.00 | 150,000.00 |
| Undivided profits | 16,268.41 | 17,654.08 | 20,083.42 | 20,614.48 |
| Reserves (and retirement account for preferred capital) | 6,468.12 | 13,468.12 | 7,962.71 | |
| Total Capital Accounts | \$ 182,736.53 | \$ 216,122.20 | \$ 218,046.13 | \$ 220,614.48 |
| Total Liabilities and Capital Accounts | \$ 2,403,313.14 | \$ 2,435,431.94 | \$ 2,436,633.98 | \$ 2,643,985.53 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued June 15, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1955

G. R. Henning, Chairman of Board; Louis A. Miller, President; C. C. Phillippe, Executive Vice-President; R. S. Roberts, Vice-President; R. N. Austin, Cashier; E. G. Wennberg, Assistant Cashier; Gertrude L. Miller, Assistant to President.

DIRECTORS FOR 1955

R. S. Roberts, R. N. Austin, Louis A. Miller, W. L. Hauptli, Chas. Liley, Sr., G. R. Henning, L. W. McCorkle, C. C. Phillippe, Dr. L. L. Gordon.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 243,211.49 | \$ 419,904.55 | \$ 292,423.83 | \$ 232,650.40 |
| United States Government obligations, direct and guaranteed | 235,814.08 | 235,814.08 | 357,404.70 | 413,557.61 |
| Other bonds, notes, and debentures | | | | 19,306.26 |
| Loans and discounts (including overdrafts) | 790,329.56 | 891,031.14 | 841,485.09 | 875,689.03 |
| Bank premises owned | 3,432.80 | 3,261.16 | 3,868.57 | 3,868.57 |
| Furniture and Fixtures | 17,293.62 | 23,989.99 | 23,764.10 | 23,948.05 |
| Other assets | 1,593.00 | 1,593.00 | 3,087.34 | 1,883.49 |
| Total Assets | \$ 1,291,674.55 | \$ 1,575,593.92 | \$ 1,522,033.63 | \$ 1,570,903.41 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. \$ | 434,596.53 | \$ 775,255.65 | \$ 725,428.39 | \$ 676,245.32 |
| Time deposits of individuals, partnerships, and corporations | 519,209.51 | 491,832.81 | 505,826.06 | 626,930.42 |
| Deposits of United States Government (including postal savings) . | 8,875.27 | 8,319.45 | 7,134.49 | 6,367.44 |
| Deposits of States and political subdivisions | 140,007.71 | 100,074.75 | 107,069.54 | 122,510.32 |
| Deposits of banks | 41,418.35 | 16,538.74 | | |
| Other deposits (certified and officers' checks, etc.) | 7,781.73 | 43,499.73 | 23,047.85 | 4,202.99 |
| Total Deposits | \$ 1,151,889.10 | \$ 1,435,521.13 | \$ 1,368,506.33 | \$ 1,436,256.49 |
| Other liabilities | 23,821.14 | 24,430.63 | 18,028.44 | 11,000.00 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 75,000.00 | \$ 75,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 35,000.00 | 40,000.00 | 34,000.00 | 20,000.00 |
| Undivided profits | 5,964.31 | 642.16 | 1,498.86 | 3,646.92 |
| Total Capital Accounts | \$ 115,964.31 | \$ 115,642.16 | \$ 135,498.86 | \$ 123,646.92 |
| Total Liabilities and Capital Accounts | \$ 1,291,674.55 | \$ 1,575,593.92 | \$ 1,522,033.63 | \$ 1,570,903.41 |

OFFICERS FOR 1956

Louis A. Miller, President; C. C. Phillippe, Executive Vice-President; Roy S. Roberts, Vice-President; Roy N. Austin, Cashier; Edwin Wennberg, Assistant Cashier.

DIRECTORS FOR 1956

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

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1955

J. H. Macdonald, President; E. G. Woodbridge, Chairman of the Board and Vice-President; J. W. Miller, Cashier-Secretary; Robert H. Jones, Assistant Vice-President; Grace M. Bills, Assistant Cashier; Florence H. Williams, Assistant Cashier.

DIRECTORS FOR 1955

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke, Clyde T. Davis, Lloyd C. Larsen, Robert R. Sabin.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,043,944.00 | \$ 1,005,142.39 | \$ 1,071,501.34 | \$ 1,172,701.40 |
| United States Government obligations, direct and guaranteed | 2,891,291.41 | 2,473,335.00 | 2,323,335.00 | 2,421,899.25 |
| Obligations of States and political subdivisions | 416,002.74 | 521,689.86 | 428,482.91 | 488,930.12 |
| Other bonds, notes, and debentures | 33,000.00 | 33,000.00 | 28,969.00 | 24,969.00 |
| 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) | 2,524,485.62 | 2,602,712.23 | 2,745,189.55 | 2,754,447.29 |
| Bank premises owned | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 |
| Furniture and Fixtures | 1.00 | 1,201.00 | 1.00 | 1.00 |
| Investments and other assets indirectly representing bank premises or other real estate | | | 2,700.00 | 1,700.00 |
| Other assets | 4,508.11 | 34,374.65 | 29.00 | 1,495.92 |
| Total Assets | \$ 6,927,232.88 | \$ 6,685,455.13 | \$ 6,614,207.80 | \$ 6,880,143.98 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 4,108,519.68 | \$ 4,168,947.94 | \$ 3,891,548.43 | \$ 4,298,704.34 |
| Time deposits of individuals, partnerships, and corporations | 1,438,839.85 | 1,501,861.73 | 1,362,071.92 | 1,342,789.99 |
| Deposits of United States Government (including postal savings) | 162,229.91 | 90,877.95 | 78,803.68 | 45,372.52 |
| Deposits of States and political subdivisions | 658,922.55 | 357,130.34 | 704,300.94 | 611,471.39 |
| Other deposits (certified and officers' checks, etc.) | 20,668.80 | 23,653.12 | 25,429.62 | 16,928.08 |
| Total Deposits | \$ 6,389,180.79 | \$ 6,142,471.08 | \$ 6,062,154.59 | \$ 6,315,266.32 |
| Other liabilities | 72,204.69 | 70,876.92 | 72,760.43 | 76,999.14 |
| 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 | 165,847.40 | 172,107.13 | 179,292.78 | 187,878.52 |
| Total Capital Accounts | \$ 465,847.40 | \$ 472,107.13 | \$ 479,292.78 | \$ 487,878.52 |
| Total Liabilities and Capital Accounts | \$ 6,927,232.88 | \$ 6,685,455.13 | \$ 6,614,207.80 | \$ 6,880,143.98 |

OFFICERS FOR 1956

J. H. Macdonald, President; E. G. Woodbridge, Chairman of the Board; Robert H. Jones, Vice-President; J. W. Miller, Cashier-Secretary; Grace M. Woodruff and Florence H. Williams, Assistant Cashiers.

DIRECTORS FOR 1956

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Frances M. Rourke, Clyde T. Davis, Lloyd C. Larsen, Robert R. Sabin.

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 681,480.53 | \$ 766,777.47 | \$ 509,620.87 | \$ 991,735.98 |
| United States Government obligations, direct and guaranteed ... | 753,375.00 | 554,090.00 | 554,090.00 | 638,357.00 |
| Obligations of States and political subdivisions | 599,559.48 | 627,345.40 | 585,540.00 | 595,467.81 |
| Other bonds, notes, and debentures | 61,070.00 | 61,070.00 | 61,070.00 | 56,070.00 |
| Loans and discounts (including overdrafts) | 488,394.25 | 655,729.08 | 766,462.68 | 742,864.83 |
| Total Assets | \$ 2,583,879.26 | \$ 2,665,011.95 | \$ 2,476,783.55 | \$ 3,024,495.62 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 1,474,274.49 | \$ 1,584,869.98 | \$ 1,373,964.38 | \$ 1,947,261.11 |
| Time deposits of individuals, partnerships, and corporations | 485,556.99 | 532,208.21 | 453,184.03 | 445,749.79 |
| Deposits of United States Government (including postal savings) | 48,544.76 | 20,264.26 | 28,317.29 | 29,113.19 |
| Deposits of States and political subdivisions | 344,712.83 | 285,526.05 | 382,863.85 | 343,296.22 |
| Other deposits (certified and officers' checks, etc.) | 8,315.19 | 10,138.45 | 2,724.00 | 11,560.31 |
| Total Deposits | \$ 2,361,404.26 | \$ 2,433,006.95 | \$ 2,241,053.55 | \$ 2,776,980.62 |
| 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 | 100,000.00 |
| Undivided profits | 72,475.00 | 82,005.00 | 85,730.00 | 97,515.00 |
| Total Capital Accounts | \$ 222,475.00 | \$ 232,005.00 | \$ 235,730.00 | \$ 247,515.00 |
| Total Liabilities and Capital Accounts | \$ 2,583,879.26 | \$ 2,665,011.95 | \$ 2,476,783.55 | \$ 3,024,495.62 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 2,222,801.84 | \$ 3,041,864.25 | \$ 3,020,826.29 | \$ 2,900,208.58 |
| United States Government obligations, direct and guaranteed | 6,064,980.33 | 6,063,398.38 | 5,964,991.52 | 5,719,838.36 |
| Obligations of States and political subdivisions | 1,231,145.27 | 1,486,398.46 | 1,630,183.16 | 1,606,151.50 |
| Other bonds, notes, and debentures | 1,000.00 | | | |
| Loans and discounts (including overdrafts) | 4,829,670.50 | 5,662,004.22 | 5,851,028.68 | 7,005,079.18 |
| Bank premises owned | 75,000.00 | 75,000.00 | 112,500.00 | 112,500.00 |
| Furniture and Fixtures | 60,000.00 | 80,000.00 | 96,860.75 | 107,500.00 |
| Other assets | 590.33 | 900.35 | 1,156.32 | 3.40 |
| Total Assets | \$14,485,188.27 | \$16,409,565.66 | \$16,677,546.72 | \$17,451,281.02 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 8,635,253.64 | \$ 9,232,274.76 | \$ 9,723,839.50 | \$10,367,122.49 |
| Time deposits of individuals, partnerships, and corporations | 3,379,999.43 | 3,580,404.36 | 3,860,006.06 | 3,940,211.08 |
| Deposits of United States Government (including postal savings) | 783,545.75 | 659,899.97 | 845,145.18 | 747,418.70 |
| Deposits of States and political subdivisions | 970,771.49 | 2,078,750.68 | 1,311,675.90 | 1,278,615.33 |
| Other deposits (certified and officers' checks, etc.) | 119,971.02 | 136,250.69 | 169,984.19 | 192,574.84 |
| Total Deposits | \$13,889,541.33 | \$15,687,580.46 | \$15,910,650.83 | \$16,525,942.44 |
| Other liabilities | 20,000.00 | 55,095.57 | 82,984.74 | 66,326.62 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 | \$ 500,000.00 |
| Surplus | 200,000.00 | 250,000.00 | 300,000.00 | 300,000.00 |
| Undivided profits | 75,646.94 | 116,889.63 | 83,911.15 | 59,011.96 |
| Total Capital Accounts | \$ 575,646.94 | \$ 666,889.63 | \$ 683,911.15 | \$ 859,011.96 |
| Total Liabilities and Capital Accounts | \$14,485,188.27 | \$16,409,565.66 | \$16,677,546.72 | \$17,451,281.02 |

