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**STATEMENTS OF CONDITION**  
**OF**  
**STATE BANKS**  
**AND**  
**INDUSTRIAL BANKS**  
**IN THE**  
**STATE OF COLORADO**  
**AS OF**  
**December 31, 1968**



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Prepared and issued by  
**OFFICE OF THE STATE BANK COMMISSIONER**  
**325 State Office Building**  
**Denver, Colorado 80203**

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**Report No. 62**

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## **PREFACE**

The information contained in this report has been compiled from the annual reports of condition submitted by all State chartered commercial and industrial banks in compliance with the provisions of Chapter 14, Article 2, Section 9, and Chapter 14, Article 17, Section 9 (7) (a) CRS 1963, as amended.

Publication and distribution is in accordance with the provisions of Chapter 29, Section 40, 1964 Session Laws of Colorado.

The purpose of this report is to provide factual and statistical information that may be used by financial institutions and others engaged in economic studies, and by those who might otherwise be influenced by its contents.

**HARRY BLOOM**  
State Bank Commissioner

Report No. 62



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## NEW BANKS CHARTERS APPROVED AND ISSUED

| Date Charter Issued | Name of Bank and Location                        | Capital      | Surplus      | Undivided Profits |
|---------------------|--|--------------|--------------|-------------------|
| 3- 4-68             | First State Bank of Fountain, Fountain, Colorado | \$100,000.00 | \$100,000.00 | \$ 50,000.00      |
| 7-16-68             | Bank of Durango, Durango, Colorado               | 250,000.00   | 150,000.00   | 100,000.00        |
| 9-18-68             | Montbello State Bank, Denver, Colorado           | 250,000.00   | 100,000.00   | 100,000.00        |

## CHARTERS APPROVED BUT NOT ISSUED

| Date Approved | Name of Bank and Location                    | Capital      | Surplus      | Undivided Profits |
|---------------|--|--------------|--------------|-------------------|
| 3-16-67       | Mid-States Bank, Denver, Colorado            | \$250,000.00 | \$150,000.00 | \$100,000.00      |
| 6-19-68       | Columbine State Bank, Denver, Colorado       | 250,000.00   | 150,000.00   | 100,000.00        |
| 10-17-68      | Bank of Colorado, Colorado Springs, Colorado | 250,000.00   | 100,000.00   | 100,000.00        |

## CAPITAL STOCK CHANGES DURING CALENDAR YEAR — 1968

| Date of Change | Name of Bank and Location                   | Increase     | Source         |
|----------------|---|--------------|----------------|
| 1- 9-68        | The Minnequa Bank of Pueblo, Pueblo         | \$250,000.00 | Stock Dividend |
| 1-16-68        | The Bank of Aspen, Aspen                    | 125,000.00   | Stock Dividend |
| 2- 1-68        | Guaranty Bank and Trust Co., Denver         | 75,000.00    | Stock Dividend |
| 2- 9-68        | Mountain States Bank, Denver                | 200,000.00   | Stock Dividend |
| 2-13-68        | The Central Colorado Bank, Colorado Springs | 36,300.00    | Stock Dividend |
| 6-24-68        | The Estes Park Bank, Estes Park             | 75,000.00    | Stock Dividend |
| 10-23-68       | The Bank of Fountain Valley, Security       | 15,700.00    | Stock Dividend |
| 11-20-68       | The Pueblo Bank and Trust Company, Pueblo   | 125,000.00   | Stock Dividend |
| 11-25-68       | The Kirk State Bank, Kirk                   | 30,000.00    | Stock Dividend |
| 12-31-68       | The Kit Carson State Bank, Kit Carson       | 25,000.00    | Stock Dividend |
|                | Evergreen State Bank, Evergreen             | 20,000.00    | New Stock      |

## BANKS IN POSSESSION OF COMMISSIONER and/or IN LIQUIDATION

Final distribution to depositors of the Home Industrial Bank, Aurora,  
Colorado, was accomplished July 12, 1968. Total distribution 68.6%

## **THE FOLLOWING REGULATIONS ARE ADOPTED BY THE STATE BANKING BOARD**

**6-2.1 Real Estate Loans to Executive Officers.** Notwithstanding the provisions of C.R.S. 1963, 14-6-2(1), a state bank may make a loan not exceeding \$30,000 to any executive officer of the bank if, at the time the loan is made:

(a) The loan is approved by a majority of the Board of Directors and entered of record in the minutes of the Board, and

(b) The loan is on terms not more favorable than those afforded similar borrowers, and

(c) The loan is secured by a first lien upon a dwelling which is expected, after the making of the loan, to be owned by the officer and used by him as a residence.

**6-2.2 Education Loans to Executive Officers.** Notwithstanding the provisions of C.R.S. 1963, 14-6-2(1), a state bank may extend credit to any executive officer of the bank not to exceed the aggregate amount of \$10,000 outstanding at any one time for the sole purpose of financing the education for the children of the officer if, at the time the loan is made:

(a) The loan is approved by a majority of the Board of Directors and entered of record in the minutes of the Board, and

(b) The loan is on terms not more favorable than those afforded similar borrowers, and

(c) The loan is supported by a detailed current financial statement from the officer showing adequate financial responsibility to warrant the loan.

**6-2.3 Other Loans to Executive Officers.** All other loans not expressly provided for in Regulations 6-2.1 and 6-2.2 shall conform with and not exceed the aggregate limitations provided in C.R.S. 1963, 14-6-2(1).

## **THE FOLLOWING REGULATION IS AMENDED BY THE STATE BANKING BOARD**

**6-8.1 Construction Loans—Limitations.** Notwithstanding the provisions of C.R.S. 1963, 14-6-8(1)(b), a state bank may make loans to finance the construction of residential, commercial, industrial or farm buildings; WITH maturities of not to exceed 36 months. SUCH LOANS MUST CONTAIN A TAKE OUT PROVISION WHEREBY A FINANCIALLY RESPONSIBLE LENDER AGREES TO ADVANCE THE FULL AMOUNT OF THE BANK'S LOANS UPON COMPLETION OF THE BUILDINGS. These loans shall not be considered as loans secured by real estate but shall be classed as ordinary commercial loans whether or not secured by a mortgage or similar lien on the real estate upon which the building or buildings are being constructed. The aggregate amount of loans made hereunder shall not exceed 100 per cent of capital and surplus of the bank.

## **RULES OF THE COLORADO STATE BANKING BOARD**

**1.1 Scope.** The rules constitute a procedural guide for appearance and practice before and action by the Colorado State Banking Board. They are promulgated pursuant to the provisions of the Colorado Banking Code of 1957 (CRS 1963, 14-2-3).

**1.2 Definitions.** As used by the Board, unless the context otherwise requires:

(a) "Code" means the Colorado Banking Code of 1957, as amended from time to time;

- (b) "Board" means the Colorado Banking Board appointed and serving pursuant to Section 14-2-2, Colorado Revised Statutes 1963;
- (c) "Commissioner" means the Colorado State Bank Commissioner appointed and serving pursuant to Section 13, Article XII of the Colorado Constitution.

- 2.1 **Formulation and promulgation of rules or regulations—notice.** General notice of proposed rule or regulation making, including amendments thereto or repeal thereof, will be provided to all state and national Banks lawfully operating within the State of Colorado, the Attorney General of the State of Colorado, and to every other person who has requested to be placed on the mailing list of the Banking Department. Such notice shall include either the terms or the substance of the proposed rule or regulation or the subject and issues involved, reference to the authority under which the rule or regulation is proposed, and a statement of the time, place, and nature of the public hearing in connection therewith.
- 2.2 **Hearing.** A public hearing to consider a proposed rule or regulation or any amendments thereof shall be conducted not less than 20 days after publication of the notice as provided in rule 2.1 above. All interested persons shall be afforded an opportunity to participate through the submission of written data, views, or arguments and with an opportunity to present data, views, or arguments orally unless the Board in its notice declares such oral presentation unnecessary.
- 2.3 **Promulgation.** The Board shall consider all submissions by interested persons. At the time of adoption, amendment, or any rejection of any rule or regulation, the Board shall issue a concise statement of the matters considered by it in adopting, amending, or rejecting the rule or regulation and the reasons therefor.
- 2.4 **Effective Date.** A copy of every rule or regulation issued by the Board shall be mailed to all state and national banks lawfully operating within the State of Colorado, the Attorney General of the State of Colorado, and to every other person who has requested to be placed on the mailing list of the Banking Department and shall become effective 20 days after such date of mailing. Whenever the Board finds that immediate adoption of a rule or regulation is imperatively necessary for the preservation of the public health, safety, or welfare, and there is good cause shown for the promulgation of an emergency rule or regulation, the above provisions shall not apply. Any such emergency rule or regulation, when published, shall incorporate such findings, a brief statement of the reasons therefor, and the effective date established by the Board.
- 2.5 **Amendment and repeal.** The right to alter, amend, or repeal the whole or any part of any rule or regulation, except as is otherwise provided by law, is expressly reserved to the Board.
- 3.1 **Appearance and practice before the Board.** Any interested person may appear before the Board *pro se*. Any person who is a member in good standing of the Bar of the highest court in any state or any federal court, may represent others before the Board by filing with the Commissioner his written declaration that he is currently qualified as provided by this paragraph and is expressly authorized to represent the particular party on whose behalf he acts.
- 3.2 **Notice of qualifications.** Any other person desiring to appear before or transact business with the Board in a representative capacity shall file with the Commissioner a Power of Attorney

showing his authority to act in such capacity. If requested by the Commissioner, such person may also be required to show that he has the requisite qualifications to act in such representative capacity.

- 3.3 **Summary suspension.** Contemptuous conduct before the Board or at any preliminary hearing before the Commissioner shall be grounds for exclusion therefrom and suspension for the duration of the proceeding. Such exclusion and suspension shall be determined by a majority vote of the Board.
- 4.1 **Notice of hearing.** Whenever a hearing is required by the Code, a notice thereof shall be given by the Commissioner to the party requesting the hearing, to other persons to whom notice must be given and to such other persons as the Commissioner in his discretion may specify. Such notice shall state the time, place, and nature of the hearing; the legal authority and jurisdiction under which the hearing is to be held; the matters constituting grounds for the hearing; and shall be delivered to such persons entitled to notice by this rule by personal service, by registered or certified mail, or by other appropriate means, sufficiently in advance of the date set for hearing in order to comply with the appropriate provisions of both the Code and Colorado Administrative Code.
- 4.2 **Prehearing conference.** The Commissioner may, on his own initiative, or at the request of any party, direct all parties and their counsel, if any, to meet with him at a specified time and place prior to any hearing for the purpose of considering any or all of the following matters:
- (a) Simplification and clarification of the issues;
  - (b) Stipulations, admissions of fact and of the contents and authenticity of documents;
  - (c) Matters of which administrative notice may or will be taken or requested; and
  - (d) Such other matters as will aid in the orderly disposition of the proceeding including disclosure of the names of witnesses, of documents or other physical exhibits which will be introduced as evidence in the course of the proceeding.

Such conferences may, if requested in advance by any party, be recorded. If no verbatim transcript is taken, the Commissioner shall prepare a summarized record which recites the results of the conference. Such record shall include matters considered and ruled upon at the conference together with appropriate stipulations by the parties, if any. The record shall be received into evidence by the Board during open hearing.

- 4.3 **Nature of hearings.** All hearings and the taking of testimony before the Board shall be open to the public. The Board may, at any time, retire into private session for deliberations. The result, if any, of such deliberations shall be announced publicly and made a part of the record.
- 4.4 **Transcripts.** Hearings may, at the discretion of the Board, be recorded. If recorded, transcripts thereof shall be made available to any person upon payment to the reporter of the costs thereof. Upon the filing of transcripts by the recorder, all parties shall be provided an opportunity to file motions to correct the record, which motions shall be dispensed with by the Board prior to its deliberations upon the facts introduced at hearing.
- 4.5 **Order of procedure.** Parties to hearings shall, unless otherwise ordered by the Board, be limited to the following order of procedure:



- (a) **Primary party in interest.** The primary party in interest shall present his case by calling witnesses and submitting other evidence.
  - (b) **Other parties in interest.** Other persons admitted as parties to the hearing may thereupon present witnesses and other evidence.
  - (c) **Further evidence.** The Board may, of its own initiative, call for the production of further evidence upon any issue. It may also produce independent evidence through the Attorney General which is material to the issues or necessary to complete the record.
  - (d) **Examination of witnesses.** As may be permitted by the Board, any witness shall be subject to cross, redirect, and recross examination.
- 4.6 **Oral argument-briefs-reopening.** The Board may permit oral argument and submission of briefs at the hearing. In addition, the Board may, upon appropriate notice to all parties and other interested persons, reopen any hearing at any time prior to public announcement of its findings, conclusion and order. Proceedings which have been reopened shall be conducted pursuant to the rules established herein for hearings.
- 5.1 **Decision and Order.** Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine. Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. The original copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.

## REGULATIONS OF THE COLORADO STATE BANKING BOARD

- 1-1.1 **Scope.** The regulations constitute substantive determinations of the Board implementing various provisions of the Colorado Banking Code of 1957, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code of 1957 (CRS 1963, 14-2-3).
- 1-1.2 **Codification.** Every regulation shall be codified and referenced into the section of the Colorado Banking Code of 1957 to which it relates.
- 2-3.1 **Surplus funds.** State banks may purchase from other banks or sell to other banks excess funds (often referred to as federal reserve funds) without restriction. The transaction is to be considered simply a purchase and sale of such funds and does not constitute an investment on the part of the seller or a borrowing on the part of the buyer.
- 2-3.2 **Accretion of bond interest.** State banks may at their option accrete discount on bonds and investment securities. It is suggested that banks electing to accrete discount as herein permitted use acceptable methods of accounting as recommended by the Bank Administration Institute and AICPA.
- 2-15.1 **Records retention.** Every state bank shall retain records for at least the minimum periods of time specified herein. If a bank does not maintain records enumerated herein but maintains a similar record with equivalent information, the bank's records should be retained for the period of time specified

herein as to the equivalent record. Photographic copies or reproductions of records shall be treated as the equivalent of an original record.

2-15.2 **Symbols.** The following defined symbols are hereby adopted for use in Rule 2-15.3:

- (a) "C"—Number of years after closing account.
- (b) "T"—Number of years after termination of transaction.
- (c) "P"—Permanent records.
- (d) "Arabic numeral"—Number of years after making record unless other symbol appears.

2-15.3 **Minimum retention periods.**

| ITEM   | MINIMUM<br>RETENTION<br>PERIOD |
|--|--------------------------------|
| Bank records that relate to the corporation or the corporate existence of the bank. ....                               | P                              |
| Minutes of directors, executive committees, Stockholders, and other meetings. ....                                     | P                              |
| Bank charter. ....   | P                              |
| Incorporation papers. ....   | P                              |
| Bank Examiners' reports. ....  | P                              |
| Capital stock certificates. ....   | P                              |
| Stock register book. ....  | P                              |
| Capital stock certificate records or stubs. ....   | P                              |
| Stock certificate book. ....   | P                              |
| Capital stock ledger. ....   | P                              |
| Capital stock transfer ledger. ....  | P                              |
| Capital stock transfer register. ....  | P                              |
| Surety bond for lost certificates. ....  | P                              |
| Receipts for capital stock certificates. ....  | P                              |
| Cancelled capital stock certificates. ....   | P                              |
| Directors' examination reports. ....   | 10                             |
| Proxies. ....  | 10                             |
| Authorization statements and certificates for bank to act as insurance agent. ....                                     | P                              |
| <b>BOOKS—INDIVIDUAL AND CORPORATION CHECKING ACCOUNTS</b>  |                                |
| Unclaimed or dormant deposits ledger (to include record of date of last transaction or communication from owner.) .... | 6 C                            |
| Unclaimed deposit account withdrawal tickets or checks. ....   | 6 C                            |
| Individual ledgers — active accounts. ....   | 10                             |
| Resolutions. ....  | 10 C                           |
| Authority file. ....   | 10 C                           |
| Signature cards. ....  | 10 C                           |
| Partnership agreement and authority. ....  | 10 C                           |
| Films of on us checks. ....  | 7                              |
| Undelivered statements and cancelled checks. ....  | 6 C                            |
| Deposit tickets. ....  | 6                              |
| <b>BOOKS—DUE TO BANKS</b>  |                                |
| Due to banks ledger, domestic. ....  | 10                             |
| Due to banks ledger, foreign. ....   | 10                             |
| Signature cards. ....  | 10 C                           |
| Resolutions. ....  | 10 C                           |
| <b>PROOF</b>   |                                |
| Deposit proof sheets or master tapes of proof machine. ....  | 1                              |
| Incoming cash letters for remittance. ....   | 1                              |

| ITEM   | MINIMUM<br>RETENTION<br>PERIOD |
|--|--------------------------------|
| Incoming cash letters for credit. ....   | 1                              |
| Incoming cash letters, due to banks. ....  | 1                              |
| In-clearing tapes. ....  | 1                              |
| <b>OUT-CLEARINGS</b>   |                                |
| Out-clearing proof sheets. ....  | 1                              |
| Out-clearing proof tapes. ....   | 1                              |
| <b>OUTGOING TRANSIT</b>  |                                |
| Outgoing cash letters. ....  | 1                              |
| Transit proof sheets and Transit Item Films. ....  | 1                              |
| <b>LOANS—COMMERCIAL</b>  |                                |
| Ledger, charged off loans. ....  | P                              |
| Liability ledger. ....   | 10 C                           |
| Note or discount register. ....  | 10                             |
| Resolutions. ....  | 10 T                           |
| Loan debit and credit tickets. ....  | 3                              |
| <b>LOANS—INSTALLMENT</b>   |                                |
| Loan ledger cards or sheets. ....  | 10 C                           |
| Loan register. ....  | 10                             |
| Coupons—loan payments. ....  | 3                              |
| <b>COLLATERAL</b>  |                                |
| Collateral register or ledger. ....  | 10                             |
| Collateral receipts. ....  | 10                             |
| <b>COLLECTIONS</b>   |                                |
| Collection register. ....  | 5                              |
| Installment contract or note records. ....   | 5                              |
| Records of bank acting as agent for collection for<br>another. ....  | 6 T                            |
| <b>SAFE DEPOSIT</b>  |                                |
| Safe deposit leases or contracts. ....   | 10 C                           |
| Safe deposit access tickets. ....  | 10                             |
| <b>SAVINGS</b>   |                                |
| Savings deposit tickets. ....  | 10                             |
| Ledger sheet, affidavit and other pertinent docu-<br>ments in savings accounts where substantial<br>amounts have been withdrawn or account closed<br>without presentation or surrender of passbook<br>(if passbook was issued). .... | P                              |
| Savings ledger card or sheet on unclaimed or dor-<br>mant deposits (to include record of date of last<br>transaction or communication from owner). ....  | 6 C                            |
| Savings ledger cards or sheets—active accounts. ....   | 10                             |
| Resolutions. ....  | 10 C                           |
| Signature cards. ....  | 10 C                           |
| Savings signature power of attorney. ....  | 10 C                           |
| Savings withdrawal receipts or orders. ....  | 10                             |
| <b>THRIFT CLUBS</b>  |                                |
| Checks. ....   | 6                              |
| Check register. ....   | 2                              |
| Ledger sheets or cards. ....   | 2                              |
| Signature cards. ....  | 2                              |
| <b>SECURITIES OWNED</b>  |                                |
| Bond ledger. ....  | 6                              |

| ITEM   | MINIMUM<br>RETENTION<br>PERIOD |
|--|--------------------------------|
| <b>CUSTOMERS' INVESTMENT SERVICE</b>   |                                |
| Brokers purchase and sale confirmations, advices,<br>and buy and sell orders. ....   | 3                              |
| <b>U.S. SAVINGS BONDS</b>  |                                |
| U.S. Savings Bond Series E Applications. ....  | 2                              |
| <b>TRUST</b>   |                                |
| Minute books (trust investment committee and trust<br>committee). ....   | P                              |
| Corporate trust ledger. ....   | 20                             |
| Surety bonds. ....   | P                              |
| General ledger. ....   | 20 C                           |
| Trust cash ledgers. ....   | 20 C                           |
| Original trust agreements, living trusts. ....   | 20 C                           |
| Governing instruments. ....  | 20                             |
| Original agency agreements. ....   | 20                             |
| <b>TRUST</b>   |                                |
| Receipts, authorizations, directions, approvals. ....  | 20                             |
| Trust checks (except corporate div. & Int.), after<br>issue. ....  | 10                             |
| Copies of federal estate, and state inheritance tax<br>returns. ....   | 7 C                            |
| Records and supporting papers of federal and state<br>taxes or claims. ....  | 7 C                            |
| Correspondence—general. ....   | 3                              |
| Accountings, final. ....   | 6                              |
| Schedules of distribution, final. ....   | 6                              |
| Certified copies of court orders, decrees, accountings,<br>petitions, etc. ....  | 6                              |
| Adjudications. ....  | 6                              |
| Receipts for cancelled stock certificates, cancelled<br>bonds and coupons. ....  | 3                              |
| Stock transfer receipts. ....  | 3                              |
| Trust check register. ....   | 2                              |
| Trust journals, from date of journal. ....   | 2                              |
| Trust posting tickets, cash. ....  | 2                              |
| Trust asset records. ....  | 2                              |
| Dividend and interest disbursement list as trustee,<br>after checks are paid. ....   | 2                              |
| Asset deposit or withdrawal tickets. ....  | 2                              |
| Brokers purchase and sale confirmations, advices and<br>buy and sell orders. ....  | 1                              |
| Stock transfer-change of address authority. ....   | 1                              |
| <b>SAFEKEEPING AND ESCROW</b>  |                                |
| Safekeeping, escrow and other agency records and<br>receipts. ....   | 6 T                            |
| <b>ACCOUNTING</b>  |                                |
| Paid cashiers' checks, certified checks or receipts<br>therefor, drafts (domestic), expense checks and<br>money order checks. .... | 10                             |
| Dividend checks, bank's own stock. ....  | 6                              |
| Certificates of deposit paid. ....   | 6                              |
| Paid bills, statements and invoices. ....  | 6                              |
| General ledger tickets where detail posted to general<br>ledger. ....  | 5                              |
| General ledger. ....   | P                              |
| Daily statements of condition. ....  | P                              |
| Records relating to insurance sold by bank. ....   | 10                             |

| ITEM<br>PERSONNEL            | MINIMUM<br>RETENTION<br>PERIOD |
|------------------------------|--------------------------------|
| Time cards. ....             | 3                              |
| <b>RECORD STORAGE</b>        |                                |
| General correspondence. .... | 3                              |

3-1.1 **Messenger service.** State banks may provide messenger service to customers by means of an armored car or otherwise, and such activity shall not constitute the practice of branch banking provided it is conducted strictly in accordance with this Regulation.

(a) **Agreement.** Messenger service permitted herein may only be provided pursuant to an express bona fide agreement wherein it is specified that the messenger is the agent of the customer rather than an agent of the bank. Deposits collected under such messenger arrangement shall not be considered as having been received by the bank until they are actually received by a teller at the bank's premises. A check is to be considered as having been paid at the bank when the money is delivered to the messenger as agent for the customer.

3-2.1 **Interest on single maturity time deposits.**

(a) **Deposits of \$100,000 or more.** No bank shall, directly or indirectly, pay interest on any single maturity time deposit of \$100,000 or more at a rate in excess of that prescribed as follows:

| MATURITY         | MAXIMUM PER CENT<br>PER ANNUM |
|------------------|-------------------------------|
| 30- 59 days      | 5½                            |
| 60- 89 days      | 5¾                            |
| 90-179 days      | 6                             |
| 180 days or more | 6¼                            |

(b) **Deposits of less than \$100,000.** No bank shall, directly or indirectly, pay interest at a rate in excess of 5 per cent per annum on any single maturity time deposit of less than \$100,000.

3-2.2 **Interest on multiple maturity time deposits.**

(a) **Deposits payable at intervals of at least 90 days.** No bank shall pay interest at a rate in excess of 5 per cent per annum on a multiple maturity time deposit that is payable only 90 days or more after the date of deposit, or 90 days or more after the last preceding date on which it might have been paid.

(b) **Deposits payable at intervals of less than 90 days.** No bank shall pay interest at a rate in excess of 4 per cent per annum on a multiple maturity time deposit that is payable less than 90 days after the date of deposit, or less than 90 days (but at least 30 days) after the last preceding date at which it might have been paid.

3-2.3 **Savings deposits.** No bank shall pay interest at a rate in excess of 4 per cent per annum on any savings deposits.

(a) In calculating the rate of interest paid, the effects of compounding of interest may be disregarded. A bank electing to compound interest—either at the maximum permissible rate or at a lower rate—shall state the basis of such compounding (such as semiannually, quarterly, monthly, weekly, daily or continuously) in every advertisement, announcement, solicitation, or agreement relating to the rate of interest paid on a deposit.

**6-3.1 Real estate loans—limitations.** A state bank may make real estate loans secured by first liens upon improved real estate and upon unimproved real estate. The amount of any such loan hereafter made shall not exceed 50 per centum of the appraised value of the real estate offered as security and no such loan shall be made for a longer term than five years; except that:

- (a) Any such loan may be made in an amount not to exceed 80 per centum of the appraised value of the real estate offered as security and for a term not longer than 25 years if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments are sufficient to amortize the entire principal of the loan within 25 years from its date; provided, however, that if such loan is made to finance the construction of one or more buildings on said real estate, such loan may be made for a term not longer than 27 years if said installment payments are sufficient to amortize the entire principal of the loan with 27 years from the date of the loan and such amortization actually commences within two years from the date of the loan.
- (b) Any such loan may be made on one to four-family residential buildings and on farm and ranch property in an amount not to exceed 80 per centum of the appraised value of the real estate offered as security and for a term not longer than 30 years if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments are sufficient to amortize the entire principal of the loan within 30 years from its date: Provided, that a separate account is maintained by the bank in which all such loans are carried in order that the aggregate amount carried by the bank at any time is readily identifiable: and, provided further, that no bank shall hold, in the aggregate, such loans in excess of 15 per cent of its capital stock paid in and unimpaired plus 15 per cent of its unimpaired surplus fund.
- (c) Any such loan may be made in an amount not to exceed 50 per centum of the appraised value of unimproved land offered as security and for a term not longer than three years if the loan is secured by a mortgage, deed of trust, or other such instrument, with or without amortization.
- (d) Any such loan may be made in an amount not to exceed 75 per centum of the appraised value of unimproved land offered as security and for a term not longer than seven years, if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments shall commence not later than twelve months from the date of the loan and are sufficient to amortize the entire principal of the loan within seven years from its date. All loans described herein and in (c) above, shall be included in the permissible aggregate of all real estate loans prescribed by statute.

**6-3.2 Improved real estate—definition.** Real estate shall be considered improved, within the meaning of these regulations, when substantial and permanent construction or development thereon has contributed to the value thereof.

**6-3.3 Exceptions.** Loans made to any borrower (1) where the bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income, with or with-

out other security, or (2) where the bank relies on other security as collateral for the loans, including but not limited to a guaranty of a third party, and where in either case described in clause (1) or clause (2) the bank wishes to take a mortgage, deed of trust, or other instrument upon real estate (whether or not constituting a first lien) as a precaution against contingencies, such loans shall not be considered as real estate loans within the meaning of this section but shall be classed as ordinary loans.

- 6-3.4 **Participation of loans.** A state bank may participate in the making of a real estate loan or may purchase a participation in an existing real estate loan in whole or in part and at any time, or times, prior to the maturity of such obligation; provided, however, that the participation interest of the bank in either case, must be properly documented and adequately protected by the terms of the participation agreements and that the real estate loan must otherwise conform to the law and these regulations as, from time to time, amended.
- 6-3.5 **Excessive loans.** A real estate loan which is excessive in relation to the appraised value of the real estate will not be considered to violate applicable statutes or these regulations if the excessive portion is fully guaranteed by federal or private mortgage insurance or is fully secured by pledged collateral in the form of a savings account or certificate of deposit existing in the bank making the loan.
- 6-4.1 **Home improvement loans.** Banks may make home improvement loans, aside from those types of loans which might be otherwise federally insured, and take as partial securities for such loan a second mortgage, deed of trust, or other such instrument. Such loans shall not be deemed to be loans on the security of real estate or leasehold interest within the meaning of the Code.
- 6-6.1 **Purchase of Certificates of Deposit.** State banks may purchase time certificates of deposit from other banks in an amount not to exceed 10 per cent of the purchasing bank's capital and surplus. Such purchases shall not be deemed to be investments of the purchasing bank, but must be treated as Cash Due From Banks.
- 6-8.1 **Construction loans—limitations.** Notwithstanding the provisions of C.R.S. 1963, 14-6-8(1)(b), a state bank may make loans to finance the construction of residential, commercial, industrial or farm buildings; and such loans may have maturities of not to exceed 24 months. These loans shall not be considered as loans secured by real estate but shall be classed as ordinary commercial loans whether or not secured by a mortgage or similar lien on the real estate upon which the building or buildings are being constructed. The aggregate amount of loans made hereunder shall not exceed 100 per cent of capital and surplus of the bank.
- 6-8.2 **Agricultural Credit Corporations.** A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.
- 9-6.1 **Application procedure.** Persons desiring to organize a state bank shall complete and submit such forms and applications as may be required by the Commissioner from time to time. The Commissioner shall not accept for filing any application

which is not complete in accordance with the instructions thereon. The Commissioner shall not accept for filing any application which does not have attached thereto the filing fee in the amount and in the manner prescribed by Regulation 9-6.2.

- 9-6.2 **Filing fee.** Persons desiring to organize a state bank must pay a filing fee in the amount of \$1,000 at the time of filing each application. The filing fee shall be paid in two cashier's checks or similar certified instruments in the amount of \$750 and \$250 respectively, both payable to "Treasurer, State of Colorado." If the application for charter is withdrawn by the incorporators prior to the date set for public hearing by the Banking Board, the \$750 check shall be returned forthwith by the Commissioner to the incorporators.
- 9-6.3 **Application documents confidential.** Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.
- 9-17.1 **Directors examinations.** The Board of Directors of state banks shall examine the affairs of such bank at least once in each calendar year as more fully prescribed in the Code. The examination and reporting procedure must be accomplished by one of the following alternatives:
- (a) **Personal examination.** The Board of Directors may personally conduct such examination and sign the report for filing with the Commissioner.
  - (b) **Clearing House examination.** The Board of Directors may provide that such examination shall be conducted by clearing house examiners for submission to the Commissioner.
    - i. **Certified Public Accountant.** The Board of Directors may retain the services of a certified public accountant to conduct the examination and prepare the report thereof. If said accountant prepares the report of examination and qualifies his Certificate of Audit, the report, as submitted for filing with the Commissioner, must also be signed by at least three directors of the bank. If, however, the report is prepared by said accountant at the time of or commensurate with the making of a complete audit of the bank's entire operation and said accountant issues an unqualified Certificate of Audit, then said report, as submitted to the Commissioner, need only be signed by said accountant in his professional capacity.
    - ii. **Other persons.** The Board of Directors, or an Examining Committee of not less than three directors appointed therefrom, may retain the services of any other qualified person to conduct the examination under their direct supervision and complete the report thereof for filing with the Commissioner. In such event, the report must be signed by at least three directors of the bank.
- 17-2.1 **Banking property.** A bank which leases its banking quarters but holds title to a parking lot used in the course of its business shall be limited to a total investment in such parking lot and other equipment (other than safe deposit equipment) not to exceed 25 per cent of its capital and surplus unless otherwise permitted by the Board.



**COMMERCIAL  
BANKS**



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## ABSTRACT OF ALL COMMERCIAL BANKS UNDER SUPERVISION OF STATE BANK COMMISSIONER

102 Banks  
December 31, 1968

### ASSETS

|   |                           |              |
|---|---------------------------|--------------|
| Cash and Due from Banks .....                         | \$ 164,821,886.66         | 14.2         |
| U.S. Government Obligations .....                     | 196,298,059.11            | 16.9         |
| State and Municipal Obligations .....                 | 107,524,330.70            | 9.3          |
| Securities of Federal Agencies and Corporations ..... | 8,292,790.79              | .7           |
| Other Bonds and Securities .....                      | 1,301,724.90              | .1           |
| Loans and Discounts .....                             | 650,070,550.52            | 55.9         |
| Federal Funds Sold .....                              | 12,360,000.00             | 1.1          |
| Bank Premises, Furniture and Fixtures .....           | 11,039,734.80             | 1.0          |
| Other Real Estate .....                               | 1,705,887.33              | .1           |
| Customers' Liability .....                            | 1,423,011.31              | .1           |
| Other Assets .....                                    | 7,526,637.63              | .6           |
| <b>TOTAL ASSETS</b> .....                             | <b>\$1,162,364,613.75</b> | <b>100.0</b> |

### LIABILITIES

|   |                           |             |
|---|---------------------------|-------------|
| Demand Deposits .....                                 | \$ 438,309,546.33         | 37.7        |
| Time Deposits .....                                   | 444,157,401.62            | 38.2        |
| Deposits of U.S. Government .....                     | 14,206,852.26             | 1.2         |
| Deposits of States and Political Subdivisions .....   | 88,035,180.64             | 7.8         |
| Deposits of Banks .....                               | 38,790,191.92             | 3.2         |
| Other Deposits (Cert. & Officers' Checks, etc.) ..... | 12,133,206.90             | 1.0         |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$1,035,632,379.67</b> | <b>89.1</b> |
| Federal Funds Purchased .....                         | 3,950,000.00              | .3          |
| Other Liabilities Borrowed Money .....                | 1,172,785.27              | .1          |
| Acceptances Executed by Bank .....                    | 1,423,011.31              | .1          |
| Other Liabilities .....                               | 29,779,131.60             | 2.6         |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$1,071,957,307.85</b> | <b>92.2</b> |

### CAPITAL ACCOUNTS

|                                     |                         |            |
|-------------------------------------|-------------------------|------------|
| Capital Notes and Debentures .....  | \$ 6,550,000.00         | .6         |
| Common Stock .....                  | 28,369,320.00           | 2.4        |
| Surplus .....                       | 35,182,465.18           | 3.0        |
| Undivided Profits .....             | 19,791,762.37           | 1.7        |
| Reserves .....                      | 513,758.35              | .1         |
| <b>TOTAL CAPITAL ACCOUNTS</b> ..... | <b>\$ 90,407,305.90</b> | <b>7.8</b> |

|   |                           |              |
|---|---------------------------|--------------|
| <b>TOTAL LIABILITIES AND<br/>CAPITAL ACCOUNTS</b> .....     | <b>\$1,162,364,613.75</b> | <b>100.0</b> |
| Percentage of Total Capital to Total Deposits.....          |                           | 8.7          |
| Percentage of Total Capital to Total Assets.....            |                           | 7.8          |
| Increase in Total Assets since<br>December 31, 1967 .....   | \$ 142,316,421.90         |              |
| Increase in Total Deposits since<br>December 31, 1967 ..... | 118,671,846.37            |              |
| Increase in Total Capital since<br>December 31, 1967 .....  | 9,681,229.72              |              |

**ARVADA STATE BANK, ARVADA**  
Jefferson County

OFFICERS FOR 1968

Anthony F. Zarlengo, Chairman of the Board and President; Joseph R. Horan and Leonard E. Smith, Vice Presidents; Thomas D. O'Connor, Assistant Vice President and Treasurer; Niels F. Haggerty, Cashier and Secretary, Joseph Kasper, Jr., Assistant Cashier.

DIRECTORS FOR 1968

Anthony F. Zarlengo, Leavitt Booth, John F. Harper, Joseph R. Horan, Lawrence A. Huke, John H. Keller, Louis T. Lilly, Gerald Marsico, Alfred A. Palmquist, Donald G. Shelley, Frank M. Veltrie.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 943,485.71          |
| United States Government obligations .....  | 1,292,789.55           |
| Securities of Federal agencies and corporations .....                                       | 229,850.00             |
| Other loans and discounts .....   | 5,137,955.75           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 85,226.75              |
| Real estate owned other than bank premises .....  | 31,130.26              |
| Other assets .....  | 4,261.05               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 7,724,699.07</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 3,745,476.03        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 2,375,232.08           |
| Deposits of United States Government .....  | 86,827.36              |
| Deposits of States and political subdivisions .....   | 518,314.17             |
| Deposits of commercial banks .....  | 50,000.00              |
| Certified and officers' checks, etc. ....   | 115,345.82             |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$6,891,195.46</b>  |
| (a) Total demand deposits .....   | 4,000,963.38           |
| (b) Total time and savings deposits .....   | 2,890,232.08           |
| Other liabilities .....   | 230,619.17             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 7,121,814.63</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | 260,000.00             |
| Surplus .....   | 150,000.00             |
| Undivided profits .....   | 191,093.76             |
| Reserve for contingencies and other capital reserves .....                                  | 1,790.68               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 602,884.44</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 7,724,699.07</b> |

**THE BANK OF ASPEN, ASPEN**  
Pitkin County

---

OFFICERS FOR 1968

Mahlon T. White, President; Logan L. Bailor, Executive Vice President; Helen T. White, Vice President; Elizabeth D. Baldwin, Assistant Vice President and Treasurer; Thomas J. Kellough, Cashier.

