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FIFTY-FOURTH
ANNUAL REPORT
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, 1960

To December 31, 1960

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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*

HARRY BLOOM, *Supervising Bank Examiner*

DEPUTY COMMISSIONERS

MERLE E. ALBRECHT

CARLOS E. ARTERBURN

C. H. BUGHMAN

HORACE E. DAVIS

CLARENCE GAINES

HOWARD C. ISENHART

SAM B. MORGAN

ROBERT A. SCOUTEN

EDWARD L. STOLLER

PRESTON E. TIDVALL

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

RAYMOND B. DILLON, *Small Loan Examiner*

ARTHUR A. SWANSON, *Small Loan Examiner*

DONALD E. DELANGE, *Credit Union Examiner*

HOWARD M. PRIVETT, *Credit Union Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

MAXINE S. BLOOMQUIST, *Administrative Secretary*

BARBARA BROWN, *Stenographer*

ANNE DOOLEY, *Stenographer*

ROSE NELSON, *Stenographer*

MARY SPENCER, *Typist*

OFFICE

Room 325, State Office Building

Denver 2, Colorado

Telephone: AComa 2-9911, Ext. 2121, 2122, 2123

BANKING BOARD
(Created July 1, 1957)

FRANK E. GOLDY, *Chairman*

VINCENT F. ASSAIANTE, Colorado Springs 1959-1965

E. L. BACON, Grand Junction 1957-1961

THEODORE D. BROWN, Sterling 1957-1963

FLOYD W. KRAMER, Denver 1959-1965

H. E. McKEEVER, Granada 1957-1961

SYDNEY E. SHUTERAN, 1963

LETTER OF TRANSMITTAL

December 31, 1960

To His Excellency
STEPHEN L. R. McNICHOLS
Governor of Colorado

Sir:

I have the honor to submit the Fifty-fourth Annual Report of the Department of Banking for the year 1960 in compliance with the terms and provisions of 14-12-7, Colorado Banking Code of 1957, being the state banking laws.

Respectfully submitted,

FRANK E. GOLDY,
Commissioner of Banking

Department Income—1960

January 1, 1960, through December 31, 1960

Bank Examinations	\$ 89,883.39
Credit Union Examinations	21,480.67
Consumer Finance Licenses	60,750.00
Retail Motor Vehicle Installment Sales Act Licenses	10,725.00
1913 Money Lender Licenses	17,100.00
Money Order Licenses	2,780.00
Certified Copies	165.00
Service Charges	177.00
Copies of Laws	111.98
	<hr/>
Total Income	\$203,173.04

Department Expenses—1960

January 1, 1960, through December 31, 1960

Salaries	\$158,331.49
State's Share of Retirement	9,452.83
Contractual Services	691.00
Printing	1,909.90
Telephone and Telegraph	55.50
Postage	1,703.80
Office Supplies	745.20
Dues and Memberships	35.00
Travel—In State	20,179.40
Travel—Out of State	715.05
Repairs	1,201.20
Subscriptions	334.00
Equipment	983.10
Miscellaneous Fees	7.50
	<hr/>
Total Expenses	\$196,344.97
	<hr/>
Difference	6,828.07

SUGGESTED LEGISLATION

Commercial Banks:

Provide for the reorganization of the department into separate divisions to meet the demands created by the rapidly growing number of commercial banks, industrial banks, credit unions, and finance companies.

Provide for per diem allowance for members of the State Banking Board.

Clarify and prescribe standards for construction of drive-up facilities and their proximity to main banking quarters.

Industrial Banks:

Eliminate the conduct of any other business in the same office with an industrial bank.

Provide for the ownership of stock as a requirement for being a director of an industrial bank.

Credit Unions:

Increase Guaranty Fund limit to 30%.

Provide for loan officers under direct control of Credit Committee.

Mandatory Blanket Bond coverage—directors, credit and supervisory committees, collectors, credit union employees.

Provide for interest refunds to borrowers if authorized by Board of Directors.

Stipulate clearly what constitutes compensation of members and officers.

Waiving of dividends on unclaimed accounts.

Provision for disposing of accounts of members whose whereabouts are unknown for five years.

Provide for due process of law in foreclosures and judgments.

Right to lease, purchase, hold and dispose of property necessary and incidental to its operation.

Provide for limitations on investments other than direct loans to members.

Provide for charging out uncollectible assets or establishment of reserves to cover such accounts.

Consumer Finance Act:

Licenses be restricted to lending, insurance, and notary services unless other business is authorized by the Commissioner in writing after an investigation.

Provision for penalty of \$5.00 for each day of delinquency for failure to file reports when due.

Money Lenders Act of 1913:

Increase license fee comparable to fees on other lending laws.

Increase the cost of certified copies of surety bond to at least \$2.50.

Provision for penalty of \$5.00 for each day of delinquency for failure to file reports when due.

Prohibit all fees, commissions, charges and renewal costs under whatever name, the only charge being the 2% per month on declining balance.

Increase time for filing and deciding on complaint cases to 15 days.

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Annual Report—1960

AMENDMENT, INCREASED CAPITAL STOCK

Minnequa Bank of Pueblo, Pueblo, to \$250,000.00

Kiowa State Bank, Kiowa, to \$50,000.00

Moffat County Bank, Craig, to \$200,000.00

Colorado State Bank, Walsh, to \$100,000.00

Cherry Creek Bank, Denver, to \$500,000.00

Guaranty Bank & Trust Co., Denver, to \$1,500,000.00

CERTIFICATES OF AUTHORITY ISSUED

Evergreen State Bank, Evergreen, Colorado

Arvada State Bank, Arvada, Colorado

Commonwealth State Bank, Boulder, Colorado

Center State Bank, Denver, Colorado

INDUSTRIAL BANKS ORGANIZED

Home Loan Industrial Bank, Grand Junction, Colorado

MONEY LENDERS

There were 345 Consumer Finance Companies licensed in 1960

There were 292 1913 Money Lenders licensed in 1960

There were 133 Retail Motor Vehicle Installment Sales Companies licensed in 1960

CREDIT UNIONS

There were 167 Credit Unions in 1960

INDUSTRIAL BANKS

There were 39 Industrial Banks in operation during 1960

MONEY ORDER COMPANIES

There were 17 companies licensed during 1960

TITLE AND GUARANTY COMPANIES

There were 3 Title and Guaranty Companies in operation during 1960

Industrial Banks—1960

Thrift Industrial Bank.....	Denver
Commonwealth Industrial Bank (converted late '60).....	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
American Industrial Bank.....	Denver
Englewood-Colorado Industrial Bank.....	Englewood
Boulder Industrial Bank (in liquidation).....	Boulder
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Lakewood
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.....	Ft. Collins
Basin Industrial Bank.....	Cortez
Leeman Industrial Bank.....	Denver
Longmont Industrial Bank.....	Longmont
Capitol Industrial Bank.....	Denver
Commercial Industrial Bank.....	Denver
First Industrial Bank.....	Colorado Springs
Holyoke Industrial Bank.....	Holyoke
Home Security Industrial Bank.....	Colorado Springs
Rocky Mountain Industrial Bank.....	Colorado Springs
Merchants Industrial Bank.....	Denver
Metropolitan Industrial Bank.....	Denver
Republic Industrial Bank.....	Pueblo
Preferred Industrial Bank.....	Denver
Centennial Industrial Bank.....	Denver
Craig Industrial Bank.....	Craig
Home Loan Industrial Bank.....	Grand Junction

Credit Unions—1960

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 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 & Hospital Credit Union.....	Denver
Tramco Employees Credit Union.....	Denver
The Bellco Credit Union.....	Denver
Greeley Public Schools Credit Union.....	Greeley
Wedenem Credit Union.....	Denver
Waiters and 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
Catholic Nurses 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
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
Athmar Brethren Credit Union.....	Denver
Motorway Credit Union.....	Alamosa
Soooper Credit Union.....	Denver
Denver Sixty-Six Credit Union.....	Denver
Coleman 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
Sealtest Credit Union.....	Denver
Rye Home Credit Union.....	Rye
Ringsby Credit Union.....	Denver
Butcher Workmen 641 Credit Union.....	Denver
Denver-Chicago Trucking Co. Credit Union.....	Denver
Luby Credit Union.....	Denver
All Saints-Notre Dame 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
St. Vrain Valley Schools Credit Union.....	Longmont
Saint Pius X Credit Union.....	Boulder
Beatrice Credit Union.....	Denver
Cloverleaf Employees Credit Union.....	Englewood
Cloverleaf 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.....	Lakewood
St. Francis Credit Union.....	Lamar
St. Catherine's Parish Credit Union.....	Denver
Springfield Co-op Credit Union.....	Springfield
St. William Parish Credit Union.....	Ft. Lupton
Pueblo Electrical Credit Union.....	Pueblo
Speedkraft Credit Union.....	Denver
Bent County School Employees Credit Union.....	Las Animas
C.S.P.U. Credit Union.....	Colorado Springs
Two Blues Credit Union.....	Denver
Petroleum Information Credit Union.....	Denver
The Denver Japanese Credit Union.....	Denver
Consumers Co-op Credit Union.....	Montrose
Mutua Local No. 7 Credit Union.....	Denver
T-H Credit Union.....	Denver
Holy Cross Credit Union.....	Thornton
Sinton Credit Union.....	Colorado Springs
Mesa County Farmers Union Credit Union.....	Grand Junction
Triple-One Credit Union.....	Denver
St. Vincent's Credit Union.....	Denver
Slope Motorway Credit Union.....	Grand Junction
Iron Workers Credit Union.....	Denver
Craig-White Credit Union.....	Arvada
Sacred Heart Credit Union.....	Colorado Springs
Titan Credit Union.....	Littleton
Royal Gorge Credit Union.....	Florence
One-Thirteen Credit Union.....	Colorado Springs
Alamosa Co-op Credit Union.....	Alamosa
Housing Authority Credit Union.....	Denver
Miti Credit Union.....	Denver
Joint District 50 Credit Union.....	Cedaredge

Building Service Credit Union.....	Denver
SWAC Credit Union.....	Arvada
R. H. and C. Credit Union.....	Denver
Burning Mountain Credit Union.....	Rifle
OEU Credit Union.....	Denver
Mowry Credit Union.....	Colorado Springs
Montrose County Schools Credit Union.....	Montrose
St. Patrick's Ft. Logan Credit Union.....	Denver
Cathedral Parish Credit Union.....	Denver
Kendrick-Bellamy Employees Credit Union.....	Denver
Fellowship Credit Union.....	Lamar
Boulder Valley Schools Credit Union.....	Boulder
Limon Co-op Credit Union.....	Limon
Alamosa Educators Credit Union.....	Alamosa
M. G. Credit Union.....	Greeley
Littleton City Employees Credit Union.....	Littleton
Brewery Workers Credit Union.....	Pueblo
Zion Baptist Brotherhood Credit Union.....	Denver
Caterpillar Denver Employees Credit Union.....	Denver
Upholsterers 22 Credit Union.....	Denver
Christ the King Lutheran Credit Union.....	Denver
St. Joseph Credit Union.....	Salida
St. Mary's Episcopal Credit Union.....	Denver
Hotel & Restaurant Credit Union.....	Denver

Consumer Finance Companies—1960

AKRON

Akron Loan Company, Inc.

ALAMOSA

General Credit Co. of Alamosa

Arthur M. Zipprodt

ARVADA

American Loan Plan, Inc. of Arvada

Fidelity Finance Co. of Arvada

Securities Credit Corporation—Arvada

Harvey White Finance Co.

AURORA

Aetna Finance Company of Denver No. 3

Associates Loan Company

Aurora Finance Company

Beneficial Finance Co., of Aurora

Fidelity Finance Company of Aurora

Finance Acceptance Company
 G.A.C. Finance Corp., of Aurora
 General Credit Company of Aurora
 Household Finance Corp., of Aurora
 Interstate Securities Company
 Liberty Loan Corp., of Colorado

BOONE

Rural Loan Company

BOULDER

Allen Enterprises Loans, Inc.
 American Finance Corporation of Boulder
 Arnold Motor Company
 G.A.C. Finance Corporation of Boulder
 Globe Finance Company
 Household Finance Corporation of Boulder
 Local Loan Company
 Pacific Finance Loans
 E. C. Pickett

BRIGHTON

W. L. Dent
 The H. D. Penrod Finance Corporation
 Stathem Loan Company

BRUSH

R. H. Stenback
 U. S. Loan & Ins., Inc.

CANON CITY

General Credit Company of Canon City
 Reserve Finance Company of Canon City

CASTLE ROCK

Mile High Finance Company

COLORADO SPRINGS

Aetna Finance Company of Colorado Springs
 Allied Finance Company of Colorado Springs
 American Finance Corporation of Colorado Springs
 Associates Loan Company
 BIC Loans of Colorado Springs, Inc.
 Beneficial Finance Company of Colorado Springs
 Century Loan Company of Colorado Springs
 City Loan Company
 Commercial Finance Corporation
 Dial Finance Company of Colorado Springs

Empire Credit Company
 Federal Services Credit Corporation
 Fidelity Finance Company of Colorado Springs
 G.A.C. Finance Corporation of Colorado Springs
 General Acceptance Company of Colorado
 General Credit Company of Colorado Springs
 Home Builders Acceptance Corporation
 Household Finance Corporation of Colorado Springs
 Household Finance Corporation of Colorado Springs
 Lincoln Loan Company
 Motor Securities Corporation
 Joe Newcomer Finance Company
 New London Loan Company
 Public Finance Corporation of Colorado Springs
 Seaboard Finance Company of Colorado Springs
 Seaboard Finance Company of Southgate
 Securities Credit Corporation, Colorado Springs
 Strevell-Paterson West Side Finance Company
 Universal C.I.T. Credit Company

CORTEZ

Basin Finance Company
 Beneficial Finance Company of Cortez
 G.A.C. Finance Corporation of Cortez

CRAIG

Northwestern Colorado Finance Corporation
 Securities Credit Corporation—Craig

DELTA

Consolidated Finance Corporation
 Delta Finance Company

DENVER

A & A Finance Company
 Aetna Finance Company of Denver No. 1
 Aetna Finance Company of Denver No. 2
 Albert Jay Credit Corporation
 Allied Finance Company (Alameda)
 Allied Finance Company (Broadway)
 Allied Finance Company of Denver
 American Finance Corporation
 American Finance Corporation of Denver
 American Loan Plan, Inc.
 American Loan Plan, Inc., of Denver
 Associates Finance Corporation
 Associates Loan Company
 Associates Loan Company

Assured Credit Corporation
Atlas Investment Company
Beneficial Finance Company of Colorado
Beneficial Finance Company of Denver
Broadmoor Investment Company
Capitol Credit, Inc.
Central Finance Corporation
Certified Finance & Acceptance Corporation
Chieftain Finance Company
Citizens Credit Corporation
City Investment Company
Civic Loan Company
Colorado Acceptance Corporation
Colorado Finance Company
Colorado Finance Corporation
Colorado Industrial Company
Colorado Industrial Corporation
Columbia Credit Corporation
Commonwealth Finance Company
Community Finance Corporation
Community Finance Corporation of Denver
Continental Finance Corporation
Continental Finance Corporation of Denver
Credit Acceptance Corporation
Denargo Loan and Finance Company
Dencol Finance Company
Denver Motor Finance Company
Dial Finance Company
Dial Finance Company
Dial Finance Company of Denver
Domestic Finance Company
Economy Budget Company
Equity Acceptance Corporation
Family Finance Company
Federal Services Credit Company
Finance Acceptance Company
Finance Acceptance Company of South Federal
First Commercial Corporation
First Finance Company
First Security Corporation
Flint Finance Company
G.A.C. Finance Corporation
G.A.C. Finance Corporation of Denver No. 2
G.A.C. Finance Corporation of Denver No. 3
G.A.C. Finance Corporation of Denver No. 4
G.A.C. Finance Corporation of Denver No. 5
General Credit Corporation

General Credit Corporation of Denver
James M. Gilday, Finance and Insurance
Golden Credit Company
Household Finance Corporation
Household Finance Corporation of Denver
The Insurance Finance Company
Insurance Premium Finance Corporation
Intermountain Credit Company
Interstate Securities Company
Investment Credit Corporation
Kurland Motors Corporation
L-M Finance Company
Liberty Loan Corporation of Colorado
Liberty Loan Corporation of Denver
Liberty Loan Corporation of Lakeside
Liberty Loan Corporation of Thornton
Loans, Inc.
Local Loan Company
M & S Investment Company
Mayflower Finance Company
Merchants Acceptance Company
Metropolitan Acceptance Company
Mile High Finance Company
Model Credit Company of Colorado
Morr Loan Company
Mountain Finance Company
Murphy Finance Company of Denver
National Motor Finance Corporation
North Denver Finance Company
Northwestern Loan and Investment Company
Paul's Loan Company
Pioneer Discount Corporation
Pomeranz Company
Postal Finance Company
Postal Finance Company of Denver
Protected Credit Company
Public Finance Corporation of Denver No. 1
Public Finance Corporation of Denver No. 2
Public Finance Corporation of Denver No. 3
Realty & Management Company
Republic Finance Company
Retail Finance Corporation
Risley Motor Company
Santa Fe Finance Company
Seaboard Finance Company of Denver, Inc.
Seaboard Finance Company of Denver, Inc.
Seaboard Finance Company of Denver, Inc., Two

Seaboard Finance Company of Denver, Inc., Three
 Seaboard Finance Company of Denver, Inc., Five
 Securities Credit Corporation
 Select Finance Company
 Service Loan Corporation
 Strevell-Paterson Finance Co., Inc.
 Strevell-Paterson Finance Co., Inc.
 Thrift Finance Company
 Thrift Finance Company—Athmar Park
 Thrift Finance Company—East Denver
 Thunderbird Finance Company
 Time Credit, Inc.
 United Finance Company
 United Loan Company
 Universal Acceptance Corporation
 Universal C.I.T. Credit Company
 Whitehead Loan Company
 World Finance Company

DERBY

Derby Loan Company
 G.A.C. Finance Corporation of Derby

DOVE CREEK

Southwestern General Finance Corporation

DURANGO

Beneficial Finance Company of Durango
 E-Z Credit Corporation
 Intermountain Finance Company
 Pacific Finance Loans
 Securities Credit Corporation
 Turner Securities
 Western Collectors, Inc.

ENGLEWOOD

Aaron Mosko Motor Company
 Allied Finance Company of Englewood
 Dial Finance Company of Englewood
 Englewood-Colorado Finance Corporation
 Industrial Finance Company
 Liberty Loan Corporation
 Local Loan Company
 Reserve Mortgage Company
 Royal Loan Company
 Seaboard Finance Company of Denver, Inc., Four
 Securities Credit Corporation

ESTES PARK

Estes Loan Company

FLORENCE

Florence Finance Company, Inc.

FORT COLLINS

Associates Loan Company

Ft. Collins Finance Company

General Credit Company of Ft. Collins

Household Finance Corporation of Ft. Collins

Kissock and Cram, Inc.

Pacific Finance Loans

Securities Credit Corporation—Ft. Collins

FORT LUPTON

Herbert L. Dent

FORT MORGAN

Berryhill Finance Company, Inc.

General Credit Company of Fort Morgan

R. H. Stenback

Vannest Finance Company

GRAND JUNCTION

Aetna Finance Company of Grand Junction

Baker Finance Company

Beneficial Finance Company of Grand Junction

Burgess Investment Company

Citizens Finance Company

D & R G Mutual Loan Association

Home Loan & Investment Company

Household Finance Corp. of Grand Junction

Monument Credit Corporation

Pacific Finance Loans

Peoples Acceptance Corporation

Securities Credit Corporation—Grand Junction

Strevell-Paterson Finance Company

Treece Loan Company

Universal C.I.T. Credit Company

GREELEY

Aetna Finance Company of Greeley

Beneficial Finance Company of Greeley

City Finance Company

General Credit Company of Greeley

Greeley Finance Company

Household Finance Corporation of Greeley

Pacific Finance Loans
Securities Credit Corporation

GUNNISON

Gunnison Finance Company

LA JUNTA

American Loan Plan, Inc. of La Junta
General Credit Company of La Junta
Liberty Loan Corporation of La Junta
Mullins Finance Company

LAKEWOOD

Allied Finance Company of Lakewood
American Loan Plan, Inc., of Lakewood
Associates Loan Company
Central Credit Corporation
Community Finance Corporation of Lakewood
Finance Acceptance Company
G.A.C. Finance Corporation of Lakewood
H. H. Hankins Finance Company
Liberty Loan Corporation of Jefferson
Pacific Finance Loans
S and S Acceptance Corporation
Suburban Finance Company
Trailer Finance & Insurance Company
West Side Auto Finance

LAMAR

First Loan Company, Inc.
Fugit Finance Company
Valley Loan Association

LEADVILLE

G.A.C. Finance Corporation of Leadville

LIMON

Lincoln Acceptance, Inc.