OFFICERS FOR 1956

Fred E. Kirschke, President; R. K. Hudson, W. W. Champlain, Don Dunigan, Vice-Presidents; Merlin C. Williams, Cashier; Norman Bernard, Leonard Graves, Ola Johnson, Delmar D. Larson, Assistant Cashiers; Sidney C. King, Auditor.

DIRECTORS FOR 1956

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

Certificate Issued February 8, 1956

No. 461

THE ROCKY MOUNTAIN BANK, LAKEWOOD

(Jefferson County)

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|---------------|---------------|----------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | | | \$ 106,066.42 | \$ 302,378.68 |
| United States Government obligations, direct and guaranteed | | | 298,052.00 | 619,525.70 |
| Loans and discounts (including overdrafts) | | | | 77,203.90 |
| Furniture and Fixtures | | | 11,147.58 | 46,652.74 |
| Total Assets | | | \$ 415,266.00 | \$ 1,045,761.02 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | | | | \$ 411,064.81 |
| Time deposits of individuals, partnerships, and corporations | | | | 65,294.49 |
| Deposits of United States Government (including postal savings) | | | | 7,217.83 |
| Deposits of States and political subdivisions | | | | 100,000.00 |
| Other deposits (certified and officers' checks, etc.) | | | | 11,616.78 |
| Total Deposits | | | | \$ 595,193.91 |
| Other liabilities | | | | 4,852.79 |
| CAPITAL ACCOUNTS | | | | |
| Capital | | | \$ 274,500.00 | \$ 300,000.00 |
| Surplus | | | 91,500.00 | 100,000.00 |
| Undivided profits | | | 49,266.00 | 45,714.32 |
| Total Capital Accounts | | | \$ 415,266.00 | \$ 445,714.32 |
| Total Liabilities and Capital Accounts | | | \$ 415,266.00 | \$ 1,045,761.02 |

OFFICERS FOR 1956

Orville W. Hampton, President; H. Parker Johnson, Vice-President; Homer P. McNeil, Vice-President and Cashier; Leo W. Baldwin and Fred Shepard, Assistant Cashiers.

DIRECTORS FOR 1956

O. W. Hampton, C. E. Bohannon, D. E. Cooper, H. Parker Johnson, Paul B. Lanius, Donald C. McKinlay, Carl G. Richter, Gordon Starbuck, Ern Van Winkle, H. P. McNeil.

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

Harry L. Hooker, Donald T. Horn, Ray C. Speckmann, C. Ray Strain, Cora R. Strain.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 445,370.94 | \$ 502,502.28 | \$ 321,822.76 | \$ 469,345.90 |
| United States Government obligations, direct and guaranteed ... | 909,100.00 | 809,100.00 | 803,200.00 | 788,200.00 |
| Obligations of States and political subdivisions | 59,630.16 | 30,000.00 | 30,000.00 | 43,210.83 |
| Loans and discounts (including overdrafts) | 425,778.92 | 494,933.78 | 467,702.08 | 431,280.36 |
| Furniture and Fixtures | 8,750.00 | 7,275.00 | 7,275.00 | 5,500.00 |
| Total Assets | \$ 1,848,630.02 | \$ 1,843,811.06 | \$ 1,629,999.84 | \$ 1,737,537.09 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 1,323,028.60 | \$ 1,285,027.39 | \$ 1,101,583.11 | \$ 1,236,696.48 |
| Time deposits of individuals, partnerships, and corporations | 183,106.79 | 192,449.01 | 173,738.50 | 170,266.69 |
| Deposits of United States Government (including postal savings) | 956.29 | 1,665.01 | 3,031.85 | 1,064.87 |
| Deposits of States and political subdivisions | 174,082.02 | 215,493.92 | 196,512.41 | 173,123.53 |
| Other deposits (certified and officers' checks, etc.) | 28,518.74 | 9,590.62 | 8,763.93 | 12,632.34 |
| Total Deposits | \$ 1,709,692.44 | \$ 1,704,225.95 | \$ 1,483,629.80 | \$ 1,593,783.91 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 42,500.00 | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 46,437.58 | 39,585.11 | 46,370.04 | 43,753.18 |
| Total Capital Accounts | \$ 138,937.58 | \$ 139,585.11 | \$ 146,370.04 | \$ 143,753.18 |
| Total Liabilities and Capital Accounts | \$ 1,848,630.02 | \$ 1,843,811.06 | \$ 1,629,999.84 | \$ 1,737,537.09 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

Harry L. Hooker, Cora R. Strain, Ray C. Speckmann, Donald T. Horn, C. Ray Strain.

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1955

R. A. Babcock, President; Hugh E. Smith, Executive Vice-President; W. R. Jorgenson, Assistant Vice-President and Secretary; F. L. Luoma, Cashier; Rex Hayes, Assistant Cashier; C. H. Starks, Auditor.

DIRECTORS FOR 1955

R. A. Babcock, Hugh E. Smith, W. R. Jorgenson.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 459,603.93 | \$ 721,608.30 | \$ 744,751.99 | \$ 655,334.72 |
| United States Government obligations, direct and guaranteed | 1,340,881.38 | 1,127,018.10 | 1,225,354.80 | 1,254,628.97 |
| Obligations of States and political subdivisions | 150,512.60 | 215,119.34 | 214,293.19 | 231,264.84 |
| Loans and discounts (including overdrafts) | 1,124,232.80 | 1,171,982.80 | 1,304,175.12 | 1,274,486.06 |
| Furniture and Fixtures | 27,270.54 | 32,662.40 | 45,984.95 | 39,552.17 |
| Other assets | 241.30 | 247.64 | 116.11 | 190.44 |
| Total Assets | \$ 3,102,742.55 | \$ 3,268,638.58 | \$ 3,534,676.16 | \$ 3,455,457.20 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 1,475,395.12 | \$ 1,968,739.59 | \$ 1,997,263.41 | \$ 2,154,530.33 |
| Time deposits of individuals, partnerships, and corporations | 573,876.29 | 589,073.39 | 589,776.01 | 591,579.57 |
| Deposits of United States Government (including postal savings) .. | 307,254.57 | 144,395.81 | 353,781.51 | 213,691.08 |
| Deposits of States and political subdivisions | 518,224.24 | 328,569.81 | 324,243.80 | 262,683.01 |
| Other deposits (certified and officers' checks, etc.) | 19,696.21 | 13,152.33 | 29,733.19 | 13,248.62 |
| Total Deposits | \$ 2,894,446.43 | \$ 3,043,930.93 | \$ 3,294,797.92 | \$ 3,235,732.61 |
| Other liabilities | 42,296.12 | 51,679.62 | 56,603.92 | 42,035.54 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 50,000.00 | 50,000.00 | 65,000.00 | 65,000.00 |
| Undivided profits | 16,000.00 | 23,028.03 | 18,274.32 | 12,689.05 |
| Total Capital Accounts | \$ 166,000.00 | \$ 173,028.03 | \$ 183,274.32 | \$ 177,689.05 |
| Total Liabilities and Capital Accounts | \$ 3,102,742.55 | \$ 3,268,638.58 | \$ 3,534,676.16 | \$ 3,455,457.20 |

OFFICERS FOR 1956

R. A. Babcock, Chairman of the Board; W. R. Jorgenson, Executive Vice-President; Hugh E. Smith, President; F. L. Luoma, Vice-President; Rex Hayes, Cashier; C. H. Starks, Auditor.