DIRECTORS FOR 1968

Helen T. White, Mahlon T. White, Logan L. Bailor, J. Sterling Baxter, T. J. Sardy, Harald Pabst, Walter J. Predovich.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and items in process of collection .....                | \$ 1,966,500.80         |
| United States Government obligations .....   | 2,807,703.62            |
| Obligations of States and political subdivisions .....                                   | 831,114.07              |
| Federal funds sold and securities purchased under agreements to resell .....             | 300,000.00              |
| Other loans and discounts .....  | 6,084,535.79            |
| Bank premises, furniture and fixtures, and other assets representing bank premises ..... | 56,535.97               |
| Other assets .....   | 53,592.61               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 12,099,982.86</b> |
| <b>LIABILITIES</b>   |                         |
| Demand deposits of individuals, partnerships, and corporations .....                     | \$ 6,810,603.08         |
| Time and savings deposits of individuals, partnerships, and corporations .....           | 2,451,665.87            |
| Deposits of United States Government .....   | 189,143.64              |
| Deposits of States and political subdivisions .....                                      | 905,413.47              |
| Deposits of commercial banks .....   | 38,175.94               |
| Certified and officers' checks, etc. ....  | 216,938.98              |
| <b>TOTAL DEPOSITS</b> .....  | <b>\$10,611,940.98</b>  |
| (a) Total demand deposits .....  | 7,803,881.36            |
| (b) Total time and savings deposits .....  | 2,808,059.62            |
| Other liabilities .....  | 798,282.72              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 11,410,223.70</b> |
| <b>CAPITAL ACCOUNTS</b>  |                         |
| Common stock—total par value .....   | 250,000.00              |
| Surplus .....  | 300,000.00              |
| Undivided profits .....  | 139,759.16              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 689,759.16</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                                      | <b>\$ 12,099,982.86</b> |

**FIRST BANK OF AURORA, AURORA**

Adams County

**OFFICERS FOR 1968**

J. K. Hazlett, President; A. J. Dreiling, Vice President and Cashier; Robert E. Maloney and C. B. Wampler, Assistant Vice Presidents; Mrs. Betty Brown and William A. Conrardy, Assistant Cashiers; J. Tracy Whitaker, Public Relations Officer.

**DIRECTORS FOR 1968**

J. K. Hazlett, C. E. Childs, C. B. Strait, R. H. Rackett, A. J. Dreiling, Verner H. Crayne, John M. Brown, William C. Hinkley.

|  |                        | Dec. 31, 1968        |
|--|------------------------|----------------------|
| <b>ASSETS</b>  |                        |                      |
| Cash, balances with other banks, and cash items        |                        |                      |
| in process of collection .....                         | \$                     | 577,816.61           |
| United States Government obligations .....             |                        | 2,496,760.65         |
| Obligations of States and political subdivisions ..... |                        | 1,708,289.89         |
| Other securities .....                                 |                        | 25,000.00            |
| Other loans and discounts .....                        |                        | 7,051,842.75         |
| Bank premises, furniture and fixtures, and other       |                        |                      |
| assets representing bank premises .....                |                        | 106,347.10           |
| Other assets .....                                     |                        | 113,940.42           |
| <b>TOTAL ASSETS</b> .....                              | <b>\$</b>              | <b>12,079,997.42</b> |
| <b>LIABILITIES</b>                                     |                        |                      |
| Demand deposits of individuals, partnerships,          |                        |                      |
| and corporations .....                                 | \$                     | 5,117,880.59         |
| Time and savings deposits of individuals,              |                        |                      |
| partnerships, and corporations .....                   |                        | 4,501,791.46         |
| Deposits of United States Government .....             |                        | 66,118.03            |
| Deposits of States and political subdivisions .....    |                        | 1,027,244.80         |
| Certified and officers' checks, etc. ....              |                        | 102,107.16           |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$10,815,142.04</b> |                      |
| (a) Total demand deposits .....                        | 5,798,350.58           |                      |
| (b) Total time and savings deposits .....              | 5,016,791.46           |                      |
| Other liabilities .....                                |                        | 303,850.38           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$</b>              | <b>11,118,992.42</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |                      |
| Common stock—total par value .....                     | \$                     | 300,000.00           |
| Surplus .....  |                        | 300,000.00           |
| Undivided profits .....                                |                        | 361,005.00           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$</b>              | <b>961,005.00</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$</b>              | <b>12,079,997.42</b> |



**PEOPLES BANK AND TRUST COMPANY**

Adams County

**OFFICERS FOR 1968**

H. J. Bleakley, President; L. G. Krieger, Senior Vice President; E. A. Heffley, Executive Vice President; R. D. Hermes, Vice President; L. R. Fredrick, Assistant Cashier; W. M. Wilson, Jr., Vice President.

**DIRECTORS FOR 1968**

H. J. Bleakley, W. L. Armstrong, Sol Dichter, John F. Harper, Mike A. Leprino, Joseph C. Moffitt, Robert M. Stanley, Edward M. Willis.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,620,708.95         |
| United States Government obligations .....  | 5,033,807.89            |
| Obligations of States and political subdivisions .....                                      | 601,201.24              |
| Securities of Federal agencies and corporations .....                                       | 148,265.62              |
| Other loans and discounts .....   | 11,862,800.65           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 204,916.20              |
| Real estate owned other than bank premises .....  | 30,300.16               |
| Other assets .....  | 42,430.08               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 19,544,430.79</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 7,952,608.88         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 6,647,214.62            |
| Deposits of United States Government .....  | 403,905.32              |
| Deposits of States and political subdivisions .....   | 2,592,478.10            |
| Deposits of commercial banks .....  | 15,000.00               |
| Certified and officers' checks, etc. ....   | 134,717.76              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$17,745,924.68</b>  |
| (a) Total demand deposits .....   | 8,708,710.06            |
| (b) Total time and savings deposits .....   | 9,037,214.62            |
| Other liabilities .....   | 393,161.42              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 18,139,086.10</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Capital notes and debentures .....  | \$ 250,000.00           |
| Common stock—total par value .....  | 300,000.00              |
| Surplus .....   | 600,000.00              |
| Undivided profits .....   | 255,344.69              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,405,344.69</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 19,544,430.79</b> |

**THE MERCANTILE BANK AND TRUST COMPANY,  
BOULDER**

Boulder County

OFFICERS FOR 1968

E. K. Hilton, Chairman; C. Flint Smith, Honorary Chairman; W. D. Carter, President; Bruce E. Callant, J. H. Minneman, and E. L. Singer, Vice Presidents; E. L. Harrison, Cashier; R. J. Newton, Assistant Vice President; C. J. Jorgenson, W. D. Lamoreux, and D. L. Howell, Assistant Cashiers.

DIRECTORS FOR 1968

J. Perry Bartlett, W. D. Carter, N. E. Harden, E. K. Hilton, H. Reginald Platts, Daniel F. Rex, C. Flint Smith, Richard C. Waugh.

Dec. 31, 1968

ASSETS

|   |                         |
|---|-------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 2,500,043.70         |
| United States Government obligations .....  | 5,756,195.35            |
| Obligations of States and political subdivisions .....                                      | 2,165,767.97            |
| Other loans and discounts .....   | 13,310,914.20           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 243,720.32              |
| Real estate owned other than bank premises .....  | 14,381.06               |
| Other assets .....  | 212,877.06              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 24,203,899.66</b> |

LIABILITIES

|   |                         |
|---|-------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 8,933,462.65         |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 9,862,154.54            |
| Deposits of United States Government .....  | 248,500.02              |
| Deposits of States and political subdivisions .....                               | 2,825,221.94            |
| Certified and officers' checks, etc. ....   | 378,362.67              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$22,247,701.82</b>  |
| (a) Total demand deposits .....   | 9,881,615.28            |
| (b) Total time and savings deposits .....   | 12,366,086.54           |
| Other liabilities .....   | 604,018.08              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 22,851,719.90</b> |

CAPITAL ACCOUNTS

|   |                         |
|---|-------------------------|
| Common stock—total par value .....                  | \$ 400,000.00           |
| Surplus .....                                       | 525,000.00              |
| Undivided profits .....                             | 427,179.76              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 1,352,179.76</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 24,203,899.66</b> |

**SECURITY BANK OF BOULDER, BOULDER**

Boulder County

**OFFICERS FOR 1968**

Robert A. Wekesser, President; Wallace J. Adams, Jr., Vice President and Secretary; C. R. Rogers, Cashier.

**DIRECTORS FOR 1968**

Lloyd S. Sturtz, Charles E. Williams, Harry C. Guthrie, Edith K. Wekesser, Robert A. Wekesser.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 212,462.22          |
| United States Government obligations .....  | 796,954.50             |
| Obligations of States and political subdivisions .....                                      | 232,846.31             |
| Other securities .....  | 78,184.45              |
| Other loans and discounts .....   | 1,462,782.23           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 66,000.00              |
| Real estate owned other than bank premises .....  | 24,089.51              |
| Other assets .....  | 21,907.45              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,895,266.67</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,435,026.50        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 628,719.38             |
| Deposits of United States Government .....  | 26,495.09              |
| Deposits of States and political subdivisions .....   | 200,677.89             |
| Deposits of commercial banks .....  | 3,431.09               |
| Certified and officers' checks, etc. ....   | 92,411.05              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,386,761.00</b>  |
| (a) Total demand deposits .....   | 1,543,141.62           |
| (b) Total time and savings deposits .....   | 843,619.38             |
| Other liabilities for borrowed money .....  | 150,000.00             |
| Other liabilities .....   | 29,988.24              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,566,749.24</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 200,020.00          |
| Surplus .....   | 70,004.00              |
| Undivided profits .....   | 58,453.43              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 328,477.43</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,895,226.67</b> |

**THE FIRST BANK OF BRIGHTON, BRIGHTON**

Adams County

**OFFICERS FOR 1968**

Leslie L. Sayre, President; John A. Munger and Arthur A. Satterlee, Senior Vice Presidents; Charles W. Sayre, Senior Vice President, Cashier and Secretary; Donald J. Olson, Vice President and Assistant Cashier; R. R. Hallmark, Assistant Vice President; Dorothy Wagner, Assistant Cashier and Alternate Secretary to the Board; Marilyn Osborn, Assistant Cashier.

**DIRECTORS FOR 1968**

Alonzo A. Cox, Jack H. Cys, Ray I. Kitayama, John A. Munger, Francis H. Pape, Arthur A. Satterlee, Charles W. Sayre, Leslie L. Sayre, Don Tanable, Charles A. Taylor.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 2,176,747.42         |
| United States Government obligations .....  | 2,352,023.35            |
| Obligations of States and political subdivisions .....                                      | 1,307,149.43            |
| Other securities .....  | 19,050.00               |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 1,800,000.00            |
| Other loans and discounts .....   | 6,039,056.52            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 212,174.70              |
| Real estate owned other than bank premises .....  | 9,653.73                |
| Other assets .....  | 70,284.01               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 13,986,139.16</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 5,463,761.30         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 4,015,258.60            |
| Deposits of United States Government .....  | 312,142.60              |
| Deposits of States and political subdivisions .....   | 2,820,978.98            |
| Certified and officers' checks, etc. ....   | 78,359.48               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$12,690,500.96</b>  |
| (a) Total demand deposits .....   | 7,902,742.36            |
| (b) Total time and savings deposits .....   | 4,787,758.60            |
| Other liabilities .....   | 242,621.98              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 12,933,122.94</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 300,000.00           |
| Surplus .....   | 335,000.00              |
| Undivided profits .....   | 414,561.42              |
| Reserve for contingencies and other capital reserves .....                                  | 3,454.80                |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,053,016.22</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 13,986,139.16</b> |

**BROOMFIELD BANK, BROOMFIELD**  
Boulder County

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OFFICERS FOR 1968

I. K. Hoyle, President; John D. Rankin, Vice President and Cashier; M. L. Pfeiffer, Vice President; LaVonne Fish and Betty L. Taylor, Assistant Cashiers.

DIRECTORS FOR 1968

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 777,443.20          |
| United States Government obligations .....  | 1,256,146.08           |
| Obligations of States and political subdivisions .....                                      | 496,268.62             |
| Other loans and discounts .....   | 2,546,855.79           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 33,241.43              |
| Other assets .....  | 48,633.14              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 5,158,588.26</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,016,265.91        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 2,117,540.16           |
| Deposits of United States Government .....  | 67,087.24              |
| Deposits of States and political subdivisions .....   | 337,545.81             |
| Certified and officers' checks, etc. ....   | 24,620.37              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$4,563,059.49</b>  |
| (a) Total demand deposits .....   | 2,275,077.33           |
| (b) Total time and savings deposits .....   | 2,287,982.16           |
| Other liabilities .....   | 173,124.82             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 4,736,184.31</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 150,000.00          |
| Surplus .....   | 120,000.00             |
| Undivided profits .....   | 152,403.95             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 422,403.95</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 5,158,588.26</b> |

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

OFFICERS FOR 1968

W. M. Watrous, President; Robert U. Hansen and Allen R. Koenke, Vice Presidents; John J. Higgins, Trust Officer, Cashier and Secretary; Ferne Kelly and Alan E. Kuschke, Assistant Cashiers.

DIRECTORS FOR 1968

John H. Bloedorn, Jr., Raymond Fries, Robert U. Hansen, John J. Higgins, Frank Jensen, Daniel Kjeldgaard, Allen R. Koenke, Wm. B. Paynter, Jr., Robert Petteys, Warren M. Watrous.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 693,541.52          |
| United States Government obligations .....             | 942,177.56             |
| Obligations of States and political subdivisions ..... | 1,290,429.53           |
| Other loans and discounts .....                        | 4,437,043.50           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 1.00                   |
| Other assets .....                                     | 5,836.49               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 7,369,029.60</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 3,167,634.63        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 2,512,855.05           |
| Deposits of United States Government .....             | 55,035.92              |
| Deposits of States and political subdivisions .....    | 698,388.24             |
| Deposits of commercial banks .....                     | 82,475.87              |
| Certified and officers' checks, etc. ....              | 39,326.65              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$6,555,716.36</b>  |
| (a) Total demand deposits .....                        | 3,474,657.69           |
| (b) Total time and savings deposits .....              | 3,081,058.67           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 6,555,716.36</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 250,000.00          |
| Surplus .....  | 400,000.00             |
| Undivided profits .....                                | 163,313.24             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 813,313.24</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 7,369,029.60</b> |

**BUENA VISTA BANK AND TRUST COMPANY,  
BUENA VISTA  
Chaffee County**

**OFFICERS FOR 1968**

Dan Sebastian, President; Ray L. Hanson, Assistant Vice President and Cashier.

**DIRECTORS FOR 1968**

Richard McHale, Dan H. Sebastian, Marie Skogsberg, Milton Smith, Edward M. Willis.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and items in process of collection .....                | \$ 306,532.00          |
| United States Government obligations .....   | 265,432.00             |
| Obligations of States and political subdivisions .....                                   | 95,907.83              |
| Other loans and discounts .....  | 1,081,695.61           |
| Bank premises, furniture and fixtures, and other assets representing bank premises ..... | 10,289.43              |
| Real estate owned other than bank premises .....   | 7,445.00               |
| Other assets .....   | 13,860.67              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,781,162.54</b> |
| <br><b>LIABILITIES</b>   |                        |
| Demand deposits of individuals, partnerships, and corporations .....                     | \$ 703,225.69          |
| Time and savings deposits of individuals, partnerships, and corporations .....           | 425,609.94             |
| Deposits of United States Government .....   | 7,010.66               |
| Deposits of States and political subdivisions .....                                      | 333,553.15             |
| Deposits of commercial banks .....   | 45,000.00              |
| Certified and officers' checks, etc. ....  | 44,462.41              |
| <b>TOTAL DEPOSITS</b> .....  | <b>\$1,558,861.85</b>  |
| (a) Total demand deposits .....  | 901,978.74             |
| (b) Total time and savings deposits .....  | 656,883.11             |
| Other liabilities .....  | 41,953.21              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 1,600,815.06</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock—total par value .....   | \$ 80,000.00           |
| Surplus .....  | 60,000.00              |
| Undivided profits .....  | 40,347.48              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 180,347.48</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                                      | <b>\$ 1,781,162.54</b> |

**THE BANK OF BURLINGTON, BURLINGTON**  
Kit Carson County

OFFICERS FOR 1968

George D. Tubbs, President; Gene W. Penny, Vice President; Willard Gross, Cashier; Irene Wilcox and Chas C. Boyles, Assistant Cashier; L. L. Reinecker, Executive Vice President, Secretary and Treasurer.

DIRECTORS FOR 1968

George D. Tubbs, L. L. Reinecker, Gene W. Penny, John C. Penny, Willard Gross.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,552,694.21        |
| United States Government obligations .....  | 908,614.61             |
| Obligations of States and political subdivisions .....                                      | 358,242.63             |
| Securities of Federal agencies and corporations .....                                       | 200,000.00             |
| Other securities (including \$1920.00 corporate stocks).....                                | 1,920.00               |
| Other loans and discounts .....   | 3,075,410.41           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 2.00                   |
| Other assets .....  | 2,257.09               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 6,099,140.95</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 3,426,164.23        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,700,230.58           |
| Deposits of United States Government .....  | 13,799.60              |
| Deposits of States and political subdivisions .....   | 126,439.45             |
| Certified and officers' checks, etc. ....   | 119,714.86             |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$5,386,348.72</b>  |
| (a) Total demand deposits .....   | 3,620,915.96           |
| (b) Total time and savings deposits.....  | 1,765,432.76           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 5,386,348.72</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 450,000.00             |
| Undivided profits .....   | 162,792.23             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 712,792.23</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 6,099,140.95</b> |



**THE BYERS STATE BANK, BYERS**  
 Arapahoe County

OFFICERS FOR 1968

L. R. Bate, President; Oliver Walts, Vice President; Shirley A. Nelson, Cashier and Secretary; Phyllis Pemberton, Assistant Cashier.

DIRECTORS FOR 1968

L. R. Bate, Roland Cronk, Russell Floreth, Ellis Hodges, Willard Hubbs, Paul Richards, John F. Shuman, H. Dean Summers, L. J. Tippet, Oliver Walts.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 349,241.48          |
| United States Government obligations .....             | 620,364.01             |
| Obligations of States and political subdivisions ..... | 87,152.60              |
| Other loans and discounts .....                        | 955,693.06             |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 18,701.00              |
| Real estate owned other than bank premises .....       | 899.97                 |
| Other assets .....                                     | 19,535.43              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 2,051,587.55</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 721,706.72          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 673,043.84             |
| Deposits of United States Government .....             | 1,484.07               |
| Deposits of States and political subdivisions .....    | 488,120.72             |
| Certified and officers' checks, etc. ....              | 11,843.93              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$1,896,199.33</b>  |
| (a) Total demand deposits .....                        | 770,655.49             |
| (b) Total time and savings deposits .....              | 1,125,543.84           |
| Other liabilities .....                                | 21,614.16              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 1,917,813.49</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 50,000.00           |
| Surplus .....  | 77,500.00              |
| Undivided profits .....                                | 6,274.06               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 133,774.06</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 2,051,587.55</b> |

**FARMERS STATE BANK OF CALHAN, CALHAN**  
El Paso County

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**OFFICERS FOR 1968**

H. K. Fosha, President; John L. Pieper, Vice President; Dorothy M. Phillips, Cashier and Secretary.

**DIRECTORS FOR 1968**

H. K. Fosha, John L. Pieper, Dorothy M. Phillips, Lester Mitchell, Vinita E. Pieper.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 449,258.54          |
| United States Government obligations .....             | 1,579,292.55           |
| Obligations of States and political subdivisions ..... | 298,477.76             |
| Other loans and discounts .....                        | 2,258,950.34           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 39,000.00              |
| Real estate owned other than bank premises .....       | 1.00                   |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,624,980.19</b> |
| <br><b>LIABILITIES</b>                                 |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 2,196,991.26        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,718,264.92           |
| Deposits of United States Government .....             | 42,278.88              |
| Deposits of States and political subdivisions .....    | 295,886.08             |
| Certified and officers' checks, etc. ....              | 26,998.28              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$4,280,419.42</b>  |
| (a) Total demand deposits .....                        | 2,362,854.50           |
| (b) Total time and savings deposits .....              | 1,917,564.92           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 4,280,419.42</b> |
| <br><b>CAPITAL ACCOUNTS</b>                            |                        |
| Common stock—total par value .....                     | \$ 100,000.00          |
| Surplus .....  | 100,000.00             |
| Undivided profits .....                                | 144,560.77             |
| <b>TOTAL ACCOUNTS</b> .....                            | <b>\$ 344,560.77</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,624,980.19</b> |

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

**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

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

|  |                       | Dec. 31, 1969       |
|--|-----------------------|---------------------|
| <b>ASSETS</b>  |                       |                     |
| Cash, balances with other banks, and cash items  |                       |                     |
| in process of collection .....   | \$                    | 379,007.16          |
| United States Government obligations .....   |                       | 1,676,618.28        |
| Obligations of States and political subdivisions .....                                   |                       | 720,587.95          |
| Other loans and discounts .....  |                       | 2,059,493.25        |
| Bank premises, furniture and fixtures, and other assets representing bank premises ..... |                       | 2.00                |
| Other assets .....   |                       | 25,781.29           |
| <b>TOTAL ASSETS</b> .....  | <b>\$</b>             | <b>4,861,489.93</b> |
| <b>LIABILITIES</b>   |                       |                     |
| Demand deposits of individuals, partnerships, and corporations .....                     | \$                    | 2,069,835.26        |
| Time and savings deposits of individuals, partnerships, and corporations .....           |                       | 1,644,692.01        |
| Deposits of United States Government .....   |                       | 16,374.66           |
| Deposits of States and political subdivisions .....                                      |                       | 454,166.82          |
| Certified and officers' checks, etc .....  |                       | 25,978.83           |
| <b>TOTAL DEPOSITS</b> .....  | <b>\$4,211,047.58</b> |                     |
| (a) Total demand deposits .....  | 2,566,355.57          |                     |
| (b) Total time and savings deposits .....  | 1,644,692.01          |                     |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$</b>             | <b>4,211,047.58</b> |
| <b>CAPITAL ACCOUNTS</b>  |                       |                     |
| Common stock—total par value .....   | \$                    | 100,000.00          |
| Surplus .....  |                       | 200,000.00          |
| Undivided profits .....  |                       | 350,442.35          |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$</b>             | <b>650,442.35</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                                      | <b>\$</b>             | <b>4,861,489.93</b> |

**THE EASTERN COLORADO BANK, CHEYENNE WELLS**  
Cheyenne County

OFFICERS FOR 1968

Victor Weed, President; V. L. Weed, Vice President and Cashier.

DIRECTORS FOR 1968

Irvin M. Bricker, Aughst Kern, Victor Weed, V. L. Weed, James R. Weed.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 862,052.49          |
| United States Government obligations .....             | 510,212.50             |
| Obligations of States and political subdivisions ..... | 296,359.09             |
| Securities of Federal agencies and corporations .....  | 100,000.00             |
| Other plans and discounts .....                        | 2,235,761.85           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 9,300.00               |
| Real estate owned other than bank premises .....       | 20,000.00              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,033,685.93</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,702,927.39        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,454,259.46           |
| Deposits of United States Government .....             | 2,239.45               |
| Deposits of States and political subdivisions .....    | 513,995.54             |
| Certified and officers' checks, etc. ....              | 6,224.40               |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,679,646.24</b>  |
| (a) Total demand deposits .....                        | 1,979,386.78           |
| (b) Total time and savings deposits .....              | 1,700,259.46           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,679,646.24</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 100,000.00          |
| Surplus .....  | 100,000.00             |
| Undivided profits .....                                | 154,039.69             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 354,039.69</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..       | <b>\$ 4,033,685.93</b> |

**THE ACADEMY BOULEVARD BANK,  
COLORADO SPRINGS**

El Paso County

**OFFICERS FOR 1968**

Billie H. Smartt, President; James T. Kliever, Executive Vice President; G. A. Cheney, Vice President; Robert W. Wunderlich, Cashier and Secretary; Stephen A. Mosher and Mrs. Bernice Saunders, Assistant Cashiers.

**DIRECTORS FOR 1968**

Norton A. Bain, John Beumer, G. A. Cheney, Courtland Cool, Kenneth W. Erickson, Winford M. Griffin, James T. Kliever, Joseph F. Pieper, Paul O. Schneebeck, Billie H. Smartt, Harold M. Whitney.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 553,264.76          |
| United States Government obligations .....             | 738,887.25             |
| Obligations of States and political subdivisions ..... | 44,082.55              |
| Securities of Federal agencies and corporations .....  | 250,000.00             |
| Other securities .....                                 | 5,000.00               |
| Other loans and discounts .....                        | 2,992,329.59           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 151,283.80             |
| Other assets .....                                     | 60,441.89              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,795,289.84</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,822,431.18        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,317,637.45           |
| Deposits of United States Government .....             | 27,383.95              |
| Deposits of States and political subdivisions .....    | 955,782.00             |
| Certified and officers' checks, etc. ....              | 30,741.86              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$4,153,976.44</b>  |
| (a) Total demand deposits .....                        | 1,895,556.99           |
| (b) Total time and savings deposits .....              | 2,258,419.45           |
| Other liabilities .....                                | 56,494.46              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 4,210,470.90</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 250,000.00          |
| Surplus .....  | 250,000.00             |
| Undivided profits .....                                | 84,818.94              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 584,818.94</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,795,289.84</b> |

**AMERICAN HERITAGE BANK AND TRUST CO.,  
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1968

H. C. Gerber, Chairman of the Board and President; L. L. Gerber, John C. Birkes, and W. E. Sessions, Vice Presidents; Arne E. Skaugset, Jr., Vice President, Cashier and Secretary; Elmer M. Wolfe, Assistant Cashier.

DIRECTORS FOR 1968

Rex L. Bennett, H. C. Gerber, L. L. Gerber, Robert W. Johnson, Roy I. Pring, Donald J. Robertson, J. Selby Young.

Dec. 31, 1968

ASSETS

|   |                         |
|---|-------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,084,817.80         |
| United States Government obligations .....  | 1,563,182.50            |
| Obligations of States and political subdivisions .....                                      | 4,919,570.13            |
| Securities of Federal agencies and corporations .....                                       | 2,014,711.54            |
| Other loans and discounts .....   | 5,528,910.74            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 321,297.43              |
| Other assets .....  | 155,388.42              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 15,587,878.56</b> |

LIABILITIES

|   |                         |
|---|-------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 4,144,894.84         |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 3,802,703.50            |
| Deposits of United States Government .....  | 107,896.48              |
| Deposits of States and political subdivisions .....                               | 5,775,444.41            |
| Certified and officers checks, etc. ....  | 398,240.32              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$14,229,179.55</b>  |
| (a) Total demand deposits .....   | 4,742,656.54            |
| (b) Total time and savings deposits .....   | 9,486,523.01            |
| Other liabilities .....   | 480,398.27              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 14,709,577.82</b> |

CAPITAL ACCOUNTS

|   |                         |
|---|-------------------------|
| Common stock—total par value .....                  | \$ 300,000.00           |
| Surplus .....                                       | 550,000.00              |
| Undivided profits .....                             | 28,300.74               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 878,300.74</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 15,587,878.56</b> |

**THE CENTRAL COLORADO BANK, COLORADO SPRINGS**  
El Paso County

**OFFICERS FOR 1968**

Winford Griffin, President; Norman L. Wade, Senior Vice President; Caywood B. Lindsey, Sr., William B. Beeson, Louis R. Freese, and Wesley E. Strain, Vice Presidents; James E. Windle, Cashier, Secretary and Treasurer; Milo Yalich, Assistant Vice President; Caywood B. Lindsey, Jr., N. A. Majors, and Ireme M. Powers.

**DIRECTORS FOR 1968**

Rush Appelman, William L. Briscoe, Robert P. Foss, Winford M. Griffin, Kenneth F. Heizer, R. Keith Hook, Caywood B. Lindsey, Sr., Lewis M. Poe, Howard E. Reader, John B. Shearer, Billie H. Smartt.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 1,860,218.78         |
| United States Government obligations .....             | 2,569,601.47            |
| Obligations of States and political subdivisions ..... | 3,248,267.61            |
| Securities of Federal agencies and corporations .....  | 5,435.71                |
| Other securities .....                                 | 10,277.50               |
| Other loans and discounts .....                        | 11,784,309.96           |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 258,217.82              |
| Real estate owned other than bank premises .....       | 67,736.12               |
| Other assets .....                                     | 183,947.23              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 19,988,012.20</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 9,200,659.47         |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 6,148,293.95            |
| Deposits of United States Government .....             | 262,584.59              |
| Deposits of States and political subdivisions .....    | 1,482,303.97            |
| Deposits of commercial banks .....                     | 279,985.91              |
| Certified and officers' checks, etc. ....              | 680,435.05              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$18,054,262.94</b>  |
| (a) Total demand deposits .....                        | 10,470,258.30           |
| (b) Total time and savings deposits .....              | 7,584,004.64            |
| Other liabilities .....                                | 528,602.31              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 18,582,865.25</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 399,300.00           |
| Surplus .....  | 738,000.00              |
| Undivided profits .....                                | 267,846.95              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 1,405,146.95</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 19,988,012.20</b> |

**COLORADO COMMERCIAL BANK, COLORADO SPRINGS**  
El Paso County

**OFFICERS FOR 1968**

Frank D. Arnold, President; Robert E. Trego, Executive Vice President; Richard W. Dailey, Senior Vice President and Trust Officer; James A. Mock and M. O. Nielsen, Vice Presidents; A. J. Kieffer, Cashier; Frances M. Whyte, Assistant Vice President and Assistant Trust Officer; John H. Elwell, John H. Hoff, Jr., Robert R. Suter, Amos C. Lawrence, Jr., and James R. Garland, Assistant Cashiers.

**DIRECTORS FOR 1968**

Frank D. Arnold, Richard W. Dailey, George L. Dern, Frederick M. Farrar, Dan W. Howells, L. C. Slothower, Jr., Robert E. Trego, Gerald P. Wagner, Mahlon T. White, Robin B. Bailey, Robert Johnston, Jr.

|   | Dec. 31, 1968           |
|---|-------------------------|
| Cash, balances with other banks, and items<br>in process of collection .....                | \$ 1,637,063.39         |
| United States Government obligations .....  | 3,745,353.72            |
| Obligations of States and political subdivisions .....                                      | 1,501,568.93            |
| Federal funds sold and securities purchased under<br>agreements to resell .....             | 350,000.00              |
| Other loans and discounts .....   | 9,106,790.22            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 25,126.84               |
| Real estate owned other than bank premises .....  | 200,000.00              |
| Other assets .....  | 134,684.89              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 16,700,587.99</b> |
| <br><b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 5,843,849.10         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 6,397,322.28            |
| Deposits of United States Government .....  | 338,381.32              |
| Deposits of States and political subdivisions .....   | 2,123,146.31            |
| Deposits of commercial banks .....  | 40,000.00               |
| Certified and officers' checks, etc. ....   | 195,030.01              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$14,937,729.02</b>  |
| (a) Total demand deposits .....   | 7,738,431.74            |
| (b) Total time and savings deposits .....   | 7,199,297.28            |
| Other liabilities .....   | 629,089.55              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 15,566,818.57</b> |
| <br><b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | 400,000.00              |
| Surplus .....   | 400,000.00              |
| Undivided profits .....   | 333,769.42              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,133,769.42</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 16,700,587.99</b> |



**METROPOLITAN STATE BANK, COMMERCE CITY**  
Adams County

OFFICERS FOR 1968

Kenneth S. Agnew, President; Richard L. Agnew, Vice President; Kenneth M. Agnew, Vice President, Cashier and Secretary; Arthur C. Delventhal, Assistant Cashier.

DIRECTORS FOR 1968

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 408,868.50          |
| United States Government obligations .....  | 1,079,086.42           |
| Other loans and discounts .....   | 5,105,785.93           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 61,481.96              |
| Real estate owned other than bank premises .....  | 22,642.46              |
| Other assets .....  | 27,832.15              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 6,705,697.42</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 3,093,592.51        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,975,674.17           |
| Deposits of United States Government .....  | 87,186.77              |
| Deposits of States and political subdivisions .....   | 347,913.26             |
| Certified and officers' checks, etc. ....   | 95,263.54              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$5,599,630.25</b>  |
| (a) Total demand deposits .....   | 3,592,983.85           |
| (b) Total time and savings deposits .....   | 2,006,646.40           |
| Other liabilities .....   | 363,553.25             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 5,963,183.50</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 250,000.00          |
| Surplus .....   | 250,000.00             |
| Undivided profits .....   | 242,513.92             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>742,513.92</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 6,705,697.42</b> |

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

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**OFFICERS FOR 1968**

Charles M. Searle, President; Sidney P. Nicks, Vice President; Bel-  
mear D. Brown, Cashier and Secretary; Charles A. Haley and Billie  
Marsell, Assistant Cashiers; Paul L. Williamson and Eleanor McAllister,  
Assistant Vice Presidents.

**DIRECTORS FOR 1968**

A. W. Denny, George E. Dilts, H. C. Flaugh, William C. Hutchison,  
Charles M. McAfee, Marvin F. Owens, Sterling C. Phillips, Charles  
M. Searle, George Smith, Jr., Charles D. Snyder, Jack Hawkins.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 919,592.30          |
| United States Government obligations .....  | 419,293.00             |
| Obligations of States and political subdivisions .....                                      | 1,307,885.33           |
| Securities of Federal agencies and corporations .....                                       | 200,000.00             |
| Other loans and discounts .....   | 4,560,097.65           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 65,226.46              |
| Real estate owned other than bank premises .....  | 29,511.15              |
| Other assets .....  | 15,049.14              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 7,516,655.03</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,569,931.10        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 3,448,728.10           |
| Deposits of United States Government .....  | 118,393.19             |
| Deposits of States and political subdivisions .....   | 803,195.77             |
| Deposits of commercial banks .....  | 26,192.60              |
| Certified and officers' checks, ect. ....   | 23,933.10              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$6,990,373.86</b>  |
| (a) Total demand deposits .....   | 3,052,150.22           |
| (b) Total time and savings deposits .....   | 3,938,223.64           |
| Other liabilities .....   | 38,423.21              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 7,028,797.07</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 180,000.00          |
| Surplus .....   | 180,000.00             |
| Undivided profits .....   | 127,857.96             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 487,857.96</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 7,516,655.03</b> |

**THE MOFFAT COUNTY STATE BANK, CRAIG**  
Moffat County

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OFFICERS FOR 1968

R. E. Johnson, President; Charles R. Gentry and O. L. Ashliman, Vice Presidents; F. R. Montgomery, Executive Vice President; George E. Swanson, Cashier; James C. Davis, Auditor.

DIRECTORS FOR 1968

R. E. Johnson, F. R. Montgomery, Charles R. Gentry, O. L. Oshliman, George E. Swanson.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 1,476,239.59         |
| United States Government obligations .....             | 1,689,773.71            |
| Obligations of States and political subdivisions ..... | 2,406,531.37            |
| Other securities .....                                 | 18,000.00               |
| Federal funds sold and securities purchased            |                         |
| under agreements to resell .....                       | 200,000.00              |
| Other loans and discounts .....                        | 5,252,777.61            |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 33,705.00               |
| Other assets .....                                     | 44,177.62               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 11,121,204.90</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 5,171,770.44         |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 3,437,402.41            |
| Deposits of United States Government .....             | 107,556.81              |
| Deposits of States and political subdivisions .....    | 1,255,963.53            |
| Certified and officers' checks, etc. ....              | 156,716.75              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$10,129,409.94</b>  |
| (a) Total demand deposits .....                        | 6,023,989.58            |
| (b) Total time and savings deposits .....              | 4,105,420.36            |
| Other liabilities .....                                | 169,702.85              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 10,299,112.79</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 200,000.00           |
| Surplus .....  | 400,000.00              |
| Undivided profits .....                                | 222,092.11              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 822,092.11</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 11,121,204.90</b> |

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

Rio Grande County

**OFFICERS FOR 1968**

John Reason, President; L. C. Martz, Vice President; Eugene W. Woodke, Cashier and Secretary; Louise D. Goforth and A. Howard Hoffmann, Assistant Cashiers.

**DIRECTORS FOR 1968**

Elizabeth A. Conour, Alex Colville, Richard E. Conour, L. C. Martz, John Reason.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 939,174.59          |
| United States Government obligations .....             | 299,658.74             |
| Obligations of States and political subdivisions ..... | 244,860.98             |
| Other securities .....                                 | 11,000.00              |
| Other loans and discounts .....                        | 1,026,111.03           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 10,038.99              |
| Real estate owned other than bank premises .....       | 37,044.61              |
| Other assets .....                                     | 2,669.14               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 2,550,558.08</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,731,641.96        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 358,938.30             |
| Deposits of United States Government .....             | 8,543.75               |
| Deposits of States and political subdivisions .....    | 217,631.39             |
| Certified and officers' checks, etc. ....              | 41,555.87              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$2,358,311.27</b>  |
| (a) Total demand deposits .....                        | 1,996,372.97           |
| (b) Total time and savings deposits .....              | 361,938.30             |
| Other liabilities .....                                | 19,500.96              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 2,377,812.23</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 25,000.00           |
| Surplus .....  | 75,000.00              |
| Undivided profits .....                                | 72,745.85              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 172,745.85</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 2,550,558.08</b> |

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

Delta County

OFFICERS FOR 1968

Melvin Springer, Jr., President; L. J. Springer, Vice President; O. E. Waddle, Assistant Vice President; R. E. Blaine, Cashier and Secretary; Dorothy F. Hampton and Marie Keenan, Assistant Cashiers; Chas. E. Parker, Secretary of the Board.

