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**STATEMENTS OF CONDITION**  
**OF**  
**STATE BANKS**  
**AND**  
**INDUSTRIAL BANKS**  
**IN THE**  
**STATE OF COLORADO**  
**AS OF**  
**December 31, 1970**



Prepared and issued by  
**DIVISION OF BANKING**  
Department of Regulatory Agencies  
325 State Office Building  
Denver, Colorado 80203

Report No. 64

Price \$5.00



## **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. 64



## NEW BANK CHARTERS APPROVED AND ISSUED

<i>Date Charter Issued</i>	<i>Name of Bank and Location</i>	<i>Capital</i>	<i>Surplus</i>	<i>Undivided Profits</i>
January 22, 1970	Columbine State Bank, Denver, Colorado	\$275,000.00	\$165,000.00	\$110,000.00
February 4, 1970	Citizens Bank, Westminster, Colorado	200,000.00	150,000.00	100,000.00
December 30, 1970	The Eagle Valley Bank, Minturn, Colorado	100,000.00	50,000.00	60,000.00

## CONVERSIONS FROM NATIONAL TO STATE CHARTER

*Date of Conversion*  
 April 1, 1970  
 First Bank and Trust, Holly, Colorado (Formerly First National Bank)

## CONVERSIONS FROM STATE TO NATIONAL CHARTER

March 2, 1970  
 March 26, 1970  
 Evergreen State Bank, Evergreen, Colorado (Now First National Bank)  
 University Hills Bank, Denver, Colorado (Now University National Bank)

## CAPITAL STOCK CHANGES During Calendar Year — 1970

<i>Date of Change</i>	<i>Name of Bank and Location</i>	<i>Increase</i>	<i>Source</i>
January 8, 1970	Colorado Commercial Bank, Colorado Springs, Colorado	\$100,000.00	Stock Dividend
January 13, 1970	Security Bank of Boulder, Boulder, Colorado	31,055.00	New Stock
January 13, 1970	American Heritage Bank and Trust Co., Colorado Springs, Colorado	105,000.00	Stock Dividend
January 16, 1970	The Byers State Bank, Byers, Colorado	10,000.00	New Stock
January 20, 1970	Jefferson County Bank of Lakewood, Lakewood, Colorado	525,000.00	Stock Dividend
January 20, 1970	Jefferson County Bank of Lakewood, Lakewood, Colorado	75,000.00	New Stock
January 22, 1970	The Central Colorado Bank, Colorado Springs, Colorado	399,300.00	Stock Dividend
January 29, 1970	The Fort Lupton State Bank, Fort Lupton, Colorado	150,000.00	Stock Dividend
February 24, 1970	Fruita State Bank, Fruita, Colorado	100,000.00	Stock Dividend
May 1, 1970	Mountain States Bank, Denver, Colorado	200,000.00	Stock Dividend
June 16, 1970	United Bank of Littleton, Littleton, Colorado	130,000.00	Stock Dividend
June 16, 1970	Broomfield Bank, Broomfield, Colorado	50,000.00	Stock Dividend
October 1, 1970	United Bank of Aurora, Aurora, Colorado	100,000.00	Stock Dividend
October 1, 1970	The Bank of Burlington, Burlington, Colorado	100,000.00	Stock Dividend
October 1, 1970	The Moffat County State Bank, Craig, Colorado	200,000.00	Stock Dividend

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

Home Industrial Bank, Aurora, Colorado  
 The Rocky Mountain Bank of Lakewood, Lakewood, Colorado

**AMENDMENTS TO  
PART II  
REGULATIONS OF THE COLORADO BANKING BOARD**  
Effective December 17, 1970

**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:

<i>Maturity</i>	<i>Maximum Per Cent Per Annum</i>
30 - 89 days .....	No limit
90 - 179 days .....	6.75
180 days or more, but less than 1 year .....	7.00
1 year or more .....	7.50

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

<i>Maturity</i>	<i>Maximum Per Cent Per Annum</i>
30 days - 1 year .....	5.00
1 year or more but less than 2 years .....	5.50
2 years or more .....	5.75

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

(a) No bank shall, directly or indirectly, pay interest on any multiple maturity time deposit at a rate in excess of that prescribed as follows:

<i>Maturity</i>	<i>Maximum Per Cent Per Annum</i>
30 days or more but less than 90 days .....	4.50
90 days or more but less than 1 year .....	5.00
1 year or more but less than 2 years .....	5.50
2 years or more .....	5.75

**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 90 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, 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 35 years if said installment payments are sufficient to amortize the entire principal of the loan within 35 years from the date of the loan and such amortization actually commences within five years from the date of the loan.

(b) 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 mortgaged, deed of trust, or other such instrument, with or without amortization.

(c) 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 (b) above, shall be included in the permissible aggregate of all real estate loans prescribed by statute.

**6-6.1 Purchase of Time Certificates of Deposit.** — State banks may purchase and own time certificates of deposit issued by another bank; provided, however, that the amount of such certificates issued by and purchased from any one bank shall not exceed ten per cent of the capital and surplus of the purchasing bank. State banks may purchase and own time certificates of deposit issued by another without limitation if:

(a) The sell or issuing bank has been approved by the Commissioner in advance of the purchase, or

(b) The selling or issuing bank has a combined capital and surplus of at least \$1,500,000; deposits of at least \$20,000,000; and has not been designated as unacceptable by the Commissioner.

There shall be no limitation on the aggregate amount of time certificates of deposit which a State bank may own in other banks except as herein above provided.

**6-6.2 Nature of Time Certificates of Deposit.** — All time certificates of deposit purchased and owned by State banks from other banks, regardless of source, shall be treated as "time deposits due from banks," and not as "investments." Time certificates of deposit are not "money due on demand," and may not be used to meet reserve requirements set forth in Section 14-6-1 (2) of the Code.

**6-8.1 Construction Loans.** — Notwithstanding any provision of the Code, a state bank may make loans for a period of not longer than sixty months to finance the construction of residential, commercial, industrial, or farm buildings; provided, however, that:

(a) The aggregate amount of all such construction loans held by the bank shall not exceed 100 per cent of its capital and surplus, and

(b) Prior to making such a loan to finance the construction of industrial or commercial buildings, a binding agreement shall be executed by a financially responsible party to advance the full amount of the bank's loan upon completion of the buildings.

Loans made pursuant to this regulation shall not be considered to be real estate loans but shall be considered to be ordinary loans regardless of the security, if any, taken by the bank.



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## COMPARATIVE ABSTRACT

SHOWING CONDITION OF STATE BANKS IN THE STATE OF  
COLORADO AT THE CLOSE OF BUSINESS ON THE DATES  
INDICATED AS COMPILED BY THE OFFICE OF THE  
STATE BANK COMMISSIONER

	106 Banks December 31 1970	% to Total
<b>ASSETS</b>		
Cash and Due from Banks .....	\$ 191,914,433.77	14.0
U.S. Treasury Securities .....	192,679,883.29	14.1
Securities of U.S. Gov't. Agencies and Corp's. ...	17,037,287.34	1.3
Obligations of State and Political Subdivisions ..	149,724,684.27	10.9
Other Securities .....	1,772,167.53	.1
Federal Funds Sold .....	40,100,000.00	2.9
Other Loans .....	741,505,293.09	54.2
Bank Premises, Furn. & Fixt. ....	19,541,023.43	1.4
Real Estate Owned Other Than Bank Premises....	2,342,953.22	.2
Customers' Liabilities .....	22,000.00	.0
Other Assets .....	12,522,028.43	.9
<b>TOTAL ASSETS</b> .....	<b>\$1,369,161,754.37</b>	<b>100.0</b>
<b>LIABILITIES</b>		
Demand Deposits .....	\$ 483,522,042.43	35.3
Time Deposits .....	490,099,133.97	35.8
U.S. Government Deposits .....	26,099,619.16	1.9
State & Political Subdivisions Deposits .....	125,310,892.19	9.2
Foreign Gov'ts. & Official Institutions Deposits....	454.85	.0
Commercial Banks Deposits .....	48,442,231.40	3.5
Certified & Officer Checks .....	16,069,279.17	1.2
<b>TOTAL DEPOSITS</b> .....	<b>\$1,189,543,653.17</b>	<b>86.9</b>
Federal Funds Purchased .....	11,350,000.00	.8
Borrowed Money .....	2,762,500.00	.2
Mortgage Indebtedness .....	5,470,409.50	.4
Acceptances Outstanding .....	22,000.00	.0
Other Liabilities .....	39,235,129.47	2.9
<b>TOTAL LIABILITIES</b> .....	<b>\$1,248,383,692.14</b>	<b>91.2</b>
Minority Interest in Consolidated Subsidiaries ...	96,451.04	.0
<b>RESERVES</b>		
Reserves for Bad Debt Losses on Loans .....	\$ 12,162,118.88	.9
Other Reserve on Loans .....	10,202.39	
Reserves on Securities .....	9,376.88	
<b>TOTAL RESERVES</b> .....	<b>\$ 12,181,698.15</b>	<b>.9</b>
<b>CAPITAL ACCOUNTS</b>		
Capital Notes and Debentures .....	\$ 7,914,706.00	.6
Equity Capital .....	100,585,207.04	7.3
Common Stock .....	31,524,675.00	2.3
Surplus .....	39,623,565.00	2.9
Undivided Profits .....	28,250,670.31	2.0
Contingencies & Capital .....	1,186,296.73	.1
<b>TOTAL CAPITAL ACCOUNTS</b> Lines 34 & 35...\$	<b>108,499,913.04</b>	<b>7.9</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> .....	<b>\$1,369,161,754.37</b>	<b>100.0</b>
Percentage of Total Capital to Total Deposits ...		9.1
Percentage of Total Capital to Total Assets .....		7.9
Increase in Total Assets since Dec. 31, 1969 .....	101,426,110.92	
Increase in Total Deposits since Dec. 31, 1969 .....	107,821,552.70	
Increase in Total Capital since Dec. 21, 1969 .....	9,186,076.16	

**ARVADA STATE BANK, ARVADA**  
Jefferson County

OFFICERS FOR 1970

Anthony F. Zarlengo, Chairman of the Board; Joseph R. Horan, President; Thomas D. O'Connor, Vice President; Carol A. Pachello, Cashier; Virginia L. Pietrafesa, Auditor.

DIRECTORS FOR 1970

Leavitt Booth, John Harper, Lawrence Huke, Louis Lilly, Gerald Marsico, Alfred Palmquist, Donald Shelley, Frank Veltrie, Anthony Zarlengo.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$72,608.81 unposted debits)	\$ 1,930,686.41
U.S. Treasury securities	98,752.00
Securities of other U.S. Government agencies and corporations	205,000.00
Obligations of States and political subdivisions	962,489.46
Federal funds sold and securities purchased under agreements to resell	700,000.00
Other loans	7,340,346.76
Bank premises, furniture and fixtures, and other assets representing bank premises	105,013.50
Other assets	24,623.30
<b>TOTAL ASSETS</b>	<b>\$ 11,366,911.43</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations	\$ 5,487,074.37
Time and savings deposits of individuals, partnerships, and corporations	3,759,252.03
Deposits of United States Government	177,233.81
Deposits of States and political subdivisions	427,543.15
Deposits of commercial bank	9,977.72
Certified and officers' checks, etc.	240,911.63
<b>TOTAL DEPOSITS</b>	<b>\$10,101,992.71</b>
(a) Total demand deposits	5,942,740.68
(b) Total time and savings deposits	4,159,252.03
Other liabilities	36,795.70
<b>TOTAL LIABILITIES</b>	<b>\$ 10,138,788.41</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans	\$ 68,015.21
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b>	<b>\$ 68,015.21</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total	\$ 1,160,107.81
Common stock—total par value	260,000.00
(No. shares authorized 26,000)	
(No. shares outstanding 26,000)	
Surplus	260,000.00
Undivided profits	218,738.37
Reserve for contingencies and other capital reserves	421,369.44
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 1,160,107.81</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b>	<b>\$ 11,366,911.43</b>



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

OFFICERS FOR 1970

Mahlon T. White, President; Logan L. Bailor, Executive Vice President; Helen T. White, Vice President; Carl O. Harbage, Cashier; Robert T. Bergener, Janie L. Mullikin, Brian A. Coyle, Assistant Cashiers.

DIRECTORS FOR 1970

Logan L. Bailor, J. Sterling Baxter, William E. Clark, John M. Oakes, Walter J. Predovich, T. J. Sardy, Helen T. White, Mahlon T. White.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$237,713.94 unposted debits) .....	\$ 2,018,688.53
U.S. Treasury securities .....	2,501,756.82
Obligations of States and political subdivisions .....	1,533,836.98
Other loans .....	8,300,246.94
Bank premises, furniture and fixtures, and other assets representing bank premises .....	118,618.24
Other assets .....	69,764.10
<b>TOTAL ASSETS</b> .....	<b>\$ 14,542,911.61</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 7,134,598.57
Time and savings deposits of individuals, partnerships, and corporations .....	3,629,408.84
Deposits of United States Government .....	242,460.66
Deposits of States and political subdivisions .....	1,482,412.56
Deposits of commercial banks .....	125,000.00
Certified and officers' checks, etc. ....	332,434.68
<b>TOTAL DEPOSITS</b> .....	<b>\$12,946,315.31</b>
(a) Total demand deposits .....	8,650,643.43
(b) Total time and savings deposits .....	4,295,671.88
Other liabilities .....	439,286.32
<b>TOTAL LIABILITIES</b> .....	<b>\$ 13,385,601.63</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 104,727.39
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 104,727.39</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,052,582.59
Common stock—total par value .....	250,000.00
(No. shares authorized 2,500)	
(No. shares outstanding 2,500)	
Surplus .....	400,000.00
Undivided profits .....	310,331.54
Reserve for contingencies and other capital reserves .....	92,251.05
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,052,582.59</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 14,542,911.61</b>

**PEOPLES BANK AND TRUST COMPANY, AURORA**  
Adams County

OFFICERS FOR 1970

H. J. Bleakley, President; B. A. Heffley, Executive Vice President and Cashier; L. G. Krieger, Senior Vice President; R. D. Hermes, W. F. Packard, W. M. Wilson, Jr., Vice Presidents; L. A. Gifford, Vice President and Trust Officer; R. C. Ferry, Auditor.

DIRECTORS FOR 1970

W. L. Armstrong, H. J. Bleakley, Sol Dichter, B. A. Heffley, M. A. Leprino, Joseph C. Moffitt, Robert M. Stanley, Edward M. Willis.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 4,444,632.01
U.S. Treasury securities .....	5,452,061.55
Securities of other U.S. Government agencies and corporations .....	1,341,225.00
Obligations of States and political subdivisions .....	651,041.16
Other loans .....	13,529,891.46
Bank premises, furniture and fixtures, and other assets representing bank premises .....	399,306.03
Real estate owned other than bank premises .....	89,981.15
Other assets .....	213,299.19
<b>TOTAL ASSETS</b> .....	<b>\$ 26,121,437.55</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 10,513,097.26
Time and savings deposits of individuals, partnerships, and corporations .....	8,642,043.43
Deposits of United States Government .....	361,678.16
Deposits of States and political subdivisions .....	4,036,053.46
Deposits of commercial banks .....	25,445.72
Certified and officers' checks, etc. ....	337,437.13
<b>TOTAL DEPOSITS</b> .....	<b>\$23,915,755.16</b>
(a) Total demand deposits .....	11,782,366.01
(b) Total time and savings deposits .....	12,133,389.15
Other liabilities .....	\$ 520,999.92
<b>TOTAL LIABILITIES</b> .....	<b>\$ 24,436,755.08</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	283,408.07
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 283,408.07</b>
<b>CAPITAL ACCOUNTS</b>	
Capital notes and debentures .....	\$ 250,000.00
Equity capital, total .....	1,151,274.40
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	675,000.00
Undivided profits .....	176,274.40
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,401,274.40</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 26,121,437.55</b>



**UNITED BANK OF AURORA, AURORA**

Arapahoe County

**OFFICERS FOR 1970**

J. K. Hazlett, President; C. B. Wampler, Vice President; R. E. Maloney, Assistant Vice President; A. J. Dreiling, Vice President and Cashier; Betty Phillips, Assistant Cashier; Robert J. Blake, Loan Officer; Joseph W. Sullivan, Marketing Director.

