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DOCUMENT FIFTY-FIFTH ANNUAL REPORT

**OF
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO**



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MAY 5 1978
GUNNISON, COLORADO

To His Excellency

HON. STEPHEN L. R. McNICHOLS

The Governor of the State
of
Colorado

For the Period from January 1, 1961
To December 31, 1961

BRADFORD-ROBINSON PTG. CO.
DENVER, COLO.

WESTERN STATE
COLLEGE

JUN 29 1962

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DENVER, COLO.

DEPARTMENT ESTABLISHED

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

FORMER COMMISSIONERS

*H. M. BEATTY

*EMIL W. PFEIFFER

*E. E. DRACH

*GRANT McFERSON

*MAPLE T. HARL

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

RAYMOND DILLON

CLARENCE GAINES

JOE GERBER

HOWARD C. ISENIART

SAM B. MORGAN

ROBERT A. SCOUTEN

EDWARD L. STOLLER

PRESTON E. TIDVALL

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

ARTHUR A. SWANSON, *Small Loan Examiner*

DONALD E. DELANGE, *Credit Union Examiner*

HOWARD M. PRIVETT, *Credit Union Examiner*

NEWTON C. SMITH, *Credit Union Examiner*

GWENDOLYN BUTTS, *Administrative Secretary*

MAXINE S. BLOOMQUIST, *Principal Clerk*

BARBARA BROWN, *Stenographer*

SOFIA SHAFER, *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 1961-1967

THEODORE D. BROWN, Sterling 1957-1963

FLOYD W. KRAMER, Denver 1959-1965

H. E. MCKEEVER, Granada 1961-1967

SYDNEY E. SHUTERAN, 1963

LETTER OF TRANSMITTAL

December 31, 1961

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

Sir:

I have the honor to submit the Fifty-fifth Annual Report of the Department of Banking for the year 1961 in compliance with the terms and provisions of 14-12-11, Colorado Revised Statutes of 1953, as amended, known as "Colorado Banking Code of 1957," being the state banking laws.

Respectfully submitted,
FRANK E. GOLDY,
Commissioner of Banking

Department Income — 1961

January 1, 1961, through December 31, 1961

Bank Examinations	\$100,833.19
Credit Union Examinations	25,403.00
Consumer Finance Licenses	60,750.00
Retail Motor Vehicle Installment Sales Act Licenses	8,475.00
1913 Money Lenders' Licenses	18,850.00
Money Order Licenses	1,650.00
Certified Copies	160.00
Service Charges	202.20
Laws	233.10
Funeral Contract (Pre-Need Funeral Contract Law).....	560.50
Enacted July 1, 1961	
	<hr/>
Total Income	\$217,116.99

Department Expenses — 1961

January 1, 1961, through December 31, 1961

Salaries	\$181,018.74
State's Share of Retirement	10,861.13
Professional Services	1,181.00
Advertising	26.65
Contract Printing	3,423.08
Telephone and Telegraph	93.02
Postage	815.40
Office Supplies	752.47
Dues and Memberships	160.00
Travel — In State	20,906.00
Travel — Out of State	827.40
Maintenance and Repair — Equipment	511.63
Workmen's Compensation Insurance	298.00
Bond Insurance	678.15
Miscellaneous Fees	25.75
Subscriptions	161.00
Equipment	1,083.15
	<hr/>
Total Expenses	\$222,822.57
DEFICIT	(5,705.58)

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 allowances for members of the State Banking Board.

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

Review existing statutes and determine what changes may be needed to meet expansion and changes in economic conditions.

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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AMENDMENT, INCREASED CAPITAL STOCK

Central Bank & Trust Company, Denver to \$5,000,000.00
Cherry Creek Bank, Denver to \$600,000.00
North Denver Bank, Denver to \$500,000.00
Central Colorado Bank, Colorado Springs to \$220,000.00
Ignacio State Bank, Ignacio to \$50,000.00
Center State Bank, Denver to \$360,000.00
Home State Bank, Loveland to \$175,000.00

CERTIFICATES OF AUTHORITY ISSUED

Southwest State Bank, Denver, Colorado
Golden State Bank, Golden, Colorado

MONEY LENDERS

There were 343 Consumer Finance Companies licensed in 1961
There were 353 1913 Money Lenders licensed in 1961
There were 122 Retail Motor Vehicle Installment Sales Companies
licensed in 1961

CREDIT UNIONS

There were 166 Credit Unions in 1961

INDUSTRIAL BANKS

There were 37 Industrial Banks in operation during 1961

MONEY ORDER COMPANIES

There were 18 money order companies licensed during 1961

TITLE AND GUARANTY COMPANIES

There were 6 Title and Guaranty Companies in operation during
1961

PRE-NEED FUNERAL CONTRACT LICENSEES

There were 14 funeral companies with 215 agents licensed during
1961

TRUST COMPANIES

There was 1 trust company licensed during 1961

Trust Companies

First Western Trust Company.....Littleton

Title Guaranty Companies

Record Abstract & Title Company.....Denver
 The Title Guaranty Company.....Denver
 Colorado Title Guaranty Co.....Colorado Springs
 Arapahoe Land Title, Inc.....Boulder
 Attorneys' Title Guaranty Fund, Inc.....Denver
 National Title Guaranty Company.....Denver

Pre-Need Funeral Contract Licensees

Memorial Fund, Inc.....Denver
 Olinger Mortuaries, Co-partnership.....Denver
 Howard Mortuary Company.....Denver
 The Davis Mortuary, Inc.....Pueblo
 The Law Mortuary, Inc.....Colorado Springs
 Stevens Mortuary.....Denver
 Valhalla Memorial Park Company.....Pueblo
 Richards Mortuary.....Windsor
 The Rouch Funeral Home, Inc.....Pueblo
 Kibbey Funeral Home.....Loveland
 T. G. McCarthy Funeral Home, Inc.....Pueblo
 W. Edward Sharp, Mortician.....Monte Vista
 Warren Funeral Chapel.....Ft. Collins
 Capitol Mortuaries, Inc.....Denver

Money Order Licensees

Travelers Express Company, Inc.....Denver
 American Express Company.....Denver
 The Foss Company.....Golden
 Security Money Order Corporation.....Denver
 World Wide Money Orders, Inc.....Denver
 Yates Drug Co.....Fort Morgan
 Colorado Blvd. Currency Service.....Denver
 Derby Drug Store.....Derby
 Republic Money Orders, Inc.....Denver
 Evergreen Drug.....Evergreen
 National Check Cashing Co.....Denver
 Lane Money Order.....Denver

Consumers' Check Service.....	Westminster
May-D & F Co.....	Denver
Longmont Drug Company.....	Longmont
Arapahoe Stores, Inc.....	Pueblo
Invesco Insurance Agency.....	Lakewood
Sayer & McKee Drug Co.....	Leadville

Industrial Banks—1961

Thrift Industrial Bank.....	Denver
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
Security Industrial Bank.....	Denver
Beneficial Industrial Bank.....	Lakewood
Beneficial 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—1961

Rio Grande Operating Credit Union.....	Denver
Denver Interior Employees Credit Union.....	Denver
Denver Postal Credit Union.....	Denver
Pikes Peak Credit Union.....	Colorado Springs
Employees Credit Union—Swift & Company.....	Denver
St. Dominic's Parish Credit Union.....	Denver
Armour Denver Employees Credit Union.....	Denver
Denver Rio Grande Employees Credit Union.....	Denver
Cudahy Denver Employees Credit Union.....	Denver
Municipal Employees Credit Union.....	Denver
Gates Mutual Credit Union.....	Denver
Sacred Heart Parish Credit Union.....	Alamosa
Denver Post Employees Credit Union.....	Denver
Conoco Employees Credit Union.....	Denver
Colorado State Employees Credit Union.....	Denver
Denver Public School Employees Credit Union.....	Denver
Denver Municipal Water Works Employees Credit Union.....	Denver
Rocky Mountain News Employees Credit Union.....	Denver
Denver Credit Union of Union Pacific Employees.....	Denver
Denver Massco Employees Credit Union.....	Denver
College Credit Union of Greeley.....	Greeley
Pueblo Teachers Credit Union.....	Pueblo
Southern Colorado Power Company Credit Union.....	Pueblo
Alexander Film Company Credit Union.....	Colorado Springs
C. U. Medical Center Credit Union.....	Denver
Tramco Credit Union.....	Denver
Belco 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
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
Sooper 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 Poreelain 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
Dow Rocky Flats Employees Credit Union.....	Denver
Alamosa City and County Credit Union.....	Alamosa
Wonder Credit Union.....	Pueblo
St. Anthony Parish Credit Union.....	Aguiar
Denver Off-Lines Credit Union.....	Denver
No. 7 Retail Clerks Credit Union.....	Denver
RMMTB Credit Union.....	Denver
Denver Area 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.C.E. 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
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.....	Lakewood
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
SWAC Credit Union.....	Arvada
R. H. and C. Credit Union.....	Denver
Burning Mountain Credit Union.....	Rifle
OEIU Credit Union.....	Denver
Mowry Credit Union.....	Colorado Springs
Montrose County Schools Credit Union.....	Montrose
Holy Name Credit Union.....	Englewood
Cathedral Parish 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
Penrose Credit Union.....	Colorado Springs
Rocky Mountain Osteopathic Hospital Credit Union.....	Denver
Wesley Credit Union.....	Pueblo

Consumer Finance Companies — 1961

AKRON

Akron Loan Company, Inc.

ALAMOSA

General Credit Company of Alamosa
Arthur M. Zippodt

ARVADA

American Loan Plan, Inc. of Arvada
Arvada Finance Company
Fidelity Finance Company of Arvada
G.A.C. Finance Corporation of Arvada
Jefferson County Finance Company

ASPEN

The Republic Company

AURORA

Aetna Finance Company of Denver No. 3
Associates Loan Company
Aurora Finance Company
Beneficial Finance Company of Aurora
Fidelity Finance Company of Aurora
Finance Acceptance Company
G.A.C. Finance Corporation of Aurora
General Credit Company of Aurora
Household Finance Corporation of Aurora
Interstate Securities Company
Liberty Loan Corporation of Colorado
Peerless Finance, Inc.
Public Finance Corporation of Aurora

BOONE

Rural Loan Company

BOULDER

American Finance Corporation of Boulder
Arnold Motor Company
Buff Finance Company, Inc.
G.A.C. Finance Corporation of Boulder
Globe Finance Company
Household Finance Corporation of Boulder
Liberty Loan 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

U. S. Loan and Insurance, Inc.

CANON CITY

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

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
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
G.A.C. Finance Corporation of Colorado Springs No. 2
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
Hyland Finance Corporation
Ideal Finance
Liberty Loan 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
Strevell-Paterson West Side Finance Company
Universal Acceptance Corporation
Universal C.I.T. Credit Company
Zipprodt Finance Company

CORTEZ

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

CRAIG

G.A.C. Finance Corporation of Craig
Northwestern Colorado Finance Corporation

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
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
Capitol Credit, Inc.
Central Finance Corporation
Certified Finance & Acceptance Corporation
Chieftain Finance Company
Civic Credit 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 & Finance Company
Dencol Finance Company
Denver Motor Finance Company
Dependable Finance Company
Dewey Flint Finance Company
Dial Finance Company
Dial Finance Company
Dial Finance Company of Denver
R. A. Doherty
Domestic Finance 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

G.A.C. Finance Corporation
 G.A.C. Finance Corporation of Denver #2
 G.A.C. Finance Corporation of Denver #3
 G.A.C. Finance Corporation of Denver #4
 G.A.C. Finance Corporation of Denver #5
 General Credit Corporation
 General Credit Company of Denver
 James M. Gilday Finance & Insurance
 Golden Credit Company
 Harvesters Casualty Company
 Household Finance Corporation
 Household Finance Corporation of Denver
 Installment Credit Corporation
 Insurance Premium Finance Corporation
 Interstate Securities Company
 Investment Credit Corporation
 L-M Finance Company
 Liberty Loan Corporation of Colorado
 Liberty Loan Corporation of Denver
 Liberty Loan Corporation of Lakeside
 Loans, Inc.
 Local Loan Company
 M & S Investment Company
 Mark Investment Company
 Mayflower Finance Company
 Merchants 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 & Investment Company
 Pioneer Discount Corporation
 Pomeranz Company
 Postal Finance Company
 Postal Finance Company of Denver
 Public Finance Corporation of Denver #1
 Public Finance Corporation of Denver #3
 Realty & Management Company
 Republic Finance Company
 Retail Finance Corporation
 Risley Motor Company
 Sanco Finance Company, Inc.
 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
 Seaco Finance Company
 Service Loan Corporation
 Strevell-Paterson Finance Co., Inc.
 Strevell-Paterson Finance Co., Inc.
 Ternplan Incorporated
 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 C.I.T. Credit Company
 Whitehead Loan Company
 World Finance Company

DOVE CREEK

Southwestern General Finance Corporation

DURANGO

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

ENGLEWOOD

Aaron Mosko Motor Company
 Allied Finance Company of Englewood
 Community Finance Corporation of Englewood
 Dial Finance Company of Englewood
 Englewood-Colorado Finance Corporation
 G.A.C. Finance Corporation of Englewood
 Liberty Loan Corporation
 Local Loan Company
 Reserve Mortgage Company
 Royal Loan Company
 Seaboard Finance Company of Denver, Inc. Four

ESTES PARK

Estes Loan Company

FLORENCE

Florence Finance Company, Inc.

FORT COLLINS

Associates Loan Company
 Ft. Collins Finance Company
 G.A.C. Finance Corporation of Fort Collins
 General Credit Company of Fort Collins
 Household Finance Corporation of Ft. Collins
 Kissock and Cram, Inc.
 Pacific Finance Loans

FORT LUPTON

H. L. Dent

FORT MORGAN

American Loan Plan, Inc.
 Berryhill Finance Company, Inc.
 General Credit Corporation of Ft. 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
 G.A.C. Finance Corporation of Grand Junction
 Home Loan & Investment Co.
 Household Finance Corporation of Grand Junction
 Monument Credit Corporation
 Pacific Finance Loans
 Peoples Acceptance Corporation
 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
 G.A.C. Finance Corporation of Greeley
 General Credit Company of Greeley
 Greeley Finance Company
 Household Finance Corporation of Greeley
 Pacific Finance Loans

GUNNISON

Gunnison Finance Company

LA JUNTA

American Loan Plan, Inc.
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
Baldwin 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 & 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
Liberty Loan Corporation of Littleton
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
 G.A.C. Finance Corporation of Montrose
 Mountain Credit
 Montrose Finance Company

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.
 Beneficial Finance Company of Pueblo
 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 #1
 G.A.C. Finance Corporation of Pueblo #1
 General Credit Company of Pueblo
 Household Finance Corporation
 Liberty Loan Corporation of Colorado
 Liberty Loan Corporation of Pueblo
 Local Loan Company
 Midland Finance Company
 Public Finance Corporation of Pueblo #1
 Public Finance Corporation of Pueblo #3
 Seaboard Finance Company of Pueblo
 Seaboard Finance Company of Pueblo, Two
 Strevell-Paterson Finance, Inc.
 Universal C.I.T. Credit Company

RIFLE

Rifle Industries, Inc.

ROCKY FORD

Home Finance Company of Rocky Ford

SALIDA

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
G.A.C. Finance Corporation of Sterling
Pacific Finance Loans

THORNTON

Liberty Loan Corporation of Thornton
Model Credit Company of Colorado

TRINIDAD

Bennett Agency & Finance Company
Fidelity Finance Co. of Trinidad
General Credit Company of Trinidad
Trinidad Credit Company

WALSENBURG

Charles A. Anderson
Paul Krier Agency

WESTMINSTER

Associates Loan Company
Community Finance Corporation of Westminster
Continental Finance Corporation North
Dial Finance Company of Westminster
Finance Acceptance Company of Westminster

WHEATRIDGE

Household Finance Corporation of Denver
Local Loan Company
Nichols Loan Corporation of Wheatridge

1913 Money Lenders — 1961

ALAMOSA

General Credit Company of Alamosa
Arthur M. Zipprodt

ARVADA

American Loan Plan, Inc. of Arvada
Arvada Finance Company
Fidelity Finance Company of Arvada
G.A.C. Finance Corporation of Arvada

ASPEN

The Republic Company

AURORA

Aetna Finance Company of Denver No. 3
Dayton Investment Corporation
Fidelity Finance Company of Aurora
Finance Acceptance Company
G.A.C. Finance Corporation of Aurora
General Credit Company of Aurora
Household Finance Corporation of Aurora
Peerless Mortgage Company
Public Finance Corporation of Aurora
Henry D. Swanson

BOULDER

Arnold Motor Company
Beeler Mortgage Disbursements, Inc.
Colorado Capital Corporation
G.A.C. Finance Corporation of Boulder
Globe Acceptance Corporation
Household Finance Corporation of Boulder
Local Loan Company
Midwestern Financial Corporation
Pacific Finance Loans

CANON CITY

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

COLORADO SPRINGS

Advance Investments
Aetna Finance Company of Colorado Springs
Allied Finance Company of Colorado Springs
Associates Loan Company
BIC Loans of Colorado Springs, Inc.

Fidelity Finance Company of Colorado Springs
 G.A.C. Finance Corporation of Colorado Springs
 G.A.C. Finance Corporation of Colorado Springs No. 2
 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
 Hyland Finance Corporation
 Inglis Mortgage Company
 Motor Securities Corporation
 Public Finance Corporation of Colorado Springs
 Seaboard Finance Company of Colorado Springs
 Seaboard Finance Company of Southgate
 Strevell-Paterson West Side Finance Company
 Universal C.I.T. Credit Company
 Zipprodt Finance Company

CORTEZ

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

CRAIG

G.A.C. Finance Corporation of Craig

DELTA

Consolidated Finance Corporation
 Delta Finance Company

DENVER

A & A Finance Company
 Academy Investment Company
 Acme Investment Company
 Aetna Finance Company of Denver No. 1
 Aetna Finance Company of Denver No. 2
 Allied Finance Company (Alameda)
 Allied Finance Company (Broadway)
 Allied Finance Company of Denver
 Allied Investment Company
 All Plan Budget Company
 Amberson Investment Corporation
 American Loan Plan, Inc.
 Aspen Investment Company
 Associates Finance Corporation
 Associates Loan Company
 Associates Loan Company
 Assured Credit Corporation
 Atlas Investment Company

Automobile Bankers of Denver
 B & B Investment Company
 B & B Mortgage Company
 Baum Securities Company
 Bevdau Investment Company
 Humbert Bottone
 Broadmoor Investment Company
 Broadway Properties
 Brooks Investment Company
 Business Credit Plan
 C & S Company
 Capitol Credit, Inc.
 Central Finance Corporation
 Certified Finance & Acceptance Corporation
 Certified Investment Company
 City Investment Company
 Civic Credit Corporation
 Civic Investment Company
 Cobal Investment Company
 Colorado Capital Corporation
 Colorado Industrial Company
 Commerce Investment Corporation
 Commercial Insurance Agency & Investment Company
 Continental Finance Corporation of Denver
 Credit Acceptance Corporation
 D & L Adjustment Company
 Forrest E. Dallas
 S. F. & F. R. Davis
 Denargo Loan & Finance Company
 Dencol Finance Company
 Denver Industrial Company
 Denver Investment Company
 Denver Motor Finance Company
 Dependable Finance Company
 Domestic Finance Company
 E & L Investment Company
 Economy Investment Company
 Ellsworth Investment Company
 Equitable Investments, Ltd.
 Equity Acceptance Corporation
 Finance Acceptance Company
 Finance Acceptance Company of South Federal
 First Commercial Corporation
 First Finance Company
 First Security Corporation
 G.A.C. Finance Corporation of Denver #2
 G.A.C. Finance Corporation of Denver #3
 G.A.C. Finance Corporation of Denver #4
 G.A.C. Finance Corporation of Denver #5

G.F.S. Industrial Loan Company
H. G. Garnett
Garrett-Bromfield Mortgage Company
Gary Investment Company
General Credit Company of Denver
General Credit Corporation
General Factors Company
General Machinery & Supply Company
James M. Gilday Finance and Insurance
Globe Investment Company
Golden Finance Company
Grant Mortgage Company
Grocers Loan Company
Leslie A. Gross
Monroe B. Gross
Sig. E. Herzstein
Holt Chew Investment Company
Bennett Horton
Household Finance Corporation
Household Finance Corporation of Denver
Hudson Finance Ltd.
Installment Credit Corporation
Investment Credit Corporation
Investments, Limited
Johnson-Anderson Mortgage Company
Kalamath Investment Company
Joseph G. Karsh Investments
Karsh Loan Company
Kassler & Company
Kenyon Mortgage Company
Kobey Brothers
Kurland Motors Corporation
S. R. Langsam & Company
Lantz & Company
Life Underwriters Service Corporation
Loans, Inc.
Loan Service Company
Local Loan Company
M & S Investment Company
Simpson Marcus
Mark Investment Company
Marvel Finance Company
Mayflower Finance Company
Metro Investment Company
Midwestern Acceptance Corporation
Midwestern Financial Corporation
M. S. Miller & Company
Morr Loan Company
Morrison and Morrison, Inc.

Mortgage Company of Denver
 Morton Industrial Company
 Mountain Finance Company
 Albert J. Moye
 Louie E. Myerson
 National Acceptance Company
 National Mortgage Company
 National Motor Finance Corporation
 North Denver Finance Company
 North Denver Loan Company
 Northwestern Loan & Investment Company
 Parliament, Ltd.
 Pepper Investment Company
 Sam C. Perry Insurance Agency
 Pomeranz Company
 Public Finance Corporation of Denver #1
 Public Finance Corporation of Denver #3
 R and S Investment Company
 Realty Development Company
 Realty & Management Company
 John C. Reeves
 Reliable Finance Company
 Reliable Investment Company
 Renewal Guaranty Corporation
 Republic Finance Company
 Retail Finance Corporation
 Riede Investment Company
 Risley Motor Company
 Estate of Sam Rollnick
 Rollnick Enterprises, Inc.
 Rose and Company
 S & C Investment Company
 S & J Investment 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
 Seaco Finance Company
 Second Mortgage Company
 Security Finance Company
 Security Thrift & Mortgage Company
 Sefco Investment Company
 Service Investment Company
 Service Loan Corporation
 Shirley Investment Company
 Silver State Finance Company
 Thomas E. and Burdick Simons

16th and Glenarm Investments
 Smith Investment Company
 Standard Loan Company
 Steven Land Company
 Strevell-Paterson Finance Company, Inc.
 Strevell-Paterson Finance Company, Inc.
 The 3535 Investment Company
 320 Corporation
 Termpplan Incorporated
 Thrift Finance Company
 Thrift Finance Company — Athmar Park
 Thrift Finance Company — East Denver
 Time Credit, Inc.
 Travis Investment Company
 United Finance Company
 Universal C.I.T. Credit Company
 Universal Investment Company
 Van Schaack & Company
 W. S. Wallace
 Alvin Weinberger
 Western Homes Company
 Whitehead Loan Company

DURANGO

E-Z Credit Corporation
 Easy Loans
 G.A.C. Finance Corporation of Durango
 Intermountain Finance Company
 Pacific Finance Loans
 Turner Securities

ENGLEWOOD

Aaron Mosko Motor Company
 Advance Renewals Corporation
 Allied Finance Company of Englewood
 Arapahoe Finance Company
 Continental Finance Corporation South
 Englewood-Colorado Finance Corporation
 G.A.C. Finance Corporation of Englewood
 Imbro Investment Company
 Local Loan Company
 Reserve Mortgage Company
 Royal Finance Company
 Seaboard Finance Company of Denver, Inc. Four

FORT COLLINS

Associates Loan Company
 G.A.C. Finance Corporation of Fort Collins

General Credit Company of Fort Collins
Household Finance Corporation of Fort Collins
Kissock and Cram, Inc.
Pacific Finance Loans

FORT LUPTON

Dent Loan Company

FORT MORGAN

American Acceptance Corporation of Fort Morgan
Berryhill Finance Company, Inc.
General Credit Corporation of Fort Morgan

GOLDEN

Lookout Enterprises

GRAND JUNCTION

Aetna Finance Company of Grand Junction
Baker Finance Company
Citizens Finance Company
D. & R. G. Mutual Loan Association
G.A.C. Finance Corporation of Grand Junction
Home Loan & Investment Company
Household Finance Corporation of Grand Junction
Pacific Finance Loans
Strevell-Paterson Finance Company
Treece Loan Company
Universal C.I.T. Credit Company

GREELEY

Aetna Finance Company of Greeley
Fort Collins Finance Company
G.A.C. Finance Corporation of Greeley
General Credit Company of Greeley
Gold-Naiman Investment Company
Greeley Finance Company
Household Finance Corporation of Greeley
Pacific Finance Loans

LA JUNTA

American Loan Plan, Inc. of La Junta
General Credit Company of La Junta

LAKEWOOD

Allied Finance Company of Lakewood
American Loan Plan, Inc. of Lakewood
Associates Loan Company
Eagle Investment Company
Finance Acceptance Company

G.A.C. Finance Corporation of Lakewood
 H. H. Hankins Finance Company
 Pacific Finance Corporation
 R & R Company
 S and S Acceptance Corporation
 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

The Crest Company
 Finance Acceptance Company
 Pacific Finance Corporation

LONGMONT

General Credit Company of Longmont

LOVELAND

Craftmark Industries, Inc.
 General Credit Company of Loveland

MONTROSE

G.A.C. Finance Company of Montrose

PUEBLO

Advance Finance Company
 Aetna Finance Company of Pueblo
 Associates Loan Company
 B-I-C, Inc.
 Community Credit Company
 Farmers Acceptance Corporation
 Fidelity Finance Company of Pueblo
 G.A.C. Finance Company of Pueblo #1
 General Credit Company of Pueblo
 Household Finance Corporation
 Kenbert Company

Local Loan Company

Public Finance Corporation of Pueblo #1

Public Finance Corporation of Pueblo #3

Seaboard Finance Company of Pueblo

Seaboard Finance Company of Pueblo, Two

Silver State Investment Company

Strevell-Paterson Finance, Inc.

Universal C.I.T. Credit Company

RIFLE

Rifle Industries, Inc.

SALIDA

Salida Finance Company

SPRINGFIELD

Baca County Finance Company

STEAMBOAT SPRINGS

Northwestern Colorado Finance Corporation

STERLING

American Loan Plan, Inc. of Sterling

G.A.C. Finance Corporation of Sterling

Pacific Finance Loans

THORNTON

Model Credit Company of Colorado

TRINIDAD

Fidelity Finance Company of Trinidad

General Credit Company of Trinidad

WESTMINSTER

Continental Finance Corporation North

Finance Acceptance Company of Westminster

WHEATRIDGE

Walter A. Gail

Michael Gale

Household Finance Corporation of Denver

Local Loan Company

Nichols Loan Corporation of Wheatridge

Retail Motor Vehicle Installment Sales Act Licensees — 1961

ALAMOSA

General Credit Company of Alamosa

ARVADA

American Acceptance Corporation (Arvada)
G.A.C. Finance Corporation of Colorado
Jefferson County Finance Company

AURORA

Finance Acceptance Company
General Credit Corporation of Aurora

BOULDER

Arnold Motor Company
Buff Finance Company, Inc.
Globe Finance Company
Pacific Finance Loans

CANON CITY

General Credit Corporation

COLORADO SPRINGS

Associates Discount Corporation
BIC Loans of Colorado Springs, Inc.
G.A.C. Finance Corporation of Colorado
General Acceptance Company of Colorado
General Credit Corporation
Motor Securities Corporation
Joe Newcomer Finance Company
Universal C.I.T. Corporation

CRAIG

G.A.C. Finance Corporation of Colorado
Northwestern Colorado Finance Corporation

DELTA

Consolidated Finance Corporation
Delta Finance Company

DENVER

American Acceptance Corporation (Denver)
 Associates Discount Corporation
 Associates Finance Corporation
 Assured Credit Corporation
 Atlas Acceptance Company
 Capitol Credit, Inc.
 Civic Investment Company
 Commercial Credit Corporation
 Credit Acceptance Corporation
 Dencol Finance Company
 Denver Motor Finance Company
 Dependable Finance Company
 Finance Acceptance Company
 Finance Acceptance Company of South Federal
 First Commercial Corporation
 Ford Motor Credit Company
 G.A.C. Finance Corporation of Colorado
 General Credit Corporation
 General Credit Corporation
 General Motors Acceptance Corporation
 Golden Finance Company
 Griffith Insurance Agency
 Kurland Motors Corporation
 L-M Finance Company
 Merchants Acceptance Company
 Merchants Auto Finance, Inc.
 Metro Investment Company
 Morr Loan Company
 Mountain Finance Company
 Mountain States Acceptance Corporation
 National Motor Finance Corporation
 Pomeranz Company
 Surety Acceptance Corporation
 United Finance Company
 Universal C.I.T. Credit Corporation
 Western States Finance Corporation
 Yellow Manufacturing Acceptance Corporation

DURANGO

G.A.C. Finance Corporation of Colorado
 Intermountain Finance Company
 Pacific Finance Corporation

ENGLEWOOD

G.A.C. Finance Corporation of Colorado
 Royal Finance Company

FORT COLLINS

Associates Discount Corporation
G.A.C. Finance Corporation of Colorado
General Credit Corporation

FORT MORGAN

General Credit Corporation of Fort Morgan

GRAND JUNCTION

The Atlas Company
Citizens Finance Company
Commercial Credit Corporation
G.A.C. Finance Corporation of Colorado
Pacific Finance Loans
Peoples Acceptance Corporation
Treece Loan Company
Universal C.I.T. Credit Corporation

GREELEY

Fort Collins Finance Company
G.A.C. Finance Corporation of Colorado
General Credit Corporation
Greeley Finance Company
Pacific Finance Loans
Weld County Securities Company

LA JUNTA

American Acceptance Corporation (La Junta)
General Credit Corporation
Mullins Finance Company

LAKEWOOD

American Acceptance Corporation (Lakewood)
Jack Brown Finance, Inc.
Central Credit Corporation
Finance Acceptance Company
Pacific Finance Loans
S and S Acceptance Corporation
Trailer Finance and Insurance Company

LAMAR

Valley Loan Association

LIMON

Lincoln Acceptance, Inc.