LITTLETON

Columbine Finance Company
Finance Acceptance Company
Pacific Finance Loans

LONGMONT

General Credit Company of Longmont
Motor Investment Company
Power Investment Company

LOVELAND

General Credit Company of Loveland
 Liberty Loan Corporation of Loveland

MEEKER

Central Finance Company

MONTROSE

Chipeta Finance Company
 Mountain Credit
 Montrose Finance Company
 Securities Credit Corporation—Montrose

PAONIA

Western Credit Corporation

PUEBLO

Advance Finance Company
 Aetna Finance Company of Pueblo
 American Finance Corporation of Pueblo
 Associates Loan Company
 B-I-C Inc.
 City Loan
 Community Credit Company
 Dial Finance Company of Pueblo
 Farmers Acceptance Corporation
 Fidelity Finance Company of Pueblo
 G.A.C. Finance Corporation of Pueblo
 G.A.C. Finance Corporation of Pueblo No. 1
 General Credit Company of Pueblo
 Great Western Finance Company
 Household Finance Corporation
 Lance Finance Company
 Liberty Loan Corporation of Colorado
 Liberty Loan Corporation of Pueblo
 Local Loan Company
 Midland Finance Company
 Personal Finance Company of Pueblo
 Public Finance Corporation of Pueblo No. 1
 Public Finance Corporation of Pueblo No. 3
 Seaboard Finance Company of Pueblo
 Seaboard Finance Company of Pueblo, Two
 Securities Credit Corporation—Pueblo
 Strevell-Paterson Finance, Inc.
 Universal C.I.T. Credit Company

RIFLE

Rifle Industries, Inc.

ROCKY FORD

Home Finance Company of Rocky Ford

SALIDA

Chaffee County Finance Company

Salida Finance Company

SAN LUIS

Pioneer Investment Company of Taos

SPRINGFIELD

Baca County Finance Company

STEAMBOAT SPRINGS

Northwestern Colorado Finance Corporation

STERLING

American Loan Plan, Inc. of Sterling

Pacific Finance Loans

Securities Credit Corporation

THORNTON

Model Credit Company of Colorado

TRINIDAD

Bennett Agency & Finance Company

Fidelity Finance Company of Trinidad

General Credit Company of Trinidad

Trinidad Credit Company

WALSENBURG

Charles A. Anderson

Paul Krier Agency

WESTMINSTER

Associates Loan Company

Community Finance Corp. of Westminster

Finance Acceptance Company of Westminster

WHEAT RIDGE

Household Finance Corporation of Denver

Local Loan Company

Nichols Loan Corporation of Wheatridge

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

	June 15, 1960	Dec. 31, 1960
RESOURCES		
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$105,875,869.74	\$129,659,177.36
United States Government obligations, direct and guaranteed	159,503,581.06	166,194,332.52
Obligations of States and political subdivisions	32,931,599.18	35,653,795.34
Other bonds, notes, and debentures	1,199,717.42	1,394,220.60
Corporate stocks (including stock of Federal Reserve Bank)	466,931.00	571,333.00
Loans and discounts (including overdrafts)	295,671,694.36	302,446,630.51
Bank premises owned	1,591,279.05	1,789,635.10
Furniture and Fixtures	2,695,001.69	2,645,698.93
Real estate owned other than bank premises	70,346.22	105,641.18
Investments and other assets indirectly representing bank premises or other real estate	2,068,042.85	1,912,072.42
Other assets	3,320,193.97	3,273,058.50
Total Assets	\$605,394,256.54	\$645,645,595.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$278,245,395.45	\$305,049,180.75
Time deposits of individuals, partnerships, and corporations	160,971,790.36	170,374,533.03
Deposits of United States Government (including postal savings)	14,429,554.57	12,988,740.53
Deposits of States and political subdivisions	60,928,922.12	58,006,245.26
Deposits of banks	27,120,216.84	37,298,487.16
Other deposits (certified and officers' checks, etc.)	5,203,495.29	5,291,099.03
Total Deposits	546,899,374.63	589,008,285.76
Bills repayable, rediscounts, and other liabilities for borrowed money	4,775,000.00	100,000.00
Other liabilities	8,824,057.88	10,110,593.87
CAPITAL ACCOUNTS		
Capital	\$ 17,281,000.00	\$ 17,631,000.00
Surplus	16,651,000.00	17,602,000.00
Undivided profits	10,659,114.96	10,478,623.91
Reserves (and retirement account for preferred capital)	304,709.07	715,181.92
Total Capital Accounts	\$ 44,895,824.03	\$ 46,426,805.83
Total Liabilities and Capital Accounts	\$605,394,256.54	\$645,645,595.46
Percentage of Total Capital to Total Deposits	7.88%	
Percentage of Total Capital to Total Assets	7.19%	
Cash Reserves to Total Deposits	22.01%	
Percentage of Assets in Cash and Sight Exchange	20.0%	
Percentage of Assets in U. S. Government Obligations	25.0%	
Percentage of Assets in Other Bonds and Securities	2.0%	
Percentage of Assets in Loans and Discounts	46.0%	
Percentage of Assets in Banking House	2.0%	
Percentage of Assets in Furniture and Fixtures	4.0%	
Percentage of Assets in Other Assets	1.0%	100%
Percentage of Liabilities in Deposits		99.0%
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 15, 1960		100%
Increase in deposits since June 15, 1960		\$ 40,251,338.92
Increase in capital since June 15, 1960		42,108,911.13
		350,000.00

Certificate Issued May 29, 1942

No. 283

PITKIN COUNTY BANK, ASPEN

(Pitkin County)

OFFICERS FOR 1960

W. Lucas Woodall, President; Marguerite Woodall Chalfant, Vice President; Darlene Muir, Cashier.

DIRECTORS FOR 1960

Alton Beck, Marguerite Woodall Chalfant, L. M. Elisha, Clinton B. Stewart, W. Lucas Woodall.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 699,811.17	\$ 228,164.02
United States Government obligations, direct and guaranteed	757,500.00	757,500.00
Obligations of States and political subdivisions.....	594,534.03	677,232.26
Other bonds, notes, and debentures	2,000.00	2,000.00
Loans and discounts (including overdrafts).....	377,660.53	622,770.88
Bank premises owned.....	5,500.00	5,250.00
Furniture and fixtures.....	10,425.00	9,383.00
Total Assets	\$ 2,447,430.73	\$ 2,302,300.16

LIABILITIES	June 15, 1960	Dec. 31, 1960
Demand deposits of individuals, partnerships, and corporations	\$ 898,793.31	\$ 963,756.25
Time deposits of individuals, partnerships, and corporations	517,907.12	517,815.77
Deposits of United States Government (including postal savings)	31,202.35	34,410.19
Deposits of States and political subdivisions.....	788,248.94	527,533.96
Other deposits (certified and officers' checks, etc.).....	11,121.59	9,076.36
Total Deposits	\$ 2,247,273.31	\$ 2,052,592.53
Other liabilities	43,345.00	82,358.00

CAPITAL ACCOUNTS	June 15, 1960	Dec. 31, 1960
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	75,000.00	100,000.00
Undivided profits	31,812.42	17,349.63
Total Capital Accounts.....	\$ 156,812.42	\$ 167,349.63
Total Liabilities and Capital Accounts.....	\$ 2,447,430.73	\$ 2,302,300.16

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1960

W. L. Hazlett, President; J. K. Hazlett, Vice President; A. J. Dreiling, Vice President and Cashier; John Modrcin and Owen Goodspeed, Assistant Cashiers; Ray H. Firestone, Treasurer.

DIRECTORS FOR 1960

W. L. Hazlett, J. K. Hazlett, C. E. Childs, C. B. Strait, R. H. Rackett, Ray H. Firestone, George E. Friend.

RESOURCES	Junc 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,106,733.75	\$ 771,759.15
United States Government obligations, direct and guaranteed	3,385,591.05	3,190,722.95
Obligations of States and political subdivisions	364,645.83	603,500.34
Corporate stocks (including stock of Federal Reserve Bank)		99,900.00
Loans and discounts (including overdrafts)	2,203,935.53	2,901,761.41
Bank premises owned	5,100.00	2,000.00
Furniture and fixtures	27,632.52	44,215.00
Real estate owned other than bank premises	18,000.00	12,000.00
Investments and other assets indirectly representing bank premises or other real estate	99,900.00	
Other assets	58.34	2,215.60
Total Assets	\$ 8,211,597.02	\$ 7,628,074.45
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,873,882.54	\$ 4,273,489.45
Time deposits of individuals, partnerships, and corporations	1,716,838.22	1,851,956.30
Deposits of United States Government (including postal savings)	64,035.21	94,366.19
Deposits of States and political subdivisions	1,811,631.12	657,050.29
Deposits of banks	34,629.46	17,416.96
Other deposits (certified and officers' checks, etc.)	75,919.78	40,578.61
Total Deposits	\$ 7,576,936.33	\$ 6,934,857.80
Other liabilities	34,195.64	90,011.45
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	200,465.05	203,205.20
Total Capital Accounts	\$ 600,465.05	\$ 603,205.20
Total Liabilities and Capital Accounts	\$ 8,211,597.02	\$ 7,628,074.45

Certificate Issued April 24, 1957

No. 463

THE PEOPLES BANK, AURORA

(Adams County)

OFFICERS FOR 1960

H. J. Bleakley, President; J. Richard Naylor, Vice President; J. A. Mathis, Assistant Vice President; Bryce A. Heffley, Cashier; L. G. Krieger, Assistant Cashier.

DIRECTORS FOR 1960

H. J. Bleakley, E. B. Jeppesen, Arthur W. Loerke, J. Richard Naylor, Etienne Perenyi, Robert M. Stanley, C. Blake Hiester.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 653,158.20	\$ 1,225,646.59
United States Government obligations, direct and guaranteed	1,749,125.25	2,289,103.31
Obligations of States and political subdivisions.....	101,183.60	270,737.28
Loans and discounts (including overdrafts).....	2,585,566.31	2,690,916.27
Bank premises owned	34,317.33	34,839.95
Furniture and fixtures.....	40,475.67	11,518.86
Other assets	3,354.12	12,717.00
Total Assets	\$ 5,172,180.43	\$ 6,535,479.26

LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,519,848.10	\$ 3,230,187.62
Time deposits of individuals, partnerships, and corporations	847,326.74	1,315,820.01
Deposits of United States Government (including postal savings)	266,691.05	288,945.73
Deposits of States and political subdivisions	871,395.66	1,039,864.14
Other deposits (certified and officers' checks, etc.)	97,341.40	73,218.23
Total Deposits	\$ 4,602,602.95	\$ 5,948,035.73
Other liabilities	141,053.07	159,205.69

CAPITAL ACCOUNTS		
Capital	\$ 210,000.00	\$ 210,000.00
Surplus	70,000.00	70,000.00
Undivided profits	143,524.46	148,237.84
Total Capital Accounts	\$ 423,524.46	\$ 423,237.84
Total Liabilities and Capital Accounts.....	\$ 5,172,180.43	\$ 6,535,479.26

Certificate Issued November 21, 1960

No. 472

COMMONWEALTH STATE BANK, BOULDER

(Boulder County)

OFFICERS FOR 1960

Harry E. Steffen, President; H. Clay Hogan, Executive Vice President; Horace B. Holmes, Secretary.

DIRECTORS FOR 1960

Harry E. Steffen, H. Clay Hogan, Horace B. Holmes.

RESOURCES

Dec. 31, 1960

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 124,415.37
Other bonds, notes, and debentures	36,000.00
Loans and discounts (including overdrafts)	147,305.20
Bank premises owned	24,840.95
Furniture and fixtures	60,959.23
Other assets	23,934.10
Total Assets	\$ 417,454.85

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 23,024.78
Time deposits of individuals, partnerships, and corporations	249,513.53
Total Deposits	\$ 272,538.31
Other liabilities	17,964.66

CAPITAL ACCOUNTS

Capital	\$ 100,000.00
Surplus	20,000.00
Undivided profits	5,698.56
Reserves (and retirement account for preferred capital)	1,253.32
Total Capital Accounts	\$ 126,951.88
Total Liabilities and Capital Accounts	\$ 417,454.85

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1960

E. K. Hilton, President; W. D. Carter, Executive Vice President; E. D. Seymour, Vice President; Richard L. Dunn, Cashier-Secretary; C. J. Jorgenson, Salome S. Taylor, Lorraine Jensen, Assistant Cashiers.

DIRECTORS FOR 1960

J. Perry Bartlett, H. S. Evans, E. K. Hilton, H. Reginald Platts, C. Flint Smith, William D. Carter, Clarence L. Ireland, E. D. Seymour.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,208,221.66	\$ 1,108,726.66
United States Government obligations, direct and guaranteed	2,475,853.13	2,221,781.26
Obligations of States and political subdivisions.....	248,547.99	243,396.21
Loans and discounts (including overdrafts).....	4,820,887.45	5,721,389.96
Bank premises owned.....	72,000.00	70,000.00
Furniture and fixtures.....	64,710.00	57,800.00
Other assets	4,079.51	62.71
Total Assets	\$ 8,894,299.74	\$ 9,423,156.80

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 4,481,551.51	\$ 4,736,452.18
Time deposits of individuals, partnerships, and corporations	2,568,041.39	2,630,112.58
Deposits of United States Government (including postal savings)	184,865.13	245,043.97
Deposits of States and political subdivisions	983,260.76	1,152,574.83
Deposits of banks	9,614.00	9,618.27
Other deposits (certified and officers' checks, etc.)	51,187.16	47,308.67
Total Deposits	\$ 8,278,519.95	\$ 8,821,110.50
Other liabilities	161,023.71	165,832.36

CAPITAL ACCOUNTS

Capital	\$ 200,000.00	\$ 200,000.00
Surplus	162,000.00	175,000.00
Undivided profits	92,756.08	61,213.94
Total Capital Accounts.....	\$ 454,756.08	\$ 436,213.94
Total Liabilities and Capital Accounts	\$ 8,894,299.74	\$ 9,423,156.80

Certificate Issued October 17, 1932

No. 428

THE FIRST BANK OF BRIGHTON, BRIGHTON

(Adams County)

OFFICERS FOR 1960

Leslie L. Sayre, President; John A. Munger, Arthur A. Satterlee, George A. Gribble, Vice Presidents; Gary E. Jensen, Cashier; Roberta A. Joy, Assistant to the President; Garland Anneler, Jane Pruess, Jean Pruess, Dorothy Wagner, Assistant Cashiers; William H. Robinson, Jr., Secretary; Charles W. Sayre, Auditor.

DIRECTORS FOR 1960

Leslie L. Sayre, William H. Robinson, Jr., George J. Mancini, Charles A. Taylor, Don Tanabe, Francis H. Pape, John A. Munger, Arthur A. Satterlee, Oweda L. Sayre.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,136,839.39	\$ 1,851,424.80
United States Government obligations, direct and guaranteed	4,389,860.64	2,870,107.23
Obligations of States and political subdivisions	369,109.48	347,382.91
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00
Loans and discounts (including overdrafts)	3,117,005.76	2,771,143.30
Bank premises owned	31,759.69	29,748.58
Furniture and fixtures	30,028.03	25,212.96
Other assets	44,792.62	69,597.68
Total Assets	\$ 9,131,395.61	\$ 7,976,617.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,237,445.04	\$ 3,769,082.30
Time deposits of individuals, partnerships, and corporations	1,217,076.05	1,285,466.81
Deposits of United States Government (including postal savings)	130,510.96	129,165.61
Deposits of States and political subdivisions	3,836,630.36	2,150,322.55
Deposits of banks	41,529.48	
Other deposits (certified and officers' checks, etc.)	93,599.97	23,169.63
Total Deposits	\$ 8,556,791.86	\$ 7,357,206.90
Other liabilities	96,143.44	86,808.75
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	77,238.48	131,379.98
Reserves (and retirement account for preferred capital)	1,221.83	1,221.83
Total Capital Accounts	\$ 478,460.31	\$ 532,601.81
Total Liabilities and Capital Accounts	\$ 9,131,395.61	\$ 7,976,617.46

Certificate Issued July 8, 1958

No. 465

BROOMFIELD HEIGHTS BANK, BROOMFIELD

(Boulder County)

OFFICERS FOR 1960

I. Kenneth Hoyle, President; John D. Rankin, Cashier.

DIRECTORS FOR 1960

Roger D. Knight, Jr., K. C. Ensor, I. Kenneth Hoyle, Francis M. Bain, Joseph A. Uhl.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 424,704.85	\$ 206,384.72
United States Government obligations, direct and guaranteed	396,095.00	398,832.25
Loans and discounts (including overdrafts)	895,251.05	855,155.60
Bank premises owned		8,062.40
Furniture and fixtures	18,119.66	18,414.96
Investments and other assets indirectly representing bank premises or other real estate	4,627.63	
Other assets	4,067.92	3,432.97
Total Assets	\$ 1,742,866.11	\$ 1,490,232.90

LIABILITIES	June 15, 1960	Dec. 31, 1960
Demand deposits of individuals, partnerships, and corporations	\$ 943,048.48	\$ 763,929.59
Time deposits of individuals, partnerships, and corporations	128,748.65	182,817.36
Deposits of United States Government (including postal savings)	11,272.08	22,100.75
Deposits of States and political subdivisions	338,960.23	174,453.92
Deposits of banks	50,000.00	50,000.00
Other deposits (certified and officers' checks, etc.)	4,923.84	15,263.72
Total Deposits	\$ 1,476,953.28	\$ 1,208,565.34
Other liabilities	26,715.79	31,133.89

CAPITAL ACCOUNTS	June 15, 1960	Dec. 31, 1960
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	50,000.00	50,000.00
Undivided profits	39,197.04	50,583.67
Total Capital Accounts	\$ 239,197.04	\$ 250,583.67
Total Liabilities and Capital Accounts	\$ 1,742,866.11	\$ 1,490,232.90

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1960

John M. Needham, President; Warren M. Watrous, Executive Vice President; Alonzo Petteys, Vice President; Robert U. Hansen, Vice President and Cashier; John J. Higgins, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,052,291.36	\$ 982,534.82
United States Government obligations, direct and guaranteed	758,827.31	1,142,865.13
Obligations of States and political subdivisions.....	184,488.26	177,488.26
Loans and discounts (including overdrafts).....	2,471,568.95	2,266,908.60
Furniture and fixtures.....	1.00	1.00
Total Assets	\$ 4,467,176.88	\$ 4,569,797.81
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,303,567.10	\$ 2,440,618.93
Time deposits of individuals, partnerships, and corporations	1,142,384.64	1,192,912.72
Deposits of United States Government (including postal savings).....	36,031.31	30,806.44
Deposits of States and political subdivisions	415,620.30	306,034.38
Other deposits (certified and officers' checks, etc.).....	32,011.18	29,936.48
Total Deposits	\$ 3,929,614.53	\$ 4,000,308.95
CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	250,000.00	350,000.00
Undivided profits	137,562.35	69,488.86
Total Capital Accounts.....	\$ 537,562.35	\$ 569,488.86
Total Liabilities and Capital Accounts.....	\$ 4,467,176.88	\$ 4,569,797.81

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

George D. Tubbs, L. L. Reinecker, Willard Gross, W. K. Cline, Gene W. Penny.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 483,850.63	\$ 752,694.80
United States Government obligations, direct and guaranteed -----	1,039,864.00	1,074,707.46
Obligations of States and political subdivisions -----	230,484.91	213,484.91
Other bonds, notes, and debentures -----	3,920.00	3,920.00
Loans and discounts (including overdrafts) -----	1,784,019.20	1,863,848.34
Bank premises owned -----	1.00	1.00
Furniture and fixtures -----	6,151.00	1.00
Other assets -----	52,740.55	22,417.59
Total Assets -----	\$ 3,601,031.29	\$ 3,931,075.10
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 2,478,768.55	\$ 2,794,272.11
Time deposits of individuals, partnerships, and corporations -----	506,714.29	562,469.64
Deposits of United States Government (including postal savings) -----	4,181.56	5,177.43
Deposits of States and political subdivisions -----	145,423.31	75,883.63
Other deposits (certified and officers' checks, etc.) -----	65,664.17	90,208.93
Total Deposits -----	\$ 3,200,751.88	\$ 3,528,011.79
CAPITAL ACCOUNTS		
Capital -----	\$ 100,000.00	\$ 100,000.00
Surplus -----	150,000.00	150,000.00
Undivided profits -----	150,279.41	153,063.31
Total Capital Accounts -----	\$ 400,279.41	\$ 403,063.31
Total Liabilities and Capital Accounts -----	\$ 3,610,011.29	\$ 3,931,075.10