**DIRECTORS FOR 1970**

C. E. Childs, Verner H. Crayne, A. J. Dreiling, J. K. Hazlett, William C. Hinkley, Wilbur J. Pecka, John D. Saviers, C. B. Strait.

Dec. 31, 1970

**ASSETS**

Cash and due from banks (including \$187.04 unposted debits)	\$ 1,199,325.07
U.S. Treasury securities	3,770,931.92
Obligations of States and political subdivisions	3,189,428.38
Federal funds sold and securities purchased under agreements to resell	500,000.00
Other loans	7,057,074.66
Bank premises, furniture and fixtures, and other assets representing bank premises	179,354.70
Real estate owned other than bank premises	57,598.88
Other assets	167,878.71
<b>TOTAL ASSETS</b>	<b>\$ 16,121,592.32</b>

**LIABILITIES**

Demand deposits of individuals, partnerships, and corporations	\$ 5,901,464.05
Time and savings deposits of individuals, partnerships, and corporations	5,043,563.43
Deposits of United States Government	102,424.83
Deposits of States and political subdivisions	3,383,388.77
Certified and officers' checks, etc.	175,139.39
<b>TOTAL DEPOSITS</b>	<b>\$14,605,980.47</b>
(a) Total demand deposits	7,147,417.04
(b) Total time and savings deposits	7,458,563.43
Other liabilities	351,587.79
<b>TOTAL LIABILITIES</b>	<b>\$ 14,957,568.26</b>

**RESERVES ON LOANS AND SECURITIES**

Reserve for bad debt losses on loans	\$ 56,272.59
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b>	<b>\$ 56,272.59</b>

**CAPITAL ACCOUNTS**

Equity capital, total	\$ 1,107,751.47
Common stock—total par value	400,000.00
(No. shares authorized 4,000)	
(No. shares outstanding 4,000)	
Surplus	400,000.00
Undivided profits	307,751.47

**TOTAL CAPITAL ACCOUNTS** ..... \$ 1,107,751.47

**TOTAL LIABILITIES, RESERVES, AND**

**CAPITAL ACCOUNTS** ..... \$ 16,121,592.32

**SECURITY BANK OF BOULDER, BOULDER**  
Boulder County

OFFICERS FOR 1970

H. Lee Sturgeon, President; C. R. Rogers, Vice President and Cashier; Gary Lewien, Assistant Cashier.

DIRECTORS FOR 1970

Dean W. Callan, Richard L. Eason, Louis W. Gragg, C. R. Rogers, H. Lee Sturgeon.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 259,331.70
U.S. Treasury securities .....	694,457.30
Obligations of States and political subdivisions .....	723,897.90
Other securities .....	78,184.45
Other loans .....	2,111,777.25
Bank premises, furniture and fixtures, and other assets representing bank premises .....	337,241.14
Other assets .....	78,247.03
<b>TOTAL ASSETS</b> .....	<b>\$ 4,283,136.77</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,319,339.64
Time and savings deposits of individuals, partnerships, and corporations .....	1,029,187.12
Deposits of United States Government .....	30,565.09
Deposits of States and political subdivisions .....	871,050.16
Certified and officers' checks, etc. ....	106,070.53
<b>TOTAL DEPOSITS</b> .....	<b>\$3,356,212.54</b>
(a) Total demand deposits .....	1,477,125.42
(b) Total time and savings deposits .....	1,879,087.12
Federal funds purchased and securities old under agreements to repurchase .....	300,000.00
Mortgage indebtedness .....	89,977.14
Other liabilities .....	35,968.97
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,782,158.65</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 373.47
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 373.47</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 500,604.65
Common stock—total par value .....	\$ 231,075.00
(No. shares authorized 50,000)	
(No. shares outstanding 46,215)	
Surplus .....	193,165.00
Undivided profits .....	76,364.65
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 500,604.65</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,283,136.77</b>

**UNITED BANK OF BOULDER**  
Boulder County

OFFICERS FOR 1970

E. K. Hilton, Chairman; C. Flint Smith, Honorary Chairman; W. D. Carter, President; Bruce E. Callant, J. H. Minneman, E. L. Singer, Vice Presidents; J. E. Rogers, Vice President and Cashier; C. J. Jorgenson, W. D. Lamoreux, Assistant Vice Presidents; R. C. Bishop, R. W. Peden, Operations Officers; L. C. Rosdail, Installment Loan Officer.

DIRECTORS FOR 1970

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, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 2,780,913.04
U.S. Treasury securities .....	5,745,481.08
Obligations of States and political subdivisions .....	3,732,856.47
Other securities .....	6,249.21
Other loans .....	15,908,629.33
Bank premises, furniture and fixtures, and other assets representing bank premises .....	380,492.89
Other assets .....	292,001.35
<b>TOTAL ASSETS</b> .....	<b>\$ 28,846,623.37</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 9,147,843.14
Time and savings deposits of individuals, partnerships, and corporations .....	10,998,784.58
Deposits of United States Government .....	325,345.20
Deposits of States and political subdivisions .....	4,666,317.95
Certified and officers' checks, etc. ....	398,599.18
<b>TOTAL DEPOSITS</b> .....	<b>\$25,536,890.05</b>
(a) Total demand deposits .....	10,162,610.88
(b) Total time and savings deposits .....	15,374,279.17
Mortgage indebtedness .....	100,714.86
Other liabilities .....	792,647.80
<b>TOTAL LIABILITIES</b> .....	<b>\$ 26,430,252.71</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 580,637.11
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 580,637.11</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,835,733.55
Common stock—total par value .....	\$ 400,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus .....	525,000.00
Undivided profits .....	910,733.55
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,835,733.55</b>
<b>TOTAL LIABILITIES, RESERVES, AND   CAPITAL ACCOUNTS</b> .....	<b>\$ 28,846,623.37</b>

**THE FIRST BANK AND TRUST CO. OF BRIGHTON,  
BRIGHTON**  
Adams County

**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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 Tanabe, Charles A. Taylor.

<b>ASSETS</b>	Dec. 31, 1970
Cash and due from banks .....	\$ 3,053,241.40
U.S. Treasury securities .....	3,538,994.36
Obligations of States and political subdivisions .....	1,527,526.19
Other securities (including \$24,000 corporate stocks).....	24,000.00
Federal funds sold and securities purchased under agreements to resell .....	1,850,000.00
Other loans .....	7,082,784.31
Bank premises, furniture and fixtures, and other assets representing bank premises .....	374,620.45
Other assets .....	70,356.48
<b>TOTAL ASSETS</b> .....	<b>\$ 17,521,523.19</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 5,816,471.97
Time and savings deposits of individuals, partnerships, and corporations .....	5,318,300.55
Deposits of United States Government .....	310,626.58
Deposits of States and political subdivisions .....	3,295,433.80
Certified and officers' checks, etc. ....	119,284.99
<b>TOTAL DEPOSITS</b> .....	<b>\$14,860,117.89</b>
(a) Total demand deposits .....	8,841,817.34
(b) Total time and savings deposits .....	6,018,300.55
Mortgage indebtedness .....	108,757.48
Other liabilities .....	1,241,821.39
<b>TOTAL LIABILITIES</b> .....	<b>\$ 16,210,696.76</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	124,206.19
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>124,206.19</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,186,620.24
Common stock—total par value .....	400,000.00
(No. shares authorized 16,000)	
(No. shares outstanding 16,000)	
Surplus .....	400,000.00
Undivided profits .....	386,620.24
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,186,620.24</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 17,521,523.19</b>

**BROOMFIELD BANK, BROOMFIELD**  
Boulder County

OFFICERS FOR 1970

I. K. Hoyle, President; M. L. Pfeiffer, Vice President; W. H. Kandt, Cashier; Betty L. Taylor, Secretary; V. Lucille Barnett, Assistant Cashier.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$75.00 unposted debits) .....	\$ 796,790.37
U.S. Treasury securities .....	1,258,811.13
Obligations of States and political subdivisions .....	733,820.35
Other loans .....	4,531,090.09
Bank premises, furniture and fixtures, and other assets representing bank premises .....	86,824.93
Other assets .....	99,377.39
<b>TOTAL ASSETS</b> .....	<b>\$ 7,546,714.26</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,121,328.70
Time and savings deposits of individuals, partnerships, and corporations .....	2,355,579.26
Deposits of United States Government .....	113,819.65
Deposits of States and political subdivisions .....	846,798.57
Certified and officers' checks, etc. ....	138,652.02
<b>TOTAL DEPOSITS</b> .....	<b>\$6,576,178.20</b>
(a) Total demand deposits .....	3,566,661.32
(b) Total time and savings deposits .....	3,009,516.88
Other liabilities .....	328,890.94
<b>TOTAL LIABILITIES</b> .....	<b>\$ 6,905,069.14</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 77,001.74
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 77,001.74</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 564,643.38
Common stock—total par value .....	200,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus .....	200,000.00
Undivided profits .....	164,643.38
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 564,643.38</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 7,546,714.26</b>



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

OFFICERS FOR 1970

Warren M. Watrous, President; John J. Higgins, Vice President and Trust Officer; William A. Sauerbreit, Vice President and Cashier; Ferne Kelly, Leslie W. Loose, Assistant Cashiers.

DIRECTORS FOR 1970

John H. Bloedorn, Raymond Fries, Robert U. Hansen, Robert H. Hedges, John J. Higgins, Frank M. Jensen, Daniel Kjeldgaard, Robert Petteys, William A. Sauerbreit, Warren M. Watrous.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,867,940.10
U.S. Treasury securities .....	717,892.43
Obligations of States and political subdivisions .....	1,306,547.26
Other loans .....	5,155,134.16
Bank premises, furniture and fixtures, and other assets representing bank premises .....	11,232.01
<b>TOTAL ASSETS</b> .....	<b>\$ 9,058,745.96</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,736,726.11
Time and savings deposits of individuals, partnerships, and corporations .....	2,724,240.03
Deposits of United States Government .....	198,146.28
Deposits of States and political subdivisions .....	1,164,603.57
Deposits of commercial banks .....	3,516.46
Certified and officers' checks, etc. ....	163,530.84
<b>TOTAL DEPOSITS</b> .....	<b>\$7,990,763.29</b>
(a) Total demand deposits .....	4,515,070.63
(b) Total time and savings deposits .....	3,475,692.66
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,990,763.29</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 81,617.10
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 81,617.10</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 986,365.57
Common stock—total par value .....	250,000.00
(No. shares authorized 2,500)	
(No. shares outstanding 2,500)	
Surplus .....	400,000.00
Undivided profits .....	336,365.57
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 986,365.57</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 9,058,745.96</b>

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

OFFICERS FOR 1970

Glen H. Watmore, President; Ray L. Hanson, Vice President and Secretary; Elizabeth Propernick, Cashier.

DIRECTORS FOR 1970

Deil O. Gustafson, Norman S. Knudsen, Richard J. McHale, Marie R. Skogsberg, Milton H. Smith, Glenn H. Watmore, W. L. Woollicroft.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 350,346.15
U.S. Treasury securities .....	240,772.50
Obligations of States and political subdivisions .....	93,640.41
Federal funds sold and securities purchased under agreements to resell .....	300,000.00
Other loans .....	1,845,238.09
Bank premises, furniture and fixtures, and other assets representing bank premises .....	42,325.38
Other assets .....	31,043.23
<b>TOTAL ASSETS</b> .....	<b>\$ 2,903,365.76</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 908,124.44
Time and savings deposits of individuals, partnerships, and corporations .....	986,819.13
Deposits of United States Government .....	15,511.57
Deposits of States and political subdivisions .....	594,799.65
Deposits of commercial banks .....	45,000.00
Certified and officers' checks, etc. ....	73,597.32
<b>TOTAL DEPOSITS</b> .....	<b>\$2,623,852.11</b>
(a) Total demand deposits .....	1,266,374.47
(b) Total time and savings deposits .....	1,357,477.64
Other liabilities .....	62,477.92
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,686,330.03</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 15,594.28
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 15,594.28</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 201,441.45
Common stock—total par value .....	80,000.00
(No. shares authorized 4,000)	
(No. shares outstanding 4,000)	
Surplus .....	60,000.00
Undivided profits .....	59,196.45
Reserve for contingencies and other capital reserves .....	2,245.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 201,441.45</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,903,365.76</b>

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

OFFICERS FOR 1970

George D. Tubbs, President; L. L. Reinecker, Executive Vice President; Gene W. Penny, Vice President; Willard Gross, Cashier; Irene Wilcox, Charles C. Boyles, Assistant Cashiers.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,424,625.18
U.S. Treasury securities .....	1,137,908.00
Obligations of States and political subdivisions .....	930,015.15
Other loans .....	3,637,332.51
Bank premises, furniture and fixtures, and other assets representing bank premises .....	2.00
Other assets .....	14,541.54
<b>TOTAL ASSETS</b> .....	<b>\$ 7,144,424.38</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,489,031.05
Time and savings deposits of individuals, partnerships, and corporations .....	2,130,530.71
Deposits of United States Government .....	52,652.49
Deposits of States and political subdivisions .....	485,646.48
Certified and officers' checks, etc. ....	110,845.20
<b>TOTAL DEPOSITS</b> .....	<b>\$6,268,705.93</b>
(a) Total demand deposits .....	3,839,780.69
(b) Total time and savings deposits .....	2,428,925.24
<b>TOTAL LIABILITIES</b> .....	<b>\$ 6,268,705.93</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 35,835.56
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 35,835.56</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 839,882.89
Common stock—total par value .....	200,000.00
(No. shares authorized 2,000)	
Surplus .....	500,000.00
Undivided profits .....	139,882.89
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 839,882.89</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 7,144,424.38</b>



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

**OFFICERS FOR 1970**

L. R. Bate, President; R. E. Rice, Assistant Vice President; Shirley A. Nelson, Cashier; Phyllis Pemberton, Assistant Cashier.

**DIRECTORS FOR 1970**

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 251,640.96
U.S. Treasury securities .....	504,687.50
Securities of other U.S. Government agencies and corporations .....	147,200.00
Obligations of States and political subdivisions .....	92,373.37
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	1,429,427.11
Bank premises, furniture and fixtures, and other assets representing bank premises .....	18,707.74
Real estate owned other than bank premises .....	6,283.58
Other assets .....	31,323.70
<b>TOTAL ASSETS</b> .....	<b>\$ 2,581,643.96</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 830,056.43
Time and savings deposits of individuals, partnerships, and corporations .....	1,006,194.53
Deposits of United States Government .....	10,441.30
Deposits of States and political subdivisions .....	429,974.75
Certified and officers' checks, etc. ....	27,894.16
<b>TOTAL DEPOSITS</b> .....	<b>\$2,304,561.17</b>
(a) Total demand deposits .....	895,866.64
(b) Total time and savings deposits .....	1,408,694.53
Other liabilities .....	43,815.65
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,348,376.82</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 22,977.04
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 22,977.04</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 210,290.10
Common stock—total par value .....	60,000.00
(No. shares authorized 600)	
(No. shares outstanding 600)	
Surplus .....	140,000.00
Undivided profits .....	10,290.10
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 210,290.10</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,581,643.96</b>

**FARMERS STATE BANK OF CALHAN, CALHAN**

El Paso County

**OFFICERS FOR 1970**

H. K. Fosha, President; John L. Pieper, Vice President; Dorothy M. Phillips, Cashier; Milton L. Mathis, Assistant Vice President.