DIRECTORS FOR 1956

R. A. Babcock, Hugh E. Smith, W. R. Jorgenson.

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1955

G. R. Henning, President; C. C. Phillippe, Executive Vice-President; Louis A. Miller, Chairman of the Board; L. W. McCorkle, Vice-President; Gerald B. Curtis, Cashier-Secretary; Marie Callahan and Alvin E. Vonfeldt, Assistant Cashiers.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 269,198.62 | \$ 343,736.13 | \$ 283,389.10 | \$ 199,555.17 |
| United States Government obligations, direct and guaranteed ... | 267,690.83 | 272,007.08 | 444,656.19 | 469,653.08 |
| Obligations of States and political subdivisions | 2,000.00 | 1,500.00 | 1,500.00 | 1,500.00 |
| Other bonds, notes, and debentures | | | | 19,300.00 |
| Loans and discounts (including overdrafts) | 778,392.84 | 894,962.87 | 775,015.28 | 839,376.07 |
| Furniture and Fixtures | 19,111.37 | 19,761.61 | 23,380.05 | 19,912.64 |
| Other assets | 5,999.41 | 5,267.84 | 6,839.03 | 6,795.14 |
| Total Assets | \$ 1,342,393.07 | \$ 1,537,235.53 | \$ 1,534,779.65 | \$ 1,556,092.10 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 467,594.37 | \$ 655,592.11 | \$ 554,671.30 | \$ 576,939.09 |
| Time deposits of individuals, partnerships, and corporations | 410,285.91 | 354,512.40 | 476,567.04 | 496,549.56 |
| Deposits of United States Government (including postal savings) | 2,580.00 | 13,625.45 | 15,312.76 | 15,143.90 |
| Deposits of States and political subdivisions | 313,034.59 | 270,906.80 | 307,770.84 | 300,253.84 |
| Deposits of banks | | 91,172.15 | 19,909.49 | 28,000.00 |
| Other deposits (certified and officers' checks, etc.) | 7,753.83 | 8,396.45 | 10,023.59 | 5,938.54 |
| Total Deposits | \$ 1,201,248.70 | \$ 1,394,205.36 | \$ 1,384,255.02 | \$ 1,422,824.93 |
| Other liabilities | 28,594.03 | 27,000.00 | 18,250.00 | 13,267.17 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 75,000.00 | \$ 75,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 37,500.00 | 40,000.00 | 31,000.00 | 20,000.00 |
| Undivided profits | 50.34 | 1,030.17 | 1,274.63 | |
| Total Capital Accounts | \$ 112,550.34 | \$ 116,030.17 | \$ 132,274.63 | \$ 120,000.00 |
| Total Liabilities and Capital Accounts | \$ 1,342,393.07 | \$ 1,537,235.53 | \$ 1,534,779.65 | \$ 1,556,092.10 |

OFFICERS FOR 1956

G. R. Henning, President; C. C. Phillippe, Executive Vice-President; Louis A. Miller, Chairman of the Board; L. W. McCorkle, Vice-President; Gerald B. Curtis, Cashier-Secretary; Marie Callahan and Alvin E. Vonfeldt, Assistant Cashiers.

DIRECTORS FOR 1956

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

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1955

Harold M. Pickler, President; Vern Manahan, Vice-President and Cashier-Secretary.

DIRECTORS FOR 1955

Clarence H. Stump, Chairman of the Board; R. C. Benson, G. M. Davis, Fred S. Fishburn, T. M. McKee, H. H. Markley, Vern Manahan, Harold M. Pickler.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 567,282.03 | \$ 750,511.03 | \$ 658,475.56 | \$ 727,471.84 |
| United States Government obligations, direct and guaranteed | 1,153,899.85 | 1,153,497.88 | 1,153,095.91 | 1,152,693.94 |
| Obligations of States and political subdivisions | 98,915.08 | 4,040.08 | 28,251.49 | 28,125.75 |
| Other bonds, notes, and debentures .. | | 79,875.00 | 59,875.00 | 59,875.00 |
| Loans and discounts (including overdrafts) | 1,373,173.89 | 1,390,538.75 | 1,463,685.67 | 1,609,754.09 |
| Bank premises owned | 15,982.40 | 17,455.60 | 15,455.60 | 15,455.60 |
| Furniture and Fixtures | 48,484.93 | 43,799.50 | 42,188.36 | 42,950.38 |
| Total Assets | \$ 3,257,738.18 | \$ 3,439,717.84 | \$ 3,421,027.59 | \$ 3,636,326.60 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 1,604,203.80 | \$ 1,941,447.92 | \$ 1,935,795.21 | \$ 1,999,739.85 |
| Time deposits of individuals, partnerships, and corporations | 740,106.00 | 717,226.43 | 661,646.16 | 784,651.51 |
| Deposits of United States Government (including postal savings) .. | 83,649.83 | 31,238.94 | 27,347.99 | 30,185.54 |
| Deposits of States and political subdivisions | 558,461.85 | 470,492.13 | 530,330.10 | 529,115.90 |
| Other deposits (certified and officers' checks, etc.) | 33,185.62 | 24,758.20 | 27,543.98 | 11,217.54 |
| Total Deposits | \$ 3,019,607.10 | \$ 3,185,163.62 | \$ 3,182,663.44 | \$ 3,354,910.34 |
| Other liabilities | 23,627.10 | 30,100.35 | 24,839.10 | 43,560.71 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 125,000.00 | \$ 125,000.00 | \$ 125,000.00 | \$ 125,000.00 |
| Surplus | 60,000.00 | 60,000.00 | 75,000.00 | 75,000.00 |
| Undivided profits | 29,503.98 | 39,453.87 | 13,525.05 | 37,855.55 |
| Total Capital Accounts | \$ 214,503.98 | \$ 224,453.87 | \$ 213,525.05 | \$ 237,855.55 |
| Total Liabilities and Capital Accounts | \$ 3,257,738.18 | \$ 3,439,717.84 | \$ 3,421,027.59 | \$ 3,636,326.60 |

OFFICERS FOR 1956

Harold M. Pickler, President; Vern Manahan, Vice-President and Cashier-Secretary; Clare C. Ziessow and H. Keith Richards, Assistant Cashiers.

DIRECTORS FOR 1956

Clarence H. Stump, R. C. Benson, Fred S. Fishburn, T. M. McKee, Vern Manahan, H. H. Markley, Harold M. Pickler.

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 273,643.31 | \$ 363,820.96 | \$ 602,324.22 | \$ 438,294.42 |
| United States Government obligations, direct and guaranteed | 926,727.61 | 927,503.17 | 774,795.73 | 953,039.85 |
| Obligations of States and political subdivisions | | 14,306.16 | 14,280.61 | 14,255.10 |
| Loans and discounts (including overdrafts) | 1,302,041.37 | 1,239,924.61 | 1,106,166.94 | 970,278.06 |
| Bank premises owned | 3,950.78 | 2,000.00 | 500.00 | 1.00 |
| Furniture and Fixtures | | 4,376.70 | 4,376.70 | 3,000.00 |
| Other assets | | 55.42 | | |
| Total Assets | \$ 2,506,363.07 | \$ 2,551,987.02 | \$ 2,502,444.20 | \$ 2,378,868.43 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 1,690,368.52 | \$ 1,678,457.13 | \$ 1,694,349.96 | \$ 1,498,118.08 |
| Time deposits of individuals, partnerships, and corporations | 229,069.81 | 260,712.60 | 211,670.94 | 232,830.48 |
| Deposits of United States Government (including postal savings) | 53,647.66 | 38,048.33 | 28,019.31 | 27,884.92 |
| Deposits of States and political subdivisions | 366,245.33 | 377,703.97 | 396,527.67 | 437,962.01 |
| Other deposits (certified and officers' checks, etc.) | 12,532.61 | 36,276.68 | 11,275.26 | 12,609.65 |
| Total Deposits | \$ 2,351,863.93 | \$ 2,391,198.71 | \$ 2,341,843.14 | \$ 2,209,405.14 |
| Other liabilities | 2,741.66 | 2,142.16 | 2,530.43 | 2,491.46 |
| 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 | 75,000.00 |
| Undivided profits | 51,757.48 | 58,646.15 | 58,070.63 | 41,971.83 |
| Total Capital Accounts | \$ 151,757.48 | \$ 158,646.15 | \$ 158,070.63 | \$ 166,971.83 |
| Total Liabilities and Capital Accounts | \$ 2,506,363.07 | \$ 2,551,987.02 | \$ 2,502,444.20 | \$ 2,378,868.43 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