DIRECTORS FOR 1968

Melvin Springer, Jr., L. J. Springer, Chas. E. Parker, Donald E. Foster, Hobart J. Knight.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,128,883.93         |
| United States Government obligations .....  | 2,977,872.85            |
| Obligations of States and political subdivisions .....                                      | 941,248.15              |
| Other securities .....  | 24,000.00               |
| Other loans and discounts .....   | 5,787,216.99            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 393,829.88              |
| Other assets .....  | 5,957.92                |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 11,259,009.72</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 4,882,533.30         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 4,236,460.38            |
| Deposits of United States Government .....  | 47,312.30               |
| Deposits of States and political subdivisions .....   | 929,468.65              |
| Certified and officers' checks, etc. ....   | 78,719.00               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$10,174,493.63</b>  |
| (a) Total demand deposits .....   | 5,241,033.25            |
| (b) Total time and savings deposits .....   | 4,933,460.38            |
| Other liabilities .....   | 55,367.97               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 10,229,861.60</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 300,000.00           |
| Surplus .....   | 600,000.00              |
| Undivided profits .....   | 129,148.12              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,029,148.12</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 11,259,009.72</b> |

**BANK OF DENVER, DENVER**

Denver County

**OFFICERS FOR 1968**

Walter C. Emery, President; Lester W. Hall, Vice President; George F. Rock, III, Cashier and Secretary; William L. White, Assistant Cashier; William G. Moore, Controller.

**DIRECTORS FOR 1968**

Robert A. Galbasin, N. L. Koin, R. J. Lawrence, Mrs. Marie K. Rock, Benjamin F. Stapleton, John J. Vance, Russell H. Volk, W. W. Wilson, Jr., H. C. Denny, Walter C. Emery, Jaynn M. Emery.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,816,217.19         |
| United States Government obligations .....  | 2,616,462.78            |
| Obligations of States and political subdivisions .....                                      | 1,233,629.19            |
| Securities of Federal agencies and corporations .....                                       | 500,000.00              |
| Other securities .....  | 113.00                  |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 400,000.00              |
| Other loans and discounts .....   | 14,598,474.44           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 243,515.90              |
| Real estate owned other than bank premises .....  | 106,472.34              |
| Customers' liability to this bank on<br>acceptances outstanding .....                       | 15,267.49               |
| Other assets .....  | 160,459.50              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 21,690,611.83</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 6,646,996.39         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 10,208,956.37           |
| Deposits of United States Government .....  | 282,795.19              |
| Deposits of States and political subdivisions .....   | 1,888,856.17            |
| Certified and officers' checks, etc. ....   | 217,389.36              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$19,244,993.48</b>  |
| (a) Total demand deposits .....   | 7,174,037.11            |
| (b) Total time and savings deposits .....   | 12,070,956.37           |
| Acceptances executed by or for account of<br>this bank and outstanding .....                | 15,267.49               |
| Other liabilities .....   | 761,015.95              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 20,021,276.92</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 400,000.00           |
| Surplus .....   | 1,000,000.00            |
| Undivided profits .....   | 269,334.91              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,669,334.91</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 21,690,611.83</b> |

**CENTER STATE BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

Loren E. Doty, Chairman of the Board and President; Norman E. Rarick, Executive Vice President; Gerald G. Hughes, Assistant Vice President; Patricia C. Connell, Cashier; Dolores K. Kerr, Assistant Cashier.

**DIRECTORS FOR 1968**

Monte O. Carroll, Loren E. Doty, Harry J. Gobert, A. W. Hiner, III, Norman E. Rarick, Harry F. Vaupel, E. C. Viner, Paul G. West.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,137,122.81        |
| United States Government obligations .....  | 750,323.77             |
| Obligations of States and political subdivisions .....                                      | 340,982.95             |
| Other loans and discounts .....   | 4,423,889.82           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 216,380.84             |
| Real estate owned other than bank premises .....  | 3,764.46               |
| Othr assets .....   | 47,397.53              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 6,919,862.18</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 3,613,942.06        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,978,723.99           |
| Deposits of United States Government .....  | 132,747.36             |
| Deposits of States and political subdivisions .....   | 282,652.58             |
| Certified and officers' checks, etc. ....   | 90,000.43              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$6,098,066.42</b>  |
| (a) Total demand deposits .....   | 3,838,017.41           |
| (b) Total time and savings deposits .....   | 2,260,049.01           |
| Other liabilities .....   | 148,178.94             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 6,246,245.36</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 432,000.00          |
| Surplus .....   | 154,000.00             |
| Undivided profits .....   | 87,616.82              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 673,616.82</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 6,919,862.18</b> |

**THE CENTRAL BANK AND TRUST COMPANY, DENVER**  
 Denver County

**OFFICERS FOR 1968**

Max G. Brooks, Chairman of the Board; Donald D. Hoffman, President; Ralph J. Nelson, Executive Vice President; Armand Asborno, Edward C. Hofmann and Harley N. Patton, Jr., Senior Vice Presidents; Edward C. Hofmann, Senior Vice President and Cashier; D. K. Binkley, Arthur G. Bridgewater, E. John Diedrich, Don H. Echtermeyer, S. T. Mason Frey, Ben Gibson, Bill Gossett, James J. Guse, Richard L. Hanley, William K. Ingram, Joseph R. Lincoln, James B. Osborn, Edward B. Slocum, Roger L. Stokes, Larry L. Varnell and Vernon T. Walker; Carl H. Kent, Vice President and Trust Officer; Keith Lindeman, Vice President and Comptroller; Clarence L. Johnson, Auditor; William W. Clark, W. Warren Culpepper, Joseph W. Horvorka, Jack R. Jackson, Ronald F. Jerman, Mark Norwalk, Elvin R. Stiles, Jim W. Trimm, Roy P. Willis, Assistant Vice Presidents; William H. Echelmeyer, Assistant Vice President and Personnel Director; Dale G. Brooks, Haskell H. Croy, William T. Dale, Thomas A. Dinkel, Charles A. Drummond, John A. Edmiston, Larry L. Flemming, Darl G. Hobson, Fred C. Howell, Don Jarvi, Frank P. Johnson, Joseph D. Kennedy, Florence Lampert, Charles R. Marsh, Oscar F. Pratt, Edwin E. Sherman, James N. Stanley, Harry R. Underdown, Gene Veraldi, Lyle A. Walter and Roger Williams, Assistant Cashiers; Charles P. Gallagher, Trust Officer; John E. Lawrence and Jay R. Maddox, Assistant Trust Officers.

**DIRECTORS FOR 1968**

John Battin, Charles F. Brannan, Max G. Brooks, Donald R. Chabot, Lewis W. Dymond, Edgar Egan, Donald D. Hoffman, Clarence L. Ireland, Lloyd J. King, Dean R. Kittel, Robert S. Kohn, Roy L. Mason, Henry D. Mitchell, C. Roy Muchow, John C. Mullins, Ralph J. Nelson, Richard H. O'Brien, J. W. Ringsby, Gerald L. Schlessman, Francis S. Van Derbur.

Dec. 31, 1968

| <b>ASSETS</b>  |  |                         |
|--|--|-------------------------|
| Cash, balances with other banks, and cash items              |  |                         |
| in process of collection                                     |  | \$ 54,886,519.39        |
| United States Government obligations                         |  | 13,210,547.99           |
| Obligations of States and political subdivisions             |  | 19,620,525.14           |
| Other securities (including \$542,288.07 corporate stocks)   |  | 557,289.07              |
| Federal funds sold and securities purchased under            |  |                         |
| agreements to resell   |  | 1,500,000.00            |
| Other loans and discounts                                    |  | 155,742,433.13          |
| Bank premises, furniture and fixtures, and other assets      |  |                         |
| representing bank premises                                   |  | 2,363,724.23            |
| Real estate owned other than bank premises                   |  | 121,319.96              |
| Customers' liability to this bank on acceptances outstanding |  | 1,407,743.82            |
| Other assets   |  | 1,909,544.16            |
| <b>TOTAL ASSETS</b>  |  | <b>\$251,319,646.94</b> |
| <b>LIABILITIES</b>   |  |                         |
| Demand deposits of individuals, partnerships,                |  |                         |
| and corporations   |  | \$ 73,466,425.92        |
| Time and savings deposits of individuals,                    |  |                         |
| partnerships, and corporations                               |  | 99,268,109.66           |
| Deposits of United States Government                         |  | 2,743,008.07            |
| Deposits of States and political subdivisions                |  | 5,597,665.23            |
| Deposits of commercial banks                                 |  | 35,121,488.46           |
| Certified and officers' checks, etc.                         |  | 1,355,916.20            |
| <b>TOTAL DEPOSITS</b>  |  | <b>\$217,552,613.54</b> |
| (a) Total demand deposits                                    |  | 112,963,146.88          |
| (b) Total time and savings deposits                          |  | 104,589,466.66          |
| Federal funds purchased and securities sold                  |  |                         |
| under agreements to repurchase                               |  | 2,900,000.00            |
| Acceptances executed by or for account of                    |  |                         |
| this bank and outstanding                                    |  | 1,407,743.82            |
| Other liabilities  |  | 10,523,530.76           |
| <b>TOTAL LIABILITIES</b>                                     |  | <b>\$232,383,888.12</b> |
| <b>CAPITAL ACCOUNTS</b>                                      |  |                         |
| Capital notes and debentures                                 |  | \$ 6,000,000.00         |
| Common stock—total par value                                 |  | 5,100,000.00            |
| Surplus  |  | 5,100,000.00            |
| Undivided profits  |  | 2,619,224.26            |
| Reserve for contingencies and other capital reserves         |  | 116,534.56              |
| <b>TOTAL CAPITAL ACCOUNTS</b>                                |  | <b>\$ 18,935,758.82</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>                |  | <b>\$251,319,646.94</b> |



**THE COLORADO STATE BANK OF DENVER, DENVER**

Denver County

**OFFICERS FOR 1968**

Elwood M. Kullgren, President; Merlin C. Williams, Executive Vice President; Glen B. Clark and Ralph E. Nelson, Senior Vice Presidents; Donald M. Troutman, Cashier; Robert S. Anderson, James R. Elliott, Mary P. Heatwole, Robert E. Lewis, Richard J. Singewald, and Robert J. Woods, Vice Presidents; James K. Garrett, George R. McGeorge, and Ralph M. Slapper, Assistant Vice Presidents; Jack P. Leopard, Assistant Cashier; Charles V. Crockett, Auditor.

**DIRECTORS FOR 1968**

J. W. Allison, Keith L. Brown, George P. Caulkins, Jr., Glen B. Clark, Elwood M. Kullgren, Ralph E. Nelson, Richard E. Pate, Jr., Finlay M. Robinson, John William Tempest, Merlin C. Williams, Fred M. Winner.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items         |                         |
| in process of collection .....                          | \$ 3,661,417.76         |
| United States Government obligations .....              | 4,850,615.06            |
| Obligations of States and political subdivisions .....  | 7,990,919.60            |
| Federal funds sold and securities purchased             |                         |
| under agreements to resell .....                        | 4,300,000.00            |
| Other loans and discounts .....                         | 26,233,289.08           |
| Bank premises, furniture and fixtures, and other        |                         |
| assets representing bank premises .....                 | 177,826.20              |
| Real estate owned other than bank premises .....        | 101,997.81              |
| Other assets .....                                      | 439,096.42              |
| <b>TOTAL ASSETS</b> .....                               | <b>\$ 47,755,161.93</b> |
| <b>LIABILITIES</b>                                      |                         |
| Demand deposits of individuals, partnerships,           |                         |
| and corporations .....                                  | \$ 18,800,400.07        |
| Time and savings deposits of individuals,               |                         |
| partnerships, and corporations .....                    | 20,419,727.63           |
| Deposits of United States Government .....              | 569,593.39              |
| Deposits of States and political subdivisions .....     | 2,279,368.35            |
| Certified and officers' checks, etc. ....               | 373,410.97              |
| <b>TOTAL DEPOSITS</b> .....                             | <b>\$42,442,500.41</b>  |
| (a) Total demand deposits .....                         | 20,781,772.78           |
| (b) Total time and savings deposits .....               | 21,660,727.63           |
| Other liabilities .....                                 | 2,034,360.66            |
| <b>TOTAL LIABILITIES</b> .....                          | <b>\$ 44,476,861.07</b> |
| <b>CAPITAL ACCOUNTS</b>                                 |                         |
| Common stock—total par value .....                      | \$ 1,250,000.00         |
| Surplus .....   | 1,250,000.00            |
| Undivided profits .....                                 | 500,000.00              |
| Reserve for contingencies and other capital reserves .. | 278,300.86              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                     | <b>\$ 3,278,300.86</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..        | <b>\$ 47,755,161.93</b> |

**GUARANTY BANK OF STAPLETON, DENVER**

Denver County

**OFFICERS FOR 1968**

Don B. Tinker, President; Marlin D. Dixon, Vice President and Cashier.

**DIRECTORS FOR 1968**

Arnold Alpert, Joe Alpert, Morris Bershof, Hugh T. Crabb, Jack H. Diamond, David Golden, Henry K. Hitchcock, Herman Horwich, I. J. Shore, Don B. Tinker, Hyman I. Waldbaum, Max Weisbly, Homer F. Woehrmyer.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 610,178.46          |
| United States Government obligations .....  | 444,823.27             |
| Other loans and discounts .....   | 2,426,826.88           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 78,857.24              |
| Other assets .....  | 51,291.02              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,611,976.87</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,333,537.07        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,267,764.61           |
| Deposits of United States Government .....  | 47,839.06              |
| Deposits of States and political subdivisions .....   | 271,848.29             |
| Certified and officers' checks, etc. ....   | ,168,719.91            |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,089,708.94</b>  |
| (a) Total demand deposits .....   | 1,556,944.33           |
| (b) Total time and savings deposits .....   | 1,532,764.61           |
| Other liabilities .....   | 21,090.03              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,110,798.97</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 300,000.00          |
| Surplus .....   | 150,000.00             |
| Undivided profits .....   | 51,177.90              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 501,177.90</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 3,611,976.87</b> |

**GUARANTY BANK AND TRUST COMPANY, DENVER**  
 Denver County

**OFFICERS FOR 1968**

Herman Horwich, Board Chairman; Joe Alpert, Honorary Board Chairman; Victor V. Hawkins, President; Ralph D. Williams, Vice President and Cashier; Harry A. Zinn and H. B. Pettit, Vice Presidents; Hary W. Wichner, Vice President and Trust Officer; John R. Woods, Assistant Vice President; B. LaRae Orullian, Assistant Cashier and Secretary; Alverize J. Brin, Richard C Williams, Orville C. Winstead, and Carrold E. Burns, Assistant Cashiers.

**DIRECTORS FOR 1968**

Joe Alpert, Oscar W. Anderson, J. Leonard Berman, Charles M. Borwick, N. L. Chaplicki, Dr. Mack L. Clayton, Herbert V. Cook, Max Freedman, Victor V. Hawkins, Henry K. Hitchcock, Herman Horwich, Palmer Hoyt, Victor Lederman, Joseph D. Pepper, James C. Schafer, Herman D. Shore, I. J. Shore, Max Weinstein, Eugene J. Weisberg, Max Weisbly, Walter A. Woods, Paul A. Yetter.

|  |                        | Dec. 31, 1968        |
|--|------------------------|----------------------|
| <b>ASSETS</b>                                    |                        |                      |
| Cash, balances with other banks, and cash items  |                        |                      |
| in process of collection                         | \$                     | 6,225,575.95         |
| United States Government obligations             |                        | 10,673,515.40        |
| Obligations of States and political subdivisions |                        | 2,887,487.71         |
| Other securities                                 |                        | 2,500.00             |
| Other loans and discounts                        |                        | 24,808,312.46        |
| Bank premises, furniture and fixtures, and other |                        |                      |
| assets representing bank premises                |                        | 35,912.35            |
| Real estate owned other than bank premises       |                        | 40,525.00            |
| Other assets                                     |                        | 374,889.43           |
| <b>TOTAL ASSETS</b>                              | <b>\$</b>              | <b>45,048,718.30</b> |
| <b>LIABILITIES</b>                               |                        |                      |
| Demand deposits of individuals, partnerships,    |                        |                      |
| and corporations                                 | \$                     | 16,167,707.78        |
| Time and savings deposits of individuals,        |                        |                      |
| partnerships, and corporations                   |                        | 18,906,269.96        |
| Deposits of United States Government             |                        | 1,152,415.65         |
| Deposits of States and political subdivisions    |                        | 2,888,855.70         |
| Deposits of commercial banks                     |                        | 467,432.66           |
| Certified and officers' checks, etc.             |                        | 626,004.20           |
| <b>TOTAL DEPOSITS</b>                            | <b>\$40,208,685.95</b> |                      |
| (a) Total demand deposits                        |                        | 18,520,231.89        |
| (b) Total time and savings deposits              |                        | 21,688,454.06        |
| Other liabilities for borrowed money             |                        | 1,000,000.00         |
| Other liabilities                                |                        | 547,129.55           |
| <b>TOTAL LIABILITIES</b>                         | <b>\$</b>              | <b>41,755,815.50</b> |
| <b>CAPITAL ACCOUNTS</b>                          |                        |                      |
| Common stock—total par value                     | \$                     | 1,575,000.00         |
| Surplus  |                        | 1,425,000.00         |
| Undivided profits                                |                        | 292,902.80           |
| <b>TOTAL CAPITAL ACCOUNTS</b>                    | <b>\$</b>              | <b>3,291,907.00</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>    | <b>\$</b>              | <b>45,048,718.30</b> |

**MONTBELLO STATE BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

C. R. Sillstrop, President; George T. Sweeney, Vice President and Cashier

**DIRECTORS FOR 1968**

Kenneth A. Bundy, Matthew L. Gibson, Jr., Edward F. Hanifen, Charles H. Hughes, Vincent N. Schmitz, Charles R. Sillstrop, Joseph H. Silversmith, Jr., George T. Sweeney, Jack E. Wagenblast, Thomas A. Waters.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 326,361.20        |
| Other securities .....  | 75,000.00            |
| Other loans and discounts .....   | 50,000.00            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 1,750.00             |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 453,111.20</b> |
| <b>LIABILITIES</b>  |                      |
| Other liabilities for borrowed money .....  | 2,000.00             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,000.00</b>   |
| <b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock—total par value .....  | \$ 250,000.00        |
| Surplus .....   | 100,000.00           |
| Undivided profits .....   | 101,111.20           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 451,111.20</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 453,111.20</b> |

**MOUNTAIN STATES BANK, DENVER**  
Denver County

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**OFFICERS FOR 1968**

Wm. G. Griffith, President; Ray L. Henning, Wm. H. Flory, Robert E. Jordan, and Glen A. Pray, Vice Presidents; George G. Traeber, Jr., Cashier and Secretary; David W. Knapp, Trust Officer; William G. Coatman, Assistant Vice President; Arnold E. Smith and Wm. O. Schurr, Assistant Cashiers; J. E. McCloskey, Auditor.

**DIRECTORS FOR 1968**

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

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 3,153,372.19         |
| United States Government obligations .....  | 6,540,000.57            |
| Obligations of States and political subdivisions .....                                      | 5,089,930.87            |
| Securities of Federal agencies and corporations .....                                       | 150,000.00              |
| Other loans and discounts .....   | 16,509,147.92           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 100,155.74              |
| Real estate owned other than bank premises .....  | 18,316.15               |
| Other assets .....  | 302,197.86              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 31,863,121.30</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 13,258,445.25        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 14,508,990.32           |
| Deposits of United States Government .....  | 423,265.21              |
| Deposits of States and political subdivisions .....   | 536,026.44              |
| Certified and officers' checks, etc. ....   | 301,999.04              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$29,028,726.26</b>  |
| (a) Total demand deposits .....   | 13,983,709.50           |
| (b) Total time and savings deposits .....   | 15,045,016.76           |
| Other liabilities .....   | 575,502.99              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 29,604,229.25</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 800,000.00           |
| Surplus .....   | 1,000,000.00            |
| Undivided profits .....   | 458,892.05              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,258,892.05</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 31,863,121.30</b> |

**NORTH DENVER BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

Etienne, Perenyi, President; C. G. Theodoran, Executive Vice President; Dan H. Sebastian, Senior Vice President; Herbert V. von Bergen, Senior Vice President; Laszlo Dudinszky, Vice President and Controller.

**DIRECTORS FOR 1968**

Neil R. Cullen, Etienne Perenyi, Leo F. Sullivan, C. G. Theodoran, Herbert V. von Bergen, James R. Arneill, Jr.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 3,325,800.03         |
| United States Government obligations .....             | 4,717,193.00            |
| Obligations of States and political subdivisions ..... | 646,617.46              |
| Other securities .....                                 | 1,000.00                |
| Other loans and discounts .....                        | 23,714,621.09           |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 296,426.37              |
| Real estate owned other than bank premises .....       | 19,798.50               |
| Other assets .....                                     | 320,658.29              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 33,042,114.74</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 10,801,459.49        |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 16,899,666.51           |
| Deposits of United States Government .....             | 312,438.35              |
| Deposits of States and political subdivisions .....    | 1,463,050.00            |
| Deposits of commercial banks .....                     | 109,052.06              |
| Certified and officers' checks, etc. ....              | 355,611.88              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$29,941,278.29</b>  |
| (b) Total demand deposits .....                        | 11,586,061.78           |
| (b) Total time and savings deposits .....              | 18,355,216.51           |
| Other liabilities for borrowed money .....             | 20,785.27               |
| Other liabilities .....                                | 879,692.67              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 30,841,756.23</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 760,000.00           |
| Surplus .....  | 1,000,000.00            |
| Undivided profits .....                                | 440,358.51              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 2,200,358.51</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 33,042,114.74</b> |

**SOUTHWEST STATE BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

Joseph Mosko, President; Chess R. Martin, Vice President, Cashier, and Secretary; Robert A. Guenther and Harold V. Lustig, Vice Presidents; William H. Hedberg, Auditor and Comptroller.

**DIRECTORS FOR 1968**

Marvin Mandel, Chess R. Martin, Joseph Mosko, Hubert T. Weinshienk, Charles Yale.

| ASSETS   | Dec. 31, 1968           |
|--|-------------------------|
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 815,699.30           |
| United States Government obligations .....             | 1,502,205.83            |
| Obligations of States and political subdivisions ..... | 1,748,581.73            |
| Securities of Federal agencies and corporations .....  | 750,000.00              |
| Other securities .....                                 | 10,000.00               |
| Other loans and discounts .....                        | 7,224,185.50            |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 46,850.91               |
| Other assets .....                                     | 12,478.72               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 12,110,001.99</b> |
| <br><b>LIABILITIES</b>                                 |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 4,739,057.97         |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 5,440,682.10            |
| Deposits of United States Government .....             | 153,630.79              |
| Deposits of States and political subdivisions .....    | 372,203.33              |
| Certified and officers' checks, etc. ....              | 185,269.99              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$10,890,844.18</b>  |
| (a) Total demand deposits .....                        | 5,115,162.08            |
| (b) Total time and savings deposits .....              | 5,775,682.10            |
| Other liabilities .....                                | 293,207.17              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 11,184,051.35</b> |
| <br><b>CAPITAL ACCOUNTS</b>                            |                         |
| Common stock—total par value .....                     | 318,000.00              |
| Surplus .....  | \$ 318,000.00           |
| Undivided profits .....                                | 289,950.64              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 925,950.64</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 12,110,001.99</b> |

**UNIVERSITY HILLS BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

Emmett Curry, President; Dave Auston and Charles L. Ferguson, Vice Presidents; Ralph Blakley, Mary I. Kuhns, and Lavonne A. Graham, Assistant Vice Presidents; James S. Rogers, Cashier.

**DIRECTORS FOR 1968**

D. W. Bell, Richard W. Braun, Don Carney, Emmett Curry, J. E. Hackstaff, John W. Hyer, Jr., C. E. Mitton, Myron D. Neusteter, J. Kernan Weckbaugh, Harvey D. Wilson, Herbert A. Writer, Clyde G. Kissinger.

Dec. 31, 1968

**ASSETS**

|   |                         |
|---|-------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 3,081,437.93         |
| United States Government obligations .....  | 5,567,522.43            |
| Obligations of States and political subdivisions .....                                      | 2,084,476.06            |
| Other securities .....  | 10,000.00               |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 850,000.00              |
| Other loans and discounts .....   | 16,484,069.85           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 249,148.14              |
| Real estate owned other than bank premises .....  | 4,585.66                |
| Other assets .....  | 242,809.27              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 28,574,049.34</b> |

**LIABILITIES**

|   |                         |
|---|-------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 13,593,704.99        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 11,102,583.90           |
| Deposits of United States Government .....  | 416,733.38              |
| Deposits of States and political subdivisions .....                               | 588,069.67              |
| Deposits of commercial banks .....  | 110,384.03              |
| Certified and officers' checks, etc. ....   | 249,357.96              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$26,060,833.93</b>  |
| (a) Total demand deposits .....   | 14,428,250.03           |
| (b) Total time and savings deposits .....   | 11,632,583.90           |
| Other liabilities .....   | 917,988.75              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 26,978,822.68</b> |

**CAPITAL ACCOUNTS**

|   |                         |
|---|-------------------------|
| Common stock—total par value .....                  | \$ 500,000.00           |
| Surplus .....                                       | 700,000.00              |
| Undivided profits .....                             | 395,226.66              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 1,595,226.66</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 28,574,049.34</b> |



**THE DOLORES STATE BANK, DOLORES**  
Montezuma County

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**OFFICERS FOR 1968**

E. G. Merritt, M. D., President; Donald K. Majors, Exec. Vice President and Cashier; J. C. Kinkade, First Vice President; Merton R. Taylor and Wm. K. Nielson, Second Vice Presidents; Harlan K. Peltier and Mary Ruth Majors, Assistant Vice Presidents.

**DIRECTORS FOR 1968**

E. G. Merritt, M. D., J. C. Kinkade, Merton R. Taylor, Wm. K. Nielson, Donald K. Majors.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 315,099.88          |
| United States Government obligations .....             | 885,495.97             |
| Obligations of States and political subdivisions ..... | 278,877.14             |
| Securities of Federal agencies and corporations .....  | 159,971.88             |
| Other loans and discounts .....                        | 2,365,408.65           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 51,932.59              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,056,786.11</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,790,780.35        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,538,664.01           |
| Deposits of United States Government .....             | 68,917.69              |
| Deposits of States and political subdivisions .....    | 201,543.61             |
| Certified and officers' checks, etc. ....              | 30,759.29              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,630,664.95</b>  |
| (a) Total demand deposits .....                        | 1,954,416.36           |
| (b) Total time and savings deposits .....              | 1,676,248.59           |
| Other liabilities .....                                | 120,278.86             |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,750,943.81</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 75,000.00           |
| Surplus .....  | 75,000.00              |
| Undivided profits .....                                | 155,842.30             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 305,842.30</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,056,786.11</b> |

**DOVE CREEK STATE BANK, DOVE CREEK**  
Dolores County

OFFICERS FOR 1968

Wm. R. McCormick, President; T. A. Weed, Executive Vice President;  
Paul Martin, Vice President; S. E. Thompson, Cashier.

DIRECTORS FOR 1968

Max Dalton, Wm. R. McCormick, Paul Martin, Wade Redford, T. A. Weed.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 237,532.14          |
| United States Government obligations .....             | 722,188.69             |
| Obligations of States and political subdivisions ..... | 26,439.33              |
| Other loans and discounts .....                        | 977,582.37             |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 9,127.30               |
| Real estate owned other than bank premises .....       | 10,893.68              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 1,983,763.51</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 811,678.80          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 700,789.97             |
| Deposits of United States Government .....             | 5,511.16               |
| Deposits of States and political subdivisions .....    | 170,042.41             |
| Certified and officers' checks, etc. ....              | 6,513.33               |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$1,694,535.67</b>  |
| (a) Total demand deposits .....                        | 945,483.74             |
| (b) Total time and savings deposits .....              | 749,051.93             |
| Other liabilities .....                                | 20,000.00              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 1,714,535.67</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 100,000.00          |
| Surplus .....  | 57,000.00              |
| Undivided profits .....                                | 112,227.84             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 269,227.84</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 1,983,763.51</b> |

**BANK OF DURANGO**

La Plata County

**OFFICERS FOR 1968**

Richard D. Turner, President; Rod L. Turner, Exec. Vice President; Richard W. Turner, Jr., Senior Vice President; John W. Turner, II, Vice President and Cashier.

**DIRECTORS FOR 1968**

R. W. Turner, R. W. Turner, Jr., John W. Turner, II, L. W. McDaniel, Morrill E. Turner, Rod L. Turner, Claudine B. Turner.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 421,719.12          |
| United States Government obligations .....             | 794,141.81             |
| Obligations of States and political subdivisions ..... | 109,886.76             |
| Securities of Federal agencies and corporations .....  | 499,843.75             |
| Other securities .....                                 | 86,323.78              |
| Other loans and discounts .....                        | 2,175,846.08           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 162,286.85             |
| Other assets .....                                     | 26,786.46              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,276,834.61</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 635,036.36          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 2,720,218.24           |
| Deposits of United States Government .....             | 6,501.08               |
| Deposits of States and political subdivisions .....    | 262,903.15             |
| Certified and officers' checks, etc. ....              | 37,583.34              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,662,242.17</b>  |
| (a) Total demand deposits .....                        | 842,023.93             |
| (b) Total time and savings deposits .....              | 2,820,218.24           |
| Other liabilities .....                                | 129,044.04             |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,791,286.21</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 250,000.00          |
| Surplus .....  | 150,000.00             |
| Undivided profits .....                                | 85,548.40              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 485,548.40</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,276,834.61</b> |

**THE EATON BANK, EATON**  
Weld County

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**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,366,419.58        |
| United States Government obligations .....  | 1,760,266.29           |
| Obligations of States and political subdivisions .....                                      | 370,002.51             |
| Other securities .....  | 8,050.00               |
| Other loans and discounts .....   | 1,904,269.12           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 31,217.67              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 5,440,225.17</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,480,668.79        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 2,073,582.10           |
| Deposits of United States Government .....  | 56,561.72              |
| Deposits of States and political subdivisions .....   | 457,597.23             |
| Certified and officers' checks, etc. ....   | 6,353.50               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$5,074,763.34</b>  |
| (a) Total demand deposits .....   | 2,616,385.65           |
| (b) Total time and savings deposits .....   | 2,458,377.69           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 5,074,763.34</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 50,000.00           |
| Surplus .....   | 217,000.00             |
| Undivided profits .....   | 98,461.83              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 365,461.83</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 5,440,225.17</b> |

**THE ERIE BANK, ERIE**

Weld County

**OFFICERS FOR 1963**

Roger L. Reisher, President; J. Robert Young and Jon S. Hellman, Vice Presidents; R. Kent Landmark, Vice President and Cashier; Lois Shaw and Marvel Tittle, Assistant Cashiers; W. P. Johnson, Secretary.

**DIRECTORS FOR 1963**

Everett Williams, Roger L. Reisher, William P. Johnson, Ira C. Rothgerber, Jr., Dewitt G. Venable, George Williams, Robert S. Appel.

|  |                       | Dec. 31, 1968       |
|--|-----------------------|---------------------|
| <b>ASSETS</b>  |                       |                     |
| Cash, balances with other banks, and cash items        |                       |                     |
| in process of collection .....                         | \$                    | 146,108.98          |
| United States Government obligations .....             |                       | 49,960.00           |
| Obligations of States and political subdivisions ..... |                       | 9,049.16            |
| Securities of Federal agencies and corporations .....  |                       | 200,000.00          |
| Federal funds sold and securities purchased            |                       |                     |
| under agreements to resell .....                       |                       | 30,000.00           |
| Other loans and discounts .....                        |                       | 751,190.91          |
| Bank premises, furniture and fixtures, and other       |                       |                     |
| assets representing bank premises .....                |                       | 1,651.75            |
| <b>TOTAL ASSETS</b> .....                              | <b>\$</b>             | <b>1,187,960.80</b> |
| <b>LIABILITIES</b>                                     |                       |                     |
| Demand deposits of individuals, partnerships,          |                       |                     |
| and corporations .....                                 | \$                    | 242,919.65          |
| Time and savings deposits of individuals,              |                       |                     |
| partnerships, and corporations .....                   |                       | 484,533.26          |
| Deposits of United States Government .....             |                       | 3,673.71            |
| Deposits of States and political subdivisions .....    |                       | 276,517.65          |
| Certified and officers' checks, etc. ....              |                       | 3,981.56            |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$1,011,625.83</b> |                     |
| (a) Total demand deposits .....                        | 279,472.10            |                     |
| (b) Total time and savings deposits .....              | 732,153.73            |                     |
| Other liabilities .....                                |                       | 29,647.61           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$</b>             | <b>1,041,273.44</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                       |                     |
| Common stock—total par value .....                     | \$                    | 60,000.00           |
| Surplus .....  |                       | 60,000.00           |
| Undivided profits .....                                |                       | 26,687.36           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$</b>             | <b>146,687.36</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$</b>             | <b>1,187,960.80</b> |

**THE ESTES PARK BANK, ESTES PARK**

Larimer County

**OFFICERS FOR 1968**

Chas. F. Hix, President; George J. Hix, Vice President; W. Kyle Miller, Cashier and Secretary; Herbert C. Schmidt, Assistant Vice President.

**DIRECTORS FOR 1968**

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

Dec. 31, 1968

**ASSETS**

|   |                     |
|---|---------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 253,700.07       |
| United States Government obligations .....  | 1,361,942.39        |
| Obligations of States and political subdivisions .....                                      | 268,249.19          |
| Securities of Federal agencies and corporations .....                                       | 100,000.00          |
| Other loans and discounts .....   | 1,499,432.65        |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 102,287.07          |
| Real estate owned other than bank premises .....  | 49,950.91           |
| <b>TOTAL ASSETS</b> .....   | <b>3,635,562.28</b> |

**LIABILITIES**

|   |                        |
|---|------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 1,305,007.74        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 1,472,710.97           |
| Deposits of United States Government .....  | 27,322.38              |
| Deposits of States and political subdivisions .....                               | 569,173.92             |
| Certified and officers, checks, etc. ....   | 11,122.68              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,385,337.69</b>  |
| (a) Total demand deposits .....   | 1,572,589.76           |
| (b) Total time and savings deposits .....   | 1,812,747.93           |
| Other liabilities .....   | 5,252.06               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,390,589.75</b> |

**CAPITAL ACCOUNTS**

|   |                        |
|---|------------------------|
| Common stock—total par value .....                  | \$ 150,000.00          |
| Surplus .....                                       | 50,000.00              |
| Undivided profits .....                             | 44,972.53              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 244,972.53</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 3,635,562.28</b> |

**EVERGREEN STATE BANK, EVERGREEN**  
Jefferson County

OFFICERS FOR 1968

M. E. Overman, Vice Chairman of the Board of Directors; Dave Scruby, President; Rodney Brethower, Cashier; Jack L. Moore, Vice President; Eunice Challenger, Assistant Cashier.

DIRECTORS FOR 1968

Dave Scruby, Don T. Carney, Clifford M. Price, Charles F. Canepa, Leo N. Bradley, M. E. Overman, Jack W. Rouse.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 480,380.08          |
| United States Government obligations .....  | 1,584,318.93           |
| Obligations of States and political subdivisions .....                                      | 511,601.98             |
| Other loans and discounts .....   | 3,972,887.93           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 236,464.63             |
| Real estate owned other than bank premises .....  | 7,290.57               |
| Other assets .....  | 61,904.79              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 6,854,848.91</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,224,730.52        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 2,787,940.56           |
| Deposits of United States Government .....  | 40,430.60              |
| Deposits of States and political subdivisions .....   | 527,278.41             |
| Certified and officers' checks, etc. ....   | 69,597.22              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$5,649,977.31</b>  |
| (a) Total demand deposits .....   | 2,357,036.75           |
| (b) Total time and savings deposits .....   | 3,292,940.56           |
| Other liabilities .....   | 211,841.12             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 6,261,818.43</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 230,000.00          |
| Surplus .....   | 255,000.00             |
| Undivided profits .....   | 108,030.48             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 593,030.48</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 6,854,848.91</b> |

**THE BANK OF FAIRPLAY, FAIRPLAY**

Park County

**OFFICERS FOR 1968**

Dan H. Sebastian, President; Glen L. Swanson, Executive Vice President and Cashier; Glen H. Watmore, Assistant Vice President; Beulah D. McKinney, Vice President.