**DIRECTORS FOR 1970**

H. K. Fosha, Milton L. Mathis, Dorothy M. Phillips, John L. Pieper, Vinita E. Pieper.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 426,162.80
U.S. Treasury securities .....	1,284,530.88
Securities of other U.S. Government agencies and corporations .....	325,000.00
Obligations of States and political subdivisions .....	622,086.20
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	2,814,203.61
Bank premises, furniture and fixtures, and other assets representing bank premises .....	26,850.00
Real estate owned other than bank premises .....	26,995.16
Other assets .....	225.11
<b>TOTAL ASSETS</b> .....	<b>\$ 5,726,053.76</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,325,136.55
Time and savings deposits of individuals, partnerships, and corporations .....	2,178,974.04
Deposits of United States Government .....	59,452.93
Deposits of States and political subdivisions .....	664,997.02
Certified and officers' checks, etc. ....	73,590.90
<b>TOTAL DEPOSITS</b> .....	<b>\$5,302,151.44</b>
(a) Total demand deposits .....	2,550,377.40
(b) Total time and savings deposits .....	2,751,774.04
Other liabilities .....	15,761.42
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,317,912.86</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 23,850.33
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 23,850.33</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 384,290.57
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	184,290.57
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 384,290.57</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,726,053.76</b>

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

OFFICERS FOR 1970

P. S. Miller, President; R. G. Oliver, Vice President; W. C. Buboltz, Vice President and Cashier; Elizabeth Corey, Dona W. Sherlock, Assistant Cashiers.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,243,141.84
U.S. Treasury securities .....	2,531,600.93
Obligations of States and political subdivisions .....	1,182,042.26
Other loans .....	2,513,082.05
Bank premises, furniture and fixtures, and other assets representing bank premises .....	2.00
Real estate owned other than bank premises .....	1.00
Other assets .....	2,117.55
<b>TOTAL ASSETS</b> .....	<b>\$ 7,471,987.63</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,694,236.40
Time and savings deposits of individuals, partnerships, and corporations .....	2,601,500.61
Deposits of United States Government .....	23,639.55
Deposits of States and political subdivisions .....	1,197,171.33
Certified and officers' checks, etc. ....	84,404.06
<b>TOTAL DEPOSITS</b> .....	<b>\$6,600,951.95</b>
(a) Total demand deposits .....	3,537,251.34
(b) Total time and savings deposits .....	3,063,700.61
<b>TOTAL LIABILITIES</b> .....	<b>\$ 6,600,951.95</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 45,059.46
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 45,059.46</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 825,976.22
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	200,000.00
Undivided profits .....	525,976.22
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 825,976.22</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 7,471,987.63</b>

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

**OFFICERS FOR 1970**

Victor Weed, President; V. L. Weed, Vice President; J. R. Weed, Cashier.

**DIRECTORS FOR 1970**

Irvin M. Bricker, August Kern, J. R. Weed, V. L. Weed, Victor Weed.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$92,534.12 unposted debits) .....	\$ 799,950.70
U.S. Treasury securities .....	610,793.75
Obligations of States and political subdivisions .....	410,787.09
Federal funds sold and securities purchased under agreements to resell .....	400,000.00
Other loans .....	3,136,484.13
Bank premises, furniture and fixtures, and other assets representing bank premises .....	58,702.83
<b>TOTAL ASSETS</b> .....	\$ 5,416,718.50
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,368,516.72
Time and savings deposits of individuals, partnerships, and corporations .....	1,966,117.40
Deposits of United States Government .....	26,990.48
Deposits of States and political subdivisions .....	585,597.68
Certified and officers' checks, etc. ....	17,420.21
<b>TOTAL DEPOSITS</b> .....	\$ 4,964,642.49
(a) Total demand deposits .....	2,731,525.09
(b) Total time and savings deposits .....	2,233,117.40
<b>TOTAL LIABILITIES</b> .....	\$ 4,964,642.49
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 9,957.41
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	\$ 9,957.41
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 442,118.60
Common stock—total par value .....	\$ 100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	150,000.00
Undivided profits .....	192,118.60
<b>TOTAL CAPITAL ACCOUNTS</b> .....	\$ 442,118.60
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	\$ 5,416,718.50

**THE ACADEMY BOULEVARD BANK,  
COLORADO SPRINGS**  
El Paso County

OFFICERS FOR 1970

Carl J. Husome, President; Dale Wheeler, Cashier; Bernice Saunders, Gifford Holt, Richard J. Dreher, Mary L. Pollard, Assistant Cashiers.

DIRECTORS FOR 1970

Norton Bain, William Becker, John Beumer, G. Alan Cheney, Cortland Cool, Cecil Ver Duft, Winford M. Griffin, Carl J. Husome, Paul O. Schneebeck, Billie H. Smartt, Harold M. Whitney.

ASSETS	Dec. 31, 1970
Cash and due from banks (including \$20,469.86 unposted debits) .....	\$ 1,962,483.61
U.S. Treasury securities .....	1,148,242.68
Securities of other U.S. Government agencies and corporations .....	1,290,799.34
Obligations of States and political subdivisions .....	760,320.96
Other securities .....	5,000.00
Other loans .....	2,271,261.15
Bank premises, furniture and fixtures, and other assets representing bank premises .....	296,107.51
Other assets .....	83,915.22
TOTAL ASSETS .....	\$ 7,818,130.47
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,279,873.39
Time and savings deposits of individuals, partnerships, and corporations .....	1,887,203.91
Deposits of United States Government .....	91,801.06
Deposits of States and political subdivisions .....	741,380.01
Certified and officers' checks, etc. ....	902,523.23
TOTAL DEPOSITS .....	\$6,902,781.60
(a) Total demand deposits .....	4,274,732.64
(b) Total time and savings deposits .....	2,628,048.96
Mortgage indebtedness .....	106,332.81
Other liabilities .....	162,232.67
TOTAL LIABILITIES .....	\$ 7,171,347.08
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans .....	\$ 27,687.48
TOTAL RESERVES ON LOANS AND SECURITIES .....	\$ 27,687.48
CAPITAL ACCOUNTS	
Equity capital, total .....	619,095.91
Common stock—total par value .....	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus .....	250,000.00
Undivided profits .....	119,095.91
TOTAL CAPITAL ACCOUNTS .....	\$ 619,095.91
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS .....	\$ 7,818,130.47



**AMERICAN HERITAGE BANK AND TRUST CO.**  
**COLORADO SPRINGS**  
 El Paso County

OFFICERS FOR 1970

H. C. Gerber, President; L. L. Gerber, John C. Birkes, William E. Sessions, Vice Presidents; Arne E. Skaugset, Jr., Vice President and Cashier; Elmer M. Wolfe, William R. Temple, Assistant Vice Presidents.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,381,151.65
U.S. Treasury securities .....	3,370,081.35
Securities of other U.S. Government agencies and corporations .....	7,128.98
Obligations of States and political subdivisions .....	4,732,079.65
Other securities .....	65,719.00
Other loans .....	6,091,865.09
Bank premises, furniture and fixtures, and other assets representing bank premises .....	306,831.68
Real estate owned other than bank premises .....	137,074.28
Other assets .....	296,063.96
<b>TOTAL ASSETS</b> .....	<b>\$ 16,387,995.64</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 4,946,350.02
Time and savings deposits of individuals, partnerships, and corporations .....	4,449,039.16
Deposits of United States Government .....	160,319.56
Deposits of States and political subdivisions .....	4,514,734.85
Certified and officers' checks, etc. ....	183,346.74
<b>TOTAL DEPOSITS</b> .....	<b>\$14,253,790.33</b>
(a) Total demand deposits .....	5,431,411.37
(b) Total time and savings deposits .....	8,822,378.96
Other liabilities .....	831,132.21
<b>TOTAL LIABILITIES</b> .....	<b>\$ 15,084,922.54</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 56,475.48
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 56,475.48</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,246,597.62
Common stock—total par value .....	405,000.00
(No. shares authorized 40,500)	
(No. shares outstanding 40,500)	
Surplus .....	710,000.00
Undivided profits .....	131,597.62
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,246,597.62</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 16,387,995.64</b>

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

OFFICERS FOR 1970

Norman L. Wade, President; Caywood B. Lindsey, Jr., Vice President; Andrew J. Burski, Cashier; Lee R. Wills, Secretary.

DIRECTORS FOR 1970

Donald M. Bates, Claudius D. Fingar, Caywood B. Lindsey, Jr., Norman L. Wade, Robert W. Walker.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 447,428.66
U.S. Treasury securities .....	49,975.00
Securities of other U.S. Government agencies and corporations .....	397,998.09
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	1,463,644.49
Bank premises, furniture and fixtures, and other assets representing bank premises .....	291,826.27
Other assets .....	17,330.66
<b>TOTAL ASSETS</b> .....	<b>\$ 2,868,203.17</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,094,343.33
Time and savings deposits of individuals, partnerships, and corporations .....	552,662.27
Deposits of United States Government .....	19,406.60
Deposits of States and political subdivisions .....	370,000.00
Certified and officers' checks, etc. ....	45,785.15
<b>TOTAL DEPOSITS</b> .....	<b>\$2,082,197.35</b>
(a) Total demand deposits .....	1,159,535.08
(b) Total time and savings deposits .....	922,662.27
Mortgage indebtedness .....	173,000.00
Other liabilities .....	97,466.20
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,352,663.55</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 12,237.70
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 12,237.70</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 503,301.92
Common stock—total par value .....	250,000.00
(No. shares authorized 250,000)	
(No. shares outstanding 250,000)	
Surplus .....	150,000.00
Undivided profits .....	103,301.92
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 503,301.92</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,868,203.17</b>

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

**OFFICERS FOR 1970**

Lewis M. Poe, Chairman of the Board; Winford Griffin, President; Wesley E. Strain, Executive Vice President; N. A. Majors, Vice President and Cashier; James J. Clinger, Caywood B. Lindsey, Sr., Milo Yalich, Vice Presidents; Kenneth R. Weissenfluh, Jack C. Miller, Irene Powers, Norman R. Tinsdale, Assistant Vice Presidents; John M. Stafford, James E. Pilkington, W. R. Durrance, W. D. Bokelman, James J. Ocken, Assistant Cashiers; Terry P. Coffelt, Trust Officer.

**DIRECTORS FOR 1970**

Rush Appleman, Robert P. Foss, Winford Griffin, Kenneth F. Heizer, R. Keith Hook, Caywood B. Lindsey, Sr., C. D. Moore, Lewis M. Poe, Clarence Shearer, Billie H. Smartt, Wesley E. Strain.

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 4,707,906.01
U.S. Treasury securities .....	3,107,001.32
Obligations of States and political subdivisions .....	9,765,639.50
Other securities (including \$48,442.08 corporate stocks) .....	57,518.58
Other loans .....	14,908,428.85
Bank premises, furniture and fixtures, and other assets representing bank premises .....	372,028.57
Real estate owned other than bank premises .....	17,146.46
Other assets .....	446,914.96
<b>TOTAL ASSETS</b> .....	<b>\$ 33,382,584.25</b>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations .....	\$ 12,090,847.26
Time and savings deposits of individuals, partnerships, and corporations .....	7,838,318.44
Deposits of United States Government .....	1,718,434.82
Deposits of States and political subdivisions .....	8,376,067.38
Deposits of commercial banks .....	89,155.36
Certified and officers' checks, etc. ....	432,415.05
<b>TOTAL DEPOSITS</b> .....	<b>\$30,545,238.31</b>
(a) Total demand deposits .....	16,476,315.93
(b) Total time and savings deposits .....	\$14,068,922.38
Mortgage indebtedness .....	40,547.05
Other liabilities .....	722,789.12
<b>TOTAL LIABILITIES</b> .....	<b>\$ 31,308,574.48</b>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES .....	\$ 17,990.34
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans .....	163,496.48
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 163,496.48</b>
CAPITAL ACCOUNTS	
Equity capital, total .....	\$ 1,892,522.95
Common stock—total par value .....	798,600.00
(No. shares authorized 159,720)	
(No. shares outstanding 159,720)	
Surplus .....	838,700.00
Undivided profits .....	255,222.95
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,892,522.95</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 33,382,584.25</b>



## COLORADO COMMERCIAL BANK, COLORADO SPRINGS

El Paso County

### OFFICERS FOR 1970

Robert E. Trego, President; Richard W. Dailey, Executive Vice President; Max R. Meuli, Senior Vice President; Joseph W. Pearson, Senior Vice President and Trust Officer; Amos C. Lawrence, Jr., James A. Mock, Vice Presidents; M. O. Nielsen, Vice President-Manager of Installment Loan Department; A. J. Kieffer, Cashier; Frances M. Whyte, Assistant Vice President and Assistant Trust Officer; John H. Elwell, Assistant Vice President; Wesley G. Davis, Assistant Trust Officer; Donald E. Demaree, Jr., Operations Officer; Odes Ray Pierce, Jr., Installment Loan Officer; Patty Willett, Administrative Officer; John H. Hoff, Jr., Credit Officer; Leota J. Roads, Teller Operations Officer; Mary Gean Ivy, Master Charge Officer; Joseph J. Schumacher, Credit Collection Officer; Robert W. Tator, Accounting Officer.

### DIRECTORS FOR 1970

Richard W. Dailey, Frederick M. Farrar, Kenneth W. Geddes, Dan W. Howells, Bob Johnston, Jr., L. C. Slothower, Jr., Robert E. Trego, Gerald P. Wagner, Mark D. Wild.

ASSETS	Dec. 31, 1970
Cash and due from banks (including \$68,776.03 unposted debits).....	\$ 1,630,338.33
U.S. Treasury securities .....	3,095,594.08
Obligations of States and political subdivisions .....	1,911,779.13
Federal funds sold and securities purchased under agreements to resell .....	1,000,000.00
Other loans .....	10,446,480.95
Bank premises, furniture and fixtures, and other assets representing bank premises .....	162,787.59
Real estate owned other than bank premises .....	439,519.10
Other assets .....	186,250.63
<b>TOTAL ASSETS</b> .....	<b>\$ 18,872,749.86</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 6,267,616.66
Time and savings deposits of individuals, partnerships, and corporations .....	7,525,190.39
Deposits of United States Government .....	378,319.09
Deposits of States and political subdivisions .....	1,951,825.86
Deposits of commercial banks .....	20,000.00
Certified and officers' checks, etc. ....	124,004.98
<b>TOTAL DEPOSITS</b> .....	<b>\$16,266,956.98</b>
(a) Total demand deposits .....	6,878,653.52
(b) Total time and savings deposits .....	9,388,303.46
Other liabilities for borrowed money .....	115,000.00
Mortgage indebtedness .....	303,070.54
Other liabilities .....	527,270.23
<b>TOTAL LIABILITIES</b> .....	<b>\$ 17,212,297.75</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 231,161.47
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 231,161.47</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,429,290.64
Common stock—total par value .....	500,000.00
(No. shares authorized 100,000)	
(No. shares outstanding 100,000)	
Surplus .....	700,000.00
Undivided profits .....	189,290.64
Reserve for contingencies and other capital reserves .....	40,000.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,429,290.64</b>
<b>TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 18,872,749.86</b>

**METROPOLITAN STATE BANK, COMMERCE CITY**

Adams County

**OFFICERS FOR 1970**

Kenneth S. Agnew, President; Richard L. Agnew, Vice President;  
Kenneth M. Agnew, Cashier; Arthur C. Delventhal, Robert R.  
Suter, Assistant Cashiers.