W. C. Beaty, Frances M. Beaty, John W. Beaty, LaVern I. Stahly.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 441,119.62 | \$ 409,817.66 | \$ 372,529.54 | \$ 385,612.13 |
| United States Government obligations, direct and guaranteed ... | 161,175.00 | 101,318.00 | 165,814.10 | 175,606.10 |
| Obligations of States and political subdivisions | 121,319.05 | 139,692.90 | 132,191.44 | 142,513.93 |
| Other bonds, notes, and debentures | 5,000.00 | 5,000.00 | | |
| Loans and discounts (including overdrafts) | 252,690.61 | 184,115.14 | 255,307.53 | 167,714.75 |
| 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 |
| Other assets | | | | 872.35 |
| Total Assets | \$ 981,306.28 | \$ 839,945.70 | \$ 925,844.61 | \$ 872,321.26 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 735,918.63 | \$ 587,366.43 | \$ 668,838.82 | \$ 615,497.12 |
| Time deposits of individuals, partnerships, and corporations | 148,369.11 | 158,774.37 | 163,061.84 | 162,960.93 |
| Deposits of United States Government (including postal savings) | 420.77 | 518.50 | 75.00 | 820.65 |
| Deposits of States and political subdivisions | 22,238.64 | 18,822.70 | 20,045.95 | 17,421.47 |
| Other deposits (certified and officers' checks, etc.) | 558.13 | 1,413.70 | | 1,589.09 |
| Total Deposits | \$ 907,505.28 | \$ 766,895.70 | \$ 852,021.61 | \$ 798,289.26 |
| 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 | 8,801.00 | 8,050.00 | 8,823.00 | 9,032.00 |
| Reserves (and retirement account for preferred capital) | 10,000.00 | 10,000.00 | 10,000.00 | 10,000.00 |
| Total Capital Accounts | \$ 73,801.00 | \$ 73,050.00 | \$ 73,823.00 | \$ 74,032.00 |
| Total Liabilities and Capital Accounts | \$ 981,306.28 | \$ 839,945.70 | \$ 925,844.61 | \$ 872,321.26 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

W. C. Beaty, Frances M. Beaty, Robert D. Adams.

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 165,456.12 | \$ 133,059.83 | \$ 145,342.48 | \$ 180,137.75 |
| United States Government obligations, direct and guaranteed ... | 289,875.00 | 239,875.00 | 332,687.50 | 330,187.50 |
| Obligations of States and political subdivisions | 33,959.50 | 36,882.26 | 33,959.50 | 36,609.91 |
| Loans and discounts (including overdrafts) | 226,217.82 | 275,341.11 | 221,607.45 | 215,406.45 |
| 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 | \$ 715,510.44 | \$ 685,160.20 | \$ 733,598.93 | \$ 762,343.61 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 461,178.21 | \$ 409,281.81 | \$ 422,479.31 | \$ 410,710.53 |
| Time deposits of individuals, partnerships, and corporations | 94,070.08 | 93,794.68 | 108,005.05 | 91,601.14 |
| Deposits of United States Government (including postal savings) | 2,317.54 | 3,342.54 | 4,292.54 | 3,311.86 |
| Deposits of States and political subdivisions | 75,562.00 | 93,729.10 | 111,345.71 | 164,480.00 |
| Total Deposits | \$ 633,127.83 | \$ 600,148.13 | \$ 646,122.61 | \$ 670,103.53 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 | \$ 25,000.00 |
| Surplus | 25,000.00 | 35,000.00 | 35,000.00 | 50,000.00 |
| Undivided profits | 32,382.61 | 25,012.07 | 27,476.32 | 17,240.08 |
| Total Capital Accounts | \$ 82,382.61 | \$ 85,012.07 | \$ 87,476.32 | \$ 92,240.08 |
| Total Liabilities and Capital Accounts | \$ 715,510.44 | \$ 685,160.20 | \$ 733,598.93 | \$ 762,343.61 |

OFFICERS FOR 1956

W. C. Bourne, President; L. Smartt and Harold H. Falconburg, Vice-Presidents; Della C. Cline, Cashier-Secretary.

DIRECTORS FOR 1956

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

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 842,523.77 | \$ 740,012.50 | \$ 678,479.49 | \$ 664,514.38 |
| United States Government obligations, direct and guaranteed | 1,368,000.00 | 1,392,830.50 | 1,368,000.00 | 1,384,600.82 |
| Obligations of States and political subdivisions | 16,000.00 | 144,776.00 | 164,776.00 | 159,915.78 |
| Loans and discounts (including overdrafts) | 813,457.09 | 676,615.44 | 785,337.82 | 785,859.12 |
| Bank premises owned | 6,099.59 | 5,643.53 | 5,187.47 | 4,731.41 |
| Furniture and Fixtures | 2,449.66 | 2,037.80 | 6,873.92 | 5,598.63 |
| Total Assets | \$ 3,048,530.11 | \$ 2,961,915.77 | \$ 3,008,654.70 | \$ 3,005,220.14 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,414,929.85 | \$ 2,375,314.16 | \$ 2,339,647.16 | \$ 2,355,386.38 |
| Time deposits of individuals, partnerships, and corporations | 52,202.80 | 57,024.62 | 53,754.91 | 69,273.01 |
| Deposits of United States Government (including postal savings) .. | | 3,795.34 | 4,201.63 | 36,746.65 |
| Deposits of States and political subdivisions | 177,198.36 | 90,753.56 | 170,985.16 | 109,618.20 |
| Other deposits (certified and officers' checks, etc.) | 24,341.10 | 35,003.82 | 36,049.84 | 30,371.88 |
| Total Deposits | \$ 2,668,672.11 | \$ 2,561,891.50 | \$ 2,604,638.70 | \$ 2,601,396.12 |
| 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 | 79,858.00 | 100,024.27 | 104,016.00 | 103,824.02 |
| Reserves (and retirement account for preferred capital) | 100,000.00 | 100,000.00 | 100,000.00 | 100,000.00 |
| Total Capital Accounts | \$ 379,858.00 | \$ 400,024.27 | \$ 404,016.00 | \$ 403,824.02 |
| Total Liabilities and Capital Accounts | \$ 3,048,530.11 | \$ 2,961,915.77 | \$ 3,008,654.70 | \$ 3,005,220.14 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr.

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1955

D. J. Royer, President; E. M. Bottum, Executive Vice-President; Dan D. Noble, Cashier-Secretary.

DIRECTORS FOR 1955

D. J. Royer, F. M. Bottum, Dan D. Noble, Walter A. Rooney, Herman F. Booth.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 237,739.11 | \$ 236,249.23 | \$ 289,001.13 | \$ 260,254.67 |
| United States Government obligations, direct and guaranteed | 539,683.61 | 539,683.61 | 489,558.60 | 645,926.63 |
| Obligations of States and political subdivisions | 14,000.00 | 13,000.00 | 13,000.00 | 12,000.00 |
| Loans and discounts (including overdrafts) | 354,967.34 | 447,849.38 | 530,835.90 | 530,133.76 |
| Bank premises owned | 7,175.34 | 6,457.80 | 6,957.80 | 6,262.02 |
| Furniture and Fixtures | 5,960.47 | 7,085.22 | 7,085.22 | 8,826.70 |
| Real estate owned other than bank premises | 14,055.00 | 12,480.00 | 10,275.00 | 8,385.00 |
| Other assets | 1,646.95 | 1,275.40 | 2,640.79 | 2,713.76 |
| Total Assets | \$ 1,175,227.82 | \$ 1,264,080.64 | \$ 1,349,354.44 | \$ 1,474,502.54 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 769,869.57 | \$ 820,155.56 | \$ 869,763.06 | \$ 952,628.30 |
| Time deposits of individuals, partnerships, and corporations | 190,695.04 | 185,991.07 | 183,805.99 | 188,490.39 |
| Deposits of United States Government (including postal savings) .. | 515.27 | 7,500.61 | 946.20 | 2,797.52 |
| Deposits of States and political subdivisions | 98,961.55 | 120,301.83 | 122,191.61 | 201,712.77 |
| Other deposits (certified and officers' checks, etc.) | 24,073.63 | 24,747.88 | 14,512.68 | 10,959.12 |
| Total Deposits | \$ 1,084,115.06 | \$ 1,158,696.95 | \$ 1,191,219.54 | \$ 1,356,588.10 |
| Bills repayable, rediscounts, and other liabilities for borrowed money | | | 50,000.00 | |
| Other liabilities | 2,170.67 | 9,396.09 | 19,589.71 | 16,333.43 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 25,000.00 | 35,000.00 | 35,000.00 | 45,000.00 |
| Undivided profits | 13,942.09 | 10,987.60 | 3,545.19 | 6,581.01 |
| Total Capital Accounts | \$ 88,942.09 | \$ 95,987.60 | \$ 88,545.19 | \$ 101,581.01 |
| Total Liabilities and Capital Accounts | \$ 1,175,227.82 | \$ 1,264,080.64 | \$ 1,349,354.44 | \$ 1,474,502.54 |