LITTLETON

Finance Acceptance Company
Pacific Finance Loans

LONGMONT

General Credit Corporation of Longmont
Gray's Used Cars
Motor Investment Company

LOVELAND

General Credit Corporation

MONTROSE

G.A.C. Finance Corporation of Colorado
Mountain Credit

PUEBLO

Associates Discount Corporation
Commercial Credit Corporation
Community Credit Company
G.A.C. Finance Corporation of Colorado
General Credit Corporation
General Motors Acceptance Corporation
Universal C.I.T. Credit Corporation
Western Acceptance Corporation

RIFLE

A. J. Stampfel Investment Company

SPRINGFIELD

Baca County Finance Company

STEAMBOAT SPRINGS

Northwestern Colorado Finance Corporation

STERLING

American Acceptance Corporation (Sterling)
G.A.C. Finance Corporation of Colorado
Pacific Finance Loans

TRINIDAD

General Credit Corporation
Merit Acceptance Corporation

WALSENBURG

Advance Finance Company

WESTMINSTER

Finance Acceptance Company of Westminster

WHEATRIDGE

Nichols Loan Corporation of Wheatridge

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$100,869,858.73	\$131,681,291.73
United States Government obligations, direct and guaranteed	163,911,097.55	168,200,620.58
Obligations of States and political subdivisions	39,407,144.23	38,264,686.98
Other bonds, notes, and debentures	1,549,369.31	1,037,497.09
Corporate stocks (including stock of Federal Reserve Bank)	654,744.04	676,133.00
Loans and discounts (including overdrafts)	324,324,448.52	331,283,889.19
Bank premises owned	1,867,344.14	1,590,316.89
Furniture and Fixtures	2,757,352.97	2,544,825.74
Real estate owned other than bank premises	123,592.94	201,638.14
Investments and other assets indirectly representing bank premises or other real estate	1,895,213.58	1,874,038.66
Other assets	3,894,551.51	3,741,347.39
Total Assets	\$641,253,717.52	\$681,096,285.39
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$291,299,700.27	\$317,764,123.29
Time and Savings deposits of individuals, partnerships, and corporations	177,434,289.06	182,250,544.44
Deposits of United States Government (including postal savings)	12,689,699.60	10,643,623.59
Deposits of States and political subdivisions	66,789,714.88	67,573,832.28
Deposits of banks	26,019,563.74	35,336,039.59
Other deposits (certified and officers' checks, etc.)	6,084,491.33	5,858,453.28
Total Deposits	\$580,317,458.88	\$619,426,616.47
(a) Total demand deposits	June 30, 1961 \$369,757,113.76	Dec. 31, 1961 \$409,246,462.21
(b) Total time and savings deposits	210,560,345.12	210,180,154.26
Rediscunts and other liabilities for borrowed money	100,000.00	450,000.00
Other liabilities	10,029,123.95	10,437,680.72
Total Liabilities	\$590,446,582.83	\$630,314,297.19
CAPITAL ACCOUNTS		
Capital	\$ 19,654,020.00	\$ 18,873,020.00
Surplus	19,366,759.66	19,854,504.00
Undivided profits	11,122,087.60	11,364,663.25
Reserves (and retirement account for preferred capital)	664,267.43	689,800.95
Total Capital Accounts	\$ 50,807,134.69	\$ 50,781,988.20
Total Liabilities and Capital Accounts	\$641,253,717.52	\$681,096,285.39
Percentage of Total Capital to Total		
Deposits	8.20%	
Percentage of Total Capital to Total Assets	7.46%	
Cash Reserves to Total Deposits	21.26%	
Percentage of Assets in Cash and Sight Exchange	19.0%	
Percentage of Assets in U.S. Government Obligations	24.0%	
Percentage of Assets in Other Bonds and Securities	2.0%	
Percentage of Assets in Loans and Discounts	48.0%	
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 30, 1961		\$ 842,567.87
Increase in deposits since June 30, 1961		39,109,157.59
Increase in capital since June 30, 1961		781,000.00

FRANK E. GOLDY, State Bank Commissioner

Certificate Issued May 29, 1942

No. 283

BANK OF ASPEN,
Formerly
PITKIN COUNTY BANK OF ASPEN, ASPEN
(Pitkin County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Alton Beck, Marguerite Woodall Chalfant, L. M. Elisha, Darlene Muir, W.
Lucas Woodall.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection.. \$	408,793.49	\$ 502,142.74
United States Government obligations, direct and guaranteed	757,500.00	744,856.25
Obligations of States and political subdivisions ...	697,232.26	591,579.20
Loans and discounts (including overdrafts)	640,917.69	877,012.03
Bank premises owned	5,250.00	5,250.00
Furniture and Fixtures	9,383.00	14,354.84
Other assets		3,111.50
Total Assets.....	\$ 2,519,076.44	\$ 2,738,306.56
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 882,191.83	\$ 1,248,934.24
Time and Savings deposits of individuals, partnerships, and corporations	559,862.16	574,538.63
Deposits of United States Government (including postal savings)	28,182.77	28,219.17
Deposits of States and political subdivisions	761,913.16	564,522.90
Other deposits (certified and officers' checks, etc.) ..	22,474.02	30,021.49
Total Deposits	\$ 2,254,623.94	\$ 2,446,236.43
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,344,761.78	\$ 1,521,697.80
(b) Total time and savings deposits ..	909,862.16	924,538.63
Other liabilities	79,601.00	\$ 6,110.00
Total Liabilities	\$ 2,334,224.94	\$ 2,532,346.43
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	34,851.50	55,960.13
Total Capital Accounts	\$ 184,851.50	\$ 205,960.13
Total Liabilities and Capital Accounts	\$ 2,519,076.44	\$ 2,738,306.56

Certificate Issued March 31, 1943

No. 435

BANK OF AURORA, AURORA

(Adams County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection.	\$ 748,092.13	\$ 1,405,934.51
United States Government obligations, direct and guaranteed	3,588,247.35	3,595,317.92
Obligations of States and political subdivisions	746,305.73	707,732.80
Corporate stocks (including stock of Federal Reserve Bank)	99,900.00	99,900.00
Loans and discounts (including overdrafts)	2,937,695.49	2,787,900.69
Bank premises owned	1.00	
Furniture and Fixtures	37,744.00	85,829.72
Real estate owned other than bank premises	12,000.00	6,001.00
Other assets	817.75	11,739.26
Total Assets	\$ 8,170,803.45	\$ 8,700,355.90
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,266,444.16	\$ 4,520,511.85
Time and Savings deposits of individuals, partnerships, and corporations	2,008,975.99	2,136,466.42
Deposits of United States Government (including postal savings)	118,078.77	104,850.16
Deposits of States and political subdivisions	1,024,176.02	1,156,602.91
Deposits of banks	12,625.20	2,625.20
Other deposits (certified and officers' checks, etc.)	62,472.87	59,688.66
Total Deposits	\$ 7,492,773.01	\$ 7,980,745.20
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 5,346,810.16	\$ 5,707,291.92
(b) Total time and savings deposits	2,145,962.85	2,273,453.28
Other liabilities	57,933.65	77,188.47
Total Liabilities	\$ 7,550,706.66	\$ 8,057,933.67
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	300,000.00
Undivided profits	220,096.79	142,422.23
Total Capital Accounts	\$ 620,096.79	\$ 642,422.23
Total Liabilities and Capital Accounts	\$ 8,170,803.45	\$ 8,700,355.90

Certificate Issued April 24, 1957

No. 463

THE PEOPLES BANK, AURORA

(Adams County)

OFFICERS FOR 1961

H. J. Bleakley, President; L. G. Krieger, J. A. Mathis, J. R. Naylor, Vice Presidents; B. A. Heffley, Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,298,103.39	\$ 1,213,789.26
United States Government obligations, direct and guaranteed	2,670,556.06	2,936,533.63
Obligations of States and political subdivisions	409,348.49	422,992.24
Loans and discounts (including overdrafts)	3,456,394.22	3,666,282.90
Bank premises owned	28,816.78	35,350.82
Furniture and Fixtures	17,975.14	16,134.15
Other assets	8,936.94	6,288.04
Total Assets	\$ 7,890,131.02	\$ 8,297,371.04
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,057,909.86	\$ 4,125,787.05
Time and Savings deposits of individuals, partnerships, and corporations	1,424,822.22	1,731,739.56
Deposits of United States Government (including postal savings)	316,252.25	299,760.58
Deposits of States and political subdivisions	1,286,625.53	1,282,936.71
Other deposits (certified and officers' checks, etc.)	134,147.72	115,566.41
Total Deposits	\$ 7,219,757.58	\$ 7,555,790.31
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 5,059,935.36	\$ 5,089,050.75
(b) Total time and savings deposits	2,159,822.22	2,466,739.56
Other liabilities	191,801.16	246,276.31
Total Liabilities	\$ 7,411,558.74	\$ 7,802,066.62
CAPITAL ACCOUNTS		
Capital	\$ 210,000.00	\$ 210,000.00
Surplus	70,000.00	140,000.00
Undivided profits	198,572.28	145,304.42
Total Capital Accounts	\$ 478,572.28	\$ 495,304.42
Total Liabilities and Capital Accounts	\$ 7,890,131.02	\$ 8,297,371.04

Certificate Issued February 17, 1908

No. 9

THE MERCANTILE BANK & TRUST CO., BOULDER

(Boulder County)

OFFICERS FOR 1961

E. K. Hilton, President; W. D. Carter, Executive Vice President; E. D. Seymour, Vice President; C. V. LaNier, Assistant Vice President; Richard L. Dunn, Cashier; C. J. Jorgenson, Salome S. Taylor, Arthur F. Engler, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,443,526.42	\$ 1,185,106.94
United States Government obligations, direct and guaranteed	2,768,601.23	2,077,575.01
Obligations of States and political subdivisions	258,563.62	273,814.03
Loans and discounts (including overdrafts)	5,949,031.13	6,729,370.49
Bank premises owned	70,000.00	70,000.00
Furniture and Fixtures	57,800.00	57,800.00
Other assets	3,866.47	7,606.27
Total Assets	\$10,551,388.87	\$10,401,272.74
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 5,278,817.20	\$ 5,133,629.24
Time and Savings deposits of individuals, partnerships, and corporations	2,836,137.35	3,366,014.26
Deposits of United States Government (including postal savings)	277,355.54	219,392.92
Deposits of States and political subdivisions	1,392,270.37	853,314.43
Deposits of banks	21,085.17	15,159.15
Other deposits (certified and officers' checks, etc.)	48,440.74	61,578.52
Total Deposits	\$ 9,854,106.37	\$ 9,649,088.52
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 6,224,469.02	\$ 5,833,074.26
(b) Total time and savings deposits	3,629,637.35	3,816,014.26
Other liabilities	197,648.09	239,321.46
Total Liabilities	\$10,051,754.46	\$ 9,888,409.98
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	185,000.00	200,000.00
Undivided profits	114,634.41	112,862.76
Total Capital Accounts	\$ 499,634.41	\$ 512,862.76
Total Liabilities and Capital Accounts	\$10,551,388.87	\$10,401,272.74

Certificate Issued November 21, 1960

No. 472

SECURITY BANK OF BOULDER,
Formerly
COMMONWEALTH STATE BANK, BOULDER
(Boulder County)

OFFICERS FOR 1961

Harry E. Steffen, President; H. Clay Hogan, Vice President; John S. Moore, Secretary; Richard J. Lawrence, Assistant Vice President.

DIRECTORS FOR 1961

Richard L. Crook, H. Clay Hogan, John S. Moore, Robert W. Theis, Harry E. Steffen.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 89,903.01	\$ 129,537.49
Other bonds, notes and debentures	36,000.00	36,000.00
Loans and discounts (including overdrafts)	148,246.06	298,832.81
Bank premises owned	24,840.95	25,934.35
Furniture and Fixtures	67,539.33	60,397.81
Other assets	19,678.92	10,043.94
Total Assets	\$ 386,208.27	\$ 560,746.40

LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 137,102.60	\$ 211,947.35
Time and Savings deposits of individuals, partnerships, and corporations	85,074.52	71,955.20
Deposits of United States Government (including postal savings)	200.77	558.08
Deposits of States and political subdivisions	90.17	199.59
Total Deposits	\$ 222,468.06	\$ 284,660.22

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 137,393.54	\$ 212,705.02
(b) Total time and savings deposits	85,074.52	71,955.20

Rediscounts and other liabilities for borrowed money		75,000.00
Other liabilities	6,566.53	4,717.37
Total Liabilities	\$ 229,034.59	\$ 364,377.59

CAPITAL ACCOUNTS	June 30, 1961	Dec. 31, 1961
Capital	\$ 100,020.00	\$ 100,020.00
Surplus	20,004.00	20,004.00
Undivided profits	37,149.68	73,158.29
Reserves (and retirement account for preferred capital)		3,186.52
Total Capital Accounts	\$ 157,173.68	\$ 196,368.81
Total Liabilities and Capital Accounts	\$ 386,208.27	\$ 560,746.40

Certificate Issued October 17, 1932

No. 423

THE FIRST BANK OF BRIGHTON, BRIGHTON

(Adams County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Leslie L. Sayre, Williams 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 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	1,502,655.36	\$ 1,862,732.30
United States Government obligations, direct and guaranteed	3,784,115.85	3,043,008.28
Obligations of States and political subdivisions . . .	637,837.93	737,220.94
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00
Loans and discounts (including overdrafts)	3,037,287.03	3,179,314.22
Bank premises owned	28,740.82	27,733.06
Furniture and Fixtures	24,171.11	21,707.90
Other assets	37,678.71	13,740.17
Total Assets	\$ 9,064,486.81	\$ 8,897,456.87
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,257,794.75	\$ 3,909,636.21
Time and Savings deposits of individuals, partnerships, and corporations	1,255,616.76	1,388,250.62
Deposits of United States Government (including postal savings)	135,477.19	103,790.98
Deposits of States and political subdivisions	3,752,663.70	2,760,381.71
Other deposits (certified and officers' checks, etc.) . .	35,128.13	33,171.26
Total Deposits	\$ 8,436,680.53	\$ 8,195,230.78
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 6,718,914.32	\$ 6,269,830.71
(b) Total time and savings deposits	1,717,766.21	1,925,400.07
Other Liabilities	98,646.18	110,303.34
Total Liabilities	\$ 8,535,326.71	\$ 8,305,534.12
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	79,160.10	156,922.75
Reserves (and retirement account for preferred capital)	50,000.00	35,000.00
Total Capital Accounts	\$ 529,160.10	\$ 591,922.75
Total Liabilities and Capital Accounts	\$ 9,064,486.81	\$ 8,897,456.87

Certificate Issued July 8, 1958

No. 465

BROOMFIELD BANK
Formerly
BROOMFIELD HEIGHTS BANK, BROOMFIELD
 (Boulder County)

OFFICERS FOR 1961

1. K. Hoyle, President; John D. Rankin, Cashier; Robert N. Watson, Assistant Cashier.

DIRECTORS FOR 1961

Roger D. Knight, Jr., Francis M. Bain, Seth B. Bradley, K. C. Ensor, I. K. Hoyle.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 256,287.15	\$ 372,423.78
United States Government obligations, direct and guaranteed	509,850.75	509,850.75
Obligations of States and political subdivisions		528.51
Loans and discounts (including overdrafts)	1,245,959.38	1,288,046.86
Furniture and Fixtures	21,841.65	21,714.36
Investments and other assets indirectly representing bank premises or other real estate	7,390.30	6,274.36
Other assets	3,722.06	5,934.21
Total Assets	\$ 2,045,051.29	\$ 2,204,772.83

LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 770,460.77	\$ 1,101,986.39
Time and Savings deposits of individuals, partnerships, and corporations	411,671.85	456,728.55
Deposits of United States Government (including postal savings)	24,873.96	24,120.68
Deposits of States and political subdivisions	458,571.51	238,570.95
Deposits of banks	75,000.00	75,000.00
Other deposits (certified and officers' checks, etc.)	19,803.10	4,568.96
Total Deposits	\$ 1,760,381.19	\$ 1,900,975.53

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,148,709.34	\$ 1,244,246.98
(b) Total time and savings deposits	611,671.85	656,728.55
Other liabilities	37,129.40	47,860.63
Total Liabilities	\$ 1,797,510.59	\$ 1,948,836.16

CAPITAL ACCOUNTS	June 30, 1961	Dec. 31, 1961
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	50,000.00	50,000.00
Undivided profits	47,540.70	55,936.67
Total Capital Accounts	\$ 247,540.70	\$ 255,936.67
Total Liabilities and Capital Accounts	\$ 2,045,051.29	\$ 2,204,772.83

Certificate Issued October 9, 1915

No. 294

THE FARMERS STATE BANK OF BRUSH, BRUSH

(Morgan County)

OFFICERS FOR 1961

Alonzo Petteys, President; Warren M. Watrous, Executive Vice President;
Robert U. Hansen, Cashier-Trust Officer-Vice President-Secretary; John J.
Higgins, Assistant Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	751,214.67	\$ 1,011,689.47
United States Government obligations, direct and guaranteed	1,221,853.01	1,094,143.81
Obligations of States and political subdivisions	191,715.31	174,963.39
Loans and discounts (including overdrafts)	2,581,014.00	2,657,207.74
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 4,745,797.99	\$ 4,938,005.41
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,216,130.99	\$ 2,824,796.17
Time and Savings deposits of individuals, partner- ships, and corporations	1,276,854.67	1,227,596.36
Deposits of United States Government (including postal savings)	54,319.85	43,396.46
Deposits of States and political subdivisions	592,452.25	220,884.27
Other deposits (certified and officers' checks, etc.) . .	38,449.53	36,976.62
Total Deposits	\$ 4,178,207.29	\$ 4,353,649.88
 June 30, 1961 Dec. 31, 1961		
(a) Total demand deposits	\$ 2,601,352.62	\$ 3,016,053.52
(b) Total time and savings deposits	1,576,854.67	1,337,596.36
Total Liabilities	\$ 4,178,207.29	\$ 4,353,649.88
 CAPITAL ACCOUNTS		
Capital	\$ 150,000.00	\$ 150,000.00
Surplus	350,000.00	350,000.00
Undivided profits	67,590.70	84,355.53
Total Capital Accounts	\$ 567,590.70	\$ 584,355.53
Total Liabilities and Capital Accounts	\$ 4,745,797.99	\$ 4,938,005.41

Certificate Issued November 14, 1931

No. 427

THE BANK OF BURLINGTON, BURLINGTON

(Kit Carson County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 558,276.59	\$ 505,707.57
United States Government obligations, direct and guaranteed	1,095,373.74	1,095,316.12
Obligations of States and political subdivisions	213,885.78	196,540.92
Other bonds, notes, and debentures	3,920.00	3,920.00
Loans and discounts (including overdrafts)	2,032,489.48	1,935,614.82
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Other assets	6,720.68	5,141.41
Total Assets	\$ 3,910,668.27	\$ 3,742,242.84

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,606,354.91	\$ 2,566,051.01
Time and Savings deposits of individuals, partnerships, and corporations	654,727.39	587,754.42
Deposits of United States Government (including postal savings)	3,546.02	3,046.58
Deposits of States and political subdivisions	151,841.05	83,790.15
Deposits of banks	15,043.95	
Other deposits (certified and officers' checks, etc.)	61,035.45	68,701.47
Total Deposits	\$ 3,492,548.77	\$ 3,309,343.63

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,837,821.38	\$ 2,691,589.21
(b) Total time and savings deposits	654,727.39	617,754.42
Total Liabilities	\$ 3,492,548.77	\$ 3,309,343.63

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	118,119.50	132,899.21
Reserves (and retirement account for preferred capital)		
Total Capital Accounts	\$ 418,119.50	\$ 432,899.21
Total Liabilities and Capital Accounts	\$ 3,910,668.27	\$ 3,742,242.84

Certificate Issued December 8, 1910

No. 206

THE BYERS STATE BANK, BYERS

(Arapahoe County)

OFFICERS FOR 1961

Hugh Best, Chairman of Board; W. L. Best, President; John E. Miller, Vice President and Cashier; Phyllis J. Pemberton, Assistant Cashier.

DIRECTORS FOR 1961

Hugh Best, W. L. Best, Noah Diedrich, John E. Miller

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 108,903.89	\$ 80,895.73
United States Government obligations, direct and guaranteed	271,136.42	271,667.67
Obligations of States and political subdivisions	24,161.37	24,077.40
Loans and discounts (including overdrafts)	576,359.47	654,644.98
Bank premises owned	1,349.95	1,124.96
Furniture and Fixtures	11,523.75	10,524.68
Other assets	296.10	
Total Assets	\$ 993,730.95	\$ 1,042,935.45
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 392,462.97	\$ 419,696.90
Time and Savings deposits of individuals, partnerships, and corporations	250,044.36	276,120.71
Deposits of United States Government (including postal savings)	3,194.75	5,574.33
Deposits of States and political subdivisions	234,613.40	234,807.75
Deposits of banks	18,791.58	12,185.87
Other deposits (certified and officers' checks, etc.)	2,533.93	133.93
Total Deposits	\$ 901,640.99	\$ 948,519.49
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 471,596.63	\$ 492,398.78
(b) Total time and savings deposits	430,044.36	456,120.71
Other liabilities	2,160.97	862.61
Total Liabilities	\$ 903,801.96	\$ 949,322.10
 CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	60,000.00	65,000.00
Undivided profits	4,928.99	3,613.35
Reserves (and retirement account for preferred capital)		
Total Capital Accounts	\$ 89,928.99	\$ 93,613.35
Total Liabilities and Capital Accounts	\$ 993,730.95	\$ 1,042,935.45

Certificate Issued July 24, 1916

No. 312

THE FARMERS STATE BANK OF CALHAN, CALHAN

(El Paso County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 439,839.40	\$ 330,893.68
United States Government obligations, direct and guaranteed	569,256.25	1,260,720.86
Obligations of States and political subdivisions	223,507.84	220,913.59
Loans and discounts (including overdrafts)	1,469,623.99	1,371,260.80
Bank premises owned	1.00	1.00
Furniture and Fixtures	5,186.00	2,500.00
Total Assets	\$ 2,707,414.48	\$ 3,186,289.93
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,129,194.26	\$ 1,498,414.20
Time and Savings deposits of individuals, partnerships, and corporations	1,180,129.41	1,289,643.10
Deposits of United States Government (including postal savings)	10,403.25	12,739.04
Deposits of States and political subdivisions	157,722.00	153,593.46
Other deposits (certified and officers' checks, etc.)	11,975.69	12,945.83
Total Deposits	\$ 2,489,424.61	\$ 2,967,335.63
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,199,295.20	\$ 1,612,692.53
(b) Total time and savings deposits	1,290,129.41	1,354,643.10
Total Liabilities	\$ 2,489,424.61	\$ 2,967,335.63
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	67,989.87	68,954.30
Total Capital Accounts	\$ 217,989.87	\$ 218,954.30
Total Liabilities and Capital Accounts	\$ 2,707,414.48	\$ 3,186,289.93

Certificate Issued August 21, 1939

No. 433

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

(Douglas County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . \$	415,288.97	\$ 461,529.72
United States Government obligations, direct and guaranteed	1,344,692.89	1,441,427.89
Obligations of States and political subdivisions	104,506.19	69,751.09
Loans and discounts (including overdrafts)	1,304,734.36	1,331,821.75
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	17,509.97	16,009.97
Other assets	941.13	
Total Assets	\$ 3,187,675.51	\$ 3,320,542.42
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations \$	1,293,554.59	\$ 1,507,619.74
Time and Savings deposits of individuals, partnerships, and corporations	932,175.53	999,440.64
Deposits of United States Government (including postal savings)	31,229.96	22,765.64
Deposits of States and political subdivisions	600,923.04	445,443.59
Other deposits (certified and officers' checks, etc.)	13,274.62	10,664.15
Total Deposits	\$ 2,871,157.74	\$ 2,985,933.76
 DETAILED LIABILITIES		
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits \$	1,888,982.21	\$ 1,936,493.12
(b) Total time and savings deposits	982,175.53	1,049,440.64
Total Liabilities	\$ 2,871,157.74	\$ 2,985,933.76
 CAPITAL ACCOUNTS		
Capital \$	50,000.00	\$ 50,000.00
Surplus	150,000.00	150,000.00
Undivided profits	116,517.77	134,608.66
Total Capital Accounts	\$ 316,517.77	\$ 334,608.66
Total Liabilities and Capital Accounts	\$ 3,187,675.51	\$ 3,320,542.42

Certificate Issued February 21, 1944

No. 437

THE EASTERN COLORADO BANK, CHEYENNE WELLS

(Cheyenne County)

OFFICERS FOR 1961

Victor Weed, President; Victor L. Weed, Vice President and Cashier; James R. Weed, Assistant Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 913,607.01	\$ 640,112.62									
United States Government obligations, direct and guaranteed	368,437.50	368,187.50									
Obligations of States and political subdivisions	189,136.69	190,695.35									
Loans and discounts (including overdrafts)	1,059,613.30	1,410,751.90									
Bank premises owned	1,000.00	1,000.00									
Furniture and Fixtures	7,000.00	6,500.00									
Total Assets	\$ 2,538,794.50	\$ 2,617,247.37									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 1,512,530.18	\$ 1,723,642.51									
Time and Savings deposits of individuals, partnerships, and corporations	600,197.17	529,830.01									
Deposits of United States Government (including postal savings)	5,488.72	3,588.57									
Deposits of States and political subdivisions	235,482.13	156,062.18									
Other deposits (certified and officers' checks, etc.)	11,400.68	20,992.28									
Total Deposits	\$ 2,365,098.88	\$ 2,434,115.55									
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: right;">June 30, 1961</th> <th style="text-align: right;">Dec. 31, 1961</th> </tr> </thead> <tbody> <tr> <td>(a) Total demand deposits</td> <td style="text-align: right;">\$ 1,764,901.71</td> <td style="text-align: right;">\$ 1,904,285.54</td> </tr> <tr> <td>(b) Total time and savings deposits</td> <td style="text-align: right;">600,197.17</td> <td style="text-align: right;">529,830.01</td> </tr> </tbody> </table>				June 30, 1961	Dec. 31, 1961	(a) Total demand deposits	\$ 1,764,901.71	\$ 1,904,285.54	(b) Total time and savings deposits	600,197.17	529,830.01
	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 1,764,901.71	\$ 1,904,285.54									
(b) Total time and savings deposits	600,197.17	529,830.01									
Total Liabilities	\$ 2,365,098.88	\$ 2,434,115.55									
CAPITAL ACCOUNTS											
Capital	\$ 50,000.00	\$ 50,000.00									
Surplus	75,000.00	75,000.00									
Undivided profits	48,695.62	58,131.82									
Reserves (and retirement account for preferred capital)	173,695.62	183,131.82									
Total Capital Accounts	\$ 173,695.62	\$ 183,131.82									
Total Liabilities and Capital Accounts	\$ 2,538,794.50	\$ 2,617,247.37									

Certificate Issued January 26, 1953

No. 454

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Winford Griffin, Rush Appleman, Kenneth D. Brookhart, Kenneth F. Heizer, Robert I. Skinner, Caywood B. Lindsey, Lewis M. Poe, Howard E. Reader, J. B. Shearer.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,037,097.21	\$ 1,025,646.08
United States Government obligations, direct and guaranteed	1,318,457.68	2,101,612.23
Obligations of States and political subdivisions	505,910.84	546,196.46
Other bonds, notes, and debentures		21,882.04
Corporate stocks (including stock of Federal Reserve Bank)	20,711.04	
Loans and discounts (including overdrafts)	3,840,639.59	4,768,362.35
Bank premises owned	16,000.00	15,000.00
Furniture and Fixtures	61,577.57	57,027.57
Real estate owned other than bank premises	10,834.97	10,834.97
Other assets	2,350.11	3,254.17
Total Assets	\$ 6,813,579.01	\$ 8,549,815.87
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,672,552.73	\$ 4,447,624.24
Time and Savings deposits of individuals, partnerships, and corporations	1,223,297.47	1,878,434.05
Deposits of United States Government (including postal savings)	114,252.37	245,341.84
Deposits of States and political subdivisions	970,360.22	1,075,564.01
Other deposits (certified and officers' checks, etc.)	161,654.00	143,071.60
Total Deposits	\$ 6,142,116.79	\$ 7,790,035.74
 June 30, 1961 Dec. 31, 1961		
(a) Total demand deposits	\$ 4,204,319.32	\$ 4,969,101.69
(b) Total time and savings deposits	1,937,797.47	2,820,934.05
Other liabilities	92,447.55	108,626.56
Total Liabilities	\$ 6,234,564.34	\$ 7,898,662.30
 CAPITAL ACCOUNTS		
Capital	\$ 220,000.00	\$ 220,000.00
Surplus	225,000.00	250,000.00
Undivided profits	134,014.67	181,153.57
Total Capital Accounts	\$ 579,014.67	\$ 651,153.57
Total Liabilities and Capital Accounts	\$ 6,813,579.01	\$ 8,549,815.87

Certificate Issued March 21, 1968

No. 20

THE COLORADO COMMERCIAL & SAVINGS BANK,
COLORADO SPRINGS
 (El Paso County)

OFFICERS FOR 1961

Paul D. Swan, Chairman of the Board; J. C. Culley, President; O. N. Brathovde, Senior Vice President; Alan A. Ladd, Vice President; B. W. Dougherty, Cashier and Trust Officer; Frances Whyte, Assistant Vice President and Assistant Trust Officer; A. J. Kieffer, J. D. Schroeder, R. W. Dailey, Assistant Cashiers.