**DIRECTORS FOR 1970**

Kenneth M. Agnew, Kenneth S. Agnew, Olive L. Agnew, Richard  
L. Agnew, E. Kathleen Bauder.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 630,486.16
U.S. Treasury securities .....	1,090,494.80
Other loans .....	6,121,521.81
Bank premises, furniture and fixtures, and other assets representing bank premises .....	200,000.00
Real estate owned other than bank premises .....	26,387.70
Other assets .....	16,688.11
<b>TOTAL ASSETS</b> .....	<b>\$ 8,085,578.58</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,618,687.71
Time and savings deposits of individuals, partnerships, and corporations .....	2,499,098.48
Deposits of United States Government .....	145,570.12
Deposits of States and political subdivisions .....	317,740.13
Certified and officers' checks, etc. ....	103,903.33
<b>TOTAL DEPOSITS</b> .....	<b>\$6,684,999.77</b>
(a) Total demand deposits .....	4,165,901.29
(b) Total time and savings deposits .....	2,519,098.48
Federal funds purchased and securities sold under agreements to repurchase .....	300,000.00
Other liabilities .....	358,151.18
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,343,150.95</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 14,715.86
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 14,715.86</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 727,711.77
Common stock—total par value .....	250,000.00
(No. shares authorized 2,500)	
(No. shares outstanding 2,500)	
Surplus .....	250,000.00
Undivided profits .....	227,711.77
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 727,711.77</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 8,085,578.58</b>

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

OFFICERS FOR 1970

Charles M. Searle, President; Belmear D. Brown, Vice President and Cashier; Paul W. Williamson, Vice President; Billie Marsell, Gordon A. Miracle, Assistant Cashiers; Eleanor McAllister, Assistant Vice President.

DIRECTORS FOR 1970

George E. Dilts, H. C. Flaugh, Jack Hawkins, William C. Hutchison, Charles M. McAfee, Marvin Owens, Sterling C. Phillips, Charles M. Searle, George Smith, Jr.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 954,252.15
U.S. Treasury securities .....	410,603.67
Obligations of States and political subdivisions ..	1,396,030.29
Other securities .....	2,434.75
Other loans .....	5,185,228.67
Bank premises, furniture and fixtures, and other assets representing bank premises .....	64,977.27
Real estate owned other than bank premises .....	8,809.02
Other assets .....	38,234.04
<b>TOTAL ASSETS</b> .....	<b>\$ 8,060,569.86</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,485,013.67
Time and savings deposits of individuals, partnerships, and corporations .....	3,746,987.49
Deposits of United States Government .....	143,338.80
Deposits of States and political subdivisions .....	888,449.66
Deposits of commercial banks .....	26,313.03
Certified and officers' checks, etc. ....	34,630.00
<b>TOTAL DEPOSITS</b> .....	<b>\$7,324,732.65</b>
(a) Total demand deposits .....	3,150,959.80
(b) Total time and savings deposits .....	4,173,772.85
Other liabilities .....	48,080.52
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,372,813.17</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 146,575.85
Reserves on securities .....	6,131.56
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 152,707.41</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 535,049.28
Common stock—total par value .....	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus .....	200,000.00
Undivided profits .....	135,049.28
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 535,049.28</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 8,060,569.86</b>

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

OFFICERS FOR 1970

Dale F. Fagot, President; F. R. Montgomery, Executive Vice President; O. L. Ashliman, James C. Davis, Vice Presidents; E. W. Johnson, Assistant Vice President; George E. Swanson, Cashier; Tony T. Angelo, Assistant Cashier.

DIRECTORS FOR 1970

O. L. Ashliman, Dale F. Fagot, F. R. Montgomery, Ronald L. Moore, James H. Oliver, George E. Swanson.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 897,381.29
U.S. Treasury securities .....	4,491,639.63
Obligations of States and political subdivisions .....	2,538,960.21
Other loans .....	7,076,373.15
Bank premises, furniture and fixtures, and other assets representing bank premises .....	187,628.17
Other assets .....	23,459.56
<b>TOTAL ASSETS</b> .....	<b>\$ 15,215,442.01</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 5,145,626.60
Time and savings deposits of individuals, partnerships, and corporations .....	4,080,122.84
Deposits of United States Government .....	2,925,177.59
Deposits of States and political subdivisions .....	1,296,216.51
Certified and officers' checks, etc. ....	198,049.08
<b>TOTAL DEPOSITS</b> .....	<b>\$13,645,192.62</b>
(a) Total demand deposits .....	8,594,406.45
(b) Total time and savings deposits .....	5,050,786.17
Other liabilities .....	362,428.86
<b>TOTAL LIABILITIES</b> .....	<b>\$ 14,007,621.48</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 107,780.61
Reserves on securities .....	3,245.32
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 111,025.93</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,096,794.60
Common stock—total par value .....	400,000.00
(No. shares authorized 4,000)	
(No. shares outstanding 4,000)	
Surplus .....	400,000.00
Undivided profits .....	296,794.60
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,096,794.60</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 15,215,442.01</b>

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

Rio Grande County

**OFFICERS FOR 1970**

John Reason, President; L. C. Martz, Vice President; John D. Von Bernuth, Cashier; Louise D. Goforth, John L. Martz, Assistant Cashiers.

**DIRECTORS FOR 1970**

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

		Dec. 31, 1970
<b>ASSETS</b>		
Cash and due from banks		
(including \$18,636.84 unposted debits)	\$	812,902.25
U.S. Treasury securities		303,966.02
Obligations of States and political subdivisions		315,459.05
Other securities (including \$3,000.00 corporate stocks)		13,000.00
Other loans		1,184,095.16
Bank premises, furniture and fixtures, and other assets		
representing bank premises		5,697.95
Real estate owned other than bank premises		5,703.15
Other assets		2,172.26
<b>TOTAL ASSETS</b>	<b>\$</b>	<b>2,642,995.84</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships,		
and corporations	\$	1,674,178.98
Time and savings deposits of individuals, partnerships,		
and corporations		372,568.27
Deposits of United States Government		7,000.00
Deposits of States and political subdivisions		262,855.65
Certified and officers' checks, etc.		45,620.47
<b>TOTAL DEPOSITS</b>	<b>\$2,362,223.37</b>	
(a) Total demand deposits	1,986,655.10	
(b) Total time and savings deposits	375,568.27	
Other liabilities		55,569.98
<b>TOTAL LIABILITIES</b>	<b>\$</b>	<b>2,417,793.35</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans	\$	8,993.13
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b>	<b>\$</b>	<b>8,993.13</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total	\$	216,209.36
Common stock—total par value		25,000.00
(No. shares authorized 250)		
(No. shares outstanding 250)		
Surplus		75,000.00
Undivided profits		116,209.36
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$</b>	<b>216,209.36</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>		
<b>CAPITAL ACCOUNTS</b>	<b>\$</b>	<b>2,642,995.84</b>



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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,210,416.06
U.S. Treasury securities .....	2,809,831.68
Securities of other U.S. Government agencies and corporations .....	200,062.50
Obligations of States and political subdivisions .....	1,530,910.37
Other securities (including \$30,000.00 corporate stocks) .....	30,000.00
Federal funds sold and securities purchased under agreements to resell .....	500,000.00
Other loans .....	6,874,182.52
Bank premises, furniture and fixtures, and other assets representing bank premises .....	396,324.13
Other assets .....	276,696.52
<b>TOTAL ASSETS</b> .....	<b>\$ 13,828,423.78</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 5,190,753.37
Time and savings deposits of individuals, partnerships, and corporations .....	5,248,545.60
Deposits of United States Government .....	91,014.19
Deposits of States and political subdivisions .....	1,468,342.39
Certified and officers' checks, etc. ....	127,988.30
<b>TOTAL DEPOSITS</b> .....	<b>\$12,126,643.85</b>
(a) Total demand deposits .....	5,856,598.25
(b) Total time and savings deposits .....	6,270,045.60
Other liabilities .....	162,063.04
<b>TOTAL LIABILITIES</b> .....	<b>\$ 12,288,706.89</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 121,072.75
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 121,072.75</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,418,644.14
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	700,000.00
Undivided profits .....	418,644.14
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,418,644.14</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 13,828,423.78</b>

**BANK OF DENVER, DENVER**  
Denver County

OFFICERS FOR 1970

Walter C. Emery, President; H. C. Denny, Mervyn E. Eastberg, Earl L. Fedder, Lester W. Hall, A. W. Smith, Vice Presidents; George F. Rock, III, Vice President and Cashier; L. H. Lindemann, Vice President and Auditor; William G. Moore, Controller; Merle M. Owens, Eugene H. Rock, Assistant Vice Presidents; Patricia C. Connell, Jerry D. Dirks, Assistant Cashiers.

DIRECTORS FOR 1970

H. C. Denny, J. M. Emery, Walter C. Emery, Robert A. Galbasin, N. L. Koin, R. J. Lawrence, Marie K. Rock, B. J. Schafer, John J. Vance, Russell H. Volk, W. W. Wilson, Jr.

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 2,277,938.50
U.S. Treasury securities .....	4,219,027.14
Securities of other U.S. Government agencies and corporations .....	1,200,078.13
Obligations of States and political subdivisions .....	4,208,765.69
Other securities (including \$116.00 corporate stocks) .....	116.00
Federal funds sold and securities purchased under agreements to resell .....	1,500,000.00
Other loans .....	13,612,604.94
Bank premises, furniture and fixtures, and other assets representing bank premises .....	894,226.91
Real estate owned other than bank premises .....	91,546.74
Customer's liability to this bank on acceptances outstanding .....	12,000.00
Other assets .....	307,249.82
<b>TOTAL ASSETS</b> .....	<b>\$ 28,323,553.87</b>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations .....	\$ 10,583,875.66
Time and savings deposits of individuals, partnerships, and corporations .....	11,092,210.98
Deposits of United States Government .....	1,006,667.48
Deposits of States and political subdivisions .....	2,091,142.71
Certified and officers' checks, etc. ....	256,197.20
<b>TOTAL DEPOSITS</b> .....	<b>\$25,030,094.03</b>
(a) Total demand deposits .....	11,845,883.05
(b) Total time and savings deposits .....	13,184,210.98
Mortgage indebtedness .....	484,293.18
Acceptances executed by or for account of this bank and outstanding .....	12,000.00
Other liabilities .....	648,784.05
<b>TOTAL LIABILITIES</b> .....	<b>\$ 26,175,171.26</b>
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans .....	\$ 167,619.41
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 167,619.41</b>
CAPITAL ACCOUNTS	
Equity capital, total .....	\$ 1,980,763.20
Common stock—total par value .....	600,000.00
(No. shares authorized 60,000)	
(No. shares outstanding 60,000)	
Surplus .....	800,000.00
Undivided profits .....	580,763.20
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,980,763.20</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 28,323,553.87</b>

**CENTER STATE BANK, DENVER**

Denver County

**OFFICERS FOR 1970**

Norman D. Dufva, President and Cashier; Mary M. Doty, G. Richard Graham, Vice Presidents; Douglas C. Miller, Assistant Vice President; Paul W. Scheidecker, II, Dolores K. Kerr, Beatrice Martin, Karen Williams, Assistant Cashiers.

**DIRECTORS FOR 1970**

Monte Carroll, Mary M. Doty, Norman D. Dufva, Harry J. Gobert, A. W. Hiner, E. C. Viner, Paul G. West.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 965,759.02
U.S. Treasury securities .....	340,310.43
Securities of other U.S. Government agencies and corporations .....	100,062.50
Obligations of States and political subdivisions .....	1,408,896.87
Federal funds sold and securities purchased under agreements to resell .....	550,000.00
Other loans .....	4,726,574.21
Bank premises, furniture and fixtures, and other assets representing bank premises .....	705,324.63
Other assets .....	43,005.31
<b>TOTAL ASSETS</b> .....	<b>\$ 8,839,932.97</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 4,187,209.03
Time and savings deposits of individuals, partnerships, and corporations .....	2,370,695.23
Deposits of United States Government .....	259,048.69
Deposits of States and political subdivisions .....	282,836.48
Certified and officers' checks, etc. ....	128,333.99
<b>TOTAL DEPOSITS</b> .....	<b>\$7,228,123.42</b>
(a) Total demand deposits .....	4,555,349.80
(b) Total time and savings deposits .....	2,672,773.62
Other liabilities for borrowed money .....	16,000.00
Mortgage indebtedness .....	419,017.18
Other liabilities .....	374,003.98
<b>TOTAL LIABILITIES</b> .....	<b>\$ 8,037,144.58</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 28,896.12
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 28,896.12</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 773,892.27
Common stock—total par value .....	432,000.00
(No. shares authorized 21,600) (No. shares outstanding 21,600)	
Surplus .....	197,000.00
Undivided profits .....	144,892.27
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 773,892.27</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 8,839,932.97</b>



# THE CENTRAL BANK AND TRUST COMPANY, DENVER

Denver County

## OFFICERS FOR 1970

Max G. Brooks, Chairman of the Board; Donald D. Hoffman, President; R. J. Nelson, Executive Vice President; Marvin F. Owens, Harley N. Patton, Jr., A. Asborno, Senior Vice Presidents; William K. Ingram, James B. Osbourn, Vernon T. Walker, Mason Frey, Don Echtermeyer, Bill Gossett, E. John Diedrich, Ronald F. Jerman, Roger L. Stokes, James J. Guse, Ben Gibson, Richard L. Hanley, Edward B. Slocum, Larry L. Varnell, Vice Presidents; W. Warren Culpepper, Joseph W. Hovorka, Mark Norwalk, Dale G. Brooks, John A. Edmiston, Haskell H. Croy, William W. Clark, Thomas A. Dinkel, Charles A. Drummond, Jim W. Trimm, Jack R. Jacobson, Elvin R. Stiles, William H. Echelmeyer, Assistant Vice Presidents; Edward C. Hofmann, Senior Vice President and Cashier; Keith Lindeman, Vice President and Comptroller; Dennis Buck, Darl G. Hobson, Frank Burhorn, Larry G. Matthes, Ed Sherman, Fred Doud, Gene Veraldi, Dwight Bowen, Mrs. Eileen Klein, Fred J. Howell, Eugene Jaeger, William R. Weber, Charles R. Marsh, Roger Williams, Harry R. Underdown, Frank Casey, Larry Fleming, Oscar F. Pratt, James N. Stanley, William W. Howard, Mrs. Florence Lampert, Lyle A. Walter, William Dale, James D. Phelps, Miss Shirley Carrier, Herman E. Rachut, Garry E. Brooks, Assistant Cashiers; Charles P. Gallagher, Vice President and Trust Officer; Robert W. Jeavons, Trust Investment Officer; Jay Maddox, Trust Officer; Norm Wright, Data Processing Manager; C. L. Johnson, Auditor, Don Drumm, Assistant Auditor; Joseph R. Lincoln, Senior Vice President and General Counsel.

## DIRECTORS FOR 1970

Charles F. Brannon, Max G. Brooks, Donald R. Chabot, Lewis W. Dymond, Edgar Egan, Donald D. Hoffman, Lloyd J. King, Dean R. Kittel, Roy L. Mason, Henry D. Mitchell, R. J. Nelson, Richard H. O'Brien, J. W. Ringsby, Gerald L. Schlessman, Benjamin F. Stapleton, Morley P. Thompson, Harry A. Trueblood, Jr., Francis S. Van Derbur, Lucien Wulsin.