OFFICERS FOR 1956

D. J. Royer, President; F. M. Bottum, Vice-President; Dan D. Noble, Cashier-Secretary.

DIRECTORS FOR 1956

D. J. Royer, Herman F. Booth, Walter A. Rooney, Dan D. Noble, F. M. Bottum.

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 783,188.78 | \$ 524,693.24 | \$ 568,486.48 | \$ 566,478.64 |
| United States Government obligations, direct and guaranteed ... | 964,793.80 | 959,138.80 | 947,383.80 | 978,041.19 |
| Obligations of States and political subdivisions | 19,503.00 | 18,503.00 | 18,503.00 | 11,003.00 |
| Loans and discounts (including overdrafts) | 902,333.83 | 902,009.20 | 1,016,456.26 | 932,156.21 |
| Bank premises owned | | 12,000.00 | 12,000.00 | 9,000.00 |
| Other assets | 2,472.98 | 870.87 | 870.87 | 639.82 |
| Total Assets | \$ 2,672,292.39 | \$ 2,417,215.11 | \$ 2,563,700.41 | \$ 2,497,318.86 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 1,927,485.38 | \$ 1,721,232.84 | \$ 1,801,670.49 | \$ 1,765,792.55 |
| Time deposits of individuals, partnerships, and corporations | 145,866.39 | 175,071.72 | 181,049.46 | 210,230.33 |
| Deposits of United States Government (including postal savings) | 44,056.82 | 49,227.29 | 73,307.14 | 52,708.81 |
| Deposits of States and political subdivisions | 323,216.93 | 215,168.10 | 262,131.95 | 222,903.23 |
| Other deposits (certified and officers' checks, etc.) | 5,690.04 | 26,312.23 | 9,678.71 | 3,631.17 |
| Total Deposits | \$ 2,446,315.56 | \$ 2,187,012.18 | \$ 2,327,837.75 | \$ 2,255,266.09 |
| Other liabilities | 25,773.36 | 37,007.21 | 25,052.99 | 35,636.27 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 60,000.00 | \$ 60,000.00 | \$ 60,000.00 | \$ 60,000.00 |
| Surplus | 75,000.00 | 90,000.00 | 90,000.00 | 90,000.00 |
| Undivided profits | 65,203.47 | 43,195.72 | 60,809.67 | 56,416.50 |
| Total Capital Accounts | \$ 200,203.47 | \$ 193,195.72 | \$ 210,809.67 | \$ 206,416.50 |
| Total Liabilities and Capital Accounts | \$ 2,672,292.39 | \$ 2,417,215.11 | \$ 2,563,700.41 | \$ 2,497,318.86 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|------------------------|----------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 278,923.75 | \$ 302,101.27 | \$ 232,751.59 | \$ 188,595.76 |
| United States Government obligations, direct and guaranteed ... | 210,000.00 | 309,410.00 | 210,000.00 | 485,000.00 |
| Obligations of States and political subdivisions | 88.00 | 22,484.35 | | 22,607.09 |
| Loans and discounts (including overdrafts) | 392,682.23 | 460,534.86 | 466,495.89 | 436,634.46 |
| Bank premises owned | 1.00 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 5,851.00 | 4,852.00 | 8,309.00 | 8,018.22 |
| Other assets | | | | 710.80 |
| Total Assets | \$ 887,545.98 | \$ 1,099,383.48 | \$ 917,557.48 | \$ 1,141,567.33 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 531,278.22 | \$ 739,590.26 | \$ 492,205.74 | \$ 753,501.02 |
| Time deposits of individuals, partnerships, and corporations | 84,060.50 | 87,809.28 | 108,655.28 | 94,255.91 |
| Deposits of United States Government (including postal savings) | 1,822.78 | 2,832.41 | 2,487.33 | 3,787.84 |
| Deposits of States and political subdivisions | 159,203.56 | 148,759.30 | 193,328.29 | 153,939.31 |
| Other deposits (certified and officers' checks, etc.) | 15,055.53 | 14,877.63 | 18,654.06 | 26,949.97 |
| Total Deposits | \$ 791,420.59 | \$ 993,868.88 | \$ 815,330.70 | \$ 1,032,434.05 |
| Other liabilities | | 2,000.00 | | |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 45,000.00 | 50,000.00 | 50,000.00 | 50,000.00 |
| Undivided profits | 1,125.39 | 3,514.60 | 2,226.78 | 7,252.28 |
| Reserves (and retirement account for preferred capital) | | | | 1,881.00 |
| Total Capital Accounts | \$ 96,125.39 | \$ 103,514.60 | \$ 102,226.78 | \$ 109,133.28 |
| Total Liabilities and Capital Accounts | \$ 887,545.98 | \$ 1,099,383.48 | \$ 917,557.48 | \$ 1,141,567.33 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

Joseph B. Hersch, Whitney Newton, Marguerite H. Wiley, Ernest E. Smith.

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1955

Frank E. Evans, Chairman of the Board; John M. Holmes, Vice-Chairman of the Board; Mrs. Erna S. Trefz, President; A. J. Cueny, Executive Vice-President; K. E. Herwig, Vice-President; Martin F. Stenseng, Don E. Foster, Assistant Vice-Presidents; Thomas P. Conroy, Cashier-Secretary; Joseph H. Wright, Arlo G. Beaman and Henry D. Williams, Assistant Cashiers.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,769,615.34 | \$ 1,962,542.71 | \$ 1,905,646.40 | \$ 2,217,221.62 |
| United States Government obligations, direct and guaranteed | 1,915,487.60 | 2,209,982.90 | 2,109,479.70 | 2,452,612.50 |
| Obligations of States and political subdivisions | 459,756.06 | 476,813.19 | 465,477.61 | 459,434.53 |
| Other bonds, notes, and debentures | 5,000.00 | 15,000.00 | 15,000.00 | 10,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank) | 13,500.00 | 14,400.00 | 14,400.00 | 15,600.00 |
| Loans and discounts (including overdrafts) | 3,401,156.07 | 3,720,452.56 | 3,637,234.32 | 3,578,173.41 |
| Furniture and Fixtures | 30,000.00 | 30,000.00 | 39,994.11 | 29,031.51 |
| Real estate owned other than bank premises | 9,874.94 | 8,200.00 | | |
| Other assets | 19,964.37 | 10,161.20 | 12,639.75 | 10,033.38 |
| Total Assets | \$ 7,624,354.38 | \$ 8,447,552.56 | \$ 8,199,871.89 | \$ 8,772,106.95 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 3,565,245.37 | \$ 3,998,921.92 | \$ 3,929,626.95 | \$ 4,465,437.89 |
| Time deposits of individuals, partnerships, and corporations | 1,785,092.14 | 1,878,588.14 | 1,981,637.35 | 1,970,101.33 |
| Deposits of United States Government (including postal savings) | 78,156.75 | 405,116.79 | 243,819.53 | 365,161.24 |
| Deposits of States and political subdivisions | 1,260,810.32 | 1,172,989.13 | 1,022,488.68 | 926,953.33 |
| Deposits of banks | 175,477.63 | 209,603.32 | 184,558.93 | 232,107.89 |
| Other deposits (certified and officers' checks, etc.) | 44,592.39 | 34,258.19 | 67,278.37 | 40,711.83 |
| Total Deposits | \$ 6,909,374.60 | \$ 7,699,477.49 | \$ 7,429,409.81 | \$ 8,000,473.51 |
| Other liabilities | 177,436.44 | 189,276.73 | 171,725.86 | 166,018.39 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 | \$ 300,000.00 |
| Surplus | 150,000.00 | 180,000.00 | 180,000.00 | 220,000.00 |
| Undivided profits | 87,543.34 | 78,798.34 | 118,736.22 | 85,615.05 |
| Total Capital Accounts | \$ 537,543.34 | \$ 558,798.34 | \$ 598,736.22 | \$ 605,615.05 |
| Total Liabilities and Capital Accounts | \$ 7,624,354.38 | \$ 8,447,552.56 | \$ 8,199,871.89 | \$ 8,772,106.95 |

OFFICERS FOR 1956

Frank E. Evans, Chairman of the Board; John M. Holmes, Vice-Chairman of the Board; Mrs. Erna S. Trefz, President; A. J. Cueny, Executive Vice-President; K. E. Herwig, Vice-President; Martin F. Stenseng, Assistant Vice-President; Thomas P. Conroy, Cashier-Secretary; Joseph H. Wright, Arlo G. Beaman and Henry D. Williams, Assistant Cashiers.

DIRECTORS FOR 1956

Elwood M. Brooks, A. J. Cueny, Damian P. Ducey, Frank E. Evans, John B. Farley, John M. Holmes, Albert Alan Ladd, Jr., E. Martin Larsen, Erna S. Trefz, Gerald A. Valentine.

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1955

William M. White, President; Dey F. Whelan, Executive Vice-President; William I. Prince, Otto W. Snapp, Jr., Jerome B. Woods, Vice-Presidents; Clark Hodges, Assistant Vice-President; John S. Pearson, Cashier; Theodore V. Stewart, and Robert W. Pobst, Assistant Cashiers.