**DIRECTORS FOR 1968**

John Singleton, Jr., Glen L. Swanson, Dan H. Sebastian, Edward M. Willis.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 251,908.03          |
| United States Government obligations .....  | 283,950.61             |
| Obligations of States and political subdivisions .....                                      | 16,838.74              |
| Other loans and discounts .....   | 943,714.25             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 9,596.45               |
| Other assets .....  | 19,674.25              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,525,682.33</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 609,950.26          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 349,119.27             |
| Deposits of United States Government .....  | 8,602.86               |
| Deposits of States and political subdivisions .....   | 318,385.65             |
| Deposits of commercial banks .....  | 45,000.00              |
| Certified and officers' checks, etc. ....   | 1,751.99               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,332,810.03</b>  |
| (a) Total demand deposits .....   | 833,690.76             |
| (b) Total time and savings deposits.....  | 499,119.27             |
| Other liabilities .....   | 33,419.12              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,366,229.15</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 50,000.00           |
| Surplus .....   | 84,000.00              |
| Undivided profits .....   | 25,453.18              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 159,453.18</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,525,682.33</b> |



**ROCKY MOUNTAIN BANK AND TRUST COMPANY,  
FORT COLLINS**  
Larimer County

OFFICERS FOR 1968

A. E. Wall, Chairman of the Board; Jack Devereaux, President;  
Gary L. Butler and F. Elbert Forehand, Assistant Cashiers.

DIRECTORS FOR 1968

Gary L. Butler, Jack Devereaux, Harold W. Johnson, A. E. Wall,  
Lyle F. Wall, Harold C. Warner.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 194,572.17          |
| United States Government obligations .....  | 866,614.11             |
| Other loans and discounts .....   | 1,931,230.72           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 199,630.71             |
| Other assets .....  | 24,855.63              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,216,903.34</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,087,720.64        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,317,818.86           |
| Deposits of United States Government .....  | 15,402.51              |
| Deposits of States and political subdivisions .....   | 377,578.02             |
| Certified and officers' checks, etc. ....   | 21,299.55              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,819,819.58</b>  |
| (a) Total demand deposits .....   | 1,222,000.72           |
| (b) Total time and savings deposits .....   | 1,597,818.86           |
| Other liabilities .....   | 52,652.57              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,872,472.15</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 300,000.00          |
| Surplus .....   | 44,431.19              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 344,431.19</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 3,216,903.34</b> |

**THE FORT LUPTON STATE BANK, FORT LUPTON**  
Weld County

OFFICERS FOR 1968

William H. Burns, President; Clyde F. Green and N. W. Tanner, Vice Presidents; LaVerne H. Andersen, Cashier; Edna E. Payne and C. H. Poythress, Jr., Assistant Cashiers.

DIRECTORS FOR 1968

John H. Dalton, R. Paul Brown, J. Lee Sears, Clyde F. Green, William H. Burns.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,053,943.55        |
| United States Government obligations .....  | 1,155,113.83           |
| Obligations of States and political subdivisions .....                                      | 926,483.84             |
| Other securities .....  | 30,500.00              |
| Other loans and discounts .....   | 4,898,106.28           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 70,127.68              |
| Real estate owned other than bank premises .....  | 14,986.64              |
| Other assets .....  | 3,097.55               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 8,152,359.37</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,844,693.25        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 3,504,687.92           |
| Deposits of United States Government .....  | 56,844.98              |
| Deposits of States and political subdivisions .....   | 783,051.47             |
| Deposits of commercial banks .....  | 15,000.00              |
| Certified and officers' checks, etc. ....   | 171,069.01             |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$7,375,346.63</b>  |
| (a) Total demand deposits .....   | 3,164,793.62           |
| (b) Total time and savings deposits .....   | 4,210,553.01           |
| Other liabilities .....   | 136,742.25             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 7,512,088.88</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 150,000.00          |
| Surplus .....   | 250,000.00             |
| Undivided profits .....   | 240,270.49             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 640,270.49</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 8,152,359.37</b> |

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

Morgan County

OFFICERS FOR 1968

H. B. Bloedorn, President and Senior Trust Officer; J. H. Bloedorn, Jr., Executive Vice President and Trust Officer; H. E. Head, Vice President; H. K. Schug, Jr., Vice President and Trust Officer; C. L. Williams, Cashier; John J. Zwetzig, Phyllis Murphy, and Carl H. Cheramy, Assistant Cashiers.

DIRECTORS FOR 1968

C. F. W. Bloedorn, H. B. Bloedorn, J. H. Bloedorn, Jr., H. E. Head, Warren M. Watrous, C. L. Williams, H. K. Schug, Jr.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 2,260,394.96         |
| United States Government obligations .....  | 4,624,807.14            |
| Obligations of States and political subdivisions .....                                      | 2,534,007.75            |
| Securities of Federal agencies and corporations .....                                       | 300,000.00              |
| Other securities .....  | 42,000.00               |
| Other loans and discounts .....   | 9,569,755.74            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 165,581.67              |
| Other assets .....  | 46,083.12               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 19,542,630.38</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 6,106,933.27         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 9,701,356.55            |
| Deposits of United States Government .....  | 184,957.69              |
| Deposits of States and political subdivisions .....   | 1,002,908.19            |
| Certified and officers' checks, etc. ....   | 55,616.67               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$17,051,772.37</b>  |
| (a) Total demand deposits .....   | 6,651,465.93            |
| (b) Total time and savings deposits .....   | 10,400,306.44           |
| Other liabilities .....   | 121,850.12              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 17,173,622.49</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 400,000.00           |
| Surplus .....   | 1,000,000.00            |
| Undivided profits .....   | 969,007.89              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,369,007.89</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 19,542,630.38</b> |

**FIRST STATE BANK OF FOUNTAIN**  
El Paso County

OFFICERS FOR 1968

Roy I. Gordon, President; John G. Lovett, Cashier.

DIRECTORS FOR 1968

Roy I. Gordon, John G. Lovett, Henry D. Williams, John Chancellor,  
Will H. Claiborne.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 154,389.46          |
| United States Government obligations .....  | 407,824.26             |
| Other loans and discounts .....   | 617,732.84             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 21,913.08              |
| Other assets .....  | 8,533.97               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,210,393.61</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | 307,128.91             |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 280,495.32             |
| Deposits of United States Government .....  | 38,048.68              |
| Deposits of States and political subdivisions .....   | 319,464.36             |
| Certified and officers' checks, etc. ....   | 12,436.71              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$957,573.98</b>    |
| (a) Total demand deposits .....   | 480,445.35             |
| (b) Total time and savings deposits .....   | 477,128.63             |
| Other liabilities .....   | 28,152.75              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 985,726.73</b>   |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 24,666.88              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 224,666.88</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,210,393.61</b> |

**THE FOWLER STATE BANK, FOWLER**  
Otero County

OFFICERS FOR 1968

Mrs. H. W. Fox, Chairman of the Board; Joe M. Fox, President;  
Doyle Marvin, Cashier and Secretary.

DIRECTORS FOR 1968

Mrs. H. W. Fox, Joe M. Fox, A. A. Keeling, Doyle Marvin, E. F.  
Tillotson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 380,811.95          |
| United States Government obligations .....             | 1,324,991.53           |
| Obligations of States and political subdivisions ..... | 30,214.35              |
| Securities of Federal agencies corporations .....      | 60,000.00              |
| Other loans and discounts .....                        | 1,211,033.95           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 2.00                   |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 3,007,053.78</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 985,170.76          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,518,222.78           |
| Deposits of United States Government .....             | 5,014.77               |
| Deposits of States and political subdivisions .....    | 259,820.27             |
| Certified and officers' checks, etc. ....              | 7,066.54               |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$2,775,295.12</b>  |
| (a) Total demand deposits .....                        | 1,011,842.88           |
| (b) Total time and savings deposits .....              | 1,763,452.24           |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 2,775,295.12</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 50,000.00           |
| Surplus .....  | 75,000.00              |
| Undivided profits .....                                | 106,758.66             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 231,758.66</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 3,007,053.78</b> |

**SUMMIT COUNTY BANK, FRISCO**  
Summit County

OFFICERS FOR 1968

Charles M. Fisher, President; Margaret L. Fisher, Vice President;  
Charles M. Fisher, Cashier and Secretary.

DIRECTORS FOR 1968

Charles G. Chamberlain, Ralph L. Johnson, Margaret L. Fisher,  
Charles M. Fisher.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items       |                        |
| in process of collection .....                        | \$ 280,830.26          |
| United States Government obligations .....            | 24,484.25              |
| Securities of Federal agencies and corporations ..... | 287,000.00             |
| Other loans and discounts .....                       | 602,022.78             |
| Bank premises, furniture and fixtures, and other      |                        |
| assets representing bank premises .....               | 40,590.18              |
| <b>TOTAL ASSETS</b> .....                             | <b>\$ 1,234,927.47</b> |
| <b>LIABILITIES</b>                                    |                        |
| Demand deposits of individuals, partnerships,         |                        |
| and corporations .....                                | \$ 544,321.43          |
| Time and savings deposits of individuals,             |                        |
| partnerships, and corporations .....                  | 163,467.41             |
| Deposits of United States Government .....            | 4,872.82               |
| Deposits of States and political subdivisions .....   | 325,103.26             |
| Certified and officers' checks, etc. ....             | 8,843.54               |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$1,046,608.46</b>  |
| (a) Total demand deposits .....                       | 558,037.79             |
| (b) Total time and savings deposits .....             | 488,570.67             |
| Other liabilities .....                               | 40,380.52              |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$ 1,086,988.98</b> |
| <b>CAPITAL ACCOUNTS</b>                               |                        |
| Common stock—total par value .....                    | \$ 75,000.00           |
| Surplus .....   | 50,000.00              |
| Undivided profits .....                               | 22,938.49              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                   | <b>\$ 147,938.49</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,234,927.47</b> |

**FRUITA STATE BANK, FRUITA**

Mesa County

**OFFICERS FOR 1968**

D. Earle Brumbaugh, President; Donald A. Turner, Executive Vice President and Cashier; Rip C. Underwood, Vice President; A. M. Crews, Assistant Vice President; Mary A. Etchemendy, Assistant Cashier.

**DIRECTORS FOR 1968**

Leo Van Dittie, Rip C. Underwood, Emmett Elizondo, Lincoln D. Coit, D. Earle Brumbaugh, Donald A. Turner.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 898,225.04          |
| United States Government obligations .....  | 815,968.97             |
| Obligations of States and political subdivisions .....                                      | 396,007.98             |
| Other securities .....  | 8,250.00               |
| Other loans and discounts .....   | 2,112,582.73           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 8,426.40               |
| Real estate owned other than bank premises .....  | 20,000.00              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 4,259,461.12</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,477,063.40        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,895,339.04           |
| Deposits of United States Government .....  | 30,333.93              |
| Deposits of States and political subdivisions .....   | 463,631.60             |
| Certified and officers' checks, etc. ....   | 25,695.53              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,892,063.50</b>  |
| (a) Total demand deposits .....   | 1,712,538.41           |
| (b) Total time and savings deposits .....   | 2,179,525.09           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,892,063.50</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 50,000.00           |
| Surplus .....   | 225,000.00             |
| Undivided profits .....   | 92,397.62              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 367,397.62</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 4,259,461.12</b> |

**BANK OF GLENWOOD, GLENWOOD SPRINGS**  
Garfield County

OFFICERS FOR 1968

C. B. Bell, Chairman of the Board; John D. Vanderhoof, President; D. S. Dykstra, Executive Vice President; W. T. Sisson, Vice President; K. Kyle Revelle, Assistant Vice President and Secretary; Darlene Muir, Cashier; Jeanne Baker, Assistant Cashier.

DIRECTORS FOR 1968

C. B. Bell, Leonis P. Chuc, Stanley L. Dodson, D. S. Dykstra, Erven T. Larson, Vern Manahan, Neil S. Mincer, Kohler McInnis, John D. Vanderhoof, Roy E. Vanderhoof.

Dec. 31, 1968

ASSETS

|  |                        |
|--|------------------------|
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 1,316,514.57        |
| United States Government obligations .....             | 912,153.18             |
| Obligations of States and political subdivisions ..... | 319,391.80             |
| Other loans and discounts .....                        | 3,499,389.74           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 44,998.17              |
| Real estate owned other than bank premises .....       | 15,265.62              |
| Other assets .....                                     | 506.90                 |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 6,108,219.98</b> |

LIABILITIES

|   |                        |
|---|------------------------|
| Demand deposits of individuals, partnerships,       |                        |
| and corporations .....                              | \$ 2,780,156.35        |
| Time and savings deposits of individuals,           |                        |
| partnerships, and corporations .....                | 2,222,789.07           |
| Deposits of United States Government .....          | 28,498.71              |
| Deposits of States and political subdivisions ..... | 375,511.67             |
| Certified and officers' checks, etc. ....           | 179,597.33             |
| <b>TOTAL DEPOSITS</b> .....                         | <b>\$5,586,553.13</b>  |
| (a) Total demand deposits .....                     | 3,053,252.39           |
| (b) Total time and savings deposits .....           | 2,533,300.74           |
| Other liabilities .....                             | 133,656.36             |
| <b>TOTAL LIABILITIES</b> .....                      | <b>\$ 5,720,209.49</b> |

CAPITAL ACCOUNTS

|   |                        |
|---|------------------------|
| Common stock—total par value .....                  | \$ 200,000.00          |
| Surplus .....                                       | 50,000.00              |
| Undivided profits .....                             | 138,010.49             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>388,010.49</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 6,108,219.98</b> |



**GOLDEN STATE BANK, GOLDEN**  
Jefferson County

OFFICERS FOR 1968

A. J. Cueny, President; H. Jay Pinch, Vice President, Cashier, and Secretary; Clifford L. Pike, Assistant Vice President; Kirk Stanbro, Assistant Vice President and Treasurer.

DIRECTORS FOR 1968

Leo N. Bradley, A. J. Cueny, Raymond C. Erickson, Clarence Koch, Gurnett Steinhauer, Robert W. Todd, Ben H. Parker, Edwin J. Eisenach.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items       |                        |
| in process of collection .....                        | \$ 981,313.57          |
| United States Government obligations .....            | 2,298,725.50           |
| Securities of Federal agencies and corporations ..... | 407,458.33             |
| Federal funds sold and securities purchased           |                        |
| under agreements to resell .....                      | 1,200,000.00           |
| Other loans and discounts .....                       | 2,091,375.10           |
| Bank premises, furniture and fixtures, and other      |                        |
| assets representing bank premises .....               | 191,565.84             |
| Other assets .....                                    | 42,594.16              |
| <b>TOTAL ASSETS</b> .....                             | <b>\$ 7,213,032.50</b> |
| <b>LIABILITIES</b>                                    |                        |
| Demand deposits of individuals, partnerships,         |                        |
| and corporations .....                                | \$ 2,039,418.06        |
| Time and savings deposits of individuals,             |                        |
| partnerships, and corporations .....                  | 2,601,353.63           |
| Deposits of United States Government .....            | 270,141.05             |
| Deposits of States and political subdivisions .....   | 1,640,845.83           |
| Deposits of commercial banks .....                    | 10,000.00              |
| Certified and officers' checks, etc. ....             | 68,371.84              |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$6,630,130.41</b>  |
| (a) Total demand deposits .....                       | 2,748,742.51           |
| (b) Total time and savings deposits .....             | 3,881,387.90           |
| Other liabilities .....                               | 106,385.63             |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$ 6,736,516.04</b> |
| <b>CAPITAL ACCOUNTS</b>                               |                        |
| Common stock—total par value .....                    | \$ 250,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....                               | 126,516.46             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                   | <b>\$476,516.46</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..      | <b>\$ 7,213,032.50</b> |

**THE AMERICAN STATE BANK OF GRANADA,  
GRANADA**

Prowers County

OFFICERS FOR 1968

H. E. McKeever, President; J. B. McKeever, Executive Vice President; Marie Bryce McKeever, Vice President; C. B. Kennedy, Cashier and Secretary; J. L. Tice, Jr., Assistant Cashier.

DIRECTORS FOR 1968

C. B. Kennedy, H. E. McKeever, J. B. McKeever, Marie Bryce McKeever, J. L. Tice, Jr.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 283,599.74          |
| United States Government obligations .....  | 681,387.69             |
| Obligations of State and political subdivisions .....                                       | 231,467.64             |
| Securities of Federal agencies and corporations .....                                       | 100,000.00             |
| Other loans and discounts .....   | 1,269,977.86           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 12,742.50              |
| Real estate owned other than bank premises .....  | 1.00                   |
| Other assets .....  | 2,146.49               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,581,322.92</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,004,227.44        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,064,823.41           |
| Deposits of United States Government .....  | 7,777.55               |
| Deposits of States and political subdivisions .....   | 243,279.77             |
| Certified and officers' checks, etc. ....   | 14,948.18              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,335,056.35</b>  |
| (a) Total demand deposits .....   | 1,143,232.94           |
| (b) Total time and savings deposits .....   | 1,191,823.41           |
| Other liabilities .....   | 34,691.14              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,369,747.49</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 70,000.00           |
| Surplus .....   | 120,000.00             |
| Undivided profits .....   | 21,575.43              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 211,575.43</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,581,322.92</b> |

**MIDDLE PARK BANK, GRANBY**  
Grand County

OFFICERS FOR 1968

A. Asborn, Chairman of the Board; John H. Minor, President; Earl L. Payne, Vice President; W. V. Burgner, Executive Vice President, Cashier and Secretary; Edsel H. Ward, Assistant Cashier.

DIRECTORS FOR 1968

A. Asborn, Ralph W. Bachman, Earl L. Payne, H. A. Selak, Cary H. Stevenson, Louis C. Yager, John H. Minor.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 669,664.62          |
| United States Government obligations .....             | 881,571.79             |
| Obligations of States and political subdivisions ..... | 226,221.41             |
| Other loans and discounts .....                        | 1,755,478.57           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 53,445.57              |
| Real estate owned other than bank premises .....       | 16,651.42              |
| Other assets .....                                     | 486.25                 |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 3,603,519.63</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,579,336.44        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,102,295.51           |
| Deposits of United States Government .....             | 20,553.53              |
| Deposits of States and political subdivisions .....    | 402,681.04             |
| Certified and officers' checks, etc. ....              | 25,988.22              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,130,855.04</b>  |
| (a) Total demand deposits .....                        | 1,723,099.69           |
| (b) Total time and savings deposits .....              | 1,407,755.35           |
| Other liabilities for borrowed money .....             | 150,000.00             |
| Other liabilities .....                                | 38,125.81              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,318,980.85</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 100,000.00          |
| Surplus .....  | 150,000.00             |
| Undivided profits .....                                | 34,538.78              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 284,538.78</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 3,603,519.63</b> |

**UNITED STATES BANK OF GRAND JUNCTION,  
GRAND JUNCTION**

Mesa County

OFFICERS FOR 1968

E. L. Bacon, Chairman of the Board; LeRoy Bacon, President; Herbert L. Bacon, Executive Vice President and Cashier; H. T. Steffens, Delbert F. Wanzer, and Norman L. Cooper, Assistant Vice Presidents; Miles Kara, Vice President and Trust Officer; Leo Dawson and John Stenman, Assistant Cashiers; R. B. Flanders, Agriculture Representative; M. R. Dershem, Auditor; Mrs. Lois K. Robinson, Assistant Trust Officer.

DIRECTORS FOR 1968

E. L. Bacon, LeRoy Bacon, Herbert L. Bacon, Anthony W. Williams, J. A. Hanley.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 5,009,602.36         |
| United States Government obligations .....             | 6,369,725.44            |
| Obligations of States and political subdivisions ..... | 1,331,903.08            |
| Other securities .....                                 | 59,500.00               |
| Other loans and discounts .....                        | 15,697,810.24           |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 299,001.00              |
| Real estate owned other than bank premises .....       | 39,009.30               |
| Other assets .....                                     | 54,700.76               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 28,861,252.18</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 12,653,156.03        |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 9,441,536.18            |
| Deposits of United States Government .....             | 557,922.19              |
| Deposits of States and political subdivisions .....    | 2,160,314.58            |
| Deposits of commercial banks .....                     | 1,594,601.21            |
| Certified and officers' checks, etc. ....              | 255,430.44              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$26,662,960.63</b>  |
| (a) Total demand deposits .....                        | 16,328,424.45           |
| (b) Total time and savings deposits .....              | 10,334,536.18           |
| Other liabilities .....                                | 358,552.23              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 27,021,512.86</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 300,000.00           |
| Surplus .....  | 1,400,000.00            |
| Undivided profits .....                                | 139,739.32              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 1,839,739.32</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 28,861,252.18</b> |

**STATE BANK OF GREELEY, GREELEY**

Weld County

**OFFICERS FOR 1968**

Winnie H. McCrory, Chairman of the Board; Martin G. Field, President; Velma M. Beauchamp, Cashier.

**DIRECTORS FOR 1968**

William E. Bohlender, Martin G. Field, C. Carroll Gilbert, John Kochenburger, Paul N. Lodwick, Winnie H. McCrory, Charles C. McMurray, Dave L. Royer, John P. Watson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 279,020.87          |
| United States Government obligations .....             | 8 66,746.25            |
| Obligations of States and political subdivisions ..... | 78,869.64              |
| Other loans and discounts .....                        | 1,246,096.48           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 16,641.66              |
| Real estate owned other than bank premises .....       | 17,077.08              |
| Other assets .....                                     | 29,337.32              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 2,533,839.30</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 485,857.79          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,119,350.35           |
| Deposits of United States Government .....             | 30,480.96              |
| Deposits of States and political subdivisions .....    | 495,719.86             |
| Certified and officers' checks, etc. ....              | 15,232.50              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$2,146,641.46</b>  |
| (a) Total demand deposits .....                        | 533,650.52             |
| (b) Total time and savings deposits .....              | 1,612,990.94           |
| Other liabilities .....                                | 31,001.56              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 2,177,643.02</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 150,000.00          |
| Surplus .....  | 200,000.00             |
| Undivided profits .....                                | 6,196.28               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>356,196.28</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 2,533,839.30</b> |

**WELD COUNTY BANK, GREELEY**

Weld County

**OFFICERS FOR 1968**

Norman M. Dean, President; John D. Goltry, Senior Vice President and Cashier; Edwin C. Boos, Senior Vice President and Trust Officer; Lloyd E. Roberts, Bud R. Richardson, Henry C. Gosselin, and Eugene W. Allen, Vice Presidents; Earl G. Smith, Ramon C. Moore, Carl S. Sorensen, and Michael P. Sadlier, Assistant Vice Presidents; Joy Rowan, Bank Services Officer; Alton L. Cobb, Customer Services Officer; Helen Bushnell, Customer Services Officer; Dorisann Davis, Bank Accounting Officer; Barbara Smith, Marketing Officer.

**DIRECTORS FOR 1968**

Robert R. Anderson, Norman M. Dean, Gid Gates, Bernard Houtchens, Harlan K. Houtchens, H. Gordon Johnson, Charles L. Lott, C. Howard Murphy, Thomas A. Rapp, Jr., J. Ray Rucker.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 2,961,284.08         |
| United States Government obligations .....  | 3,746,352.98            |
| Obligations of States and political subdivisions .....                                      | 2,811,496.90            |
| Other loans and discounts .....   | 14,917,855.30           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 237,147.10              |
| Real estate owned other than bank premises .....  | 8,686.38                |
| Other assets .....  | \$ 605,159.74           |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 25,287,982.48</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 7,705,672.90         |
| partnerships, and corporations .....  | 11,704,465.69           |
| Deposits of United States Government .....  | 241,769.87              |
| Deposits of States and political subdivisions .....   | 1,849,815.46            |
| Certified and officers' checks, etc. ....   | 1,602,747.36            |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$23,104,471.28</b>  |
| (a) Total demand deposits .....   | 10,117,335.62           |
| (b) Total time and savings deposits .....   | 12,987,135.66           |
| Other liabilities .....   | 365,068.08              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 23,469,539.36</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 420,000.00           |
| Surplus .....   | 780,000.00              |
| Undivided profits .....   | 618,443.12              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,818,443.12</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 25,287,982.48</b> |

## THE GUNNISON BANK AND TRUST COMPANY, GUNNISON

Gunnison County

### OFFICERS FOR 1968

A. E. Fordham, Chairman, Chief Executive Officer; Clinton S. Spencer, President; Craig A. Goodwin, Vice Chairman; Claudia V. Metroz, Vice President and Cashier; Vernon Johnson and Roger E. Cotten, Assistant Cashiers.

### DIRECTORS FOR 1968

A. E. Fordham, Craig A. Goodwin, Clinton S. Spencer, William B. Endner, Harlan Bryant, Warren R. Mergelman.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 746,804.80          |
| United States Government obligations .....             | 788,466.29             |
| Obligations of States and political subdivisions ..... | 55,109.26              |
| Other securities .....                                 | 8,850.00               |
| Other loans and discounts .....                        | 2,576,070.98           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 44,503.85              |
| Other assets .....                                     | 1,184.98               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,220,990.16</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,592,057.29        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,554,680.63           |
| Deposits of United States Government .....             | 15,475.36              |
| Deposits of States and political subdivisions .....    | 638,965.73             |
| Deposits of commercial banks .....                     | 10,000.00              |
| Certified officers' checks, etc. ....                  | 40,310.83              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,851,489.84</b>  |
| (a) Total demand deposits .....                        | 2,099,668.68           |
| (b) Total time and savings deposits .....              | 1,751,821.16           |
| Other liabilities .....                                | 42,372.02              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,893,861.86</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 60,000.00           |
| Surplus .....  | 250,000.00             |
| Undivided profits .....                                | 17,128.30              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>327,128.30</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,220,990.16</b> |

**HAXTUN COMMUNITY BANK, HAXTUN**  
Phillips County

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**OFFICERS FOR 1968**

Fred M. Swisher, President; Keith D. Gilliland, Executive Vice President; Philip Ruch, Vice President; Betty M. Sullivan, Cashier and Secretary.

**DIRECTORS FOR 1968**

Fred M. Swisher, Philip Ruch, H. B. Prouty, Betty M. Sullivan, Keith D. Gilliland.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items            |                        |
| in process of collection .....                             | \$ 320,988.98          |
| United States Government obligations .....                 | 1,116,155.78           |
| Obligations of States and political subdivisions           |                        |
| Municipal Bonds .....                                      | 79,821.62              |
| Securities of Federal agencies and corporations .....      | 100,000.00             |
| Other loans and discounts .....                            | 1,173,377.54           |
| Bank premises, furniture and fixtures, and other           |                        |
| assets representing bank premises Reduced to .....         | 2.00                   |
| <b>TOTAL ASSETS</b> .....                                  | <b>\$ 2,790,345.92</b> |
| <b>LIABILITIES</b>   |                        |
| Demand deposits of individuals, partnerships,              |                        |
| and corporations .....                                     | \$ 1,323,326.23        |
| Time and savings deposits of individuals,                  |                        |
| partnerships, and corporations .....                       | 821,518.83             |
| Deposits of United States Government .....                 | 6,899.71               |
| Deposits of States and political subdivisions .....        | 257,808.29             |
| Certified and officers' checks, etc. ....                  | 19,117.26              |
| <b>TOTAL DEPOSITS</b> .....                                | <b>\$2,428,670.32</b>  |
| (a) Total demand deposits .....                            | 1,411,725.14           |
| (b) Total time and savings deposits .....                  | 1,016,945.18           |
| <b>TOTAL LIABILITIES</b> .....                             | <b>\$ 2,428,670.32</b> |
| <b>CAPITAL ACCOUNTS</b>                                    |                        |
| Common stock—total par value .....                         | \$ 50,000.00           |
| Surplus .....  | 120,000.00             |
| Undivided profits .....                                    | 183,567.99             |
| Reserve for contingencies and other capital reserves ..... | 8,107.61               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                        | <b>\$ 361,675.60</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....        | <b>\$ 2,790,345.92</b> |



**YAMPA VALLEY STATE BANK, HAYDEN**  
Routt County

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**OFFICERS FOR 1968**

Jerome B. Woods, Sr., President; Sumner C. Hockett, Vice President; Loren G. Aber, Cashier and Secretary; Olive D. Blake, Assistant Cashier.

**DIRECTORS FOR 1968**

G. G. Anderson, Albert T. Baiert, William F. Fair, Martin O. Hibbard, Sumner C. Hockett, Myron W. Jeffcoat, Robert N. Robinson, Jerome B. Woods, Sr.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 171,758.15          |
| United States Government obligations .....             | 488,969.84             |
| Obligations of States and political subdivisions ..... | 19,000.84              |
| Other loans and discounts .....                        | 597,460.93             |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 16,652.01              |
| Other assets .....                                     | 14,378.92              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 1,308,220.69</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 403,129.93          |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 270,325.15             |
| Deposits of United States Government .....             | 9,700.13               |
| Deposits of States and political subdivisions .....    | 333,064.08             |
| Certified and officers' checks, etc. ....              | 75,586.34              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$1,091,805.63</b>  |
| (a) Total demand deposits .....                        | 614,598.16             |
| (b) Total time and savings deposits .....              | 477,207.47             |
| Other liabilities for borrowed money .....             | 50,000.00              |
| Other liabilities .....                                | 19,156.21              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 1,160,961.84</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 60,000.00           |
| Surplus .....  | 60,000.00              |
| Undivided profits .....                                | 27,258.85              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 147,258.85</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 1,308,220.69</b> |

**HEREFORD STATE BANK, HEREFORD**

Weld County

**OFFICERS FOR 1968**

Henry G. Trautwein, Jr., President; Lloyd Klaudt, First Vice President; Richard L. Hutchinson, Vice President and Cashier; Laura J. Trautwein, Secretary.

**DIRECTORS FOR 1968**

Cedric L. Hallock, C. H. Plambeck, John Poelma, Henry G. Trautwein, Jr., Laura J. Trautwein.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 126,017.50          |
| United States Government obligations .....  | 473,012.33             |
| Other loans and discounts .....   | 766,197.70             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 25,823.07              |
| Othr assets .....   | 23,478.10              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,414,528.70</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 470,137.98          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 547,231.32             |
| Deposits of United States Government .....  | 3,403.32               |
| Deposits of States and political subdivisions .....   | 232,584.15             |
| Certified and officers' checks, etc. ....   | 5,482.77               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,258,839.54</b>  |
| (a) Total demand deposits .....   | 516,038.66             |
| (b) Total time and savings deposits .....   | 742,800.88             |
| Other liabilities .....   | 21,502.11              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,280,341.65</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 40,000.00           |
| Surplus .....   | 65,000.00              |
| Undivided profits .....   | 29,187.05              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 134,187.05</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,414,528.70</b> |

**HOLYOKE BANK AND TRUST COMPANY, HOLYOKE**  
Phillips County

**OFFICERS FOR 1968**

Donald E. Shuck, President; Lyle C. Gilroy, Cashier and Secretary.

**DIRECTORS FOR 1968**

John D. Baldwin, Lyle C. Gilroy, Charles D. Reimer, James E. School, Donald E. Shuck.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 255,943.47          |
| United States Government obligations .....  | 208,543.75             |
| Obligations of States and political subdivisions .....                                      | 5,000.00               |
| Other securities .....  | 27,000.00              |
| Other loans and discounts .....   | 1,018,484.72           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 12,556.29              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,527,528.23</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 566,803.13          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 389,260.71             |
| Deposits of United States Government .....  | 12,052.48              |
| Deposits of States and political subdivisions .....   | 231,305.77             |
| Deposits of commercial banks .....  | 66,722.10              |
| Certified and officers' checks, etc. ....   | 29,260.81              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,295,405.00</b>  |
| (a) Total demand deposits .....   | 761,314.29             |
| (b) Total time and savings deposits .....   | 534,090.71             |
| Other liabilities .....   | 12,142.61              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,307,547.61</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 150,000.00          |
| Surplus .....   | 30,000.00              |
| Undivided profits .....   | 39,980.62              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 219,980.62</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,527,528.23</b> |

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

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**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

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

|   | Dec. 31, 1968   |
|---|-----------------|
| <b>ASSETS</b>   |                 |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 709,269.40   |
| United States Government obligations .....  | 1,512,423.25    |
| Obligations of States and political subdivisions .....                                      | 64,279.31       |
| Securities of Federal agencies and corporations .....                                       | 150,000.00      |
| Other securities .....  | 6,000.00        |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 100,000.00      |
| Other loans and discounts .....   | 1,081,458.43    |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 44,001.00       |
| Real estate owned other than bank premises .....  | 5,500.00        |
| Other assets .....  | 270.91          |
| <b>TOTAL ASSETS</b> .....   | \$ 3,673,292.30 |
| <b>LIABILITIES</b>  |                 |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,583,982.93 |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,536,824.25    |
| Deposits of United States Government .....  | 2,247.25        |
| Deposits of States and political subdivisions .....   | 201,981.99      |
| Certified and officers' checks, etc. ....   | 13,887.49       |
| <b>TOTAL DEPOSITS</b> .....   | \$ 3,338,923.91 |
| (a) Total demand deposits .....   | 1,659,122.31    |
| (b) Total time and savings deposits .....   | 1,679,801.60    |
| Other liabilities .....   | 10,793.09       |
| <b>TOTAL LIABILITIES</b> .....  | \$ 3,349,717.00 |
| <b>CAPITAL ACCOUNTS</b>   |                 |
| Common stock—total par value .....  | \$ 25,000.00    |
| Surplus .....   | 175,000.00      |
| Undivided profits .....   | 61,279.31       |
| Reserve for contingencies and other capital reserves .....                                  | 62,205.99       |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | \$ 323,485.30   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | \$ 3,673,202.30 |

**FIRST STATE BANK, IDAHO SPRINGS**

Clear Creek County

**OFFICERS FOR 1968**

George G. Patterson, President; Selwyn D. Graves, Vice President; Richard N. Brown, Assitant Vice President; John A. Jarrett, Cashier and Secretary; Helen L. Buck, Assistant Cashier.

**DIRECTORS FOR 1968**

Max G. Brooks, Selwyn D. Graves, Walter E. Lindsay, George G. Patterson, B. C. Blackwell.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 453,207.99          |
| United States Government obligations .....  | 627,417.50             |
| Obligations of States and political subdivisions .....                                      | 600,681.45             |
| Other loans and discounts .....   | 1,860,291.89           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 21,295.05              |
| Real estate owned other than bank premises .....  | 10,410.57              |
| Other assets .....  | 1,447.97               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,574,752.42</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,407,714.00        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,170,047.28           |
| Deposits of United States Government .....  | 43,534.13              |
| Deposits of States and political subdivisions .....   | 654,243.09             |
| Certified and officers' checks, etc. ....   | 36,887.54              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,312,426.04</b>  |
| (a) Total demand deposits .....   | 1,809,129.31           |
| (b) Total time and savings deposits .....   | 1,503,296.73           |
| Other liabilities .....   | 95,637.76              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,408,063.80</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 25,000.00           |
| Surplus .....   | 75,000.00              |
| Undivided profits .....   | 66,688.62              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>166,688.62</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 3,574,752.42</b> |

**BANK OF IGNACIO, IGNACIO**

La Plata County

**OFFICERS FOR 1968**

R. W. Turner, Jr., President; John W. Turner, II, Executive Vice President; Wayne Whiteman and James W. Sower, Vice Presidents; James W. Sutton, Assistant Cashier.

**DIRECTORS FOR 1968**

R. W. Turner, Jr., John W. Turner II, Morrill E. Turner, L. W. McDaniel.

Dec. 31, 1968

**ASSETS**

|   |                        |
|---|------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 459,581.32          |
| United States Government obligations .....  | 1,090,230.76           |
| Obligations of States and political subdivisions .....                                      | 246,744.23             |
| Other loans and discounts .....   | 1,509,627.23           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 39,803.04              |
| Other assets .....  | 3,881.17               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,349,867.75</b> |

**LIABILITIES**

|   |                        |
|---|------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 1,746,733.00        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 507,236.81             |
| Deposits of United States Government .....  | 134,730.94             |
| Deposits of States and political subdivisions .....                               | 642,993.10             |
| Certified and officers' checks, etc. ....   | 12,104.34              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,043,798.19</b>  |
| (a) Total demand deposits .....   | 2,124,042.50           |
| (b) Total time and savings deposits .....   | 919,755.69             |
| Other liabilities .....   | 64,084.10              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,107,882.29</b> |

**CAPITAL ACCOUNTS**

|   |                        |
|---|------------------------|
| Common stock—total par value .....                  | \$ 100,000.00          |
| Surplus .....                                       | 75,000.00              |
| Undivided profits .....                             | 66,985.46              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 241,985.46</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 3,349,867.75</b> |

**THE CITIZENS STATE BANK, KEENESBURG**  
Weld County

OFFICERS FOR 1968

C. H. Starks, President; Harry A. Pippin, Vice President, Cashier and Secretary; Don K. Spearow, Assistant Cashier.

DIRECTORS FOR 1968

C. H. Starks, Harry A. Pippin, Don K. Spearow.

Dec. 31, 1968

**ASSETS**

|   |                        |
|---|------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 672,944.59          |
| United States Government obligations .....  | 639,865.13             |
| Obligations of States and political subdivisions .....                                      | 374,588.70             |
| Other loans and discounts .....   | 1,602,178.77           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 12,000.00              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,301,577.19</b> |

**LIABILITIES**

|   |                        |
|---|------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 1,315,531.41        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 1,121,668.81           |
| Deposits of United States Government .....  | 27,553.35              |
| Deposits of States and political subdivisions .....                               | 563,621.10             |
| Certified and officers' checks, etc. ....   | 31,996.51              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,060,371.18</b>  |
| (a) Total demand deposits .....   | 1,524,939.15           |
| (b) Total time and savings deposits .....   | 1,535,432.03           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,060,371.18</b> |

**CAPITAL ACCOUNTS**

|   |                        |
|---|------------------------|
| Common stock—total par value .....                  | \$ 100,000.00          |
| Surplus .....                                       | 100,000.00             |
| Undivided profits .....                             | 41,206.01              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 241,206.01</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 3,301,577.19</b> |

**THE KIOWA STATE BANK, KIOWA**  
 Elbert County

**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

L. I. Backlund, V. A. Backlund, V. A. Backlund, Jr., Vera A. Johnson, Eva Marie Sexson.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection ..... | \$ 549,944.74          |
| United States Government obligations .....  | 993,285.53             |
| Obligations of States and political subdivisions .....                            | 86,051.50              |
| Other loans and discounts .....   | 715,333.81             |
| assets representing bank premises .....   | 5,071.00               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,349,686.58</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 1,170,091.41        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 823,669.37             |
| Deposits of United States Government .....  | 6,179.84               |
| Deposits of States and political subdivisions .....                               | 119,412.19             |
| Certified and officers' checks, etc. ....   | \$ 4,797.80            |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,124,150.61</b>  |
| (a) Total demand deposits .....   | 1,281,081.24           |
| (b) Total time and savings deposits .....   | 843,069.37             |
| Other liabilities .....   | 9,528.52               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,133,679.13</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 75,000.00           |
| Surplus .....   | 75,000.00              |
| Undivided profits .....   | 66,007.45              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 216,007.45</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                               | <b>\$ 2,349,686.58</b> |



**THE KIRK STATE BANK, KIRK**  
Yuma County

OFFICERS FOR 1968

Donald E. Shuck, President; Dean Thompason, Vice President; Ruth H. Wise, Cashier and Secretary.