<b>ASSETS</b>		Dec. 31, 1970
Cash and due from banks (including \$764,964.16 unposted debits).....		\$ 61,282,848.82
U.S. Treasury securities .....		17,440,587.47
Securities of other U.S. Government agencies and corporations .....		10,118.85
Obligations of States and political subdivisions .....		18,951,686.58
Other securities (including \$794,210.28 corporate stocks) .....		809,211.28
Federal funds sold and securities purchased under agreements to resell .....		9,100,000.00
Other loans .....		174,743,513.86
Bank premises, furniture and fixtures, and other assets representing bank premises .....		3,369,606.66
Real estate owned other than bank premises .....		1,171.96
Other assets .....		3,534,600.52
<b>TOTAL ASSETS</b> .....		<b>\$289,243,346.00</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....		\$ 77,470,198.50
Time and savings deposits of individuals, partnerships, and corporations .....		100,692,688.02
Deposits of United States Government .....		3,985,018.33
Deposits of States and political subdivisions .....		6,209,295.58
Deposits of commercial banks .....		44,818,878.68
Certified and officers' checks, etc. ....		3,762,177.00
<b>TOTAL DEPOSITS</b> .....		<b>\$236,938,256.11</b>
(a) Total demand deposits .....		128,050,131.09
(b) Total time and savings deposits .....		108,888,125.02
Federal funds purchased and securities sold under agreements to repurchase .....		9,400,000.00
Other liabilities for borrowed money .....		2,500,000.00
Mortgage indebtedness .....		1,356,734.09
Other liabilities .....		14,855,800.00
<b>TOTAL LIABILITIES</b> .....		<b>\$265,050,790.20</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....		\$ 2,630,840.16
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....		<b>\$ 2,630,840.16</b>
<b>CAPITAL ACCOUNTS</b>		
Capital notes and debentures .....		\$ 5,800,000.00
Equity capital, total .....		15,761,715.64
Common stock-total par value .....		5,100,000.00
(No. shares authorized 510,000) (No. shares outstanding 510,000)		
Surplus .....		6,100,000.00
Undivided profits .....		4,561,715.64
<b>TOTAL CAPITAL ACCOUNTS</b> .....		<b>\$ 21,561,715.64</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....		<b>\$289,243,346.00</b>

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

OFFICERS FOR 1970

Elwood M. Kullgren, President; Merlin C. Williams, Executive Vice President; Glen B. Clark, Ralph E. Nelson, Senior Vice Presidents; Donald M. Troutman, Vice President and Cashier; Robert S. Anderson, James R. Elliott, Mary P. Heatwole, Robert E. Lewis, Robert J. Woods, Vice Presidents; James K. Garrett, Ralph M. Slapper, John G. Wilkinson, Assistant Vice Presidents; Donald R. Drummer, Assistant Cashier.

DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks (including \$114,608.67 unposted debits) .....	\$ 4,896,293.51
U.S. Treasury securities .....	4,400,289.89
Obligations of States and political subdivisions .....	9,545,905.37
Federal funds sold and securities purchased under agreements to resell .....	2,400,000.00
Other loans .....	25,074,971.85
Bank premises, furniture and fixtures, and other assets representing bank premises .....	332,609.46
Real estate owned other than bank premises .....	40,006.07
Other assets .....	359,681.64
<b>TOTAL ASSETS</b> .....	<b>\$ 47,049,757.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 18,602,595.52
Time and savings deposits of individuals, partnerships, and corporations .....	19,119,247.76
Deposits of United States Government .....	520,136.79
Deposits of States and political subdivisions .....	2,777,834.88
Deposits of foreign governments and official institutions .....	454.85
Certified and officers' checks, etc. .....	486,110.94
<b>TOTAL DEPOSITS</b> .....	<b>\$41,506,380.74</b>
(a) Total demand deposits .....	21,073,132.98
(b) Total time and savings deposits .....	20,433,247.76
Other liabilities .....	\$ 1,547,615.91
<b>TOTAL LIABILITIES</b> .....	<b>\$ 43,053,996.65</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 456,878.50
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 456,878.50</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 3,538,882.64
Common stock—total par value .....	1,250,000.00
(No. shares authorized 62,500) (No. shares outstanding 62,500)	
Surplus .....	1,250,000.00
Undivided profits .....	500,000.00
Reserve for contingencies and other capital reserves .....	538,882.64
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 3,538,882.64</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 47,049,757.79</b>

**COLUMBINE STATE BANK, DENVER**

Denver County

**OFFICERS FOR 1970**

Sidney C. King, President; Leonard I. Paulson, Vice President;  
Alvin A. Smith, Cashier; Larry V. Morris, Assistant Vice President.

**DIRECTORS FOR 1970**

David Butler, Robert L. Cohen, Robert H. Gaiser, Sidney C. King,  
Donald K. Norgren, Karl A. Schmid, Russell E. Wright.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,050,072.46
U.S. Treasury securities .....	654,873.44
Securities of other U.S. Government agencies and corporations .....	120,000.00
Federal funds sold and securities purchased under agreements to resell .....	300,000.00
Other loans .....	1,465,656.32
Bank premises, furniture and fixtures, and other assets representing bank premises .....	355,356.30
Other assets .....	41,435.14
<b>TOTAL ASSETS</b> .....	<b>\$ 3,987,393.66</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,658,345.44
Time and savings deposits of individuals, partnerships, and corporations .....	1,295,007.33
Deposits of United States Government .....	23,223.57
Deposits of States and political subdivisions .....	110,000.00
Certified and officers' checks, etc. ....	67,719.54
<b>TOTAL DEPOSITS</b> .....	<b>\$3,154,295.88</b>
(a) Total demand deposits .....	1,749,288.55
(b) Total time and savings deposits .....	1,405,007.33
Other liabilities for borrowed money .....	13,000.00
Mortgage indebtedness .....	196,565.09
Other liabilities .....	111,878.53
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,475,739.50</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 511,654.16
Common stock—total par value .....	275,000.00
(No. shares authorized 27,500)	
(No. shares outstanding 27,500)	
Surplus .....	165,000.00
Undivided profits .....	71,654.16
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 511,654.16</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 3,987,393.66</b>

**GUARANTY BANK OF STAPLETON, DENVER**

Denver County

**OFFICERS FOR 1970**

I. J. Shore, Chairman of the Board; Don T. Tinker, President; Marlin D. Dixon, Vice President and Cashier.

**DIRECTORS FOR 1970**

Arnold Alpert, Joe Alpert, Morris Bershof, Hugh Crabb, Jack Diamond, David Golden, Herman Horwich, I. J. Shore, Hyman Waidbaum, Max Weisbly, Homer Woehmyer.

Dec. 31, 1970

<b>ASSETS</b>	
Cash and due from banks (including \$13,372.32 unposted debits) .....	\$ 739,493.73
U.S. Treasury securities .....	599,983.31
Securities of other U.S. Government agencies and corporations .....	599,879.03
Obligations of States and political subdivisions .....	63,268.12
Other loans .....	1,782,457.91
Bank premises, furniture and fixtures, and other assets representing bank premises .....	45,270.27
Other assets .....	94,869.79
<b>TOTAL ASSETS</b> .....	<b>\$ 3,925,222.16</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,672,619.85
Time and savings deposits of individuals, partnerships, and corporations .....	1,095,640.97
Deposits of United States Government .....	90,125.25
Deposits of States and political subdivisions .....	400,529.29
Deposits of commercial banks .....	6,903.00
Certified and officers' checks, etc. ....	30,129.83
<b>TOTAL DEPOSITS</b> .....	<b>\$3,295,948.19</b>
(a) Total demand deposits .....	1,800,307.22
(b) Total time and savings deposits .....	1,495,640.97
Other liabilities .....	47,657.05
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,343,605.24</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 6,114.06
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 6,114.06</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 575,502.86
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	150,000.00
Undivided profits .....	125,502.86
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 575,502.86</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,925,222.16</b>



## GUARANTY BANK AND TRUST COMPANY, DENVER

Denver County

### OFFICERS FOR 1970

Herman Horwich, Chairman of the Board; Joe Alpert, Honorary Chairman; Victor V. Hawkins, President; Ralph D. Williams, Vice President and Cashier; Harry A. Zinn, Don B. Tinker, Orville C. Winstead, Vice Presidents; Harvey W. Wichner, Vice President and Trust Officer; B. LaRae Orullian, Vice President and Secretary; John R. Woods, Alvarize J. Brin, Carrold E. Burns, Assistant Vice Presidents; Robert J. Kinch, Assistant Cashier.

### DIRECTORS FOR 1970

Joe Alpert, Oscar W. Anderson, J. Leonard Berman, Charles M. Borwick, N. L. Chaplicki, Dr. Mack L. Clayton, Herbert V. Cook, Ronald L. Crabb, Max J. Freedman, Victor V. Hawkins, Herman Horwich, Palmer Hoyt, Victor Lederman, Dr. Maurice E. Marcove, Joseph D. Pepper, Gerald M. Quiat, James C. Schafer, Bernard J. Schaffner, I. J. Shore, Max Weinstein, Eugene J. Weisberg, Max Weisbly, Paul A. Yetter, Harry Zinn.

ASSETS	Dec. 31, 1970
Cash and due from banks (including \$261,074.43 unposted debits) .....	\$ 5,875,112.13
U.S. Treasury securities .....	8,217,804.60
Obligations of States and political subdivisions .....	2,645,252.02
Other securities .....	2,500.00
Federal funds sold and securities purchased under agreements to resell .....	2,000,000.00
Other loans .....	24,669,913.48
Bank premises, furniture and fixtures, and other assets representing bank premises .....	50,995.23
Real estate owned other than bank premises .....	12,075.00
Other assets .....	378,966.76
<b>TOTAL ASSETS</b> .....	<b>\$ 43,852,619.22</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 17,349,785.20
Time and savings deposits of individuals, partnerships, and corporations .....	16,935,367.10
Deposits of United States Government .....	1,469,004.95
Deposits of States and political subdivisions .....	2,497,882.97
Deposits of commercial banks .....	544,889.61
Certified and officers' checks, etc. ....	327,479.37
<b>TOTAL DEPOSITS</b> .....	<b>\$39,124,409.20</b>
(a) Total demand deposits .....	19,872,322.04
(b) Total time and savings deposits .....	19,252,087.16
Other liabilities .....	573,664.66
<b>TOTAL LIABILITIES</b> .....	<b>\$ 39,698,073.86</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 422,850.71
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 422,850.71</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 3,731,694.65
Common stock—total par value .....	1,575,000.00
(No. shares authorized 157,500)	
(No. shares outstanding 157,500)	
Surplus .....	1,725,000.00
Undivided profits .....	431,694.65
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 3,731,694.65</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 43,852,619.22</b>

**MID-STATES BANK, DENVER**  
Denver County

OFFICERS FOR 1970

H. J. Bleakley, President; L. R. Fredrick, Vice President; Leslie A. Gifford, Cashier.

DIRECTORS FOR 1970

H. J. Bleakley, John F. Harper, Mike A. Leprino, A. I. McCroskie, John W. O'Dorisio.

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 190,988.08
Obligations of States and political subdivisions .....	108,633.32
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	812,971.57
Bank premises, furniture and fixtures, and other assets representing bank premises .....	40,608.84
<b>TOTAL ASSETS</b> .....	<b>\$ 1,353,201.81</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 343,415.28
Time and savings deposits of individuals, partnerships, and corporations .....	303,129.60
Deposits of United States Government .....	6,727.24
Deposits of States and political subdivisions .....	120,000.00
Certified and officers' checks, etc. ....	31,018.99
<b>TOTAL DEPOSITS</b> .....	<b>\$804,291.11</b>
(a) Total demand deposits .....	381,161.51
(b) Total time and savings deposits .....	423,129.60
Other liabilities .....	30,386.86
<b>TOTAL LIABILITIES</b> .....	<b>\$ 834,677.97</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	100.00
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>100.00</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 518,423.84
Common stock—total par value .....	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus .....	150,000.00
Undivided profits .....	118,423.84
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 518,423.84</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,353,201.81</b>



**MONTBELLO STATE BANK, DENVER**  
Denver County

OFFICERS FOR 1970

Charles R. Sillstrop, President; Marvin F. Owens, III, Cashier.

DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 847,759.19
U.S. Treasury securities .....	159,512.60
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	1,654,564.69
Bank premises, furniture and fixtures, and other assets representing bank premises .....	261,240.13
Other assets .....	18,645.23
<b>TOTAL ASSETS</b> .....	<b>\$ 3,041,721.84</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,221,812.01
Time and savings deposits of individuals, partnerships, and corporations .....	967,653.50
Deposits of United States Government .....	23,738.09
Deposits of States and political subdivisions .....	100,000.00
Deposits of commercial banks .....	5,000.00
Certified and officers' checks, etc. ....	41,695.94
<b>TOTAL DEPOSITS</b> .....	<b>\$2,359,899.54</b>
(a) Total demand deposits .....	1,292,246.04
(b) Total time and savings deposits .....	1,067,653.50
Mortgage indebtedness .....	167,259.82
Other liabilities .....	69,941.45
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,597,100.81</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 15,992.54
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 15,992.54</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 428,628.49
Common stock—total par value .....	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus .....	100,000.00
Undivided profits .....	78,628.49
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 428,628.49</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 3,041,721.84</b>

## MOUNTAIN STATES BANK, DENVER

Denver County

### OFFICERS FOR 1970

Wm. G. Griffith, President; Ray L. Henning, Wm. H. Flory, Robert E. Jordan, Glen A. Pray, Vice Presidents; George G. Traeber, Jr., Cashier; Leonard E. Morrison, Trust Officer; Edwin W. Hodge, Stoddard White, Assistant Trust Officers; Robert G. Carpenter, Bernie S. Morphy, Arnold E. Smith, Wm. O. Shurr, Bernard J. Staebell, Assistant Cashiers; J. E. McCloskey, Auditor; William G. Coatman, Assistant Vice President.

### DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 2,305,717.21
U.S. Treasury securities .....	5,101,287.16
Securities of other U.S. Government agencies and corporations .....	612,008.92
Obligations of States and political subdivisions .....	6,226,227.10
Federal funds sold and securities purchased under agreements to resell .....	2,000,000.00
Other loans .....	19,567,006.63
Bank premises, furniture and fixtures, and other assets representing bank premises .....	86,472.72
Real estate owned other than bank premises .....	78,591.13
Other assets .....	408,681.58
<b>TOTAL ASSETS</b> .....	<b>\$ 36,385,992.45</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 14,892,958.24
Time and savings deposits of individuals, partnerships, and corporations .....	16,170,988.34
Deposits of United States Government .....	392,432.46
Deposits of States and political subdivisions .....	533,433.91
Certified and officers' checks, etc. ....	276,772.29
<b>TOTAL DEPOSITS</b> .....	\$32,266,585.24
(a) Total demand deposits .....	15,562,162.99
(b) Total time and savings deposits .....	16,704,422.25
Other liabilities .....	788,949.14
<b>TOTAL LIABILITIES</b> .....	<b>\$ 33,055,534.38</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 392,841.45
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 392,841.45</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 2,937,616.62
Common stock—total par value .....	1,000,000.00
(No. shares authorized 50,000)	
(No. shares outstanding 50,000)	
Surplus .....	1,000,000.00
Undivided profits .....	937,616.62
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,937,616.62</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 36,385,992.45</b>

**NORTH DENVER BANK, DENVER**  
Denver County

OFFICERS FOR 1970

Mads Anderson, President; John D. Rankin, Vice President; Norman R. Armstrong, Cashier; Charles J. Whitehead, Vice President.

DIRECTORS FOR 1970

Mads Anderson, James R. Arneill, Jr., Theodore M. Eaker, Leo F. Sullivan, Leo Van Dittie, H. V. vonBergen.