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1960

W. L. Best, President; John E. Miller, Vice President and Cashier; Lois C. Ritter, Assistant Cashier.

DIRECTORS FOR 1960

Hugh C. Best, W. L. Best, Noah Diedrich, John E. Miller, George Danyla.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 77,607.11	\$ 175,925.40
United States Government obligations, direct and guaranteed	177,200.00	276,136.42
Obligations of States and political subdivisions	46,338.36	25,195.02
Loans and discounts (including overdrafts)	602,236.66	550,805.05
Bank premises owned	1,574.94	1,349.95
Furniture and fixtures	9,381.15	10,886.36
Real estate owned other than bank premises	150.00	
Other assets	296.10	296.10
Total Assets	\$ 914,784.32	\$ 1,040,594.30
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 426,357.27	\$ 422,845.16
Time deposits of individuals, partnerships, and corporations	241,585.85	243,302.87
Deposits of United States Government (including postal savings)	3,265.25	4,859.39
Deposits of States and political subdivisions	133,558.12	234,515.10
Deposits of banks	9,686.97	38,591.50
Other deposits (certified and officers' checks, etc.)	163.93	143.93
Total Deposits	\$ 814,617.39	\$ 944,257.95
Other liabilities	630.77	1,313.38
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	55,000.00	60,000.00
Undivided profits	19,536.16	10,222.97
Total Capital Accounts	\$ 99,536.16	\$ 95,022.97
Total Liabilities and Capital Accounts	\$ 914,784.32	\$ 1,040,594.30

Certificate Issued July 24, 1916

No. 312

FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 278,792.61	\$ 380,199.41
United States Government obligations, direct and guaranteed	669,256.25	1,162,356.25
Obligations of States and political subdivisions	225,777.89	224,047.13
Loans and discounts (including overdrafts)	1,464,686.94	1,298,316.69
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Total Assets	\$ 2,638,515.69	\$ 3,064,921.48
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,101,066.06	\$ 1,339,064.79
Time deposits of individuals, partnerships, and corporations	1,165,591.71	1,199,419.81
Deposits of United States Government (including postal savings)	14,048.00	14,713.46
Deposits of States and political subdivisions	143,868.27	297,034.55
Other deposits (certified and officers' checks, etc.)	7,117.32	6,552.52
Total Deposits	\$ 2,431,691.36	\$ 2,856,785.13
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	56,824.33	58,136.35
Total Capital Accounts	\$ 206,824.33	\$ 208,136.35
Total Liabilities and Capital Accounts	\$ 2,638,515.69	\$ 3,064,921.48

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1960

P. S. Miller, President; W. C. Buboltz, Vice President and Cashier; R. G. Oliver, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 530,665.14	\$ 481,566.72
United States Government obligations, direct and guaranteed	1,094,459.38	1,319,433.38
Obligations of States and political subdivisions	78,260.35	102,895.21
Loans and discounts (including overdrafts)	1,295,246.93	1,195,638.49
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Total Assets	\$ 2,998,633.80	\$ 3,099,535.80
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,147,965.14	\$ 1,264,444.18
Time deposits of individuals, partnerships, and corporations	911,993.73	912,380.06
Deposits of United States Government (including postal savings)	26,803.25	41,077.04
Deposits of States and political subdivisions	589,712.05	568,149.70
Other deposits (certified and officers' checks, etc.)	24,974.66	5,477.82
Total Deposits	\$ 2,701,448.83	\$ 2,791,528.80
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	125,000.00	125,000.00
Undivided profits	122,184.97	133,007.00
Total Capital Accounts	\$ 297,184.97	\$ 308,007.00
Total Liabilities and Capital Accounts	\$ 2,998,633.80	\$ 3,099,535.80

Certificate Issued February 21 1944

No 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1960

Victor Weed, President; V. L. Weed, Vice President and Cashier; Frances E. Vitera,
Assistant Cashier.

DIRECTORS FOR 1960

Emil Rehfeld, August Kern, Irvin M. Bricker, Victor Weed, V. L. Weed.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 477,360.32	\$ 842,198.33
United States Government obligations, direct and guaranteed -----	502,500.00	438,437.50
Obligations of States and political subdivisions -----	21,000.00	30,776.79
Loans and discounts (including overdrafts) -----	987,916.63	1,479,535.16
Bank premises owned -----	1,000.00	1,000.00
Furniture and fixtures -----	11,683.11	7,000.00
 Total Assets -----	 \$ 2,001,460.06	 \$ 2,798,947.78
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 1,230,119.22	\$ 1,946,526.96
Time deposits of individuals, partnerships, and corporations -----	382,546.13	508,349.76
Deposits of United States Government (including postal savings) -----	2,164.11	7,897.29
Deposits of States and political subdivisions -----	206,175.02	150,453.60
Other deposits (certified and officers' checks, etc.) -----	7,988.50	14,074.73
 Total Deposits -----	 \$ 1,823,992.98	 \$ 2,627,302.34
 CAPITAL ACCOUNTS		
Capital -----	\$ 50,000.00	\$ 50,000.00
Surplus -----	50,000.00	50,000.00
Undivided profits -----	72,467.08	71,645.44
 Total Capital Accounts -----	 \$ 172,467.08	 \$ 171,645.44
 Total Liabilities and Capital Accounts -----	 \$ 2,001,460.06	 \$ 2,793,947.78

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1960

Winford M. Griffin, Chairman of Board and President; Kenneth F. Heizer, Vice President and Cashier; Will E. Briscoe, Caywood B. Lindsey, Raymond O. Shawen, Robert I. Skinner, Vice Presidents; William C. Krueger, Trust Officer; Noble P. Andersen, Milo Yalich, Wallace J. Adams, Jr., Assistant Cashiers.

DIRECTORS FOR 1960

Winford Griffin, Rush Appelman, Kenneth D. Brookhart, Kenneth F. Heizer, Ira L. Hofer, Caywood B. Lindsey, Lewis M. Poe, Howard E. Reader, J. B. Shearer.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 876,142.99	\$ 776,417.74
United States Government obligations, direct and guaranteed	1,734,351.92	1,637,866.88
Obligations of States and political subdivisions	415,642.92	495,275.45
Other bonds, notes, and debentures	19,373.05	22,605.79
Loans and discounts (including overdrafts)	3,774,401.60	3,630,048.07
Bank premises owned	30,299.74	28,399.74
Furniture and fixtures	35,400.52	32,200.52
Real estate owned other than bank premises		15,000.00
Other assets	5,560.78	11,433.22
Total Assets	\$ 6,891,173.52	\$ 6,649,247.41

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 3,835,027.36	\$ 3,760,773.37
Time deposits of individuals, partnerships, and corporations	1,293,515.34	1,216,311.94
Deposits of United States Government (including postal savings)	160,632.65	195,809.51
Deposits of States and political subdivisions	898,213.72	724,056.32
Other deposits (certified and officers' checks, etc.)	107,430.96	68,138.30
Total Deposits	\$ 6,294,820.03	\$ 5,965,089.44
Other liabilities	90,266.94	106,135.71

CAPITAL ACCOUNTS

Capital	\$ 200,000.00	\$ 200,000.00
Surplus	225,000.00	225,000.00
Undivided profits	81,086.55	153,022.26
Total Capital Accounts	\$ 506,086.55	\$ 578,022.26
Total Liabilities and Capital Accounts	\$ 6,891,173.52	\$ 6,649,247.41

Certificate Issued March 21, 1908

No. 20

THE COLORADO COMMERCIAL AND SAVINGS BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1960

Paul D. Swan, Chairman of the Board; J. C. Culley, President; Vincent F. Assaiante, A. A. Ladd, Jr., Vice Presidents; B. W. Dougherty, Cashier and Trust Officer; M. J. Griffin, Assistant Vice President; Frances M. Whyte, Assistant Vice President and Assistant Trust Officer; A. J. Kieffer and J. D. Schroeder, Assistant Cashiers.

DIRECTORS FOR 1960

O. N. Brathovde, J. C. Culley, George L. Dern, Park H. Jones, Paul D. Swan, Vincent F. Assaiante, A. A. Ladd, Jr., Earl H. Schwab.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,545,589.95	\$ 1,201,779.57
United States Government obligations, direct and guaranteed	1,584,415.00	2,181,933.50
Obligations of States and political subdivisions	589,058.79	735,893.77
Loans and discounts (including overdrafts).....	4,302,722.65	4,480,272.00
Bank premises owned.....	78,000.00	74,804.68
Furniture and fixtures.....	25,127.32	36,875.46
Other assets	24,746.59	34,799.93
Total Assets	\$ 8,149,660.30	\$ 8,746,358.91

LIABILITIES	June 15, 1960	Dec. 31, 1960
Demand deposits of individuals, partnerships, and corporations	\$ 4,184,200.88	\$ 4,435,433.15
Time deposits of individuals, partnerships, and corporations	2,564,235.12	2,602,340.98
Deposits of United States Government (including postal savings)	153,928.14	249,183.43
Deposits of States and political subdivisions.....	463,716.69	462,155.28
Deposits of banks	31,319.93	176,764.15
Other deposits (certified and officers' checks, etc.).....	99,850.61	216,679.09
Total Deposits	\$ 7,497,251.37	\$ 8,142,556.08
Other liabilities	140,925.84	122,984.86

CAPITAL ACCOUNTS	June 15, 1960	Dec. 31, 1960
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	225,000.00	225,000.00
Undivided profits	61,483.09	30,817.97
Total Capital Accounts	\$ 511,483.09	\$ 480,817.97
Total Liabilities and Capital Accounts.....	\$ 8,149,660.30	\$ 8,746,358.91

Certificate Issued June 17, 1957

No. 464

PIKES PEAK BANK OF COMMERCE, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1960

Harry Blunt, Chairman of Board; W. L. Liggett, President; William C. Henderson, Vice President; H. O. Roberson, Cashier; H. N. Sheer and H. M. Oaks, Assistant Cashiers.

DIRECTORS FOR 1960

W. L. Liggett, Wm. C. Henderson, H. O. Roberson, Harry Blunt, Waldo Dyck, Wm. A. Osborne, Emil Clark.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 634,955.06	\$ 561,860.08
United States Government obligations, direct and guaranteed -----	773,726.56	845,491.42
Obligations of States and political subdivisions -----	84,248.77	167,760.96
Loans and discounts (including overdrafts) -----	1,130,868.96	1,182,268.95
Furniture and fixtures -----	47,094.94	41,097.59
Investments and other assets indirectly representing bank premises or other real estate -----		1,417.08
Other assets -----	250.00	405.11
Total Assets -----	\$ 2,671,144.29	\$ 2,800,301.19
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 1,182,075.67	\$ 1,289,563.38
Time deposits of individuals, partnerships, and corporations -----	662,660.88	681,052.37
Deposits of United States Government (including postal savings) -----	35,105.43	34,245.33
Deposits of States and political subdivisions -----	300,078.05	300,119.21
Other deposits (certified and officers' checks, etc.) -----	27,872.03	39,394.48
Total Deposits -----	\$ 2,207,792.06	\$ 2,344,374.77
Other liabilities -----	51,092.48	49,517.18
CAPITAL ACCOUNTS		
Capital -----	\$ 200,000.00	\$ 200,000.00
Surplus -----	160,000.00	160,000.00
Undivided profits -----	40,269.28	46,409.24
Reserves (and retirement account for preferred capital) ..	11,990.47	
Total Capital Accounts -----	\$ 412,259.75	\$ 406,409.24
Total Liabilities and Capital Accounts -----	\$ 2,671,144.29	\$ 2,800,301.19

Certificate Issued July 13, 1956

No. 466

SOUTHGATE STATE BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1960

H. C. Gerber, President; G. G. Caldwell, Vice President and Cashier.

DIRECTORS FOR 1960

H. C. Gerber, W. B. Jordan, J. Selby Young, Paul Bradley, Hugh B. Hill, Karl R. Ross,
Lee C. Dorr, G. G. Caldwell.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 355,714.53	\$ 310,919.08
United States Government obligations, direct and guaranteed	741,241.49	745,404.33
Loans and discounts (including overdrafts)	853,138.48	1,404,941.85
Furniture and fixtures	57,078.31	38,530.12
Other assets		11,479.43
Total Assets	\$ 2,007,172.81	\$ 2,511,324.81
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 977,143.52	\$ 1,123,129.56
Time deposits of individuals, partnerships, and corporations	286,160.93	467,877.22
Deposits of United States Government (including postal savings)	4,671.06	9,703.39
Deposits of States and political subdivisions	300,429.29	500,000.00
Other deposits (certified and officers' checks, etc.)	54,938.18	24,337.32
Total Deposits	\$ 1,623,342.98	\$ 2,125,047.49
Other liabilities		14,510.39
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	100,000.00	100,000.00
Undivided profits	83,829.83	71,766.93
Total Capital Accounts	\$ 383,829.83	\$ 371,766.93
Total Liabilities and Capital Accounts	\$ 2,007,172.81	\$ 2,511,324.81

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1960

R. N. Usher, President; W. V. Dunlap, Executive Vice President; Paula Slavens, Cashier; Bert C. Ray, James A. High, Jesse A. Leonard, Jr., Eleanor McAllister, Assistant Cashiers.

DIRECTORS FOR 1960

A. Wayne Denny, W. V. Dunlap, H. C. Flaugh, Jack Hawkins, C. C. McAfee, Dan O'Laurie, Charles M. Searle, Charles D. Snyder, R. N. Usher, Sr.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,826,294.20	\$ 1,204,538.66
United States Government obligations, direct and guaranteed	1,193,500.00	1,743,500.00
Obligations of States and political subdivisions	192,660.19	181,044.66
Loans and discounts (including overdrafts)	3,367,248.20	2,609,418.23
Bank premises owned	90,000.00	80,000.00
Furniture and fixtures	47,500.00	37,500.00
Real estate owned other than bank premises	1.00	1.00
Other assets	12,392.95	82,467.75
Total Assets	\$ 6,729,596.54	\$ 5,938,470.30
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,407,576.07	\$ 2,950,175.36
Time deposits of individuals, partnerships, and corporations	2,094,641.21	2,149,380.73
Deposits of United States Government (including postal savings)	14,039.90	12,680.91
Deposits of States and political subdivisions	779,818.94	414,127.91
Deposits of banks	30,488.91	36,737.03
Other deposits (certified and officers' checks, etc.)	33,414.11	34,854.30
Total Deposits	\$ 6,359,979.14	\$ 5,598,065.39
Other liabilities		525.28
CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	150,000.00	150,000.00
Undivided profits	69,617.40	39,939.63
Total Capital Accounts	\$ 369,617.40	\$ 339,939.63
Total Liabilities and Capital Accounts	\$ 6,729,596.54	\$ 5,938,470.30

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1960

C. P. Brennan, Chairman of the Board; John C. Ellis, President; F. M. Pleasant, Vice President; F. R. Montgomery, Cashier; George E. Swanson, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 715,088.91	\$ 1,026,914.24
United States Government obligations, direct and guaranteed	2,436,453.14	2,950,911.14
Obligations of States and political subdivisions	464,940.80	422,052.38
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	1,800,965.79	1,576,187.27
Furniture and fixtures	1,701.00	5,002.00
Investments and other assets indirectly representing bank premises or other real estate	75,000.00	67,500.00
Other assets	26,642.24	21,037.39
Total Assets	\$ 5,529,791.88	\$ 6,078,604.42
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,156,169.00	\$ 3,711,358.39
Time deposits of individuals, partnerships, and corporations	1,174,907.63	1,302,521.01
Deposits of United States Government (including postal savings)	92,111.31	90,814.50
Deposits of States and political subdivisions	478,356.42	312,296.05
Other deposits (certified and officers' checks, etc.)	100,147.85	262,301.92
Total Deposits	\$ 5,001,692.21	\$ 5,679,291.87
Bills repayable, rediscounts, and other liabilities for borrowed money	150,000.00	
Other liabilities	16,138.10	44,312.55
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	100,000.00	115,000.00
Undivided profits	36,961.57	15,000.00
Reserves (and retirement account for preferred capital)	25,000.00	25,000.00
Total Capital Accounts	\$ 361,961.57	\$ 355,000.00
Total Liabilities and Capital Accounts	\$ 5,529,791.88	\$ 6,078,604.42

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1960

John J. Berry, President; John Reason, Executive Vice President; William J. Tracy,
Cashier; Eugene W. Woodke, Assistant Cashier.

DIRECTORS FOR 1960

John J. Berry, John Reason, Richard E. Conour, H. M. Rupp, Alex Colville.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 429,705.74	\$ 584,179.65
United States Government obligations, direct and guaranteed	390,093.00	440,406.00
Obligations of States and political subdivisions	18,620.99	18,620.99
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00
Loans and discounts (including overdrafts)	603,768.23	533,602.31
Bank premises owned	1,623.62	1,298.90
Furniture and fixtures	7,720.22	6,176.18
Real estate owned other than bank premises	1.00	1,501.00
Other assets	361.62	1.00
Total Assets	\$ 1,454,144.42	\$ 1,588,036.03
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 993,773.25	\$ 1,110,473.67
Time deposits of individuals, partnerships, and corporations	64,665.24	61,673.80
Deposits of United States Government (including postal savings)	2,650.00	2,775.00
Deposits of States and political subdivisions	205,597.86	214,948.19
Other deposits (certified and officers' checks, etc.)	18,354.86	28,865.93
Total Deposits	\$ 1,285,041.21	\$ 1,418,736.59
Other liabilities		5,000.00
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	94,103.21	89,299.44
Total Capital Accounts	\$ 169,103.21	\$ 164,299.44
Total Liabilities and Capital Accounts	\$ 1,454,144.42	\$ 1,588,036.03

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY OF DELTA, DELTA

(Delta County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,209,331.42	\$ 1,074,870.92
United States Government obligations, direct and guaranteed	2,375,937.41	2,322,107.52
Obligations of States and political subdivisions	630,160.70	613,160.70
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,614,421.42	2,822,593.70
Bank premises owned	35,700.00	35,400.00
Furniture and fixtures	27,429.36	24,000.00
Other assets	14,684.66	23,626.08
Total Assets	\$ 6,916,664.97	\$ 6,924,733.92
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,103,463.20	\$ 4,447,395.21
Time deposits of individuals, partnerships, and corporations	1,224,271.35	1,302,718.07
Deposits of United States Government (including postal savings)	34,837.77	48,317.22
Deposits of State and political subdivisions	999,110.30	553,094.44
Other deposits (certified and officers' checks, etc.)	3,745.29	10,626.02
Total Deposits	6,365,427.91	\$ 6,362,150.96
Other liabilities	45,844.71	31,313.21
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	205,392.35	231,274.75
Total Capital Accounts	\$ 505,392.35	\$ 531,274.75
Total Liabilities and Capital Accounts	\$ 6,916,664.97	\$ 6,924,733.92

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1960

Walter C. Emery, President; Robert C. Wade, Executive Vice President; H. C. Denny, Donald J. McDonald, Vice Presidents; George M. Clark, Vice President and Cashier; Merle M. Owens, William L. White, J. O. Bagstad, Assistant Vice Presidents; L. H. Lindemann, Auditor; William G. Moore, Controller; Jennings N. Nelson, A. J. Binkley, Earl L. Fedder, Assistant Cashiers.