DIRECTORS FOR 1968

Lena Burkard, Leonard Davidson, David G. Idler, Donald E. Shuck, Dean Thompson.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 212,894.86          |
| United States Government obligations .....  | 406,915.76             |
| Other loans and discounts .....   | 955,418.48             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 6,535.00               |
| Real estate owned other than bank premises .....  | 1.00                   |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,581,765.10</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 806,009.25          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 426,159.39             |
| Deposits of United States Government .....  | 6,635.53               |
| Deposits of States and political subdivisions .....   | 141,704.55             |
| Certified and officers' checks, etc. ....   | 30,896.03              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,411,404.75</b>  |
| (a) Total demand deposits .....   | 852,925.48             |
| (b) Total time and savings deposits .....   | 558,479.27             |
| Other liabilities .....   | 20,412.19              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,431,816.94</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 60,000.00           |
| Surplus .....   | 60,000.00              |
| Undivided profits .....   | 29,948.16              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 149,948.16</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,581,765.10</b> |

**THE KIT CARSON STATE BANK, KIT CARSON**  
Cheyenne County

OFFICERS FOR 1968

John G. Clark, President; Donald W. Winter, Vice President; Anna M. Gunderson, Cashier; Marietta Wilkerson, Assistant Cashier.

DIRECTORS FOR 1968

John G. Clark, Ivan D. Fugate, John E. Harker.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items       |                        |
| in process of collection .....                        | \$ 717,226.18          |
| United States Government obligations .....            | 1,445,488.06           |
| Securities of Federal agencies and corporations ..... | 50,000.00              |
| Other loans and discounts .....                       | 351,245.82             |
| Bank premises, furniture and fixtures, and other      |                        |
| assets representing bank premises .....               | 2.00                   |
| Real estate owned other than bank premises .....      | 2.00                   |
| <b>TOTAL ASSETS</b> .....                             | <b>\$ 2,563,964.06</b> |
| <br><b>LIABILITIES</b>                                |                        |
| Demand deposits of individuals, partnerships,         |                        |
| and corporations .....                                | \$ 1,297,247.44        |
| Time and savings deposits of individuals,             |                        |
| and corporations .....                                | 684,924.27             |
| Deposits of United States Government .....            | 2,000.00               |
| Deposits of States and political subdivisions .....   | 165,328.66             |
| Certified and officers' checks, etc. ....             | 89,469.60              |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$2,238,969.97</b>  |
| (a) Total demand deposits .....                       | 1,442,045.70           |
| (b) Total time and savings deposits .....             | 796,924.27             |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$ 2,238,969.97</b> |
| <br><b>CAPITAL ACCOUNTS</b>                           |                        |
| Common stock—total par value .....                    | \$ 75,000.00           |
| Surplus .....   | 75,000.00              |
| Undivided profits .....                               | 174,994.09             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                   | <b>\$ 324,994.09</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,563,964.06</b> |

**THE BANK OF KREMMLING, KREMMLING**  
Grand County

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OFFICERS FOR 1968

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

DIRECTORS FOR 1968

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 699,046.81          |
| United States Government obligations .....  | 1,231,478.56           |
| Obligations of States and political subdivisions .....                                      | 53,311.28              |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 500,000.00             |
| Other loans and discounts .....   | 1,486,320.74           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 8,000.00               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 3,978,157.39</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 2,244,678.41        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 644,824.85             |
| Deposits of States and political subdivisions .....   | 476,395.64             |
| Certified and officers' checks, etc. ....   | 46.71                  |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,365,945.61</b>  |
| (a) Total demand deposits .....   | 2,721,120.76           |
| (b) Total time and savings deposits .....   | 644,824.85             |
| Other liabilities .....   | 129,783.07             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,495,728.68</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 200,000.00             |
| Undivided profits .....   | 182,428.71             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 482,428.71</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 3,978,157.39</b> |

**THE COLORADO BANK AND TRUST COMPANY  
OF LA JUNTA, LA JUNTA**

Otero County

OFFICERS FOR 1968

J. H. Macdonald, President; Robert H. Jones, Executive Vice President and Trust Officer; J. W. Miller, Vice President and Cashier; Charles O. Jones, Assistant Vice President; Florence H. Williams, Assistant Cashier.

DIRECTORS FOR 1968

J. H. Macdonald, Robert H. Jones, J. W. Miller, Robert R. Sabin, Lloyd C. Larsen, Frederick E. Sisk, Thomas M. Sisson.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 2,936,538.05         |
| United States Government obligations .....             | 3,023,965.46            |
| Obligations of States and political subdivisions ..... | 994,351.85              |
| Other securities .....                                 | 21,001.00               |
| Other loans and discounts .....                        | 5,626,548.21            |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 45,001.00               |
| Other assets .....                                     | 43,443.75               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 12,690,849.32</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 7,178,594.31         |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 3,026,889.14            |
| Deposits of United States Government .....             | 139,411.28              |
| Deposits of States and political subdivisions .....    | 1,000,052.39            |
| Certified and officers' checks, etc. ....              | 100,184.91              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$11,445,132.03</b>  |
| (a) Total demand deposits .....                        | 7,928,555.57            |
| (b) Total time and savings deposits .....              | 3,516,576.46            |
| Other liabilities .....                                | 123,467.15              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 11,568,599.18</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 275,000.00           |
| Surplus .....  | 425,000.00              |
| Undivided profits .....                                | 422,250.14              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 1,122,250.14</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>          | <b>\$ 12,690,849.32</b> |

**THE LA JUNTA STATE BANK, LA JUNTA**  
Otero County

OFFICERS FOR 1968

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

DIRECTORS FOR 1968

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection ..... | \$ 1,384,951.28        |
| United States Government obligations .....  | 1,180,272.00           |
| Obligations of States and political subdivisions .....                            | 840,165.00             |
| Securities of Federal agencies and corporations .....                             | 100,000.00             |
| Other securities .....  | 10,365.00              |
| Other loans and discounts .....   | 1,404,441.92           |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 4,920,195.20</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 3,004,228.83        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 940,979.37             |
| Deposits of United States Government .....  | 54,592.89              |
| Deposits of States and political subdivisions .....                               | 335,687.33             |
| Certified and officers' checks, etc. ....   | 14,731.78              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$4,350,220.20</b>  |
| (a) Total demand deposits .....   | 3,332,725.83           |
| (b) Total time and savings deposits .....   | 1,017,494.37           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 4,350,220.20</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 369,975.00             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 569,975.00</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                               | <b>\$ 4,920,195.20</b> |

**JEFFERSON COUNTY BANK OF LAKEWOOD,**  
Jefferson County

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**OFFICERS FOR 1968**

Fred E. Kirschke, President; Robert D. Bammerlin, Norman B. Bernard, Don E. Dunigan, Theodore H. Mueller, and Meddie U. Boisvert, Vice Presidents; Clark A. Adams, Carroll P. Parrish, Chris J. Schmidt, and John G. Seberg, Assistant Vice Presidents; Milo Klimke, Cashier; John K. McManus, Leapha Schachet, Robert M. Stewart, and Dorothy L. Youmans, Assistant Cashiers; William H. Nofsinger, Auditor; Alverda A. Voss, Chief Accountant; Owen E. Thomas, Manager.

**DIRECTORS FOR 1968**

Leslie B. Arnold, Norman B. Bernard, Don E. Dunigan, Paul W. Howell, Sr., Fred E. Kirschke, Jess Kortz, Harold R. Smethills.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items       |                         |
| in process of collection .....                        | \$ 3,637,636.38         |
| United States Government obligations .....            | 8,032,479.89            |
| Obligations of State and political subdivisions ..... | 6,102,287.07            |
| Other securities .....                                | 11,000.00               |
| Other loans and discounts .....                       | 30,374,445.37           |
| Bank premises, furniture and fixtures, and other      |                         |
| assets representing bank premises .....               | 516,753.88              |
| Real estate owned other than bank premises .....      | 63,405.24               |
| Other assets .....                                    | 115,724.96              |
| <b>TOTAL ASSETS</b> .....                             | <b>\$ 48,853,732.79</b> |
| <b>LIABILITIES</b>                                    |                         |
| Demand deposits of individuals, partnerships,         |                         |
| and corporations .....                                | \$ 20,469,690.58        |
| Time and savings deposits of individuals,             |                         |
| partnerships, and corporations .....                  | 18,683,195.33           |
| Deposits of United States Government .....            | 552,542.10              |
| Deposits of States and political subdivisions .....   | 4,198,014.23            |
| Deposits of commercial banks .....                    | 20,060.00               |
| Certified and officers' checks, etc. ....             | 458,536.01              |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$44,382,038.25</b>  |
| (a) Total demand deposits .....                       | 23,844,680.42           |
| (b) Total time and savings deposits .....             | 20,537,357.83           |
| Other liabilities .....                               | 1,634,196.39            |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$ 46,016,234.64</b> |
| <b>CAPITAL ACCOUNTS</b>                               |                         |
| Common stock—total par value .....                    | \$ 750,000.00           |
| Surplus .....   | 2,000,000.00            |
| Undivided profits .....                               | 87,498.15               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                   | <b>\$ 2,837,498.15</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 48,853,732.79</b> |

**THE ROCKY MOUNTAIN BANK, LAKEWOOD**  
Jefferson County

**OFFICERS FOR 1968**

Delmar E. Cooper, President; I. Tom Curry, Executive Vice President and Cashier; Allen R. Hurt, Vice President; Dorothy Wise and Lanny D. Cooper, Assistant Vice Presidents; Gwen Cooper and Nikki Janosch, Assistant Cashiers.

**DIRECTORS FOR 1968**

Delmar E. Cooper, Donald S. Cooper, Francis R. Salazar, Allen R. Hurt, C. E. Bohannon, James A. Sweeney, James P. McNally, I. Tom Curry, D. A. Near.

Dec. 31, 1968

**ASSETS**

|  |                        |
|--|------------------------|
| Cash, balances with other banks, and cash items in process of collection .....           | \$ 818,736.49          |
| United States Government obligations .....   | 2,548,807.14           |
| Obligations of States and political subdivisions .....                                   | 249,989.50             |
| Other securities .....   | 1,039.09               |
| Other loans and discounts .....  | 3,746,852.39           |
| Bank premises, furniture and fixtures, and other assets representing bank premises ..... | 128,168.07             |
| Real estate owned other than bank premises .....   | 275,000.00             |
| Other assets .....   | 69,372.83              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 7,837,965.51</b> |

**LIABILITIES**

|  |                        |
|--|------------------------|
| Demand deposits of individuals, partnerships, and corporations .....           | \$ 3,036,805.74        |
| Time and savings deposits of individuals, partnerships, and corporations ..... | 2,189,709.64           |
| Deposits of United States Government .....                                     | 54,748.36              |
| Deposits of States and political subdivisions .....                            | 1,428,268.15           |
| Certified and officers' checks, etc. ....                                      | 87,017.72              |
| <b>TOTAL DEPOSITS</b> .....  | <b>\$6,796,549.61</b>  |
| (a) Total demand deposits .....  | 3,270,218.32           |
| (b) Total time and savings deposits .....                                      | 3,526,331.29           |
| Other liabilities .....  | 117,885.91             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 7,364,435.52</b> |

**CAPITAL ACCOUNTS**

|   |                        |
|---|------------------------|
| Common stock—total par value .....                  | \$ 300,000.00          |
| Surplus .....                                       | 173,529.99             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 473,529.99</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 7,837,965.51</b> |

**VALLEY STATE BANK, LAMAR**  
Prowers County

OFFICERS FOR 1968

J. E. Facer, President; Don A. Holmes, Vice President; R. R. Brettell, Cashier; Nan Parks, Assistant Cashier.

DIRECTORS FOR 1968

John Y. Brown, Jr., Leon C. Butler, J. E. Facer, Phil Gilbert, Terrence Turner.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 568,915.24          |
| United States Government obligations .....  | 671,800.17             |
| Obligations of States and political subdivisions .....                                      | 328,326.95             |
| Other loans and discounts .....   | 3,055,521.84           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 21,941.50              |
| Other assets .....  | 26,757.85              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 4,673,263.55</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,654,266.06        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,862,096.22           |
| Deposits of United States Government .....  | 25,064.64              |
| Deposits of States and political subdivisions .....   | 554,740.30             |
| Certified and officers' checks, etc. ....   | 69,420.12              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$4,165,587.34</b>  |
| (a) Total demand deposits .....   | 2,114,786.19           |
| (b) Total time and savings deposits .....   | 2,050,801.15           |
| Other liabilities .....   | 99,496.67              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 4,265,084.01</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 208,179.54             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 408,179.54</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 4,673,263.55</b> |



**COMMERCIAL BANK OF LEADVILLE, LEADVILLE**  
Lake County

---

OFFICERS FOR 1968

Hugh E. Smith, President; Arthur G. Silver, Vice President and Secretary; Joann Bradach, Assistant Vice President; Jack L. Grace, Cashier.

DIRECTORS FOR 1968

Hugh E. Smith, Peter Cosgriff, R. E. Kurtz, Sr., Vincent Anderson, Aruthur G. Silver.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items            |                        |
| in process of collection .....                             | \$ 668,131.73          |
| United States Government obligations .....                 | 1,101,608.38           |
| Obligations of States and political subdivisions .....     | 890,420.59             |
| Other securities .....                                     | 600.00                 |
| Other loans and discounts .....                            | 3,634,182.51           |
| Bank premises, furniture and fixtures, and other           |                        |
| assets representing bank premises .....                    | 63,544.67              |
| Real estate owned other than bank premises .....           | 6,520.18               |
| Other assets .....   | 160,005.45             |
| <b>TOTAL ASSETS</b> .....                                  | <b>\$ 6,525,013.51</b> |
| <b>LIABILITIES</b>   |                        |
| Demand deposits of individuals, partnerships,              |                        |
| and corporations .....                                     | \$ 2,440,629.89        |
| Time and savings deposits of individuals,                  |                        |
| partnerships, and corporations .....                       | 2,381,650.45           |
| Deposits of United States Government .....                 | 192,518.31             |
| Deposits of States and political subdivisions .....        | 722,778.55             |
| Certified and officers' checks, etc. ....                  | 30,372.13              |
| <b>TOTAL DEPOSITS</b> .....                                | <b>\$5,767,949.33</b>  |
| (a) Total demand deposits .....                            | 3,195,411.76           |
| (b) Total time and savings deposits .....                  | 2,572,537.57           |
| Other liabilities .....                                    | 159,226.96             |
| <b>TOTAL LIABILITIES</b> .....                             | <b>\$ 5,927,176.29</b> |
| <b>CAPITAL ACCOUNTS</b>                                    |                        |
| Common stock—total par value .....                         | \$ 200,000.00          |
| Surplus .....  | 250,000.00             |
| Undivided profits .....                                    | 135,935.17             |
| Reserve for contingencies and other capital reserves ..... | 11,902.05              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                        | <b>\$ 597,837.22</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....        | <b>\$ 6,525,013.51</b> |

**ARAPAHOE VALLEY BANK, LITTLETON**

Arapahoe County

**OFFICERS FOR 1968**

W. G. Johnsen, President; K. R. Osborne, John E. Miller, and H. E. Barrett, Vice Presidents; B. J. Stelling and Lois A. Brewer, Assistant Vice Presidents; Roger R. Reiling, Cashier; Edward Fitzpatrick, Dale A. Milner, Jr., and Doris Boyle, Assistant Cashiers.

**DIRECTORS FOR 1968**

Robert J. Flynn, R. H. Heckendorf, W. G. Johnsen, R. H. Koran, Jr., F. L. Martin, Walter L. Meyer, Norman F. Patrick, H. G. Reifsneider, John F. Shafroth, Jack O. Thomas, Dr. W. Jacque Yost.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,355,210.71         |
| United States Government obligations .....  | 2,840,167.71            |
| Obligations of States and political subdivisions .....                                      | 2,734,158.02            |
| Other securities .....  | 500.00                  |
| Other loans and discounts .....   | 7,269,803.37            |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 79,473.74               |
| Real estate owned other than bank premises .....  | 39,081.87               |
| Other assets .....  | 120,000.06              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 14,438,395.48</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | 5,829,291.35            |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 5,454,685.69            |
| Deposits of United States Government .....  | 210,765.20              |
| Deposits of States and political subdivisions .....   | 1,381,200.82            |
| Certified and officers' checks, etc. ....   | 201,714.56              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$13,077,657.62</b>  |
| (a) Total demand deposits .....   | 6,557,643.82            |
| (b) Total time and savings deposits .....   | 6,520,013.80            |
| Other liabilities .....   | 434,086.56              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 13,511,744.18</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 270,000.00           |
| Surplus .....   | 390,000.00              |
| Undivided profits .....   | 266,651.30              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 926,651.30</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 14,438,395.48</b> |

**THE ST. VRAIN VALLEY BANK, LONGMONT**  
Boulder County

OFFICERS FOR 1968

R. W. Whyte, President; Oral G. Beckman, Vice President; Gareld L. Harris, Cashier and Secretary.

DIRECTORS FOR 1968

Oral G. Beckman, William C. Bender, Charles H. Durning, Fred B. Korte, R. W. Whyte, Albert A. Will.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 678,101.97          |
| United States Government obligations .....             | 1,059,148.27           |
| Obligations of States and political subdivisions ..... | 28,279.80              |
| Other loans and discounts .....                        | 2,516,145.22           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 91,566.60              |
| Other assets .....                                     | \$ 56,230.66           |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 4,429,472.52</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,501,714.08        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,822,850.18           |
| Deposits of United States Government .....             | 76,489.99              |
| Deposits of States and political subdivisions .....    | 469,018.60             |
| Certified and officers' checks, etc. ....              | 26,926.34              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,896,999.19</b>  |
| (a) Total demand deposits .....                        | 1,806,149.01           |
| (b) Total time and savings deposits .....              | 2,090,850.18           |
| Other liabilities .....                                | 101,808.05             |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,998,807.24</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 230,000.00          |
| Surplus .....  | 124,000.00             |
| Undivided profits .....                                | 76,665.28              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 430,665.28</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 4,429,472.52</b> |

**THE HOME STATE BANK, LOVELAND**  
Larimer County

**OFFICERS FOR 1968**

Harold M. Pickler, President; H. Keith Richards, N. J. Chamberlin, and Lyle G. Andersen, Vice Presidents; Melvin F. Dietz, Cashier.

**DIRECTORS FOR 1968**

K. W. Erion, Fred S. Fishburn, Floyd A. Henrikson, H. H. Markley, T. M. McKee, Harold M. Pickler, H. Keith Richards, Clarence H. Stump.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 1,182,129.43        |
| United States Government obligations .....             | 1,556,891.58           |
| Obligations of States and political subdivisions ..... | 1,133,285.35           |
| Other loans and discounts .....                        | 5,641,421.64           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 205,426.78             |
| Other assets .....                                     | 159,973.65             |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 9,879,128.43</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 3,789,754.11        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 4,381,178.66           |
| Deposits of United States Government .....             | 44,050.02              |
| Deposits of States and political subdivisions .....    | 732,858.87             |
| Certified and officers' checks, etc. ....              | 39,606.40              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$8,987,448.06</b>  |
| (a) Total demand deposits .....                        | 4,206,269.40           |
| (b) Total time and savings deposits .....              | 4,781,178.66           |
| Other liabilities .....                                | 192,089.57             |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 9,179,537.63</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 400,000.00          |
| Surplus .....  | 260,000.00             |
| Undivided profits .....                                | 39,590.80              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 699,590.80</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 9,879,128.43</b> |

**MANCOS STATE BANK, MANCOS**  
Montezuma County

**OFFICERS FOR 1968**

Willis L. Smith, Chairman of the Board; Hans Glockner, President.

**DIRECTORS FOR 1968**

James A. Bauer, Walter C. Everett, Hans Glockner, Stanley Kozimor, Glen Luellen, F. E. Reddert, Willis L. Smith.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 101,633.46          |
| United States Government obligations .....  | 246,034.50             |
| Obligations of States and political subdivisions .....                                      | 128,896.73             |
| Securities of Federal agencies and corporations .....                                       | 49,875.00              |
| Other loans and discounts .....   | 1,019,225.36           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 17,582.65              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,563,247.70</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 469,550.24          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 469,363.21             |
| Deposits of United States Government .....  | 10,950.56              |
| Deposits of States and political subdivisions .....   | 309,778.23             |
| Deposits of commercial banks .....  | 34,151.08              |
| Certified and officers' checks, etc. ....   | 10,856.93              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,304,650.25</b>  |
| (a) Total demand deposits .....   | 644,142.63             |
| (b) Total time and savings deposits .....   | 660,507.62             |
| Other liabilities .....   | 69,362.18              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,374,012.43</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 75,000.00           |
| Surplus .....   | 75,000.00              |
| Undivided profits .....   | 39,235.27              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 189,235.27</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,563,247.70</b> |

**BANK OF MANITOU, MANITOU SPRINGS**  
El Paso County

OFFICERS FOR 1968

C. F. Aurand, Sr., Chairman of the Board and President; George F. Lewis, Secretary, Cashier, and Vice President; Mary A. Hawkinson, Assistant Cashier.

DIRECTORS FOR 1968

C. F. Aurand, Sr., George F. Lewis, Robert K. Willis.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 634,051.67          |
| United States Government obligations .....  | 741,832.73             |
| Obligations of States and political subdivisions .....                                      | 2,000.00               |
| Other loans and discounts .....   | 1,151,638.29           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 18,001.00              |
| Realstate owned other than bank premises .....  | 1.00                   |
| Other assets .....  | 26,317.39              |
| <b>TOTAL A ... ETAO</b> .....   | <b>\$ 2,573,842.08</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 1,389,544.93        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 413,630.80             |
| Deposits of United States Government .....  | 29,517.91              |
| Deposits of States and political subdivisions .....   | 386,935.33             |
| Certified and officers' checks, etc. ....   | 27,452.95              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,247,081.92</b>  |
| (a) Total demand deposits .....   | 1,833,451.12           |
| (b) Total time and savings deposits .....   | 413,630.80             |
| Other liabilities .....   | \$ 46,729.99           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,293,811.91</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 80,030.17              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 280,030.17</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,573,842.08</b> |

**J. N. BEATY AND COMPANY, BANKERS, MANZANOLA**  
Otero County

OFFICERS FOR 1968

Frances M. Beaty, President; Robert D. Adams, Vice President; Juliet B. Paugh, Cashier and Secretary; Helen L. Smith, Assistant Cashier.

DIRECTORS FOR 1968

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

|  | Dec. 31, 1968       |                   |
|--|---------------------|-------------------|
| <b>ASSETS</b>  |                     |                   |
| Cash, balances with other banks, and cash items        |                     |                   |
| in process of collection .....                         |                     | 275,284.62        |
| United States Government obligations .....             |                     | 185,444.40        |
| Obligations of States and political subdivisions ..... |                     | 171,382.61        |
| Other loans and discounts .....                        |                     | 200,950.03        |
| Bank premises, furniture and fixtures, and other       |                     |                   |
| assets representing bank premises .....                |                     | 1,878.50          |
| Real estate owned other than bank premises .....       |                     | 1.00              |
| Other assets .....                                     |                     | 558.66            |
| <b>TOTAL ASSETS</b> .....                              | <b>\$</b>           | <b>835,499.82</b> |
| <b>LIABILITIES</b>                                     |                     |                   |
| Demand deposits of individuals, partnerships,          |                     |                   |
| and corporations .....                                 | \$                  | 640,053.38        |
| Time and savings deposits of individuals,              |                     |                   |
| partnerships, and corporations .....                   |                     | 51,773.48         |
| Deposits of United States Government .....             |                     | 11,281.79         |
| Deposits of States and political subdivisions .....    |                     | 13,785.67         |
| Certified and officers' checks, etc. ....              |                     | 602.50            |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$717,496.82</b> |                   |
| (a) Total demand deposits .....                        | 665,723.34          |                   |
| (b) Total time and savings deposits .....              | 51,773.48           |                   |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$</b>           | <b>717,496.82</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                     |                   |
| Common stock—total par value .....                     | \$                  | 25,000.00         |
| Surplus .....  |                     | 80,000.00         |
| Undivided profits .....                                |                     | 13,003.00         |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$</b>           | <b>118,003.00</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$</b>           | <b>835,499.82</b> |

**McCLAVE STATE BANK OF McCLAVE, McCLAVE**  
Bent County

**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

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

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 150,398.26          |
| United States Government obligations .....  | 431,987.50             |
| Obligations of States and political subdivisions .....                                      | 8,000.00               |
| Securities of Federal agencies and corporations .....                                       | 53,061.01              |
| Other loans and discounts .....   | 552,346.68             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 1.00                   |
| Real estate owned other than bank premises .....  | 1.00                   |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,195,795.45</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 413,773.10          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 365,810.53             |
| Deposits of United States Government .....  | 4,452.45               |
| Deposits of States and political subdivisions .....   | 230,083.68             |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,014,119.76</b>  |
| (a) Total demand deposits .....   | 568,309.23             |
| (b) Total time and savings deposits .....   | 445,810.53             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,014,119.76</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 25,000.00           |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 56,675.69              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 181,675.69</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,195,795.45</b> |



**FIDELITY BANK AND TRUST, MONTE VISTA**  
Rio Grande County

OFFICERS FOR 1968

Gerald L. Schlessman, Chairman of the Board; Vernon T. Reece, Jr., President; Gerald V. Haigler, Assistant Vice President; Gerald L. Gimlin, Cashier and Vice President; John Jackson, Assistant Cashier.

DIRECTORS FOR 1968

Ralph Curtis, Robert V. Haigler, Vernon T. Reece, Jr., Gerald L. Schlessman; Lee E. Schlessman, Lyman Wright.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 1,424,339.09        |
| United States Government obligations .....             | 1,317,285.57           |
| Obligations of States and political subdivisions ..... | 985,001.75             |
| Other loans and discounts .....                        | 3,578,987.41           |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 11,647.93              |
| Real estate owned other than bank premises .....       | 12,945.33              |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 7,330,207.08</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 4,414,249.75        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 942,228.37             |
| Deposits of United States Government .....             | 121,607.02             |
| Deposits of States and political subdivisions .....    | 861,005.94             |
| Certified and officers' checks, etc. ....              | 48,141.68              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$6,387,232.76</b>  |
| (a) Total demand deposits .....                        | 4,845,151.55           |
| (b) Total time and savings deposits .....              | 1,542,081.21           |
| Other liabilities .....                                | 72,163.15              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 6,459,395.91</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 300,000.00          |
| Surplus .....  | 300,000.00             |
| Undivided profits .....                                | 270,811.17             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 870,811.17</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 7,330,207.08</b> |

**SAN MIGUEL BASIN BANK, NORWOOD**  
San Miguel County

OFFICERS FOR 1968

Herman F. Booth, President; Dan D. Noble, Executive Vice President; Henry Claude Kennedy, Assistant Vice President; Rosella I. Yelton, Assistant Cashier; Dan D. Noble, Secretary-Treasurer.

DIRECTORS FOR 1968

Herman F. Booth, Dan D. Noble, Henry C. Kennedy.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items            |                        |
| in process of collection .....                             | \$ 620,626.36          |
| United States Government obligations .....                 | 1,602,416.94           |
| Obligations of States and political subdivisions .....     | 27,483.84              |
| Other loans and discounts .....                            | 1,687,481.62           |
| Bank premises, furniture and fixtures, and other           |                        |
| assets representing bank premises .....                    | 51,671.66              |
| Real estate owned other than bank premises .....           | 1,735.69               |
| Other assets .....   | 17,298.64              |
| <b>TOTAL ASSETS</b> .....                                  | <b>\$ 4,008,704.75</b> |
| <b>LIABILITIES</b>   |                        |
| Demand deposits of individuals, partnerships,              |                        |
| and corporations .....                                     | \$ 1,246,934.96        |
| Time and savings deposits of individuals,                  |                        |
| partnerships, and corporations .....                       | 1,651,947.18           |
| Deposits of United States Government .....                 | 35,693.90              |
| Deposits of States and political subdivisions .....        | 797,808.96             |
| Certified and officers' checks, etc. ....                  | 14,581.64              |
| <b>TOTAL DEPOSITS</b> .....                                | <b>\$3,746,966.64</b>  |
| (a) Total demand deposits .....                            | 1,502,643.98           |
| (b) Total time and savings deposits .....                  | 2,244,322.66           |
| Reserve for contingencies and other capital reserves ..... | 20,000.00              |
| Other liabilities .....                                    | \$ 24,165.22           |
| <b>TOTAL LIABILITIES</b> .....                             | <b>\$ 3,791,131.86</b> |
| <b>CAPITAL ACCOUNTS</b>                                    |                        |
| Common stock—total par value .....                         | \$ 75,000.00           |
| Surplus .....  | 100,000.00             |
| Undivided profits .....                                    | 42,572.89              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                        | <b>\$ 217,572.89</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....        | <b>\$ 4,008,704.75</b> |

**CITIZENS STATE BANK OF OURAY, OURAY**  
Ouray County

OFFICERS FOR 1968

Margaret E. Lowe, President; David G. Wood, Vice President; Donald D. Hanhardt, Cashier and Secretary; Louise Z. Fleetwood, Assistant Cashier.

DIRECTORS FOR 1968

Margaret E. Lowe, David G. Wood, Eugene Hultman.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 698,522.93          |
| United States Government obligations .....             | 996,389.38             |
| Obligations of States and political subdivisions ..... | 384,346.50             |
| Other loans and discounts .....                        | 1,819,220.31           |
| Real estate owned other than bank premises .....       | 7,521.24               |
| Other assets .....                                     | 7,793.19               |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 3,913,793.55</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,819,480.73        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 1,144,826.79           |
| Deposits of United States Government .....             | 63,994.34              |
| Deposits of States and political subdivisions .....    | 506,098.22             |
| Certified and officers' checks, etc. ....              | 9,451.31               |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$3,543,851.39</b>  |
| (a) Total demand deposits .....                        | 2,203,346.08           |
| (b) Total time and savings deposits .....              | 1,340,505.31           |
| Other liabilities .....                                | 51,827.91              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 3,595,679.30</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 90,000.00           |
| Surplus .....  | 110,000.00             |
| Undivided profits .....                                | 118,114.25             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 318,114.25</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 3,913,793.55</b> |

**THE CITIZENS BANK OF PAGOSA SPRINGS,  
PAGOSA SPRINGS**

Archuleta County

OFFICERS FOR 1968

Joseph B. Hersch, President; Marguerite H. Wiley, Vice President; Frederick W. Sorenson, Jr., Vice President and Cashier; Inez Willett, Assistant Cashier.

DIRECTORS FOR 1968

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

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items        |                        |
| in process of collection .....                         | \$ 339,998.54          |
| United States Government obligations .....             | 699,622.29             |
| Obligations of States and political subdivisions ..... | 281,822.94             |
| Other loans and discounts .....                        | 865,140.33             |
| Bank premises, furniture and fixtures, and other       |                        |
| assets representing bank premises .....                | 10,052.52              |
| Other assets .....                                     | 1.00                   |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 2,196,637.62</b> |
| <b>LIABILITIES</b>                                     |                        |
| Demand deposits of individuals, partnerships,          |                        |
| and corporations .....                                 | \$ 1,163,201.58        |
| Time and savings deposits of individuals,              |                        |
| partnerships, and corporations .....                   | 478,719.12             |
| Deposits of United States Government .....             | 22,792.73              |
| Deposits of States and political subdivisions .....    | 308,289.73             |
| Deposits of commercial banks .....                     | 21,000.00              |
| Certified and officers' checks, etc. ....              | 21,112.68              |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$2,015,115.84</b>  |
| (a) Total demand deposits .....                        | 1,489,684.11           |
| (b) Total time and savings deposits .....              | 525,431.73             |
| Other liabilities .....                                | 20,047.27              |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 2,035,163.11</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                        |
| Common stock—total par value .....                     | \$ 50,000.00           |
| Surplus .....  | 50,000.00              |
| Undivided profits .....                                | 61,474.51              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 161,474.51</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 2,196,637.62</b> |

**ARKANSAS VALLEY BANK, PUEBLO**

Pueblo County

**OFFICERS FOR 1968**

Frank E. Evans, Chairman of the Board; Erna S. Trefz, Vice Chairman of the Board; Henry D. Williams, President; T. P. Conroy, Vice President and Cashier; Jack L. Kinkel, Arlo Beamon, and Joseph H. Wright, Vice Presidents; Robert D. Gregg and Wm. J. O'Leary, Assistant Vice Presidents; Robert G. Hughes, G. Dean Harold, Garth G. Vaughan, and Joseph A. Waples, Jr., Assistant Cashiers.

**DIRECTORS FOR 1968**

Richard B. Capek, M. D., Arlo Beamon, Dr. Walter D. Carroll, Damian P. Ducey, Frank E. Evans, John B. Farley, M.D., William Ansel Gower, Bret Kelly, Albert Alan Ladd, Jr., Erna S. Trefz, Gerald A. Valantine, Henry D. Williams.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items            |                         |
| in process of collection .....                             | \$ 2,449,677.54         |
| United States Government obligations .....                 | 2,853,643.64            |
| Obligations of States and political subdivisions .....     | 517,015.69              |
| Other securities .....                                     | 26,000.00               |
| Other loans and discounts .....                            | 9,001,280.40            |
| Bank premises, furniture and fixtures, and other           |                         |
| assets representing bank premises .....                    | 188,687.02              |
| Real estate owned other than bank premises .....           | 6,758.75                |
| Other assets .....   | 191,886.76              |
| <b>TOTAL ASSETS</b> .....                                  | <b>\$ 15,234,949.80</b> |
| <b>LIABILITIES</b>   |                         |
| Demand deposits of individuals, partnerships,              |                         |
| and corporations .....                                     | \$ 6,487,290.49         |
| Time and savings deposits of individuals,                  |                         |
| partnerships, and corporations .....                       | 5,403,986.45            |
| Deposits of United States Government .....                 | 506,582.58              |
| Deposits of States and political subdivisions .....        | 887,641.67              |
| Deposits of commercial banks .....                         | 100,885.78              |
| Certified and officers' checks, etc. ....                  | 117,550.14              |
| <b>TOTAL DEPOSITS</b> .....                                | <b>\$13,503,937.11</b>  |
| (a) Total demand deposits .....                            | 7,513,950.66            |
| (b) Total time and savings deposits .....                  | 5,989,986.45            |
| Other liabilities .....                                    | 417,214.03              |
| Reserve for contingencies and other capital reserves ..... | 5,750.00                |
| <b>TOTAL LIABILITIES</b> .....                             | <b>\$ 13,926,901.14</b> |
| <b>CAPITAL ACCOUNTS</b>                                    |                         |
| Common stock—total par value .....                         | \$ 300,000.00           |
| Surplus .....  | 300,000.00              |
| Undivided profits .....                                    | 308,048.66              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                        | <b>\$ 1,308,048.66</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....        | <b>\$ 15,234,949.80</b> |

**THE MINNEQUA BANK OF PUEBLO, PUEBLO**

Pueblo County

**OFFICERS FOR 1968**

Helen Thatcher White, Chairman of the Board and Vice President; Mahlon T. White, President; Dey F. Whelan, Executive Vice President; Robert R. Davis, and Otto W. Snapp, Jr., Senior Vice Presidents; Clark Hodges and Theodore V. Stewart, Vice Presidents; Philip E. Boschen, Vice President and Assistant to the President; Robert L. Freeman, Vice President and Cashier; Robert W. Pobst, Vice President; Rose Masterantonio and Donald E. Green, Assistant Vice Presidents; Charline Abell, Winston H. Churchill, Anthony P. O'Neill, Lucille Wilcox, John N. Carpio and James L. Richardson, Assistant Cashiers.