DIRECTORS FOR 1955

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, Leonard C. Rose, Rudolph Smith, Dey F. Whelan, William M. White, W. A. Wills, Sr.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 2,476,396.71 | \$ 2,391,016.32 | \$ 4,421,847.87 | \$ 3,460,001.21 |
| United States Government obligations, direct and guaranteed | 4,674,713.00 | 4,614,932.50 | 4,768,526.17 | 4,866,216.11 |
| Obligations of States and political subdivisions | 395,905.22 | 368,905.22 | 353,905.22 | 310,905.22 |
| Other bonds, notes, and debentures | 50,000.00 | 65,000.00 | 50,000.00 | 50,000.00 |
| Loans and discounts (including overdrafts) | 5,375,440.29 | 5,779,447.43 | 5,779,882.55 | 5,636,040.52 |
| Furniture and Fixtures | 60,061.74 | 87,054.01 | 84,449.91 | 84,735.66 |
| Investments and other assets indirectly representing bank premises or other real estate | 41,139.89 | 71,319.73 | 71,857.61 | 66,702.99 |
| Other assets | 30,635.29 | 22,990.40 | 20,192.06 | 17,005.13 |
| Total Assets | \$13,104,292.14 | \$13,400,665.61 | \$15,550,661.39 | \$14,491,606.84 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 6,554,716.36 | \$ 6,610,831.49 | \$ 7,133,277.86 | \$ 6,695,600.59 |
| Time deposits of individuals, partnerships, and corporations | 5,024,426.53 | 5,186,460.27 | 5,609,124.93 | 5,464,755.88 |
| Deposits of United States Government (including postal savings) | 128,863.11 | 66,344.02 | 247,371.38 | 175,483.96 |
| Deposits of States and political subdivisions | 768,755.23 | 902,717.12 | 1,087,556.17 | 1,520,914.78 |
| Deposits of banks | 67,254.41 | 28,640.94 | 53,856.06 | |
| Other deposits (certified and officers' checks, etc.) | 33,423.14 | 35,920.57 | 844,764.65 | 52,917.97 |
| Total Deposits | \$12,577,438.78 | \$12,830,914.41 | \$14,975,951.05 | \$13,909,673.18 |
| Other liabilities | 98,471.17 | 125,443.70 | 121,875.01 | 132,239.20 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 | \$ 200,000.00 |
| Surplus | 200,000.00 | 200,000.00 | 200,000.00 | 200,000.00 |
| Undivided profits | 28,382.19 | 44,307.50 | 52,835.33 | 49,694.46 |
| Total Capital Accounts | \$ 428,382.19 | \$ 444,307.50 | \$ 452,835.33 | \$ 449,694.46 |
| Total Liabilities and Capital Accounts | \$13,104,292.14 | \$13,400,665.61 | \$15,550,661.39 | \$14,491,606.84 |

OFFICERS FOR 1956

William M. White, President; Dey F. Whelan, Executive Vice-President; Arthur E. Rosenthal, Senior Vice-President; William I. Prince, Robert R. Davis, Otto W. Snapp, Jr., Vice-Presidents; Clark Hodges, Theodore V. Stewart, Assistant Vice-Presidents; John S. Pearson, Cashier; Robert W. Pobst, Sherman A. Sutliff, Jr., Auditor.

DIRECTORS FOR 1956

Frank W. Blamey, David W. Boyer, Frank S. Hoag, Jr., Walter K. Hurd, David B. Hyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Leonard C. Rose, Arthur E. Rosenthal, 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 1955

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

DIRECTORS FOR 1955

Alva B. Adams, William H. Adams, D. Arbaugh, J. C. Goudy, Edward McCabe, T. C. Swanson, Joseph A. Uhl, Merriam B. Berger, William V. Hitzing, Arthur E. Grove, Max Day, Walter T. Mathis.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 2,956,326.72 | \$ 3,083,440.67 | \$ 3,691,836.92 | \$ 2,842,148.12 |
| United States Government obligations, direct and guaranteed .. | 7,253,123.38 | 7,210,556.93 | 7,112,811.31 | 7,696,291.10 |
| Obligations of States and political subdivisions | 575,690.26 | 771,634.65 | 563,632.84 | 1,096,414.68 |
| Other bonds, notes, and debentures | 119,241.80 | 139,204.71 | 139,192.62 | 139,205.53 |
| Corporate stocks (including stock of Federal Reserve Bank) | 1.00 | 1.00 | 1.00 | 1.00 |
| Loans and discounts (including overdrafts) | 8,516,221.90 | 8,427,286.78 | 8,721,043.99 | 8,843,531.22 |
| Bank premises owned | 57,000.00 | 57,000.00 | 57,000.00 | 57,000.00 |
| Furniture and Fixtures | 62,528.35 | 55,113.66 | 57,226.19 | 46,102.84 |
| Other assets | 93,212.53 | 76,662.34 | 94,082.89 | 77,379.09 |
| Total Assets | \$19,633,345.94 | \$19,820,900.74 | \$20,436,827.76 | \$20,798,073.58 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations ..\$ | 8,231,724.78 | \$ 8,874,058.61 | \$ 8,463,994.19 | \$ 9,086,847.31 |
| Time deposits of individuals, partnerships, and corporations | 8,009,845.08 | 8,435,227.93 | 8,365,005.38 | 8,557,502.76 |
| Deposits of United States Government (including postal savings) | 433,137.12 | 280,138.84 | 351,951.02 | 444,342.16 |
| Deposits of States and political subdivisions | 1,487,617.49 | 792,689.67 | 1,728,589.78 | 1,258,903.61 |
| Other deposits (certified and officers' checks, etc.) | 87,909.79 | 85,460.49 | 80,825.90 | 109,931.01 |
| Total Deposits | \$18,250,234.26 | \$18,467,575.54 | \$18,990,366.27 | \$19,457,526.85 |
| Other liabilities | 317,081.84 | 305,153.85 | 349,762.41 | 317,602.12 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 500,000.00 | \$ 500,000.00 | \$ 500,000.00 | \$ 500,000.00 |
| Surplus | 500,000.00 | 500,000.00 | 500,000.00 | 500,000.00 |
| Undivided profits | 66,029.84 | 48,171.35 | 96,699.03 | 22,944.61 |
| Total Capital Accounts | \$ 1,066,029.84 | \$ 1,048,171.35 | \$ 1,096,699.03 | \$ 1,022,944.61 |
| Total Liabilities and Capital Accounts | \$19,633,345.94 | \$19,820,900.74 | \$20,436,827.76 | \$20,798,073.58 |

OFFICERS FOR 1956

T. C. Swanson, President; Edward McCabe, J. C. Goudy, J. L. Fimple, Vice-Presidents; Alva B. Adams, Secretary; M. E. Nimmo, Cashier; H. L. Bauder, Mary T. Koller, J. R. Kerrigan, Assistant Cashiers; F. W. Grimes, Auditor.

DIRECTORS FOR 1956

Alva B. Adams, William H. Adams, D. Arbaugh, M. B. Berger, Max Day, J. C. Goudy, A. E. Grove, Wm. V. Hitzing, Walter T. Mathis, Edward McCabe, T. C. Swanson.

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1955

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams, Cashier-Secretary;
Marilyn R. Shuey, Assistant Cashier.

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 294,547.27 | \$ 323,707.34 | \$ 268,366.73 | \$ 372,470.16 |
| United States Government obligations, direct and guaranteed | 363,610.78 | 261,933.01 | 212,142.50 | 360,891.50 |
| Obligations of States and political subdivisions | 320,300.00 | 320,325.00 | 330,260.00 | 329,985.00 |
| Other bonds, notes, and debentures .. | 22,925.00 | 22,925.00 | 22,925.00 | 22,925.00 |
| Loans and discounts (including overdrafts) | 405,296.54 | 490,646.16 | 517,323.87 | 424,437.34 |
| Furniture and Fixtures | 2,535.00 | 1,690.00 | 1,690.00 | 845.00 |
| Total Assets | \$ 1,409,214.59 | \$ 1,421,226.51 | \$ 1,352,708.10 | \$ 1,511,554.00 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations ..\$ | 767,167.47 | \$ 713,728.62 | \$ 643,896.34 | \$ 818,901.18 |
| Time deposits of individuals, partnerships, and corporations | 268,843.66 | 271,142.18 | 273,233.16 | 307,829.96 |
| Deposits of United States Government (including postal savings) .. | 5,840.36 | 9,891.08 | 9,849.20 | 7,281.29 |
| Deposits of States and political subdivisions | 170,231.13 | 211,929.84 | 207,928.39 | 184,722.95 |
| Deposits of banks | 35,255.61 | 37,306.06 | 40,014.94 | 6,424.54 |
| Other deposits (certified and officers' checks, etc.) | 1,646.36 | 7,133.73 | 1,141.07 | 4,854.08 |
| Total Deposits | \$ 1,248,984.59 | \$ 1,251,131.51 | \$ 1,176,063.10 | \$ 1,330,014.00 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 | \$ 100,000.00 |
| Surplus | 35,600.00 | 40,000.00 | 40,000.00 | 45,000.00 |
| Undivided profits | 24,630.00 | 30,095.00 | 36,645.00 | 36,540.00 |
| Total Capital Accounts | \$ 160,230.00 | \$ 170,095.00 | \$ 176,645.00 | \$ 181,540.00 |
| Total Liabilities and Capital Accounts | \$ 1,409,214.59 | \$ 1,421,226.51 | \$ 1,352,708.10 | \$ 1,511,554.00 |

OFFICERS FOR 1956

John Richert, Jr., President; Olin Richert, Vice-President; C. S. Williams, Cashier-Secretary;
Marilyn R. Shuey, Assistant Cashier.