DIRECTORS FOR 1960

John A. Carbone, H. C. Denny, Walter C. Emery, Robert A. Galbasin, Gail L. Ireland, R. J. Lawrence, Marie K. Rock, James A. Savage, Benjamin F. Stapleton, Jr., Russell H. Volk, Robert C. Wade.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 1,273,654.27	\$ 3,772,111.24
United States Government obligations, direct and guaranteed	4,917,729.38	4,478,601.71
Obligations of States and political subdivisions.....	1,510,859.10	1,738,127.61
Corporate stocks (including stock of Federal Reserve Bank)		2.00
Loans and discounts (including overdrafts).....	7,609,713.43	7,678,921.79
Furniture and fixtures.....	69,432.61	50,469.10
Real estate owned other than bank premises	1,533.29	1,404.03
Investments and other assets indirectly representing bank premises or other real estate	175,000.00	175,000.00
Other assets	78,113.01	113,210.46
Total Assets	\$15,636,035.09	\$18,007,847.94
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,756,084.46	\$ 4,384,249.20
Time deposits of individuals, partnerships, and corporations	4,878,348.87	5,021,173.19
Deposits of United States Government (including postal savings)	184,825.84	248,709.13
Deposits of States and political subdivisions	5,396,437.90	6,739,613.99
Deposits of banks	10,000.00	155,000.00
Other deposits (certified and officers' checks, etc.)	266,152.66	171,892.46
Total Deposits	\$14,491,849.73	\$16,720,637.97
Other liabilities	300,826.79	467,207.97
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	400,000.00	400,000.00
Undivided profits	143,353.57	66,002.00
Reserves (and retirement account for preferred capital) ..		54,000.00
Total Capital Accounts	\$ 843,358.57	\$ 820,002.00
Total Liabilities and Capital Accounts	\$15,636,035.09	\$18,007,847.94

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1960

Elwood M. Brooks, Chairman of Board; William Stirling, Vice Chairman of Board; Max G. Brooks, President; Donald D. Hoffman, Executive Vice President; Henry D. Mitchell, Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Armand Asborno, Marvin F. Owens, Donald F. Delano, William E. Troutman, Leo Van Dittie, T. Arthur Williams, D. K. Binkley, Ralph J. Nelson, Vice Presidents; E. Martin Larsen, Vice President and Trust Officer; Edward C. Hofmann, Cashier; Keith Lindeman, Comptroller; Clarence L. Johnson, Auditor; Edward A. Troutman, George B. Loos, David A. Auston, Harley N. Patton, Elvin R. Stiles, Vernon T. Walker, William K. Ingram, James J. Guse, Joseph R. Lincoln, Assistant Vice Presidents; Vernon T. Reece, Jr., Trust Officer; Charles P. Gallagher, Assistant Trust Officer; Henry C. Bulis, John J. Fitzpatrick, Ray E. Harrington, William H. Giffen, Charles R. Marsh, Florence M. Lampert, James N. Stanley, H. Franklyn Horton, James B. Osbourn, Harry R. Underdown, Richard L. Hanley, Assistant Cashiers.

DIRECTORS FOR 1960

W. Lee Baldwin, Charles F. Brannan, Elwood M. Brooks, Max G. Brooks, Edgar Egan, Charles M. Good, Donald D. Hoffman, Robert L. Howsam, Clarence L. Ireland, D. J. Jones, Lloyd J. King, L. B. Maytag, Jr., Henry D. Mitchell, C. Roy Muchow, Gerald L. Schlessman, Dr. Frank C. Silverberg, William Stirling, Francis S. Vanderber, Donald C. Campbell.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 32,327,861.45	\$ 43,134,748.06
United States Government obligations, direct and guaranteed	17,343,225.16	17,063,897.40
Obligations of States and political subdivisions	7,313,348.14	8,285,734.41
Other bonds, notes, and debentures	2.00	2.00
Corporate stocks (including stock of Federal Reserve Bank)	258,980.00	261,980.00
Loans and discounts (including overdrafts)	71,081,846.94	68,532,910.91
Bank premises owned	452,084.00	425,000.00
Furniture and fixtures	648,755.60	616,147.34
Real estate owned other than bank premises	5.00	5.00
Investments and other assets indirectly representing bank premises or other real estate	1,000,000.00	1,000,000.00
Other assets	1,791,859.47	1,375,705.34
Total Assets	\$132,217,967.76	\$140,696,130.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 48,971,681.32	\$ 52,636,067.06
Time deposits of individuals, partnerships, and corporations	29,154,357.65	31,300,252.21
Deposits of United States Government (including postal savings)	5,387,355.08	2,439,680.93
Deposits of States and political subdivisions	8,471,853.52	8,832,911.79
Deposits of banks	25,517,020.97	35,082,538.20
Other deposits (certified and officers' checks, etc.)	940,004.83	704,552.24
Total Deposits	\$118,442,273.37	\$130,996,002.43
Bills repayable, rediscounts, and other liabilities for borrowed money	4,500,000.00	
Other liabilities	1,646,666.58	1,845,755.73
CAPITAL ACCOUNTS		
Capital	\$ 4,000,000.00	\$ 4,000,000.00
Surplus	2,500,000.00	2,600,000.00
Undivided profits	1,129,027.81	1,254,372.30
Total Capital Accounts	\$ 7,629,027.81	\$ 7,254,372.30
Total Liabilities and Capital Accounts	\$132,217,967.76	\$140,696,130.46

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

OFFICERS FOR 1960

Joseph A. Uhl, Chairman of Board; Munro L. Lyeth, Vice Chairman of Board and Chairman Executive Committee; Weldon B. Hamilton, President; R. Carson Perkins, Harold N. Bugg, Vice Presidents; John W. Walker and Ralph W. Kruck, Assistant Vice Presidents; Francis H. Smith, Cashier; R. M. Sherman and M. L. Nelson, Assistant Cashiers; Donald B. Robertson, Secretary; George J. M. Kelly, Treasurer; James Allen Hallam, Auditor.

DIRECTORS FOR 1960

Harold N. Bugg, 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, Francis H. Smith, Joseph A. Uhl.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,054,857.92	\$ 1,726,017.41
United States Government obligations, direct and guaranteed	4,447,028.24	4,856,858.94
Obligations of States and political subdivisions	1,471,718.39	1,561,325.04
Loans and discounts (including overdrafts)	5,650,854.17	6,226,217.65
Furniture and fixtures	91,136.33	95,989.25
Other assets	65,842.93	100,920.52
Total Assets	\$12,781,437.93	\$14,567,328.81

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 7,127,304.65	\$ 8,148,416.26
Time deposits of individuals, partnerships, and corporations	3,869,171.48	4,271,440.83
Deposits of United States Government (including postal savings)	269,110.45	327,110.02
Deposits of States and political subdivisions	101,787.92	127,172.82
Other deposits (certified and officers' checks, etc.)	181,350.31	313,484.25
Total Deposits	\$11,548,724.81	\$13,187,624.18
Other liabilities	199,737.96	265,827.40

CAPITAL ACCOUNTS

Capital	\$ 500,000.00	\$ 500,000.00
Surplus	350,000.00	450,000.00
Undivided profits	182,975.21	163,877.23
Total Capital Accounts	\$ 1,032,975.21	\$ 1,113,877.23
Total Liabilities and Capital Accounts	\$12,781,437.98	\$14,567,328.81

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 482,730.93	\$ 492,616.73
United States Government obligations, direct and guaranteed	825,801.94	729,557.81
Loans and discounts (including overdrafts)	7,836,038.56	7,718,583.89
Bank premises owned	1.00	1.00
Furniture and fixtures	2,396.00	1.00
Real estate owned other than bank premises	1.00	1.00
Other assets	1,297.66	2,506.05
Total Assets	\$ 9,148,267.09	\$ 8,943,267.48
LIABILITIES		
Time deposits of individuals, partnerships, and corporations	\$ 6,500,131.40	\$ 6,425,093.87
Deposits of United States Government (including postal savings)	731.25	337.50
Deposits of States and political subdivisions	100,000.00	100,000.00
Total Deposits	\$ 6,600,862.65	\$ 6,525,431.37
Other liabilities	1,105,133.50	1,017,836.11
CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00
Undivided profits	442,270.94	400,000.00
Total Capital Accounts	\$ 1,442,270.94	\$ 1,400,000.00
Total Liabilities and Capital Accounts	\$ 9,148,267.09	\$ 8,943,267.48

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1960

Forrest L. Barkley, President; Elwood M. Kullgren, Executive Vice President and Cashier; Glenn B. Clark, Vice President; Claude E. Kenney, Donald M. Troutman, Assistant Vice Presidents; James R. Elliott, Robert E. Lewis, Mary P. Heatwole, Assistant Cashiers.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,509,221.41	\$ 2,495,312.42
United States Government obligations, direct and guaranteed	7,111,626.20	7,210,307.86
Obligations of States and political subdivisions	443,617.62	432,413.70
Loans and discounts (including overdrafts)	9,349,024.95	9,129,356.60
Furniture and fixtures	51,600.00	40,000.00
Other assets	6,585.75	1,507.80
Total Assets	\$18,471,675.93	\$19,308,898.38
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,964,204.31	\$10,520,532.63
Time deposits of individuals, partnerships, and corporations	5,539,749.76	5,798,894.95
Deposits of United States Government (including postal savings)	270,996.13	256,903.06
Deposits of States and political subdivisions	230,372.91	259,185.25
Other deposits (certified and officers' checks, etc.)	151,583.78	121,075.72
Total Deposits	\$16,216,906.89	\$16,956,591.61
Other liabilities	857,508.68	831,369.50
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	500,000.00	500,000.00
Undivided profits	680,970.83	704,647.74
Reserves (and retirement account for preferred capital)	16,289.53	116,289.53
Total Capital Accounts	\$ 1,397,260.36	\$ 1,520,937.27
Total Liabilities and Capital Accounts	\$18,471,675.93	\$19,308,898.38

Certificate Issued July 1, 1955

No. 460

GUARANTY BANK AND TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1960

Walter A. Woods, President; Harry A. Zinn, Vice President; Victor V. Hawkins, Vice President and Cashier; Mads Anderson, Assistant Vice President; John R. Woods, Don B. Tinker, Richard H. Davis and Kenneth W. Gringsby, Assistant Cashiers.

DIRECTORS FOR 1960

Joe Alpert, J. Leonard Berman, Charles M. Borwick, Herbert V. Cook, Max Freedman, Henry K. Hitchcock, Herman Horwich, Palmer Hoyt, Joseph D. Pepper, Ira L. Quiat, John Henry Roberts, Herman D. Shore, I. J. Shore, Max Weinstein, Walter A. Woods, Max Weisbly, N. L. Chaplicki.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 4,422,304.84	\$ 7,126,045.44
United States Government obligations, direct and guaranteed -----	6,233,192.24	7,109,999.77
Obligations of States and political subdivisions -----	671,640.87	719,275.95
Loans and discounts (including overdrafts) -----	13,223,723.38	14,802,269.50
Furniture and fixtures -----	87,413.64	85,840.69
Other assets -----	94,579.64	196,929.09
Total Assets -----	\$24,737,854.61	\$30,040,360.44
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$12,455,221.17	\$14,832,717.88
Time deposits of individuals, partnerships, and corporations -----	5,312,487.93	5,899,675.05
Deposits of United States Government (including postal savings) -----	1,241,565.92	1,118,182.55
Deposits of States and political subdivisions -----	3,069,135.31	5,073,662.44
Other deposits (certified and officers' checks, etc.) -----	373,947.22	538,739.59
Total Deposits -----	\$22,452,357.55	\$27,462,977.51
Other liabilities -----	173,815.65	215,289.72
CAPITAL ACCOUNTS		
Capital -----	\$ 1,250,000.00	\$ 1,500,000.00
Surplus -----	500,000.00	550,000.00
Undivided profits -----	361,681.41	312,093.21
Total Capital Accounts -----	\$ 2,111,681.41	\$ 2,362,093.21
Total Liabilities and Capital Accounts -----	\$24,737,854.61	\$30,040,360.44

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1960

Wm. G. Griffith, President; Ray L. Henning, Vice President and Cashier; C. E. Gardner, Vice President and Trust Officer; Robert E. Jordan, Wm. G. Coatman, Albert R. Joy, Glen Pray, Assistant Cashiers; George G. Traeber, Jr., Auditor.

DIRECTORS FOR 1960

Wm. G. Griffith, D. G. Gordon, George W. Calkins, J. E. Collier, John E. Griffith, D. R. Murphy, Wilbur M. Pryor, Jr.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,055,554.53	\$ 2,290,614.61
United States Government obligations, direct and guaranteed	6,028,590.89	6,905,294.79
Obligations of States and political subdivisions	792,920.97	619,239.79
Other bonds, notes, and debentures	95,000.00	124,625.00
Loans and discounts (including overdrafts)	7,774,965.54	7,508,919.45
Bank premises owned		16,341.45
Furniture and fixtures	70,853.89	47,935.08
Other assets	117,457.21	125,321.89
Total Assets	\$16,935,343.03	\$17,633,292.06
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,233,481.58	\$ 9,405,412.46
Time deposits of individuals, partnerships, and corporations	5,683,055.75	5,977,388.74
Deposits of United States Government (including postal savings)	311,754.01	471,261.02
Deposits of States and political subdivisions	21,443.75	21,540.41
Other deposits (certified and officers' checks, etc.)	278,646.45	135,555.65
Total Deposits	\$15,523,331.54	\$16,011,158.28
Other liabilities	283,037.00	385,099.45
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	500,000.00	550,000.00
Undivided profits	323,924.49	392,034.33
Total Capital Accounts	\$ 1,123,924.49	\$ 1,242,034.33
Total Liabilities and Capital Accounts	\$16,935,343.03	\$17,633,292.06

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1960

Etienne Perenyi, President; H. J. Bleakley, Executive Vice President; C. G. Theodoran, E. F. Hanifen, Vice Presidents; H. R. Bachman, Jr., Cashier; Sydney E. Shuteran, Secretary; James S. Rogers, Comptroller; Charles R. Sillstrop and Murray F. Hill, Assistant Cashiers.

DIRECTORS FOR 1960

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 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,692,461.85	\$ 3,131,933.40
United States Government obligations, direct and guaranteed	6,026,116.42	7,207,159.19
Obligations of States and political subdivisions	312,244.18	306,857.20
Other bonds, notes, and debentures	15,000.00	
Loans and discounts (including overdrafts)	9,667,488.57	9,383,129.72
Bank premises owned	188,490.94	171,661.53
Furniture and fixtures	90,682.74	76,551.00
Real estate owned other than bank premises	3,074.00	2,699.00
Other assets	49,094.26	21,614.60
Total Assets	\$19,044,652.96	\$20,301,605.64
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 8,514,096.34	\$ 8,889,676.29
Time deposits of individuals, partnerships, and corporations	7,116,307.52	7,646,530.35
Deposits of United States Government (including postal savings)	249,169.30	473,349.22
Deposits of States and political subdivisions	1,466,322.53	1,480,383.87
Other deposits (certified and officers' checks, etc.)	192,007.84	265,619.29
Total Deposits	\$17,537,903.53	\$18,755,559.02
Other liabilities	506,910.65	503,527.96
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	400,000.00	400,000.00
Undivided profits	299,838.78	342,518.66
Total Capital Accounts	\$ 999,838.78	\$ 1,042,518.66
Total Liabilities and Capital Accounts	\$19,044,652.96	\$20,301,605.64

Certificate Issued January 12, 1955

No. 458

UNIVERSITY HILLS BANK, DENVER

(Denver County)

OFFICERS FOR 1960

J. K. Weckbaugh, President; A. W. Smith, Executive Vice President; Frank Price, Vice President; Daniel A. Gloekler, Cashier.

DIRECTORS FOR 1960

D. W. Bell, Don Carney, J. E. Hackstaff, C. E. Mitton, Myron Neusteter, A. W. Smith, J. Kernan Weckbaugh.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 432,659.23	\$ 1,250,873.85
United States Government obligations, direct and guaranteed	3,044,125.00	2,950,075.14
Obligations of States and political subdivisions	330,016.65	391,768.70
Loans and discounts (including overdrafts)	2,357,100.54	2,926,689.87
Bank premises owned	33,514.80	29,435.43
Furniture and fixtures	34,444.08	40,725.40
Other assets	55,653.02	48,565.28
Total Assets	\$ 6,287,518.32	\$ 7,638,133.67
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,113,682.93	\$ 3,715,860.19
Time deposits of individuals, partnerships, and corporations	2,194,679.18	2,881,139.37
Deposits of United States Government (including postal savings)	95,905.99	150,661.49
Deposits of States and political subdivisions	200,000.00	200,000.00
Deposits of banks	17,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	138,196.29	92,010.89
Total Deposits	\$ 5,759,464.39	\$ 7,044,671.94
Other liabilities	115,384.52	144,419.57
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	100,000.00	100,000.00
Undivided profits	112,669.41	149,042.16
Total Capital Accounts	\$ 412,669.41	\$ 449,042.16
Total Liabilities and Capital Accounts	\$ 6,287,518.32	\$ 7,638,133.67

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1960

Kenneth S. Agnew, President; Richard L. Agnew, Vice President; Kenneth M. Agnew, Cashier; Arthur C. Delventhal and George R. Bauder, Jr., Assistant Cashiers.

DIRECTORS FOR 1960

Kenneth S. Agnew, Olive L. Agnew, Richard L. Agnew, Kenneth M. Agnew.

RESOURCES	June 15 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 563,069.26	\$ 470,880.59
United States Government obligations, direct and guaranteed	1,845,632.42	1,666,099.10
Obligations of States and political subdivisions	95,488.00	92,244.82
Loans and discounts (including overdrafts)	2,007,324.81	2,462,245.28
Furniture and fixtures	21,433.94	15,907.76
Real estate owned other than bank premises		2,792.04
Investments and other assets indirectly representing bank premises or other real estate	2,964.57	57,500.00
Other assets	6,342.41	3,762.21
Total Assets	\$ 4,542,255.41	\$ 4,771,431.80
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,151,277.30	\$ 2,262,151.00
Time deposits of individuals, partnerships, and corporations	1,134,476.70	1,158,239.01
Deposits of United States Government (including postal savings)	47,896.68	50,764.04
Deposits of States and political subdivisions	838,922.40	805,155.48
Other deposits (certified and officers' checks, etc.)	42,231.67	45,036.77
Total Deposits	\$ 4,214,804.75	\$ 4,321,346.30
Other liabilities	71,382.09	128,552.61
CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	100,000.00	175,000.00
Undivided profits	31,068.57	21,532.89
Total Capital Accounts	\$ 256,068.57	\$ 321,532.89
Total Liabilities and Capital Accounts	\$ 4,542,255.41	\$ 4,771,431.80

Certificate Issued December 18, 1958

No. 467

THE DOLORES STATE BANK, DOLORES

(Montezuma County)

OFFICERS FOR 1960

E. G. Merritt, President; Sidney P. Nicks, Executive Vice President and Cashier;
J. C. Kinkade, Vice President; Gip Hudson, Assistant Cashier.

DIRECTORS FOR 1960

E. G. Merritt, J. C. Kinkade, Merton R. Taylor, William K. Nielson, Sidney P. Nicks.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 154,048.02	\$ 442,557.77
United States Government obligations, direct and guaranteed	598,749.28	412,511.25
Obligations of States and political subdivisions	6,000.00	2,000.00
Loans and discounts (including overdrafts)	659,630.22	835,370.51
Bank premises owned	33,075.00	32,150.00
Furniture and fixtures	4,091.01	3,731.79
Real estate owned other than bank premises	1,340.52	1,191.57
Other assets	35.64	71.00
Total Assets	\$ 1,456,969.69	\$ 1,729,583.89
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 502,812.55	\$ 700,830.19
Time deposits of individuals, partnerships, and corporations	527,481.90	584,480.59
Deposits of United States Government (including postal savings)	15,978.26	19,874.77
Deposits of States and political subdivisions	249,621.13	250,559.49
Other deposits (certified and officers' checks, etc.)	4,314.93	7,464.66
Total Deposits	\$ 1,300,203.77	\$ 1,563,209.70
Other liabilities		12,024.47
CAPITAL ACCOUNTS		
Capital	\$ 75,000.00	\$ 75,000.00
Surplus	50,000.00	50,000.00
Undivided profits	31,760.92	29,349.72
Total Capital Accounts	\$ 156,760.92	\$ 151,349.72
Total Liabilities and Capital Accounts	\$ 1,456,969.69	\$ 1,729,583.89

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1960

W. R. McCormick, President; Bruce M. Branóť, Executive Vice President and Cashier;
Wade Redford and Charles A. Steen, Vice Presidents.