**DIRECTORS FOR 1968**

David W. Boyer, Robert R. Davis, Frederick A. Fielder, Frank S. Hoag, Jr., David B. Hyer, Jr., Samuel T. Jones, Jr., Jerome L. Lindberg, Walter J. Predovich, Rudolph Smith, Otto W. Snapp, Jr., Dey F. Whelan, Helen T. White, Mahlon T. White, W. A. Wills, Sr.

|   | Dec. 31, 1968           |
|---|-------------------------|
| <b>ASSETS</b>   |                         |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 2,299,473.71         |
| United States Government obligations .....  | 5,860,356.87            |
| Obligations of States and political subdivisions .....                                      | 2,634,810.99            |
| Federal funds sold and securities purchased<br>under agreements to resell .....             | 400,000.00              |
| Other loans and discounts .....   | 11,716,264.79           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 97,562.89               |
| Other assets .....  | 60,921.31               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 23,069,390.56</b> |
| <b>LIABILITIES</b>  |                         |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 9,211,921.77         |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 10,371,017.81           |
| Deposits of United States Government .....  | 232,275.98              |
| Deposits of States and political subdivisions .....   | 1,008,006.56            |
| Deposits of commercial banks .....  | 142,113.37              |
| Certified and officers' checks, etc. ....   | 88,523.57               |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$21,053,859.06</b>  |
| (a) Total demand deposits .....   | 10,197,841.25           |
| (b) Total time and savings deposits .....   | 10,856,017.81           |
| Other liabilities .....   | 492,743.52              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 21,546,602.58</b> |
| <b>CAPITAL ACCOUNTS</b>   |                         |
| Common stock—total par value .....  | \$ 500,000.00           |
| Surplus .....   | 750,000.00              |
| Undivided profits .....   | 272,787.98              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,522,787.98</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 23,069,390.56</b> |

**THE PUEBLO BANK AND TRUST COMPANY, PUEBLO**  
Pueblo County

**OFFICERS FOR 1968**

Alva B. Adams, Chairman of the Board; T. C. Swanson, President; C. A. Burianek, Vice President and Trust Officer; James L. Fimple, Earl F. Lehigh, Jr., and Lawrence M. Pearson, Vice Presidents; J. A. McClearn, Cashier; James A. Murray, Trust Officer; Donald C. Hay, Assistant Vice President; J. R. Kerrigan, Kenneth F. Hunter, and A. M. Lane, Assistant Cashiers; Travis Trent, Assistant Trust Officer; William L. Marikas, Auditor; William H. Adams, Legal Counsel.

**DIRECTORS FOR 1968**

Alva B. Adams, William H. Adams, Merriam B. Berger, C. A. Burianek, Max Day, James L. Fimpe, William V. Hitzing, Jess F. Hunter, T. C. Swanson, Frank P. Tallman, Joseph A. Uhl, III, Dr. John L. Weaver, H. E. Whitlock, Jr.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>                                    |                         |
| Cash, balances with other banks, and cash items  |                         |
| in process of collection                         | \$ 2,246,968.38         |
| United States Government obligations             | 9,791,637.71            |
| Obligations of States and political subdivisions | 4,340,414.27            |
| Securities of Federal agencies and corporations  | 599,800.00              |
| Other securities                                 | 1,000.00                |
| Other loans and discounts                        | 13,617,127.30           |
| Bank premises, furniture and fixtures, and other |                         |
| assets representing bank premises                | 415,090.01              |
| Real estate owned other than bank premises       | 39,324.76               |
| Other assets                                     | 283,136.69              |
| <b>TOTAL ASSETS</b>                              | <b>\$ 31,334,499.12</b> |
| <b>LIABILITIES</b>                               |                         |
| Demand deposits of individuals, partnerships,    |                         |
| and corporations                                 | \$ 11,507,022.31        |
| Time and savings deposits of individuals,        |                         |
| partnerships, and corporations                   | 13,094,937.73           |
| Deposits of United States Government             | 353,970.90              |
| Deposits of States and political subdivisions    | 3,118,888.84            |
| Certified and officers' checks, etc.             | 161,843.56              |
| <b>TOTAL DEPOSITS</b>                            | <b>\$28,236,663.34</b>  |
| (a) Total demand deposits                        | 13,076,725.61           |
| (b) Total time and savings deposits              | 15,159,937.73           |
| Other liabilities                                | 710,886.72              |
| <b>TOTAL LIABILITIES</b>                         | <b>\$ 28,947,550.06</b> |
| <b>CAPITAL ACCOUNTS</b>                          |                         |
| Common stock—total par value                     | \$ 750,000.00           |
| Surplus  | 750,000.00              |
| Undivided profits                                | 886,949.06              |
| <b>TOTAL CAPITAL ACCOUNTS</b>                    | <b>\$ 2,386,949.06</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>    | <b>\$ 31,334,499.12</b> |

**BANK OF RANGELY**

Rio Blanco County

**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

R. W. Baskett, Ruth E. Baskett, Dan W. Turner; F. L. Seebaum, Harold Wardell.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$235,140.06           |
| United States Government obligations .....  | 702,087.76             |
| Obligations of States and political subdivisions .....                                      | 30,065.50              |
| Securities of Federal agencies and corporations .....                                       | 10,000.00              |
| Other securities .....  | 5,551.00               |
| Other loans and discounts .....   | 935,917.16             |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 2,801.19               |
| Real estate owned other than bank premises .....  | 27,463.51              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,949,026.18</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 609,882.77          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 458,909.25             |
| Deposits of United States Government .....  | 83,473.64              |
| Deposits of States and political subdivisions .....   | 534,569.65             |
| Certified and officers' checks, etc. ....   | 31,614.99              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,718,450.30</b>  |
| (a) Total demand deposits .....   | 1,051,541.05           |
| (b) Total time and savings deposits .....   | 666,909.25             |
| Other liabilities .....   | 25,250.92              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,743,701.22</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 75,000.00           |
| Surplus .....   | 125,000.00             |
| Undivided profits .....   | 5,324.96               |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 205,324.96</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,949,026.18</b> |



**THE EMPIRE STATE BANK, ROCKY FORD**

Otero County

**OFFICERS FOR 1968**

John Richert, Jr., President; Olin Richert, Vice President and Cashier;  
Monta B. Munson, Assistant Cashier.

**DIRECTORS FOR 1968**

Harry E. Ascherman, Albert E. Bish, Robt. June, John Richert, Jr.,  
Olin Richert.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection ..... | \$ 404,181.01          |
| United States Government obligations .....  | 229,587.00             |
| Obligations of States and political subdivisions .....                            | 399,305.00             |
| Securities of Federal agencies and corporations .....                             | 50,000.00              |
| Other loans and discounts .....   | 1,050,139.78           |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,133,212.79</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 1,245,870.03        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 211,216.52             |
| Deposits of United States Government .....  | 18,737.26              |
| Deposits of States and political subdivisions .....                               | 190,950.71             |
| Deposits of commercial banks .....  | 88,923.06              |
| Certified and officers' checks, etc. ....   | 10,749.21              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$1,766,446.79</b>  |
| (a) Total demand deposits .....   | 1,455,230.27           |
| (b) Total time and savings deposits .....   | 311,216.52             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,766,446.79</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock—total par value .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 166,766.00             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 366,766.00</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..                                  | <b>\$ 2,133,212.79</b> |

**THE BANK OF FOUNTAIN VALLEY, SECURITY**  
El Paso County

OFFICERS FOR 1968

Don E. Hammer, President; William B. Offutt, R. D. O'Meilia, and J. R. Jahrig, Vice Presidents; Larry G. Koch, Cashier; Paul M. Kahrs, Assistant Cashier; C. E. Heck, Secretary.

DIRECTORS FOR 1968

Don E. Hammer, William B. Offutt, Eugene G. Holt, Richard D. Taylor, Carl H. Wiese, R. Earl O'Keefe.

Dec. 31, 1968

ASSETS

|   |           |                     |
|---|-----------|---------------------|
| Cash, balances wth other banks, including reserve<br>in process of collection .....         | \$        | 386,681.72          |
| United States Government obligations .....  |           | 1,232,353.16        |
| Obligations of States and political subdivisions .....                                      |           | 506,724.74          |
| Other loans and discounts .....   |           | 1,733,672.21        |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... |           | 22,512.44           |
| Real estate owned other than bank premises .....  |           | 4,243.75            |
| Other assets .....  |           | 39,406.28           |
| <b>TOTAL ASSETS</b> .....   | <b>\$</b> | <b>3,925,594.30</b> |

LIABILITIES

|   |                       |                     |
|---|-----------------------|---------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$                    | 1,508,620.58        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... |                       | 1,508,690.87        |
| Deposits of United States Government .....  |                       | 30,167.33           |
| Deposits of States and political subdivisions .....                               |                       | 300,445.97          |
| Certified and officers' chcks, etc. ....  |                       | 80,271.57           |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,428,196.32</b> |                     |
| (a) Total demand deposits .....   | 1,794,505.45          |                     |
| (b) Total time and savings deposits .....   | 1,633,690.87          |                     |
| Other liabilities .....   |                       | 156,300.40          |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$</b>             | <b>3,584,496.72</b> |

CAPITAL ACCOUNTS

|   |           |                     |
|---|-----------|---------------------|
| Common stock—total par value .....                  | \$        | 150,000.00          |
| Surplus .....                                       |           | 150,000.00          |
| Undivided profits .....                             |           | 41,097.58           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$</b> | <b>341,097.58</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$</b> | <b>3,925,594.30</b> |

**COMMERCIAL SAVINGS BANK OF STERLING,  
STERLING**  
Logan County

OFFICERS FOR 1968

John Lebsack, President; Jon P. Coates, Executive Vice President; Albert Walbye, Vernon H. Carter, and Carl R. Waltz, Assistant Vice Presidents; Dean H. Tanner, Cashier and Secretary; Audrey Richards, Assistant Cashier.

DIRECTORS FOR 1968

Galen Bamford, Lyle L. Blessman, Jon P. Coates, Alex Fiebig, Charles W. Kreager, John Lebsack, Robert McAtee, Mrs. Clara Nelson, R. J. Pyle, William C. Ramey, Dean H. Tanner.

|  | Dec. 31, 1968           |
|--|-------------------------|
| <b>ASSETS</b>  |                         |
| Cash, balances with other banks, and cash items        |                         |
| in process of collection .....                         | \$ 1,581,648.78         |
| United States Government obligations .....             | 2,147,186.88            |
| Obligations of States and political subdivisions ..... | 501,108.06              |
| Other securities .....                                 | 22,050.00               |
| Other loans and discounts .....                        | 6,690,382.23            |
| Bank premises, furniture and fixtures, and other       |                         |
| assets representing bank premises .....                | 199,614.64              |
| Other assets .....                                     | 418.75                  |
| <b>TOTAL ASSETS</b> .....                              | <b>\$ 11,142,409.34</b> |
| <b>LIABILITIES</b>                                     |                         |
| Demand deposits of individuals, partnerships,          |                         |
| and corporations .....                                 | \$ 3,863,903.90         |
| Time and savings deposits of individuals,              |                         |
| partnerships, and corporations .....                   | 4,964,067.14            |
| Deposits of United States Government .....             | 85,375.10               |
| Deposits of States and political subdivisions .....    | 1,101,346.54            |
| Deposits of commercial banks .....                     | 24,756.78               |
| Certified and officers' checks, etc. ....              | 52,111.29               |
| <b>TOTAL DEPOSITS</b> .....                            | <b>\$10,091,560.75</b>  |
| (a) Total demand deposits .....                        | 4,199,778.54            |
| (b) Total time and savings deposits .....              | 5,891,782.21            |
| Other liabilities .....                                | 22,500.00               |
| <b>TOTAL LIABILITIES</b> .....                         | <b>\$ 10,114,060.75</b> |
| <b>CAPITAL ACCOUNTS</b>                                |                         |
| Common stock—total par value .....                     | \$ 450,000.00           |
| Surplus .....  | 285,000.00              |
| Undivided profits .....                                | 293,348.59              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                    | <b>\$ 1,028,348.59</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....    | <b>\$ 11,142,409.34</b> |

## THE SECURITY STATE BANK OF STERLING, STERLING Logan County

### OFFICERS FOR 1968

Theodore D. Brown, President; R. E. O'Connell, Executive Vice President; Dan A. Sankey, Haydn D. Jones, Louis Girardi, and J. T. Hadan; R. L. Luckey, Vice President and Cashier; R. L. Parsons, Vice President and Auditor; Russell Y. Weber, Assistant Vice President; L. Dean Hiler, Assistant Cashier.

### DIRECTORS FOR 1968

Kenneth E. Anderson, Theodore D. Brown, Ervin S. French, R. L. Luckey, R. E. O'Connell, Herbert H. Vandemoer, Gordon T. Ferguson, E. S. Van Berg.

Dec. 31, 1968

#### ASSETS

|   |                         |
|---|-------------------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 3,493,438.42         |
| United States Government obligations .....  | 2,010,254.65            |
| Obligations of States and political subdivisions .....                                      | 2,356,547.93            |
| Securities of Federal agencies and corporations .....                                       | 100,000.00              |
| Other securities .....  | 30,000.00               |
| Other loans and discounts .....   | 13,557,455.89           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 198,277.79              |
| Other assets .....  | 18,369.77               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 21,764,344.45</b> |

#### LIABILITIES

|   |                         |
|---|-------------------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 7,955,938.65         |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 10,099,246.95           |
| Deposits of United States Government .....  | 168,507.14              |
| Deposits of States and political subdivisions .....                               | 1,353,755.92            |
| Deposits of commercial banks .....  | 165,243.38              |
| Certified and officers' checks, etc. ....   | 119,539.41              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$19,862,231.45</b>  |
| (a) Total demand deposits .....   | 8,815,233.63            |
| (b) Total time and savings deposits .....   | 11,046,997.82           |
| Other liabilities .....   | 287,988.46              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 20,150,219.91</b> |

#### CAPITAL ACCOUNTS

|   |                         |
|---|-------------------------|
| Common stock—total par value .....                  | \$ 500,000.00           |
| Surplus .....                                       | 500,000.00              |
| Undivided profits .....                             | 614,124.54              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 1,614,124.54</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 21,764,344.45</b> |

**NORTH VALLEY STATE BANK, THORNTON**  
Adams County

**OFFICERS FOR 1968**

Dean T. Dearing, President; Daniel B. Stukey and Paul R. Mullen, Vice Presidents; John W. Burnham, Assistant Vice President; Donald G. Haley, Cashier; Erna Nilges, Assistant Cashier; Ivan D. Fugate, Secretary.

**DIRECTORS FOR 1968**

Kay Allen, Willard F. Bonebrake, Dean T. Dearing, James W. Langley, M.D., Craig P. Minear, Daniel B. Stukey, Eddy Webb, Irving Wolinsky, DDS.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, and cash items in process of collection ..... | \$ 789,318.58          |
| United States Government obligations .....                                     | 2,202,205.99           |
| Obligations of States and political subdivisions .....                         | 543,614.22             |
| Other loans and discounts .....  | 2,317,075.28           |
| assets representing bank premises .....  | 125,516.55             |
| Other assets .....   | 1,489.22               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 5,979,219.84</b> |
| <b>LIABILITIES</b>   |                        |
| Demand deposits of individuals, partnerships, and corporations .....           | \$ 2,524,004.65        |
| Time and savings deposits of individuals, partnerships, and corporations ..... | 1,386,182.91           |
| Deposits of United States Government .....                                     | 93,037.27              |
| Deposits of States and political subdivisions .....                            | 1,207,135.89           |
| Deposits of commercial banks .....   | 40,000.00              |
| Certified and officers' checks, etc. ....                                      | 67,750.56              |
| <b>TOTAL DEPOSITS</b> .....  | <b>\$5,318,111.28</b>  |
| (a) Total demand deposits .....  | 3,565,528.37           |
| (b) Total time and savings deposits .....                                      | 1,752,582.91           |
| Other liabilities .....  | 118,766.77             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 5,436,878.05</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock—total par value .....   | \$ 250,000.00          |
| Surplus .....  | 150,000.00             |
| Undivided profits .....  | 142,341.79             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 542,341.79</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                            | <b>\$ 5,979,219.84</b> |

**THE BANK OF VAIL, VAIL**

Eagle County

**OFFICERS FOR 1968**

Roger L. Reisher, President; J. Robert Young, Executive Vice President and Cashier; W. P. Johnson, Secretary; Larry J. Hauserman, Assistant Cashier.

**DIRECTORS FOR 1968**

Everett Williams, Roger L. Reisher, William P. Johnson, Ira C. Rothgerber, Jr., Dewitt G. Venable, George Williams, Fred M. Winner, Robert S. Appel.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items       |                        |
| in process of collection .....                        | \$ 440,801.76          |
| United States Government obligations .....            | 122,241.00             |
| Securities of Federal agencies and corporations ..... | 159,702.46             |
| Federal funds sold and securities purchased           |                        |
| under agreements to resell .....                      | 430,000.00             |
| Other oans and discounts .....                        | 966,692.34             |
| Bank premises, furniture and fixtures, and other      |                        |
| assets representing bank premises .....               | 28,331.92              |
| Other assets .....                                    | 15,729.51              |
| <b>TOTAL ASSETS</b> .....                             | <b>\$ 2,163,498.99</b> |
| <b>LIABILITIES</b>                                    |                        |
| Demand deposits of individuals, partnerships,         |                        |
| and corporations .....                                | \$ 1,293,367.65        |
| Time and savings deposits of individuals,             |                        |
| partnerships, and corporations .....                  | 391,943.84             |
| Dposits of United States Government .....             | 24,318.77              |
| Deposits of States and political subdivisions .....   | 180,211.59             |
| Certified and officers' checks, etc. ....             | 77,309.66              |
| <b>TOTAL DEPOSITS</b> .....                           | <b>\$1,967,151.51</b>  |
| (a) Total demand deposits .....                       | 1,440,207.67           |
| (b) Total time and savings deposits .....             | 526,943.84             |
| Other liabilities .....                               | 12,882.43              |
| <b>TOTAL LIABILITIES</b> .....                        | <b>\$ 1,980,033.94</b> |
| <b>CAPITAL ACCOUNTS</b>                               |                        |
| Common stock—total par value .....                    | \$ 100,000.00          |
| Surplus .....   | 20,000.00              |
| Undivided profits .....                               | 63,465.05              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                   | <b>\$ 183,465.05</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,163,498.99</b> |

**NORTH PARK STATE BANK, WALDEN**

Jackson County

**OFFICERS FOR 1968**

Chris Furneaux, President; Dewey A. Peck, Vice President, Cashier and Secretary.

**DIRECTORS FOR 1968**

Chris Furneaux, Ruth T. Furneaux, Elmer Wattenberg, Carl Langendorf, Dewey A. Peck.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 130,434.98          |
| United States Government obligations .....  | 646,160.97             |
| Obligations of States and political subdivisions .....                                      | 26,479.54              |
| Other loans and discounts .....   | 1,457,241.40           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 12,500.00              |
| Real estate owned other than bank premises .....  | 13,333.36              |
| Other assets .....  | 1,800.00               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,287,950.25</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 816,689.20          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 827,809.13             |
| Deposits of United States Government .....  | 16,196.68              |
| Deposits of States and political subdivisions .....   | 455,891.42             |
| Certified and officers' checks, etc. ....   | 10,617.01              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,127,203.44</b>  |
| (a) Total demand deposits .....   | 1,142,519.47           |
| (b) Total time and savings deposits .....   | 984,683.97             |
| Other liabilities .....   | 15,007.78              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,142,211.22</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 50,000.00           |
| Surplus .....   | 75,000.00              |
| Undivided profits .....   | 20,739.03              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 145,739.03</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,287,950.25</b> |

**COLORADO STATE BANK OF WALSH, WALSH**  
Baca County

OFFICERS FOR 1968

Bowers Holt, President; J. K. McKinnis and Richard H. Patterson, Vice Presidents; Ray Ingle, Cashier and Secretary; Mrs. Gayle Cook, Assistant Cashier.

DIRECTORS FOR 1968

Bowers Holt, Martha Holt, J. K. McKinnis.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection ..... | \$ 741,124.40          |
| United States Government obligations .....  | 182,032.74             |
| Obligations of States and political subdivisions .....                            | 588,692.17             |
| Securities of Federal agencies and corporations .....                             | 250,000.00             |
| Other loans and discounts .....   | 2,337,502.38           |
| Real estate owned other than bank premises .....                                  | 43,575.70              |
| <b>TOTAL ASSETS</b> .....   | <b>4,142,927.39</b>    |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$ 2,084,645.67        |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... | 845,338.52             |
| Deposits of United States Government .....  | 13,088.97              |
| Deposits of States and political subdivisions .....                               | 345,369.37             |
| Deposits of commercial banks .....  | 23,116.54              |
| Certified and officers' checks, etc. ....   | 41,993.12              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$3,353,552.19</b>  |
| (a) Total demand deposits .....   | 2,230,267.35           |
| (b) Total time and savings deposits .....   | 1,123,284.84           |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 3,353,552.19</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 100,000.00          |
| Surplus .....   | 400,000.00             |
| Undivided profits .....   | 289,375.20             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 789,375.20</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                               | <b>\$ 4,142,927.39</b> |



**THE STATE BANK OF WILEY, WILEY**  
Prowers County

OFFICERS FOR 1968

Arthur F. Esgar, President; Frederick A. Esgar, Vice President;  
Harold V. Smith, Cashier and Secretary.

DIRECTORS FOR 1968

Leslie R. Evans, Robert R. Tempel, Arthur F. Esgar, Henry Rudolph,  
Reinhart Wollert.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 222,278.94          |
| United States Government obligations .....  | 794,631.46             |
| Obligations of States and political subdivisions .....                                      | 439,626.10             |
| Other loans and discounts .....   | 1,129,530.65           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 11,578.75              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,597,645.90</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 824,192.96          |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 1,267,753.98           |
| Deposits of United States Government .....  | 22,909.21              |
| Deposits of States and political subdivisions .....   | 172,866.64             |
| Certified and officers' checks, etc. ....   | 11,451.08              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$2,299,173.87</b>  |
| (a) Total demand deposits .....   | 931,419.89             |
| (b) Total time and savings deposits .....   | 1,367,753.98           |
| Other liabilities .....   | 6,250.00               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 2,305,423.87</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 50,000.00           |
| Surplus .....   | 200,000.00             |
| Undivided profits .....   | 42,222.03              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 292,222.03</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>   | <b>\$ 2,597,645.90</b> |

**PARK STATE BANK, WOODLAND PARK**

Teller County

**OFFICERS FOR 1968**

Arthur C. Herzberger, President; Frank M. Bartley, Executive Vice President; L. J. McKenzie, Cashier and Secretary; Mrs. Frances Ebersbacher, Assistant Cashier.

**DIRECTORS FOR 1968**

J. F. Angell, Frank M. Bartley, Paul A. Blessing, Ronald O. Harman, Arthur C. Herzberger, Conrad T. Wilson.

Dec. 31, 1968

**ASSETS**

|   |    |              |
|---|----|--------------|
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ | 128,065.80   |
| United States Government obligations .....  |    | 517,925.52   |
| Obligations of States and political subdivisions .....                                      |    | 5,099.54     |
| Securities of Federal agencies and corporations .....                                       |    | 70,876.50    |
| Other loans and discounts .....   |    | 851,053.97   |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... |    | 53,712.92    |
| Real estate owned other than bank premises .....  |    | 19,633.87    |
| Other assets .....  |    | 2,415.83     |
| <b>TOTAL ASSETS</b> .....   | \$ | 1,648,783.95 |

**LIABILITIES**

|   |                |              |
|---|----------------|--------------|
| Demand deposits of individuals, partnerships,<br>and corporations .....           | \$             | 635,438.95   |
| Time and savings deposits of individuals,<br>partnerships, and corporations ..... |                | 560,019.11   |
| Deposits of United States Government .....  |                | 9,517.85     |
| Deposits of States and political subdivisions .....                               |                | 238,594.57   |
| Certified and officers' checks, etc. ....   |                | 1,848.92     |
| <b>TOTAL DEPOSITS</b> .....   | \$1,445,419.40 |              |
| (a) Total demand deposits .....   | 728,681.82     |              |
| (b) Total time and savings deposits .....   | 716,737.58     |              |
| Other liabilities .....   |                | 1,038.82     |
| <b>TOTAL LIABILITIES</b> .....  | \$             | 1,446,458.22 |

**CAPITAL ACCOUNTS**

|  |    |              |
|--|----|--------------|
| Common stock .....   | \$ | 100,000.00   |
| Surplus .....  |    | 35,000.00    |
| Undivided profits .....                                    |    | 61,613.93    |
| Reserve for contingencies and other capital reserves ..... |    | 5,711.80     |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                        | \$ | 202,325.73   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....        | \$ | 1,648,783.95 |

**FARMERS STATE BANK OF YUMA, YUMA**

Yuma County

**OFFICERS FOR 1968**

R. E. O'Connell, President; D. O. Swedlund, Executive Vice President; James A. Spiers and Donald R. Starnes, Vice Presidents; Leola Lasater, Cashier; Joan Kuntz, Assistant Cashier.

**DIRECTORS FOR 1968**

Theodore D. Brown, Robert E. O'Connell, Delbert O. Swedlund, Lyle Chandler, L. E. Fitzgerald, James A. Spiers, Donald R. Starnes.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, and cash items<br>in process of collection .....           | \$ 1,089,420.64        |
| United States Government obligations .....  | 1,077,603.44           |
| Obligations of States and political subdivisions .....                                      | 481,070.38             |
| Other securities .....  | 9,750.00               |
| Other loans and discounts .....   | 3,900,253.27           |
| Bank premises, furniture and fixtures, and other<br>assets representing bank premises ..... | 2,001.00               |
| Real estate owned other than bank premises .....  | 18,000.00              |
| Other assets .....  | 1,615.42               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 6,579,714.15</b> |
| <b>LIABILITIES</b>  |                        |
| Demand deposits of individuals, partnerships,<br>and corporations .....                     | \$ 3,303,370.57        |
| Time and savings deposits of individuals,<br>partnerships, and corporations .....           | 2,387,647.38           |
| Deposits of United States Government .....  | 39,519.16              |
| Deposits of States and political subdivisions .....   | 362,654.34             |
| Certified and officers' checks, etc. ....   | 35,744.65              |
| <b>TOTAL DEPOSITS</b> .....   | <b>\$6,128,936.10</b>  |
| (a) Total demand deposits .....   | 3,408,684.58           |
| (b) Total time and savings deposits .....   | 2,720,251.52           |
| Other liabilities .....   | 73,499.25              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 6,202,435.35</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 100,000.00          |
| Surplus .....   | 225,000.00             |
| Undivided profits .....   | 52,278.80              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 377,278.80</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 6,579,714.15</b> |



**INDUSTRIAL  
BANKS**

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| Fort Collins ..... | KY  | Citizens Industrial Bank of Fort Collins .....                    | 161      |
| <b>G</b>           |     |   |          |
| Genwood Springs    | IY  | Glenwood Industrial Bank .....                                    | 162      |
| Grand Junction     | GY  | Citizens Industrial Bank .....                                    | 163      |
| Grand Junction     | PX  | Commercial Credit Plan Industrial<br>Bank of Grand Junction ..... | 164      |

|                |    |   |     |
|----------------|----|---|-----|
| Grand Junction | AA | Home Loan Industrial Bank                           | 165 |
| Greeley        | AL | Greeley Industrial Bank                             | 166 |
| <b>L</b>       |    |   |     |
| Lakewood       | AY | Beneficial Industrial Bank                          | 167 |
| Lakewood       | AC | Westland Industrial Bank                            | 168 |
| Littleton      | AJ | Littleton Industrial Bank                           | 169 |
| Longmont       | NY | Longmont Industrial Bank                            | 170 |
| Loveland       | AD | Guaranty Industrial Bank                            | 171 |
| <b>P</b>       |    |   |     |
| Pueblo         | BY | Beneficial Industrial Bank of Pueblo                | 172 |
| Pueblo         | OX | Commercial Credit Plan Industrial<br>Bank of Pueblo | 173 |
| Pueblo         | AH | Community Thrift Industrial Bank                    | 174 |
| Pueblo         | WY | First Industrial Bank of Pueblo                     | 175 |
| <b>R</b>       |    |   |     |
| Rocky Ford     | AR | First Industrial Bank of Rocky Ford                 | 176 |
| <b>S</b>       |    |   |     |
| Silverton      | BA | Silverton Industrial Bank                           | 177 |
| Sterling       | FY | Sterling Industrial Bank                            | 178 |
| <b>T</b>       |    |   |     |
| Thorton        | AF | Anchor Industrial Bank                              | 179 |
| Trinidad       | AB | Trinidad Industrial Bank                            | 180 |
| <b>W</b>       |    |   |     |
| Westminster    | AY | North Continental Industrial Bank                   | 181 |
| Westminster    | AG | Westminster Colorado Industrial Bank                | 182 |
| Wheat Ridge    | AP | Credithrift of America Industrial Bank              | 183 |

## ABSTRACT OF ALL INDUSTRIAL BANKS UNDER SUPERVISION OF STATE BANK COMMISSION

57 Banks

December 31, 1968

### ASSETS

|  |                        |              |
|--|------------------------|--------------|
| Cash and Due from Banks .....                    | \$ 3,957,028.42        | 5.5          |
| Installment Loans .....                          | 53,087,180.84          | 73.3         |
| Notes Discounted and/or Purchased .....          | 7,506,666.06           | 10.4         |
| United States Government Obligations .....       | 1,983,351.93           | 2.7          |
| Other Bonds .....                                | 810,973.40             | 1.1          |
| Corporate Stocks .....                           | 2,162,062.01           | 3.0          |
| Bank Premises .....                              | 451,538.98             | .6           |
| Furniture and Fixtures .....                     | 225,811.25             | .3           |
| Leasehold Improvements .....                     | 150,785.15             | .2           |
| Real Estate Owned other Than Bank Premises ..... | 926,393.43             | 1.3          |
| <b>TOTAL ASSETS .....</b>                        | <b>\$72,460,993.35</b> | <b>100.0</b> |

### LIABILITIES

|   |                        |             |
|---|------------------------|-------------|
| Automobiles Owned .....                   | 93,768.91              | .1          |
| Other Assets .....                        | 1,105,432.97           | 1.5         |
| Notes Payable to Banks .....              | \$ 3,872,861.10        | 5.4         |
| Notes Payable to Others .....             | 6,699,652.71           | 9.2         |
| Savings Deposits .....                    | 11,468,885.22          | 15.8        |
| Thrift-Investment Certificates .....      | 13,856,477.25          | 19.1        |
| Mortgages on Real Estate Owned .....      | 2,009,682.27           | 2.8         |
| Unearned Interest and Discounts .....     | 9,766,242.44           | 13.4        |
| Dealers' Reserves .....                   | 585,822.78             | .9          |
| Interest, Taxes, and Other Expenses ..... | 1,034,826.37           | 1.4         |
| Other Liabilities .....                   | 4,036,392.19           | 5.6         |
| <b>TOTAL LIABILITIES .....</b>            | <b>\$53,330,842.33</b> | <b>73.6</b> |

### CAPITAL ACCOUNTS

|                                     |                        |             |
|-------------------------------------|------------------------|-------------|
| Common Stock .....                  | \$ 8,024,272.20        | 10.7        |
| Surplus .....                       | 4,242,554.20           | 5.9         |
| Undivided Profits .....             | 6,831,054.43           | 9.4         |
| Reserves .....                      | 32,270.19              | .4          |
| <b>TOTAL CAPITAL ACCOUNTS .....</b> | <b>\$19,130,151.02</b> | <b>26.4</b> |

|   |                        |              |
|---|------------------------|--------------|
| <b>TOTAL LIABILITIES AND<br/>CAPITAL ACCOUNTS .....</b> | <b>\$72,460,993.35</b> | <b>100.0</b> |
|---|------------------------|--------------|

|   |                 |
|---|-----------------|
| Percentage of Total Capital to Total Deposits .....                         | 75.5            |
| Percentage of Total Capital to Total Assets .....                           | 26.4            |
| Increase in Total Assets since<br>December 31, 1967 .....                   | \$ 3,876,963.25 |
| Decrease in Savings Deposits Since<br>December 31, 1967 .....               | 4,165,234.67    |
| Increase in Thrift Investment Certificates since<br>December 31, 1967 ..... | 4,203,518.10    |
| Increase in Capital since December 31, 1967 .....                           | 1,845,080.81    |



**INDUSTRIAL BANK OF THE WEST, ARVADA**  
Jefferson County

OFFICERS FOR 1968

President, James H. Summers; Vice President, David G. Blakley; Secretary, Frederick P. Rehms; Treasurer, John J. Lenhart; Assistant Treasurer, Jack Floerke.

DIRECTORS FOR 1968

Frederick P. Rehms, Harvey P. Wallace, John L. Tracy, John A. Fortune, Murl S. Hendrickson, James H. Summers.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 275.00            |
| Installment loans .....  | 342,829.99           |
| Notes discounted and/or purchased .....  | 554,045.02           |
| Furniture and Fixtures .....   | 990.16               |
| Leasehold Improvements .....   | 981.78               |
| Other Assets .....   | 3,506.04             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 902,627.99</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable to banks .....   | \$ 582,000.00        |
| Savings deposits .....   | 10,000.00            |
| Thrift-Investment Certificates .....   | 31,673.00            |
| Unearned interest and discounts .....  | 121,624.10           |
| Dealers' Reserves .....  | 13,776.64            |
| Amounts set aside for interest, taxes, and other expenses .....  | 4,215.96             |
| Other Liabilities .....  | 909.25               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 764,198.95</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 28,429.04            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 138,429.04</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 902,627.99</b> |

**AURORA INDUSTRIAL BANK, AURORA**

Adams County

## OFFICERS FOR 1968

President, Ted Jackson; Vice President, Victor J. Steele; Vice President, James Castrodale; Secretary, B. Kahl.

## DIRECTORS FOR 1968

R. C. Dannecker, Samuel Nemirow, Ted Jackson.

Dec. 31, 1968

## ASSETS

|  |           |                     |
|--|-----------|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$        | 65,912.50           |
| Installment loans  |           | 1,479,920.32        |
| United States Government Obligations   |           | 14,604.15           |
| Furniture and Fixtures   |           | 340.00              |
| Other Assets   |           | 34,974.30           |
| <b>TOTAL ASSETS</b>  | <b>\$</b> | <b>1,595,751.27</b> |

## LIABILITIES

|   |           |                     |
|---|-----------|---------------------|
| Savings deposits  | \$        | 218,387.09          |
| Thrift-Investment Certificates                            |           | 158,039.79          |
| Unearned interest and discounts                           |           | 295,809.19          |
| Amounts set aside for interest, taxes, and other expenses |           | 19,071.46           |
| Other Liabilities   |           | 577,475.63          |
| <b>TOTAL LIABILITIES</b>                                  | <b>\$</b> | <b>1,268,783.16</b> |

## CAPITAL ACCOUNTS

|   |           |                     |
|---|-----------|---------------------|
| Common stock                                  | \$        | 200,000.00          |
| Surplus                                       |           | 20,000.00           |
| Undivided profits                             |           | 106,968.11          |
| <b>TOTAL CAPITAL ACCOUNTS</b>                 | <b>\$</b> | <b>326,968.11</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> | <b>\$</b> | <b>1,595,751.27</b> |

**EAST CONTINENTAL INDUSTRIAL BANK, AURORA**  
Adams County

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**OFFICERS FOR 1968**

President, Herbert M. Crane; Vice President, Edward H. Brooks;  
Vice President and Secretary-Treasurer, Morris E. Kramish.

**DIRECTORS FOR 1968**

Raphael J. Casey, Herbert M. Crane, Morris E. Kramish.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection | \$ 10,107.25         |
| Installment loans   | 290,724.78           |
| Other Assets  | 451.81               |
| <b>TOTAL ASSETS</b>   | <b>\$ 301,283.84</b> |
| <b>LIABILITIES</b>  |                      |
| Savings deposits  | 342.57               |
| Thrift-Investment Certificates  | 4,000.00             |
| Unearned interest and discounts   | 57,432.56            |
| Amounts set aside for interest,<br>taxes, and other expenses  | 1,660.00             |
| Other Liabilities   | 3,285.25             |
| <b>TOTAL LIABILITIES</b>  | <b>\$ 66,720.38</b>  |
| <b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock  | \$ 200,000.00        |
| Surplus   | 20,000.00            |
| Undivided profits   | 14,563.46            |
| <b>TOTAL CAPITAL ACCOUNTS</b>   | <b>\$ 234,563.46</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>   | <b>\$ 301,283.84</b> |

**VALLEY INDUSTRIAL BANK, BLENDE**  
Pueblo County

OFFICERS FOR 1968

President, George W. Staples; Vice Presidents, John A. Gornick, Sr., John H. Thatcher, Jr.; Assistant Vice President, Roy A. Blackwell, Jr.; Secretary-Treasurer, Edward A. Pacey.