DIRECTORS FOR 1961

O. N. Brathovde, J. C. Culley, George L. Dern, Dan W. Howells, A. A. Ladd, Earl H. Schwab, Paul D. Swan, Gerald P. Wagner.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,368,036.96	\$ 1,012,177.59
United States Government obligations, direct and guaranteed	1,939,102.60	2,421,916.12
Obligations of States and political subdivisions	789,666.76	868,037.80
Loans and discounts (including overdrafts)	4,415,583.25	4,871,494.82
Bank premises owned	82,800.88	80,000.00
Furniture and Fixtures	30,479.46	28,158.41
Other assets	36,336.40	41,440.13
Total Assets	\$ 8,662,006.31	\$ 9,323,224.87
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,054,557.62	\$ 4,398,838.09
Time and Savings deposits of individuals, partnerships, and corporations	2,696,747.48	2,721,076.35
Deposits of United States Government (including postal savings)	303,928.76	181,122.57
Deposits of States and political subdivisions	747,436.50	896,349.86
Deposits of banks	86,115.20	88,156.77
Other deposits (certified and officers' checks, etc.)	127,474.46	246,708.47
Total Deposits	\$ 8,016,260.02	\$ 8,532,252.11
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 4,719,512.54	\$ 5,061,175.76
(b) Total time and savings deposits	3,296,747.48	3,471,076.35
Rediscunts and other liabilities for borrowed money		150,000.00
Other liabilities	134,525.85	169,968.53
Total Liabilities	\$ 8,150,785.87	\$ 8,852,220.64
CAPITAL ACCOUNTS		
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	225,000.00	225,000.00
Undivided profits	61,220.44	21,004.23
Total Capital Accounts	\$ 511,220.44	\$ 471,004.23
Total Liabilities and Capital Accounts	\$ 8,662,006.31	\$ 9,323,224.87

Certificate Issued June 17, 1957

No. 464

PIKES PEAK BANK OF COMMERCE, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1961

Waldo Dyck, Chairman of Board; William L. Liggett, President; William C. Henderson, Vice President; Harlan O. Roberson, Cashier; Herbert N. Sheer, Henry Milton Oaks, Assistant Cashiers; Mark J. Griffin, Assistant Vice President.

DIRECTORS FOR 1961

Emil Clark, Waldo Dyck, William A. Osborne, William L. Liggett, William C. Henderson, Harlan O. Roberson.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 597,384.65	\$ 671,720.84
United States Government obligations, direct and guaranteed	809,809.38	943,899.08
Obligations of States and political subdivisions	208,111.85	277,974.25
Other bonds, notes and debentures		30,000.00
Loans and discounts (including overdrafts)	1,487,070.79	1,415,358.76
Furniture and Fixtures	40,960.15	38,814.60
Real estate owned other than bank premises	3,480.44	3,043.51
Investments and other assets indirectly representing bank premises or other real estate	1,237.08	1,491.07
Other assets	1,482.35	3,187.35
Total Assets	\$ 3,149,536.69	\$ 3,385,489.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,207,040.95	\$ 1,422,626.10
Time and Savings deposits of individuals, partnerships, and corporations	905,255.16	1,008,733.27
Deposits of United States Government (including postal savings)	29,942.25	32,275.81
Deposits of States and political subdivisions	467,237.30	405,307.31
Other deposits (certified and officers' checks, etc.)	61,205.46	27,546.72
Total Deposits	\$ 2,670,681.12	\$ 2,896,489.21
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,388,325.96	\$ 1,572,755.94
(b) Total time and savings deposits	1,282,255.16	1,323,733.27
Other liabilities	58,857.03	68,797.88
Total Liabilities	\$ 2,729,438.15	\$ 2,965,287.09
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	164,255.66	173,000.00
Undivided profits	55,842.88	47,202.37
Total Capital Accounts	\$ 420,098.54	\$ 420,202.37
Total Liabilities and Capital Accounts	\$ 3,149,536.69	\$ 3,385,489.46

Certificate Issued July 13, 1956

No. 466

SOUTHGATE STATE BANK, COLORADO SPRINGS

(El Paso County)

OFFICERS FOR 1961

H. C. Gerber, President; G. G. Caldwell, Cashier; Arne Skaugset, Assistant Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 309,094.72	\$ 653,597.83
United States Government obligations, direct and guaranteed	1,140,369.01	1,233,732.15
Other bonds, notes, and debentures		75,000.00
Loans and discounts (including overdrafts)	1,532,322.90	1,714,051.88
Furniture and Fixtures	39,604.93	41,726.41
Other assets	18,533.01	26,526.86
Total Assets	\$ 3,039,924.57	\$ 3,744,635.13

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,272,212.31	\$ 1,811,818.31
Time and Savings deposits of individuals, partnerships, and corporations	694,014.82	812,900.63
Deposits of United States Government (including postal savings)	11,089.19	8,087.12
Deposits of States and political subdivisions	600,000.00	655,000.00
Other deposits (certified and officers' checks, etc.)	76,298.43	73,362.73
Total Deposits	\$ 2,653,614.75	\$ 3,361,168.79

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,414,599.93	\$ 1,948,268.16
(b) Total time and savings deposits	1,239,014.82	1,412,900.63

Other liabilities	14,655.42	14,404.83
Total Liabilities	\$ 2,668,270.17	\$ 3,375,573.62

CAPITAL ACCOUNTS

Capital	\$ 200,000.00	\$ 200,000.00
Surplus	100,000.00	100,000.00
Undivided profits	71,654.40	69,061.51
Total Capital Accounts	\$ 371,654.40	\$ 369,061.51
Total Liabilities and Capital Accounts	\$ 3,039,924.57	\$ 3,744,635.13

Certificate Issued May 15, 1936

No. 429

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

(Montezuma County)

OFFICERS FOR 1961

Charles M. Searle, President; W. V. Dunlap, Executive Vice President; Paula Slavens, Cashier; Eleanor McAllister, James A. High, Jesse A. Leonard, Jr., Assistant Cashiers.

DIRECTORS FOR 1961

W. V. Dunlap, J. Crawford Butts, J. J. Carey, H. C. Flaugh, Jack Hawkins, William C. Hutchison, C. C. McAfee, Dan O'Laurie, Marvin F. Owens, Charles M. Searle, M. P. Vogel.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 808,222.52	\$ 766,965.39
United States Government obligations, direct and guaranteed	993,500.00	793,247.50
Obligations of States and political subdivisions	216,875.70	305,599.16
Loans and discounts (including overdrafts)	2,784,765.60	3,086,963.00
Bank premises owned	80,000.00	65,100.00
Furniture and Fixtures	37,742.00	35,000.00
Real estate owned other than bank premises	1.00	1.00
Other assets	11,221.90	3,884.85
Total Assets	\$ 4,932,328.72	\$ 5,056,760.90

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,361,428.34	\$ 2,268,805.33
Time and Savings deposits of individuals, partnerships, and corporations	1,881,447.17	1,728,417.16
Deposits of United States Government (including postal savings)	9,987.72	56,187.97
Deposits of States and political subdivisions	296,811.65	407,358.30
Deposits of banks	6,602.85	36,625.25
Other deposits (certified and officers' checks, etc.)	33,286.25	17,782.56
Total Deposits	\$ 4,589,563.98	\$ 4,515,176.57

June 30, 1961 Dec. 31, 1961

(a) Total demand deposits	\$ 2,659,803.11	\$ 2,638,666.02
(b) Total time and savings deposits	1,929,760.87	1,876,510.55

Rediscunts and other liabilities for borrowed money		150,000.00
Other liabilities	2,174.11	82.37
Total Liabilities	\$ 4,591,738.09	\$ 4,665,258.94

CAPITAL ACCOUNTS

Capital	\$ 150,000.00	\$ 150,000.00
Surplus	150,000.00	150,000.00
Undivided profits	40,590.63	91,501.96
Total Capital Accounts	\$ 340,590.63	\$ 391,501.96
Total Liabilities and Capital Accounts	\$ 4,932,328.72	\$ 5,056,760.90

Certificate Issued September 28, 1925

No. 421

THE MOFFAT COUNTY STATE BANK, CRAIG

(Moffat County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 679,501.92	\$ 919,909.35
United States Government obligations, direct and guaranteed	2,289,390.64	3,266,162.64
Obligations of States and political subdivisions	515,761.13	572,366.48
Corporate stocks (including stock of Federal Reserve Bank)	9,450.00	9,750.00
Loans and discounts (including overdrafts)	1,837,590.02	1,457,396.40
Furniture and Fixtures	29,533.55	30,000.00
Investments and other assets indirectly representing bank premises or other real estate	67,500.00	73,000.00
Other assets	10,902.78	3,888.49
Total Assets	\$ 5,439,630.04	\$ 6,332,473.36
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,088,258.05	\$ 4,072,065.58
Time and Savings deposits of individuals, partnerships, and corporations	1,340,093.75	1,456,792.76
Deposits of United States Government (including postal savings)	83,592.11	79,603.85
Deposits of States and political subdivisions	450,584.91	269,551.39
Other deposits (certified and officers' checks, etc.)	98,013.55	58,377.69
Total Deposits	\$ 5,060,542.37	\$ 5,936,391.27
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 3,716,448.62	\$ 4,475,598.51
(b) Total time and savings deposits	1,344,093.75	1,460,792.76
Other liabilities	18,853.66	20,957.55
Total Liabilities	\$ 5,079,396.03	\$ 5,957,348.82
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	125,000.00	135,000.00
Undivided profits	10,234.01	15,124.54
Reserves (and retirement account for preferred capital)	25,000.00	25,000.00
Total Capital Accounts	\$ 360,234.01	\$ 375,124.54
Total Liabilities and Capital Accounts	\$ 5,439,630.04	\$ 6,332,473.36

Certificate Issued April 8, 1937

No. 431

THE RIO GRANDE COUNTY BANK, DEL NORTE

(Rio Grande County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 457,186.18	\$ 589,755.22
United States Government obligations, direct and guaranteed	321,718.00	346,338.50
Obligations of States and political subdivisions	22,802.55	44,785.61
Corporate stocks (including stock of Federal Reserve Bank)	2,250.00	2,250.00
Loans and discounts (including overdrafts)	647,224.81	634,153.79
Bank premises owned	1,298.90	966.87
Furniture and Fixtures	6,476.18	4,713.26
Real estate owned other than bank premises	11,289.13	14,226.46
Investments and other assets indirectly representing bank premises or other real estate	3,341.51	14,187.86
Total Assets	\$ 1,473,587.26	\$ 1,651,377.57
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 996,630.05	\$ 1,151,113.68
Time and Savings deposits of individuals, partnerships, and corporations	58,869.13	106,356.59
Deposits of United States Government (including postal savings)	2,600.00	1,625.00
Deposits of States and political subdivisions	224,865.84	201,954.49
Other deposits (certified and officers' checks, etc.)	10,025.54	20,932.23
Total Deposits	\$ 1,292,990.56	\$ 1,481,981.99
(a) Total demand deposits	June 30, 1961 \$ 1,234,121.43	Dec. 31, 1961 1,375,625.40
(b) Total time and savings deposits	58,869.13	106,356.59
Total Liabilities	\$ 1,292,990.56	\$ 1,481,981.99
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	105,596.70	94,395.58
Total Capital Accounts	\$ 180,596.70	\$ 169,395.58
Total Liabilities and Capital Accounts	\$ 1,473,587.26	\$ 1,651,377.57

Certificate Issued April 27, 1909

No. 149

THE COLORADO BANK & TRUST COMPANY, DELTA

(Delta County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,179,385.32	\$ 971,094.59
United States Government obligations, direct and guaranteed	2,538,539.01	2,734,951.29
Obligations of States and political subdivisions	644,144.32	630,144.32
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00
Loans and discounts (including overdrafts)	2,676,174.90	2,933,859.24
Bank premises owned	46,700.00	47,285.00
Furniture and Fixtures	21,310.00	26,000.00
Other assets	74,705.96	6,390.15
Total Assets	\$ 7,192,959.51	\$ 7,361,824.59
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,075,936.52	\$ 4,591,877.24
Time and Savings deposits of individuals, partnerships, and corporations	1,359,639.34	1,383,052.94
Deposits of United States Government (including postal savings)	65,766.94	25,775.04
Deposits of States and political subdivisions	966,325.94	632,107.67
Other deposits (certified and officers' checks, etc.)	8,941.63	19,700.31
Total Deposits	\$ 6,476,610.37	\$ 6,652,513.20
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 4,795,971.03	\$ 4,914,460.26
(b) Total time and savings deposits	1,680,639.34	1,738,052.94
Other liabilities	48,920.48	32,518.11
Total Liabilities	\$ 6,525,530.85	\$ 6,685,031.31
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	300,000.00	300,000.00
Undivided profits	180,536.35	169,252.54
Reserves (and retirement account for preferred capital)	86,892.31	107,540.74
Total Capital Accounts	\$ 667,428.66	\$ 676,793.28
Total Liabilities and Capital Accounts	\$ 7,192,959.51	\$ 7,361,824.59

Certificate Issued September 1, 1953

No. 457

BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,243,854.97	\$ 4,119,227.62
United States Government obligations, direct and guaranteed	5,867,382.61	4,779,545.17
Obligations of States and political subdivisions	691,227.56	1,520,027.64
Corporate stocks (including stock of Federal Reserve Bank)	2.00	2.00
Loans and discounts (including overdrafts)	8,133,061.09	8,530,900.46
Furniture and Fixtures	41,064.02	41,955.71
Real estate owned other than bank premises	41,271.17	41,134.61
Investments and other assets indirectly representing bank premises or other real estate	175,000.00	175,000.00
Other assets	88,178.83	115,173.94
Total Assets	\$17,281,042.25	\$19,322,967.15
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,261,944.06	\$ 5,139,586.69
Time and Savings deposits of individuals, partnerships, and corporations	5,311,441.72	5,229,044.93
Deposits of United States Government (including postal savings)	224,102.10	197,298.27
Deposits of States and political subdivisions	5,914,894.03	6,911,638.60
Deposits of banks	150,000.00	245,259.79
Other deposits (certified and officers' checks, etc.)	165,237.63	215,736.08
Total Deposits	\$16,027,619.54	\$17,938,564.36
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 9,369,771.43	\$ 9,409,043.59
(b) Total time and savings deposits	6,657,848.11	8,529,520.77
Other liabilities	374,100.29	434,603.41
Total Liabilities	\$16,401,719.83	\$18,373,167.77
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	400,000.00	500,000.00
Undivided profits	125,322.42	149,799.38
Reserves (and retirement account for preferred capital)	54,000.00	
Total Capital Accounts	\$ 879,322.42	\$ 949,799.38
Total Liabilities and Capital Accounts	\$17,281,042.25	\$19,322,967.15

Certificate Issued December 30, 1960

No. 473

CENTER STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1961

Loren E. Doty, Chairman of Board; Earl Kramer, President; O. W. Leitner, Vice President and Cashier.

DIRECTORS FOR 1961

Earl Kramer, Loren E. Doty, O. W. Leitner, Temple Buell, Monte Carroll.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 321,704.55	\$ 674,499.14
United States Government obligations, direct and guaranteed	442,065.00	665,558.22
Other bonds, notes, and debentures	197,102.50	
Loans and discounts (including overdrafts)	701,410.63	1,433,587.69
Bank premises owned	9,286.63	9,286.63
Furniture and Fixtures	21,888.55	22,431.78
Total Assets	\$ 1,693,457.86	\$ 2,805,363.46
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 727,056.88	\$ 1,234,115.83
Time and Savings deposits of individuals, partnerships, and corporations	137,117.10	499,882.57
Deposits of United States Government (including postal savings)	8,486.46	31,221.29
Deposits of States and political subdivisions	240,000.00	300,000.00
Other deposits (certified and officers' checks, etc.)	57,204.40	202,465.56
Total Deposits	\$ 1,169,864.84	\$ 2,267,685.25
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 792,747.74	\$ 1,467,802.68
(b) Total time and savings deposits	377,117.10	799,882.57
Other liabilities	39,064.77	52,288.65
Total Liabilities	\$ 1,208,929.61	\$ 2,319,973.90
CAPITAL ACCOUNTS		
Capital	\$ 360,000.00	\$ 360,000.00
Surplus	100,000.00	100,000.00
Undivided profits	24,528.25	25,389.56
Total Capital Accounts	\$ 484,528.25	\$ 485,389.56
Total Liabilities and Capital Accounts	\$ 1,693,457.86	\$ 2,805,363.46

Certificate Issued June 16, 1908

No. 30

THE CENTRAL BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1961

Elwood M. Brooks, Chairman of Board; William Stirling, Vice Chairman of Board; Max G. Brooks, President; Donald D. Hoffman, Executive Vice President; Edward B. Slocum, Arthur G. Bridgewater, Hal E. Roof, Armand Asborno, Marvin F. Owens, Donald F. Delano, William E. Troutman, T. Arthur Williams, D. K. Binkley, Ralph J. Nelson, Vice Presidents; 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; Larry L. Varnell, Assistant Vice President; 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, James B. Osbourn, Harry R. Underdown, Richard L. Hanley, E. John Diedrich, Billie P. Gossett, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 25,322,986.82	\$ 45,145,557.11
United States Government obligations, direct and guaranteed	15,059,379.71	12,698,138.32
Obligations of States and political subdivisions	10,774,042.43	9,866,441.28
Other bonds, notes, and debentures	2.00	2.00
Corporate stocks (including stock of Federal Reserve Bank)	305,480.00	351,230.00
Loans and discounts (including overdrafts)	74,708,425.80	82,727,078.73
Bank premises owned	400,000.00	375,000.00
Furniture and Fixtures	599,848.01	573,124.71
Real estate owned other than bank premises	4.00	4.00
Investments and other assets indirectly representing bank premises or other real estate	1,000,000.00	1,000,000.00
Other assets	1,624,204.28	1,689,550.38
Total Assets	\$129,794,373.05	\$154,426,126.53
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 50,432,901.92	\$ 57,111,239.50
Time and Savings deposits of individuals, partnerships, and corporations	32,555,181.56	35,771,302.75
Deposits of United States Government (including postal savings)	2,597,010.62	2,345,934.94
Deposits of States and political subdivisions	7,538,157.45	12,951,104.11
Deposits of banks	24,373,218.78	33,539,654.63
Other deposits (certified and officers' checks, etc.)	938,415.00	1,150,598.14
Total Deposits	\$118,434,885.33	\$142,869,834.07
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$80,869,703.77	\$106,098,531.32
(b) Total time and savings deposits	37,565,181.56	36,771,302.75
Other liabilities	\$ 1,933,465.93	\$ 1,869,605.65
Total Liabilities	\$120,368,351.26	\$144,739,439.72
CAPITAL ACCOUNTS		
Capital	\$ 5,000,000.00	\$ 5,000,000.00
Surplus	3,050,000.00	3,200,000.00
Undivided profits	1,376,021.79	1,486,686.81
Total Capital Accounts	\$ 9,426,021.79	\$ 9,686,686.81
Total Liabilities and Capital Accounts	\$129,794,373.05	\$154,426,126.53

Certificate Issued April 6, 1953

No. 455

CHERRY CREEK BANK, DENVER

(Denver County)

(Nationalized as Cherry Creek National Bank, October 2, 1961)

OFFICERS FOR 1961

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; Francis H. Smith, Cashier; John W. Walker, Ralph W. Kruck, Assistant Vice Presidents; R. M. Sherman, M. L. Nelson, Assistant Cashiers; George J. M. Kelly, Treasurer; Donald B. Robertson, Secretary; Theodore Pate, Assistant Secretary; James Allen Hallam, Auditor.

DIRECTORS FOR 1961

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 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,658,751.71	
United States Government obligations, direct and guaranteed	5,068,498.65	
Obligations of States and political subdivisions	1,575,805.94	
Loans and discounts (including overdrafts)	6,470,105.74	
Furniture and Fixtures	102,543.27	
Other assets	112,707.84	
Total Assets	\$14,988,413.15	
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 7,924,652.18	
Time and Savings deposits of individuals, partnerships, and corporations	4,853,983.66	
Deposits of United States Government (including postal savings)	341,796.59	
Deposits of States and political subdivisions	102,472.54	
Other deposits (certified and officers' checks, etc.)	233,626.16	
Total Deposits	\$13,456,531.13	
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 8,502,547.47	
(b) Total time and savings deposits	4,953,983.66	
Other liabilities	208,333.51	
Total Liabilities	\$13,664,864.64	
CAPITAL ACCOUNTS		
Capital	\$ 600,000.00	
Surplus	600,000.00	
Undivided profits	123,548.51	
Total Capital Accounts	\$ 1,323,548.51	
Total Liabilities and Capital Accounts	\$14,988,413.15	

Certificate Issued July 1, 1947

No. 443

CITIZENS SAVINGS BANK, DENVER

(Denver County)

OFFICERS FOR 1961

E. S. Kassler, Sr., Honorary Chairman of Board; E. S. Kassler, Jr., 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 and Assistant Cashier; James K. Garrett, Assistant Vice President.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 291,442.26	\$ 546,623.97
United States Government obligations, direct and guaranteed	729,824.81	705,197.29
Loans and discounts (including overdrafts)	7,513,544.94	7,547,228.59
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	1.00	1.00
Other assets	2,789.90	2,473.09
Total Assets	\$ 8,537,604.91	\$ 8,801,525.94
LIABILITIES		
Time and Savings deposits of individuals, partnerships, and corporations	\$ 5,975,138.69	\$ 6,156,956.23
Deposits of United States Government (including postal savings)	112.50	262.50
Deposits of States and political subdivisions	100,000.00	100,000.00
Deposits of banks		25,000.00
Total Deposits	\$ 6,075,251.19	\$ 6,282,218.73
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$	\$
(b) Total time and savings deposits	6,075,251.19	6,282,218.73
Other liabilities	\$ 1,037,353.72	\$ 1,069,307.21
Total Liabilities	\$ 7,112,604.91	\$ 7,351,525.94
CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00
Undivided profits	425,000.00	450,000.00
Total Capital Accounts	\$ 1,425,000.00	\$ 1,450,000.00
Total Liabilities and Capital Accounts	\$ 8,537,604.91	\$ 8,801,525.94

Certificate Issued October 5, 1908

No. 92

THE COLORADO STATE BANK OF DENVER, DENVER

(Denver County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 2,154,869.82	\$ 2,836,382.23
United States Government obligations, direct and guaranteed	7,874,563.57	8,102,972.88
Obligations of States and political subdivisions . . .	431,413.68	399,982.58
Other bonds, notes, and debentures	300,000.00	300,000.00
Loans and discounts (including overdrafts)	8,987,329.45	8,703,540.45
Furniture and Fixtures	30,000.00	30,000.00
Other assets	6,550.42	3,375.68
Total Assets	\$19,784,726.94	\$20,376,253.82
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$10,360,371.41	\$11,105,179.76
Time and Savings deposits of individuals, partnerships, and corporations	6,067,300.47	5,818,740.01
Deposits of United States Government (including postal savings)	317,810.54	276,558.12
Deposits of States and political subdivisions	441,476.19	508,502.44
Other deposits (certified and officers' checks, etc.) . .	214,943.75	195,680.50
Total Deposits	\$17,401,902.36	\$17,904,660.83
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$10,934,601.89	\$11,685,920.82
(b) Total time and savings deposits	6,467,300.47	6,218,740.01
Other liabilities	788,420.50	754,756.21
Total Liabilities	\$18,190,322.86	\$18,659,417.04
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	500,000.00	500,000.00
Undivided profits	878,114.55	1,000,547.25
Reserves (and retirement account for preferred capital)	16,289.53	16,289.53
Total Capital Accounts	\$ 1,594,404.08	\$ 1,716,836.78
Total Liabilities and Capital Accounts	\$19,784,726.94	\$20,376,253.82

Certificate Issued July 1, 1955

No. 460

GUARANTY BANK & TRUST COMPANY, DENVER

(Denver County)

OFFICERS FOR 1961

Joe Alpert, Chairman of Board; 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, Kenneth W. Grigsby, Richard H. Davis, Assistant Cashiers; Harvey W. Wichner, Auditor.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 6,428,672.23	\$ 8,864,670.43
United States Government obligations, direct and guaranteed	6,913,612.90	7,876,445.03
Obligations of States and political subdivisions	815,326.61	906,878.99
Loans and discounts (including overdrafts)	14,826,316.83	16,179,692.76
Furniture and Fixtures	94,425.92	90,717.45
Other assets	202,009.40	214,428.81
Total Assets	\$29,290,363.89	\$34,132,833.47
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$13,686,353.39	\$16,083,325.60
Time and Savings deposits of individuals, partnerships, and corporations	6,674,972.43	6,991,398.97
Deposits of United States Government (including postal savings)	1,165,625.87	1,357,023.85
Deposits of States and political subdivisions	4,645,690.67	6,609,038.26
Deposits of banks		25,000.00
Other deposits (certified and officers' checks, etc.)	539,398.14	297,624.28
Total Deposits	\$26,712,040.50	\$31,363,411.00
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$17,447,097.15	\$23,852,440.23
(b) Total time and savings deposits	9,264,943.35	7,510,970.77
Other liabilities	221,090.02	259,358.45
Total Liabilities	\$26,933,130.52	\$31,622,769.45
CAPITAL ACCOUNTS		
Capital	\$ 1,500,000.00	\$ 1,500,000.00
Surplus	600,000.00	700,000.00
Undivided profits	257,233.37	310,064.02
Total Capital Accounts	\$ 2,357,233.37	\$ 2,510,064.02
Total Liabilities and Capital Accounts	\$29,290,363.89	\$34,132,833.47

Certificate Issued November 22, 1947

No. 444

MOUNTAIN STATES BANK, DENVER

(Denver County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,098,312.53	\$ 2,791,885.98
United States Government obligations, direct and guaranteed	5,550,897.02	6,435,227.70
Obligations of States and political subdivisions	774,076.24	606,815.02
Other bonds, notes, and debentures	124,625.00	49,625.00
Loans and discounts (including overdrafts)	8,638,869.01	9,000,867.15
Bank premises owned	83,135.01	19,647.25
Furniture and Fixtures	30,341.68	18,646.51
Other assets	110,802.39	147,764.28
Total Assets	\$17,411,058.88	\$19,070,478.89
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 8,844,119.27	\$ 9,794,065.05
Time and Savings deposits of individuals, partnerships, and corporations	6,128,348.05	6,812,727.50
Deposits of United States Government (including postal savings)	412,648.03	376,677.27
Deposits of States and political subdivisions	21,638.51	21,738.46
Other deposits (certified and officers' checks, etc.)	360,475.79	277,980.17
Total Deposits	\$15,767,229.65	\$17,283,188.45
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 9,617,243.09	\$10,448,722.49
(b) Total time and savings deposits	6,149,986.56	6,835,465.96
 Other liabilities	 347,021.13	 417,854.01
Total Liabilities	\$16,114,250.78	\$17,702,042.46
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	550,000.00	650,000.00
Undivided profits	446,808.10	405,436.43
Reserves (and retirement account for preferred capital)		13,000.00
Total Capital Accounts	\$ 1,296,808.10	\$ 1,368,436.43
Total Liabilities and Capital Accounts	\$17,411,058.88	\$19,070,478.89

Certificate Issued July 6, 1951

No. 453

NORTH DENVER BANK, DENVER

(Denver County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,504,789.92	\$ 2,837,404.81
United States Government obligations, direct and guaranteed	7,076,773.22	8,819,925.85
Obligations of States and political subdivisions	278,663.64	275,788.41
Loans and discounts (including overdrafts)	10,592,613.45	10,441,329.97
Bank premises owned	159,352.79	101,336.83
Furniture and Fixtures	65,449.84	100,252.62
Real estate owned other than bank premises	2,474.00	
Other assets	114,092.30	84,809.59
Total Assets	\$20,704,209.16	\$22,660,848.08
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,095,023.09	\$10,020,114.12
Time and Savings deposits of individuals, partnerships, and corporations	8,013,097.32	8,769,430.07
Deposits of United States Government (including postal savings)	267,695.70	289,402.36
Deposits of States and political subdivisions	1,453,790.45	1,502,774.84
Other deposits (certified and officers' checks, etc.)	251,254.32	226,114.55
Total Deposits	\$19,080,860.88	\$20,807,835.94
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 9,617,763.56	\$10,588,405.87
(b) Total time and savings deposits	9,463,097.32	10,219,430.07
Other liabilities	492,859.98	554,142.39
Total Liabilities	\$19,573,720.86	\$21,361,978.33
CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	500,000.00
Surplus	400,000.00	400,000.00
Undivided profits	230,488.30	398,869.75
Total Capital Accounts	\$ 1,130,488.30	\$ 1,298,869.75
Total Liabilities and Capital Accounts	\$20,704,209.16	\$22,660,848.08

Certificate Issued November 12, 1959

No. 470

SOUTHWEST STATE BANK, DENVER

(Denver County)

OFFICERS FOR 1961

Frank W. Bieser, President; Everett F. Kilmer, Executive Vice President;
Daniel A. Gloekler, Cashier; Wm. Hedges Robinson, Jr., Secretary.