DIRECTORS FOR 1960

Wm. R. McCormick, Max Dalton, Paul Martin, Wade Redford.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,080,078.39	\$ 1,115,557.88
United States Government obligations, direct and guaranteed	383,646.80	583,455.20
Obligations of States and political subdivisions	11,096.95	43,598.31
Loans and discounts (including overdrafts)	1,457,623.15	1,260,153.55
Bank premises owned	7,000.00	6,000.00
Furniture and fixtures	15,399.00	14,104.71
Total Assets	\$ 2,954,849.29	\$ 3,022,874.65
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,998,405.34	\$ 2,145,540.48
Time deposits of individuals, partnerships, and corporations	578,533.53	490,697.48
Deposits of States and political subdivisions	110,422.35	136,581.93
Other deposits (certified and officers' checks, etc.)	9,757.22	13,711.45
Total Deposits	\$ 2,697,118.44	\$ 2,786,531.34
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00
Undivided profits	107,730.85	86,343.31
Total Capital Accounts	\$ 257,730.85	\$ 236,343.31
Total Liabilities and Capital Accounts	\$ 2,954,849.29	\$ 3,022,874.65

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1960

C. L. Larsen, President; James G. Milne, Vice President; F. A. Tyson, Cashier;
Beverly Blore Cockroft, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 692,741.38	\$ 782,320.71
United States Government obligations, direct and guaranteed	984,917.50	939,385.88
Obligations of States and political subdivisions	203,523.26	244,431.89
Corporate stocks (including stock of Federal Reserve Bank)	4,500.00	4,500.00
Loans and discounts (including overdrafts)	1,401,655.65	1,554,010.02
Bank premises owned	1.00	1.00
Furniture and fixtures	10,027.41	18,146.04
Other assets	1,176.16	
Total Assets	\$ 3,298,542.36	\$ 3,542,795.54
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,681,763.02	\$ 1,861,397.63
Time deposits of individuals, partnerships, and corporations	993,451.42	1,076,787.40
Deposits of United States Government (including postal savings)	56,572.60	53,407.36
Deposits of States and political subdivisions	283,804.35	254,065.45
Other deposits (certified and officers' checks, etc.)	1,521.75	4,412.08
Total Deposits	\$ 3,017,113.14	\$ 3,250,069.92
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	103,000.00	100,000.00
Undivided profits	131,429.22	142,725.62
Total Capital Accounts	\$ 281,429.22	\$ 292,725.62
Total Liabilities and Capital Accounts	\$ 3,298,542.36	\$ 3,542,795.54

Certificate Issued January 3, 1951

No. 452

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1960

Jack Eachon, Jr., President; Wendell H. Martin and Wm. H. Flory, Vice Presidents; Vincent G. Herr, Vice President and Cashier; Paul R. Mullen and Doris M. Nazarenus, Assistant Cashiers; Winston S. Howard, Vice President and Secretary.

DIRECTORS FOR 1960

Donald A. Davidson, Jack Eachon, Jr., Robert F. Frantz, Richard K. Gilbert, Winston S. Howard, Leonard A. Robohm.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,786,227.54	\$ 1,303,145.07
United States Government obligations, direct and guaranteed	4,106,397.57	3,473,075.63
Obligations of States and political subdivisions	1,390,340.84	1,559,122.46
Other bonds, notes, and debentures	400,267.26	800,007.81
Corporate stocks (including stock of Federal Reserve Bank)	23,250.00	23,250.00
Loans and discounts (including overdrafts)	7,936,270.35	8,588,168.56
Bank premises owned	142,385.94	184,712.50
Furniture and fixtures	64,943.63	64,523.35
Other assets	137,743.40	227,847.24
Total Assets	\$15,987,826.53	\$16,223,852.62
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 6,055,584.82	\$ 6,561,990.14
Time deposits of individuals, partnerships, and corporations	6,334,995.26	6,452,186.60
Deposits of United States Government (including postal savings)	193,361.32	244,492.80
Deposits of States and political subdivisions	1,915,101.46	1,406,959.70
Other deposits (certified and officers' checks, etc.)	144,441.61	99,544.90
Total Deposits	\$14,643,484.47	\$14,765,174.14
Other liabilities	340,777.63	407,971.44
CAPITAL ACCOUNTS		
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	550,000.00	550,000.00
Undivided profits	228,564.38	275,707.04
Total Capital Accounts	\$ 1,003,564.38	\$ 1,050,707.04
Total Liabilities and Capital Accounts	\$15,987,826.53	\$16,223,852.62

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1960

Charles J. Elzi, President; A. H. Schnell, Vice President and Cashier; Lois M. Shaw, Assistant Cashier.

DIRECTORS FOR 1960

Chas. J. Elzi, A. H. Schnell, Paul Nordstrom, Theodore D. Schey, Jr., Harry S. Silverstein, Jr., Philip J. Matthew, Samuel Oschin.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 182,609.75	\$ 281,639.98
United States Government obligations, direct and guaranteed	562,742.72	350,658.17
Obligations of States and political subdivisions	157,506.96	195,018.10
Loans and discounts (including overdrafts)	429,559.92	567,958.90
Bank premises owned	1.00	1.00
Furniture and fixtures	2,714.00	3,693.97
Real estate owned other than bank premisses	1.00	1.00
Total Assets	\$ 1,335,135.35	\$ 1,398,971.12
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 403,354.47	\$ 449,939.72
Time deposits of individuals, partnerships, and corporations	609,430.28	604,260.11
Deposits of United States Government (including postal savings)	1,717.62	2,538.14
Deposits of States and political subdivisions	124,664.72	140,110.84
Other deposits (certified and officers' checks, etc.)	12,315.93	7,081.09
Total Deposits	\$ 1,151,483.02	\$ 1,203,929.90
CAPITAL ACCOUNTS		
Capital	\$ 60,000.00	\$ 60,000.00
Surplus	70,000.00	110,000.00
Undivided profits	53,652.33	25,041.22
Total Capital Accounts	\$ 183,652.33	\$ 195,041.22
Total Liabilities and Capital Accounts	\$ 1,335,135.35	\$ 1,398,971.12

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

Charles F. Hix, Elsie J. Hix, George J. Hix.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 487,141.50	\$ 256,622.81
United States Government obligations, direct and guaranteed	546,832.16	858,390.20
Loans and discounts (including overgrants)	944,459.86	899,924.99
Obligations of States and political subdivisions	6,500.00	6,500.00
Bank premises owned	31,200.00	29,600.00
Furniture and fixtures	12,001.00	11,501.00
Total Assets	\$ 2,028,134.52	\$ 2,062,539.00
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 974,310.12	\$ 928,889.72
Time deposits of individuals, partnerships, and corporations	642,383.32	645,259.51
Deposits of United States Government (including postal savings)	32,196.34	44,150.04
Deposits of States and political subdivisions	229,035.94	281,700.03
Other deposits (certified and officers' checks, etc.)	1,202.16	537.24
Total Deposits	\$ 1,879,127.88	\$ 1,900,536.54
Other liabilities	3,895.02	2,094.50
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	100,000.00	100,000.00
Undivided profits	20,111.62	34,907.96
Total Capital Accounts	\$ 145,111.62	\$ 159,907.96
Total Liabilities and Capital Accounts	\$ 2,028,134.52	\$ 2,062,539.00

Certificate Issued February 2, 1960

No. 469

EVERGREEN STATE BANK, EVERGREEN

(Jefferson County)

OFFICERS FOR 1960

M. E. Overman, President; Dave Scruby, Vice President and Cashier.

DIRECTORS FOR 1960Leo N. Bradley, D. T. Carney, John D. Casey, Frank H. Devitt, M. E. Overman,
Clifford M. Price, Jack W. Rouse.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 154,568.18	\$ 79,214.45
United States Government obligations, direct and guaranteed	617,324.78	665,104.67
Loans and discounts (including overdrafts).....	414,236.17	714,949.30
Bank premises owned		10,984.44
Furniture and fixtures.....	18,855.10	13,928.05
Other assets	14,784.94	16,132.31
Total Assets	\$ 1,219,769.17	\$ 1,500,313.22
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 533,293.79	\$ 621,767.82
Time deposits of individuals, partnerships, and corporations	132,486.76	255,096.76
Deposits of United States Government (including postal savings)	41,601.99	33,460.71
Deposits of States and political subdivisions.....	350,000.00	408,003.08
Other deposits (certified and officers' checks, etc.).....	4,383.25	7,903.78
Total Deposits	\$ 1,061,765.79	\$ 1,326,232.15
Other liabilities	8,710.50	17,781.22
CAPITAL ACCOUNTS		
Capital	\$ 75,000.00	\$ 75,000.00
Surplus	50,000.00	50,000.00
Undivided profits	24,292.88	31,299.85
Total Capital Accounts	\$ 149,292.88	\$ 156,299.85
Total Liabilities and Capital Accounts	\$ 1,219,769.17	\$ 1,500,313.22

Certificate Issued January 26, 1914

No. 274

THE BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1960

John Singleton, Jr., President; N. S. Rutherford, Vice President; Elsie P. Singleton, Cashier; Glen L. Swanson, Assistant Cashier.

DIRECTORS FOR 1960

John Singleton, Jr., N. S. Rutherford, John M. Boyle, John H. Buyer, Harry M. Locke.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 217,309.05	\$ 127,916.58
United States Government obligations, direct and guaranteed	458,362.00	355,966.22
Obligations of States and political subdivisions	40,000.00	56,869.20
Loans and discounts (including overdrafts)	160,643.13	233,967.25
Bank premises owned	2,833.09	2,518.30
Furniture and fixtures	801.00	701.00
Other assets	460.47	556.30
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Total Assets	\$ 880,408.74	\$ 778,494.85
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 469,070.50	\$ 478,439.03
Time deposits of individuals, partnerships, and corporations	54,605.79	53,145.02
Deposits of States and political subdivisions	251,062.59	139,027.35
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Total Deposits	\$ 774,738.88	\$ 670,611.40
Other liabilities	16.92	346.69
CAPITAL ACCOUNTS		
Capital	\$ 10,000.00	\$ 10,000.00
Surplus	60,000.00	60,000.00
Undivided profits	35,652.94	37,536.76
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Total Capital Accounts	\$ 105,652.94	\$ 107,536.76
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Total Liabilities and Capital Accounts	\$ 880,408.74	\$ 778,494.85

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 371,850.74	\$ 624,006.39
United States Government obligations, direct and guaranteed.....	1,513,882.00	2,009,228.32
Obligations of States and political subdivisions.....	435,857.98	454,256.63
Loans and discounts (including overdrafts).....	1,677,926.84	1,461,310.52
Bank premises owned.....	33,000.00	29,000.00
Furniture and fixtures.....	12,000.00	11,000.00
Other assets.....	163.97	1,815.74
Total Assets	\$ 4,044,681.53	\$ 4,590,617.60
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations.....	\$ 1,905,731.25	\$ 2,326,986.18
Time deposits of individuals, partnerships, and corporations.....	1,331,106.54	\$ 1,392,777.08
Deposits of United States Government (including postal savings).....	69,797.51	83,197.32
Deposits of States and political subdivisions.....	306,846.89	309,541.42
Other deposits (certified and officers' checks, etc.).....	19,327.39	19,106.29
Total Deposits	\$ 3,632,809.58	\$ 4,131,608.29
Other liabilities		20,000.00
 CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	150,000.00
Undivided profits	211,871.95	140,000.00
Reserves (and retirement account for preferred capital).....		49,009.31
Total Capital Accounts	\$ 411,871.95	\$ 439,009.31
Total Liabilities and Capital Accounts	\$ 4,044,681.53	\$ 4,590,617.60

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK, FORT MORGAN

(Morgan County)

OFFICERS FOR 1960

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 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,739,576.55	\$ 1,868,010.07
United States Government obligations, direct and guaranteed	2,982,768.13	3,480,366.13
Obligations of States and political subdivisions	825,952.62	809,279.67
Other bonds, notes, and debentures	74,875.00	74,875.00
Corporate stocks (including stock of Federal Reserve Bank)	30,000.00	30,000.00
Loans and discounts (including overdrafts)	5,643,660.12	5,926,429.73
Bank premises owned	1.00	1.00
Other assets	1,253.63	4,660.45
Total Assets	\$11,298,087.05	\$12,193,022.05

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 4,751,013.91	\$ 5,787,182.07
Time deposits of individuals, partnerships, and corporations	3,925,452.37	3,940,432.30
Deposits of United States Government (including postal savings)	244,667.62	331,743.29
Deposits of States and political subdivisions	925,284.94	683,248.67
Other deposits (certified and officers' checks, etc.)	82,372.26	65,661.94
Total Deposits	\$ 9,928,791.10	\$10,808,268.27
Other liabilities	62,559.56	30,687.29

CAPITAL ACCOUNTS

Capital	\$ 400,000.00	\$ 400,000.00
Surplus	600,000.00	600,000.00
Undivided profits	306,736.39	354,066.49
Total Capital Accounts	\$ 1,306,736.39	\$ 1,354,066.49
Total Liabilities and Capital Accounts	\$11,298,087.05	\$12,193,022.05

Certificate Issued August 6, 1908

No. 52

THE FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1960

Mrs. H. W. Fox, Chairman of Board; Joe M. Fox, President; J. E. Brooks, Cashier-Secretary.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 301,911.58	\$ 437,113.46
United States Government obligations, direct and guaranteed	757,500.00	757,500.00
Obligations of States and political subdivisions	11,877.00	18,729.82
Loans and discounts (including overdrafts)	718,149.89	824,619.69
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Total Assets	\$ 1,789,440.47	\$ 2,037,964.97
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 798,448.73	\$ 965,312.06
Time deposits of individuals, partnerships, and corporations	620,634.45	669,866.47
Deposits of United States Government (including postal savings)	32,422.91	17,268.23
Deposits of States and political subdivisions	182,924.96	230,505.95
Other deposits (certified and officers' checks, etc.)	4,702.09	8,144.39
Total Deposits	\$ 1,639,133.14	\$ 1,891,097.06
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	45,347.14	42,200.05
Reserves (and retirement account for preferred capital)	4,960.19	4,667.86
Total Capital Accounts	\$ 150,307.33	\$ 146,867.91
Total Liabilities and Capital Accounts	\$ 1,789,440.47	\$ 2,037,964.97

Certificate Issued March 18, 1946

No. 440

FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 343,042.05	\$ 525,220.47
United States Government obligations, direct and guaranteed -----	715,626.00	723,648.06
Obligations of States and political subdivisions -----		22,000.00
Corporate stocks (including stock of Federal Reserve Bank) -----	3,000.00	4,500.00
Loans and discounts (including overdrafts) -----	1,018,278.92	969,171.38
Bank premises owned -----	22,371.14	24,078.57
Furniture and fixtures -----	7,266.47	13,421.43
Other assets -----	3,511.46	6,975.91
Total Assets -----	\$ 2,113,096.04	\$ 2,289,015.82
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 935,542.73	\$ 1,057,988.97
Time deposits of individuals, partnerships, and corporations -----	630,970.06	688,970.97
Deposits of United States Government (including postal savings) -----	17,652.70	50,092.33
Deposits of States and political subdivisions -----	340,457.82	304,397.09
Other deposits (certified and officers' checks, etc.) -----	1,814.24	5,970.49
Total Deposits -----	\$ 1,926,437.55	\$ 2,107,419.85
CAPITAL ACCOUNTS		
Capital -----	\$ 50,000.00	\$ 50,000.00
Surplus -----	100,000.00	100,000.00
Undivided profits -----	36,658.49	31,595.97
Total Capital Accounts -----	\$ 186,658.49	\$ 181,595.97
Total Liabilities and Capital Accounts -----	\$ 2,113,096.04	\$ 2,289,015.82

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 119,967.44	\$ 151,560.35
United States Government obligations, direct and guaranteed	593,177.25	602,649.75
Loans and discounts (including overdrafts)	696,148.70	763,295.47
Bank premises owned	5,400.00	4,800.00
Furniture and fixtures	1,500.00	1,500.00
Real estate owned other than bank premises	1.00	1.00
Other assets	501.37	
Total Assets	\$ 1,416,695.76	\$ 1,523,806.57
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 630,089.00	\$ 740,112.65
Time deposits of individuals, partnerships, and corporations	447,326.50	457,381.27
Deposits of United States Government (including postal savings)	3,757.94	5,846.64
Deposits of States and political subdivisions	179,488.76	168,567.79
Other deposits (certified and officers' checks, etc.)	23,133.81	18,785.81
Total Deposits	\$ 1,283,796.01	\$ 1,390,694.16
Other liabilities		1,400.00
CAPITAL ACCOUNTS		
Capital	\$ 35,000.00	\$ 35,000.00
Surplus	75,000.00	85,000.00
Undivided profits	22,899.75	11,712.41
Total Capital Accounts	\$ 132,899.75	\$ 131,712.41
Total Liabilities and Capital Accounts	\$ 1,416,695.76	\$ 1,523,806.57

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1960

R. A. Jennings, President; Earl L. Payne, Vice President; W. J. Boyes, Cashier;
John H. Minor, Assistant Cashier.

DIRECTORS FOR 1960

Eleanore M. Jennings, R. A. Jennings, Earl L. Payne, H. A. Selak.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 291,620.65	\$ 327,651.48
United States Government obligations, direct and guaranteed	841,340.50	871,801.75
Loans and discounts (including overdrafts)	782,628.62	959,955.67
Bank premises owned	3,000.00	16,816.79
Furniture and fixtures	4,613.84	3,728.53
Real estate owned other than bank premises		3,434.99
Other assets	1,705.21	1,436.10
Total Assets	\$ 1,924,908.82	\$ 2,184,825.36
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 847,391.60	\$ 887,438.78
Time deposits of individuals, partnerships, and corporations	487,444.81	563,935.23
Deposits of United States Government (including postal savings)	49,298.37	154,272.67
Deposits of States and political subdivisions	309,319.35	340,114.75
Other deposits (certified and officers' checks, etc.)	12,934.38	9,611.46
Total Deposits	\$1,706,388.51	\$ 1,955,372.89
Other liabilities	39,075.34	47,717.91
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	90,000.00	110,000.00
Undivided profits	36,694.97	11,637.21
Reserves (and retirement account for preferred capital)	2,750.00	10,097.35
Total Capital Accounts	\$ 179,444.97	\$ 181,734.56
Total Liabilities and Capital Accounts	\$ 1,924,908.82	\$ 2,184,825.36

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1960

E. L. Bacon, President; LeRoy Bacon, Executive Vice President; Herbert L. Bacon, Vice President and Cashier; M. M. Bagby, Vice President; H. T. Steffens and D. Wanzer, Assistant Vice Presidents; R. D. Tongish, Assistant Cashier; M. R. Dershem, Auditor; R. Flanders, Agriculture Representative.

DIRECTORS FOR 1960

E. L. Bacon, LeRoy Bacon, Herbert L. Bacon, J. A. Hanley, Charles Holmes.

RESOURCES	June 15, 1960	Dec. 31, 1959
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 4,643,687.52	\$ 6,170,465.34
United States Government obligations, direct and guaranteed	3,219,045.93	3,030,054.88
Obligations of States and political subdivisions	685,697.20	760,544.43
Corporate stocks (including stock of Federal Reserve Bank)	31,500.00	31,500.00
Loans and discounts (including overdrafts)	8,343,704.33	8,035,838.42
Bank premises owned	44,000.00	240,000.00
Furniture and fixtures	4,000.00	1.00
Real estate owned other than bank premises		41,097.58
Investments and other assets indirectly representing bank premises or other real estate	219,995.00	
Other assets	16,585.07	20,478.82
Total Assets	\$17,203,215.05	\$18,329,920.47
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,902,859.97	\$10,542,699.62
Time deposits of individuals, partnerships, and corporations	3,117,355.82	3,239,642.21
Deposits of United States Government (including postal savings)	418,684.95	375,724.96
Deposits of States and political subdivisions	1,282,604.40	1,198,837.53
Deposits of banks	1,140,862.57	1,470,909.55
Other deposits (certified and officers' checks, etc.)	87,638.25	165,172.83
Total Deposits	\$15,950,005.96	\$16,992,986.70
Other liabilities	96,619.39	185,264.20
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	750,000.00	750,000.00
Undivided profits	111,589.70	101,669.57
Total Capital Accounts	\$ 1,161,589.70	\$ 1,151,669.57
Total Liabilities and Capital Accounts	\$17,208,215.05	\$18,329,920.47

Certificate Issued February 24, 1908

No. 59

WELD COUNTY BANK, GREELEY

(Weld County)

OFFICERS FOR 1900

Claude W. von Trotha, Chairman of Board; Barnard Houtchens, Secretary of Board; D. H. Jackson, President; Norman M. Dean, Executive Vice President and Trust Officer; Albert H. Olsen, Vice President; John D. Goltry, Cashier and Auditor; B. R. Richardson, Henry C. Gosselin, Sheldon D. Brooks, Assistant Vice Presidents; Lloyd E. Roberts, Assistant Vice President and Manager Installment Loan Department; George Wisner, Horisann Davis, Helen Neet, Dorothea Hayes, Assistant Cashiers.