DIRECTORS FOR 1956

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 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,129,331.98 | \$ 1,660,512.62 | \$ 1,319,626.58 | \$ 1,727,465.33 |
| United States Government obligations, direct and guaranteed ... | 3,434,000.00 | 3,034,000.00 | 3,232,000.00 | 2,929,000.00 |
| Obligations of States and political subdivisions | 62,000.00 | 90,381.85 | 55,435.42 | 75,441.15 |
| Other bonds, notes, and debentures | 51,208.14 | 60,001.00 | 60,001.00 | 60,001.00 |
| 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) | 1,964,805.10 | 1,878,223.56 | 1,853,825.46 | 1,827,199.02 |
| Bank premises owned | 70,000.00 | 65,000.00 | 60,000.00 | 55,000.00 |
| Furniture and Fixtures | 21,355.66 | 19,102.96 | 19,770.98 | 17,820.01 |
| Real estate owned other than bank premises | 1.00 | 1.00 | 2.00 | 2.00 |
| Other assets | 46,513.93 | 25,434.32 | 17,862.11 | 8,722.27 |
| Total Assets | \$ 6,788,215.81 | \$ 6,841,657.31 | \$ 6,627,523.55 | \$ 6,709,650.78 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..\$ | 3,564,370.26 | \$ 3,838,032.75 | \$ 3,275,837.56 | \$ 3,832,720.37 |
| Time deposits of individuals, partnerships, and corporations | 1,390,980.33 | 1,321,953.32 | 1,265,685.37 | 1,304,974.09 |
| Deposits of United States Government (including postal savings) | 108,715.61 | 88,542.69 | 112,099.89 | 60,214.02 |
| Deposits of States and political subdivisions | 989,224.58 | 820,224.44 | 1,217,937.56 | 698,581.07 |
| Deposits of banks | 7,500.00 | 26,306.28 | 22,318.61 | 23,900.84 |
| Other deposits (certified and officers' checks, etc.) | 32,612.00 | 68,938.80 | 21,206.25 | 60,682.34 |
| Total Deposits | \$ 6,093,402.78 | \$ 6,163,998.28 | \$ 5,915,085.24 | \$ 5,981,072.73 |
| Other liabilities | 7.92 | 196.63 | 183.67 | 226.87 |
| 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 | 394,805.11 | 377,462.40 | 412,254.64 | 428,351.18 |
| Total Capital Accounts | \$ 694,805.11 | \$ 677,462.40 | \$ 712,254.64 | \$ 728,351.18 |
| Total Liabilities and Capital Accounts | \$ 6,788,215.81 | \$ 6,841,657.31 | \$ 6,627,523.55 | \$ 6,709,650.78 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1955

R. A. Towne, President; Theodore D. Brown, Vice-President and Trust Officer; Roy E. Smith, Vice-President; Floyd R. Smith, Assistant Vice-President; Robert E. O'Connell and R. L. Luckey and R. L. Parsons, Assistant Cashiers.

DIRECTORS FOR 1955

Theodore D. Brown, Robert E. O'Connell, Floyd R. Smith, Roy E. Smith, William H. Thornburg, R. A. Towne.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,532,282.71 | \$ 2,003,472.95 | \$ 1,626,727.66 | \$ 2,119,757.73 |
| United States Government obligations, direct and guaranteed ... | 5,533,724.00 | 4,756,497.50 | 4,415,810.25 | 4,927,611.99 |
| Obligations of States and political subdivisions | 88,000.00 | 125,000.00 | 286,000.00 | 264,336.28 |
| Corporate stocks (including stock of Federal Reserve Bank) | 9,000.00 | 9,000.00 | 9,000.00 | 12,000.00 |
| Loans and discounts (including overdrafts) | 2,931,903.68 | 3,290,195.35 | 3,067,179.51 | 3,032,446.38 |
| 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 |
| Other assets | | 36,626.42 | 31,915.30 | 44,473.61 |
| Total Assets | \$10,094,912.39 | \$10,220,794.22 | \$ 9,436,634.72 | \$10,400,628.99 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations. . . | \$ 7,382,197.33 | \$ 7,453,346.54 | \$ 6,570,280.45 | \$ 7,389,448.57 |
| Time deposits of individuals, partnerships, and corporations | 1,984,954.72 | 2,012,444.51 | 2,058,979.41 | 2,136,088.52 |
| Deposits of United States Government (including postal savings) | | | | 94,877.44 |
| Deposits of States and political subdivisions | 49,908.90 | 53,033.70 | 80,981.29 | 68,647.25 |
| Deposits of banks | 5,000.00 | 5,000.00 | 5,000.00 | 5,000.00 |
| Other deposits (certified and officers' checks, etc.) | 53,843.22 | 70,706.76 | 70,222.49 | 58,170.84 |
| Total Deposits | \$ 9,475,904.17 | \$ 9,594,531.51 | \$ 8,785,463.64 | \$ 9,752,232.62 |
| Other liabilities | 63.40 | 86.05 | 74.35 | 92.50 |
| 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 | 300,000.00 |
| Undivided profits | 118,944.82 | 126,176.66 | 151,096.73 | 148,303.87 |
| Reserves (and retirement account for preferred capital) | 200,000.00 | 200,000.00 | 200,000.00 | 100,000.00 |
| Total Capital Accounts | \$ 618,944.82 | \$ 626,176.66 | \$ 651,096.73 | \$ 648,303.87 |
| Total Liabilities and Capital Accounts | \$10,094,912.39 | \$10,220,794.22 | \$ 9,436,634.72 | \$10,400,628.99 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

Theodore D. Brown, Robert E. O'Connell, Floyd R. Smith, Roy E. Smith, R. A. Towne, William H. Thornburg.

Certificate Issued February 7, 1955

No. 459

NORTH PARK STATE BANK, WALDEN

(Jackson County)

OFFICERS FOR 1955

Russell W. Baskett, President; Ruth E. Baskett, Vice-President and Cashier.

DIRECTORS FOR 1955

C. M. Morgan, George J. Bailey, Elmer E. Wattenberg, Russell W. Baskett, Ruth E. Baskett.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|----------------------|----------------------|----------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 149,976.81 | \$ 78,940.89 | \$ 165,885.51 | \$ 152,699.85 |
| United States Government obligations, direct and guaranteed | 345,184.38 | 527,041.38 | 460,759.52 | 686,543.63 |
| Obligations of States and political subdivisions | | 9,213.57 | | |
| Loans and discounts (including overdrafts) | 156,418.67 | 222,840.96 | 310,453.70 | 371,153.23 |
| Furniture and Fixtures | 6,766.62 | 6,315.51 | 6,315.51 | 6,222.15 |
| Other assets | 363.45 | | | |
| Total Assets | \$ 652,709.93 | \$ 844,352.31 | \$ 943,414.24 | \$ 1,216,618.86 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 270,121.02 | \$ 454,198.32 | \$ 504,590.87 | \$ 571,750.71 |
| Time deposits of individuals, partnerships, and corporations | 37,150.11 | 56,925.90 | 70,889.84 | 127,870.14 |
| Deposits of United States Government (including postal savings) .. | 21,560.29 | 15,181.55 | 10,759.53 | 41,533.25 |
| Deposits of States and political subdivisions | 255,130.60 | 241,781.15 | 266,299.21 | 386,795.00 |
| Other deposits (certified and officers' checks, etc.) | 3,730.58 | 4,642.13 | 11,965.62 | 2,799.09 |
| Total Deposits | \$ 587,692.60 | \$ 772,729.05 | \$ 864,505.07 | \$ 1,130,748.19 |
| Other liabilities | | 4,875.72 | | 6,440.14 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 10,000.00 | 15,000.00 | 27,500.00 | 27,500.00 |
| Undivided profits | 5,017.33 | 1,747.54 | 1,409.17 | 1,930.53 |
| Total Capital Accounts | \$ 65,017.33 | \$ 66,747.54 | \$ 78,909.17 | \$ 79,430.53 |
| Total Liabilities and Capital Accounts | \$ 652,709.93 | \$ 844,352.31 | \$ 943,414.24 | \$ 1,216,618.86 |

OFFICERS FOR 1956

R. W. Baskett, President; Ruth E. Baskett, Vice-President and Cashier.

DIRECTORS FOR 1956

R. W. Baskett, Geo. J. Bailey, C. M. Morgan, Elmer E. Wattenberg, Ruth E. Baskett.

Certificate Issued June 19, 1909

No. 156

THE FIRST STATE BANK OF WALSENBURG, WALSENBURG

(Huerfano County)

DIRECTORS FOR 1955

R. A. Babcock, President; G. G. Caldwell, Executive Vice-President; F. C. Unfug, Cashier;
J. A. Murray, Assistant Vice-President; A. H. Stephens and G. S. Spock, Assistant Cashiers.