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 4,965,989.03
U.S. Treasury securities .....	4,844,995.61
Securities of other U.S. Government agencies and corporations .....	200,000.00
Obligations of States and political subdivisions .....	687,985.20
Other securities (including \$1,000.00 corporate stocks) .....	1,000.00
Other loans .....	18,670,983.62
Bank premises, furniture and fixtures, and other assets representing bank premises .....	452,914.00
Real estate owned other than bank premises .....	665,352.68
Other assets .....	384,624.41
<b>TOTAL ASSETS</b> .....	<b>\$ 30,873,844.55</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 9,913,815.16
Time and savings deposits of individuals, partnerships, and corporations .....	15,355,995.84
Deposits of United States Government .....	309,689.73
Deposits of States and political subdivisions .....	959,269.26
Certified and officers' checks, etc. ....	537,815.77
<b>TOTAL DEPOSITS</b> .....	<b>\$27,076,585.76</b>
(a) Total demand deposits .....	10,800,589.92
(b) Total time and savings deposits .....	16,275,995.84
Other liabilities .....	809,147.06
<b>TOTAL LIABILITIES</b> .....	<b>\$ 27,885,732.82</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 44,174.46
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 44,174.46</b>
<b>CAPITAL ACCOUNTS</b>	
Capital notes and debentures .....	\$ 1,500,000.00
Equity capital, total .....	1,443,937.27
Common stock—total par value .....	950,000.00
(No. shares authorized 95,000)	
(No. shares outstanding 95,000)	
Surplus .....	300,000.00
Undivided profits .....	193,937.27
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,943,937.27</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 30,873,844.55</b>

**SOUTHWEST STATE BANK, DENVER**  
Denver County

OFFICERS FOR 1970

Charles Yale, Chairman of the Board; Joseph Mosko, President; Harold V. Lustig, Robert A. Guenther, Vice Presidents; Chess R. Martin, Vice President and Cashier; W. H. Hedberg, Vice President and Comptroller; Benjamin Caywood, Assistant Vice President; JoAnn Brockway, Assistant Cashier; Mary Cleveland, Loan and Discount Officer; Barbara Raper, Installment Loan Officer.

DIRECTORS FOR 1970

Harold V. Lustig, Marvin Mandel, Chess R. Martin, Joseph Mosko, Hubert Weinshienk, Charles Yale.

ASSETS	Dec. 31, 1970
Cash and due from banks (including \$14,635.52 unposted debits) .....	\$ 1,279,004.07
U.S. Treasury securities .....	1,658,836.77
Securities of other U.S. Government agencies and corporations .....	150,000.00
Obligations of States and political subdivisions .....	2,779,616.36
Other securities .....	20,000.00
Federal funds sold and securities purchased under agreements to resell .....	925,000.00
Other loans .....	10,191,460.96
Bank premises, furniture and fixtures, and other assets representing bank premises .....	110,374.30
Other assets .....	105,845.20
<b>TOTAL ASSETS</b> .....	<b>\$ 17,220,137.66</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 6,200,558.11
Time and savings deposits of individuals, partnerships, and corporations .....	7,604,984.46
Deposits of United States Government .....	268,549.26
Deposits of States and political subdivisions .....	809,645.30
Deposits of commercial banks .....	118,167.14
Certified and officers' checks, etc. ....	115,481.93
<b>TOTAL DEPOSITS</b> .....	<b>\$15,117,386.20</b>
(a) Total demand deposits .....	6,712,401.74
(b) Total time and savings deposits .....	8,404,984.46
Other liabilities .....	690,755.18
<b>TOTAL LIABILITIES</b> .....	<b>\$ 15,808,141.38</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 174,796.44
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 174,796.44</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,237,199.84
Common stock—total par value .....	318,000.00
(No. shares authorized 31,800)	
(No. shares outstanding 31,800)	
Surplus .....	600,000.00
Undivided profits .....	319,199.84
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,237,199.84</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 17,220,137.66</b>

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

OFFICERS FOR 1970

Edward G. Merritt, President; J. C. Kinkade, Vice President; Merton R. Taylor, Wm. K. Nielson, Second Vice Presidents; Donald K. Majors, Executive Vice President and Cashier; Donald G. Haley, Mary Ruth Majors, Assistant Vice Presidents.

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 492,379.55
U.S. Treasury securities .....	503,150.40
Securities of other U.S. Government agencies and corporations .....	561,557.29
Obligations of States and political subdivisions .....	237,268.26
Federal funds sold and securities purchased under agreements to resell .....	750,000.00
Other loans .....	2,924,747.02
Bank premises, furniture and fixtures, and other assets representing bank premises .....	45,450.96
Other assets .....	283.89
<b>TOTAL ASSETS</b> .....	<b>\$ 5,514,837.37</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,318,556.02
Time and savings deposits of individuals, partnerships, and corporations .....	2,031,800.79
Deposits of United States Government .....	95,757.32
Deposits of States and political subdivisions .....	452,235.48
Deposits of commercial banks .....	30,563.14
Certified and officers' checks, etc. ....	26,634.71
<b>TOTAL DEPOSITS</b> .....	<b>\$4,955,547.46</b>
(a) Total demand deposits .....	2,573,288.89
(b) Total time and savings deposits .....	2,382,258.57
Other liabilities .....	148,581.03
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,104,128.49</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 55,204.34
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 55,204.34</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 355,504.54
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus .....	75,000.00
Undivided profits .....	205,504.54
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>355,504.54</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,514,837.37</b>



**DOVE CREEK STATE BANK, DOVE CREEK**

Dolores County

**OFFICERS FOR 1970**

Irvin D. Nightingale, President; T. A. Weed, Executive Vice President; S. E. Thompson, Vice President and Cashier.

**DIRECTORS FOR 1970**

Max Dalton, Don P. Ferris, Cecil D. Martin, Paul Martin, Irvin D. Nightingale, T. A. Weed.

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 288,439.85
U.S. Treasury securities .....	747,661.38
Obligations of States and political subdivisions .....	110,901.25
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	1,302,031.93
Bank premises, furniture and fixtures, and other assets representing bank premises .....	20,958.85
Real estate owned other than bank premises .....	2,700.00
<b>TOTAL ASSETS</b> .....	<b>\$ 2,572,693.26</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 804,619.86
Time and savings deposits of individuals, partnerships, and corporations .....	1,093,905.33
Deposits of United States Government .....	16,909.73
Deposits of States and political subdivisions .....	261,455.68
Certified and officers' checks, etc. ....	30,328.48
<b>TOTAL DEPOSITS</b> .....	<b>\$2,207,219.08</b>
(a) Total demand deposits .....	1,026,325.13
(b) Total time and savings deposits .....	1,180,893.95
Other liabilities .....	68,521.59
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,275,740.67</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 42,527.78
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 42,527.78</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 254,424.81
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	54,424.81
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 254,424.81</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,572,693.26</b>



**BANK OF DURANGO, DURANGO**  
La Plata County

OFFICERS FOR 1970

R. W. Turner, President; Richard W. Turner, Jr., Second Vice President; John W. Turner, II, Vice President and Cashier.

DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks (including \$3,418.85 unposted debits) .....	\$ 457,563.69
U.S. Treasury securities .....	646,438.81
Securities of other U.S. Government agencies and corporations .....	2,158,978.69
Obligations of States and political subdivisions .....	95,511.90
Other securities (including \$20,150.00 corporate stocks) .....	48,363.02
Other loans .....	3,632,553.06
Bank premises, furniture and fixtures, and other assets representing bank premises .....	171,243.05
Other assets .....	78,314.69
<b>TOTAL ASSETS</b> .....	<b>\$ 7,288,966.91</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,412,110.29
Time and savings deposits of individuals, partnerships, and corporations .....	3,125,793.84
Deposits of United States Government .....	78,648.93
Deposits of States and political subdivisions .....	1,213,018.68
Deposits of commercial banks .....	588,152.66
Certified and officers' checks, etc. ....	91,638.59
<b>TOTAL DEPOSITS</b> .....	<b>\$6,509,362.99</b>
(a) Total demand deposits .....	2,432,058.45
(b) Total time and savings deposits .....	4,077,304.54
Other liabilities .....	225,037.68
<b>TOTAL LIABILITIES</b> .....	<b>\$ 6,734,400.67</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 29,082.54
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 29,082.54</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 525,483.70
Common stock—total par value .....	250,000.00
(No. shares authorized 12,500)	
(No. shares outstanding 12,500)	
Surplus .....	150,000.00
Undivided profits .....	125,483.70
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 525,483.70</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 7,288,966.91</b>

**THE EATON BANK, EATON**  
Weld County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,458,645.61
U.S. Treasury securities .....	1,083,418.63
Obligations of States and political subdivisions .....	369,520.67
Other securities (including \$9,550.00 corporate stocks) .....	9,550.00
Other loans .....	2,698,045.20
Bank premises, furniture and fixtures, and other assets representing bank premises .....	34,203.97
Other assets .....	7,324.11
<b>TOTAL ASSETS</b> .....	<b>\$ 5,660,708.19</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,324,493.85
Time and savings deposits of individuals, partnerships, and corporations .....	2,190,246.49
Deposits of United States Government .....	60,031.10
Deposits of States and political subdivisions .....	582,600.32
Certified and officers' checks, etc. ....	48,765.07
<b>TOTAL DEPOSITS</b> .....	<b>\$5,206,136.83</b>
(a) Total demand deposits .....	2,495,909.57
(b) Total time and savings deposits .....	2,710,227.26
Other liabilities .....	20,000.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,226,136.83</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 45,931.11
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 45,931.11</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 388,640.25
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	217,000.00
Undivided profits .....	71,640.25
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 388,640.25</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,660,708.19</b>

**THE ERIE BANK, ERIE**  
Weld County

**OFFICERS FOR 1970**

Roger L. Reisher, President; J. Robert Young, Executive Vice President; Blaine Alley, Vice President; Jack D. Nunn, Vice President and Cashier; R. Kent Landmark, Larry J. Hauserman, Paul W. Ogle, Melvin J. Sorensen, Edson P. Holland, Thomas Charnecki, Steve Forte, William Iwata, Assistant Cashiers.

**DIRECTORS FOR 1970**

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

<b>ASSETS</b>		Dec. 31 1970
Cash and due from banks .....	\$	110,332.66
U.S. Treasury securities .....		124,210.00
Securities of other U.S. Government agencies and corporations .....		299,562.50
Obligations of States and political subdivisions .....		4,393.17
Other loans .....		851,174.60
Bank premises, furniture and fixtures, and other assets representing bank premises .....		2,331.00
Other assets .....		12,548.75
<b>TOTAL ASSETS</b> .....	<b>\$</b>	<b>1,404,552.68</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....	\$	235,167.03
Time and savings deposits of individuals, partnerships, and corporations .....		596,984.98
Deposits of United States Government .....		6,203.51
Deposits of States and political subdivisions .....		268,715.42
Deposits of commercial banks .....		87,471.25
Certified and officers' checks, etc. ....		8,405.90
<b>TOTAL DEPOSITS</b> .....	<b>\$1,202,948.09</b>	
(a) Total demand deposits .....	373,899.77	
(b) Total time and savings deposits .....	829,048.32	
Other liabilities .....		37,069.02
<b>TOTAL LIABILITIES</b> .....	<b>\$</b>	<b>1,240,017.11</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....	\$	6,479.39
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$</b>	<b>6,479.39</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total .....	\$	158,056.18
Common stock—total par value .....		60,000.00
(No. shares authorized 40,000)		
(No. shares outstanding 40,000)		
Surplus .....		60,000.00
Undivided profits .....		38,056.18
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>158,056.18</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>1,404,552.68</b>

**THE ESTES PARK BANK, ESTES PARK**  
Larimer County

OFFICERS FOR 1970

Chas. F. Hix, Chairman of the Board; George J. Hix, President;  
H. C. Schmidt, Vice President; Robert L. Porter, Cashier; Margaret  
J. Hurd, Assistant Cashier.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks	
(including \$3,932.92 unposted debits) .....	\$ 520,174.98
U.S. Treasury securities .....	1,311,164.72
Obligations of States and political subdivisions .....	265,921.34
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	1,898,737.99
Bank premises, furniture and fixtures, and other assets representing bank premises .....	105,343.32
Real estate owned other than bank premises .....	47,696.07
Other assets .....	3,900.03
<b>TOTAL ASSETS</b> .....	<b>\$ 4,352,938.45</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,543,316.63
Time and savings deposits of individuals, partnerships, and corporations .....	1,972,913.72
Deposits of United States Government .....	32,016.27
Deposits of States and political subdivisions .....	434,075.24
Certified and officers' checks, etc. ....	22,340.42
<b>TOTAL DEPOSITS</b> .....	<b>\$4,004,662.28</b>
(a) Total demand deposits .....	1,726,688.32
(b) Total time and savings deposits .....	2,277,973.96
Other liabilities .....	27,128.92
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,031,791.20</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 16,743.68
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 16,743.68</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 304,403.57
Common stock—total par value .....	150,000.00
(No. shares authorized 1,500)	
(No. shares outstanding 1,500)	
Surplus .....	100,000.00
Undivided profits .....	54,403.57
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 304,403.57</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,352,938.45</b>

**THE BANK OF FAIRPLAY, FAIRPLAY**  
Park County

**OFFICERS FOR 1970**

Donald O. Daniels, President; Glen L. Swanson, Vice President and Cashier; Beulah McKinney, Assistant Cashier.

**DIRECTORS FOR 1970**

James D. Asher, Donald O. Daniels, James O'Dell, Francis German, Roger B. Gray, A. J. Messer, Dennis Rhoades, Glen L. Swanson.

		Dec. 31, 1970
<b>ASSETS</b>		
Cash and due from banks (including \$7,600.64 unposted debits) .....	\$	298,072.23
U.S. Treasury securities .....		339,681.06
Obligations of States and political subdivisions .....		5,000.00
Other securities .....		13,000.00
Other loans .....		1,475,493.28
Bank premises, furniture and fixtures, and other assets representing bank premises .....		15,581.00
Other assets .....		29,499.76
<b>TOTAL ASSETS</b> .....	<b>\$</b>	<b>2,176,327.33</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....	\$	593,331.83
Time and savings deposits of individuals, partnerships, and corporations .....		669,228.46
Deposits of United States Government .....		10,288.53
Deposits of States and political subdivisions .....		564,637.22
Deposits of commercial banks .....		45,000.00
Certified and officers' checks, etc. ....		722.45
<b>TOTAL DEPOSITS</b> .....	<b>\$1,883,208.49</b>	
(a) Total demand deposits .....	963,980.03	
(b) Total time and savings deposits ..	919,228.46	
Other liabilities .....		97,776.39
<b>TOTAL LIABILITIES</b> .....	<b>\$</b>	<b>1,980,984.88</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....	\$	2,642.94
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$</b>	<b>2,642.94</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total .....	\$	192,699.51
Common stock—total par value .....		50,000.00
(No. shares authorized 5,000)		
(No. shares outstanding 5,000)		
Surplus .....		84,000.00
Undivided profits .....		58,699.51
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>192,699.51</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>2,176,327.33</b>



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

OFFICERS FOR 1970

A. E. Wall, Chairman of the Board and President; Trexel D. Warren, Cashier and Executive Vice President; Bruce A. Duval, Vice President.