DIRECTORS FOR 1961

Frank W. Bieser, James W. Fennell, John A. Gillies, Everett F. Kilmer, George
J. Kolowich, Jr., Art Malmati, Wm. Hedges Robinson, Jr., James A. Savage,
Charles Yale.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 611,053.01	\$ 524,358.81
United States Government obligations, direct and guaranteed	221,000.00	221,000.00
Obligations of States and political subdivisions . . .	57,604.50	66,932.44
Other bonds, notes, and debentures	513,980.88	
Loans and discounts (including overdrafts)	1,140,347.96	2,617,434.50
Bank premises owned	37,232.37	1,504.42
Furniture and Fixtures	23,180.28	63,972.13
Other assets	27,044.18	2,519.37
Total Assets	\$ 2,631,443.18	\$ 3,497,721.67
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,199,962.84	\$ 1,766,212.68
Time and Savings deposits of individuals, part- nerships, and corporations	434,140.00	687,736.24
Deposits of United States Government (including postal savings)	13,694.87	24,361.26
Deposits of States and political subdivisions	500,000.00	500,000.00
Other deposits (certified and officers' checks, etc.) .	5,101.95	6,972.51
Total Deposits	\$ 2,152,899.66	\$ 2,985,282.69
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,218,759.66	\$ 1,797,546.45
(b) Total time and savings deposits	934,140.00	1,187,736.24
Other liabilities	69,550.57	109,409.51
Total Liabilities	\$ 2,222,450.23	\$ 3,094,692.20
CAPITAL ACCOUNTS		
Capital	\$ 318,000.00	\$ 318,000.00
Surplus	82,000.00	82,000.00
Undivided profits	8,992.95	3,029.47
Total Capital Accounts	\$ 408,992.95	\$ 403,029.47
Total Liabilities and Capital Accounts	\$ 2,631,443.18	\$ 3,497,721.67

Certificate Issued January 12, 1955

No. 458

UNIVERSITY HILLS BANK, DENVER

(Denver County)

OFFICERS FOR 1961

J. K. Weckbaugh, President; A. W. Smith, Executive Vice President and Cashier; Frank Price, Vice President; Donald R. Sears, Lew Lacy, Assistant Cashiers.

DIRECTORS FOR 1961

D. W. Bell, Don Carney, J. E. Hackstaff, C. E. Mitton, Myron Neusteter, A. W. Smith, Fred M. Manning, Jr., George E. Smith, J. Kernan Weckbaugh, Herbert Writer, Harvey D. Willson.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 973,737.72	\$ 1,419,427.92
United States Government obligations, direct and guaranteed	2,823,267.20	3,459,466.98
Obligations of States and political subdivisions	413,649.49	428,695.32
Loans and discounts (including overdrafts)	3,076,683.12	3,189,292.36
Bank premises owned	29,435.43	30,690.63
Furniture and Fixtures	44,341.94	32,882.90
Other assets	67,517.71	60,236.84
Total Assets	\$ 7,428,632.61	\$ 8,620,692.95
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,937,701.09	\$ 5,089,477.15
Time and Savings deposits of individuals, partnerships, and corporations	2,444,901.73	2,531,297.22
Deposits of United States Government (including postal savings)	115,110.92	103,391.45
Deposits of States and political subdivisions	200,000.00	200,000.00
Deposits of banks	55,000.00	1,000.00
Other deposits (certified and officers' checks, etc.)	78,704.11	94,276.98
Total Deposits	\$ 6,831,417.85	\$ 8,019,442.80
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 4,186,516.12	\$ 5,288,145.58
(b) Total time and savings deposits	2,644,901.73	2,731,297.22
Other liabilities	117,923.83	109,498.86
Total Liabilities	\$ 6,949,341.68	\$ 8,128,941.66
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	100,000.00	100,000.00
Undivided profits	179,290.93	191,751.29
Total Capital Accounts	\$ 479,290.93	\$ 491,751.29
Total Liabilities and Capital Accounts	\$ 7,428,632.61	\$ 8,620,692.95

Certificate Issued May 29, 1950

No. 449

METROPOLITAN STATE BANK, DERBY

(Adams County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Kenneth S. Agnew, Olive L. Agnew, Richard L. Agnew, Kenneth M. Agnew,
George R. Bauder, Jr.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 530,842.85	\$ 414,885.98
United States Government obligations, direct and guaranteed	1,378,452.74	1,502,432.03
Obligations of States and political subdivisions	83,005.08	75,782.91
Loans and discounts (including overdrafts)	2,910,457.75	3,219,808.27
Furniture and Fixtures	15,907.76	11,884.60
Real estate owned other than bank premises		15,499.75
Investments and other assets indirectly representing bank premises or other real estate	40,000.00	40,000.00
Other assets	7,706.09	8,182.70
Total Assets	\$ 4,966,372.27	\$ 5,288,476.24
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,218,937.78	\$ 2,466,483.61
Time and Savings deposits of individuals, partnerships, and corporations	1,260,858.98	1,349,032.75
Deposits of United States Government (including postal savings)	67,658.28	42,474.19
Deposits of States and political subdivisions	880,275.50	791,756.71
Other deposits (certified and officers' checks, etc.)	52,009.72	51,841.88
Total Deposits	\$ 4,479,740.26	\$ 4,701,589.14
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,763,881.28	\$ 2,897,556.39
(b) Total time and savings deposits	1,715,858.98	1,804,032.75
Other liabilities	155,161.99	226,106.10
Total Liabilities	\$ 4,634,902.25	\$ 4,927,695.24
CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	200,000.00	200,000.00
Undivided profits	6,470.02	35,781.00
Total Capital Accounts	\$ 331,470.02	\$ 360,781.00
Total Liabilities and Capital Accounts	\$ 4,966,372.27	\$ 5,288,476.24

Certificate Issued December 18, 1958

No. 467

THE DOLORES STATE BANK, DOLORES

(Montezuma County)

OFFICERS FOR 1961

Edward G. Merritt, President; Sidney P. Nicks, Executive Vice President and Cashier; J. C. Kinkade, Vice President; Gip Hudson, Donald K. Majors, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 190,638.16	\$ 322,424.70
United States Government obligations, direct and guaranteed	463,319.94	525,851.97
Obligations of States and political subdivisions . . .	10,000.00	40,299.00
Loans and discounts (including overdrafts)	960,640.01	1,022,610.43
Bank premises owned	32,150.00	26,725.00
Furniture and Fixtures	4,115.66	2,407.34
Real estate owned other than bank premises	1,191.57	1,042.62
Other assets	17.82	6,041.16
Total Assets	\$ 1,662,073.16	\$ 1,947,402.22
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 568,267.97	\$ 703,302.69
Time and Savings deposits of individuals, partnerships, and corporations	612,129.53	655,648.77
Deposits of United States Government (including postal savings)	26,926.47	20,447.48
Deposits of States and political subdivisions	278,448.85	366,403.31
Other deposits (certified and officers' checks, etc.) . .	3,406.70	10,487.56
Total Deposits	\$ 1,489,179.52	\$ 1,756,289.81
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 659,388.99	\$ 782,649.23
(b) Total time and savings deposits	829,790.53	973,640.58
Other liabilities	14,294.51	19,893.50
Total Liabilities	\$ 1,503,474.03	\$ 1,776,183.31
CAPITAL ACCOUNTS		
Capital	\$ 75,000.00	\$ 75,000.00
Surplus	50,000.00	55,000.00
Undivided profits	33,599.13	41,218.91
Total Capital Accounts	\$ 158,599.13	\$ 171,218.91
Total Liabilities and Capital Accounts	\$ 1,662,073.16	\$ 1,947,402.22

Certificate Issued January 17, 1949

No. 446

DOVE CREEK STATE BANK, DOVE CREEK

(Dolores County)

OFFICERS FOR 1961

Wm. R. McCormick, President; Jerry Havel, Executive Vice President and Cashier; Wade Redford, Charles A. Steen, Vice Presidents; T. A. Weed, Assistant Cashier.

DIRECTORS FOR 1961

Max Dalton, Jerry Havel, Wm. R. McCormick, Paul Martin, Robert E. Parga, Wade Redford.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,021,034.22	\$ 1,010,217.15
United States Government obligations, direct and guaranteed	558,547.50	707,524.00
Obligations of States and political subdivisions	13,180.51	35,765.80
Loans and discounts (including overdrafts)	1,324,202.52	1,167,021.60
Bank premises owned	6,000.00	5,000.00
Furniture and Fixtures	14,463.71	10,966.17
Other assets		797.28
Total Assets	\$ 2,937,428.46	\$ 2,937,292.00

LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 1,990,868.60	\$ 2,074,690.06
Time and Savings deposits of individuals, partnerships, and corporations	506,599.14	433,259.93
Deposits of States and political subdivisions	168,180.10	143,870.73
Other deposits (certified and officers' checks, etc.)	11,499.97	14,007.55
Total Deposits	\$ 2,677,147.81	\$ 2,665,828.27

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,142,998.31	\$ 2,200,769.77
(b) Total time and savings deposits	534,149.50	465,058.50

Total Liabilities	\$ 2,677,147.81	\$ 2,665,828.27
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CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	50,000.00	50,000.00
Undivided profits	110,280.65	121,463.73
Total Capital Accounts	\$ 260,280.65	\$ 271,463.73
Total Liabilities and Capital Accounts	\$ 2,937,428.46	\$ 2,937,292.00

Certificate Issued May 19, 1937

No. 432

THE EATON BANK, EATON

(Weld County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 691,273.38	\$ 792,627.73
United States Government obligations, direct and guaranteed	940,602.95	1,176,144.47
Obligations of States and political subdivisions	234,199.96	253,847.59
Corporate stocks (including stock of Federal Reserve Bank)	5,250.00	5,250.00
Loans and discounts (including overdrafts)	1,605,721.93	1,496,658.47
Bank premises owned	1.00	1.00
Furniture and Fixtures	20,010.04	14,503.88
Total Assets	\$ 3,497,059.26	\$ 3,739,033.14
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,658,742.05	\$ 1,771,915.66
Time and Savings deposits of individuals, partnerships, and corporations	1,211,782.29	1,076,282.85
Deposits of United States Government (including postal savings)	50,092.98	44,680.97
Deposits of States and political subdivisions	285,610.74	538,563.49
Other deposits (certified and officers' checks, etc.)	1,323.05	2,533.75
Total Deposits	\$ 3,207,551.11	\$ 3,433,976.72
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,770,491.71	\$ 1,881,475.88
(b) Total time and savings deposits	1,437,059.40	1,552,500.84
Other liabilities	150.00	150.00
Total Liabilities	\$ 3,207,701.11	\$ 3,434,126.72
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	125,000.00	125,000.00
Undivided profits	114,358.15	129,906.42
Total Capital Accounts	\$ 289,358.15	\$ 304,906.42
Total Liabilities and Capital Accounts	\$ 3,497,059.26	\$ 3,739,033.14

Certificate Issued January 3, 1951

No. 452

ENGLEWOOD STATE BANK, ENGLEWOOD

(Arapahoe County)

OFFICERS FOR 1961

Jack Eachon, Jr., President; Wendell H. Martin, Wm. H. Flory, Vice Presidents;
Vincent G. Herr, Vice President and Cashier; Paul R. Mullen, Assistant Vice
President.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 1,642,029.51	\$ 1,800,695.43
United States Government obligations, direct and guaranteed	3,807,431.25	4,490,450.15
Obligations of States and political subdivisions . . .	1,588,286.37	1,635,446.19
Corporate stocks (including stock of Federal Re- serve Bank)	28,500.00	28,500.00
Loans and discounts (including overdrafts)	9,181,386.56	9,141,281.83
Bank premises owned	222,815.84	218,495.84
Furniture and Fixtures	91,763.66	83,859.16
Other assets	238,731.17	213,892.63
Total Assets	\$16,800,944.36	\$17,612,621.23
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 6,554,316.93	\$ 7,306,055.61
Time and Savings deposits of individuals, part- nerships, and corporations	6,638,151.74	7,049,730.95
Deposits of United States Government (including postal savings)	275,264.95	281,822.41
Deposits of States and political subdivisions	1,718,077.44	1,301,834.43
Other deposits (certified and officers' checks, etc.) . .	145,070.97	174,262.19
Total Deposits	\$15,330,882.03	\$16,113,705.59
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 7,931,730.29	\$ 8,417,774.64
(b) Total time and savings deposits	7,399,151.74	7,695,930.95
Other liabilities	398,491.35	413,453.92
Total Liabilities	\$15,729,373.38	\$16,527,159.51
CAPITAL ACCOUNTS		
Capital	\$ 225,000.00	\$ 225,000.00
Surplus	725,000.00	725,000.00
Undivided profits	121,570.98	135,461.72
Total Capital Accounts	\$ 1,071,570.98	\$ 1,085,461.72
Total Liabilities and Capital Accounts	\$16,800,944.36	\$17,612,621.23

Certificate Issued March 16, 1915

No. 285

THE ERIE BANK, ERIE

(Weld County)

OFFICERS FOR 1961

Charles J. Elzi, President; J. B. Leshner, Executive Vice President; Philip J. Matthew, Vice President; A. H. Schnell, Cashier; Lois M. Shaw, Assistant Cashier.

DIRECTORS FOR 1961

Charles J. Elzi, Meredith B. Marsh, Philip J. Matthew, Paul Nordstrom, Theodore D. Schey, Jr., A. H. Schnell, Harry S. Silverstein, Jr.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 218,860.77	\$ 261,510.03
United States Government obligations, direct and guaranteed	398,852.11	352,044.49
Obligations of States and political subdivisions	194,021.18	193,031.45
Loans and discounts (including overdrafts)	479,981.30	702,013.42
Bank premises owned	1.00	1.00
Furniture and Fixtures	4,483.47	2,718.78
Real estate owned other than bank premises	1.00	1.00
Total Assets	\$ 1,296,200.83	\$ 1,511,320.17
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 378,526.79	\$ 383,185.36
Time and Savings deposits of individuals, partnerships, and corporations	573,996.94	588,686.27
Deposits of United States Government (including postal savings)	7,016.63	5,710.65
Deposits of States and political subdivisions	142,002.94	336,330.76
Other deposits (certified and officers' checks, etc.)	5,422.03	1,970.07
Total Deposits	\$ 1,106,965.33	\$ 1,315,883.11
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 418,173.55	\$ 431,190.36
(b) Total time and savings deposits	688,791.78	884,692.75
Total Liabilities	\$ 1,106,965.33	\$ 1,315,883.11
CAPITAL ACCOUNTS		
Capital	\$ 60,000.00	\$ 60,000.00
Surplus	110,000.00	110,000.00
Undivided profits	19,235.50	25,437.06
Total Capital Accounts	\$ 189,235.50	\$ 195,437.06
Total Liabilities and Capital Accounts	\$ 1,296,200.83	\$ 1,511,320.17

Certificate Issued June 24, 1908

No. 37

THE ESTES PARK BANK, ESTES PARK

(Larimer County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 196,132.96	\$ 203,347.15
United States Government obligations, direct and guaranteed	947,387.65	858,559.28
Obligations of States and political subdivisions	6,500.00	102,471.41
Loans and discounts (including overdrafts)	1,046,482.28	910,222.52
Bank premises owned	41,100.00	28,000.00
Furniture and Fixtures	5,979.16	13,500.00
Total Assets	\$ 2,243,582.05	\$ 2,116,100.36
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,041,289.04	\$ 886,929.64
Time and Savings deposits of individuals, partnerships, and corporations	621,190.44	638,727.76
Deposits of United States Government (including postal savings)	129,546.07	37,167.29
Deposits of States and political subdivisions	293,070.93	388,087.99
Other deposits (certified and officers' checks, etc.)	353.85	468.84
Total Deposits	\$ 2,085,450.33	\$ 1,951,381.52
June 30, 1961	Dec. 31, 1961	
(a) Total demand deposits	\$ 1,399,259.89	\$ 1,257,653.76
(b) Total time and savings deposits	686,190.44	693,727.76
Other liabilities	1,450.25	1,479.82
Total Liabilities	\$ 2,086,900.58	\$ 1,952,861.34
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	112,500.00	112,500.00
Undivided profits	19,181.47	25,739.02
Total Capital Accounts	\$ 156,681.47	\$ 163,239.02
Total Liabilities and Capital Accounts	\$ 2,243,582.05	\$ 2,116,100.36

Certificate Issued February 2, 1960

No. 469

EVERGREEN STATE BANK, EVERGREEN

(Jefferson County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Leo N. Bradley, Don Carney, John D. Casey, Frank H. Devitt, Mancel E. Overman, Clifford M. Price, Jack W. Rouse.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 99,562.79	\$ 162,802.84
United States Government obligations, direct and guaranteed	721,774.72	780,281.08
Loans and discounts (including overdrafts)	802,422.18	989,295.94
Bank premises owned	10,818.16	10,495.96
Furniture and Fixtures	12,798.93	11,468.24
Other assets	11,279.62	13,448.91
Total Assets	\$ 1,658,656.40	\$ 1,967,792.97

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 738,872.03	\$ 966,060.24
Time and Savings deposits of individuals, partnerships, and corporations	299,994.38	383,791.99
Deposits of United States Government (including postal savings)	17,014.67	14,202.32
Deposits of States and political subdivisions	399,483.23	386,203.44
Other deposits (certified and officers' checks, etc.)	13,089.90	11,018.32
Total Deposits	\$ 1,468,454.21	\$ 1,761,276.31

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 838,459.83	\$ 1,052,484.32
(b) Total time and savings deposits	629,994.38	708,791.99
Other liabilities	28,323.03	39,324.68
Total Liabilities	\$ 1,496,777.24	\$ 1,800,600.99

CAPITAL ACCOUNTS

Capital	\$ 75,000.00	\$ 75,000.00
Surplus	50,000.00	50,000.00
Undivided profits	36,879.16	42,191.98
Total Capital Accounts	\$ 161,879.16	\$ 167,191.98
Total Liabilities and Capital Accounts	\$ 1,658,656.40	\$ 1,967,792.97

Certificate Issued January 26, 1914

No. 274

BANK OF FAIRPLAY, FAIRPLAY

(Park County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 210,489.84	\$ 163,337.22
United States Government obligations, direct and guaranteed	257,500.00	257,500.00
Obligations of States and political subdivisions	50,000.00	96,134.65
Loans and discounts (including overdrafts)	220,570.71	232,526.62
Bank premises owned	2,518.30	2,203.51
Furniture and Fixtures	701.00	576.00
Other assets	243.75	307.63
Total Assets	\$ 742,023.60	\$ 752,585.63
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 386,679.11	\$ 476,250.69
Time and Savings deposits of individuals, partnerships, and corporations	60,827.42	59,492.25
Deposits of States and political subdivisions	180,981.42	99,346.41
Total Deposits	\$ 628,487.95	\$ 635,089.35
(a) Total demand deposits	\$ 567,660.53	\$ 575,597.10
(b) Total time and savings deposits	60,827.42	59,492.25
Other liabilities	262.52	535.20
Total Liabilities	\$ 628,750.47	\$ 635,624.55
CAPITAL ACCOUNTS		
Capital	\$ 10,000.00	\$ 10,000.00
Surplus	60,000.00	60,000.00
Undivided profits	43,273.13	46,961.08
Total Capital Accounts	\$ 113,273.13	\$ 116,961.08
Total Liabilities and Capital Accounts	\$ 742,023.60	\$ 752,585.63

Certificate Issued February 10, 1910

No. 50

THE FORT LUPTON STATE BANK, FORT LUPTON

(Weld County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 392,400.82	\$ 370,642.77
United States Government obligations, direct and guaranteed	1,814,392.10	2,511,932.40
Obligations of States and political subdivisions	496,972.37	513,641.28
Other bonds, notes and debentures		98,867.19
Loans and discounts (including overdrafts)	1,499,129.95	1,273,204.65
Bank premises owned	29,000.00	25,000.00
Furniture and Fixtures	11,000.00	8,000.00
Other assets	4,831.96	2,859.46
Total Assets	\$ 4,247,727.20	\$ 4,804,147.75

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,879,726.14	\$ 2,278,489.79
Time and Savings deposits of individuals, partnerships, and corporations	1,539,707.32	1,678,668.70
Deposits of United States Government (including postal savings)	68,913.38	45,151.31
Deposits of States and political subdivisions	309,831.17	305,282.89
Other deposits (certified and officers' checks, etc.)	13,899.64	18,656.79
Total Deposits	\$ 3,812,077.65	\$ 4,326,249.48

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,992,669.33	\$ 2,368,103.95
(b) Total time and savings deposits	1,819,408.32	1,958,145.52
Other liabilities		20,000.00
Total Liabilities	\$ 3,812,077.65	\$ 4,346,249.47

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	150,000.00	150,000.00
Undivided profits	150,000.00	150,000.00
Reserves (and retirement account for preferred capital)	35,649.55	57,898.28
Total Capital Accounts	\$ 435,649.55	\$ 457,898.28
Total Liabilities and Capital Accounts	\$ 4,247,727.20	\$ 4,804,147.75

Certificate Issued August 24, 1915

No. 291

THE FARMERS STATE BANK OF FORT MORGAN, FORT MORGAN

(Morgan County)

OFFICERS FOR 1961

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 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,542,597.41	\$ 1,728,796.22
United States Government obligations, direct and guaranteed	3,193,331.49	3,303,991.92
Obligations of States and political subdivisions	835,010.13	851,154.51
Other bonds, notes, and debentures	74,875.00	24,937.50
Corporate stocks (including stock of Federal Reserve Bank)	30,000.00	30,000.00
Loans and discounts (including overdrafts)	6,033,546.42	6,373,732.15
Bank premises owned	1.00	1.00
Other assets	5,686.13	11,340.05
Total Assets	\$11,715,047.58	\$12,323,953.35

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 4,787,528.63	\$ 5,786,430.16
Time and savings deposits of individuals, partnerships, and corporations	3,912,470.17	4,094,186.90
Deposits of United States Government (including postal savings)	355,685.47	198,196.26
Deposits of States and political subdivisions	1,025,529.56	532,382.64
Other deposits (certified and officers' checks, etc.)	74,108.22	86,234.63
Total Deposits	\$10,155,322.05	\$10,697,430.59

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 5,682,688.15	\$ 6,221,605.86
(b) Total time and savings deposits	4,472,633.90	4,475,824.73
Other liabilities	34,185.14	31,669.02
Total Liabilities	\$10,189,507.19	\$10,729,099.61

CAPITAL ACCOUNTS

Capital	\$ 400,000.00	\$ 400,000.00
Surplus	600,000.00	600,000.00
Undivided profits	525,540.39	594,853.74
Total Capital Accounts	\$ 1,525,540.39	\$ 1,594,853.74
Total Liabilities and Capital Accounts	\$11,715,047.58	\$12,323,953.35

Certificate Issued August 6, 1968

No. 52

FOWLER STATE BANK, FOWLER

(Otero County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection	293,632.28	\$ 425,373.62									
United States Government obligations, direct and guaranteed	722,921.53	673,500.00									
Obligations of States and political subdivisions	11,877.00	38,222.57									
Loans and discounts (including overdrafts)	854,515.58	883,762.42									
Bank premises owned	1.00	1.00									
Furniture and Fixtures	1.00	1.00									
Total Assets	\$ 1,882,948.39	\$ 2,020,860.61									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 842,033.96	\$ 915,487.98									
Time and Savings deposits of individuals, partnerships, and corporations	654,625.84	642,212.43									
Deposits of United States Government (including postal savings)	9,539.13	10,871.79									
Deposits of States and political subdivisions	213,108.49	273,156.79									
Other deposits (certified and officers' checks, etc.)	5,552.55	9,011.52									
Total Deposits	\$ 1,724,859.97	\$ 1,850,740.51									
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: right;">June 30, 1961</th> <th style="text-align: right;">Dec. 31, 1961</th> </tr> </thead> <tbody> <tr> <td>(a) Total demand deposits</td> <td style="text-align: right;">\$ 899,388.83</td> <td style="text-align: right;">\$ 977,424.34</td> </tr> <tr> <td>(b) Total time and savings deposits</td> <td style="text-align: right;">825,471.14</td> <td style="text-align: right;">873,316.17</td> </tr> </tbody> </table>				June 30, 1961	Dec. 31, 1961	(a) Total demand deposits	\$ 899,388.83	\$ 977,424.34	(b) Total time and savings deposits	825,471.14	873,316.17
	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 899,388.83	\$ 977,424.34									
(b) Total time and savings deposits	825,471.14	873,316.17									
Total Liabilities	\$ 1,724,859.97	\$ 1,850,740.51									
CAPITAL ACCOUNTS											
Capital	\$ 50,000.00	\$ 50,000.00									
Surplus	50,000.00	50,000.00									
Undivided profits	52,311.97	70,120.10									
Reserves (and retirement account for preferred capital)	5,776.45										
Total Capital Accounts	\$ 158,088.42	\$ 170,120.10									
Total Liabilities and Capital Accounts	\$ 1,882,948.39	\$ 2,020,860.61									

Certificate Issued March 18, 1946

No. 440

THE FRUITA STATE BANK, FRUITA

(Mesa County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 393,507.58	\$ 513,648.11
United States Government obligations, direct and guaranteed	731,447.82	656,544.32
Obligations of States and political subdivisions	24,000.00	27,119.30
Corporate stocks (including stock of Federal Reserve Bank)	4,500.00	5,250.00
Loans and discounts (including overdrafts)	1,135,580.92	1,070,680.40
Bank premises owned	23,000.00	21,500.00
Furniture and Fixtures	12,000.00	11,000.00
Total Assets	\$ 2,324,036.32	\$ 2,305,742.13
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,050,793.81	\$ 1,009,078.62
Time and Savings deposits of individuals, partnerships, and corporations	713,190.92	710,736.45
Deposits of United States Government (including postal savings)	125,343.78	32,913.50
Deposits of States and political subdivisions	237,426.78	335,987.59
Other deposits (certified and officers' checks, etc.)	11,590.09	14,090.17
Total Deposits	\$ 2,138,345.38	\$ 2,102,806.33
June 30, 1961	Dec. 31, 1961	
(a) Total demand deposits	\$ 1,375,154.46	\$ 1,192,069.88
(b) Total time and savings deposits	763,190.92	910,736.45
Total Liabilities	\$ 2,138,345.38	\$ 2,102,806.33
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	125,000.00
Undivided profits	35,690.94	27,935.80
Total Capital Accounts	\$ 185,690.94	\$ 202,935.80
Total Liabilities and Capital Accounts	\$ 2,324,036.32	\$ 2,305,742.13

Certificate Issued June 30, 1915

No. 288

THE AMERICAN STATE BANK, GRANADA

(Prowers County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 117,482.58	\$ 149,294.81
United States Government obligations, direct and guaranteed	572,744.25	572,695.75
Obligations of States and political subdivisions	6,000.00	16,000.00
Loans and discounts (including overdrafts)	850,336.59	925,702.46
Bank premises owned	4,800.00	4,200.00
Furniture and Fixtures	2,171.70	2,500.00
Real estate owned other than bank premises	1.00	1.00
Total Assets	\$ 1,553,536.12	\$ 1,670,394.02
LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 732,681.26	\$ 801,291.86
Time and Savings deposits of individuals, partnerships, and corporations	496,586.90	540,572.69
Deposits of United States Government (including postal savings)	9,891.39	3,468.45
Deposits of States and political subdivisions	160,421.61	167,577.72
Other deposits (certified and officers' checks, etc.)	16,477.92	17,053.58
Total Deposits	\$ 1,416,059.08	\$ 1,529,964.30
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 816,472.18	\$ 886,391.61
(b) Total time and savings deposits	599,586.90	643,572.69
Other Liabilities	1,400.00	1,400.00
Total Liabilities	\$ 1,417,459.08	\$ 1,531,364.30
CAPITAL ACCOUNTS		
Capital	\$ 35,000.00	\$ 35,000.00
Surplus	85,000.00	85,000.00
Undivided profits	16,077.04	19,029.72
Total Capital Accounts	\$ 136,077.04	\$ 139,029.72
Total Liabilities and Capital Accounts	\$ 1,553,536.12	\$ 1,670,394.02

Certificate Issued June 16, 1950

No. 450

MIDDLE PARK BANK, GRANBY

(Grand County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 271,186.40	\$ 186,839.14
United States Government obligations, direct and guaranteed	648,547.10	794,987.80
Obligations of States and political subdivisions	110,000.00	107,000.00
Loans and discounts (including overdrafts)	1,078,332.06	947,909.62
Bank premises owned	16,816.79	16,416.23
Furniture and Fixtures	9,017.35	7,730.23
Other assets	1,724.91	1,704.80
Total Assets	\$ 2,135,624.61	\$ 2,062,587.82
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 787,982.04	\$ 901,841.37
Time and Savings deposits of individuals, partnerships, and corporations	540,411.55	484,914.80
Deposits of United States Government (including postal savings)	183,132.32	68,376.67
Deposits of States and political subdivisions	345,453.83	319,305.95
Other deposits (certified and officers' checks, etc.)	27,960.11	28,749.42
Total Deposits	\$ 1,884,939.85	\$ 1,803,188.21
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,087,086.66	\$ 1,060,831.77
(b) Total time and savings deposits	797,853.19	742,356.44
Other liabilities	39,263.01	39,965.87
Total Liabilities	\$ 1,924,202.86	\$ 1,843,154.08
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	110,000.00	140,000.00
Undivided profits	47,421.75	11,978.53
Reserves (and retirement account for preferred capital)	4,000.00	17,455.21
Total Capital Accounts	\$ 211,421.75	\$ 219,433.74
Total Liabilities and Capital Accounts	\$ 2,135,624.61	\$ 2,062,587.82

Certificate Issued November 16, 1925

No. 422

UNITED STATES BANK OF GRAND JUNCTION, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,715,805.43	\$ 4,624,285.67
United States Government obligations, direct and guaranteed	3,423,307.22	3,625,899.56
Obligations of States and political subdivisions	814,989.31	933,441.08
Other bonds, notes, and debentures	10,000.00	
Corporate stocks (including stock of Federal Reserve Bank)	34,500.00	34,500.00
Loans and discounts (including overdrafts)	8,540,872.61	8,386,896.04
Bank premises owned	228,000.00	216,000.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises		38,424.42
Other assets	\$ 20,515.82	\$ 40,414.14
Total Assets	\$16,787,991.39	\$17,899,861.91
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,502,412.16	\$10,201,416.28
Time and Savings deposits of individuals, partnerships, and corporations	3,258,427.78	3,642,686.23
Deposits of United States Government (including postal savings)	331,334.26	312,200.58
Deposits of States and political subdivisions	1,246,443.33	1,163,661.79
Deposits of banks	990,694.14	1,014,662.93
Other deposits (certified and officers' checks, etc.)	59,084.50	210,872.56
Total Deposits	\$15,388,396.17	\$16,545,500.37
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$11,494,850.42	\$12,144,406.87
(b) Total time and savings deposits	3,893,545.75	4,401,093.50
Other liabilities	97,267.35	154,076.95
Total Liabilities	\$15,485,663.52	\$16,699,577.32
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	850,000.00	850,000.00
Undivided profits	152,327.87	50,284.59
Total Capital Accounts	\$ 1,202,327.87	\$ 1,200,284.59
Total Liabilities and Capital Accounts	\$16,787,991.39	\$17,899,861.91

Certificate Issued February 24, 1908

No. 59

THE WELD COUNTY BANK, GREELEY

(Weld County)

OFFICERS FOR 1961

D. H. Jackson, President; Norman M. Dean, Executive Vice President; A. H. Olsen, Vice President; E. R. Richardson, Henry C. Gosselin, Sheldon D. Brooks, Assistant Vice Presidents; Lloyd E. Roberts, Assistant Vice President and Manager Installment Loan Department; John D. Goltry, Cashier and Auditor; George Wisner, Dorisann Davis, Helen Neet, Dorothea Hayes, Assistant Cashiers.