DIRECTORS FOR 1968

George W. Staples, John A. Gornick, Sr., John H. Thatcher, Jr.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 38,548.70         |
| Installment loans .....  | 456,151.29           |
| Notes discounted and/or purchased .....  | 252,674.69           |
| United States Government Obligations .....   | 64,597.63            |
| Furniture and fixtures .....   | 5,962.25             |
| Leasehold Improvements .....   | 1,715.07             |
| Automobiles Owned .....  | 2,878.55             |
| Other Assets .....   | 2,321.12             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 824,849.30</b> |
| <b>LIABILITIES</b>   |                      |
| Savings deposits .....   | \$ 130,698.64        |
| Thrift-Investment Certificates .....   | 284,588.67           |
| Unearned interest and discounts .....  | 135,082.74           |
| Dealers' Reserves .....  | 8,157.65             |
| Amounts set aside for interest, taxes, and other expenses .....  | 11,913.45            |
| Other Liabilities .....  | 2,091.35             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 572,532.50</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 200,000.00        |
| Surplus .....  | 20,000.00            |
| Undivided profits .....  | 32,316.80            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 252,316.80</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ...  | <b>\$ 824,849.30</b> |

Organized 1968

No. BB

**BOULDER COUNTY INDUSTRIAL BANK, BOULDER**  
Boulder County

---

**OFFICERS FOR 1968**

President, Ted Jackson; Cashier, David C. Webb.

**DIRECTORS FOR 1968**

Samuel Nemirow, Ted Jackson, Melvin D. Cantor.

**GLOBE INDUSTRIAL BANK, BOULDER**

Boulder County

**OFFICERS FOR 1968**

President, Arthur L. Bronstein; Vice President, Faye B. Raymon;  
 Secretary, Sidney L. Bronstein; Treasurer, Arthur L. Bronstein;  
 Cashier, Francis M. Goldsberry.

**DIRECTORS FOR 1968**

Arthur L. Bronstein, Sidney L. Bronstein, Faye B. Raymon.

Dec. 31, 1968

**ASSETS**

|   |                        |
|---|------------------------|
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 52,781.03           |
| Installment loans .....   | 945,612.37             |
| Notes discounted and/or purchased .....   | 102,043.42             |
| United States Government Obligations .....  | 53,548.67              |
| Furniture and fixtures .....  | 7,042.53               |
| Leasehold Improvements .....  | 4,068.28               |
| Real estate owned other than bank premises .....  | 55,153.20              |
| Other Assets .....  | 2,653.85               |
| <b>TOTAL ASSETS .....</b>   | <b>\$ 1,222,903.35</b> |

**LIABILITIES**

|  |                        |
|--|------------------------|
| Notes payable to banks .....                                       | \$ 172,500.00          |
| Notes payable .....  | 275,000.00             |
| Savings deposits .....   | 165,705.30             |
| Thrift-Investment Certificates .....                               | 168,565.77             |
| Mortgages on real estate owned .....                               | 40,307.42              |
| Unearned interest and discounts .....                              | 194,667.63             |
| Dealers' Reserves .....  | 503.02                 |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 31,091.19              |
| Other Liabilities .....  | 709.14                 |
| <b>TOTAL LIABILITIES .....</b>                                     | <b>\$ 1,049,049.47</b> |

**CAPITAL ACCOUNTS**

|  |                        |
|--|------------------------|
| Common stock .....                               | \$ 100,000.00          |
| Surplus .....                                    | 10,000.00              |
| Undivided profits .....                          | 63,853.88              |
| <b>TOTAL CAPITAL ACCOUNTS .....</b>              | <b>173,853.88</b>      |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS ..</b> | <b>\$ 1,222,903.35</b> |

**BRUSH INDUSTRIAL BANK, BRUSH**  
Morgan County

---

OFFICERS FOR 1968

President, Ralph H. Stenback; Executive Vice President, John L. Stenback; Vice President, Ella M. Stenback; Treasurer, Robert I. Stenback; Secretary, Gladys M. Hanson.

DIRECTORS FOR 1968

Gladys M. Hanson, Ella M. Stenback, John L. Stenback, Ralph H. Stenback, Robert R. Stenback.

---

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 33,497.83         |
| Installment loans .....  | 486,989.25           |
| Other bonds .....  | 187,681.85           |
| Bank Premises .....  | 22,968.33            |
| Furniture and fixtures .....   | 1,291.17             |
| Automobiles Owned .....  | 2,160.63             |
| Other Assets .....   | 17,981.33            |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 752,570.39</b> |
| <br><b>LIABILITIES</b>   |                      |
| Savings deposits .....   | 202,840.88           |
| Thrift-Investment Certificates .....   | 404,300.00           |
| Unearned interest and discounts .....  | 13,296.00            |
| Dealers' Reserves .....  | 227.27               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 620,664.15</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 50,000.00         |
| Surplus .....  | 50,000.00            |
| Undivided profits .....  | 31,906.24            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 131,906.24</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 752,570.39</b> |

**COLORADO INDUSTRIAL BANK OF COLORADO  
SPRINGS, COLORADO SPRINGS**  
El Paso County

OFFICERS FOR 1968

President, Ted Jackson; Vice Presidents, Melvin Cantor, Gary Friedman; Secretary, B. Kahl.

DIRECTORS FOR 1968

R. C. Dannecker, Ted Jackson, Samuel Nemirow.

Dec. 31, 1968

ASSETS

|  |                      |
|--|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 14,052.80         |
| Installment loans .....  | 116,325.05           |
| Notes discounted and/or purchased .....  | 214,985.46           |
| United States Government Obligations .....   | 150,000.00           |
| Furniture and fixtures .....   | 3,670.54             |
| Leasehold Improvements .....   | 7,040.72             |
| Other Assets .....   | 22,435.46            |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 528,510.03</b> |

LIABILITIES

|  |                      |
|--|----------------------|
| Savings deposits .....   | 1,360.00             |
| Thrift-Investment Certificates .....                             | 28,187.50            |
| Unearned interest and discounts .....                            | 60,830.36            |
| Dealers' Reserves .....  | 9,568.88             |
| Amounts set aside for interests, taxes, and other expenses ..... | 280.00               |
| Other Liabilities .....  | 190,886.47           |
| <b>TOTAL LIABILITIES</b> .....                                   | <b>\$ 291,113.21</b> |

CAPITAL ACCOUNTS

|   |                      |
|---|----------------------|
| Common stock .....                                  | \$ 200,000.00        |
| Surplus .....                                       | 20,000.00            |
| Undivided profits .....                             | 17,396.82            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 237,396.82</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 528,510.03</b> |



**COLORADO SPRINGS THRIFT INDUSTRIAL BANK,  
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1968

President, Lloyd M. Boyd; Executive Vice President and Cashier, John Narad; Vice President, Joseph H. Lawyer; Vice President and Secretary, Edward L. Johnson.

DIRECTORS FOR 1968

Edward L. Johnson, H. Wallace Merryman, Allen E. Weidman.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 235,000.00        |
| <b>TOTAL ASSETS</b> .....   | <u>\$ 235,000.00</u> |
| <br><b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 200,000.00        |
| Surplus .....   | 20,000.00            |
| Undivided Profits .....   | 10,000.00            |
| Unused organizational expense .....   | 5,000.00             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <u>\$ 235,000.00</u> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <u>\$ 235,000.00</u> |

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

El Paso County

OFFICERS FOR 1968

Chairman of the Board, R. Earl O'Keefe; President, Richard L. McDowell; Vice President Maurice C. Finley; Assistant Secretary, Line L. Cummings.

DIRECTORS FOR 1968

Maurice C. Finley, Richard L. McDowell, R. Earl O'Keefe.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 22,071.09         |
| Installment loans .....  | 582,198.42           |
| Notes discounted and/or purchased .....  | 121,089.22           |
| Furniture and fixtures .....   | 3,119.25             |
| Other Assets .....   | 1,396.18             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 729,874.16</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 300,000.00        |
| Savings deposits .....   | 66,511.46            |
| Thrift-Investment Certificates .....   | 37,611.46            |
| Unearned interest and discounts .....  | 91,667.44            |
| Dealers' Reserves .....  | 3,491.82             |
| Amounts set aside for interest, taxes, and other expenses .....  | 4,164.28             |
| Other Liabilities .....  | 541.13               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 503,987.59</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 165,000.00        |
| Surplus .....  | 35,000.00            |
| Undivided profits .....  | 25,886.57            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 225,886.57</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 729,874.16</b> |

**ROCKY MOUNTAIN INDUSTRIAL BANK,  
COLORADO SPRINGS**

El Paso County

**OFFICERS FOR 1968**

President, Harry A. Scurr; Executive Vice President, Clifford E. Katalin, Vice Presidents, George Thomas, Richard A. Van Winkle; Assistant Secretary-Treasurer, John Henriksen.

**DIRECTORS FOR 1968**

Clifford E. Katalin, Harry A. Scurr, Roy W. Simmons, Richard A. Van Winkle.

Dec. 31, 1968

**ASSETS**

|  |                        |
|--|------------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 80,424.47           |
| Installment loans .....  | 2,295,338.49           |
| Notes discounted and/or purchased .....  | 26,228.55              |
| United States Government Obligations .....   | 181,871.47             |
| Furniture and fixtures .....   | 2,253.28               |
| Leasehold Improvements .....   | 47,065.15              |
| Real estate owned other than bank premises .....   | 3,305.95               |
| Automobiles Owned .....  | 1,793.05               |
| Other Assets .....   | 9,694.11               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 2,647,974.52</b> |

**LIABILITIES**

|   |                        |
|---|------------------------|
| Notes payable .....   | \$ 275,000.00          |
| Savings deposits .....  | 1,299,374.39           |
| Thrift-Investment Certificates .....                            | 398,161.50             |
| Unearned interest and discounts .....                           | 354,212.49             |
| Dealers' Reserves .....   | 10.14                  |
| Amounts set aside for interest, taxes, and other expenses ..... | 48,460.23              |
| Other Liabilities .....   | 26,106.43              |
| <b>TOTAL LIABILITIES</b> .....                                  | <b>\$ 2,401,325.18</b> |

**CAPITAL ACCOUNTS**

|   |                        |
|---|------------------------|
| Common stock .....                                | \$ 117,000.00          |
| Surplus .....                                     | 33,000.00              |
| Undivided profits .....                           | 96,649.34              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....               | <b>\$ 246,649.34</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ... | <b>\$ 2,647,974.52</b> |

**WESTERN INDUSTRIAL BANK OF COLORADO  
SPRINGS, COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1968

President, Edwin L. Prestridge; Vice Presidents, Royce Brimberry, George A. Rice; Vice President and Cashier, Lavar A. Rueckert; Vice President and Assistant Secretary, John M. Murphy, Jr.; Secretary, Jack C. Guynn; Treasurer, Martin V. O'Brien.

DIRECTORS FOR 1968

Edwin L. Prestridge, Royce Brimberry, George A. Rice, John M. Murphy, Jr., Jack C. Guynn.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 134,999.81        |
| Installment loans .....   | 192,479.32           |
| Leasehold Improvements .....  | 294.42               |
| Other Assets .....  | 12,65                |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 327,786.20</b> |
| <b>LIABILITIES</b>  |                      |
| Unearned interest and discounts .....   | \$ 49,040.32         |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 5,599.52             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 54,639.84</b>  |
| <b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 200,000.00        |
| Surplus .....   | 20,000.00            |
| Undivided profits .....   | 53,146.36            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 273,146.36</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 327,786.20</b> |

**FIRST INDUSTRIAL BANK OF ADAMS COUNTY,  
COMMERCE CITY**

Adams County

OFFICERS FOR 1968

President, Robert Cohen; Vice President Simon Cohen; Secretary-Treasurer, Jacklyn Cohen.

DIRECTORS FOR 1968

Jacklyn Cohen, Robert Cohen, Simon Cohen.

|  | Dec. 31, 1968       |
|--|---------------------|
| <b>ASSETS</b>  |                     |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 1,834.11         |
| Notes discounted and/or purchased .....  | 34,266.51           |
| United States Government Obligations .....   | 20,000.00           |
| Leasehold Improvements .....   | 4,808.35            |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 60,908.97</b> |
| <br><b>LIABILITIES</b>   |                     |
| Notes payable to banks .....   | \$ 2,415.89         |
| Savings deposits .....   | 308.63              |
| Amounts set aside for interest, taxes, and other expenses .....  | 50.34               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 2,774.86</b>  |
| <br><b>CAPITAL ACCOUNTS</b>  |                     |
| Common stock .....   | \$ 50,000.00        |
| Surplus .....  | 5,000.00            |
| Undivided profits .....  | 3,134.11            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 58,134.11</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 60,908.97</b> |

**BASIN INDUSTRIAL BANK, CORTEZ**

Montezuma County

**OFFICERS FOR 1968**

President, Francis R. Stockdale; Chairman of Board, Jack Hawkins; Executive Vice President, Charles E. Stockdale; Secretary, Venita Hill.

**DIRECTORS FOR 1968**

Francis R. Stockdale, Jack Hawkins, Charles E. Stockdale, Floyd Bradfield, Vincil Lester.

Dec. 31, 1968

**ASSETS**

|  |                      |
|--|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 36,984.99         |
| Notes discounted and/or purchased .....  | 533,845.66           |
| Other bonds .....  | 156,228.50           |
| Furniture and fixtures .....   | 6,096.81             |
| Real estate owned other than bank premises .....   | 31,696.92            |
| Other Assets .....   | 14,307.85            |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 779,160.73</b> |

**LIABILITIES**

|   |                      |
|---|----------------------|
| Savings deposits .....  | \$ 433,750.60        |
| Thrift-Investment Certificates .....                            | 144,847.13           |
| Unearned interest and discounts .....                           | 72,589.92            |
| Dealers' Reserves .....   | 64.67                |
| Amounts set aside for interest, taxes, and other expenses ..... | 4,817.15             |
| <b>TOTAL LIABILITIES</b> .....                                  | <b>\$ 656,069.47</b> |

**CAPITAL ACCOUNTS**

|   |                      |
|---|----------------------|
| Common stock .....                                  | \$ 75,000.00         |
| Surplus .....                                       | 25,020.00            |
| Undivided profits .....                             | 23,071.26            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 123,091.26</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 779,160.73</b> |

**CRAIG INDUSTRIAL BANK, CRAIG**  
Moffat County

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**OFFICERS FOR 1968**

President, Ted Jackson; Vice President, William R. Faddis; Secretary, B. Kahl; Assistant Secretary, Joseph Adducci; Vice President, Stanley Saterberg.

**DIRECTORS FOR 1968**

Ted Jackson, Samuel Nemirow, R. C. Dannecker.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 21,247.62         |
| Installment loans  | 497,233.79           |
| Other bonds  | 10,124.24            |
| Furniture and fixtures   | 2,683.88             |
| Other Assets   | 975.16               |
| <b>TOTAL ASSETS</b>  | <b>\$ 532,264.69</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable  | \$ 220,310.47        |
| Savings deposits   | 82,164.15            |
| Thrift-Investment Certificates   | 54,480.35            |
| Unearned interest and discounts  | 72,683.95            |
| Dealers' Reserves  | 2,488.86             |
| Amounts set aside for interest, taxes, and other expenses  | 16,471.36            |
| Other Liabilities  | 3,056.44             |
| <b>TOTAL LIABILITIES</b>   | <b>\$ 451,655.58</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock   | \$ 50,000.00         |
| Surplus  | 5,000.00             |
| Undivided profits  | 25,609.11            |
| <b>TOTAL CAPITAL ACCOUNTS</b>  | <b>\$ 80,609.11</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>  | <b>\$ 532,264.69</b> |

**AVCO INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1968

President, Ted Jackson; Vice Presidents, Victor J. Steele, Melvin Cantor; Secretary, B. Kahl.

DIRECTORS FOR 1968

R. C. Dannecker, Ted Jackson, Samuel Nemirow.

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Dec. 31, 1968

ASSETS

|  |                      |
|--|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 5,507.29          |
| Installment loans .....  | 589,831.06           |
| Notes discounted and/or purchased .....  | 105,370.91           |
| Leasehold Improvements .....   | 4,415.24             |
| Other Assets .....   | 64,116.60            |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 769,241.10</b> |

LIABILITIES

|   |                      |
|---|----------------------|
| Thrift-Investment Certificates .....                            | 4,350.00             |
| Unearned interest and discounts .....                           | 127,683.42           |
| Dealers' Reserves .....   | 2,663.45             |
| Amounts set aside for interest, taxes, and other expenses ..... | 18,438.81            |
| Other Liabilities .....   | 385,148.37           |
| <b>TOTAL LIABILITIES</b> .....                                  | <b>\$ 538,284.05</b> |

CAPITAL ACCOUNTS

|  |                      |
|--|----------------------|
| Common stock .....                               | \$ 100,000.00        |
| Surplus .....                                    | 10,000.00            |
| Undivided profits .....                          | 120,957.05           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....              | <b>\$ 230,957.05</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .. | <b>\$ 769,241.10</b> |



**CAPITOL INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1968

President, Edward H. Brooks; Vice Presidents, Herbert M. Crane, Raphael J. Casey; Secretary-Treasurer, Morris E. Kramish.

DIRECTORS FOR 1968

Raphael J. Casey, Herbert M. Crane, Morris E. Kramish.

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|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 16,845.54           |
| Installment loans .....   | 1,041,542.51           |
| Furniture and fixtures .....  | 2,193.61               |
| Leasehold Improvements .....  | 271.73                 |
| Other Assets .....  | 433.00                 |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,061,286.39</b> |
| <br><b>LIABILITIES</b>  |                        |
| Notes payable .....   | \$ 435,047.44          |
| Unearned interest and discounts .....   | 172,752.57             |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 25,271.40              |
| Other Liabilities .....   | 7,221.88               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 640,293.29</b>   |
| <br><b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 150,000.00          |
| Surplus .....   | 15,000.00              |
| Undivided profits .....   | 255,993.10             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 420,993.10</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ....  | <b>\$ 1,061,286.39</b> |

**CENTENNIAL INDUSTRIAL BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

President, Ronald E. DuFault; Vice President, Frank I. Schmidt;  
Vice President, Donald M. Mercy; Secretary-Treasurer, Norman R.  
DuFault.

**DIRECTORS FOR 1968**

Norman R. DuFault, Keith E. Common, Ronald E. DuFault, Frank I.  
Schmidt, Donald M. Mercy.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 12,320.83         |
| Instalment loans .....  | 419,964.06           |
| Notes discounted and/or purchased .....   | 97,348.03            |
| United States Government Obligations .....  | 3,880.56             |
| Furniture and fixtures .....  | 1,692.69             |
| Leasehold Improvements .....  | 4,183.79             |
| Real estate owned other than bank premises .....  | 23,193.99            |
| Automobiles Owned .....   | 2,069.25             |
| Other Assets .....  | 5,935.76             |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 570,588.96</b> |
| <b>LIABILITIES</b>  |                      |
| Notes payable to banks .....  | \$ 180,000.00        |
| Notes payable .....   | 19,600.54            |
| Savings deposits .....  | 86,445.51            |
| Thrift-Investment Certificates .....  | 42,000.00            |
| Mortgages on real estate owned .....  | 14,801.39            |
| Unearned interest and discounts .....   | 61,640.76            |
| Dealers' Reserves .....   | 12,710.17            |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 3,903.19             |
| Other Liabilities .....   | 2,455.22             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 423,556.78</b> |
| <b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 106,440.00        |
| Surplus .....   | 17,560.00            |
| Undivided profits .....   | 23,032.18            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 147,032.18</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 570,588.96</b> |

**COLORADO INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1968**

President, Ted Jackson; Vice President, Stanley Saterberg; Secretary, B. Kahl, Cashier, Joseph Adducci.

**DIRECTORS FOR 1968**

R. C. Dannecker, Samuel Nemirow, Ted Jackson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 390,055.68          |
| Installment loans .....  | 7,709,498.61           |
| United States Government Obligations .....   | 374,290.71             |
| Furniture and fixtures .....   | 138.00                 |
| Other Assets .....   | 201,720.05             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 8,675,703.05</b> |
| <br><b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 2,918,902.80        |
| Thrift-Investment Certificates .....   | 1,095,482.71           |
| Unearned interest and discounts .....  | 1,560,184.57           |
| Amounts set aside for interest, taxes, and other expenses .....  | 12,325.23              |
| Other Liabilities .....  | 1,409,748.09           |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 6,996,643.40</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 300,000.00          |
| Surplus .....  | 275,000.00             |
| Undivided profits .....  | 1,104,059.65           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 1,679,059.65</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 8,675,703.05</b> |

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK,  
DENVER**  
Denver County

OFFICERS FOR 1968

President, C. Shelton Baker; Vice Presidents, Donald L. Smith, Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, Richard L. Haubert; Treasurer, Edward K. Waldron; Secretary William O. Evans.

DIRECTORS FOR 1968

C. Shelton Baker, Raymond G. Bray, William O. Evans, Richard L. Haubert, Robert L. Heimert, R. D. Hoffman, John M. Sheehan.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 5,040.66          |
| Installment loans .....  | 371,705.56           |
| Other Assets .....   | 1,518.28             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 378,264.50</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | 185,420.09           |
| Unearned interest and discounts .....  | 57,747.37            |
| Amounts set aside for interest, taxes, and other expenses .....  | 8,946.83             |
| Other Liabilities .....  | 8,948.71             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 261,063.00</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 75,000.00         |
| Surplus .....  | 5,625.00             |
| Undivided profits .....  | 36,576.50            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 117,201.50</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ...  | <b>\$ 378,264.50</b> |

**COMMERCIAL INDUSTRIAL BANK, DENVER**

Denver County

**OFFICERS FOR 1968**

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

**DIRECTORS FOR 1968**

John C. Lockridge, Henry Luby, Richard C. Luby.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 61,897.61           |
| Installment loans .....   | 1,192,852.60           |
| Notes discounted and/or purchased .....   | 1,103,168.46           |
| Corporate stocks .....  | 156,029.53             |
| Furniture and fixtures .....  | 3,606.51               |
| Leasehold Improvements .....  | 1,502.20               |
| Real estate owned other than bank premises .....  | 24,757.06              |
| Automobiles Owned .....   | 5,698.52               |
| Other Assets .....  | 48,509.60              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,598,022.09</b> |
| <b>LIABILITIES</b>  |                        |
| Notes payable to banks .....  | \$ 1,290,000.00        |
| Notes payable .....   | 76,736.64              |
| Savings deposits .....  | 85,892.91              |
| Thrift-Investment Certificates .....  | 26,982.08              |
| Unearned interest and discounts .....   | 219,815.34             |
| Dealers' Reserves .....   | 6,116.49               |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 29,677.49              |
| Other Liabilities .....   | 115.45                 |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,735,336.40</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 500,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 230,415.50             |
| Reserves .....  | 32,270.19              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 862,685.69</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 2,598,022.09</b> |

**CONTINENTAL INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1968

President, Herbert M. Crane; Vice President, Raphael J. Casey; Vice President and Secretary-Treasurer, Morris E. Kramish.

DIRECTORS FOR 1968

Raphael J. Casey, Herbert M. Crane, Morris E. Kramish.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 201,927.44          |
| Installment loans .....  | 2,238,998.09           |
| Furniture and fixtures .....   | 8,751.75               |
| Automobiles Owned .....  | 1,414.64               |
| Other Assets .....   | 11,922.42              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 2,463,014.34</b> |
| <br><b>LIABILITIES</b>   |                        |
| Notes payable .....  | \$ 958,334.43          |
| Savings deposits .....   | 466,013.01             |
| Thrift-Investment Certificates .....   | 128,300.00             |
| Unearned interest and discounts .....  | 366,984.77             |
| Amounts set aside for interest, taxes, and other expenses .....  | 68,038.80              |
| Other Liabilities .....  | 51,778.41              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 2,039,449.42</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 100,000.00          |
| Surplus .....  | 10,000.00              |
| Undivided profits .....  | 313,564.92             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 423,564.92</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 2,463,014.34</b> |

**EAST COLORADO INDUSTRIAL BANK DENVER**  
Denver County

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**OFFICERS FOR 1968**

President, Ted Jackson; Vice President, Victor J. Steele; Vice President, Ralph Raskin, Secretary, B. Kahl.

**DIRECTORS FOR 1968**

R. C. Dannecker, Samuel Nemirow, Ted Jackson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 62,725.92           |
| Installment loans .....  | 1,115,003.35           |
| United States Government Obligations .....   | 60,601.85              |
| Other Assets .....   | 35,098.23              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,273,429.35</b> |
| <br><b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 533,369.54          |
| Thrift-Investment Certificates .....   | 103,749.10             |
| Unearned interest and discounts .....  | 210,681.70             |
| Amounts set aside for interest, taxes, and other expenses .....  | 12,831.13              |
| Other Liabilities .....  | 73,695.63              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 934,327.10</b>   |
| <br><b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 200,000.00          |
| Surplus .....  | 20,000.00              |
| Undivided profits .....  | 119,102.25             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 339,102.25</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 1,273,429.35</b> |

**FAMILY INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1968

President, Edward Fiterman; Vice President, P. Trainor; Secretary-Treasurer, George L. Kane.

DIRECTORS FOR 1968

Edward Fiterman, George L. Kane, Frank J. Lane, Phil Trainor, Charles Graves.

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Dec. 31, 1968

ASSETS

|  |           |                   |
|--|-----------|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$        | 3,390.34          |
| Installment loans  |           | 724,075.77        |
| Furniture and fixtures   |           | 8,747.21          |
| Other Assets   |           | 12,961.24         |
| <b>TOTAL ASSETS</b>  | <b>\$</b> | <b>749,174.56</b> |

LIABILITIES

|   |           |                   |
|---|-----------|-------------------|
| Notes payable   | \$        | 278,800.00        |
| Unearned interest and discounts                           | \$        | 132,640.04        |
| Amounts set aside for interest, taxes, and other expenses |           | 994.31            |
| Other Liabilities   |           | 162.10            |
| <b>TOTAL LIABILITIES</b>                                  | <b>\$</b> | <b>412,596.45</b> |

CAPITAL ACCOUNTS

|   |           |                   |
|---|-----------|-------------------|
| Common stock                                  | \$        | 100,000.00        |
| Surplus                                       | \$        | 45,000.00         |
| Undivided profits                             | \$        | 191,578.11        |
| <b>TOTAL CAPITAL ACCOUNTS</b>                 | <b>\$</b> | <b>336,578.11</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> | <b>\$</b> | <b>749,174.56</b> |



**FIRST CONTINENTAL INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1968

President, Herbert M. Crane; Vice President, Raphael J. Casey;  
Vice President and Secretary-Treasurer, Morris E. Kramish.

DIRECTORS FOR 1968

Herbert M. Crane, Raphael J. Casey, Morris E. Kramish.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 9,435.86          |
| Installment loans .....   | 785,507.01           |
| Furniture and fixtures .....  | 741.85               |
| Other Assets .....  | 5,873.60             |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 803,142.67</b> |
| <br><b>LIABILITIES</b>  |                      |
| Notes payable .....   | \$ 268,221.23        |
| Thrift-Investment Certificates .....  | 1,213.06             |
| Unearned interest and discounts .....   | 145,409.30           |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 18,525.56            |
| Other Liabilities .....   | 9,857.37             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 443,226.52</b> |
| <br><b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 200,000.00        |
| Surplus .....   | 35,000.00            |
| Undivided profits .....   | 124,916.15           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 359,916.15</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 803,142.67</b> |

**GOVERNMENT EMPLOYEES INDUSTRIAL BANK  
DENVER**

Denver County

OFFICERS FOR 1968

Chairman of the Board, Lorimer A. Davidson; President, Raymond F. Rodgers; Vice President and Cashier, William G. Cain; Vice Presidents, Ernest L. Marks, Thomas W. Hobbs; Secretary, George F. Lewin; Treasurer, Henry J. Collins; Assistant Cashier, Calvert H. Clingenpeel.

DIRECTORS FOR 1968

William G. Cain, Lorimer A. Davidson, Leo Goodwin, Jr., Harvey B. Gram, Jr., David Lloyd Kreeger, George F. Lewin, Raymond F. Rodgers.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 240,000.00        |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 240,000.00</b> |
| <br><b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 200,000.00        |
| Surplus .....   | 40,000.00            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 240,000.00</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 240,000.00</b> |

**THE LABOR FINANCE INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1968

President, William H. Thornton; Vice President, William H. Thornton, Jr.; Secretary-Treasurer, Rita M. Thornton.

DIRECTORS FOR 1968

Rita M. Thornton, William H. Thornton, William H. Thornton, Jr.

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|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 9,404.26          |
| Installment loans .....   | 61,601.26            |
| United States Government Obligations .....  | 180,000.00           |
| Corporate stocks .....  | 1.00                 |
| Furniture and fixtures .....  | 504.50               |
| Other Assets .....  | 19.00                |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 251,530.02</b> |
| <br><b>LIABILITIES</b>  |                      |
| Savings deposits .....  | \$ 14,556.47         |
| Unearned interest and discounts .....   | 21,483.44            |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 562.85               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 36,602.76</b>  |
| <br><b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 100,000.00        |
| Surplus .....   | 50,000.00            |
| Undivided profits .....   | 64,927.26            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 214,927.26</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 251,530.02</b> |

**LEEMAN INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1968

President, Harry B. Leeman; Vice President, Robert E. Lane; Secretary-Treasurer, Rose A. Honeyman; Assistant Secretary, Robert E. Lane.

DIRECTORS FOR 1968

Robert E. Lane, Harry B. Leeman, Rose A. Honeyman.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 225,078.57          |
| Installment loans .....  | 1,703,840.40           |
| Other bonds .....  | 12,000.00              |
| Corporate stocks .....   | 659,646.60             |
| Bank Premises .....  | 42,899.43              |
| Furniture and fixtures .....   | 1,645.85               |
| Real estate owned other than bank premises .....   | 323,376.25             |
| Other Assets .....   | 3,914.44               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 2,972,401.54</b> |
| <b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 348,542.06          |
| Unearned interest and discounts .....  | 245,818.03             |
| Amounts set aside for interest, taxes, and other expenses .....  | 76,384.75              |
| Other Liabilities .....  | 2,039.88               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 672,784.72</b>   |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 250,000.00          |
| Surplus .....  | 1,500,000.00           |
| Undivided profits .....  | 549,616.82             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 2,299,616.82</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 2,972,401.54</b> |

**MERCHANTS INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1968

President, Harry R. Cohen; Executive Vice President, Lester Gold;  
Vice President, Eldon L. Miller.

DIRECTORS FOR 1968

Harry R. Cohen, Lester Gold, Eldon L. Miller, Don C. Moen.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 429,486.36          |
| Installment loans .....   | 1,240,651.66           |
| Notes discounted and/or purchased .....   | 137,684.37             |
| Other bonds .....   | 121,140.87             |
| Corporate stocks .....  | 60,484.60              |
| Furniture and fixtures .....  | 17,138.24              |
| Leasehold Improvements .....  | 17,696.56              |
| Real estate owned other than bank premises .....  | 3,383.10               |
| Automobiles Owned Net of Depr. ....   | 6,132.94               |
| Other Assets .....  | 22,640.63              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 2,056,439.33</b> |
| <b>LIABILITIES</b>  |                        |
| Savings deposits .....  | 1,002,765.12           |
| Thrift-Investment Certificates .....  | 459,875.87             |
| Unearned interest and discounts .....   | 246,831.35             |
| Dealers' Reserves .....   | 5,155.63               |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 20,952.48              |
| Other Liabilities .....   | 5,679.86               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,741,260.31</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 100,000.00          |
| Surplus .....   | 100,000.00             |
| Undivided profits .....   | 115,179.02             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 315,179.02</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 2,056,439.33</b> |

**METROPOLITAN INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1968

President, Jacob Lederman; Vice Presidents, Fannie Lederman, Victor Lederman; Vice President and Treasurer, Marvin Lederman; Secretary, Sidney Zahalsky.

DIRECTORS FOR 1968

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

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 133,628.53          |
| Installment loans .....  | 3,194,561.32           |
| Corporate stocks .....   | 1,084,995.88           |
| Bank Premises .....  | 279,557.40             |
| Furniture and fixtures .....   | 16,493.64              |
| Leasehold Improvements .....   | 11,166.54              |
| Real estate owned other than bank premises .....   | 83,955.52              |
| Automobiles Owned .....  | 41,191.18              |
| Other Assets .....   | 29,116.20              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 4,874,666.21</b> |
| <b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 1,483,231.36        |
| Thrift-Investment Certificates .....   | 1,473,126.51           |
| Mortgages on real estate owned .....   | 115,955.37             |
| Unearned interest and discounts .....  | 487,727.00             |
| Dealers' Reserves .....  | 201,581.72             |
| Amounts set aside for interest, taxes, and other expenses .....  | 51,300.77              |
| Other Liabilities .....  | 8,759.54               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 3,821,682.27</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 528,040.00          |
| Surplus .....  | 218,020.20             |
| Undivided profits .....  | 306,923.74             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 1,052,983.94</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 4,874,666.21</b> |

**PARK INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1968**

President, Jack W. Lampl, Jr., Vice Presidents, Eric Bruch, Milton Katz, Jack L. Blackstone; Treasurer and Cashier, Harold N. Ullestad; Secretary, James E. Wanner; Assistant Treasurer, Kenneth A. Huntington; Assistant Secretary, Bernice H. Efferth.

**DIRECTORS FOR 1968**

Eric Bruch, Jack W. Lampl, Jr., James E. Wanner.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 21,435.37           |
| Installment loans .....  | 707,386.40             |
| Notes discounted and/or purchased .....  | 278,456.31             |
| Furniture and fixtures .....   | 3,792.36               |
| Leasehold Improvements .....   | 154.56                 |
| Other Assets .....   | 1,919.17               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,013,144.17</b> |
| <b>LIABILITIES</b>   |                        |
| Notes payable .....  | \$ 467,329.47          |
| Savings deposits .....   | 23,799.62              |
| Thrift-Investment Certificates .....   | 69,998.34              |
| Unearned interest and discounts .....  | 181,699.57             |
| Dealers' Reserves .....  | 866.63                 |
| Amounts set aside for interest, taxes, and other expenses .....  | 19,310.81              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 763,004.44</b>   |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 150,000.00          |
| Surplus .....  | 15,000.00              |
| Undivided profits .....  | 85,139.73              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 250,139.73</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 1,013,144.17</b> |

**SECURITY INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1968

President-Treasurer, David Golden; Executive Vice President, Larry P. Melnick; Vice President and Assistant Secretary, Ruth Golden; Vice Presidents, Marvin Richman, Jerry Strongman; Secretary, Stephen S. Golden; Assistant Secretary Joseph Golinsky.

DIRECTORS FOR 1968

David Golden, Ruth Golden, Stephen S. Golden, Larry P. Melnick.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 74,096.65           |
| Installment loans .....  | 3,077,981.78           |
| Furniture and fixtures .....   | 52,792.47              |
| Leasehold Improvements .....   | 40,616.04              |
| Automobiles Owned .....  | 4,683.84               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 3,250,170.78</b> |
| <b>LIABILITIES</b>   |                        |
| Notes payable to banks .....   | \$ 840,945.21          |
| Notes payable .....  | 291,114.86             |
| Savings deposits .....   | 232,382.33             |
| Mortgages on real estate owned .....   | 603,202.15             |
| Unearned interest and discounts .....  | 1,692.00               |
| Dealers' Reserves .....  | 242,246.31             |
| Amounts set aside for interest, taxes, and other expenses .....  | 84,954.95              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 2,296,537.81</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 100,000.00          |
| Surplus .....  | 400,000.00             |
| Undivided profits .....  | 453,632.97             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 953,632.97</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 3,250,170.78</b> |



**THRIFT INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1968**

President, Lloyd Boyd; Executive Vice President, A. E. Weidman; Vice Presidents, J. Thomas Van Dalfsen, B. J. Belleci, Thomas H. Pentecost; Vice President and Secretary, E. L. Johnson; Vice President and Assistant Secretary, Robert R. Lux; Vice President and Cashier, Joseph S. Lawyer; Treasurer, H. W. Merryman; Assistant Treasurer, William Brach; Comptroller, Owen E. Metzler; Assistant Vice President, Angela J. Kronke.

**DIRECTORS FOR 1968**

Lloyd Boyd, E. L. Johnson, Robert R. Lux, H. W. Merryman, A. E. Weidman.