DIRECTORS FOR 1970

Bruce A. Duval, Harold W. Johnson, A. E. Wall, Harold C. Warner, Trexel D. Warren.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 333,307.98
U.S. Treasury securities .....	1,236,298.75
Other loans .....	2,206,693.82
Bank premises, furniture and fixtures, and other assets representing bank premises .....	324,190.59
Real estate owned other than bank premises .....	49,000.00
Other assets .....	52,334.12
<b>TOTAL ASSETS</b> .....	<b>\$ 4,201,825.26</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,244,000.27
Time and savings deposits of individuals, partnerships, and corporations .....	1,130,508.84
Deposits of United States Government .....	438,723.78
Deposits of States and political subdivisions .....	590,773.36
Certified and officers' checks, etc. ....	109,922.40
<b>TOTAL DEPOSITS</b> .....	<b>\$3,513,928.65</b>
(a) Total demand deposits .....	1,903,422.97
(b) Total time and savings deposits .....	1,610,505.68
Mortgage indebtedness, Central Bank & Trust Company .....	135,565.72
Other liabilities .....	118,924.76
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,768,419.13</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 433,406.13
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	100,000.00
Undivided profits 42,372.64	
Deficit Lands of FTC (8,966.51) .....	33,406.13
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 433,406.13</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,201,825.26</b>



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

OFFICERS FOR 1970

William H. Burns, President; Clyde F. Green, N. W. Tanner, L. K. Anschutz, Vice Presidents; Donald S. Camenga, Cashier; Edna E. Payne, Grant A. Edwards, Assistant Cashiers.

DIRECTORS FOR 1970

William H. Burns, John H. Dalton, Clyde F. Green, J. L. Sears, Leonard H. McCain.

Dec. 31, 1970

ASSETS	
Cash and due from banks (including \$23,212.20 unposted debits) .....	\$ 837,542.00
U.S. Treasury securities .....	1,288,059.60
Obligations of States and political subdivisions .....	1,146,456.42
Other securities (including \$50,500.00 corporate stocks) .....	50,500.00
Other loans .....	5,128,008.94
Bank premises, furniture and fixtures, and other assets representing bank premises .....	258,565.63
Real estate owned other than bank premises .....	20,644.49
Other assets .....	7,826.89
<b>TOTAL ASSETS</b> .....	<b>\$ 8,737,603.97</b>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,167,837.60
Time and savings deposits of individuals, partnerships, and corporations .....	3,948,292.70
Deposits of United States Government .....	81,132.53
Deposits of States and political subdivisions .....	595,172.30
Certified and officers' checks, etc. ....	185,983.82
<b>TOTAL DEPOSITS</b> .....	<b>\$7,978,418.95</b>
(a) Total demand deposits .....	3,487,162.09
(b) Total time and savings deposits .....	4,491,256.86
Other liabilities .....	76,363.66
<b>TOTAL LIABILITIES</b> .....	<b>\$ 8,054,782.61</b>
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans .....	\$ 4,697.31
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 4,697.31</b>
CAPITAL ACCOUNTS	
Equity capital, total .....	\$ 678,124.05
Common stock—total par value .....	300,000.00
(No. shares authorized 3,000)	
(No. shares outstanding 3,000)	
Surplus .....	250,000.00
Undivided profits .....	128,124.05
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 678,124.05</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 8,737,603.97</b>

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

OFFICERS FOR 1970

H. B. Bloedorn, President; J. H. Bloedorn, Jr., Executive Vice President and Trust Officer; H. E. Head, Vice President; C. L. Williams, Vice President and Cashier; John J. Zwetzig, Carl H. Cheramy, Assistant Vice Presidents; Phyllis Murphy, Elaine Meyer, J. R. Henry, Assistant Cashiers; Catherine C. Stroh, Assistant Trust Officer.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 2,415,599.89
U.S. Treasury securities .....	3,809,750.75
Obligations of States and political subdivisions .....	3,177,676.59
Other securities (including \$48,000.00 corporate stocks) .....	48,000.00
Federal funds sold and securities purchased under agreements to resell .....	500,000.00
Other loans .....	12,468,191.17
Bank premises, furniture and fixtures, and other assets representing bank premises .....	105,566.28
Other assets .....	86,944.63
<b>TOTAL ASSETS</b> .....	<b>\$ 22,611,729.31</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 6,726,621.85
Time and savings deposits of individuals, partnerships, and corporations .....	11,406,866.75
Deposits of United States Government .....	304,808.30
Deposits of States and political subdivisions .....	929,959.29
Certified and officers' checks, etc. ....	105,132.81
<b>TOTAL DEPOSITS</b> .....	<b>\$19,473,389.00</b>
(a) Total demand deposits .....	7,442,309.33
(b) Total time and savings deposits .....	12,031,079.67
Other liabilities .....	258,772.99
<b>TOTAL LIABILITIES</b> .....	<b>\$ 19,732,161.99</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 168,262.75
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 168,262.75</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 2,711,304.57
Common stock—total par value .....	400,000.00
(No. shares authorized 4,000)	
(No. shares outstandings 4,000)	
Surplus .....	1,200,000.00
Undivided profits .....	1,111,304.57
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,711,304.57</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 22,611,729.31</b>

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

OFFICERS FOR 1970

Roy I. Gordon, President; John G. Lovett, Vice President; Stephen A. Mosher, Cashier; Betty J. Hart, Administrative Assistant.

DIRECTORS FOR 1970

John Chancellor, Roy I. Gordon, Clifton B. Kruse, Jr., John G. Lovett, Henry D. Williams.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 380,433.24
U.S. Treasury securities .....	675,921.20
Federal funds sold and securities purchased under agreements to resell .....	300,000.00
Other loans .....	976,537.13
Bank premises, furniture and fixtures, and other assets representing bank premises .....	50,755.25
Other assets .....	12,606.73
<b>TOTAL ASSETS</b> .....	<b>\$ 2,396,253.55</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 731,512.55
Time and savings deposits of individuals, partnerships, and corporations .....	527,050.58
Deposits of United States Government .....	48,298.44
Deposits of States and political subdivisions .....	761,125.13
Certified and officers' checks, etc. ....	26,667.83
<b>TOTAL DEPOSITS</b> .....	<b>\$2,094,654.53</b>
(a) Total demand deposits .....	1,258,051.16
(b) Total time and savings deposits .....	836,603.37
Other liabilities .....	54,441.85
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,149,096.38</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 247,157.17
Common stock—total par value .....	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus .....	100,000.00
Undivided profits .....	47,157.17
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 247,157.17</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,396,253.55</b>

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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 283,700.56
U.S. Treasury securities .....	1,758,959.08
Obligations of States and political subdivisions .....	51,479.79
Other loans .....	1,580,231.36
Bank premises, furniture and fixtures, and other assets representing bank premises .....	2.00
<b>TOTAL ASSETS</b> .....	<b>\$ 3,674,372.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,117,789.89
Time and savings deposits of individuals, partnerships, and corporations .....	1,876,971.35
Deposits of United States Government .....	15,032.86
Deposits of States and political subdivisions .....	256,749.68
Certified and officers' checks, etc. ....	10,344.03
<b>TOTAL DEPOSITS</b> .....	<b>\$3,276,887.81</b>
(a) Total demand deposits .....	1,151,181.46
(b) Total time and savings deposits .....	2,125,706.35
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,276,887.81</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 69,159.98
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 69,159.98</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 328,325.00
Common stock—total par value .....	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus .....	75,000.00
Undivided profits .....	203,325.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 328,325.00</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,674,372.79</b>

**SUMMIT COUNTY BANK, FRISCO**  
Summit County

OFFICERS FOR 1970

Charles M. Fisher, President; Harold L. Piper, Charles P. Anderson,  
Vice Presidents; Margaret L. Fisher, Cashier.

DIRECTORS FOR 1970

Charles G. Chamberlain, Charles M. Fisher, Margaret L. Fisher,  
James R. Fox, Ralph L. Johnson.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$9,635.12 unposted debits) .....	\$ 707,394.69
U.S. Treasury securities .....	324,275.70
Securities of other U.S. Government agencies and corporations .....	325,000.00
Other loans .....	1,309,425.69
Bank premises, furniture and fixtures, and other assets representing bank premises .....	49,479.95
<b>TOTAL ASSETS</b> .....	<b>\$ 2,715,576.03</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,448,623.49
Time and savings deposits of individuals, partnerships, and corporations .....	498,413.05
Deposits of United States Government .....	34,208.83
Deposits of States and political subdivisions .....	398,597.21
Certified and officers' checks, etc. ....	38,026.82
<b>TOTAL DEPOSITS</b> .....	<b>\$ 2,417,869.40</b>
(a) Total demand deposits .....	1,618,445.77
(b) Total time and savings deposits .....	799,423.63
Other liabilities .....	82,741.28
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,500,610.68</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 3,220.78
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 3,220.78</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 211,744.57
Common stock—total par value .....	75,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus .....	65,000.00
Undivided profits .....	71,744.57
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 211,744.57</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,715,576.03</b>



**FRUITA STATE BANK, FRUITA**  
Mesa County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

D. Earle Brumbaugh, Lincoln D. Coit, A. M. Crews, Leo Van Dittie, Emmett Elizondo, Donald A. Turner.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$1,572.65 unposted debits) .....	\$ 831,512.32
U.S. Treasury securities .....	892,203.98
Securities of other U.S. Government agencies and corporations .....	100,000.00
Obligations of States and political subdivisions .....	379,429.07
Other securities (including \$,9750.00 corporate stocks) .....	9,750.00
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	2,360,060.20
Bank premises, furniture and fixtures, and other assets representing bank premises .....	51,917.09
Real estate owned other than bank premises .....	120,000.00
Other assets .....	31,562.50
<b>TOTAL ASSETS</b> .....	<b>\$ 4,876,435.16</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,649,280.13
Time and savings deposits of individuals, partnerships, and corporations .....	2,167,105.61
Deposits of United States Government .....	44,530.22
Deposits of States and political subdivisions .....	474,124.29
Certified and officers' checks, etc. ....	44,955.75
<b>TOTAL DEPOSITS</b> .....	<b>\$4,379,996.00</b>
(a) Total demand deposits .....	1,906,390.39
(b) Total time and savings deposits .....	2,473,605.61
Other liabilities .....	36,051.98
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,416,047.98</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 51,848.64
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 51,848.64</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 408,538.54
Common stock—total par value .....	150,000.00
(No. shares authorized 1,500)	
(No. share outstanding 1,500)	
Surplus .....	175,000.00
Undivided profits .....	83,538.54
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 408,538.54</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,876,435.16</b>



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

**OFFICERS FOR 1970**

C. B. Bell, Chairman of the Board; W. T. Sisson, President; K. Kyle Revelle, Merlynn M. Olson, Frank C. Perschbacher, Vice Presidents; Bert E. Bankert, Assistant Vice President; Darlene Snook, Cashier; Jeanne Baker, Assistant Cashier.

**DIRECTORS FOR 1970**

C. B. Bell, Leonis P. Chuc, Stanley L. Dodson, D. S. Dykstra, Kohler McInnis, Vern Manahan, Neil S. Mincer, Richard Reinhard, William T. Sisson, Donald L. Vanderhoof.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 737,153.67
U.S. Treasury securities .....	695,189.24
Securities of other U.S. Government agencies and corporations .....	200,000.00
Obligations of States and political subdivisions .....	541,012.48
Other loans .....	4,499,989.12
Bank premises, furniture and fixtures, and other assets representing bank premises .....	340,960.60
Other assets .....	8,474.78
<b>TOTAL ASSETS</b> .....	<b>\$ 7,022,779.89</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,928,556.45
Time and savings deposits of individuals, partnerships, and corporations .....	2,663,741.95
Deposits of United States Government .....	86,465.97
Deposits of States and political subdivisions .....	502,085.90
Certified and officers' checks, etc. ....	36,764.51
<b>TOTAL DEPOSITS</b> .....	<b>\$6,217,614.78</b>
(a) Total demand deposits .....	3,051,786.93
(b) Total time and savings deposits .....	3,165,827.85
Other liabilities .....	284,250.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 6,501,864.78</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 75,801.35
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 75,801.35</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 445,113.76
Common stock—total par value .....	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus .....	225,000.00
Undivided profits .....	20,113.76
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 445,113.76</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 7,022,779.89</b>

**GOLDEN STATE BANK, GOLDEN**  
Jefferson County

OFFICERS FOR 1970

A. J. Cueny, President; Aubrey Daedlow, Vice President; Dan L. Short, Cashier; Clifford L. Pike, Assistant Vice President; Lewis O. Smith, Karen L. Branch, Assistant Cashiers.

DIRECTORS FOR 1970

Leo N. Bradley, A. J. Cueny, Edwin J. Eisenach, Clarence Koch, Gurnett Steinhauer, Robert W. Todd.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,691,917.18
U.S. Treasury securities .....	2,688,093.87
Securities of other U.S. Government agencies and corporations .....	400,000.00
Obligations of States and political subdivisions .....	737,071.76
Federal funds sold and securities purchased under agreements to resell .....	1,000,000.00
Other loans .....	3,249,423.44
Bank premises, furniture and fixtures, and other assets representing bank premises .....	167,214.43
Other assets .....	62,012.03
<b>TOTAL ASSETS</b> .....	<b>\$ 9,995,732.71</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,647,786.92
Time and savings deposits of individuals, partnerships, and corporations .....	2,372,873.43
Deposits of United States Government .....	462,140.75
Deposits of States and political subdivisions .....	2,334,266.73
Deposits of commercial banks .....	15,000.00
Certified and officers' checks, etc. ....	87,537.85
<b>TOTAL DEPOSITS</b> .....	<b>\$8,919,605.68</b>
(a) Total demand deposits .....	4,582,732.25
(b) Total time and savings deposits .....	4,336,873.43
Federal funds purchased and securities sold under agreements to repurchase .....	250,000.00
Other liabilities .....	239,588.52
<b>TOTAL LIABILITIES</b> .....	<b>\$ 9,409,194.20</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 33,010.23
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 33,010.23</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 553,528.28
Common stock—total par value .....	250,000.00
(No. shares authorized 2,500)	
(No. shares outstanding 2,500)	
Surplus .....	150,000.00
Undivided profits .....	153,528.28
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 553,528.28</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 9,995,732.71</b>

**THE AMERICAN STATE BANK OF GRANADA**  
**GRANADA**  
Prowers County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 270,404.01
U.S. Treasury securities .....	967,389.75
Obligations of States and political subdivisions .....	220,052.24
Federal funds sold and securities purchased under agreements to resell .....	375,000.00
Other loans .....	1,201,663.41
Bank premises, furniture and fixtures, and other assets representing bank premises .....	10,000.00
Real estate owned other than bank premises .....	1.00
Other assets .....	2,911.77
<b>TOTAL ASSETS</b> .....	<b>\$ 3,047,422.18</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,026,536.59
Time and savings deposits of individuals, partnerships, and corporations .....	1,327,930.42
Deposits of United States Government .....	13,309.60
Deposits of States and political subdivisions .....	282,914.52
Certified and officers' checks, etc. ....	46,261.34
<b>TOTAL DEPOSITS</b> .....	<b>\$2,696,952.47</b>
(a) Total demand deposits .....	1,210,022.05
(b) Total time and savings deposits .....	1,486,930.42
Other liabilities .....	49,407.01
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,746,359.48</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 53,818.00
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 53,818.00</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 247,244.70
Common stock—total par value .....	70,000.00
(No. shares authorized 700)	
(No. shares outstanding 700)	
Surplus .....	140,000.00
Undivided profits .....	37,244.70
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 247,244.70</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,047,422.18</b>

**MIDDLE PARK BANK, GRANBY**  
Grand County

OFFICERS FOR 1970

A. Asborno, Chairman of the Board; John H. Minor, President; W. V. Burgner, Executive Vice President; Earl L. Payne, Vice President; R. W. Thomason, Cashier.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 679,009.86
U.S. Treasury securities .....	1,219,065.87
Obligations of States and political subdivisions .....	404,721.41
Federal funds sold and securities purchased under agreements to resell .....	600,000.00
Other loans .....	2,254,461.95
Bank premises, furniture and fixtures, and other assets representing bank premises .....	50,141.27
Real estate owned other than bank premises .....	7,947.61
Other assets .....	622.21
<b>TOTAL ASSETS</b> .....	<b>\$ 5,215,970.18</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,174,592.23
Time and savings deposits of individuals, partnerships, and corporations .....	1,957,256.20
Deposits of United States Government .....	46,052.08
Deposits of States and political subdivisions .....	583,979.37
Certified and officers' checks, etc. ....	38,001.82
<b>TOTAL DEPOSITS</b> .....	<b>\$4,799,881.70</b>
(a) Total demand deposits .....	2,540,010.97
(b) Total time and savings deposits .....	2,259,870.73
Other liabilities .....	67,822.41
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,867,704.11</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 37,595.33
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 37,595.33</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	310,670.74
Common stock—total par value .....	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus .....	150,000.00
Undivided profits .....	60,670.74
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 310,670.74</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,215,970.18</b>

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

OFFICERS FOR 1970

E. L. Bacon, Chairman of the Board; LeRoy Bacon, President; Herbert L. Bacon, Executive Vice President and Cashier; Miles Kara, Senior Vice President and Trust Officer; Harry T. Steffens, Delbert Wanzer, Vice Presidents; Kenneth B. Knode, Vice President and Trust Officer; John Frezieres, Vice President and Agriculture Representative; Norman L. Cooper, Assistant Vice President; Wayne Beede, Assistant Vice President and Agriculture Representative; Marvin Dershem, Jr., Auditor; Lois Robinson, Assistant Trust Officer; Leo Dawson, John Stenman, Roger Martin, Assistant Cashiers.