DIRECTORS FOR 1961

Robert R. Anderson, Henry I. Brown, Barnard Houtchens, J. Ray Rucker, Claude W. von Trotha, Norman M. Dean, D. H. Jackson, Harlan K. Houtchens, C. Howard Murphy.

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,033,237.87	\$ 1,877,280.72									
United States Government obligations, direct and guaranteed	1,688,801.00	2,215,807.67									
Obligations of States and political subdivisions	1,000,511.82	1,004,930.95									
Loans and discounts (including overdrafts)	7,936,218.46	8,210,847.61									
Furniture and Fixtures	68,848.71	80,000.00									
Investments and other assets indirectly representing bank premises or other real estate	95,000.00	90,000.00									
Other assets	—	1,207.59									
Total Assets	\$12,822,617.86	\$13,480,074.54									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 4,737,339.00	\$ 5,468,422.80									
Time and Savings deposits of individuals, partnerships, and corporations	5,074,957.46	5,277,577.00									
Deposits of United States Government (including postal savings)	226,750.59	257,744.26									
Deposits of States and political subdivisions	1,498,788.34	1,182,286.63									
Other deposits (certified and officers' checks, etc.)	120,920.04	212,185.99									
Total Deposits	\$11,658,755.43	\$12,398,216.68									
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	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 5,548,797.97	\$ 6,403,139.68									
(b) Total time and savings deposits	6,109,957.46	5,995,077.00									
Other liabilities	184,578.32	212,389.64									
Total Liabilities	\$11,843,333.75	\$12,610,606.32									
CAPITAL ACCOUNTS											
Capital	\$ 300,000.00	\$ 300,000.00									
Surplus	300,000.00	420,000.00									
Undivided profits	379,284.11	149,468.22									
Total Capital Accounts	\$ 979,284.11	\$ 869,468.22									
Total Liabilities and Capital Accounts	\$12,822,617.86	\$13,480,074.54									

Certificate Issued December 23, 1910

No. 207

THE GUNNISON BANK & TRUST COMPANY, GUNNISON

(Gunnison County)

OFFICERS FOR 1961

A. E. Fordham, President; Craig A. Goodwin, Vice President; Warren R. Mergelman, Secretary to Board; James R. Cameron, Cashier; Clinton S. Spencer, Assistant Vice President; Vernon Johnson, Claudia V. Metroz, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 524,840.45	\$ 647,918.42
United States Government obligations, direct and guaranteed	404,459.69	768,652.61
Obligations of States and political subdivisions . . .	11,400.00	13,400.00
Corporate stocks (including stock of Federal Reserve Bank)	5,250.00	5,250.00
Loans and discounts (including overdrafts)	1,390,452.25	1,235,792.17
Bank premises owned	33,700.00	27,700.00
Furniture and Fixtures	26,819.04	24,319.04
Other assets	10,904.97	1,842.37
Total Assets	\$ 2,407,826.40	\$ 2,724,874.61
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,302,267.55	\$ 1,644,897.57
Time and Savings deposits of individuals, partnerships, and corporations	368,098.17	361,939.41
Deposits of United States Government (including postal savings)	22,444.11	30,777.81
Deposits of States and political subdivisions	500,416.37	461,246.00
Total Deposits	\$ 2,193,226.20	\$ 2,498,860.79
 Other liabilities		
	24,312.72	30,644.76
Total Liabilities	\$ 2,217,538.92	\$ 2,529,505.55
 CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	125,000.00	125,000.00
Undivided profits	15,287.48	20,369.06
Total Capital Accounts	\$ 190,287.48	\$ 195,369.06
Total Liabilities and Capital Accounts	\$ 2,407,826.40	\$ 2,724,874.61

Certificate Issued February 10, 1944

No. 436

HAXTUN COMMUNITY BANK, HAXTUN

(Phillips County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 186,756.23	\$ 422,574.98									
United States Government obligations, direct and guaranteed	476,192.00	921,077.00									
Loans and discounts (including overdrafts)	1,128,824.34	690,838.52									
Bank premises owned	376.00	1.00									
Furniture and Fixtures	3,014.42	7,914.42									
Total Assets	\$ 1,795,162.99	\$ 2,042,405.92									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 1,119,035.23	\$ 1,328,889.48									
Time and savings deposits of individuals, partnerships, and corporations	308,583.85	306,855.75									
Deposits of United States Government (including postal savings)	5,738.44	6,959.18									
Deposits of States and political subdivisions	132,382.92	134,211.70									
Other deposits (certified and officers' checks, etc.)	1,062.49	15,263.40									
Total Deposits	\$ 1,566,802.93	\$ 1,792,179.51									
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	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 1,158,219.08	\$ 1,385,323.76									
(b) Total time and savings deposits	408,583.85	406,855.75									
Total Liabilities	\$ 1,566,802.93	\$ 1,792,179.51									
CAPITAL ACCOUNTS											
Capital	\$ 50,000.00	\$ 50,000.00									
Surplus	50,000.00	50,000.00									
Undivided profits	121,360.06	143,226.41									
Reserves (and retirement account for preferred capital)	7,000.00	7,000.00									
Total Capital Accounts	\$ 228,360.06	\$ 250,226.41									
Total Liabilities and Capital Accounts	\$ 1,795,162.99	\$ 2,042,405.92									

Certificate Issued November 21, 1919

No. 382

HEREFORD STATE BANK, HEREFORD

(Weld County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Imogene E. Boggs, Glenn Cowley, John Poelma, A. H. Trautwein, Gertrude C. Trautwein, Laura J. Trautwein, H. G. Trautwein, Jr.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 62,466.33	\$ 50,645.75
United States Government obligations, direct and guaranteed	380,000.00	409,503.50
Obligations of States and political subdivisions	1,531.92	
Loans and discounts (including overdrafts)	545,228.14	610,334.37
Bank premises owned	1.00	1.00
Furniture and Fixtures	2,802.95	6,402.08
Other assets	886.44	886.44
Total Assets	\$ 992,916.78	\$ 1,077,773.14
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 377,437.57	\$ 448,894.04
Time and savings deposits of individuals, partnerships, and corporations	193,966.58	185,873.50
Deposits of United States Government (including postal savings)	3,035.25	7,084.49
Deposits of States and political subdivisions	314,149.08	309,824.19
Other deposits (certified and officers' checks, etc.)	4,534.07	13,934.45
Total Deposits	\$ 893,122.55	\$ 965,610.67
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 399,155.97	\$ 479,737.17
(b) Total time and savings deposits	493,966.58	485,873.50
Other liabilities	14,849.96	20,901.52
Total Liabilities	\$ 907,972.51	\$ 986,512.19
CAPITAL ACCOUNTS		
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	38,000.00	38,000.00
Undivided profits	16,944.27	23,260.95
Total Capital Accounts	\$ 84,944.27	\$ 91,260.95
Total Liabilities and Capital Accounts	\$ 992,916.78	\$ 1,077,773.14

Certificate Issued July 11, 1930

No. 425

THE FIRST STATE BANK OF HOTCHKISS, HOTCHKISS

(Delta County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 507,138.98	\$ 658,585.74
United States Government obligations, direct and guaranteed	839,429.57	1,137,630.75
Obligations of States and political subdivisions	25,000.00	32,000.00
Corporate stocks (including stock of Federal Reserve Bank)	3,750.00	3,750.00
Loans and discounts (including overdrafts)	922,543.84	806,815.34
Bank premises owned	1.00	1.00
Furniture and Fixtures	6,500.00	5,500.00
Other assets	100.00	
Total Assets	\$ 2,304,463.39	\$ 2,644,282.83
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,250,843.31	\$ 1,558,281.77
Time and savings deposits of individuals, partnerships, and corporations	680,673.18	727,111.25
Deposits of United States Government (including postal savings)	14,022.50	7,091.00
Deposits of States and political subdivisions	112,870.64	108,811.84
Other deposits (certified and officers' checks, etc.)	8,653.55	10,450.65
Total Deposits	\$ 2,067,063.18	\$ 2,411,746.51
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,320,951.16	\$ 1,622,047.86
(b) Total time and savings deposits	746,112.02	789,698.65
Other liabilities	6,221.02	7,046.21
Total Liabilities	\$ 2,073,284.20	\$ 2,418,792.72
 CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	100,000.00	100,000.00
Undivided profits	71,613.63	61,674.55
Reserves (and retirement account for preferred capital)	34,565.56	38,815.56
Total Capital Accounts	\$ 231,179.19	\$ 225,490.11
Total Liabilities and Capital Accounts	\$ 2,304,463.39	\$ 2,644,282.83

Certificate Issued November 15, 1944

No. 438

FIRST STATE BANK, IDAHO SPRINGS

(Clear Creek County)

OFFICERS FOR 1961

Mary G. Bonebrake, President; C. R. Hackethal, Vice President; Leatha C. Ives, Cashier and Secretary-Treasurer; Helen L. Buck, Assistant Cashier.

DIRECTORS FOR 1961

Mary G. Bonebrake, C. R. Hackethal, Leatha C. Ives.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 143,172.69	\$ 140,274.85
United States Government obligations, direct and guaranteed	336,453.51	336,453.51
Loans and discounts (including overdrafts)	255,378.31	249,169.77
Furniture and Fixtures	7,750.00	7,000.00
Other assets	600.00	600.00
Total Assets	\$ 743,354.51	\$ 733,498.13
LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 477,827.17	\$ 488,198.62
Time and savings deposits of individuals, partnerships, and corporations	25,765.68	21,473.88
Deposits of United States Government (including postal savings)	8,269.26	8,037.42
Deposits of States and political subdivisions	149,424.91	132,988.28
Other deposits (certified and officers' checks, etc.)	1,276.50	846.50
Total Deposits	\$ 662,563.52	\$ 651,544.70
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 611,797.84	\$ 605,070.82
(b) Total time and savings deposits	50,765.68	46,473.88
Total Liabilities	\$ 662,563.52	\$ 651,544.70
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	25,000.00	25,000.00
Undivided profits	30,790.99	31,953.43
Reserves (and retirement account for preferred capital)	-	-
Total Capital Accounts	\$ 80,790.99	\$ 81,953.43
Total Liabilities and Capital Accounts	\$ 743,354.51	\$ 733,498.13

Certificate Issued September 27, 1910

No. 198

THE IGNACIO STATE BANK, IGNACIO

(La Plata County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 202,958.13	\$ 321,181.54
United States Government obligations, direct and guaranteed	584,382.13	570,081.38
Obligations of States and political subdivisions	14,775.00	29,446.34
Loans and discounts (including overdrafts)	379,933.00	284,188.45
Bank premises owned	404.00	
Furniture and Fixtures	2,237.14	950.54
Total Assets	\$ 1,184,689.40	\$ 1,205,848.25
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 653,290.06	\$ 679,989.70
Time and savings deposits of individuals, partnerships, and corporations	274,888.02	269,081.18
Deposits of United States Government (including postal savings)	14,484.27	16,538.11
Deposits of States and political subdivisions	112,767.45	99,566.34
Other deposits (certified and officers' checks, etc.)	2,575.10	5,047.84
Total Deposits	\$ 1,058,004.90	\$ 1,070,223.17
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 783,116.88	\$ 801,141.99
(b) Total time and savings deposits	\$ 274,888.02	\$ 269,081.18
Total Liabilities	\$ 1,058,004.90	\$ 1,070,223.17
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	51,684.50	35,625.08
Total Capital Accounts	\$ 126,684.50	\$ 135,625.08
Total Liabilities and Capital Accounts	\$ 1,184,689.40	\$ 1,205,848.25

Certificate Issued June 17, 1946

No. 442

THE CITIZENS STATE BANK, KEENESBURG

(Weld County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . . \$	483,046.03	\$ 243,834.56
United States Government obligations, direct and guaranteed	416,410.95	606,341.99
Obligations of States and political subdivisions	293,728.77	332,221.53
Loans and discounts (including overdrafts)	911,746.76	897,446.50
Bank premises owned	1.00	1.00
Furniture and Fixtures	9,298.85	8,706.67
Other assets	1,157.81	963.31
Total Assets	\$ 2,115,390.17	\$ 2,089,515.56
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations \$	904,264.61	\$ 1,071,298.20
Time and savings deposits of individuals, partner- ships, and corporations	505,331.63	536,545.83
Deposits of United States Government (including postal savings)	11,967.33	25,659.21
Deposits of States and political subdivisions	554,085.80	316,387.40
Other deposits (certified and officers' checks, etc.) . .	16,581.41	14,929.53
Total Deposits	\$ 1,992,230.78	\$ 1,964,820.17
 LIABILITIES AND CAPITAL ACCOUNTS		
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits \$	996,899.15	\$ 1,138,274.34
(b) Total time and savings deposits . \$	995,331.63	\$ 826,545.83
Total Liabilities	\$ 1,992,230.78	\$ 1,964,820.17
 CAPITAL ACCOUNTS		
Capital \$	50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	23,159.39	24,695.39
Total Capital Accounts	\$ 123,159.39	\$ 124,695.39
Total Liabilities and Capital Accounts	\$ 2,115,390.17	\$ 2,089,515.56

Certificate Issued March 24, 1968

No. 136

THE KIOWA STATE BANK, KIOWA

(Elbert County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 435,890.84	\$ 666,975.87
United States Government obligations, direct and guaranteed	551,059.00	550,728.09
Obligations of States and political subdivisions . . .	25,366.86	25,307.57
Loans and discounts (including overdrafts)	822,575.40	679,920.33
Bank premises owned	1.00	1.00
Furniture and Fixtures	2,525.00	2,000.00
Total Assets	\$ 1,837,418.10	\$ 1,924,932.77
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 834,116.63	\$ 991,999.43
Time and savings deposits of individuals, partnerships, and corporations	664,074.09	652,772.15
Deposits of United States Government (including postal savings)	238.00	733.75
Deposits of States and political subdivisions	199,797.43	129,201.83
Other deposits (certified and officers' checks, etc.) . . .	3,970.19	3,806.21
Total Deposits	\$ 1,702,196.34	\$ 1,778,513.37
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,038,122.25	\$ 1,125,741.22
(b) Total time and savings deposits	664,074.09	652,772.15
Other liabilities	3,991.53	5,255.96
Total Liabilities	\$ 1,706,187.87	\$ 1,783,769.33
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	31,230.23	41,163.44
Total Capital Accounts	\$ 131,230.23	\$ 141,163.44
Total Liabilities and Capital Accounts	\$ 1,837,418.10	\$ 1,924,932.77

Certificate Issued March 1, 1917

No. 321

THE KIRK STATE BANK, KIRK

(Yuma County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 219,414.99	\$ 282,879.99
United States Government obligations, direct and guaranteed	490,305.53	788,379.03
Obligations of States and political subdivisions	6,013.20	6,000.00
Loans and discounts (including overdrafts)	693,558.95	481,390.13
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 1,409,294.67	\$ 1,558,651.15

LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$ 815,111.78	\$ 963,621.95
Time and Savings deposits of individuals, partnerships, and corporations	298,410.79	304,939.38
Deposits of United States Government (including postal savings)	16,792.53	9,458.82
Deposits of States and political subdivisions	160,045.17	153,835.47
Other deposits (certified and officers' checks, etc.)	6,618.52	3,228.52
Total Deposits	\$ 1,296,978.79	\$ 1,435,084.14

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 848,568.00	\$ 980,144.76
(b) Total time and savings deposits	448,410.79	454,939.38

Other liabilities		6,000.00
Total Liabilities	\$ 1,296,978.79	\$ 1,441,084.14

CAPITAL ACCOUNTS	June 30, 1961	Dec. 31, 1961
Capital	\$ 30,000.00	\$ 30,000.00
Surplus	60,000.00	75,000.00
Undivided profits	12,315.88	12,567.01
Reserves (and retirement account for preferred capital)	10,000.00	
Total Capital Accounts	\$ 112,315.88	\$ 117,567.01
Total Liabilities and Capital Accounts	\$ 1,409,294.67	\$ 1,558,651.15

Certificate Issued November 22, 1909

No. 176

KIT CARSON STATE BANK, KIT CARSON

(Cheyenne County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 326,376.50	\$ 614,641.78
United States Government obligations, direct and guaranteed	761,873.50	938,188.00
Obligations of States and political subdivisions	432.62	7,639.12
Loans and discounts (including overdrafts)	609,870.05	378,903.66
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	\$ 1,698,558.68	\$ 1,939,378.56
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,129,132.16	\$ 1,307,023.78
Time and savings deposits of individuals, partnerships, and corporations	231,162.90	251,852.27
Deposits of States and political subdivisions	91,161.03	115,346.22
Other deposits (certified and officers' checks, etc.)	3,462.28	1,267.73
Total Deposits	\$ 1,454,918.37	\$ 1,675,490.00
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,223,755.47	\$ 1,423,637.73
(b) Total time and savings deposits	231,162.90	251,852.27
Total Liabilities	\$ 1,454,918.37	\$ 1,675,490.00
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	143,640.31	163,888.56
Total Capital Accounts	\$ 243,640.31	\$ 263,888.56
Total Liabilities and Capital Accounts	\$ 1,698,558.68	\$ 1,939,378.56

Certificate Issued August 18, 1908

No. 70

THE BANK OF KREMMLING, KREMMLING

(Grand County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 597,219.16	\$ 556,051.99
United States Government obligations, direct and guaranteed	991,028.92	1,537,917.75
Obligations of States and political subdivisions	39,106.78	37.78
Other bonds, notes, and debentures	4,528.32	19,966.50
Loans and discounts (including overdrafts)	1,221,109.42	1,052,772.50
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Other assets		1,582.78
Total Assets	\$ 2,852,994.60	\$ 3,168,331.30
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,380,244.76	\$ 1,731,523.74
Time and savings deposits of individuals, partnerships, and corporations	585,336.90	703,948.27
Deposits of States and political subdivisions	532,817.63	359,959.11
Other deposits (certified and officers' checks, etc.) . . .	5,046.71	5,046.71
Total Deposits	\$ 2,503,446.00	\$ 2,800,477.83
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,918,109.10	\$ 2,096,529.56
(b) Total time and savings deposits	585,336.90	703,948.27
Other liabilities	52,516.60	64,451.01
Total Liabilities	\$ 2,555,962.60	\$ 2,864,928.84
 CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	175,000.00	180,000.00
Undivided profits	22,032.00	23,402.46
Total Capital Accounts	\$ 297,032.00	\$ 303,402.46
Total Liabilities and Capital Accounts	\$ 2,852,994.60	\$ 3,168,331.30

Certificate Issued June 16, 1953

No. 456

THE BANK OF LAFAYETTE, LAFAYETTE

(Boulder County)

OFFICERS FOR 1961

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 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 305,912.87	\$ 219,136.72
United States Government obligations, direct and guaranteed	335,191.04	433,835.76
Obligations of States and political subdivisions	210,479.41	107,608.19
Other bonds, notes, and debentures	20,000.00	20,000.00
Loans and discounts (including overdrafts)	792,047.97	728,200.95
Bank premises owned	1,377.51	1,007.51
Furniture and Fixtures	13,258.70	11,557.70
Real estate owned other than bank premises	9,124.80	9,039.94
Other assets	52,001.12	50,391.07
Total Assets	\$ 1,739,393.42	\$ 1,580,777.84
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 662,824.04	\$ 677,636.22
Time and Savings deposits of individuals, partnerships, and corporations	506,152.16	502,088.38
Deposits of United States Government (including postal savings)	2,792.25	3,278.48
Deposits of States and political subdivisions	366,272.33	251,365.22
Deposits of banks	50,360.00	
Other deposits (certified and officers' checks, etc.)	13,851.55	5,877.26
Total Deposits	\$ 1,602,252.33	\$ 1,440,245.56
 Other liabilities		
	8,394.04	5,259.99
Total Liabilities	\$ 1,610,646.37	\$ 1,445,505.55
 CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	27,000.00	27,000.00
Undivided profits	1,747.05	8,272.29
Total Capital Accounts	\$ 128,747.05	\$ 135,272.29
Total Liabilities and Capital Accounts	\$ 1,739,393.42	\$ 1,580,777.84

Certificate Issued August 5, 1908

No. 73

THE COLORADO BANK & TRUST COMPANY, LA JUNTA

(Otero County)

OFFICERS FOR 1961

J. H. Macdonald, President; Robert H. Jones, Vice President; J. W. Miller, Cashier; Grace M. Woodruff, Florence Williams, Charles O. Jones, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,044,230.39	\$ 1,338,668.99
United States Government obligations, direct and guaranteed	2,296,030.13	2,520,963.44
Obligations of States and political subdivisions	607,537.85	732,405.02
Corporate stocks (including stock of Federal Reserve Bank)	12,000.00	12,000.00
Loans and discounts (including overdrafts)	3,865,900.22	3,619,617.50
Bank premises owned	45,000.00	40,000.00
Furniture and Fixtures	20,001.00	16,001.00
Other assets	14,692.56	41,854.82
Total Assets	\$ 7,905,392.15	\$ 8,321,510.77
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,594,922.36	\$ 5,341,111.72
Time and Savings deposits of individuals, partnerships, and corporations	1,516,854.46	1,513,911.67
Deposits of United States Government (including postal savings)	117,512.51	128,346.15
Deposits of States and political subdivisions	842,495.09	465,455.16
Other deposits (certified and officers' checks, etc.)	42,882.37	25,958.11
Total Deposits	\$ 7,114,666.79	\$ 7,474,782.81
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 5,425,148.69	\$ 5,782,017.64
(b) Total time and savings deposits	1,689,518.10	1,692,765.17
Other liabilities	105,604.41	102,730.18
Total Liabilities	\$ 7,220,271.20	\$ 7,577,512.99
CAPITAL ACCOUNTS		
Capital	\$ 200,000.00	\$ 200,000.00
Surplus	200,000.00	200,000.00
Undivided profits	285,120.95	343,997.78
Total Capital Accounts	\$ 685,120.95	\$ 743,997.78
Total Liabilities and Capital Accounts	\$ 7,905,392.15	\$ 8,321,510.77

Certificate Issued August 5, 1968

No. 72

THE LA JUNTA STATE BANK, LA JUNTA

(Otero County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 490,280.03	\$ 617,844.75									
United States Government obligations, direct and guaranteed	443,290.00	741,370.00									
Obligations of States and political subdivisions	642,905.95	675,927.24									
Other bonds, notes, and debentures	34,115.00	30,115.00									
Loans and discounts (including overdrafts)	1,094,709.24	1,017,065.87									
Total Assets	\$ 2,705,300.22	\$ 3,082,322.86									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 1,633,824.05	\$ 1,929,979.17									
Time and Savings deposits of individuals, partnerships, and corporations	415,839.43	439,507.77									
Deposits of United States Government (including postal savings)	25,889.79	26,984.51									
Deposits of States and political subdivisions	279,600.81	322,415.33									
Other deposits (certified and officers' checks, etc.)	7,431.14	5,416.08									
Total Deposits	\$ 2,362,585.22	\$ 2,724,302.86									
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: right;">June 30, 1961</th> <th style="text-align: right;">Dec. 31, 1961</th> </tr> </thead> <tbody> <tr> <td>(a) Total demand deposits</td> <td style="text-align: right;">\$ 1,946,745.79</td> <td style="text-align: right;">\$ 2,284,795.09</td> </tr> <tr> <td>(b) Total time and savings deposits</td> <td style="text-align: right;">415,839.43</td> <td style="text-align: right;">439,507.77</td> </tr> </tbody> </table>				June 30, 1961	Dec. 31, 1961	(a) Total demand deposits	\$ 1,946,745.79	\$ 2,284,795.09	(b) Total time and savings deposits	415,839.43	439,507.77
	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 1,946,745.79	\$ 2,284,795.09									
(b) Total time and savings deposits	415,839.43	439,507.77									
Total Liabilities	\$ 2,362,585.22	\$ 2,724,302.86									
CAPITAL ACCOUNTS											
Capital	\$ 50,000.00	\$ 50,000.00									
Surplus	100,000.00	100,000.00									
Undivided profits	192,715.00	208,020.00									
Total Capital Accounts	\$ 342,715.00	\$ 358,020.00									
Total Liabilities and Capital Accounts	\$ 2,705,300.22	\$ 3,082,322.86									

Certificate Issued July 7, 1945

No. 439

JEFFERSON COUNTY BANK OF LAKEWOOD, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,053,837.33	\$ 2,812,930.42
United States Government obligations, direct and guaranteed	6,669,947.75	7,746,257.11
Obligations of States and political subdivisions	1,611,107.39	1,750,426.68
Loans and discounts (including overdrafts)	13,803,139.76	13,785,356.81
Bank premises owned	184,451.10	1,174.56
Furniture and Fixtures	240.22	135,709.83
Real estate owned other than bank premises	129,000.00	37,810.89
Investments and other assets indirectly representing bank premises or other real estate	30,313.83	116,000.00
Other assets	24,482,037.38	27,779.83
Total Assets	\$24,482,037.38	\$26,413,446.13

LIABILITIES	June 30, 1961	Dec. 31, 1961
Demand deposits of individuals, partnerships, and corporations	\$12,719,807.23	\$14,688,298.86
Time and Savings deposits of individuals, partnerships, and corporations	7,190,048.80	7,671,515.25
Deposits of United States Government (including postal savings)	373,235.91	373,489.83
Deposits of States and political subdivisions	2,178,981.01	1,619,966.11
Other deposits (certified and officers' checks, etc.)	249,703.00	241,413.64
Total Deposits	\$22,711,775.95	\$24,594,683.69

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$14,673,980.14	\$16,064,512.72
(b) Total time and savings deposits	\$ 8,037,795.81	\$ 8,530,170.97
Other liabilities	308,125.20	360,312.20
Total Liabilities	\$23,019,901.15	\$24,954,995.89

CAPITAL ACCOUNTS

Capital	\$ 750,000.00	\$ 750,000.00
Surplus	600,000.00	630,000.00
Undivided profits	112,136.23	78,450.24
Total Capital Accounts	\$ 1,462,136.23	\$ 1,458,450.24
Total Liabilities and Capital Accounts	\$24,482,037.38	\$26,413,446.13

Certificate Issued February 8, 1956

No. 461

THE ROCKY MOUNTAIN BANK, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1961

R. K. Schumann, President; Leo W. Baldwin, Vice President; E. G. Agena, Cashier; John A. Stevens, Assistant Vice President; Arcola Landoll, Dorothy A. Wise, Assistant Cashiers.