Dec. 31, 1968

**ASSETS**

|   |                      |
|---|----------------------|
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 6,161.06          |
| Installment loans .....   | 535,449.29           |
| Notes discounted and/or purchased .....   | 108,665.96           |
| Other bonds .....   | 49,526.86            |
| Other Assets .....  | 19,620.10            |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 719,423.27</b> |

**LIABILITIES**

|  |                      |
|--|----------------------|
| Notes payable .....  | \$ 176,360.12        |
| Savings deposits .....   | 88,086.96            |
| Unearned interest and discounts .....                              | 120,466.52           |
| Dealers' Reserves .....  | 2,651.63             |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 7,261.93             |
| Other Liabilities .....  | 59,348.24            |
| <b>TOTAL LIABILITIES</b> .....                                     | <b>\$ 454,175.40</b> |

**CAPITAL ACCOUNTS**

|  |                      |
|--|----------------------|
| Common stock .....                               | \$ 100,000.00        |
| Surplus .....                                    | 60,000.00            |
| Undivided profits .....                          | 105,247.87           |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....              | <b>\$ 265,247.87</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .. | <b>\$ 719,423.27</b> |

**WESTERN INDUSTRIAL BANK OF UNIVERSITY HILLS,  
DENVER**

Denver County

OFFICERS FOR 1968

President, Edwin L. Prestridge; Vice Presidents, Royce Brimberry, George A. Rice; Vice President and Cashier, R. B. Kahl; Vice President and Assistant Secretary, John M. Murphy, Jr., Secretary, Jack C. Guynn; Treasurer, Martin V. O'Brien.

DIRECTORS FOR 1968

Edwin L. Prestridge, Royce Brimberry, George A. Rice, John M. Murphy, Jr., Jack C. Guynn.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 22,714.70         |
| Installment loans .....  | 271,447.15           |
| Notes discounted and/or purchased .....  | 1,550.62             |
| United States Government Obligations .....   | 73,651.52            |
| Leasehold Improvements .....   | 605.83               |
| Other Assets .....   | 672.00               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 370,641.82</b> |
| <b>LIABILITIES</b>   |                      |
| Unearned interest and discounts .....  | 76,506.20            |
| Amounts set aside for interest, taxes, and other expenses .....  | 11,170.29            |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 87,676.49</b>  |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 200,000.00        |
| Surplus .....  | 20,000.00            |
| Undivided profits .....  | 62,965.33            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 282,965.33</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 370,641.82</b> |

**ENGLEWOOD COLORADO INDUSTRIAL BANK,  
ENGLEWOOD**  
Arapahoe County

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OFFICERS FOR 1968

President, Ted Jackson; Vice President Victor J. Steele; Vice President, C. M. Oglesby; Secretary, B. Kahl.

DIRECTORS FOR 1968

R. C. Dannecker, Samuel Nemirow, Ted Jackson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 81,492.22           |
| Installment loans .....  | 2,506,101.51           |
| United States Government Obligations .....   | 119,713.27             |
| Other Assets .....   | 64,305.41              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 2,771,612.41</b> |
| <br><b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 605,847.28          |
| Thrift-Investment Certificates .....   | 272,481.09             |
| Unearned interest and discounts .....  | 478,418.22             |
| Amounts set aside for interest, taxes, and other expenses .....  | 69,919.19              |
| Other Liabilities .....  | 520,668.43             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 1,947,334.21</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 100,000.00          |
| Surplus .....  | 125,000.00             |
| Undivided profits .....  | 599,278.20             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 824,278.20</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 2,771,612.41</b> |

**SOUTH CONTINENTAL INDUSTRIAL BANK,  
ENGLEWOOD**  
Arapahoe County

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OFFICERS FOR 1968

President, Herbert M. Crane; Vice President, Raphael J. Casey; Vice President and Secretary-Treasurer, Morris E. Kramish.

DIRECTORS FOR 1968

Raphael J. Casey, Herbert M. Crane, Morris E. Kramish.

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|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 8,994.54          |
| Installment loans .....  | 153,951.79           |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 162,946.33</b> |
| <br><b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 9,719.47          |
| Unearned interest and discounts .....  | 33,300.44            |
| Amounts set aside for interest, taxes, and other expenses .....  | 895.00               |
| Other Liabilities .....  | 1,371.49             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 45,286.40</b>  |
| <br><b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 7,659.93             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 117,659.93</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 162,946.33</b> |

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

---

OFFICERS FOR 1968

President, Ted Jackson, Vice Presidents, Mel Cantor, Larry Vette;  
Secretary, B. Kahl; Cashier, Joseph Adducci.

DIRECTORS FOR 1968

Ted Jackson, Samuel Nemirow. R. C. Dannecker.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 58,273.17           |
| Notes discounted and/or purchased .....   | 1,547,472.96           |
| United States Government Obligations .....  | 9,735.47               |
| Other bonds .....   | 67,503.17              |
| Real estate owned other than bank premises .....  | 3,362.86               |
| Other Assets .....  | 34,898.76              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,721,246.39</b> |
| <b>LIABILITIES</b>  |                        |
| Notes payable .....   | \$ 475,183.31          |
| Savings deposits .....  | 172,089.27             |
| Thrift-Investment Certificates .....  | 537,099.11             |
| Unearned interest and discounts .....   | 237,087.88             |
| Dealers' Reserves .....   | 13,329.33              |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 23,728.21              |
| Other Liabilities .....   | 31,210.48              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,489,727.59</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 60,000.00           |
| Surplus .....   | 60,000.00              |
| Undivided profits .....   | 111,518.80             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 231,518.80</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,721,246.39</b> |

## GLENWOOD INDUSTRIAL BANK, GLENWOOD SPRINGS

Garfield County

### OFFICERS FOR 1968

Chairman of Board, Roy E. Vanderhoof; President, John D. Vanderhoof; Vice President and Secretary, Donald L. Vanderhoof; Vice President, Richard L. Reinhard; Cashier and Treasurer, Jeanette B. Friedman.

### DIRECTORS FOR 1968

Richard L. Reinhard, Donald L. Vanderhoof, John D. Vanderhoof, Roy E. Vanderhoof.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 57,736.96           |
| Installment loans .....   | 1,139,933.06           |
| Notes discounted and/or purchased .....   | 39,261.31              |
| United States Government Obligations .....  | 51,000.00              |
| Other bonds .....   | 43,000.00              |
| Corporate stocks .....  | 79,160.64              |
| Furniture and fixtures .....  | 8,232.26               |
| Leasehold Improvements .....  | 826.52                 |
| Real estate owned other than bank premises .....  | 32,471.04              |
| Automobiles Owned .....   | 7,083.19               |
| Other Assets .....  | 18,581.64              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,477,286.62</b> |
| <b>LIABILITIES</b>  |                        |
| Notes payable to banks .....  | \$ 30,000.00           |
| Savings deposits .....  | 452,758.83             |
| Thrift-Investment Certificates .....  | 698,556.26             |
| Unearned interest and discounts .....   | 164,116.93             |
| Dealers' Reserves .....   | 1,993.63               |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 4,220.38               |
| Other Liabilities .....   | 10,431.99              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,362,078.02</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 52,500.00           |
| Surplus .....   | 27,500.00              |
| Undivided profits .....   | 35,208.60              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 115,208.60</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 1,477,286.62</b> |

**CITIZENS INDUSTRIAL BANK, GRAND JUNCTION**  
Mesa County

OFFICERS FOR 1968

President, Ted Jackson, Vice Presidents, Stanley Saterberg, Lawrence Dowd; Secretary, B. Kahl; Assistant Secretary, Joseph Adducci.

DIRECTORS FOR 1968

Samuel Nemirow, Ted Jackson.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 137,889.15          |
| Installment loans .....  | 2,228,070.09           |
| Notes discounted and/or purchased .....  | 50,229.81              |
| United States Government Obligations .....   | 402,968.35             |
| Other Assets .....   | 16,888.75              |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 2,836,046.15</b> |
| <b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 131,554.81          |
| Thrift-Investment Certificates .....   | 1,746,210.88           |
| Unearned interest and discounts .....  | 405,218.50             |
| Amounts set aside for interest, taxes, and other expenses .....  | 56,252.80              |
| Other Liabilities .....  | 51,940.14              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 2,391,177.13</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 100,000.00          |
| Surplus .....  | 100,000.00             |
| Undivided profits .....  | 244,869.02             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 444,869.02</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 2,836,046.15</b> |

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

Mesa County

OFFICERS FOR 1968

President, C. Shelton Baker; Vice Presidents, Donald L. Smith, Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann; Richard L. Haubert; Treasurer, Edward K. Waldron; Secretary Willian O. Evans.

DIRECTORS FOR 1968

C. Shelton Baker, Raymond G. Bray, William O. Evans, Richard L. Haubert, Robert L. Heimert, R. D. Hoffman, John M. Sheehan.

|   | Dec. 31, 1968 |                   |
|---|---------------|-------------------|
| <b>ASSETS</b>   |               |                   |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection | .....\$       | 1,752.52          |
| Installment loans   | .....         | 452,741.53        |
| Other Assets  | .....         | 9,075.10          |
| <b>TOTAL ASSETS</b>   | .....\$       | <b>463,569.15</b> |
| <b>LIABILITIES</b>  |               |                   |
| Notes payable   | .....\$       | 267,695.89        |
| Unearned interest and discounts   | .....         | 81,426.21         |
| Amounts set aside for interest,<br>taxes, and other expenses  | .....         | 9,515.76          |
| Other Liabilities   | .....         | 11,562.80         |
| <b>TOTAL LIABILITIES</b>  | .....\$       | <b>370,200.66</b> |
| <b>CAPITAL ACCOUNTS</b>   |               |                   |
| Common stock  | .....\$       | 50,000.00         |
| Surplus   | .....         | 5,000.00          |
| Undivided profits   | .....         | 38,368.49         |
| <b>TOTAL CAPITAL ACCOUNTS</b>   | .....\$       | <b>93,368.49</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>   | .....\$       | <b>463,569.15</b> |



**HOME LOAN INDUSTRIAL BANK, GRAND JUNCTION**  
Mesa County

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**OFFICERS FOR 1968**

President, Howard H. McMullin; Executive Vice President and Secretary, Harold E. Daniels; Assistant Vice President, Samuel Suplizio; Treasurer, James A. Bonella; Assistant Secretaries, Robert D. Rait, Laveta V. Kay; Assistant Secretary-Treasurer, Mary A. Baker.

**DIRECTORS FOR 1968**

Howard H. McMullin, Harold E. Daniels, D. Geno Saccomanno.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 19,896.92         |
| Installment loans .....  | 698,294.85           |
| United States Government Obligations .....   | 52,701.32            |
| Corporate stocks .....   | 11,872.91            |
| Furniture and fixtures .....   | 1,881.23             |
| Other Assets Accounts Receivable .....   | 660.19               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 785,307.42</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 10,000.00         |
| Savings deposits .....   | 204,601.33           |
| Thrift-Investment Certificates .....   | 340,150.00           |
| Unearned interest and discounts .....  | 95,368.79            |
| Dealers' Reserves .....  | 14,238.67            |
| Amounts set aside for interest, taxes, and other expenses .....  | 7,123.65             |
| Other Liabilities Accounts Payable .....   | 126.15               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 671,608.59</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 60,000.00         |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 43,698.83            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 113,698.83</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 785,307.42</b> |

**GREELEY INDUSTRIAL BANK, GREELEY**  
Weld County

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OFFICERS FOR 1968

President, Abe J. Gold; Vice Presidents, Joseph Naiman, Darrell Craig, Jack Wanstreet; Vice President-Treasurer, Marvin Naiman.

DIRECTORS FOR 1968

Abe J. Gold, Joseph Naiman, Marvin Naiman.

Dec. 31, 1968

ASSETS

|   |                        |
|---|------------------------|
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 34,807.08           |
| Installment loans .....   | 938,082.82             |
| Notes discounted and/or purchased .....   | 144,578.43             |
| United States Government Obligations .....  | 75,000.00              |
| Other bonds .....   | 2,500.00               |
| Bank Premises .....   | 7,314.11               |
| Leasehold Improvements .....  | 851.15                 |
| Automobiles Owned .....   | 2,647.45               |
| Other Assets .....  | 4,557.97               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,210,339.01</b> |

LIABILITIES

|  |                        |
|--|------------------------|
| Notes payable to banks .....                                       | \$ 20,000.00           |
| Notes payable .....  | 47,500.00              |
| Savings deposits .....   | 57,991.23              |
| Thrift-Investment Certificates .....                               | 649,148.91             |
| Unearned interest and discounts .....                              | 210,506.48             |
| Dealers' Reserves .....  | 9,792.35               |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 32,370.65              |
| Other Liabilities .....  | 1,585.24               |
| <b>TOTAL LIABILITIES</b> .....                                     | <b>\$ 1,028,894.86</b> |

CAPITAL ACCOUNTS

|   |                        |
|---|------------------------|
| Common stock .....                                  | \$ 130,000.00          |
| Surplus .....                                       | 30,000.00              |
| Undivided profits .....                             | 21,444.15              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 181,444.15</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 1,210,339.01</b> |

**BENEFICIAL INDUSTRIAL BANK, LAKEWOOD**  
Jefferson County

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OFFICERS FOR 1968

President, Chester L. Coughenour; Vice President, Willard R. Atchinson; Vice President and Secretary, Harold J. Robinson; Vice President and Treasurer, Charles W. Bower.

DIRECTORS FOR 1968

Willard R. Atchinson, Charles W. Bower, Chester L. Coughenour, Robert F. Haag, Harold J. Robinson.

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|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 5,021.78          |
| Installment loans (Less Reserve for Bad Debts) .....   | 709,544.83           |
| Notes discounted and/or purchased<br>(Less Reserve for Bad Debts) .....                                    | 47,978.16            |
| Furniture and fixtures .....   | 1,237.21             |
| Leasehold Improvements .....   | 425.58               |
| Other Assets .....   | 837.00               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 765,044.56</b> |
| <br><b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 360,000.00        |
| Unearned interest and discounts .....  | 168,656.31           |
| Dealers' Reserves .....  | 3,456.56             |
| Amounts set aside for interest,<br>taxes, and other expenses .....   | 6,900.00             |
| Other Liabilities .....  | 21,230.97            |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 560,243.84</b> |
| <br><b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 94,800.72            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 204,800.72</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 765,044.56</b> |

**WESTLAND INDUSTRIAL BANK, LAKEWOOD**

Jefferson County

**OFFICERS FOR 1968**

Chairman of the Board, Ernest W. Knutzen; President, Donald S. Cooper; Vice President, Allan C. Ashton; Secretary-Cashier, N. Merline Zieske.

**DIRECTORS FOR 1968**

Allan C. Ashton, Howell R. Bagwell, Wayne Bays, Glen Carlson, Donald S. Cooper, Ernest W. Knutzen, Guy R. Smith.

Dec. 31, 1968

**ASSETS**

|   |                      |
|---|----------------------|
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 49,263.40         |
| Installment loans .....   | 356,264.24           |
| Notes discounted and/or purchased .....   | 1,649.47             |
| Corporate stocks .....  | 22,732.35            |
| Furniture and fixtures .....  | 5,940.66             |
| Real estate owned other than bank premises .....  | 133,011.75           |
| Automobiles Owned .....   | 250.00               |
| Other Assets .....  | 262,282.04           |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 831,393.91</b> |

**LIABILITIES**

|  |                      |
|--|----------------------|
| Notes payable to banks .....                                       | \$ 150,000.00        |
| Savings deposits .....   | 44,407.36            |
| Thrift-Investment Certificates .....                               | 262,842.69           |
| Mortgages on real estate owned .....                               | 98,822.89            |
| Unearned interest and discounts .....                              | 27,030.22            |
| Dealers' Reserves .....  | 577.96               |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 11,830.17            |
| Other Liabilities .....  | 14.43                |
| <b>TOTAL LIABILITIES</b> .....                                     | <b>\$ 595,525.72</b> |

**CAPITAL ACCOUNTS**

|   |                      |
|---|----------------------|
| Common stock .....                                  | \$ 197,932.00        |
| Surplus .....                                       | 19,793.20            |
| Undivided profits .....                             | 18,142.99            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                 | <b>\$ 235,868.19</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..... | <b>\$ 831,393.91</b> |

**LITTLETON INDUSTRIAL BANK, LITTLETON**  
Arapahoe County

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**OFFICERS FOR 1968**

Chairman of the Board, Roy W. Simmons; President, Richard A. Van Winkle; Vice President and Secretary, Stanley K. Rains; Treasurer, Edward L. Burton III; Assistant Treasurer, John Henriksen; Assistant Secretary, Melba McKenzie.

**DIRECTORS FOR 1968**

Stanley K. Rains, Roy W. Simmons, Richard A. Van Winkle.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 136,326.65        |
| Installment loans .....  | 337,867.54           |
| Notes discounted and/or purchased .....  | 471,780.29           |
| Furniture and fixtures .....   | 5,376.74             |
| Leasehold Improvements .....   | 589.30               |
| Real estate owned other than bank premises .....   | 4,500.00             |
| Automobiles Owned .....  | 2,945.83             |
| Other Assets .....   | 381.43               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 959,767.78</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable to banks .....   | \$ 500,000.00        |
| Savings deposits .....   | 62,360.90            |
| Thrift-Investment Certificates .....   | 32,808.82            |
| Unearned interest and discounts .....  | 153,764.83           |
| Dealers' Reserves .....  | 18,023.13            |
| Amounts set aside for interest, taxes, and other expenses .....  | 8,117.37             |
| Other Liabilities .....  | 5,418.14             |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 780,493.19</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 150,000.00        |
| Surplus .....  | 15,000.00            |
| Undivided profits .....  | 14,274.59            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 179,274.59</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 959,767.78</b> |

**LONGMONT INDUSTRIAL BANK, LONGMONT**  
Boulder County

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**OFFICERS FOR 1968**

President, Jack W. Lampl, Jr.; Vice Presidents, Eric Bruch, Milton Katz, D. L. Sherwood, Martin Lutsch; Secretary, James E. Wanner; Treasurer and Cashier, H. N. Ullestad; Assistant Treasurer and Assistant Cashier, K. A. Huntington.

**DIRECTORS FOR 1968**

Eric Bruch, Jack W. Lampl, Jr., James E. Wanner.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 44,728.87           |
| Installment loans .....  | 1,106,684.72           |
| Notes discounted and/or purchased .....  | 43,781.04              |
| Other bonds .....  | 57,534.73              |
| Corporate stocks .....   | 3,727.40               |
| Furniture and fixtures .....   | 2,131.78               |
| Leasehold Improvements .....   | 4,262.92               |
| Real estate owned other than bank premises .....   | 3,000.00               |
| Other Assets .....   | 897.09                 |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,266,748.55</b> |
| <b>LIABILITIES</b>   |                        |
| Notes payable .....  | \$ 180,244.46          |
| Savings deposits .....   | 560,144.22             |
| Thrift-Investment Certificates .....   | 161,992.24             |
| Unearned interest and discounts .....  | 223,479.73             |
| Dealers' Reserves .....  | 239.82                 |
| Amounts set aside for interest, taxes, and other expenses .....  | 9,762.84               |
| Other Liabilities .....  | 15,851.10              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 1,151,714.41</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 75,000.00           |
| Surplus .....  | 7,700.00               |
| Undivided profits .....  | 32,334.14              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 115,034.14</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 1,266,748.55</b> |

## GUARANTY INDUSTRIAL BANK, LOVELAND

Larimer County

### OFFICERS FOR 1968

President, Robert L. Anderson; Chairman of the Board, Victor C. Huffsmith; Vice Presidents, J. F. Kroh, Arthur J. Moskal, Reuben Seilback; Secretary-Treasurer, Roy A. Melin; Cashier, J. D. Chambers; General Legal Council, Paul E. Wenke.

### DIRECTORS FOR 1968

Robert L. Anderson, James D. Chambers, Victor C. Huffsmith, Jake F. Kroh, Roy A. Melin, Arthur J. Moskal, Reuben Seilback, Paul E. Wenke.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 132,848.49        |
| Installment loans .....  | 749,703.92           |
| Furniture and fixtures .....   | 1,149.30             |
| Real estate owned other than bank premises .....   | 62,624.77            |
| Automobiles Owned .....  | 2,179.44             |
| Other Assets .....   | 819.73               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 949,325.65</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable to banks .....   | \$ 30,000.00         |
| Savings deposits .....   | 184,935.53           |
| Thrift-Investment Certificates .....   | 515,122.52           |
| Mortgages on real estate owned .....   | 30,241.31            |
| Unearned interest and discounts .....  | 95,512.10            |
| Dealers' Reserves .....  | 80.00                |
| Amounts set aside for interest, taxes, and other expenses .....  | 6,513.07             |
| Other Liabilities .....  | 500.54               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 862,905.07</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 50,000.00         |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 26,420.58            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 86,420.58</b>  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 949,325.65</b> |

**BENEFICIAL INDUSTRIAL BANK OF PUEBLO, PUEBLO**  
Pueblo County

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**OFFICERS FOR 1968**

President, Chester L. Coughenour; Vice President, Willard R. Atchison; Vice President and Secretary, Harold J. Robinson; Vice President and Treasurer, Charles W. Bower.

**DIRECTORS FOR 1968**

Willard R. Atchison, Charles W. Bower, Chester L. Coughenour, Harold J. Robinson, Robert F. Haag.

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|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Installment loans (Less Reserve for Bad Debts) .....               | \$ 402,636.75        |
| Other Assets .....   | 1,165.68             |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 403,802.43</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 50,000.00         |
| Unearned interest and discounts .....                              | 112,917.82           |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 6,078.00             |
| Other Liabilities .....  | 27,570.45            |
| <b>TOTAL LIABILITIES</b> .....                                     | <b>\$ 196,566.27</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 97,236.16            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....                                | <b>\$ 207,236.16</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....                | <b>\$ 403,802.43</b> |



**COMMERCIAL CREDIT PLAN  
INDUSTRIAL BANK OF PUEBLO**

Pueblo County

OFFICERS FOR 1968

President, C. Shelton Baker; Vice Presidents, Donald L. Smith, Raymond G. Bray, Frank Gosnell, Jr., S. R. Hann, Richard L. Haubert; Secretary, William O. Evans; Treasurer, Edward K. Waldron.

DIRECTORS FOR 1968

C. Shelton Baker, Raymond G. Bray, William O. Evans, Richard L. Haubert, Robert L. Heimert, R. D. Hoffmann, John M. Sheehan.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 3,340.68          |
| Installment loans .....  | 382,771.70           |
| Other Assets .....   | 399.74               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 386,512.12</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 129,029.59        |
| Amounts set aside for interest, Unearned interest and discounts .....                                      | 73,556.22            |
| Amounts set aside for interest, taxes, and other expenses .....  | 10,063.10            |
| Other Liabilities .....  | 11,473.99            |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 224,122.90</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 10,000.00            |
| Undivided profits .....  | 52,389.22            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 162,389.22</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..   | <b>\$ 386,512.12</b> |

**COMMUNITY THRIFT INDUSTRIAL BANK, PUEBLO**  
Pueblo County

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OFFICERS FOR 1968

President, A. E. Weidman; Vice President and Secretary, E. L. Johnson; Vice President and Assistant Secretary, Robert R. Lux; Vice President, J. Thomas Van Dalfsen; Assistant Secretary, Philip J. Cullen; Treasurer, H. W. Merryman; Assistant Treasurer, William Brach; Comptroller, Owen E. Metzler; Vice President and Cashier, Joseph S. Lawyer; Vice President, T. Pentecost.

DIRECTORS FOR 1968

E. L. Johnson, H. W. Merryman, A. E. Weidman, Robert R. Lux, Lloyd Boyd.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | \$ 6,672.55          |
| Installment loans  | 316,838.51           |
| Notes discounted and/or purchased  | 75,050.59            |
| Other Assets   | 31,037.40            |
| <b>TOTAL ASSETS</b>  | <b>\$ 429,599.05</b> |
| <b>LIABILITIES</b>   |                      |
| Unearned interest and discounts  | \$ 84,905.39         |
| Dealers' Reserves  | 1,426.73             |
| Amounts set aside for interest, taxes, and other expenses  | 8,544.45             |
| Other Liabilities  | 12,178.01            |
| <b>TOTAL LIABILITIES</b>   | <b>\$ 107,054.58</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock   | \$ 200,000.00        |
| Surplus  | 70,000.00            |
| Undivided profits  | 52,544.47            |
| <b>TOTAL CAPITAL ACCOUNTS</b>  | <b>\$ 322,544.47</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>  | <b>\$ 429,599.05</b> |

**FIRST INDUSTRIAL BANK OF PUEBLO, PUEBLO**  
Pueblo County

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OFFICERS FOR 1968

President, Walter D. Sodamann; Vice President, Harold F. Dickerson; Secretary-Treasurer, John H. Sackman; Assistant Secretary-Treasurer, Andy Sackman.

DIRECTORS FOR 1968

Harold F. Dickerson, Andy Sackman, John H. Sackman, Louis D. Sackman, Walter D. Sodamann, George Thliveris.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 221,542.22          |
| Installment loans .....  | 229,610.68             |
| Notes discounted and/or purchased .....  | 849,966.80             |
| Corporate stocks .....   | 49,236.10              |
| Furniture and fixtures .....   | 1,662.56               |
| Leasehold Improvements .....   | 467.42                 |
| Real estate owned other than bank premises .....   | 51,109.60              |
| Automobiles Owned .....  | 4,510.67               |
| Other Assets .....   | 4,365.95               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,412,472.00</b> |
| <b>LIABILITIES</b>   |                        |
| Savings deposits .....   | \$ 369,623.27          |
| Thrift-Investment Certificates .....   | 240,000.77             |
| Unearned interest and discounts .....  | 80,360.16              |
| Amounts set aside for interest, taxes, and other expenses .....  | 28,759.10              |
| Other Liabilities .....  | 48,714.62              |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 767,457.92</b>   |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 250,000.00          |
| Surplus .....  | 250,000.00             |
| Undivided profits .....  | 145,014.08             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 645,014.08</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 1,412,472.00</b> |

**FIRST INDUSTRIAL BANK OF ROCKY FORD,  
ROCKY FORD**

Otero County

OFFICERS FOR 1968

President, Charles J. Miller; Vice President, John R. Morrison;  
Cashier, Barbara A. Lawton.

DIRECTORS FOR 1968

Hunter H. Cover, Glen L. Grimsley, Charles J. Miller, John R. Morrison.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 228,466.90          |
| Installment loans .....   | 780,402.29             |
| Notes discounted and/or purchased .....   | 190,535.64             |
| Furniture and fixtures .....  | 11,058.50              |
| Other Assets Accounts Receivable .....  | 2,931.04               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,213,394.37</b> |
| <b>LIABILITIES</b>  |                        |
| Savings deposits .....  | 338,846.69             |
| Thrift-Investment Certificates .....  | 640,433.50             |
| Unearned interest and discounts .....   | 142,794.28             |
| Dealers' Reserves .....   | 2,586.24               |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 5,770.81               |
| Other Liabilities .....   | 5,275.91               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 1,135,707.43</b> |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 50,000.00           |
| Surplus .....   | 5,000.00               |
| Undivided profits .....   | 22,686.94              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 77,686.94</b>    |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 1,213,394.37</b> |

**SILVERTON INDUSTRIAL BANK, SILVERTON**  
San Juan County

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OFFICERS FOR 1968

President, Richard W. Turner; Executive Vice President, Richard W. Turner, Jr., Cashier, John W. Turner II; Assistant Cashier, Helen Howlett.

DIRECTORS FOR 1968

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

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|   | Dec. 31, 1968       |
|---|---------------------|
| <b>ASSETS</b>   |                     |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 55,410.35        |
| Installment loans .....   | 6,204.50            |
| Leasehold Improvements .....  | 1,473.04            |
| Other Assets .....  | 226.00              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 63,313.89</b> |
| <br><b>LIABILITIES</b>  |                     |
| Savings deposits .....  | \$ 6,299.18         |
| Thrift-Investment Certificates .....  | 2,000.00            |
| Other Liabilities .....   | 329.11              |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 8,628.29</b>  |
| <br><b>CAPITAL ACCOUNTS</b>   |                     |
| Common stock .....  | \$ 50,000.00        |
| Surplus .....   | 5,000.00            |
| Undivided profits .....   | (314.40)            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 54,685.60</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 63,313.89</b> |

**STERLING INDUSTRIAL BANK, STERLING**  
Logan County

---

OFFICERS FOR 1968

President, John E. Elliff; Vice Presidents, James E. Elliff, W. H. Kinney, Secretary-Treasurer, Kenneth Lawrence.

DIRECTORS FOR 1968

John E. Elliff, James E. Elliff, Bernard Hecker, Kenneth Lawrence, W. H. Kinney.

|  | Dec. 31, 1968          |
|--|------------------------|
| <b>ASSETS</b>  |                        |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 61,264.55           |
| Installment loans .....  | 842,810.32             |
| Notes discounted and/or purchased .....  | 193,376.41             |
| United States Government Obligations .....   | 9,805.69               |
| Other bonds .....  | 85,733.18              |
| Corporate stocks .....   | 34,175.00              |
| Furniture and fixtures .....   | 5,426.41               |
| Bank premises .....  | 57,345.59              |
| Real estate owned other than bank premises .....   | 6,235.42               |
| Automobiles Owned .....  | 2,508.73               |
| Other Assets .....   | 4,870.74               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 1,303,552.04</b> |
| <b>LIABILITIES</b>   |                        |
| Notes payable to banks .....   | \$ 75,000.00           |
| Savings deposits .....   | 568,256.48             |
| Thrift-Investment Certificates .....   | 336,267.55             |
| Unearned interest and discounts .....  | 114,420.87             |
| Amounts set aside for interest, taxes, and other expenses .....  | 5,454.34               |
| Other Liabilities .....  | 8,858.26               |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 1,108,257.50</b> |
| <b>CAPITAL ACCOUNTS</b>  |                        |
| Common stock .....   | \$ 50,000.00           |
| Surplus .....  | 100,000.00             |
| Undivided profits .....  | 45,294.54              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 195,294.54</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 1,303,552.04</b> |

**ANCHOR INDUSTRIAL BANK, THORNTON**  
Adams County

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**OFFICERS FOR 1968**

President, Gerald L. Schlessman; Vice President, Verne S. Ressler; Treasurer, Earl W. Cochran; Secretary, Lee E. Schlessman; Assistant Vice President, Joseph T. Schmitz; Assistant Secretary, Velma A. Wellman.

**DIRECTORS FOR 1968**

Clyde N. Cantrell, James Duncan, Verne S. Ressler, Gerald L. Schlessman, Lee E. Schlessman.

|  | Dec. 31, 1968        |
|--|----------------------|
| <b>ASSETS</b>  |                      |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection ..... | \$ 16,938.77         |
| Installment loans .....  | 517,817.42           |
| Notes discounted and/or purchased .....  | 74,039.56            |
| United States Government Obligations .....   | 6,830.04             |
| Furniture and fixtures .....   | 6,625.33             |
| Other Assets .....   | 778.53               |
| <b>TOTAL ASSETS</b> .....  | <b>\$ 623,029.65</b> |
| <b>LIABILITIES</b>   |                      |
| Notes payable .....  | \$ 286,225.00        |
| Savings deposits .....   | 12,942.18            |
| Thrift-Investment Certificates .....   | 85,519.23            |
| Mortgages on real estate owned .....   | 10,869.03            |
| Unearned interest and discounts .....  | 71,181.29            |
| Dealers' Reserves .....  | 41.55                |
| Amounts set aside for interest, taxes, and other expenses .....  | 16,541.65            |
| <b>TOTAL LIABILITIES</b> .....   | <b>\$ 483,319.93</b> |
| <b>CAPITAL ACCOUNTS</b>  |                      |
| Common stock .....   | \$ 100,000.00        |
| Surplus .....  | 15,000.00            |
| Undivided profits .....  | 24,709.72            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....  | <b>\$ 139,709.72</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....  | <b>\$ 623,029.65</b> |

**TRINIDAD INDUSTRIAL BANK, TRINIDAD**  
Las Animas County

OFFICERS FOR 1968

President, Ernest A. Maldonado; Vice President Roger Barrack;  
Treasurer, Gilbert Maes; Secretary, Sanford Alpert.

DIRECTORS FOR 1968

Eugene Alpert, Sanford Alpert, Roger Barrack, Donald Farnham,  
Gilbert Maes, Ernest Maldonado, Fred Sawaya.

|   | Dec. 31, 1968          |
|---|------------------------|
| <b>ASSETS</b>   |                        |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 68,192.00           |
| Installment loans .....   | 993,314.00             |
| Other bonds .....   | 18,000.00              |
| Bank Premises .....   | 46,887.00              |
| Furniture and fixtures .....  | 9,088.00               |
| Real estate owned other than bank premises .....  | 81,256.00              |
| Automobiles Owned .....   | 3,621.00               |
| Other Assets .....  | 21,159.00              |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 1,241,517.00</b> |
| <b>LIABILITIES</b>  |                        |
| Notes paayable .....  | \$ 354,611.00          |
| Savings deposits .....  | 154,367.00             |
| Thrift-Investment Certificates .....  | 194,761.00             |
| Unearned interest and discounts .....   | 247,672.00             |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 8,729.00               |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 960,140.00</b>   |
| <b>CAPITAL ACCOUNTS</b>   |                        |
| Common stock .....  | \$ 132,360.00          |
| Surplus .....   | 108,336.00             |
| Undivided profits .....   | 40,681.00              |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 281,377.00</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 1,241,517.00</b> |



**NORTH CONTINENTAL INDUSTRIAL BANK,  
WESTMINSTER**  
Adams County

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OFFICERS FOR 1968

President, Herbert M. Crane; Vice President, Edward H. Brooks;  
Vice President and Secretary-Treasurer, Morris E. Kramish.

DIRECTORS FOR 1968

Raphael J. Casey, Herbert M. Crane, Morris E. Kramish.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 10,074.55         |
| Installment loans .....   | 179,686.04           |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 189,760.59</b> |
| <br><b>LIABILITIES</b>  |                      |
| Notes payable .....   | \$ 30,791.00         |
| Unearned interest and discounts .....   | 36,128.29            |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 1,351.00             |
| Other Liabilities .....   | 2,779.24             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 71,049.53</b>  |
| <br><b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 100,000.00        |
| Surplus .....   | 10,000.00            |
| Undivided profits .....   | 8,711.06             |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 118,711.06</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..  | <b>\$ 189,760.59</b> |

**WESTMINSTER COLORADO INDUSTRIAL BANK,  
WESTMINSTER**

Adams County

OFFICERS FOR 1968

President, Ted Jackson; Vice Presidents, Victor J. Steele, E. T. Davis;  
Secretary, B. Kahl.

DIRECTORS FOR 1968

R. C. Dannecker, Ted Jackson, Samuel Nemirow.

Dec. 31, 1968

ASSETS

|   |                        |
|---|------------------------|
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 70,762.10           |
| Installment loans .....   | 1,859,414.30           |
| United States Government Obligations .....  | 78,551.23              |
| Furniture and fixtures .....  | 350.00                 |
| Other Assets .....  | 47,505.45              |
| <b>TOTAL ASSETS .....</b>   | <b>\$ 2,056,583.08</b> |

LIABILITIES

|  |                        |
|--|------------------------|
| Savings deposits .....   | \$ 565,331.06          |
| Thrift-Investment Certificates .....                               | 198,129.75             |
| Unearned interest and discounts .....                              | 372,143.72             |
| Amounts set aside for interest,<br>taxes, and other expenses ..... | 69,924.24              |
| Other Liabilities .....  | 404,601.40             |
| <b>TOTAL LIABILITIES .....</b>                                     | <b>\$ 1,610,130.17</b> |

CAPITAL ACCOUNTS

|   |                        |
|---|------------------------|
| Common stock .....                                  | \$ 200,000.00          |
| Surplus .....                                       | 20,000.00              |
| Undivided profits .....                             | 226,452.91             |
| <b>TOTAL CAPITAL ACCOUNTS .....</b>                 | <b>\$ 446,452.91</b>   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS .....</b> | <b>\$ 2,056,583.08</b> |

**CREDITHRIFT OF AMERICA INDUSTRIAL BANK,  
WHEATRIDGE**  
Jefferson County

OFFICERS FOR 1968

President, Ralph J. Tyring; Vice Presidents, Joseph C. Nelson, Wendell L. Dixon; Secretary, Carl E. Bosecker; Treasurer, James E. Robinson.

DIRECTORS FOR 1968

Carl E. Bosecker, Wendell L. Dixon, Joseph C. Nelson, Eldo Taylor, Ralph J. Tyring.

|   | Dec. 31, 1968        |
|---|----------------------|
| <b>ASSETS</b>   |                      |
| Cash, balances with other banks, including reserve<br>balances, and cash items in process of collection ..... | \$ 1,442.13          |
| Installment loans .....   | 530,732.48           |
| Notes discounted and/or purchased .....   | 105,542.40           |
| Furniture and fixtures .....  | 2,248.45             |
| Other Assets .....  | 108.15               |
| <b>TOTAL ASSETS</b> .....   | <b>\$ 640,073.61</b> |
| <b>LIABILITIES</b>  |                      |
| Notes payable .....   | \$ 271,377.70        |
| Unearned interest and discounts .....   | 99,575.11            |
| Dealers' Reserves .....   | 7,755.83             |
| Amounts set aside for interest,<br>taxes, and other expenses .....  | 7,815.07             |
| Other Liabilities .....   | 2,679.46             |
| <b>TOTAL LIABILITIES</b> .....  | <b>\$ 389,203.17</b> |
| <b>CAPITAL ACCOUNTS</b>   |                      |
| Common stock .....  | \$ 200,000.00        |
| Surplus .....   | 20,000.00            |
| Undivided profits .....   | 30,870.44            |
| <b>TOTAL CAPITAL ACCOUNTS</b> .....   | <b>\$ 250,870.44</b> |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>\$ 640,073.61</b> |









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