DIRECTORS FOR 1900

Robert R. Anderson, Henry I. Brown, Norman M. Dean, Barnard Houtchens, D. H. Jackson, J. Ray Rucker, Carl B. Sanborn, Claude W. von Trotha.

RESOURCES	June 15, 1900	Dec. 31, 1900
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,748,006.95	\$ 2,112,008.20
United States Government obligations, direct and guaranteed	1,713,859.08	2,207,277.89
Obligations of States and political subdivisions	938,721.00	1,001,934.07
Loans and discounts (including overdrafts)	7,302,591.81	6,827,118.76
Furniture and fixtures	50,772.50	45,000.00
Investments and other assets indirectly representing bank premises or other real estate	100,000.00	95,000.00
Other assets	222.13	
Total Assets	\$11,854,173.47	\$12,288,338.92

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 4,340,091.56	\$ 4,758,517.07
Time deposits of individuals, partnerships, and corporations	4,642,805.98	4,925,619.19
Deposits of United States Government (including postal savings)	241,236.19	430,113.92
Deposits of States and political subdivisions	1,395,715.27	998,050.45
Other deposits (certified and officers' checks, etc.)	92,162.91	138,781.49
Total Deposits	\$10,712,011.91	\$11,251,082.12
Other liabilities	164,651.32	183,176.31

CAPITAL ACCOUNTS

Capital	\$ 300,000.00	\$ 300,000.00
Surplus	300,000.00	300,000.00
Undivided profits	377,510.24	254,080.49
Total Capital Accounts	\$ 977,510.24	\$ 854,080.49
Total Liabilities and Capital Accounts	\$11,854,173.47	\$12,288,338.92

Certificate Issued December 23 1910

No. 207

THE GUNNISON BANK AND TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1960

A. E. Fordham, President; Craig A. Goodwin, Vice President; James R. Cameron,
Cashier; Vernon Johnson and Claudia V. Metroz, Assistant Cashiers.

DIRECTORS FOR 1960

Ralph R. Allen, William B. Endner, A. E. Fordham, Craig A. Goodwin, W. Verne
Mauer, Warren R. Mergelman.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 400,964.16	\$ 452,666.11
United States Government obligations, direct and guaranteed	378,972.19	751,720.12
Obligations of States and political subdivisions	4,900.00	4,900.00
Corporate stocks (including stock of Federal Reserve Bank)	4,800.00	4,800.00
Loans and discounts (including overdrafts)	1,196,459.55	1,110,933.18
Bank premises owned	39,700.00	33,700.00
Furniture and fixtures	24,733.44	23,298.44
Other assets	3,037.62	3,955.19
Total Assets	\$ 2,053,566.96	\$ 2,385,973.04
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,132,724.97	\$ 1,452,071.18
Time deposits of individuals, partnerships, and corporations	336,908.04	418,899.30
Deposits of United States Government (including postal savings)	10,112.50	17,381.02
Deposits of States and political subdivisions	365,359.02	286,248.36
Other deposits (certified and officers' checks, etc.)	716.25	
Total Deposits	\$ 1,845,820.78	\$ 2,174,599.86
Other liabilities	16,013.00	27,749.36
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	110,000.00	125,000.00
Undivided profits	31,733.18	8,623.82
Total Capital Accounts	\$ 191,733.18	\$ 183,623.82
Total Liabilities and Capital Accounts	\$ 2,053,566.96	\$ 2,385,973.04

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 193,182.72	\$ 324,963.14
United States Government obligations, direct and guaranteed	846,500.00	506,500.00
Loans and discounts (including overdrafts)	633,683.92	931,980.96
Bank premises owned	5,656.65	1.00
Furniture and fixtures	3,014.42	3,014.42
Total Assets	\$ 1,682,037.71	\$ 1,766,459.52
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,048,202.23	\$ 1,107,344.44
Time deposits of individuals, partnerships, and corporations	268,372.88	275,286.09
Deposits of United States Government (including postal savings)	6,199.93	8,999.20
Deposits of States and political subdivisions	130,831.26	123,049.36
Other deposits (certified and officers' checks, etc.)	1,656.57	11,937.69
Total Deposits	\$ 1,455,262.87	\$ 1,526,616.78
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	120,774.84	129,778.74
Reserves (and retirement account for preferred capital)	6,000.00	10,064.00
Total Capital Accounts	\$ 226,774.84	\$ 239,842.74
Total Liabilities and Capital Accounts	\$ 1,682,037.71	\$ 1,766,459.52

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1960

Henry G. Trautwein, Jr., President; John Poelma, Vice President; Imogene E. Boggs, Cashier; Orlo H. Douglass, Assistant Cashier.

DIRECTORS FOR 1960

Henry G. Trautwein, Jr., A. H. Trautwein, John Poelma, Glenn Cowley, Imogene E. Boggs.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 54,328.99	\$ 100,739.35
United States Government obligations, direct and guaranteed	367,000.00	386,000.00
Other bonds, notes, and debentures	24,812.50	2,455.00
Loans and discounts (including overdrafts)	479,690.26	517,603.70
Bank premises owned	1.00	1.00
Furniture and fixtures	3,432.42	2,802.95
Total Assets	\$ 929,265.17	\$ 1,009,602.00
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 336,249.75	\$ 404,606.77
Time deposits of individuals, partnerships, and corporations	162,174.74	180,889.89
Deposits of United States Government (including postal savings)	23,856.86	4,296.31
Deposits of States and political subdivisions	313,254.48	314,126.15
Other deposits (certified and officers' checks, etc.)	4,164.60	1,397.92
Total Deposits	\$ 839,700.43	\$ 905,317.04
Other liabilities	17,061.15	16,873.65
 CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	35,000.00	38,000.00
Undivided profits	7,503.59	19,411.31
Total Capital Accounts	\$ 72,503.59	\$ 87,411.31
Total Liabilities and Capital Accounts	\$ 929,265.17	\$ 1,009,602.00

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK, HOTCHKISS

(Delta County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 482,284.68	\$ 592,108.41
United States Government obligations, direct and guaranteed	925,327.76	1,110,489.20
Obligations of States and political subdivisions	28,000.00	25,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,750.00	3,750.00
Loans and discounts (including overdrafts)	740,467.53	814,830.91
Bank premises owned	1,000.00	1.00
Furniture and fixtures	5,000.00	7,500.00
Total Assets	\$ 2,185,829.97	\$ 2,553,679.52
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,193,966.81	\$ 1,541,862.92
Time deposits of individuals, partnerships, and corporations	627,882.45	653,152.45
Deposits of United States Government (including postal savings)	7,308.75	5,975.50
Deposits of States and political subdivisions	119,579.01	119,167.22
Other deposits (certified and officers' checks, etc.)	10,333.26	15,895.13
Total Deposits	\$ 1,959,070.28	\$ 2,336,053.22
Other liabilities	1,804.89	5,263.06
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	100,000.00	100,000.00
Undivided profits	77,634.06	52,292.50
Reserves (and retirement account for preferred capital)	22,320.74	35,070.74
Total Capital Accounts	\$ 224,954.80	\$ 212,363.24
Total Liabilities and Capital Accounts	\$ 2,185,829.97	\$ 2,553,679.52

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 122,442.09	\$ 191,645.39
United States Government obligations, direct and guaranteed	338,000.00	336,841.73
Loans and discounts (including overdrafts)	257,463.71	275,911.49
Furniture and fixtures	7,500.00	7,500.00
Other assets		952.50
Total Assets	\$ 725,405.80	\$ 812,851.11
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 458,554.63	\$ 547,075.34
Time deposits of individuals, partnerships, and corporations	22,863.30	23,066.23
Deposits of United States Government (including postal savings)	11,432.25	7,775.27
Deposits of States and political subdivisions	149,846.86	147,990.23
Other deposits (certified and officers' checks, etc.)	1,196.50	996.50
Total Deposits	\$ 643,893.54	\$ 726,903.57
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00
Undivided profits	31,512.26	35,947.54
Total Capital Accounts	\$ 81,512.26	\$ 85,947.54
Total Liabilities and Capital Accounts	\$ 725,405.80	\$ 812,851.11

Certificate Issued September 27, 1910

No. 198

IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1960

Morrill E. Turner, President; Virginia L. Turner, Vice President; Emmet Hott, Cashier-Secretary; Leslie D. Sutton, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 216,175.02	\$ 387,890.67
United States Government obligations, direct and guaranteed -----	550,207.50	587,051.52
Obligations of States and political subdivisions -----	14,775.00	14,775.00
Other bonds, notes, and debentures -----		35,531.49
Loans and discounts (including overdrafts) -----	382,134.82	283,110.31
Bank premises owned -----	806.00	404.00
Furniture and fixtures -----	3,846.97	2,237.14
Other assets -----		44.16
Total Assets -----	\$ 1,167,945.31	\$ 1,306,044.29
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 619,168.50	\$ 748,626.96
Time deposits of individuals, partnerships, and corporations -----	251,575.67	286,371.40
Deposits of United States Government (including postal savings) -----	21,968.57	15,933.27
Deposits of States and political subdivisions -----	152,112.37	126,735.71
Other deposits (certified and officers' checks, etc.) -----	2,723.93	3,986.47
Total Deposits -----	\$ 1,047,549.04	\$ 1,181,653.81
CAPITAL ACCOUNTS		
Capital -----	\$ 25,000.00	\$ 25,000.00
Surplus -----	50,000.00	50,000.00
Undivided profits -----	45,396.27	49,390.48
Total Capital Accounts -----	\$ 120,396.27	\$ 124,390.48
Total Liabilities and Capital Accounts -----	\$ 1,167,945.31	\$ 1,306,044.29

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1960

R. A. Babcock, Chairman of Board; C. H. Starks, President; Harry A. Pippin, Vice President and Cashier; Mary K. Williams, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 240,239.61	\$ 399,853.35
United States Government obligations, direct and guaranteed	551,410.95	551,410.95
Obligations of States and political subdivisions	170,227.50	174,727.50
Other bonds, notes, and debentures		50,000.00
Loans and discounts (including overdrafts)	975,596.47	874,949.36
Bank premises owned	5,000.00	1.00
Furniture and fixtures	8,320.50	8,848.35
Other assets	1,787.98	1,350.66
Total Assets	\$ 1,952,583.01	\$ 2,061,141.17
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 834,121.72	\$ 861,066.09
Time deposits of individuals, partnerships, and corporations	536,448.23	507,410.99
Deposits of United States Government (including postal savings)	16,299.28	15,142.35
Deposits of States and political subdivisions	416,727.82	527,968.05
Other deposits (certified and officers' checks, etc.)	19,670.93	26,510.44
Total Deposits	\$ 1,823,267.98	\$ 1,938,097.92
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	29,315.03	23,043.25
Total Capital Accounts	\$ 129,315.03	\$ 123,043.25
Total Liabilities and Capital Accounts	\$ 1,952,583.01	\$ 2,061,141.17

Certificate Issued March 24, 1908

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1960

V. A. Backlund, President; L. I. Backlund, Vice President and Cashier; Vera A. Johnson, Eva Marie Sexson, Assistant Cashiers.

DIRECTORS FOR 1960

L. I. Backlund, V. A. Backlund, Loraine H. Finnicum, Vera A. Johnson, Eva Marie Sexson.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 195,710.17	\$ 516,685.45
United States Government obligations, direct and guaranteed	797,548.00	650,215.00
Obligations of States and political subdivisions	20,185.44	25,426.15
Loans and discounts (including overdrafts)	703,035.47	641,278.63
Bank premises owned	1.00	1.00
Furniture and fixtures	4,190.00	3,000.00
Total Assets	\$ 1,720,670.08	\$ 1,836,606.23
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 811,990.02	\$ 953,195.69
Time deposits of individuals, partnerships, and corporations	553,820.10	617,646.31
Deposits of United States Government (including postal savings)	347.38	855.00
Deposits of States and political subdivisions	212,750.38	120,966.18
Other deposits (certified and officers' checks, etc.)	4,837.39	4,351.96
Total Deposits	\$ 1,583,745.27	\$ 1,697,015.14
Other liabilities	2,857.33	3,906.01
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	34,067.48	35,685.08
Total Capital Accounts	\$ 134,067.48	\$ 135,685.08
Total Liabilities and Capital Accounts	\$ 1,720,670.08	\$ 1,836,606.23

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1960

V. Kern Vincent, President; Dean Thompson, Vice President; Leo W. Idler, Cashier;
Ruth H. Wise, Assistant Cashier.

DIRECTORS FOR 1960

Lena Burkard, Leonard Davidson, David G. Idler, Leo W. Idler, Dean Thompson,
V. Kern Vincent.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 267,110.01	\$ 272,628.93
United States Government obligations, direct and guaranteed	540,553.75	638,123.20
Obligations of States and political subdivisions.....	6,018.48	6,015.84
Loans and discounts (including overdrafts).....	631,278.26	586,630.74
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Total Assets	\$ 1,444,962.50	\$ 1,503,400.71
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 913,683.44	\$ 954,249.47
Time deposits of individuals, partnerships, and corporations	247,036.79	252,083.62
Deposits of United States Government (including postal savings)	11,675.81	15,055.25
Deposits of States and political subdivisions	160,022.27	160,064.14
Other deposits (certified and officers' checks, etc.)	1,800.10	2,247.08
Total Deposits	\$ 1,334,218.41	\$ 1,383,699.56
Other liabilities		7,500.00
CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	50,000.00	60,000.00
Undivided profits	20,744.09	12,201.15
Reserves (and retirement account for preferred capital) ..	10,000.00	10,000.00
Total Capital Accounts.....	\$ 110,744.09	\$ 112,201.15
Total Liabilities and Capital Accounts.....	\$ 1,444,962.50	\$ 1,503,400.71

Certificate Issued November 22, 1909

No. 176

THE KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 459,439.85	\$ 358,687.44
United States Government obligations, direct and guaranteed	879,055.50	1,003,505.36
Obligations of States and political subdivisions	518.09	2,477.45
Loans and discounts (including overdrafts)	341,253.10	475,641.35
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Real estate owned other than bank premises	4.00	4.00
Total Assets	\$ 1,680,272.54	\$ 1,840,317.60
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,182,597.56	\$ 1,254,458.00
Time deposits of individuals, partnerships, and corporations	172,926.78	240,980.01
Deposits of States and political subdivisions	88,030.48	88,013.47
Other deposits (certified and officers' checks, etc.)	5,136.53	4,183.27
Total Deposits	\$ 1,448,691.35	\$ 1,587,634.75
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	131,581.19	152,682.85
Total Capital Accounts	\$ 231,581.19	\$ 252,682.85
Total Liabilities and Capital Accounts	\$ 1,680,272.54	\$ 1,840,317.60

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 486,053.76	\$ 697,101.86
United States Government obligations, direct and guaranteed	1,330,080.00	1,488,509.00
Obligations of States and political subdivisions	10,000.00	
Other bonds, notes, and debentures	1,638.45	28,762.00
Loans and discounts (including overdrafts)	1,218,208.18	988,918.32
Bank premises owned	1.00	1.00
Furniture and fixtures	1,500.00	1.00
Total Assets	\$ 3,047,486.39	\$ 3,203,293.18
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,595,129.09	\$ 1,759,161.18
Time deposits of individuals, partnerships, and corporations	594,503.42	618,794.37
Deposits of States and political subdivisions	518,981.85	458,461.99
Other deposits (certified and officers' checks, etc.)	46.71	8,546.71
Total Deposits	\$ 2,708,661.07	\$ 2,844,964.25
Other liabilities	35,790.29	66,142.63
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	140,000.00	160,000.00
Undivided profits	63,035.03	32,186.30
Total Capital Accounts	\$ 303,035.03	\$ 292,186.30
Total Liabilities and Capital Accounts	\$ 3,047,486.39	\$ 3,203,293.18

Certificate Issued June 16, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1960

G. R. Henning, Chairman of Board; Louis A. Miller, President; Gertrude L. Miller, Executive Vice President; Roy S. Roberts, Vice President; Edwin G. Wennberg, Cashier.

DIRECTORS FOR 1960

Louis A. Miller, G. R. Henning, Roy N. Austin, L. W. McCorkle, Roy S. Roberts, Edwin G. Wennberg, Charles L. Liley, Sr., W. L. Hauptli.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 238,364.90	\$ 248,300.70
United States Government obligations, direct and guaranteed	393,914.50	382,834.56
Obligations of States and political subdivisions	246,018.61	251,613.58
Other bonds, notes, and debentures	30,000.00	20,000.00
Loans and discounts (including overdrafts)	779,296.55	814,837.09
Bank premises owned	2,577.51	2,117.06
Furniture and fixtures	19,979.16	16,660.21
Real estate owned other than bank premises	11,253.10	9,699.80
Other assets	9,388.78	7,284.65
Total Assets	\$ 1,730,793.11	\$ 1,753,347.65
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 722,971.80	\$ 744,905.39
Time deposits of individuals, partnerships, and corporations	536,898.78	539,194.35
Deposits of United States Government (including postal savings)	31,869.78	26,800.11
Deposits of States and political subdivisions	212,211.66	285,714.75
Other deposits (certified and officers' checks, etc.)	3,896.45	11,544.93
Total Deposits	\$ 1,507,848.47	\$ 1,608,159.53
Bills repayable, rediscounts, and other liabilities for borrowed money	75,000.00	
Other liabilities	15,040.24	12,771.72
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	27,000.00	27,000.00
Undivided profits	5,904.40	5,416.40
Total Capital Accounts	\$ 132,904.40	\$ 132,416.40
Total Liabilities and Capital Accounts	\$ 1,730,793.11	\$ 1,753,347.65

Certificate Issued August 5, 1908

No. 73

THE COLORADO SAVINGS AND TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

E. G. Woodbridge, J. H. Macdonald, T. W. Sisson, Clyde T. Davis, Lloyd C. Larsen, Robert R. Sabin, Fred E. Sisk.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,312,922.70	\$ 1,677,862.13
United States Government obligations, direct and guaranteed	2,781,850.38	2,441,451.75
Obligations of States and political subdivisions	591,570.97	679,396.64
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00
Loans and discounts (including overdrafts)	3,542,344.72	3,573,634.08
Bank premises owned	50,000.00	45,000.00
Furniture and fixtures	1.00	20,001.00
Other assets	6,098.52	11,846.66
Total Assets	\$ 8,296,788.29	\$ 8,461,192.26
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,593,762.00	\$ 5,434,581.30
Time deposits of individuals, partnerships, and corporations	1,482,590.47	1,472,194.18
Deposits of United States Government (including postal savings)	142,847.82	145,071.00
Deposits of States and political subdivisions	1,313,094.55	616,207.83
Other deposits (certified and officers' checks, etc.)	32,205.60	25,093.50
Total Deposits	\$ 7,564,500.44	\$ 7,693,147.81
Other liabilities	121,183.51	96,902.99
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	211,104.34	221,141.46
Reserves (and retirement account for preferred capital)		50,000.00
Total Capital Accounts	\$ 611,104.34	\$ 671,141.46
Total Liabilities and Capital Accounts	\$ 8,296,788.29	\$ 8,461,192.26

Certificate Issued August 5, 1908

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 587,168.95	\$ 639,742.26
United States Government obligations, direct and guaranteed	526,515.00	511,715.00
Obligations of States and political subdivisions	674,510.00	688,228.83
Other bonds, notes, and debentures	36,095.00	36,095.00
Loans and discounts (including overdrafts)	1,022,313.82	1,242,101.37
Total Assets	\$ 2,846,602.77	\$ 3,117,882.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,624,484.64	\$ 2,040,172.68
Time deposits of individuals, partnerships, and corporations	454,597.48	437,341.99
Deposits of United States Government (including postal savings)	36,658.79	29,986.77
Deposits of States and political subdivisions	397,109.56	271,828.79
Other deposits (certified and officers' checks, etc.)	6,209.73	3,132.23
Total Deposits	\$ 2,519,060.20	\$ 2,782,462.46
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	177,542.57	185,420.00
Total Capital Accounts	\$ 327,542.57	\$ 335,420.00
Total Liabilities and Capital Accounts	\$ 2,846,602.77	\$ 3,117,882.46

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1960

Fred E. Kirschke, President; R. K. Hudson, W. W. Champlain, Don E. Dunigan, Norman B. Bernard, Gale Sellens, Vice Presidents; Delmar D. Larson, Wilbur H. Walter, Assistant Vice Presidents; Merlin C. Williams, Cashier; Dorothy L. Youmans, Keith E. Carmichael, Meddie U. Boisvert, Assistant Cashiers; S. Arlin Disselkoen, Auditor.