DIRECTORS FOR 1961

C. E. Bohannon, Helen Bohannon, R. K. Schumann, Delmar E. Cooper, Donald S. Cooper, Carl G. Richter, Gordon W. Starbuck, Ern Van Winkle, James H. Wood.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 1,349,781.97	\$ 1,150,085.60
United States Government obligations, direct and guaranteed	2,023,463.91	2,474,697.39
Obligations of States and political subdivisions	447,383.91	472,782.10
Other bonds, notes, and debentures	50,203.14	150,175.48
Loans and discounts (including overdrafts)	3,704,968.35	3,523,230.22
Furniture and Fixtures	75,220.58	78,267.51
Investments and other assets indirectly representing bank premises or other real estate	96,900.00	96,900.00
Other assets	1,512.86	8,245.14
Total Assets	\$ 7,749,434.72	\$ 7,954,383.44
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 4,137,043.56	\$ 4,012,452.18
Time and Savings deposits of individuals, partnerships, and corporations	1,548,504.40	1,495,136.66
Deposits of United States Government (including postal savings)	166,596.19	124,811.55
Deposits of States and political subdivisions	1,063,804.86	1,469,496.57
Other deposits (certified and officers' checks, etc.)	103,784.69	107,615.33
Total Deposits	\$ 7,019,733.70	\$ 7,209,512.29
June 30, 1961	Dec. 31, 1961	
(a) Total demand deposits	\$ 4,739,678.87	\$ 4,482,501.94
(b) Total time and savings deposits	\$ 2,280,054.83	2,727,010.35
Other liabilities	197,707.86	219,551.53
Total Liabilities	\$ 7,217,441.56	\$ 7,429,063.82
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	191,000.00	200,000.00
Undivided profits	40,993.16	25,319.62
Total Capital Accounts	\$ 531,993.16	\$ 525,319.62
Total Liabilities and Capital Accounts	\$ 7,749,434.72	\$ 7,954,383.44

Certificate Issued March 4, 1920

No. 394

VALLEY STATE BANK, LAMAR

(Prowers County)

OFFICERS FOR 1961

Harry L. Hooker, President; Walter E. Moyer, Vice President; Ray C. Speckmann, Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 467,336.14	\$ 496,576.38
United States Government obligations, direct and guaranteed	844,904.13	847,871.88
Obligations of States and political subdivisions	229,776.27	229,776.27
Loans and discounts (including overdrafts)	626,450.58	638,949.83
Furniture and Fixtures	3,204.47	2,185.00
Total Assets	\$ 2,171,671.59	\$ 2,215,359.36
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,665,427.37	\$ 1,746,663.69
Time and Savings deposits of individuals, partnerships, and corporations	123,733.13	125,938.46
Deposits of United States Government (including postal savings)	3,780.20	1,251.03
Deposits of States and political subdivisions	175,912.97	102,027.42
Other deposits (certified and officers' checks, etc.)	13,209.28	41,421.64
Total Deposits	\$ 1,982,062.95	\$ 2,017,302.24
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,858,329.82	\$ 1,891,363.78
(b) Total time and savings deposits	123,733.13	125,938.46
Total Liabilities	\$ 1,982,062.95	\$ 2,017,302.24
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	39,608.64	48,057.12
Total Capital Accounts	\$ 189,608.64	\$ 198,057.12
Total Liabilities and Capital Accounts	\$ 2,171,671.59	\$ 2,215,359.36

Certificate Issued May 22, 1940

No. 434

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

(Lake County)

OFFICERS FOR 1961

Hugh E. Smith, President; F. L. Luoma, Vice President and Cashier; Lola Keating, Assistant Cashier.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 623,596.13	\$ 552,288.68
United States Government obligations, direct and guaranteed	778,780.28	778,036.59
Obligation of States and political subdivisions	1,082,071.49	1,052,755.22
Loans and discounts (including overdrafts)	1,642,267.80	1,607,031.18
Furniture and Fixtures	33,647.55	23,627.68
Investments and other assets indirectly representing bank premises or other real estate	50,000.00	50,000.00
Total Assets	\$ 4,210,363.25	\$ 4,063,739.35
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,001,811.15	\$ 2,131,869.77
Time and Savings deposits of individuals, partnerships, and corporations	816,242.81	825,054.56
Deposits of United States Government (including postal savings)	410,980.05	340,750.19
Deposits of States and political subdivisions	595,263.93	367,367.49
Other deposits (certified and officers' checks, etc.)	16,930.74	16,966.49
Total Deposits	\$ 3,841,228.68	\$ 3,682,008.50
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 3,020,864.67	\$ 2,852,791.63
(b) Total time and savings deposits	820,364.01	829,216.87
Other liabilities	94,263.46	85,481.64
Total Liabilities	\$ 3,935,492.14	\$ 3,767,490.14
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	74,871.11	96,249.21
Total Capital Accounts	\$ 274,871.11	\$ 296,249.21
Total Liabilities and Capital Accounts	\$ 4,210,363.25	\$ 4,063,739.35

Certificate Issued January 11, 1957

No. 462

ARAPAHOE COUNTY BANK, LITTLETON

(Arapahoe County)

OFFICERS FOR 1961

W. G. Johnsen, President; E. H. Grant, Secretary; L. D. Graves, Cashier; Lois A. Brewer, Arthur L. Webber, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 802,057.44	\$ 859,731.06
United States Government obligations, direct and guaranteed	2,225,670.28	2,140,740.84
Obligations of States and political subdivisions	87,058.34	86,667.45
Loans and discounts (including overdrafts)	2,413,682.92	2,788,480.43
Bank premises owned	119.00	1,412.00
Furniture and Fixtures	39,638.25	52,425.28
Other assets	238.89	14,054.46
Total Assets	\$ 5,568,465.12	\$ 5,943,511.52
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,196,663.75	\$ 2,826,931.45
Time and Savings deposits of individuals, partnerships, and corporations	1,239,939.94	1,619,967.78
Deposits of United States Government (including postal savings)	252,924.83	71,584.53
Deposits of States and political subdivisions	1,250,885.16	632,740.72
Other deposits (certified and officers' checks, etc.)	76,608.27	190,013.74
Total Deposits	\$ 5,017,021.95	\$ 5,341,238.22
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 3,313,917.01	\$ 3,287,852.39
(b) Total time and savings deposits	1,703,104.94	2,053,385.93
Other liabilities	117,889.57	120,993.06
Total Liabilities	\$ 5,134,911.52	\$ 5,462,231.38
 CAPITAL ACCOUNTS		
Capital	\$ 210,000.00	\$ 210,000.00
Surplus	120,000.00	210,000.00
Undivided profits	103,553.60	61,280.14
Total Capital Accounts	433,553.60	481,280.14
Total Liabilities and Capital Accounts	\$ 5,568,465.12	\$ 5,943,511.52

Certificate Issued February 8, 1915

No. 284

FIRST STATE BANK OF LOUISVILLE, LOUISVILLE

(Boulder County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 368,050.21	\$ 174,826.41
United States Government obligations, direct and guaranteed	482,775.15	597,709.19
Obligations of States and political subdivisions	139,207.47	95,788.35
Other bonds, notes, and debentures	49,993.75	49,993.75
Loans and discounts (including overdrafts)	810,588.87	912,607.64
Bank premises owned	3,247.50	3,042.10
Furniture and Fixtures	13,105.81	11,956.00
Real estate owned other than bank premises	6,634.91	
Other assets	4,504.21	22,879.26
Total Assets	\$ 1,878,107.88	\$ 1,868,802.70
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 554,808.18	\$ 617,554.38
Time and Savings deposits of individuals, partnerships, and corporations	858,564.05	911,877.91
Deposits of United States Government (including postal savings)	21,012.86	3,830.57
Deposits of States and political subdivisions	286,180.35	183,846.27
Other deposits (certified and officers' checks, etc.)	7,787.61	4,383.68
Total Deposits	\$ 1,728,353.05	\$ 1,721,492.81
 June 30, 1961 Dec. 31, 1961		
(a) Total demand deposits	\$ 763,512.16	\$ 703,338.06
(b) Total time and savings deposits	964,840.89	1,018,154.75
Other liabilities	15,426.97	11,408.86
Total Liabilities	\$ 1,743,780.02	\$ 1,732,901.67
 CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	27,000.00	27,000.00
Undivided profits	7,327.86	8,901.03
Total Capital Accounts	\$ 134,327.86	\$ 135,901.03
Total Liabilities and Capital Accounts	\$ 1,878,107.88	\$ 1,868,802.70

Certificate Issued March 22, 1950

No. 448

HOME STATE BANK, LOVELAND

(Larimer County)

OFFICERS FOR 1961

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 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 786,992.59	\$ 1,132,277.38
United States Government obligations, direct and guaranteed	498,671.88	622,259.00
Obligations of States and political subdivisions	328,346.25	338,296.80
Loans and discounts (including overdrafts)	3,495,529.57	3,580,348.44
Furniture and Fixtures	26,240.02	36,316.28
Other assets	67,274.40	77,661.35
Total Assets	\$ 5,203,054.71	\$ 5,787,159.25
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,662,471.80	\$ 3,153,044.07
Time and Savings deposits of individuals, partnerships, and corporations	1,441,482.49	1,550,440.28
Deposits of United States Government (including postal savings)	44,491.02	41,233.47
Deposits of States and political subdivisions	610,019.88	529,353.47
Other deposits (certified and officers' checks, etc.)	22,184.22	32,426.91
Total Deposits	\$ 4,780,649.41	\$ 5,306,498.20
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 3,039,166.92	\$ 3,456,057.92
(b) Total time and savings deposits	1,741,482.49	1,850,440.28
Other liabilities	116,202.41	133,245.45
Total Liabilities	\$ 4,896,851.82	\$ 5,439,743.65
CAPITAL ACCOUNTS		
Capital	\$ 175,000.00	\$ 175,000.00
Surplus	110,000.00	110,000.00
Undivided profits	21,202.89	62,415.60
Total Capital Accounts	\$ 306,202.89	\$ 347,415.60
Total Liabilities and Capital Accounts	\$ 5,203,054.71	\$ 5,787,159.25

Certificate Issued March 23, 1908

No. 85

THE BANK OF MANITOU, MANITOU SPRINGS

(El Paso County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 188,474.78	\$ 270,487.10
United States Government obligations, direct and guaranteed	748,953.96	748,624.65
Obligations of States and political subdivisions	14,025.51	
Loans and discounts (including overdrafts)	1,013,640.07	929,050.08
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	7,417.99	4,800.00
Investments and other assets indirectly representing bank premises or other real estate	20,047.15	
Total Assets	\$ 1,992,561.46	\$ 1,952,993.83
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,186,662.13	\$ 1,195,991.55
Time and Savings deposits of individuals, partnerships, and corporations	178,058.02	170,696.05
Deposits of United States Government (including postal savings)	31,896.44	19,902.80
Deposits of States and political subdivisions	340,655.17	325,421.89
Other deposits (certified and officers' checks, etc.)	56,651.23	17,147.85
Total Deposits	\$ 1,793,922.99	\$ 1,729,160.14
 June 30, 1961 Dec. 31, 1961		
(a) Total demand deposits	\$ 1,460,864.97	\$ 1,403,464.09
(b) Total time and savings deposits	333,058.02	325,696.05
Other liabilities	13,706.14	17,072.33
Total Liabilities	\$ 1,807,629.13	\$ 1,746,232.47
 CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	100,000.00	100,000.00
Undivided profits	34,932.33	56,761.36
Total Capital Accounts	\$ 184,932.33	\$ 206,761.36
Total Liabilities and Capital Accounts	\$ 1,992,561.46	\$ 1,952,993.83

Certificate Issued September 14, 1917

No. 337

J. N. BEATY & COMPANY, BANKERS, MANZANOLA

(Otero County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 195,879.59	\$ 305,654.34
United States Government obligations, direct and guaranteed	162,545.80	132,672.90
Obligations of States and political subdivisions	120,445.00	119,257.62
Loans and discounts (including overdrafts)	243,131.51	183,622.34
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	1.00	1.00
Other assets	779.47	1,065.12
Total Assets	\$ 722,783.37	\$ 742,274.32
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 521,503.07	\$ 549,908.56
Time and Savings deposits of individuals, partnerships, and corporations	71,342.21	70,016.06
Deposits of United States Government (including postal savings)	2,362.60	7,380.98
Deposits of States and political subdivisions	31,318.33	18,063.97
Other deposits (certified and officers' checks, etc.)	812.16	493.75
Total Deposits	\$ 627,338.37	\$ 645,863.32
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 555,996.16	\$ 565,847.26
(b) Total time and savings deposits	71,342.21	80,016.06
Total Liabilities	\$ 627,338.37	\$ 645,863.32
CAPITAL ACCOUNTS		
Capital	\$ 25,000.00	\$ 25,000.00
Surplus	50,000.00	50,000.00
Undivided profits	20,445.00	21,411.00
Total Capital Accounts	\$ 95,445.00	\$ 96,411.00
Total Liabilities and Capital Accounts	\$ 722,783.37	\$ 742,274.32

Certificate Issued May 15, 1920

No. 397

McCLAVE STATE BANK, McCLAVE

(Bent County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

W. C. Bourne, Sam M. Bourne, L. Smartt, H. H. Falconburg, Della C. Cline.

RESOURCES	June 30, 1961	Dec. 31, 1961												
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 186,027.05	\$ 64,973.92												
United States Government obligations, direct and guaranteed	357,687.50	357,687.50												
Other bonds, notes, and debentures	23,000.00	22,000.00												
Loans and discounts (including overdrafts)	266,822.03	323,554.91												
Furniture and Fixtures	1.00	1.00												
Real estate owned other than bank premises	1.00	1.00												
Total Assets	\$ 833,538.58	\$ 768,218.33												
LIABILITIES														
Demand deposits of individuals, partnerships, and corporations	\$ 484,289.82	\$ 418,458.14												
Time and Savings deposits of individuals, partnerships, and corporations	108,066.97	120,442.12												
Deposits of United States Government (including postal savings)	7,621.91	4,790.26												
Deposits of States and political subdivisions	115,729.63	100,887.13												
Total Deposits	\$ 715,708.33	\$ 644,577.65												
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: right;">June 30, 1961</th> <th style="text-align: right;">Dec. 31, 1961</th> </tr> </thead> <tbody> <tr> <td>(a) Total demand deposits</td> <td style="text-align: right;">\$ 582,641.36</td> <td style="text-align: right;">499,135.53</td> </tr> <tr> <td>(b) Total time and savings deposits</td> <td style="text-align: right;">133,066.97</td> <td style="text-align: right;">145,442.12</td> </tr> <tr> <td style="padding-left: 20px;">Total Liabilities</td> <td style="text-align: right; border-top: 1px solid black;">\$ 715,708.33</td> <td style="text-align: right; border-top: 1px solid black;">\$ 644,577.65</td> </tr> </tbody> </table>				June 30, 1961	Dec. 31, 1961	(a) Total demand deposits	\$ 582,641.36	499,135.53	(b) Total time and savings deposits	133,066.97	145,442.12	Total Liabilities	\$ 715,708.33	\$ 644,577.65
	June 30, 1961	Dec. 31, 1961												
(a) Total demand deposits	\$ 582,641.36	499,135.53												
(b) Total time and savings deposits	133,066.97	145,442.12												
Total Liabilities	\$ 715,708.33	\$ 644,577.65												
CAPITAL ACCOUNTS														
Capital	\$ 25,000.00	\$ 25,000.00												
Surplus	75,000.00	75,000.00												
Undivided profits	17,830.25	23,640.68												
Total Capital Accounts	\$ 117,830.25	\$ 123,640.68												
Total Liabilities and Capital Accounts	\$ 833,538.58	\$ 768,218.33												

Certificate Issued August 27, 1936

No. 430

FARMERS & MERCHANTS BANK, MONTE VISTA

(Rio Grande County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 753,509.77	\$ 721,034.55
United States Government obligations, direct and guaranteed	1,098,020.50	1,098,020.50
Obligations of States and political subdivisions	732,536.15	725,578.45
Loans and discounts (including overdrafts)	1,117,053.06	1,190,013.08
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Total Assets	\$ 3,701,121.48	\$ 3,734,648.58
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,654,753.80	\$ 2,723,605.07
Time and Savings deposits of individuals, partnerships, and corporations	57,302.71	65,469.43
Deposits of United States Government (including postal savings)	70,893.52	54,010.14
Deposits of States and political subdivisions	315,186.92	246,719.44
Other deposits (certified and officers' checks, etc.)	20,556.86	32,158.76
Total Deposits	\$ 3,118,693.81	\$ 3,121,962.84
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,961,391.10	\$ 2,956,493.41
(b) Total time and savings deposits	157,302.71	165,469.43
Total Liabilities	\$ 3,118,693.81	\$ 3,121,962.84
 CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	100,000.00	100,000.00
Undivided profits	80,812.56	76,070.63
Reserves (and retirement account for preferred capital)	301,615.11	336,615.11
Total Capital Accounts	\$ 582,427.67	\$ 612,685.74
Total Liabilities and Capital Accounts	\$ 3,701,121.48	\$ 3,734,648.58

Certificate Issued March 1, 1950

No. 447

SAN MIGUEL BASIN STATE BANK, NORWOOD

(San Miguel County)

OFFICERS FOR 1961Herman F. Booth, President; Dan D. Noble, Executive Vice President and
Cashier; Rosella I. Yelton, Assistant Cashier.**DIRECTORS FOR 1961**

Herman F. Booth, Walter A. Rooney, Dan D. Noble.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 300,724.97	\$ 380,890.27
United States Government obligations, direct and guaranteed	872,335.20	871,567.82
Obligations of States and political subdivisions	12,071.45	11,065.95
Loans and discounts (including overdrafts)	789,267.15	742,110.81
Bank premises owned	4,572.95	4,219.65
Furniture and Fixtures	7,645.93	8,185.30
Other assets	7,182.87	8,559.64
Total Assets	\$ 1,993,800.52	\$ 2,026,599.44
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 922,362.93	\$ 1,006,946.30
Time and Savings deposits of individuals, partner- ships, and corporations	338,301.96	348,587.08
Deposits of United States Government (including postal savings)	47,383.93	37,680.44
Deposits of States and political subdivisions	455,539.54	445,176.37
Other deposits (certified and officers' checks, etc.)	50,239.28	8,381.74
Total Deposits	\$ 1,813,827.64	\$ 1,846,771.93
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 1,258,696.47	\$ 1,279,379.25
(b) Total time and savings deposits	555,131.17	567,392.68
Other liabilities	14,476.39	14,733.28
Total Liabilities	\$ 1,828,304.03	\$ 1,861,505.21
 CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	45,496.49	40,094.23
Reserves (and retirement account for preferred capital)	20,000.00	25,000.00
Total Capital Accounts	\$ 165,496.49	\$ 165,094.23
Total Liabilities and Capital Accounts	\$ 1,993,800.52	\$ 2,026,599.44

Certificate Issued August 28, 1913

No. 270

THE CITIZENS STATE BANK OF OURAY, OURAY

(Ouray County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 590,791.61	\$ 604,688.54
United States Government obligations, direct and guaranteed	1,320,205.63	1,318,156.38
Obligations of States and political subdivisions	11,000.00	16,000.00
Loans and discounts (including overdrafts)	1,108,204.83	1,038,711.35
Furniture and Fixtures	7,470.80
Other assets	1,521.95	2,062.52
Total Assets	\$ 3,031,724.02	\$ 2,987,089.59
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 1,698,977.29	\$ 1,716,668.46
Time and Savings deposits of individuals, partnerships, and corporations	552,657.03	568,987.04
Deposits of United States Government (including postal savings)	63,187.17	41,260.99
Deposits of States and political subdivisions	380,439.44	328,104.13
Other deposits (certified and officers' checks, etc.)	19,939.70	26,548.64
Total Deposits	\$ 2,715,200.63	\$ 2,681,569.26
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,023,437.84	\$ 1,984,669.24
(b) Total time and savings deposits	691,762.79	696,900.02
Other liabilities	34,195.91	44,759.99
Total Liabilities	\$ 2,749,396.54	\$ 2,726,329.25
 CAPITAL ACCOUNTS		
Capital	\$ 90,000.00	\$ 90,000.00
Surplus	90,000.00	90,000.00
Undivided profits	102,327.48	80,760.34
Total Capital Accounts	\$ 282,327.48	\$ 260,760.34
Total Liabilities and Capital Accounts	\$ 3,031,724.02	\$ 2,987,089.59

Certificate Issued April 27, 1908

No. 147

THE CITIZENS BANK OF PAGOSA SPRINGS, PAGOSA SPRINGS

(Archuleta County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

Joseph B. Hersch, Marguerite H. Wiley, Terry Robinson, Ben K. Lynch.

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 189,265.40	\$ 522,790.47									
United States Government obligations, direct and guaranteed	271,000.00	271,000.00									
Obligations of States and political subdivisions . . .	60,077.13	38,677.66									
Loans and discounts (including overdrafts)	680,277.53	572,085.04									
Bank premises owned	4,351.05	5,648.65									
Furniture and Fixtures	12,660.93	10,979.24									
Other assets	5,000.00	4,900.00									
Total Assets	\$ 1,222,632.04	\$ 1,426,081.06									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 640,431.89	\$ 840,739.55									
Time and Savings deposits of individuals, partnerships, and corporations	240,079.71	259,398.15									
Deposits of United States Government (including postal savings)	12,831.27	11,279.89									
Deposits of States and political subdivisions	161,684.90	161,673.22									
Other deposits (certified and officers' checks, etc.) . .	40,723.07	22,173.45									
Total Deposits	\$ 1,095,750.84	\$ 1,295,264.26									
<table border="0" style="width: 100%;"> <thead> <tr> <th></th> <th style="text-align: right;">June 30, 1961</th> <th style="text-align: right;">Dec. 31, 1961</th> </tr> </thead> <tbody> <tr> <td>(a) Total demand deposits</td> <td style="text-align: right;">\$ 830,455.03</td> <td style="text-align: right;">\$ 1,008,668.77</td> </tr> <tr> <td>(b) Total time and savings deposits</td> <td style="text-align: right;">265,295.81</td> <td style="text-align: right;">286,595.49</td> </tr> </tbody> </table>				June 30, 1961	Dec. 31, 1961	(a) Total demand deposits	\$ 830,455.03	\$ 1,008,668.77	(b) Total time and savings deposits	265,295.81	286,595.49
	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 830,455.03	\$ 1,008,668.77									
(b) Total time and savings deposits	265,295.81	286,595.49									
Other liabilities		2,799.83									
Total Liabilities	\$ 1,095,750.84	\$ 1,298,064.09									
CAPITAL ACCOUNTS											
Capital	\$ 50,000.00	\$ 50,000.00									
Surplus	50,000.00	50,000.00									
Undivided profits	26,881.20	28,016.97									
Total Capital Accounts	\$ 126,881.20	\$ 128,016.97									
Total Liabilities and Capital Accounts	\$ 1,222,632.04	\$ 1,426,081.06									

Certificate Issued September 14, 1950

No. 451

ARKANSAS VALLEY BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 1,832,454.12	\$ 3,149,000.75
United States Government obligations, direct and guaranteed	3,539,631.55	3,243,526.41
Obligations of States and political subdivisions . . .	522,670.13	492,396.02
Corporate stocks (including stock of Federal Reserve Bank)	18,000.00	18,000.00
Loans and discounts (including overdrafts)	5,264,458.26	5,460,685.88
Furniture and Fixtures	66,614.49	49,058.14
Investments and other assets indirectly representing bank premises or other real estate	150,000.00	150,000.00
Other assets	111,183.16	136,650.18
Total Assets	\$11,505,011.71	\$12,699,317.38
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 5,432,450.63	\$ 6,337,670.44
Time and Savings deposits of individuals, partnerships, and corporations	2,218,166.25	2,394,832.29
Deposits of United States Government (including postal savings)	493,526.36	381,941.42
Deposits of States and political subdivisions	2,231,285.33	2,320,004.78
Deposits of banks	70,000.48	162,234.87
Other deposits (certified and officers' checks, etc.) . .	32,759.47	99,128.03
Total Deposits	\$10,478,188.52	\$11,695,811.83
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 6,575,022.27	\$ 7,550,979.54
(b) Total time and savings deposits	3,903,166.25	4,094,832.29
Other liabilities	205,579.59	232,149.51
Total Liabilities	\$10,683,768.11	\$11,877,961.34
CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	300,000.00	300,000.00
Undivided profits	221,243.60	221,356.04
Total Capital Accounts	\$ 821,243.60	\$ 821,356.04
Total Liabilities and Capital Accounts	\$11,505,011.71	\$12,699,317.38

Certificate Issued February 17, 1968

No. 101

THE MINNEQUA BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,777,635.44	\$ 2,586,153.49
United States Government obligations, direct and guaranteed	5,376,841.62	6,320,167.93
Obligations of States and political subdivisions	921,865.41	863,666.20
Loans and discounts (including overdrafts)	7,932,540.68	8,155,741.19
Bank premises owned	19,833.00	19,584.06
Furniture and Fixtures	67,028.18	63,585.83
Investments and other assets indirectly representing bank premises or other real estate	59,797.54	60,885.37
Other assets	40,853.78	28,881.99
Total Assets	\$17,196,395.65	\$18,098,666.06
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 7,735,153.60	\$ 8,775,995.18
Time and Savings deposits of individuals, partnerships, and corporations	6,729,172.86	6,916,281.07
Deposits of United States Government (including postal savings)	426,464.12	285,344.76
Deposits of States and political subdivisions	802,994.34	786,588.33
Deposits of banks	36,220.77	66,484.91
Other deposits (certified and officers' checks, etc.)	323,668.89	68,665.41
Total Deposits	\$16,053,674.58	\$16,899,359.66
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 9,274,501.72	\$ 9,933,078.59
(b) Total time and savings deposits	6,779,172.86	6,966,281.07
Other liabilities	274,373.76	293,251.74
Total Liabilities	\$16,328,048.34	\$17,192,611.40
CAPITAL ACCOUNTS		
Capital	\$ 250,000.00	\$ 250,000.00
Surplus	600,000.00	650,000.00
Undivided profits	15,181.23	6,054.66
Reserves (and retirement account for preferred capital)	3,166.08	
Total Capital Accounts	\$ 868,347.31	\$ 906,054.66
Total Liabilities and Capital Accounts	\$17,196,395.65	\$18,098,666.06

Certificate Issued November 1, 1969

No. 174

THE PUEBLO SAVINGS & TRUST COMPANY, PUEBLO

(Pueblo County)

OFFICERS FOR 1961

T. C. Swanson, President; Edward McCabe, J. L. Fimple, H. L. Bauder, Vice Presidents; A. E. Rosenthal, Assistant Vice President; M. E. Nimmo, Cashier; J. A. McClearn, J. R. Kerrigan, Mary T. Koller, Assistant Cashiers; Clarence A. Buriemek, Trust Officer; F. W. Grimes, Auditor.