OFFICERS FOR 1955

R. A. Babcock, G. G. Caldwell, J. A. Murray.

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 431,977.89 | \$ 596,913.00 | \$ 813,246.29 | \$ 649,224.04 |
| United States Government obligations, direct and guaranteed .. | 2,301,880.71 | 1,857,417.10 | 1,636,140.12 | 1,841,752.38 |
| Obligations of States and political subdivisions | 151,986.94 | 534,693.18 | 583,767.74 | 622,249.20 |
| Loans and discounts (including overdrafts) | 896,721.57 | 992,242.42 | 1,140,871.25 | 1,022,567.53 |
| Bank premises owned | 2,000.00 | 2,000.00 | 2,000.00 | 2,000.00 |
| Furniture and Fixtures | 5,912.00 | 2,000.00 | 2,000.00 | 5,000.00 |
| Real estate owned other than bank premises | 10.00 | 10.00 | | |
| Total Assets | \$ 3,790,489.11 | \$ 3,985,275.70 | \$ 4,178,025.40 | \$ 4,142,793.15 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations .. | \$ 2,093,022.38 | \$ 2,237,036.32 | \$ 2,023,345.53 | \$ 2,343,084.82 |
| Time deposits of individuals, partnerships, and corporations | 1,055,617.81 | 961,514.78 | 926,912.53 | 958,259.66 |
| Deposits of United States Government (including postal savings) .. | 58,599.50 | 91,389.22 | 104,393.88 | 53,026.97 |
| Deposits of States and political subdivisions | 230,373.02 | 218,514.51 | 687,829.77 | 367,740.24 |
| Other deposits (certified and officers' checks, etc.) | 10,331.60 | 19,803.91 | 52,730.77 | 34,441.50 |
| Total Deposits | \$ 3,447,944.31 | \$ 3,628,258.74 | \$ 3,795,212.48 | \$ 3,756,553.19 |
| 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 | 42,544.80 | 57,016.96 | 82,812.92 | 86,239.96 |
| Total Capital Accounts | \$ 342,544.80 | \$ 357,016.96 | \$ 382,812.92 | \$ 386,239.96 |
| Total Liabilities and Capital Accounts | \$ 3,790,489.11 | \$ 3,985,275.70 | \$ 4,178,025.40 | \$ 4,142,793.15 |

OFFICERS FOR 1956

G. G. Caldwell, President; J. A. Murray, Vice-President; Fritz C. Unfug, Cashier-Secretary;
A. H. Stephens, Assistant Vice-President; George Spock, Assistant Cashier.

DIRECTORS FOR 1956

R. A. Babcock, G. G. Caldwell, J. A. Murray.

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 297,570.90 | \$ 325,961.96 | \$ 255,648.00 | \$ 350,396.51 |
| United States Government obligations, direct and guaranteed ... | 615,626.11 | 416,000.00 | 564,953.50 | 405,126.63 |
| Obligations of States and political subdivisions | 185,254.99 | 202,640.87 | 214,046.84 | 218,534.50 |
| Loans and discounts (including overdrafts) | 893,586.31 | 1,118,467.87 | 879,405.21 | 978,196.32 |
| Furniture and Fixtures | 2,400.00 | 2,160.00 | 2,160.00 | 9,896.90 |
| Total Assets | \$ 1,994,438.31 | \$ 2,065,230.70 | \$ 1,916,213.55 | \$ 1,962,150.86 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations. \$ | 1,420,344.59 | \$ 1,464,744.00 | \$ 1,321,107.69 | \$ 1,385,528.43 |
| Time deposits of individuals, partnerships, and corporations | 61,723.16 | 87,083.21 | 58,116.29 | 58,012.73 |
| Deposits of United States Government (including postal savings) | | 6,998.65 | 5,841.95 | 3,102.05 |
| Deposits of States and political subdivisions | 176,375.35 | 167,159.35 | 166,474.22 | 160,827.57 |
| Deposits of banks | 18,727.08 | 18,727.08 | 18,727.08 | 18,727.08 |
| Other deposits (certified and officers' checks, etc.) | 12,500.00 | 17,500.00 | 15,000.00 | 11,480.00 |
| Total Deposits | \$ 1,689,670.18 | \$ 1,762,212.29 | \$ 1,585,267.23 | \$ 1,637,677.86 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 | \$ 50,000.00 |
| Surplus | 150,000.00 | 150,000.00 | 150,000.00 | 150,000.00 |
| Undivided profits | 104,768.13 | 103,018.41 | 130,946.32 | 124,473.00 |
| Total Capital Accounts | \$ 304,768.13 | \$ 303,018.41 | \$ 330,946.32 | \$ 324,473.00 |
| Total Liabilities and Capital Accounts | \$ 1,994,438.31 | \$ 2,065,230.70 | \$ 1,916,213.55 | \$ 1,962,150.86 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued April 4, 1998

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 196,039.42 | \$ 213,499.09 | \$ 192,545.32 | \$ 254,613.19 |
| United States Government obligations, direct and guaranteed ... | 399,969.00 | 395,836.00 | 395,836.00 | 443,586.00 |
| Obligations of States and political subdivisions | 136,858.00 | 140,858.00 | 173,753.00 | 165,251.13 |
| Other bonds, notes, and debentures | 36,937.50 | 36,937.50 | 31,962.50 | 36,937.50 |
| Loans and discounts (including overdrafts) | 355,587.50 | 371,997.82 | 336,217.02 | 331,864.70 |
| Bank premises owned | 1,561.00 | 1,461.00 | 1,361.00 | 1,261.00 |
| Furniture and Fixtures | 1,921.00 | 1,651.00 | 1,381.00 | 2,111.00 |
| Other assets | 15,188.36 | 12,615.12 | 11,782.06 | 15,884.22 |
| Total Assets | \$ 1,144,061.78 | \$ 1,174,855.53 | \$ 1,144,837.90 | \$ 1,251,508.74 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations.. | \$ 515,255.29 | \$ 544,236.97 | \$ 474,007.57 | \$ 550,514.10 |
| Time deposits of individuals, partnerships, and corporations | 348,510.56 | 350,755.90 | 374,255.99 | 393,004.60 |
| Deposits of States and political subdivisions | 141,088.98 | 134,824.84 | 152,340.98 | 156,114.27 |
| Other deposits (certified and officers' checks, etc.) | 17,900.26 | 17,542.54 | 16,737.24 | 19,722.65 |
| Total Deposits | \$ 1,022,755.09 | \$ 1,047,360.25 | \$ 1,017,341.78 | \$ 1,119,355.62 |
| 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 | \$ 50,000.00 |
| Surplus | 35,000.00 | 40,000.00 | 40,000.00 | 40,000.00 |
| Undivided profits | 58,806.69 | 59,995.28 | 59,996.12 | 39,653.12 |
| Total Capital Accounts | \$ 118,806.69 | \$ 124,995.28 | \$ 124,996.12 | \$ 129,653.12 |
| Total Liabilities and Capital Accounts | \$ 1,144,061.78 | \$ 1,174,855.53 | \$ 1,144,837.90 | \$ 1,251,508.74 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1955

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

DIRECTORS FOR 1955

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

| RESOURCES | June 30, 1955 | Dec. 31, 1955 | June 30, 1956 | Dec. 31, 1956 |
|--|------------------------|------------------------|------------------------|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 1,192,410.06 | \$ 1,178,793.92 | \$ 966,392.66 | \$ 1,259,852.29 |
| United States Government obligations, direct and guaranteed | 823,072.00 | 722,637.00 | 623,125.00 | 608,038.00 |
| Obligations of States and political subdivisions | 37,500.00 | 40,000.00 | 40,000.00 | 40,000.00 |
| Corporate stocks (including stock of Federal Reserve Bank) | 4,800.00 | 6,300.00 | 6,300.00 | 6,300.00 |
| Loans and discounts (including overdrafts) | 1,318,661.80 | 1,386,674.98 | 1,358,841.54 | 1,296,785.21 |
| Bank premises owned | 2,833.39 | 1.00 | 1.00 | 1.00 |
| Furniture and Fixtures | 929.32 | 1.00 | 1.00 | 1.00 |
| Real estate owned other than bank premises | 6,000.00 | 6,000.00 | 6,000.00 | 6,000.00 |
| Other assets | 746.72 | 936.52 | | |
| Total Assets | \$ 3,386,953.29 | \$ 3,341,344.42 | \$ 3,000,661.20 | \$ 3,216,977.50 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | \$ 2,468,904.32 | \$ 2,454,366.12 | \$ 2,095,924.71 | \$ 2,337,901.03 |
| Time deposits of individuals, partnerships, and corporations | 549,516.59 | 538,393.74 | 543,273.43 | 539,327.02 |
| Deposits of United States Government (including postal savings) | 20,459.25 | 1,441.18 | 1,146.00 | 1,721.00 |
| Deposits of States and political subdivisions | 96,295.23 | 89,311.05 | 91,430.26 | 73,715.56 |
| Total Deposits | \$ 3,135,175.39 | \$ 3,083,512.09 | \$ 2,731,774.40 | \$ 2,952,664.61 |
| Other liabilities | | 12,000.00 | | 12,000.00 |
| CAPITAL ACCOUNTS | | | | |
| Capital | \$ 60,000.00 | \$ 60,000.00 | \$ 60,000.00 | \$ 60,000.00 |
| Surplus | 150,000.00 | 150,000.00 | 150,000.00 | 150,000.00 |
| Undivided profits | 41,777.90 | 35,832.33 | 58,886.80 | 42,312.89 |
| Total Capital Accounts | \$ 251,777.90 | \$ 245,832.33 | \$ 268,886.80 | \$ 252,312.89 |
| Total Liabilities and Capital Accounts | \$ 3,386,953.29 | \$ 3,341,344.42 | \$ 3,000,661.20 | \$ 3,216,977.50 |

OFFICERS FOR 1956

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

DIRECTORS FOR 1956

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



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