DIRECTORS FOR 1960

Fred E. Kirschke, R. K. Hudson, James F. Mann, W. W. Champlain, Merlin C. Williams, C. Gale Sellens.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,043,361.83	\$ 2,805,322.73
United States Government obligations, direct and guaranteed	5,232,227.64	5,231,433.69
Obligations of States and political subdivisions	1,573,752.39	1,671,432.79
Loans and discounts (including overdrafts)	12,562,526.54	14,268,863.13
Furniture and fixtures	207,056.12	175,000.00
Real estate owned other than bank premises	13,172.89	
Investments and other assets indirectly representing bank premises or other real estate	140,000.00	129,000.00
Other assets	42,686.43	17,572.21
Total Assets	\$22,814,783.84	\$24,298,624.55

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$12,494,930.15	\$13,464,261.47
Time deposits of individuals, partnerships, and corporations	6,282,851.48	6,731,309.99
Deposits of United States Government (including postal savings)	374,350.81	422,784.12
Deposits of States and political subdivisions	1,783,271.64	1,633,747.71
Other deposits (certified and officers' checks, etc.)	339,530.22	237,890.51
Total Deposits	\$21,274,984.30	\$22,494,993.80
Other liabilities	176,971.31	295,646.56

CAPITAL ACCOUNTS

Capital	\$ 750,000.00	\$ 750,000.00
Surplus	560,000.00	600,000.00
Undivided profits	52,828.23	157,984.19
Total Capital Accounts	\$ 1,362,828.23	\$ 1,507,984.19
Total Liabilities and Capital Accounts	\$22,814,783.84	\$24,298,624.55

Certificate Issued February 8, 1956

No. 461

THE ROCKY MOUNTAIN BANK, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1960

Richard K. Schumann, President; O. W. Leitner, Leo W. Baldwin, Vice Presidents;
E. G. Agena, John A. Stevens, Assistant Vice Presidents; O. W. Leitner, Cashier;
Arcola Landoll, Thelma Dozbaba, Assistant Cashiers.

DIRECTORS FOR 1960

C. E. Bohannon, Helen Bohannon, Delmar E. Cooper, Donald S. Cooper, Carl G.
Richter, Richard K. Schumann, Gordon W. Starbuck, Emmett Ern VanWinkle, James
H. Wood.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 943,443.85	\$ 1,037,737.61
United States Government obligations, direct and guaranteed	1,965,645.29	2,126,036.64
Obligations of States and political subdivisions	217,248.41	257,157.57
Other bonds, notes, and debentures	50,406.26	50,304.70
Loans and discounts (including overdrafts)	3,153,592.49	3,675,282.53
Bank premises owned	732.68	
Furniture and fixtures	76,222.56	68,504.36
Investments and other assets indirectly representing bank premises or other real estate	102,000.00	102,000.00
Other assets	346.06	89.66
Total Assets	\$ 6,509,637.60	\$ 7,317,113.07
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,397,330.48	\$ 3,914,939.43
Time deposits of individuals, partnerships, and corporations	1,249,288.71	1,456,180.05
Deposits of United States Government (including postal savings)	126,121.99	123,640.77
Deposits of States and political subdivisions	962,461.27	966,607.29
Other deposits (certified and officers' checks, etc.)	59,110.08	100,153.04
Total Deposits	\$ 5,794,312.53	\$ 6,567,520.53
Other liabilities	175,739.28	243,284.32
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	150,000.00	170,000.00
Undivided profits	89,585.79	36,308.17
Total Capital Accounts	\$ 539,585.79	\$ 506,308.17
Total Liabilities and Capital Accounts	\$ 6,509,637.60	\$ 7,317,113.07

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

Harry L. Hooker, Donald T. Horn, Mrs. Mildred M. King, Walter E. Moyer, Ray C. Speckmann.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 444,303.20	\$ 673,201.66
United States Government obligations, direct and guaranteed -----	859,653.13	844,904.13
Obligations of States and political subdivisions -----	102,175.21	121,049.63
Loans and discounts (including overdrafts) -----	581,760.20	537,372.95
Furniture and fixtures -----	4,725.00	3,030.00
Total Assets -----	\$ 1,992,616.74	\$ 2,179,553.37
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 1,477,638.17	\$ 1,695,691.23
Time deposits of individuals, partnerships, and corporations -----	130,759.91	141,372.06
Deposits of United States Government (including postal savings) -----	487.50	855.20
Deposits of States and political subdivisions -----	183,544.38	143,559.31
Other deposits (certified and officers' checks, etc.) -----	17,691.90	15,465.03
Total Deposits -----	\$ 1,810,121.86	\$ 1,996,942.83
CAPITAL ACCOUNTS		
Capital -----	\$ 50,000.00	\$ 50,000.00
Surplus -----	50,000.00	100,000.00
Undivided profits -----	82,494.88	32,615.54
Total Capital Accounts -----	\$ 182,494.88	\$ 182,615.54
Total Liabilities and Capital Accounts -----	\$ 1,992,616.74	\$ 2,179,553.37

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
(Lake County)

OFFICERS FOR 1960

R. A. Babcock, Chairman of Board; Hugh E. Smith, President; F. L. Luoma, Vice President and Cashier; Lola Keating, Assistant Cashier.

DIRECTORS FOR 1960

R. A. Babcock, Hugh E. Smith, F. L. Luoma, C. H. Starks, Martha G. Charles.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 906,538.19	\$ 625,469.75
United States Government obligations, direct and guaranteed	1,285,767.92	1,280,929.25
Obligations of States and political subdivisions.....	429,512.33	631,742.89
Loans and discounts (including overdrafts).....	1,412,865.57	1,478,057.28
Furniture and fixtures.....	24,234.06	20,004.15
Investments and other assets indirectly representing bank premises or other real estate.....	50,000.00	50,000.00
Total Assets	\$ 4,108,918.07	\$ 4,086,203.32
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,998,729.63	\$ 2,058,637.91
Time deposits of individuals, partnerships, and corporations	759,896.63	786,276.17
Deposits of United States Government (including postal savings)	467,000.29	451,682.63
Deposits of States and political subdivisions	538,382.95	444,604.49
Other deposits (certified and officers' checks, etc.).....	28,306.15	19,855.24
Total Deposits	\$ 3,792,315.75	\$ 3,761,056.44
Other liabilities	63,705.79	76,438.07
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	52,896.53	48,708.81
Total Capital Accounts	\$ 252,896.53	\$ 248,708.81
Total Liabilities and Capital Accounts.....	\$ 4,108,918.07	\$ 4,086,203.32

Certificate Issued January 11, 1957

No. 462

ARAPAHOE COUNTY BANK, LITTLETON

(Arapahoe County)

OFFICERS FOR 1960

W. G. Johnsen, President; Glenn H. Watmore, Vice President; L. D. Graves, Cashier;
Lois A. Brewer, Assistant Cashier.

DIRECTORS FOR 1960

E. L. Martin, R. H. Koran, Jr., E. H. Grant, R. H. Heckendorf, W. G. Johnsen.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 585,075.55	\$ 595,750.71
United States Government obligations, direct and guaranteed	1,540,915.05	1,894,804.54
Obligations of States and political subdivisions	47,001.97	60,916.30
Loans and discounts (including overdrafts)	2,079,318.66	2,155,942.31
Bank premises owned	119.00	119.00
Furniture and fixtures	32,514.83	33,709.46
Other assets	26.40	
Total Assets	\$ 4,284,971.46	\$ 4,741,242.32
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,837,084.63	\$ 2,273,966.35
Time deposits of individuals, partnerships, and corporations	754,779.49	1,053,134.67
Deposits of United States Government (including postal savings)	54,697.14	198,302.81
Deposits of States and political subdivisions	1,085,318.52	612,000.24
Other deposits (certified and officers' checks, etc.)	57,144.36	116,804.39
Total Deposits	\$ 3,789,024.14	\$ 4,254,208.46
Other liabilities	125,011.27	116,054.96
CAPITAL ACCOUNTS		
Capital	\$ 210,000.00	\$ 210,000.00
Surplus	110,000.00	120,000.00
Undivided profits	50,936.05	40,978.90
Total Capital Accounts	\$ 370,936.05	\$ 370,978.90
Total Liabilities and Capital Accounts	\$ 4,284,971.46	\$ 4,741,242.32

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1960

Louis A. Miller, Chairman of Board; G. R. Henning, President; Roy N. Austin, Executive Vice President; L. W. McCorkle, Marie Callahan, Vice Presidents; Joseph W. Miller, Cashier; Lois Mall, Assistant Cashier.

DIRECTORS FOR 1960

Louis A. Miller, G. R. Henning, Roy N. Austin, L. W. McCorkle, Herbert W. Steinbaugh, W. L. Hauptli, Charles Liley, Sr.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 202,853.11	\$ 222,215.69
United States Government obligations, direct and guaranteed	354,006.18	333,765.55
Obligations of States and political subdivisions	385,026.63	360,893.62
Loans and discounts (including overdrafts)	890,918.24	899,128.97
Bank premises owned	3,838.01	3,418.42
Furniture and fixtures	17,430.41	14,547.34
Real estate owned other than bank premises	8,126.97	7,067.41
Other assets	9,081.71	6,876.98
Total Assets	\$ 1,871,286.31	\$ 1,847,913.98
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 557,130.24	\$ 609,280.87
Time deposits of individuals, partnerships, and corporations	784,027.01	835,519.50
Deposits of United States Government (including postal savings)	28,300.91	22,443.43
Deposits of States and political subdivisions	319,753.29	195,184.45
Deposits of banks	14,011.33	29,728.78
Other deposits (certified and officers' checks, etc.)	17,225.34	6,605.49
Total Deposits	\$ 1,720,448.12	\$ 1,698,762.57
Other liabilities	17,431.28	17,087.26
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	27,000.00	27,000.00
Undivided profits	6,406.91	5,064.15
Total Capital Accounts	\$ 133,406.91	\$ 132,064.15
Total Liabilities and Capital Accounts	\$ 1,871,286.31	\$ 1,847,913.98

Certificate Issued March 22, 1950

No. 448

THE HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1960

Clarence H. Stump, Chairman of Board; Harold M. Pickler, President; Vern Manahan, Vice President; H. Keith Richards, Cashier; Donald D. Benson, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 554,867.93	\$ 771,689.61
United States Government obligations, direct and guaranteed	659,738.11	667,285.95
Obligations of States and political subdivisions	525,037.39	527,269.64
Loans and discounts (including overdrafts)	2,800,305.41	3,048,928.05
Bank premises owned	2,455.60	
Furniture and fixtures	42,196.43	25,679.92
Other assets	210.00	637.66
Total Assets	\$ 4,584,810.87	\$ 5,041,490.83
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,212,860.92	\$ 2,700,950.72
Time deposits of individuals, partnerships, and corporations	1,447,779.44	1,340,882.64
Deposits of United States Government (including postal savings)	98,505.72	209,902.55
Deposits of States and political subdivisions	434,765.92	368,235.48
Other deposits (certified and officers' checks, etc.)	39,975.88	34,423.69
Total Deposits	\$ 4,233,887.88	\$ 4,654,395.08
Other liabilities	62,292.92	60,704.03
CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	100,000.00	105,000.00
Undivided profits	38,630.07	71,391.67
Total Capital Accounts	\$ 288,630.07	\$ 326,391.67
Total Liabilities and Capital Accounts	\$ 4,584,810.87	\$ 5,041,490.83

Certificate Issued March 23, 1908

No. 85

BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1960

C. F. Aurand, Sr., Chairman of Board; C. F. Aurand, Jr., President; Clyde I. Snider, Vice President; George F. Lewis, Cashier-Secretary; Mary A. Hawkinson, Assistant Cashier.

DIRECTORS FOR 1960

C. F. Aurand, Sr., C. F. Aurand, Jr., Rolla H. Aurand, Clyde I. Snider, George F. Lewis.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 269,741.42	\$ 254,380.52
United States Government obligations, direct and guaranteed	749,387.65	749,170.77
Obligations of States and political subdivisions	14,076.53	14,051.02
Loans and discounts (including overdrafts)	910,988.40	996,732.22
Bank premises owned	1.00	1.00
Furniture and fixtures	1.00	1.00
Real estate owned other than bank premises	10,560.55	7,417.99
Investments and assets indirectly representing bank premises or other real estate	20,047.15	20,047.15
Total Assets	\$ 1,974,803.70	\$ 2,041,801.67
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,161,934.51	\$ 1,229,436.17
Time deposits of individuals, partnerships, and corporations	167,214.23	167,099.78
Deposits of United States Government (including postal savings)	36,374.87	32,233.66
Deposits of States and political subdivisions	339,211.55	301,653.53
Other deposits (certified and officers' checks, etc.)	10,834.79	9,147.17
Total Deposits	\$ 1,715,569.95	\$ 1,739,570.31
Bills repayable, rediscounts, and other liabilities for borrowed money	50,000.00	100,000.00
Other liabilities	11,271.47	9,594.21
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	47,962.28	42,637.15
Total Capital Accounts	\$ 197,962.28	\$ 192,637.15
Total Liabilities and Capital Accounts	\$ 1,974,803.70	\$ 2,041,801.67

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1960

Frances M. Beaty, President; Robert D. Adams, Vice President and Cashier; Robert Hall, Assistant Cashier.

DIRECTORS FOR 1960

Frances M. Beaty, Robert D. Adams, John D. Beaty.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 244,340.68	\$ 372,845.87
United States Government obligations, direct and guaranteed	167,268.60	112,848.60
Obligations of States and political subdivisions	127,807.41	118,445.00
Loans and discounts (including overdrafts)	268,421.99	187,287.81
Furniture and fixtures.....	1.00	1.00
Real estate owned other than bank premises.....	1.00	1.00
Other assets	846.31	751.04
Total Assets	\$ 808,686.99	\$ 792,180.32
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 592,875.13	\$ 601,374.52
Time deposits of individuals, partnerships, and corporations	79,205.18	72,481.71
Deposits of United States Government (including postal savings)	788.70	1,287.40
Deposits of States and political subdivisions	42,175.19	22,283.69
Other deposits (certified and officers' checks, etc.).....	166.11	535.00
Total Deposits	\$ 715,210.31	\$ 697,962.32
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	18,476.68	19,218.00
Total Capital Accounts.....	\$ 93,476.68	\$ 94,218.00
Total Liabilities and Capital Accounts.....	\$ 808,686.99	\$ 792,180.32

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK OF McCLAVE, COLORADO,
McCLAVE
 (Bent County)

OFFICERS FOR 1960

W. C. Bourne, President; H. H. Falconburg, Executive Vice President; L. Smartt,
 Vice President; Della C. Cline, Cashier.

DIRECTORS FOR 1960

W. C. Bourne, Sam M. Bourne, H. H. Falconburg, John H. Smartt, L. Smartt.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 185,514.68	\$ 118,275.22
United States Government obligations, direct and guaranteed	400,062.75	357,687.50
Obligations of States and political subdivisions.....	28,959.50	25,285.11
Loans and discounts (including overdrafts).....	247,915.62	329,031.64
Furniture and fixtures.....	1.00	1.00
Real estate owned other than bank premises.....	1.00	1.00
Total Assets	\$ 862,454.55	\$ 830,281.47
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 477,463.83	\$ 522,517.56
Time deposits of individuals, partnerships, and corporations	142,236.47	82,010.37
Deposits of United States Government (including postal savings)	19,660.15	13,587.21
Deposits of States and political subdivisions.....	111,738.53	97,183.75
Total Deposits	\$ 751,098.98	\$ 715,298.89
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	60,000.00	75,000.00
Undivided profits	26,355.57	14,982.58
Total Capital Accounts	\$ 111,355.57	\$ 114,982.58
Total Liabilities and Capital Accounts	\$ 862,454.55	\$ 830,281.47

Certificate Issued August 27, 1936

No. 430

FARMERS AND MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

C. W. Dorney, V. P. Crenshaw, Chas. W. Dorney, Jr., Vernon D. Howey.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	\$ 960,038.43	\$ 679,607.03
United States Government obligations, direct and guaranteed	1,081,697.81	1,097,065.00
Obligations of States and political subdivisions.....	533,295.74	709,564.15
Loans and discounts (including overdrafts)	1,172,852.65	1,286,151.00
Bank premises owned	2,841.74	1.00
Furniture and fixtures.....	2,831.35	1.00
Total Assets	\$ 3,753,557.72	\$ 3,772,389.18
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,723,038.66	\$ 2,747,210.17
Time deposits of individuals, partnerships, and corporations	75,967.22	66,151.28
Deposits of United States Government (including postal savings)	74,237.03	64,710.96
Deposits of States and political subdivisions	335,568.85	300,087.80
Other deposits (certified and officers' checks, etc.).....	15,633.81	35,206.91
Total Deposits	\$ 3,224,445.57	\$ 3,213,367.12
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	129,112.15	24,022.06
Reserves (and retirement account for preferred capital) ..	200,000.00	335,000.00
Total Capital Accounts	\$ 529,112.15	\$ 559,022.06
Total Liabilities and Capital Accounts	\$ 3,753,557.72	\$ 3,772,389.18

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1960

D. J. Royer, President; Dan D. Noble, Executive Vice President and Cashier; Rosella Yelton, Assistant Cashier.

DIRECTORS FOR 1960

D. J. Royer, Herman F. Booth, Walter A. Rooney.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 325,524.36	\$ 395,931.89
United States Government obligations, direct and guaranteed	693,324.00	773,355.06
Obligations of States and political subdivisions	8,000.00	7,000.00
Loans and discounts (including overdrafts)	666,954.07	706,965.32
Bank premises owned	4,357.27	3,921.55
Furniture and fixtures	7,771.64	7,354.48
Other assets	2,272.77	6,781.75
Total Assets	\$ 1,708,204.11	\$ 1,901,310.05
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 927,137.62	\$ 956,799.78
Time deposits of individuals, partnerships, and corporations	317,263.68	322,664.36
Deposits of United States Government (including postal savings)	4,038.27	38,204.95
Deposits of States and political subdivisions	282,095.35	402,054.28
Other deposits (certified and officers' checks, etc.)	12,477.94	16,256.35
Total Deposits	\$ 1,543,012.86	\$ 1,735,979.72
Other liabilities	11,177.23	21,533.78
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	54,014.02	43,796.55
Total Capital Accounts	\$ 154,014.02	\$ 143,796.55
Total Liabilities and Capital Accounts	\$ 1,708,204.11	\$ 1,901,310.05

Certificate Issued August 28, 1913

No. 270

CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 653,037.68	\$ 601,736.15
United States Government obligations, direct and guaranteed -----	1,318,962.77	1,316,962.77
Obligations of States and political subdivisions -----	11,000.00	11,000.00
Loans and discounts (including overdrafts) -----	1,035,434.53	1,051,762.92
Bank premises owned -----	5,000.00	5,000.00
Other assets -----	75.91	1,521.95
Total Assets -----	\$ 3,023,510.94	\$ 2,987,983.79
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 1,734,208.82	\$ 1,740,600.55
Time deposits of individuals, partnerships, and corporations -----	478,030.20	547,849.62
Deposits of United States Government (including postal savings) -----	78,041.26	64,520.31
Deposits of States and political subdivisions -----	385,960.56	316,411.37
Other deposits (certified and officers' checks, etc.) -----	34,051.50	22,048.40
Total Deposits -----	\$ 2,710,292.34	\$ 2,691,430.25
Other liabilities -----	29,793.50	54,366.92
CAPITAL ACCOUNTS		
Capital -----	\$ 90,000.00	\$ 90,000.00
Surplus -----	90,000.00	90,000.00
Undivided profits -----	103,425.10	62,186.62
Total Capital Accounts -----	\$ 233,425.10	\$ 242,186.62
Total Liabilities and Capital Accounts -----	\$ 3,023,510.94	\$ 2,987,983.79

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1960

Joseph B. Hersch, President; Marguerite H. Wiley, Vice President; Loyd D. Wilson,
Cashier-Secretary; Ben K. Lynch, Assistant Cashier.