DIRECTORS FOR 1961

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 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,388,970.25	\$ 2,236,980.77
United States Government obligations, direct and guaranteed	7,351,658.34	6,910,246.77
Obligations of States and political subdivisions	959,023.00	989,122.87
Other bonds, notes, and debentures	37,096.72	35,084.63
Corporate stocks (including stock of Federal Reserve Bank)	1.00	1.00
Loans and discounts (including overdrafts)	10,620,984.51	11,812,799.27
Furniture and Fixtures	144,431.90	137,107.70
Other assets	427,151.22	366,653.20
Total Assets	\$21,929,316.94	\$22,487,996.21
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 9,135,959.53	\$ 9,891,528.44
Time and Savings deposits of individuals, partnerships, and corporations	8,351,753.22	8,589,050.94
Deposits of United States Government (including postal savings)	594,242.04	409,602.53
Deposits of States and political subdivisions	1,780,918.25	1,578,763.47
Other deposits (certified and officers' checks, etc.)	99,923.61	112,738.44
Total Deposits	\$19,962,796.65	\$20,581,683.82
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$10,636,043.43	\$11,267,632.88
(b) Total time and savings deposits	9,326,753.22	9,314,050.94
Other liabilities	489,580.96	442,143.36
Total Liabilities	\$20,452,377.61	\$21,023,827.18
CAPITAL ACCOUNTS		
Capital	\$ 500,000.00	\$ 500,000.00
Surplus	500,000.00	500,000.00
Undivided profits	476,939.33	464,169.03
Total Capital Accounts	\$ 1,476,939.33	\$ 1,464,169.03
Total Liabilities and Capital Accounts	\$21,929,316.94	\$22,487,996.21

Certificate Issued January 5, 1949

No. 445

THE EMPIRE STATE BANK, ROCKY FORD

(Otero County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961									
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 370,319.44	\$ 442,205.65									
United States Government obligations, direct and guaranteed	230,537.00	368,813.30									
Obligations of States and political subdivisions	392,712.00	383,942.00									
Loans and discounts (including overdrafts)	603,763.02	589,704.93									
Furniture and Fixtures	1,200.00	800.00									
Total Assets	\$ 1,598,531.46	\$ 1,785,465.88									
LIABILITIES											
Demand deposits of individuals, partnerships, and corporations	\$ 965,586.53	\$ 1,145,354.91									
Time and Savings deposits of individuals, partnerships, and corporations	179,861.20	185,808.26									
Deposits of United States Government (including postal savings)	16,997.86	17,188.93									
Deposits of States and political subdivisions	177,456.54	144,561.05									
Deposits of banks	14,976.17	41,373.68									
Other deposits (certified and officers' checks, etc.)	2,266.16	2,371.05									
Total Deposits	\$ 1,357,144.46	\$ 1,536,657.88									
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	June 30, 1961	Dec. 31, 1961									
(a) Total demand deposits	\$ 1,127,283.26	\$ 1,290,849.62									
(b) Total time and savings deposits	229,861.20	245,808.26									
Total Liabilities	\$ 1,357,144.46	\$ 1,536,657.88									
CAPITAL ACCOUNTS											
Capital	\$ 100,000.00	\$ 100,000.00									
Surplus	65,000.00	70,000.00									
Undivided profits	76,387.00	78,808.00									
Total Capital Accounts	\$ 241,387.00	\$ 248,808.00									
Total Liabilities and Capital Accounts	\$ 1,598,531.46	\$ 1,785,465.88									

Certificate Issued May 2, 1918

No. 346

COMMERCIAL SAVINGS BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	1,287,062.17	\$ 1,309,436.75
United States Government obligations, direct and guaranteed	2,450,140.00	2,450,140.00
Obligations of States and political subdivisions . . .	268,838.31	244,927.81
Other bonds, notes, and debentures	51,001.00	51,001.00
Corporate stocks (including stock of Federal Reserve Bank)	15,000.00	15,000.00
Loans and discounts (including overdrafts)	3,289,499.63	3,100,615.56
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises	1.00	1.00
Other assets	29,668.62	91,518.83
Total Assets	\$ 7,391,212.73	\$ 7,262,642.95
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 3,438,013.36	\$ 3,883,161.39
Time and Savings deposits of individuals, partnerships, and corporations	1,885,911.17	1,972,972.60
Deposits of United States Government (including postal savings)	110,855.44	74,764.82
Deposits of States and political subdivisions	1,206,015.86	588,841.78
Deposits of banks	7,500.00	7,500.00
Other deposits (certified and officers' checks, etc.) . . .	52,400.87	17,227.67
Total Deposits	\$ 6,700,696.70	\$ 6,544,468.26
 Other liabilities		
	467.05	
Total Liabilities	\$ 6,701,163.75	\$ 6,544,468.26
 CAPITAL ACCOUNTS		
Capital	\$ 125,000.00	\$ 125,000.00
Surplus	375,000.00	375,000.00
Undivided profits	190,048.98	218,174.69
Total Capital Accounts	\$ 690,048.98	\$ 718,174.69
Total Liabilities and Capital Accounts	\$ 7,391,212.73	\$ 7,262,642.95

Certificate Issued February 14, 1925

No. 417

THE SECURITY STATE BANK OF STERLING, STERLING

(Logan County)

OFFICERS FOR 1961

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. Parsons, Assistant Vice President and Auditor; R. L. Luckey, Cashier; Louis Girardi, Russell Y. Weber, Assistant Cashiers.

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,742,501.32	\$ 2,284,313.37
United States Government obligations, direct and guaranteed	3,300,006.19	3,738,133.85
Obligations of States and political subdivisions	762,482.01	809,142.22
Corporate stocks (including stock of Federal Reserve Bank)	19,500.00	24,000.00
Loans and discounts (including overdrafts)	6,105,330.04	6,069,824.11
Furniture and Fixtures	32,000.00	27,000.00
Other assets	88,729.55	41,798.65
Total Assets	\$12,050,549.11	\$12,994,212.20
 LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 6,634,632.86	\$ 7,478,120.29
Time and Savings deposits of individuals, partnerships, and corporations	3,464,091.68	3,572,027.89
Deposits of United States Government (including postal savings)	183,819.93	150,307.42
Deposits of States and political subdivisions	543,421.07	518,197.53
Deposits of banks	5,000.00	5,000.00
Other deposits (certified and officers' checks, etc.)	123,235.33	82,704.71
Total Deposits	\$10,954,200.87	\$11,806,357.84
 June 30, 1961 Dec. 31, 1961		
(a) Total demand deposits	\$ 7,090,109.19	\$ 7,834,329.95
(b) Total time and savings deposits	3,864,091.68	3,972,027.89
Other liabilities	157,650.57	177,533.24
Total Liabilities	\$11,111,851.44	\$11,983,891.08
 CAPITAL ACCOUNTS		
Capital	\$ 300,000.00	\$ 300,000.00
Surplus	350,000.00	500,000.00
Undivided profits	288,697.67	210,321.12
Total Capital Accounts	\$ 938,697.67	\$ 1,010,321.12
Total Liabilities and Capital Accounts	\$12,050,549.11	\$12,994,212.20

Certificate Issued February 7, 1955

No. 459

NORTH PARK STATE BANK, WALDEN

(Jackson County)

OFFICERS FOR 1961

W. L. Best, Chairman of Board; Donald R. Best, President; Aimee Best, Vice President; Willie Mae Best, Cashier.

DIRECTORS FOR 1961

W. L. Best, Elmer Wattenberg, Carl Langendorf.

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 53,893.88	\$ 72,961.76
United States Government obligations, direct and guaranteed	547,945.90	647,429.15
Obligations of States and political subdivisions	3,000.00	3,027.03
Loans and discounts (including overdrafts)	339,003.69	474,468.81
Furniture and Fixtures	10,600.18	15,125.78
Total Assets	\$ 954,443.65	\$ 1,213,012.53
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 257,888.97	\$ 445,237.01
Time and Savings deposits of individuals, partnerships, and corporations	174,303.82	202,867.33
Deposits of United States Government (including postal savings)	16,166.94	14,473.28
Deposits of States and political subdivisions	384,370.85	365,213.92
Deposits of banks	8,212.91	
Other deposits (certified and officers' checks, etc.)	5,584.92	5,042.63
Total Deposits	\$ 846,528.41	\$ 1,032,834.17
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 472,224.59	\$ 629,966.84
(b) Total time and savings deposits	374,303.82	402,867.33
Rediscunts and other liabilities for borrowed money		75,000.00
Other liabilities		2,000.00
Total Liabilities	\$ 846,528.41	\$ 1,109,834.17
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	50,000.00	50,000.00
Undivided profits	7,915.24	3,178.36
Total Capital Accounts	\$ 107,915.24	\$ 103,178.36
Total Liabilities and Capital Accounts	\$ 954,443.65	\$ 1,213,012.53

Certificate Issued July 31, 1916

No. 313

THE COLORADO STATE BANK OF WALSH, WALSH

(Baca County)

OFFICERS FOR 1961Bowers Holt, President; J. K. McKinnis, Vice President; A. R. Lussier, Cashier;
R. H. Patterson, Assistant Cashier.**DIRECTORS FOR 1961**

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 143,529.69	\$ 215,231.83
United States Government obligations, direct and guaranteed	324,648.44	326,835.94
Obligations of States and political subdivisions	304,527.24	299,668.05
Loans and discounts (including overdrafts)	1,950,012.59	1,733,793.14
Furniture and Fixtures	2,981.74	
Other assets	20,828.57	25,617.63
Total Assets	\$ 2,746,528.27	\$ 2,601,146.59

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 1,938,952.38	\$ 1,782,210.34
Time and Savings deposits of individuals, partnerships, and corporations	93,903.00	86,964.66
Deposits of United States Government (including postal savings)	11,385.82	5,425.28
Deposits of States and political subdivisions	166,022.70	167,135.94
Deposits of banks	23,116.54	23,116.54
Other deposits (certified and officers' checks, etc.)	24,401.67	18,043.72
Total Deposits	\$ 2,257,782.11	\$ 2,082,896.48

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,063,879.11	\$ 1,895,931.82
(b) Total time and savings deposits	193,903.00	186,964.66
Total Liabilities	\$ 2,257,782.11	\$ 2,082,896.48

CAPITAL ACCOUNTS

Capital	\$ 100,000.00	\$ 100,000.00
Surplus	200,000.00	200,000.00
Undivided profits	188,746.16	218,250.11
Total Capital Accounts	\$ 488,746.16	\$ 518,250.11
Total Liabilities and Capital Accounts	\$ 2,746,528.27	\$ 2,601,146.59

Certificate Issued January 23, 1959

No. 468

FIRST STATE BANK OF WESTMINSTER, WESTMINSTER

(Adams County)

(Nationalized as First National Bank of Westminister, July 20, 1961)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 851,325.98	
United States Government obligations, direct and guaranteed	2,110,998.01	
Obligations of States and political subdivisions	173,221.16	
Corporate stocks (including stock of Federal Reserve Bank)	9,200.00	
Loans and discounts (including overdrafts)	2,463,006.82	
Bank premises owned	31,722.53	
Furniture and Fixtures	87,013.76	
Other assets	87,112.86	
Total Assets	\$ 5,813,601.12	

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	\$ 2,480,305.94
Time and Savings deposits of individuals, partnerships, and corporations	1,384,663.84
Deposits of United States Government (including postal savings)	97,401.76
Deposits of States and political subdivisions	1,027,889.19
Other deposits (certified and officers' checks, etc.)	171,314.55
Total Deposits	\$ 5,161,575.28

	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,945,140.49	
(b) Total time and savings deposits	2,216,434.79	

Rediscounts and other liabilities for borrowed money	100,000.00
Other liabilities	143,905.03
Total Liabilities	\$ 5,405,480.31

CAPITAL ACCOUNTS

Capital	\$ 206,000.00
Surplus	130,000.00
Undivided profits	66,807.97
Reserves (and retirement account for preferred capital)	5,312.84
Total Capital Accounts	\$ 408,120.81
Total Liabilities and Capital Accounts	\$ 5,813,601.12

Certificate Issued April 4, 1908

No. 123

THE STATE BANK OF WILEY, WILEY

(Prowers County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection . . .	\$ 247,771.05	\$ 130,801.91
United States Government obligations, direct and guaranteed	427,395.38	485,719.48
Obligations of States and political subdivisions . . .	234,582.07	228,965.53
Other bonds, notes, and debentures	18,927.00	18,927.00
Loans and discounts (including overdrafts)	436,077.95	553,101.28
Bank premises owned	361.00	261.00
Furniture and Fixtures	1,253.50	657.00
Real estate owned other than bank premises	107.77	
Investments and other assets indirectly representing bank premises or other real estate		300.00
Other assets	5,526.58	12,193.67
Total Assets	\$ 1,372,002.30	\$ 1,430,926.87
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 634,112.33	\$ 656,266.34
Time and Savings deposits of individuals, partnerships, and corporations	388,156.03	400,425.66
Deposits of United States Government (including postal savings)	6,917.48	18,505.43
Deposits of States and political subdivisions	170,996.06	178,065.38
Other deposits (certified and officers' checks, etc.) . . .	7,693.56	6,927.53
Total Deposits	\$ 1,207,875.46	\$ 1,260,190.34
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 769,719.43	\$ 809,764.68
(b) Total time and savings deposits	438,156.03	450,425.66
Other liabilities	3,750.00	3,750.00
Total Liabilities	\$ 1,211,625.46	\$ 1,263,940.34
CAPITAL ACCOUNTS		
Capital	\$ 50,000.00	\$ 50,000.00
Surplus	75,000.00	75,000.00
Undivided profits	30,376.84	34,986.53
Reserves (and retirement account for preferred capital)	5,000.00	7,000.00
Total Capital Accounts	\$ 160,376.84	\$ 167,986.53
Total Liabilities and Capital Accounts	\$ 1,372,002.30	\$ 1,430,926.87

Certificate Issued August 12, 1911

No. 224

FARMERS STATE BANK OF YUMA, YUMA

(Yuma County)

OFFICERS FOR 1961

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

DIRECTORS FOR 1961

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

RESOURCES	June 30, 1961	Dec. 31, 1961
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 1,236,075.44	\$ 1,342,344.36
United States Government obligations, direct and guaranteed	393,093.75	393,093.75
Obligations of States and political subdivisions	221,000.00	199,000.00
Corporate stocks (including stock of Federal Reserve Bank)	7,500.00	7,500.00
Loans and discounts (including overdrafts)	2,151,026.09	2,390,587.46
Bank premises owned	1.00	1.00
Furniture and Fixtures	1.00	1.00
Real estate owned other than bank premises		3,755.00
Total Assets	\$ 4,008,697.28	\$ 4,336,282.57
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	\$ 2,607,839.82	\$ 2,878,031.31
Time and Savings deposits of individuals, partnerships, and corporations	1,017,658.69	1,040,318.68
Deposits of United States Government (including postal savings)	1,670.00	2,482.25
Deposits of States and political subdivisions	74,235.15	103,862.20
Total Deposits	\$ 3,701,403.66	\$ 4,024,694.44
	June 30, 1961	Dec. 31, 1961
(a) Total demand deposits	\$ 2,673,327.06	\$ 2,958,203.52
(b) Total time and savings deposits	1,028,076.60	1,066,490.92
Other liabilities		15,000.00
Total Liabilities	\$ 3,701,403.66	\$ 4,039,694.44
CAPITAL ACCOUNTS		
Capital	\$ 100,000.00	\$ 100,000.00
Surplus	150,000.00	150,000.00
Undivided profits	57,293.62	46,588.13
Total Capital Accounts	\$ 307,293.62	\$ 296,588.13
Total Liabilities and Capital Accounts	\$ 4,008,697.28	\$ 4,336,282.57

Industrial Banks

Organized: 1952

No. **DY**

HOME INDUSTRIAL BANK, AURORA

(Adams County)

OFFICERS FOR 1961

President, Herbert M. Crane; Executive Vice President, Morris E. Kramish;
Vice President, Ralph H. Raskin; Vice President, R. J. Casey; Secretary,
Sidney Brooks; Treasurer, Israel Toltz.

DIRECTORS FOR 1961

Sidney Brooks, Herbert M. Crane, Israel Toltz, Milton Toltz.

ASSETS

Cash in office and in banks	\$ 27,847.40
Installment loans	254,718.76
Notes discounted and purchased	79,282.42
Furniture and equipment	14,923.32
Autos owned	2,372.59
Other assets	15,264.84
Total Assets	\$ 394,409.33

LIABILITIES

Savings deposits	\$ 191,485.06
Thrift-Investment Certificates	37,317.79
Unearned interest and discounts	42,553.53
Dealers' reserve	2,380.90
Amounts set aside for interest, taxes, and other expenses	458.40
Other liabilities	38,485.14
Total Liabilities	\$ 312,680.89

CAPITAL ACCOUNTS

Common stock	\$ 60,000.00
Surplus	21,208.00
Undivided profits	520.51
Total Capital Accounts	\$ 81,728.51
Total Liabilities and Capital Accounts	\$ 394,409.33

Organized: 1956

No. JY

BRUSH INDUSTRIAL BANK, BRUSH

(Morgan County)

OFFICERS FOR 1961

President., Ralph H. Stenback; Executive Vice President, Don H. Stenback;
 Vice President, Ella M. Stenback; Treasurer, Robert R. Stenback; Secretary,
 John L. Stenback.

DIRECTORS FOR 1961

Don H. Stenback, Ella M. Stenback, John L. Stenback, Ralph H. Stenback,
 Robert R. Stenback.

ASSETS

Cash in office and in banks	\$ 35,874.52
Installment loans	404,914.16
Notes discounted and purchased	41,458.54
Other bonds	128,884.95
Bank premises	37,498.73
Furniture and equipment	4,157.67
Autos owned	310.82
Other assets	3,467.40
Total Assets	\$ 656,566.79

LIABILITIES

Savings deposits	\$ 234,144.77
Thrift-Investment Certificates	292,000.00
Unearned interest and discounts	16,644.84
Dealers' reserve	2,766.36
Amounts set aside for interest, taxes, and other expenses	10,000.00
Total Liabilities	\$ 555,555.97

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	10,000.00
Undivided profits	41,010.82
Total Capital Accounts	\$ 101,010.82
Total Liabilities and Capital Accounts	\$ 656,566.79

Organized: 1958

No. QY

**FIRST INDUSTRIAL BANK OF COLORADO SPRINGS,
COLORADO SPRINGS**

(El Paso County)

OFFICERS FOR 1961

President, P. Woodson McCuan; Vice President, Russell D. Law; Secretary-Treasurer, Percy M. Dobbins.

DIRECTORS FOR 1961

Percy M. Dobbins, Russell D. Law, P. Woodson McCuan.

ASSETS

Cash in office and in banks	\$	133,538.80
Installment loans		309,500.02
Furniture and equipment		3,905.17
Other assets		542.27
		447,486.26
Total Assets	\$	447,486.26

LIABILITIES

Notes payable (other)	\$	53,963.60
Savings deposits		155,272.93
Unearned interest and discounts		38,833.27
Amounts set aside for interest, taxes, and other expenses		792.04
Other liabilities		15,008.90
		263,870.74
Total Liabilities	\$	263,870.74

CAPITAL ACCOUNTS

Common stock	\$	165,000.00
Surplus		16,500.00
Undivided profits		2,115.52
		183,615.52
Total Capital Accounts	\$	183,615.52
Total Liabilities and Capital Accounts	\$	447,486.26

Organized: 1958

No. **TY**

**ROCKY MOUNTAIN INDUSTRIAL BANK,
COLORADO SPRINGS**
(El Paso County)

OFFICERS FOR 1961

President, Harry A. Scurr; Vice President, William R. Haigler; Assistant Vice President, George W. Thomas; Secretary-Treasurer, Harry A. McColl.

DIRECTORS FOR 1961

Harry A. Scurr, Harry A. McColl, Roy W. Simmons.

ASSETS

Cash in office and in banks	\$ 77,263.24
Installment loans	1,705,026.34
United States Government obligations	155,076.86
Leasehold Improvements	64,468.12
Furniture and equipment	8,787.64
Other assets	96,765.02
Total Assets	\$ 2,107,387.22

LIABILITIES

Notes payable to banks	\$ 216,475.00
Savings deposits	1,319,445.10
Thrift-Investment Certificates	166,150.00
Unearned interest and discounts	100,711.51
Dealers' reserve	36,385.54
Amounts set aside for interest, taxes, and other expenses	54,964.88
Other liabilities	52,886.50
Total Liabilities	\$ 1,947,018.53

CAPITAL ACCOUNTS

Common stock	\$ 117,000.00
Surplus	33,000.00
Undivided profits	10,368.69
Total Capital Accounts	\$ 160,368.69
Total Liabilities and Capital Accounts	\$ 2,107,387.22

Organized: 1957

No. LY

BASIN INDUSTRIAL BANK, CORTEZ

(Montezuma County)

OFFICERS FOR 1961

President, Francis R. Stockdale; Executive Vice President, Joe J. Fowler;
 Vice President, Jack W. Hawkins; Secretary and Treasurer, William G. Majors.

DIRECTORS FOR 1961

Floyd C. Bradfield, Herbert C. Flaugh, Joe J. Fowler, Jack W. Hawkins,
 Vincil S. Lester, Charles E. Stockdale, Francis R. Stockdale.

ASSETS

Cash in office and in banks	\$	36,484.50
Installment loans		303,197.90
Other bonds		47,838.79
Furniture and equipment		4,248.24
Other assets		2,450.95
Total assets	\$	394,220.38

LIABILITIES

Savings deposits	\$	249,661.49
Unearned interest and discounts		25,523.27
Dealers' reserve		456.70
Amounts set aside for interest, taxes, and other expenses		13,339.05
Other liabilities		575.41
Total Liabilities	\$	289,555.92

CAPITAL ACCOUNTS

Common stock	\$	75,000.00
Surplus		25,000.00
Undivided profits		4,644.46
Total Capital Accounts	\$	104,664.46
Total Liabilities and Capital Accounts	\$	394,220.38

Organized: 1959

No. ZZ

CRAIG INDUSTRIAL BANK, CRAIG

(Moffat County)

OFFICERS FOR 1961

President, Edward B. Harding; Vice President, Lloyd M. Boyd; Secretary-Treasurer, Edward R. Salter.

DIRECTORS FOR 1961

Lloyd M. Boyd, Paul J. Duncan, Edward B. Harding, Frank C. Hayes, Phillip A. Jensen, George B. Rice, Edward R. Salter, Worth F. Shrimpton.

ASSETS

Cash in office and in banks	\$	5,558.11
Installment loans		210,111.34
United States Government obligations		4,936.08
Other bonds		5,063.34
Leasehold improvements		2,024.72
Furniture and equipment		4,562.12
Other assets		735.64
Total Assets	\$	232,991.35

LIABILITIES

Notes payable (other)	\$	50,000.00
Savings deposits		62,425.23
Thrift-Investment Certificates		30,887.94
Unearned interest and discounts		25,418.11
Dealers' reserve		1,006.22
Amounts set aside for interest, taxes, and other expenses		3,359.56
Other liabilities		176.00
Total Liabilities	\$	173,273.06

CAPITAL ACCOUNTS

Common stock	\$	50,000.00
Surplus		5,000.00
Undivided profits		4,718.29
Total Capital Accounts	\$	59,718.29
Total Liabilities and Capital Accounts	\$	232,991.35

Organized: 1949

No. **RX****AMERICAN INDUSTRIAL BANK, DENVER**

(Denver County)

OFFICERS FOR 1961

President, Jay Cherniack; Vice President, Isadore Chapman; Secretary-Treasurer, Harold Cherniack; Assistant Secretary-Treasurer, Robert L. Chapman.

DIRECTORS FOR 1961

I. Chapman, Harold Cherniack, Jay Cherniack.

ASSETS

Cash in office and in banks	\$	63,520.13
Installment loans		219,740.48
Notes discounted and purchased		90,760.42
Total Assets	\$	374,021.03

LIABILITIES

Notes payable (other)	\$	55,366.10
Unearned interest and discounts		41,917.62
Dealers' reserve		21,775.52
Amounts set aside for interest, taxes, and other expenses		11,165.56
Total Liabilities	\$	130,224.80

CAPITAL ACCOUNTS

Common stock	\$	100,000.00
Surplus		10,000.00
Undivided profits		133,796.23
Total Capital Accounts	\$	243,796.23
Total Liabilities and Capital Accounts	\$	374,021.03

Organized: 1958

No. OY

CAPITOL INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Russell A. Mapston; Vice President, Ermina N. Schweigert;
Secretary and Treasurer, William G. Schweigert.

DIRECTORS FOR 1961

Russell A. Mapston, Ermina N. Schweigert, William G. Schweigert.

ASSETS

Cash in office and in banks	\$ 14,263.98
Installment loans	483,375.17
Notes discounted and purchased	56,928.28
Leasehold improvements	1,765.52
Furniture and equipment	3,142.67
Autos owned	330.23
Other assets	6,655.15
Total Assets	\$ 566,461.00

LIABILITIES

Notes payable to banks	\$ 30,000.00
Notes payable (other)	109,329.23
Savings deposits	55,097.27
Unearned interest and discounts	63,814.21
Dealers' reserve	2,792.27
Amounts set aside for interest, taxes, and other expenses	10,000.00
Other liabilities	32,916.24
Total Liabilities	\$ 303,949.22

CAPITAL ACCOUNTS

Common stock	\$ 150,000.00
Surplus	15,000.00
Undivided profits	97,511.78
Total Capital Accounts	\$ 262,511.78
Total Liabilities and Capital Accounts	\$ 566,461.00

Organized: 1959

No. ZY

CENTENNIAL INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Dean Zook; First Vice President, Thomas J. Murphy; Second Vice President, Roy L. Mason; Secretary-Treasurer, Jane T. Zook.

DIRECTORS FOR 1961

Raymond S. Briggs, William H. Davis, Earl R. Housam, Roy L. Mason, Thomas J. Murphy, Dean Zook.

ASSETS

Cash in office and in banks	\$	31,763.89
Installment loans		338,904.73
Notes discounted and purchased		135,735.54
Leasehold improvements		7,690.42
Furniture and equipment		5,775.39
Autos owned		150.00
Other assets		2,619.83
Total Assets	\$	522,639.80

LIABILITIES

Notes payable to banks	\$	235,000.00
Notes payable (other)		16,606.43
Savings deposits		62,446.73
Unearned interest and discounts		62,621.55
Dealers' reserve		14,143.89
Amounts set aside for interest, taxes, and other expenses		6,230.29
Total Liabilities	\$	397,048.89

CAPITAL ACCOUNTS

Common stock	\$	100,000.00
Surplus		10,000.00
Undivided profits		15,590.91
Total Capital Accounts	\$	125,590.91
Total Liabilities and Capital Accounts	\$	522,639.80

Organized: 1927

No. P

COLORADO INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, J. A. Amter; Vice President, David Hunter; Secretary-Treasurer,
Samuel Nemirow.

DIRECTORS FOR 1961

D. Amter, J. A. Amter, Samuel Nemirow.

ASSETS

Cash in office and in banks	\$ 46,872.70
Installment loans	3,843,495.86
Notes discounted and purchased	1,307,343.10
United States Government obligations	148,355.50
Other bonds	387,701.71
Corporate stocks	555,600.25
Leasehold improvements	52,422.03
Furniture and equipment	49,929.23
Autos owned	4,455.10
Other assets	23,805.27
Total Assets	\$ 6,419,980.75

LIABILITIES

Savings deposits	\$ 2,807,759.05
Thrift-Investment Certificates	1,262,861.28
Unearned interest and discounts	1,325,972.06
Dealers' reserve	66,934.06
Amount set aside for interest, taxes, and other expenses	23,858.51
Other liabilities	5,642,316.48
Total Liabilities	\$ 5,642,316.48

CAPITAL ACCOUNTS

Common stock	\$ 75,000.00
Surplus	275,000.00
Undivided profits	427,664.27
Total Capital Accounts	\$ 777,664.27
Total Liabilities and Capital Accounts	\$ 6,419,980.75

Organized: 1940

No. IX

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK,
DENVER**

(Denver County)

OFFICERS FOR 1961

President, C. S. Baker; Senior Vice President, T. W. Church; Vice Presidents,
J. M. Harris and J. W. McCann; Secretary, C. D. Winter; Treasurer, A. A.
Hepting.

DIRECTORS FOR 1961

C. S. Baker, C. T. Crossfield, T. A. Duncan, J. W. Newman, C. D. Winter.

ASSETS

Cash in office and in banks	\$ 7,126.95
Installment loans	516,885.90
Other Assets	50.09
Total Assets	\$ 524,062.94

LIABILITIES

Notes payable (other)	\$ 310,316.41
Unearned interest and discounts	60,425.71
Amounts set aside for interest, taxes, and other expenses	12,159.28
Other liabilities	9,372.89
Total Liabilities	\$ 392,274.29

CAPITAL ACCOUNTS

Common stock	\$ 75,000.00
Surplus	5,625.00
Undivided profits	51,163.65
Total Capital Accounts	\$ 131,788.65
Total Liabilities and Capital Accounts	\$ 524,062.94

Organized: 1958

No. PY

COMMERCIAL INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Henry Luby; Vice President, Francis G. Hughes; Secretary-Treasurer, John C. Lockridge.

DIRECTORS FOR 1961

L. A. Hellerstein, John C. Lockridge, Henry Luby.

ASSETS

Cash in office and in banks	\$ 100,432.27
Installment loans	1,458,835.29
Notes discounted and purchased	324,106.12
Corporate stocks	5,168.33
Leasehold improvements	11,955.75
Other real estate owned	31,819.78
Furniture and equipment	4,336.83
Autos owned	5,027.28
Other assets	9,344.36
Total Assets	\$ 1,951,026.01

LIABILITIES

Notes payable to banks	\$ 775,000.00
Savings deposits	127,555.32
Thrift-Investment Certificates	38,825.85
Unearned interest and discounts	239,843.46
Dealers' reserve	20,452.32
Amounts set aside for interest, taxes, and other expenses	30,073.34
Other liabilities	37,366.40
Total Liabilities	\$ 1,269,116.69

CAPITAL ACCOUNTS

Common stock	\$ 500,000.00
Surplus	100,000.00
Undivided profits	81,909.32
Total Capital Accounts	\$ 681,909.32
Total Liabilities and Capital Accounts	\$ 1,951,026.01

Organized: 1951

No. CY

CONTINENTAL INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Herbert M. Crane; Executive Vice President, Morris E. Kramish;
 Vice Presidents, Milton Toltz and R. J. Casey; Secretary, Sidney Brooks;
 Treasurer, Israel Toltz; Assistant Secretary-Treasurer, Leon Brooks.

DIRECTORS FOR 1961

Leon Brooks, Sidney Brooks, Herbert M. Crane, Morris E. Kramish, Israel
 Toltz, Milton Toltz.

ASSETS

Cash in office and in banks	\$ 123,354.24
Installment loans	1,294,754.00
Notes discounted and purchased	864,954.75
Other bonds	80,000.00
Corporate stocks	147,603.61
Leasehold improvements	15,778.43
Furniture and equipment	39,179.81
Autos owned	12,884.57
Other assets	60,721.34
Total Assets	\$ 2,639,230.75

LIABILITIES

Savings deposits	\$ 1,743,825.55
Thrift-Investment Certificates	123,800.00
Unearned interest and discounts	297,812.18
Dealers' reserve	34,447.06
Amounts set aside for interest, taxes, and other expenses	187,364.87
Total Liabilities	\$ 2,410,838.69

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	10,000.00
Undivided profits	118,392.06
Total Capital Accounts	\$ 228,392.06
Total Liabilities and Capital Accounts	\$ 2,639,230.75

Organized: 1953

No. 5Y

FAMILY INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Edward Fiterman; Vice President, John H. Young; Secretary-Treasurer, George L. Kane.

DIRECTORS FOR 1961

Edward Fiterman, Frank J. Lane, John H. Young, Carrie L. Vigil, George L. Kane.

ASSETS

Cash in office and in banks	\$ 3,241.57
Installment loans	245,819.44
Notes discounted and purchased	287,496.47
Furniture and equipment	3,959.92
Other assets	548.98
Total Assets	\$ 541,066.38

LIABILITIES

Notes payable (other)	\$ 260,000.00
Unearned interest and discounts	61,519.06
Dealers' reserve	13,625.30
Amounts set aside for interest, taxes, and other expenses	787.79
Other liabilities	25,398.43
Total Liabilities	\$ 361,330.58

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	45,000.00
Undivided profits	34,735.80
Total Capital Accounts	\$ 179,735.80
Total Liabilities and Capital Accounts	\$ 541,066.38

Organized: 1924

No. JX

THE LABOR FINANCE INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, William H. Thornton; Vice President, Rita M. Thornton; Secretary
and Treasurer, Pauli A. Fotinos.

DIRECTORS FOR 1961

Pauli A. Fotinos, Rita M. Thornton, William H. Thornton.

ASSETS

Cash in office and in banks	\$ 22,965.78
Installment loans	310,314.57
Corporate stocks	10,000.00
Furniture and equipment	1,588.39
Other assets	254.27
Total Assets	\$ 345,123.01

LIABILITIES

Notes payable to banks	\$ 20,000.00
Savings deposits	103,016.79
Amounts set aside for interest, taxes, and other expenses	8,708.06
Other liabilities	2,090.18
Total Liabilities	\$ 133,815.03

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	50,000.00
Undivided profits	61,307.98
Total Capital Accounts	\$ 211,307.98
Total Liabilities and Capital Accounts	\$ 345,123.01

Organized: 1957

No. **MY****LEEMAN INDUSTRIAL BANK, DENVER**

(Denver County)

OFFICERS FOR 1961

President, Harry B. Leeman; Vice President, Robert E. Lane; Secretary and Treasurer, Sadie Leeman; Assistant Secretary and Assistant Treasurer, Rose Ann Honeyman.

DIRECTORS FOR 1961

Harry B. Leeman, Sadie Leeman, Robert E. Lane.

ASSETS

Cash in office and in banks	\$ 175,662.54
Installment loans	1,485,835.24
Other bonds	24,000.00
Corporate stocks	500,789.67
Bank premises	52,009.79
Other real estate owned	312,877.53
Furniture and equipment	24,571.35
Autos owned	4,512.90
Other assets	3,333.30
Total Assets	\$ 2,583,592.32

LIABILITIES

Savings deposits	\$ 271,980.80
Unearned interest and discounts	207,503.78
Amounts set aside for interest, taxes, and other expenses	106,368.54
Other liabilities	28,303.51
Total Liabilities	\$ 614,156.63

CAPITAL ACCOUNTS

Common stock	\$ 250,000.00
Surplus	1,500,000.00
Undivided profits	219,435.69
Total Capital Accounts	\$ 1,969,435.69
Total Liabilities and Capital Accounts	\$ 2,583,592.32

Organized: 1958

No. **UY****MERCHANTS INDUSTRIAL BANK, DENVER**

(Denver County)

OFFICERS FOR 1961

President, Harry R. Cohen; Secretary, Lester Gold.

DIRECTORS FOR 1961

Harry R. Cohen, Marie Cohen, Lester Gold, Shirley Gold.

ASSETS

Cash in office and in banks	\$ 83,135.45
Installment loans	567,193.50
Notes discounted and purchased	532,324.90
Corporate stocks	33,054.93
Furniture and equipment	15,308.28
Autos owned	4,576.84
Other assets	16,010.58
Total Assets	\$ 1,251,604.48

LIABILITIES

Notes payable to banks	\$ 125,000.00
Notes payable (other)	1,000.00
Savings deposits	582,521.98
Thrift-Investment Certificates	83,350.59
Unearned interest and discounts	218,647.78
Dealers' reserve	35,583.52
Amounts set aside for interest, taxes, and other expenses	48,519.88
Other liabilities	37,299.56
Total Liabilities	\$ 1,131,923.31

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	10,000.00
Undivided profits	9,681.17
Total Capital Accounts	\$ 119,681.17
Total Liabilities and Capital Accounts	\$ 1,251,604.48

Organized: 1959

No. VY

METROPOLITAN INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Jacob Lederman; Vice President, Fannie Lederman; Secretary,
Victor Lederman; Treasurer, Marvin Lederman.

DIRECTORS FOR 1961

Jacob Lederman, Fannie Lederman, Victor Lederman, Marvin Lederman.

ASSETS

Cash in office and in banks	\$ 481,689.22
Installment loans	874,965.75
Notes discounted and purchased	741,010.41
Other bonds	90,000.00
Corporate stocks	66,186.03
Leasehold Improvements	6,602.50
Furniture and equipment	24,105.40
Autos owned	18,164.97
Other assets	137,577.19
Total Assets	\$ 2,440,301.47

LIABILITIES

Savings deposits	\$ 1,854,098.57
Thrift-Investment Certificates	42,671.22
Unearned interest and discounts	312,244.44
Dealers' reserve	7,708.46
Amounts set aside for interest, taxes, and other expenses	62,794.17
Other liabilities	6,850.06
Total Liabilities	\$ 2,286,366.92

CAPITAL ACCOUNTS

Common stock	\$ 131,882.00
Surplus	13,188.20
Undivided profits	8,864.35
Total Capital Accounts	\$ 153,934.55
Total Liabilities and Capital Accounts	\$ 2,440,301.47

Organized: 1959

No. XY

PREFERRED INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Earl L. Kramer; Vice President and Treasurer, Loren E. Doty;
Vice President, N. C. Busch; Secretary, Gerald P. Peters, Jr.

DIRECTORS FOR 1961

Loren E. Doty, Earl L. Kramer, Gerald P. Peters, Jr.

ASSETS

Cash in office and in banks	\$ 30,854.56
Installment loans	453,290.59
Other bonds	100.00
Other real estate owned	72,000.00
Furniture and equipment	1,756.21
Other assets	1,095.39
Total Assets	\$ 559,096.75

LIABILITIES

Notes payable to banks	\$ 200,000.00
Savings deposits	94,573.07
Thrift-Investment Certificates	5,013.75
Mortgages on real estate owned	40,000.00
Unearned interest and discounts	85,435.26
Dealers' reserve	445.07
Amounts set aside for interest, taxes, and other expenses	15,341.91
Total Liabilities	\$ 440,809.06

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	10,000.00
Undivided profits	8,287.69
Total Capital Accounts	\$ 118,287.69
Total Liabilities and Capital Accounts	\$ 559,096.75

Organized: 1951

No. ZX

SECURITY INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President Treasurer, David Golden; Vice President, Ruth Golden; Secretary,
Larry Melnick.

DIRECTORS FOR 1961

David Golden,, Ruth Golden, Larry Melnick.

ASSETS

Cash in office and in banks	\$ 77,343.23
Installment loans	1,419,213.49
Furniture and equipment	10,065.67
Total Assets	\$ 1,506,622.39

LIABILITIES

Notes payable to banks	\$ 60,000.00
Notes payable (other)	160,000.00
Savings deposits	488,873.11
Unearned interest and discounts	252,634.86
Dealers' reserve	1,311.40
Amounts set aside for interest, taxes, and other expenses	51,554.30
Other liabilities	127,163.08
Total Liabilities	\$ 1,141,536.75

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	110,000.00
Undivided profits	155,085.64
Total Capital Accounts	\$ 365,085.64
Total Liabilities and Capital Accounts	\$ 1,506,622.39

Organized: 1923

No. D

THRIFT INDUSTRIAL BANK, DENVER

(Denver County)

OFFICERS FOR 1961

President, Lloyd M. Boyd; Secretary-Treasurer, Wayne R. Smith; Vice President and Assistant Secretary, Robert W. Boyd; Vice President and Comptroller, Gerhard A. Hirsch.

DIRECTORS FOR 1961

Lloyd M. Boyd, Robert W. Boyd, Wayne R. Smith.

ASSETS

Cash in office and in banks	\$	47,435.71
Installment loans		628,106.73
Notes discounted and purchased		198,291.26
United States Government obligations		9,224.70
Other bonds		18,050.00
Corporate stocks		36,324.50
Leasehold Improvements		12,595.38
Furniture and equipment		13,934.77
Autos owned		4,101.97
Total Assets	\$	968,065.02

LIABILITIES

Savings deposits	\$	326,266.92
Thrift-Investment Certificates		291,170.27
Unearned interest and discounts		118,024.32
Dealers' reserve		6,648.25
Amounts set aside for interest, taxes, and other expenses		5,969.64
Other liabilities		21,509.35
Total Liabilities	\$	769,588.75

CAPITAL ACCOUNTS

Common stock	\$	100,000.00
Surplus		60,000.00
Undivided profits		38,476.27
Total Capital Accounts	\$	198,476.27
Total Liabilities and Capital Accounts	\$	968,065.02

Organized: 1955

No. HY

TURNER INDUSTRIAL BANK, DURANGO

(La Plata County)

OFFICERS FOR 1961

President, John W. Turner; Executive Vice President, Richard W. Turner; Vice Presidents Richard W. Turner, Jr., Richard R. Albrecht, and Robert G. Sherwood; Secretary, John W. Turner, II; Treasurer, Roderick L. Turner; Cashier, Robert J. Peters.

DIRECTORS FOR 1961

Claudine B. Turner, John W. Turner, John W. Turner, II, Richard W. Turner, Richard W. Turner, Jr., Roderick L. Turner.

ASSETS

Cash in office and in banks	\$ 122,324.74
Installment loans	1,230,546.58
Other bonds	339,368.33
Corporate stocks	135,848.84
Furniture and equipment	45,599.51
Other assets	2,033.94
Total Assets	\$ 1,875,721.94

LIABILITIES

Notes payable to banks	\$ 10,000.00
Savings deposits	1,067,258.41
Thrift-Investment Certificates	474,031.82
Unearned interest and discounts	128,406.61
Amounts set aside for interest, taxes, and other expenses	2,875.06
Other liabilities	40,630.09
Total Liabilities	\$ 1,723,202.00

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	70,150.35
Undivided profits	32,369.59
Total Capital Accounts	\$ 152,519.94
Total Liabilities and Capital Accounts	\$ 1,875,721.94

Organized: 1950

No. UX

ENGLEWOOD-COLORADO INDUSTRIAL BANK,**ENGLEWOOD**

(Arapahoe County)

OFFICERS FOR 1961

President, J. A. Amter; Vice President, Ted Jackson; Secretary-Treasurer, Samuel Nemirow.

DIRECTORS FOR 1961J. A. Amter, D. Amter, Samuel Nemirow.

ASSETS

Cash in office and in banks	\$ 46,462.89
Installment loans	1,285,467.83
United States Government obligations	148,519.20
Other bonds	35,000.00
Furniture and equipment	13,763.44
Other assets	3,812.00
Total Assets	\$ 1,533,025.36

LIABILITIES

Savings deposits	\$ 586,288.31
Thrift-Investment certificates	287,980.90
Unearned interest and discounts	278,089.18
Amounts set aside for interest, taxes, and other expenses	1,944.10
Other liabilities	38,564.03
Total Liabilities	\$ 1,192,866.52

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	125,000.00
Undivided profits	115,158.84
Total Capital Accounts	\$ 340,158.84
Total Liabilities and Capital Accounts	\$ 1,533,025.36

Organized: 1956

No. KY

**CITIZENS INDUSTRIAL BANK OF FORT COLLINS,
FORT COLLINS**

(Larimer County)

OFFICERS FOR 1961

President, Ernest Weinland; Vice Presidents, Dwight D. Clark and Dwight L. Ghent; Secretary, Paul E. Wenke.

DIRECTORS FOR 1961

William E. Beldsoe, Dwight D. Clark, Dwight L. Ghent, Ernest Weinland, Paul E. Wenke.

ASSETS

Cash in office and in banks	\$ 23,101.39
Installment loans	697,418.41
Notes discounted and purchased	109,088.03
Other bonds	67,587.33
Leasehold Improvements	147.50
Furniture and equipment	5,107.57
 Total Assets	 \$ 902,450.23

LIABILITIES

Notes payable to banks	\$ 27,756.50
Notes payable (other)	79,000.00
Savings deposits	255,693.10
Thrift-Investment Certificates	299,989.75
Unearned interest and discounts	98,540.99
Dealers' reserve	4,295.99
Amounts set aside for interest, taxes, and other expenses	7,431.05
Other liabilities	35,272.67
 Total Liabilities	 \$ 807,980.05

CAPITAL ACCOUNTS

Common stock	\$ 60,000.00
Surplus	15,000.00
Undivided profits	19,470.18
 Total Capital Accounts	 \$ 94,470.18
 Total Liabilities and Capital Accounts	 \$ 902,450.23

Organized: 1955

No. IX

GLENWOOD INDUSTRIAL BANK, GLENWOOD SPRINGS

(Garfield County)

OFFICERS FOR 1961

President, Roy E. Vanderhoof; Vice-President and Cashier, Donald L. Vanderhoof; Secretary and Treasurer, John D. Vanderhoof; Assistant Cashier, Jeannette Friedman.

DIRECTORS FOR 1961

Marcus C. Bosco, Loyd M. Boyd, Kohler McInnis, Neil S. Mincer, Wesley A. Tenbrook, John D. Vanderhoof, Roy E. Vanderhoof.

ASSETS

Cash in office and in banks	\$ 101,665.00
Installment loans	904,586.75
Notes discounted and purchased	105,206.19
United States Government obligations	11,000.00
Other bonds	79,000.00
Corporate stocks	29,587.75
Leasehold improvements	1,642.32
Other real estate owned	8,201.81
Furniture and equipment	6,394.98
Other assets	3,835.90
Total Assets	\$ 1,251,120.70

LIABILITIES

Savings deposits	\$ 500,270.05
Thrift-Investment Certificates	523,291.12
Unearned interest and discounts	104,049.96
Dealers' reserve	5,161.48
Amounts set aside for interest, taxes, and other expenses	27,149.25
Other liabilities	2,263.64
Total Liabilities	\$ 1,162,185.50

CAPITAL ACCOUNTS

Common stock	\$ 52,500.00
Surplus	19,750.00
Undivided profits	16,685.20
Total Capital Accounts	\$ 88,935.20
Total Liabilities and Capital Accounts	\$ 1,251,120.70

Organized: 1955

No. 6Y

CITIZENS INDUSTRIAL BANK, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1961

President, Bartle H. Day; Vice President, Rex Rankin; Secretary, Richard E. Tope; Executive Vice President and Treasurer, Albert J. Cox.

DIRECTORS FOR 1961

Thomas J. Clark, Albert J. Cox, Walter E. Dalby, Bartle H. Day, Cecil S. Haynie, Morris H. Loeffler, Everett H. Munro, Rex Rankin, Frank Simonetti, Jr., Richard E. Tope, Richard B. Williams.

ASSETS

Cash in office and in banks	\$ 22,677.08
Installment loans	799,857.21
Other bonds	30,544.20
Furniture and equipment	13,699.57
Other assets	170.27
Total Assets	\$ 866,948.33

LIABILITIES

Notes payable (other)	\$ 290,000.00
Savings deposits	193,884.40
Thrift-Investment Certificates	55,220.99
Unearned interest and discounts	88,126.32
Amounts set aside for interest, taxes, and other expenses	10,273.86
Other liabilities	15,833.67
Total Liabilities	\$ 653,339.24

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	35,000.00
Undivided profits	78,609.09
Total Capital Accounts	\$ 213,609.09
Total Liabilities and Capital Accounts	\$ 866,948.33

Organized: 1949

No. PX

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK OF
GRAND JUNCTION, GRAND JUNCTION**

(Mesa County)

OFFICERS FOR 1961

President, C. S. Baker; Senior Vice Presidents, T. W. Church and M. M. Hotchkiss; Vice Presidents, J. M. Harris, H. M. Jensen; Secretary, C. D. Winter; Treasurer, A. A. Hepting.

DIRECTORS FOR 1961

C. S. Baker, C. T. Crossfield, T. A. Duncan, J. W. Newman, C. D. Winter.

ASSETS

Cash in office and in banks	\$ 30.00
Installment loans	274,949.17
Other assets	622.36
	<hr/>
Total Assets	\$ 275,601.53

LIABILITIES

Notes payable (other)	\$ 97,729.39
Unearned interest and discounts	38,876.25
Amounts set aside for interest, taxes, and other expenses	12,932.14
Other liabilities	9,427.11
	<hr/>
Total Liabilities	\$ 158,964.89

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	61,636.64
	<hr/>
Total Capital Accounts	\$ 116,636.64
	<hr/>
Total Liabilities and Capital Accounts	\$ 275,601.53

Organized: 1960

No. AA

HOME LOAN INDUSTRIAL BANK, GRAND JUNCTION

(Mesa County)

OFFICERS FOR 1961

President, Howard H. McMullin; Vice President, Harold E. Daniels; Secretary-Treasurer, Dwayne S. Dykstra.

DIRECTORS FOR 1961

Harold E. Daniels, Dwayne S. Dykstra, Howard McMullin.

ASSETS

Cash in office and in banks	\$ 6,856.54
Installment loans	160,397.28
Furniture and equipment	742.60
Total Assets	\$ 167,996.42

LIABILITIES

Notes payable to banks	\$ 75,000.00
Thrift-Investment Certificates	7,100.00
Unearned interest and discounts	24,610.82
Dealers' reserve	170.00
Other liabilities	744.51
Total Liabilities	\$ 107,625.33

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	5,371.09
Total Capital Accounts	\$ 60,371.09
Total Liabilities and Capital Accounts	\$ 167,996.42

Organized: 1925

No. T

THE FIRST INDUSTRIAL BANK OF GREELEY, GREELEY

(Weld County)

OFFICERS FOR 1961

President, Karl R. Ahlborn; Executive Vice-President, Winnie H. McCrory;
Vice President, Martin G. Field.

DIRECTORS FOR 1961

Karl R. Ahlborn, Martin G. Field, Carroll C. Gilbert, John Kochenburger,
Paul N. Lodwick, Winnie H. McCrory, C. R. Meyer, J. A. Phelps, Dave L. Royer.

ASSETS

Cash in office and in banks	\$ 66,562.17
Installment loans	1,338,807.35
Notes discounted and purchased	348,858.93
United States Government obligations	202,296.88
Other bonds	20,000.00
Bank premises	3,764.91
Other real estate owned	3,708.40
Other assets	83,494.10
Total Assets	\$ 2,067,492.74

LIABILITIES

Notes payable (other)	\$ 173,797.55
Savings deposits	1,354,710.33
Thrift-Investment Certificates	16,938.20
Unearned interest and discounts	55,157.25
Dealers' reserve	30,869.17
Amounts set aside for interest, taxes, and other expenses	39,102.07
Other liabilities	95,970.82
Total Liabilities	\$ 1,766,545.39

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	125,000.00
Undivided profits	75,947.35
Total Capital Accounts	\$ 300,947.35
Total Liabilities and Capital Accounts	\$ 2,067,492.74

Organized: 1958

No. **XY****HOLYOKE INDUSTRIAL BANK, HOLYOKE**

(Phillips County)

OFFICERS FOR 1961

President, George F. Garland; Vice President, Robert E. Warren; Secretary-Treasurer, George B. Garland.

DIRECTORS FOR 1961

George B. Garland, George F. Garland, Robert E. Warren.

ASSETS

Cash in office and in banks	\$ 58,460.53
Installment loans	221,158.69
Other bonds	57,085.93
Furniture and equipment	1,204.48
Other assets	3,008.51
Total Assets	\$ 340,918.14

LIABILITIES

Savings deposits	\$ 165,079.43
Thrift-Investment Certificates	91,122.56
Unearned interest and discounts	14,479.00
Dealers' reserve	1,252.38
Amount set aside for interest, taxes, and other expenses	4,363.04
Total Liabilities	\$ 276,296.41

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	9,621.73
Total Capital Accounts	\$ 64,621.73
Total Liabilities and Capital Accounts	\$ 340,918.14

Organized: 1951

No. AY

BENEFICIAL INDUSTRIAL BANK, LAKEWOOD

(Jefferson County)

OFFICERS FOR 1961

President, Sven I. Lindell; Vice President, William E. Thompson; Vice President and Secretary, Albert H. Strothman; Treasurer, Charles W. Bower; Assistant Secretary and Assistant Treasurer, Richard P. Monigle.

DIRECTORS FOR 1961

Charles W. Bower, Sven I. Lindell, Richard P. Monigle, Albert H. Strothman, William E. Thompson.

ASSETS

Cash in office and in banks	\$	7,665.23
Installment loans		243,852.40
Notes discounted and purchased		1,467.92
Leasehold improvements		1,194.38
Furniture and equipment		5,595.38
Other assets		1,891.22
Total Assets	\$	261,666.53

LIABILITIES

Notes payable (other)	\$	40,000.00
Unearned interest and discounts		53,689.62
Dealers' reserve		345.60
Amounts set aside for interest, taxes, and other expenses		5,432.51
Other liabilities		18,861.74
Total Liabilities	\$	118,329.47

CAPITAL ACCOUNTS

Common stock	\$	100,000.00
Surplus		10,000.00
Undivided profits		33,337.06
Total Capital Accounts	\$	143,337.06
Total Liabilities and Capital Accounts	\$	261,666.53

Organized: 1957

No. NY

LONGMONT INDUSTRIAL BANK, LONGMONT

(Boulder County)

OFFICERS FOR 1961

President, Ted W. Neiswanger; Vice President, Robert S. Henderson; Secretary and Treasurer, John C. Mackie; Assistant Vice President, Don L. Sherwood.

DIRECTORS FOR 1961

Robert T. Coulson, Jack E. Gale, Robert S. Henderson, Harry L. Wherry.

ASSETS

Cash in office and in banks	\$ 44,459.60
Installment loans	460,880.08
Notes discounted and purchased	93,393.76
Other bonds	34,013.52
Leasehold improvements	2,644.81
Furniture and equipment	2,509.50
Other assets	20,786.03
Total Assets	\$ 658,687.30

LIABILITIES

Notes payable to banks	\$ 90,000.00
Savings deposits	328,843.77
Thrift-Investment Certificates	63,125.13
Unearned interest and discounts	62,637.51
Dealers' reserve	3,534.38
Amounts set aside for interest, taxes, and other expenses	4,031.74
Other liabilities	13,221.20
Total Liabilities	\$ 565,393.73

CAPITAL ACCOUNTS

Common stock	\$ 75,000.00
Surplus	7,700.00
Undivided profits	10,593.57
Total Capital Accounts	\$ 93,293.57
Total Liabilities and Capital Accounts	\$ 658,687.30

Organized: 1951

No. BY

BENEFICIAL INDUSTRIAL BANK OF PUEBLO, PUEBLO

(Pueblo County)

OFFICERS FOR 1961

President, Sven I. Lindell; Vice President, William E. Thompson; Vice President and Secretary, Albert H. Strothman; Treasurer, Charles W. Bower; Assistant Secretary and Assistant Treasurer, Richard P. Monigle.

DIRECTORS FOR 1961

Charles W. Bower, Sven I. Lindell, Richard P. Monigle, Albert H. Strothman, William E. Thompson.

ASSETS

Cash in office and in banks	\$	2,645.73
Installment loans		185,648.07
Other assets		68,096.40
		<hr/>
Total Assets	\$	256,390.20

LIABILITIES

Unearned interest and discounts	\$	48,068.80
Amounts set aside for interest, taxes, and other expenses		7,710.89
Other liabilities		5,503.17
		<hr/>
Total Liabilities	\$	61,282.86

CAPITAL ACCOUNTS

Common stock	\$	100,000.00
Surplus		10,000.00
Undivided profits		85,107.34
		<hr/>
Total Capital Accounts	\$	195,107.34
		<hr/>
Total Liabilities and Capital Accounts	\$	256,390.20

Organized: 1947

No. 0X

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK
OF PUEBLO, PUEBLO**

(Pueblo County)

—————
OFFICERS FOR 1961

President, C. S. Baker; Senior Vice President, T. W. Church; Vice Presidents,
J. M. Harris and J. W. McCann; Secretary, C. D. Winter; Treasurer, A. A.
Hepting.

DIRECTORS FOR 1961

C. S. Baker, C. T. Crossfield, T. A. Duncan, J. W. Newman, C. D. Winter.

ASSETS

Cash in office and in banks	\$ 2,539.55
Installment loans	339,332.86
Other assets	716.30
Total Assets	\$ 342,638.71

LIABILITIES

Notes payable (other)	\$ 101,010.68
Unearned interest and discounts	42,144.31
Amounts set aside for interest, taxes, and other expenses	14,357.49
Other liabilities	8,024.33
Total Liabilities	\$ 165,536.81

CAPITAL ACCOUNTS

Common stock	\$ 100,000.00
Surplus	10,000.00
Undivided profits	67,101.90
Total Capital Accounts	\$ 177,101.90
Total Liabilities and Capital Accounts	\$ 342,638.71

Organized: 1959

No. WY

REPUBLIC INDUSTRIAL BANK, PUEBLO

(Pueblo County)

OFFICERS FOR 1961

Executive Vice President, Andy Sackman; Vice Presidents, Joseph Occhiato, Walter D. Sodamann, Merrill E. Douglass; Secretary-Treasurer, John H. Sackman; Assistant Secretary-Treasurer, Robert W. Bartley.

DIRECTORS FOR 1961

Robert W. Bartley, Fred Gorsich, Robert T. Hirsch, James C. Moore, Joseph Occhiato, Harry Rossi, John H. Sackman, Emanuel Stein, Charles M. Williams.

ASSETS

Cash in office and in banks	\$ 305,520.88
Notes discounted and purchased	658,561.43
Other real estate owned	103,822.95
Furniture and equipment	1,704.59
Other assets	152.26
Total Assets	\$ 1,069,762.11

LIABILITIES

Notes payable (other)	\$ 33,378.04
Savings deposits	96,342.59
Thrift-Investment Certificates	127,745.00
Unearned interest and discounts	126,931.37
Amounts set aside for interest, taxes, and other expenses	5,978.83
Other liabilities	12,465.09
Total Liabilities	\$ 402,840.92

CAPITAL ACCOUNTS

Common stock	\$ 500,000.00
Surplus	100,000.00
Undivided profits	66,921.19
Total Capital Accounts	\$ 666,921.19
Total Liabilities and Capital Accounts	\$ 1,069,762.11

Organized: 1954

No. 57

HOME SECURITY INDUSTRIAL BANK, SECURITY

(El Paso County)

OFFICERS FOR 1961

Chairman of the Board, C. S. Turner; President, G. E. Wainscott; Vice Presidents, D. C. Hutchinson, S. P. Davis, B. P. Waggener, Kenneth Jones; Secretary and Assistant Treasurer, T. E. Schmitt; Treasurer and Assistant Secretary, C. E. Heck.

DIRECTORS FOR 1961

C. S. Turner, G. E. Wainscott, B. P. Waggener, S. P. Davis, T. E. Schmitt.

ASSETS

Cash in office and in banks	\$ 49,691.48
Installment loans	372,139.74
Notes discounted and purchased	29,667.40
Corporate stocks	250.00
Furniture and equipment	7,251.70
Other assets	926.64
Total Assets	\$ 459,926.96

LIABILITIES

Notes payable (other)	\$ 120,421.32
Savings deposits	197,895.64
Thrift-Investment Certificates	17,700.00
Unearned interest and discounts	43,859.28
Dealers' reserve	141.20
Amounts set aside for interest, taxes, and other expenses	4,063.15
Other liabilities	8,398.96
Total Liabilities	\$ 392,479.55

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	9,745.77
Undivided profits	7,701.64
Total Capital Accounts	\$ 67,447.41
Total Liabilities and Capital Accounts	\$ 459,926.96

Organized: 1955

No. FY

STERLING INDUSTRIAL BANK, STERLING

(Logan County)

OFFICERS FOR 1961

President, Edgar A. Eliff; Vice President, Howard E. Newman; Secretary-Cashier, Pauline Martin.

DIRECTORS FOR 1961

Edgar A. Eliff, James H. Eliff, John E. Eliff, Pauline Martin, Howard E. Newman.

ASSETS

Cash in office and in banks	\$ 27,083.49
Installment loans	534,748.85
Notes discounted and purchased	233,761.89
United States Government obligations	20,405.17
Other bonds	319,208.84
Corporate stocks	20,925.00
Bank premises	42,000.00
Furniture and equipment	12,819.93
Total Assets	\$ 1,210,953.17

LIABILITIES

Savings deposits	\$ 820,962.45
Thrift-Investment Certificates	131,356.05
Unearned interest and discounts	71,211.08
Dealers' reserve	22,384.34
Amounts set aside for interest, taxes, and other expenses	71,890.34
Total Liabilities	\$ 1,117,804.26

CAPITAL ACCOUNTS

Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	38,148.91
Total Capital Accounts	\$ 93,148.91
Total Liabilities and Capital Accounts	\$ 1,210,953.17

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