DIRECTORS FOR 1960

Joseph B. Hersch, Marguerite H. Wiley, Ben K. Lynch, Glen Edmonds.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 286,541.08	\$ 383,560.92
United States Government obligations, direct and guaranteed	271,000.00	271,000.00
Obligations of States and political subdivisions		71,116.63
Other bonds, notes, and debentures	26,256.00	
Loans and discounts (including overdrafts)	639,011.16	644,864.90
Bank premises owned	1.00	4,351.05
Furniture and fixtures	10,323.02	9,985.33
Other assets	13,523.58	9,651.48
Total Assets	\$ 1,246,655.84	\$ 1,394,530.31
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 731,034.41	\$ 830,892.28
Time deposits of individuals, partnerships, and corporations	178,593.86	223,049.37
Deposits of United States Government (including postal savings)	21,970.20	13,535.58
Deposits of States and political subdivisions	162,806.71	166,248.33
Other deposits (certified and officers' checks, etc.)	24,737.23	25,912.97
Total Deposits	\$ 1,119,142.41	\$ 1,259,638.53
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	27,513.43	34,891.78
Total Capital Accounts	\$ 127,513.43	\$ 134,891.78
Total Liabilities and Capital Accounts	\$ 1,246,655.84	\$ 1,394,530.31

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1960

Frank E. Evans, Chairman of Board; Erna S. Trefz, President; A. J. Cueny, Executive Vice President; T. P. Conroy, Vice President and Cashier; Karl E. Herwig, Henry D. Williams, Arlo G. Beamon, Joseph E. Wright, Vice Presidents; Montford E. Tucker and John Bertholf, Assistant Cashiers.

DIRECTORS FOR 1960

Elwood M. Brooks, Mrs. Erna S. Trefz, Frank E. Evans, E. Martin Larsen, John M. Holmes, A. A. Ladd, Jr., Damian P. Ducey, Gerald A. Valantine, Dr. John B. Farley, A. J. Cueny, Henry D. Williams.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,197,920.10	\$ 2,743,436.19
United States Government obligations, direct and guaranteed	1,943,400.38	2,329,962.34
Obligations of States and political subdivisions	478,077.88	447,614.12
Other bonds, notes, and debentures	150,000.00	
Corporate stocks (including stock of Federal Reserve Bank)	18,000.00	18,000.00
Loans and discounts (including overdrafts)	4,705,890.15	4,903,887.17
Furniture and fixtures	59,515.58	64,129.99
Investments and other assets indirectly representing bank premises or other real estate		150,000.00
Other assets	74,153.55	56,365.85
Total Assets	\$ 9,626,957.64	\$10,713,395.66
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,913,275.25	\$ 5,449,327.12
Time deposits of individuals, partnerships, and corporations	2,054,138.10	2,144,747.86
Deposits of United States Government (including postal savings)	541,446.58	666,346.42
Deposits of States and political subdivisions	1,001,460.41	1,218,681.24
Deposits of banks	96,159.80	112,352.49
Other deposits (certified and officers' checks, etc.)	65,527.36	110,095.17
Total Deposits	\$ 8,672,007.50	\$ 9,701,550.30
Other liabilities	204,190.22	218,349.40
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	300,000.00	300,000.00
Undivided profits	150,759.92	193,495.96
Total Capital Accounts	\$ 750,759.92	\$ 793,495.96
Total Liabilities and Capital Accounts	\$ 9,626,957.64	\$10,713,395.66

Certificate Issued February 17, 1908

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1960

William M. White, President; Dey F. Whelan, Executive Vice President; William I. Prince, Robert R. Davis, Otto W. Snapp, Jr., Senior Vice Presidents; Clark Hodges, Theodore V. Stewart, Vice Presidents; Robert L. Freeman, Cashier; Alberta K. Williams, Robert W. Pobst, Philip E. Boschen, Assistant Vice Presidents; Rose Masterantonio, Samuel C. Jones, Assistant Cashiers.

DIRECTORS FOR 1960

Frank W. Blamey, David W. Boyer, Frank S. Hoag, Jr., David B. Hyer, Jr., Samuel T. Jones, Jr., Harry S. Petersen, Leonard C. Rose, Rudolph Smith, Dey F. Whelan, Helen Thatcher White, William M. White, W. A. Wills, Sr.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,553,484.48	\$ 2,957,255.28
United States Government obligations, direct and guaranteed	5,828,038.50	5,487,036.57
Obligations of States and political subdivisions	703,813.01	739,162.15
Other bonds, notes, and debentures	15,000.00	
Loans and discounts (including overdrafts)	7,807,186.72	7,565,948.78
Bank premises owned	17,435.89	19,678.39
Furniture and fixtures	62,100.45	75,894.35
Investments and other assets indirectly representing bank premises or other real estate	78,508.50	64,608.19
Other assets	14,937.90	30,483.48
Total Assets	\$17,080,505.45	\$16,940,067.19
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 8,032,576.32	\$ 7,857,209.49
Time deposits of individuals, partnerships, and corporations	6,776,331.67	6,740,905.95
Deposits of United States Government (including postal savings)	462,656.62	405,808.58
Deposits of States and political subdivisions	620,889.48	704,426.90
Deposits of banks	29,974.45	25,544.29
Other deposits (certified and officers' checks, etc.)	116,019.15	82,477.45
Total Deposits	\$16,038,447.69	\$15,816,372.66
Other liabilities	257,496.83	305,900.14
CAPITAL ACCOUNTS		
Capital	\$ 250,000.00	\$ 250,000.00
Surplus	450,000.00	500,000.00
Undivided profits	82,384.62	65,079.86
Reserves (and retirement account for preferred capital)	2,176.31	2,714.53
Total Capital Accounts	\$ 784,560.93	\$ 817,794.39
Total Liabilities and Capital Accounts	\$17,080,505.45	\$16,940,067.19

Certificate Issued November 1, 1909

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1960

Alva B. Adams, Chairman of the Board; T. C. Swanson, President; Edward McCabe, J. L. Fimple, J. C. Derebery, H. L. Bauder, Vice Presidents; A. E. Rosenthal, Assistant Vice President; M. E. Nimmo, Cashier and Secretary; Mary T. Koller, J. A. McClearn, J. R. Kerrigan, Assistant Cashiers; C. A. Burianek, Trust Officer; F. W. Grimes, Auditor.

DIRECTORS FOR 1960

Alva B. Adams, William H. Adams, D. Arbaugh, Merriam B. Berger, Max Day, Arthur E. Grove, William V. Hitzing, Walter T. Mathis, Edward McCabe, T. C. Swanson, Frank P. Tallman.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,250,003.36	\$ 2,318,070.01
United States Government obligations, direct and guaranteed	7,102,395.85	8,220,218.69
Obligations of States and political subdivisions	1,075,589.93	959,704.22
Other bonds, notes, and debentures	174,120.90	37,108.81
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00
Loans and discounts (including overdrafts)	10,511,147.47	10,320,958.23
Furniture and fixtures	64,184.29	146,693.61
Other assets	383,500.07	384,494.86
Total Assets	\$21,560,942.87	\$22,387,249.43
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 8,972,540.14	\$ 9,458,130.55
Time deposits of individuals, partnerships, and corporations	8,174,962.69	8,304,920.34
Deposits of United States Government (including postal savings)	447,047.08	605,082.40
Deposits of States and political subdivisions	2,054,985.36	2,093,530.55
Other deposits (certified and officers' checks, etc.)	62,691.25	86,968.42
Total Deposits	\$19,712,226.52	\$20,548,632.26
Other liabilities	474,644.75	442,185.90
CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00
Undivided profits	374,071.60	396,431.27
Total Capital Accounts	\$ 1,374,071.60	\$ 1,396,431.27
Total Liabilities and Capital Accounts	\$21,560,942.87	\$22,387,249.43

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1960

John Richert, Jr., President; Olin Richert, Vice President and Cashier; Edwina M. Hamm, Assistant Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 575,946.82	\$ 402,890.17
United States Government obligations, direct and guaranteed	214,677.00	417,114.00
Obligations of States and political subdivisions	403,695.00	385,735.00
Other bonds, notes, and debentures	4,950.00	
Loans and discounts (including overdrafts)	537,501.32	533,062.98
Furniture and fixtures	1,600.00	1,200.00
Total Assets	\$ 1,738,370.14	\$ 1,740,002.15
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,053,404.55	\$ 1,075,707.19
Time deposits of individuals, partnerships, and corporations	224,303.44	220,731.20
Deposits of United States Government (including postal savings)	13,464.93	20,180.20
Deposits of States and political subdivisions	161,087.70	160,457.00
Deposits of banks	56,691.89	26,993.86
Other deposits (certified and officers' checks, etc.)	979.62	4,048.70
Total Deposits	\$ 1,509,932.13	\$ 1,508,123.15
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	60,000.00	65,000.00
Undivided profits	68,438.01	66,879.00
Total Capital Accounts	\$ 228,438.01	\$ 231,879.00
Total Liabilities and Capital Accounts	\$ 1,738,370.14	\$ 1,740,002.15

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1960

J. H. Sanders, President; A. J. Croft, Theo C. Sanders, O. E. Krueger, Vice Presidents;
K. W. Bellrose, Cashier; Loraine Hays, Assistant to the President.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,506,485.68	\$ 1,890,784.78
United States Government obligations, direct and guaranteed	2,881,140.00	2,450,140.00
Obligations of States and political subdivisions	404,044.99	319,001.18
Other bonds, notes, and debentures	60,001.00	51,001.00
Corporate stocks (including stock of Federal Reserve Bank)	9,000.00	9,000.00
Loans and discounts (including overdrafts)	2,162,269.04	2,674,493.68
Bank premises owned	30,450.00	20,450.00
Furniture and fixtures	37,361.74	32,147.77
Real estate owned other than bank premises	2.00	1.00
Other assets	39,281.53	41,982.23
Total Assets	\$ 7,130,036.03	\$ 7,489,001.64
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,666,303.29	\$ 4,112,397.84
Time deposits of individuals, partnerships, and corporations	1,750,082.28	1,865,577.71
Deposits of United States Government (including postal savings)	112,322.41	112,623.39
Deposits of States and political subdivisions	854,673.53	565,059.86
Deposits of banks	7,500.00	7,500.00
Other deposits (certified and officers' checks, etc.)	57,541.34	66,177.98
Total Deposits	\$ 6,443,422.85	\$ 6,729,336.78
Other liabilities	230.86	521.09
CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	175,000.00	175,000.00
Undivided profits	381,382.32	459,143.77
Total Capital Accounts	\$ 681,382.32	\$ 759,143.77
Total Liabilities and Capital Accounts	\$ 7,130,036.03	\$ 7,489,001.64

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1960

R. A. Towne, President; Theodore D. Brown, Executive Vice President; R. E. O'Connell, Vice President and Secretary; Gale E. Heiman, Haydn D. Jones, Vice Presidents; R. L. Luckey, Cashier; R. L. Parsons, Assistant Cashier and Auditor.

DIRECTORS FOR 1960

Theodore D. Brown, R. E. O'Connell, F. R. Smith, R. A. Towne, H. H. Vandemoer.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,639,871.61	\$ 1,891,807.65
United States Government obligations, direct and guaranteed	3,739,125.00	3,868,968.00
Obligations of States and political subdivisions	705,960.61	624,819.65
Corporate stocks (including stock of Federal Reserve Bank)	19,500.00	19,500.00
Loans and discounts (including overdrafts)	5,294,462.61	5,891,317.08
Furniture and fixtures	47,000.00	37,000.00
Other assets	29,407.63	38,234.72
Total Assets	\$11,475,327.46	\$12,371,647.10
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 6,597,626.30	\$ 7,456,455.41
Time deposits of individuals, partnerships, and corporations	3,304,806.31	3,305,195.64
Deposits of United States Government (including postal savings)	200,917.63	182,416.01
Deposits of States and political subdivisions	300,953.26	302,879.20
Deposits of banks	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	113,626.59	114,300.51
Total Deposits	\$10,522,930.09	\$11,366,246.77
Other liabilities	90,329.02	162,240.38
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	350,000.00	350,000.00
Undivided profits	212,068.35	193,159.95
Total Capital Accounts	\$ 862,068.35	\$ 843,159.95
Total Liabilities and Capital Accounts	\$11,475,327.46	\$12,371,647.10

Certificate Issued February 7, 1955

No. 459

NORTH PARK STATE BANK, WALDEN

(Jackson County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

R. W. Baskett, Ruth E. Baskett, Elmer E. Wattenberg, Carl Langendorf.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 126,789.50	\$ 144,228.44
United States Government obligations, direct and guaranteed -----	629,174.07	713,114.39
Obligations of States and political subdivisions -----	11,359.25	11,551.54
Loans and discounts (including overdrafts) -----	387,802.79	409,604.80
Furniture and fixtures -----	9,085.62	7,617.23
Total Assets -----	\$ 1,164,211.23	\$ 1,286,116.40
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 336,342.68	\$ 628,016.77
Time deposits of individuals, partnerships, and corporations -----	184,989.91	43,120.90
Deposits of United States Government (including postal savings) -----	48,272.51	18,781.88
Deposits of States and political subdivisions -----	476,642.33	452,790.27
Deposits of banks -----		19,650.00
Other deposits (certified and officers' checks, etc.) -----	4,170.39	7,054.94
Total Deposits -----	\$ 1,050,417.82	\$ 1,169,414.76
Other liabilities -----		4,454.41
CAPITAL ACCOUNTS		
Capital -----	\$ 50,000.00	\$ 50,000.00
Surplus -----	50,000.00	50,000.00
Undivided profits -----	13,793.41	6,453.78
Reserves (and retirement account for preferred capital) -----		5,793.45
Total Capital Accounts -----	\$ 113,793.41	\$ 112,247.23
Total Liabilities and Capital Accounts -----	\$ 1,164,211.23	\$ 1,286,116.40

Certificate Issued July 31, 1916

No. 313

COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1960

Bowers Holt, President; J. K. McKinnis, Vice President; A. R. Lussier, Cashier.

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1959
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 416,516.50	\$ 292,939.84
United States Government obligations, direct and guaranteed	324,648.44	324,648.44
Obligations of States and political subdivisions	288,095.32	305,988.61
Loans and discounts (including overdrafts)	1,494,014.10	1,630,932.29
Furniture and fixtures	6,110.79	2,981.74
Other assets	17,905.42	9,555.01
Total Assets	\$ 2,546,390.57	\$ 2,537,396.93
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,857,762.95	\$ 1,838,900.67
Time deposits of individuals, partnerships, and corporations	59,205.01	74,254.09
Deposits of United States Government (including postal savings)	106,402.91	8,303.07
Deposits of States and political subdivisions	64,218.54	163,534.54
Deposits of banks	18,727.08	23,116.54
Other deposits (certified and officers' checks, etc.)	4,327.84	11,223.55
Total Deposits	\$ 2,110,644.33	\$ 2,119,332.46
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	135,746.24	148,064.47
Total Capital Accounts	\$ 435,746.24	\$ 448,064.47
Total Liabilities and Capital Accounts	\$ 2,546,390.57	\$ 2,567,396.93

Certificate Issued January 23, 1959

No. 468

FIRST STATE BANK OF WESTMINSTER, WESTMINSTER

(Adams County)

OFFICERS FOR 1960

J. C. Murphy, Chairman of Board; Ivan L. Woodring, President; H. M. Shulenburg, Vice President; M. O. Shivers, Jr., Secretary; Walter H. Spuhler, Cashier; Antoinette E. Vidmar, Erna Nilges, Assistant Cashiers.

DIRECTORS FOR 1960

J. C. Murphy, Ivan L. Woodring, G. A. Bean, William A. Geddes, Harry R. Grace, H. M. Shulenburg, M. O. Shivers, Jr.

RESOURCES	June 15, 1960	Dec. 31, 1959
Cash, balances with other banks, including reserve balances, and cash items in process of collection -----	\$ 533,491.16	\$ 617,336.01
United States Government obligations, direct and guaranteed -----	1,281,857.02	1,675,446.42
Obligations of States and political subdivisions -----	127,154.30	153,173.15
Corporate stocks (including stock of Federal Reserve Bank) -----	8,900.00	8,900.00
Loans and discounts (including overdrafts) -----	1,537,081.49	2,153,662.59
Bank premises owned -----	33,401.47	30,901.47
Furniture and fixtures -----	49,995.27	82,388.91
Other assets -----	27,619.13	40,804.91
Total Assets -----	\$ 3,604,499.84	\$ 4,762,613.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations -----	\$ 1,762,603.90	\$ 2,237,820.70
Time deposits of individuals, partnerships, and corporations -----	752,624.99	1,120,290.19
Deposits of United States Government (including postal savings) -----	33,216.85	60,625.23
Deposits of States and political subdivisions -----	600,765.97	813,391.14
Other deposits (certified and officers' checks, etc.) -----	27,033.51	41,522.95
Total Deposits -----	\$ 3,176,250.22	\$ 4,273,710.21
Other liabilities -----	89,912.10	104,005.56
CAPITAL ACCOUNTS		
Capital -----	\$ 206,000.00	\$ 206,000.00
Surplus -----	90,000.00	100,000.00
Undivided profits -----	42,337.52	73,897.69
Total Capital Accounts -----	\$ 338,337.52	\$ 384,897.69
Total Liabilities and Capital Accounts -----	\$ 3,604,499.84	\$ 4,762,613.46

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1960

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

DIRECTORS FOR 1960

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

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 269,822.61	\$ 176,757.14
United States Government obligations, direct and guaranteed	342,473.50	402,037.19
Obligations of States and political subdivisions	218,634.62	232,418.32
Other bonds, notes, and debentures	16,000.00	18,927.00
Loans and discounts (including overdrafts)	471,440.08	451,299.81
Bank premises owned	661.00	461.00
Furniture and fixtures	2,725.00	1,585.00
Real estate owned other than bank premises	136.90	319.77
Other assets	5,904.81	12,199.12
Total Assets	\$ 1,327,793.52	\$ 1,296,004.35
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 554,993.20	\$ 531,553.63
Time deposits of individuals, partnerships, and corporations	416,480.26	390,900.45
Deposits of United States Government (including postal savings)	1,273.00	
Deposits of States and political subdivisions	177,601.82	146,761.94
Other deposits (certified and officers' checks, etc.)	16,137.76	12,948.17
Total Deposits	\$ 1,166,486.04	\$ 1,132,244.19
Other liabilities	25.00	3,750.00
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	75,000.00
Undivided profits	59,287.48	30,010.16
Reserves (and retirement account for preferred capital)	2,000.00	5,000.00
Total Capital Accounts	\$ 161,287.48	\$ 160,010.16
Total Liabilities and Capital Accounts	\$ 1,327,798.52	\$ 1,296,004.35

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1960

L. E. Fitzgerald, President; Lola J. Shepherd, Gerald B. Curtis, Vice Presidents;
Thos. E. Fitzgerald, Cashier; Rowena M. Davis, Leaola Lasater, Assistant Cashiers.

DIRECTORS FOR 1960

Webb D. Martin, Cosby McBeath, L. E. Fitzgerald, Thos. E. Fitzgerald, Gerald B.
Curtis, Lola J. Shepherd.

RESOURCES	June 15, 1960	Dec. 31, 1960
Cash, balances with other banks, including reserve balances, and cash items in process of collection-----	\$ 1,082,336.35	\$ 1,460,795.81
United States Government obligations, direct and guaranteed-----	384,968.75	393,500.00
Obligations of States and political subdivisions-----	230,925.03	143,925.03
Corporate stocks (including stock of Federal Reserve Bank)-----	7,500.00	7,500.00
Loans and discounts (including overdrafts)-----	2,233,035.81	2,116,410.87
Bank premises owned-----	1.00	1.00
Furniture and fixtures-----	3,699.02	1.00
Real estate owned other than bank premises-----	2,980.00	
Total Assets -----	\$ 3,945,445.96	\$ 4,122,133.71
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations-----	\$ 2,608,318.77	\$ 2,797,613.47
Time deposits of individuals, partnerships, and corporations-----	946,329.76	957,936.85
Deposits of United States Government (including postal savings)-----	6,078.00	6,375.65
Deposits of States and political subdivisions-----	76,240.86	58,763.95
Total Deposits -----	\$ 3,636,967.39	\$ 3,820,689.92
Other liabilities-----		15,000.00
 CAPITAL ACCOUNTS		
Capital-----	\$ 100,000.00	\$ 100,000.00
Surplus-----	150,000.00	150,000.00
Undivided profits-----	53,478.57	36,443.79
Total Capital Accounts -----	\$ 308,478.57	\$ 286,443.79
Total Liabilities and Capital Accounts -----	\$ 3,945,445.96	\$ 4,122,133.71

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