DIRECTORS FOR 1970

E. L. Bacon, Herbert L. Bacon, LeRoy Bacon, John Burkey, Wallace Corn, Orren B. Hubbard, Anthony W. Williams.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 6,666,593.44
U.S. Treasury securities .....	4,427,946.67
Obligations of States and political subdivisions .....	1,641,562.68
Other securities (including \$60,000.00 corporate stocks) .....	60,000.00
Other loans .....	18,558,896.12
Bank premises, furniture and fixtures, and other assets representing bank premises .....	319,765.00
Real estate owned other than bank premises .....	3.00
Other assets .....	240,002.57
<b>TOTAL ASSETS</b> .....	<b>\$ 31,914,769.48</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 13,785,453.25
Time and savings deposits of individuals, partnerships, and corporations .....	11,023,218.61
Deposits of United States Government .....	432,128.06
Deposits of States and political subdivisions .....	1,708,657.58
Deposits of commercial banks .....	1,258,920.96
Certified and officers' checks, etc. ....	251,503.36
<b>TOTAL DEPOSITS</b> .....	<b>\$28,459,881.82</b>
(a) Total demand deposits .....	16,553,663.21
(b) Total time and savings deposits .....	11,906,218.61
Other liabilities .....	543,277.05
<b>TOTAL LIABILITIES</b> .....	<b>\$ 29,003,158.87</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 704,090.77
Other reserves on loans .....	10,202.39
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 714,293.16</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 2,197,317.45
Common stock—total par value .....	300,000.00
(No. shares authorized 3,000)	
(No. shares outstanding 3,000)	
Surplus .....	1,700,000.00
Undivided profits .....	197,317.45
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>2,197,317.45</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 31,914,769.48</b>



**STATE BANK OF GREELEY, GREELEY**  
Weld County

OFFICERS FOR 1970

Nicholas J. Chamberlin, President; Gary L. Butler, Vice President;  
Velma M. Beauchamp, Cashier.

DIRECTORS FOR 1970

Richard A. Boettcher, William E. Bohlender, Nicholas J. Chamberlin,  
C. Carroll Gilbert, Winnie H. McCrory, Myron Meyer, Dave L.  
Royer, John P. Watson.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 536,181.85
U.S. Treasury securities .....	602,531.41
Securities of other U.S. Government agencies and corporations .....	53,695.68
Other loans .....	1,328,840.13
Bank premises, furniture and fixtures, and other assets representing bank premises .....	14,576.12
Other assets .....	782.03
<b>TOTAL ASSETS</b> .....	<b>\$ 2,536,607.22</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 619,367.14
Time and savings deposits of individuals, partnerships, and corporations .....	950,590.79
Deposits of United States Government .....	19,128.57
Deposits of States and political subdivisions .....	466,216.93
Certified and officers' checks, etc. ....	64,201.63
<b>TOTAL DEPOSITS</b> .....	<b>\$2,119,505.06</b>
(a) Total demand deposits .....	747,914.27
(b) Total time and savings deposits .....	1,371,590.79
Other liabilities .....	33,950.92
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,153,455.98</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 10,000.00
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 10,000.00</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 373,151.24
Common stock—total par value .....	150,000.00
(No. shares authorized 15,000)	
(No. shares outstanding 15,000)	
Surplus .....	200,000.00
Undivided profits .....	23,151.24
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 373,151.24</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,536,607.22</b>

**UNITED BANK OF GREELEY, GREELEY**  
Weld County

OFFICERS FOR 1970

Norman M. Dean, President; John D. Goltry, Senior Vice President and Cashier; Edwin C. Boos, Senior Vice President and Trust Officer; Bud R. Richardson, Henry C. Gosselin, Eugene W. Allen, Charles C. Berry, Vice Presidents; Earl G. Smith, Charles J. Gaffey, Jack D. Wanstreet, Joseph M. Kuettel, Assistant Vice Presidents; Roland N. Hayes, Jr., Assistant Trust Officer; Joy Schott, Bank Services Officer; Alton L. Cobb, Helen Bushnell, Customer Services Officers; Dorisann Davis, Bank Accounting Officer.

DIRECTORS FOR 1970

H. Ross Adamson, Robert R. Anderson, Edward R. Beaty, Norman M. Dean, Gid W. Gates, Barnard Houtchens, Harlan K. Houtchens, H. Gordon Johnson, Charles L. Lott, Robert H. Markley, C. Howard Murphy, Thomas A. Rapp, Jr.

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,142,936.13
U.S. Treasury securities .....	3,640,472.61
Obligations of States and political subdivisions .....	5,479,872.40
Federal funds sold and securities purchased under agreements to resell .....	650,000.00
Other loans .....	18,994,538.14
Bank premises, furniture and fixtures, and other assets representing bank premises .....	170,609.54
Real estate owned other than bank premises .....	5,652.17
Other assets .....	579,623.80
<b>TOTAL ASSETS</b> .....	<b>\$ 30,663,704.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 9,214,049.89
Time and savings deposits of individuals, partnerships, and corporations .....	14,414,845.47
Deposits of United States Government .....	560,170.08
Deposits of States and political subdivisions .....	2,966,014.37
Certified and officers' checks, etc. ....	214,927.55
<b>TOTAL DEPOSITS</b> .....	<b>\$27,370,007.36</b>
(a) Total demand deposits .....	10,223,296.60
(b) Total time and savings deposits .....	17,146,710.76
Other liabilities .....	838,312.87
<b>TOTAL LIABILITIES</b> .....	<b>\$ 28,208,320.23</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 298,098.85
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 298,098.85</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 2,157,285.71
Common stock—total par value .....	420,000.00
(No. shares authorized 42,000)	
(No. shares outstanding 42,000)	
Surplus .....	780,000.00
Undivided profits .....	957,285.71
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,157,285.71</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 30,663,704.79</b>

**THE GUNNISON BANK AND TRUST COMPANY**  
**GUNNISON**  
 Gunnison County

OFFICERS FOR 1970

C. S. Spencer, President; Claudia V. Metroz, Vice President and Cashier; Vernon Johnson, Assistant Vice President; Roger E. Cotten, Assistant Cashier.

DIRECTORS FOR 1970

Harlan Bryant, W.B. Ender, Craig A. Goodwin, David R. Howard, W. R. Mergelman, C. S. Spencer.

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 955,226.84
U.S. Treasury securities .....	834,432.97
Obligations of States and political subdivisions .....	255,084.96
Other securities (including \$9,750.00 corporate stocks) .....	9,750.00
Other loans .....	3,517,732.04
Bank premises, furniture and fixtures, and other assets representing bank premises .....	32,803.85
Other assets .....	2,515.79
<b>TOTAL ASSETS</b> .....	<b>\$ 5,607,546.45</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,081,918.77
Time and savings deposits of individuals, partnerships, and corporations .....	1,830,987.85
Deposits of United States Government .....	117,399.69
Deposits of States and political subdivisions .....	932,248.66
Certified and officers' checks, etc. ....	102,490.63
<b>TOTAL DEPOSITS</b> .....	<b>\$5,065,045.60</b>
(a) Total demand deposits .....	2,680,804.72
(b) Total time and savings deposits .....	2,384,240.88
Other liabilities .....	87,870.02
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,152,915.62</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 57,694.55
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 57,694.55</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 396,936.28
Common stock—total par value .....	60,000.00
(No. shares authorized 3,000)	
(No. shares outstanding 3,000)	
Surplus .....	280,000.00
Undivided profits .....	56,936.28
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 396,936.28</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 5,607,546.45</b>

**HAXTUN COMMUNITY BANK, HAXTUN**  
Phillips County

OFFICERS FOR 1970

Philip Ruch, President; H. B. Prouty, Vice President; Betty M. Sullivan, Cashier; Keith D. Gilliland, Executive Vice President.

DIRECTORS FOR 1970

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

		Dec. 31, 1970
<b>ASSETS</b>		
Cash and due from banks (including \$3,402.72 unposted debits) .....	\$	503,870.65
U.S. Treasury securities .....		897,466.83
Obligations of States and political subdivisions .....		58,289.64
Other loans .....		2,143,447.25
Bank premises, furniture and fixtures, and other assets representing bank premises .....		2.00
<b>TOTAL ASSETS</b> .....	<b>\$</b>	<b>3,603,076.37</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....	\$	1,579,049.29
Time and savings deposits of individuals, partnerships, and corporations .....		1,151,561.34
Deposits of United States Government .....		101,071.91
Deposits of States and political subdivisions .....		287,498.01
Certified and officers' checks, etc. ....		17,644.92
<b>TOTAL DEPOSITS</b> .....	<b>\$3,136,825.47</b>	
(a) Total demand deposits .....	1,775,344.94	
(b) Total time and savings deposits .....	1,361,480.53	
<b>TOTAL LIABILITIES</b> .....	<b>\$</b>	<b>3,136,825.47</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....	\$	28,123.59
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$</b>	<b>28,123.59</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total .....	\$	438,127.31
Common stock—total par value .....		50,000.00
(No. shares authorized 500)		
(No. shares outstanding 500)		
Surplus .....		130,000.00
Undivided profits .....		233,451.71
Reserve for contingencies and other capital reserves .....		24,675.60
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>438,127.31</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>		
<b>CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>3,603,076.37</b>

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

OFFICERS FOR 1970

Travis L. Waller, President; Martin O. Hibbard, Vice President;  
Loren G. Aber, Cashier; Olive D. Blake, Assistant Cashier.

DIRECTORS FOR 1970

G. G. Andersen, Albert T. Baiert, Martin O. Hibbard, Sumner C. Hockett, Myron W. Jeffcoat, Robert N. Robinson, Sr., Travis L. Waller.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 122,990.96
U.S. Treasury securities .....	537,170.50
Securities of other U.S. Government agencies and corporations .....	160,000.00
Obligations of States and political subdivisions .....	59,524.35
Federal funds sold and securities purchased under agreements to resell .....	125,000.00
Other loans .....	864,868.38
Bank premises, furniture and fixtures, and other assets representing bank premises .....	8,311.71
Real estate owned other than bank premises .....	11,500.00
Other assets .....	20,032.60
<b>TOTAL ASSETS</b> .....	<b>\$ 1,909,398.50</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 585,906.73
Time and savings deposits of individuals, partnerships, and corporations .....	646,685.82
Deposits of United States Government .....	9,565.90
Deposits of States and political subdivisions .....	428,313.77
Certified and officers' checks, etc. ....	24,596.93
<b>TOTAL DEPOSITS</b> .....	<b>\$1,695,069.15</b>
(a) Total demand deposits .....	676,738.33
(b) Total time and savings deposits .....	1,018,330.82
Other liabilities .....	39,103.02
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,734,172.17</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 5,653.25
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 5,653.25</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 169,573.08
Common stock—total par value .....	60,000.00
(No. shares authorized 6,000)	
(No. shares outstanding 6,000)	
Surplus .....	80,000.00
Undivided profits .....	29,573.08
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 169,573.08</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,909,398.50</b>



**HEREFORD STATE BANK, HEREFORD**  
Weld County

OFFICERS FOR 1970

Bennie D. Coon, President; Leo W. Idler, Executive Vice President and Cashier.

DIRECTORS FOR 1970

Bennie D. Coon, Della M. Coon, C. L. Hallock, John Poelma, Frank Thelen.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$2,102.26 unposted debits) .....	\$ 158,301.69
U.S. Treasury securities .....	427,445.08
Other loans .....	843,070.61
Bank premises, furniture and fixtures, and other assets representing bank premises .....	18,851.97
Other assets .....	33,965.70
<b>TOTAL ASSETS</b> .....	<b>\$ 1,481,635.05</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 479,843.47
Time and savings deposits of individuals, partnerships, and corporations .....	573,251.21
Deposits of United States Government .....	8,211.99
Deposits of States and political subdivisions .....	232,321.50
Certified and officers' checks, etc. ....	2,272.73
<b>TOTAL DEPOSITS</b> .....	<b>\$1,295,900.90</b>
(a) Total demand deposits .....	504,825.75
(b) Total time and savings deposits .....	791,075.15
Other liabilities .....	23,524.53
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,319,425.43</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 10,807.58
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 10,807.58</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 151,402.04
Common stock-total par value .....	52,000.00
(No. shares authorized 5,200)	
No. shares outstanding 5,200)	
Surplus .....	83,000.00
Undivided profits .....	16,402.04
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 151,402.04</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,481,635.05</b>

**FIRST BANK & TRUST, HOLLY**  
Prowers County

OFFICERS FOR 1970

H. E. McKeever, President; J. B. McKeever, Trust Officer and Executive Vice President; J. J. McLeod, Cashier; Amy M. Burkepile, Assistant Cashier; J. L. Humrich, Assistant Trust Officer.

DIRECTORS FOR 1970

Ralph Donohoe, L. L. MacFarlane, H. E. McKeever, J. B. McKeever, John H. Willhite.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 348,129.23
U.S. Treasury securities .....	818,568.14
Obligations of States and political subdivisions .....	340,822.29
Federal funds sold and securities purchased under agreements to resell .....	475,000.00
Other loans .....	1,701,386.23
Bank premises, furniture and fixtures, and other assets representing bank premises .....	14,193.38
Real estate owned other than bank premises .....	15,599.58
Other assets .....	4,060.95
<b>TOTAL ASSETS</b> .....	<b>\$ 3,717,759.80</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,383,791.02
Time and savings deposits of individuals, partnerships, and corporations .....	1,441,731.98
Deposits of United States Government .....	20,784.51
Deposits of States and political subdivisions .....	516,905.30
Certified and officers' checks, etc. ....	51,650.53
<b>TOTAL DEPOSITS</b> .....	<b>\$3,414,863.34</b>
(a) Total demand deposits .....	1,632,020.85
(b) Total time and savings deposits .....	1,782,842.49
Other liabilities .....	46,487.44
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,461,350.78</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 39,351.95
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 39,351.95</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 217,057.07
Common stock-total par value .....	88,000.00
(No. shares authorized 8,800)	
No. shares outstanding 8,800)	
Surplus .....	101,000.00
Undivided profits .....	28,057.07
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 217,057.07</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,717,759.80</b>

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

OFFICERS FOR 1970

J. A. Exstrom, President; R. L. Swedlund, Vice President and Cashier; Velma Swedlund, Assistant Cashier.

DIRECTORS FOR 1970

John D. Baldwin, John A. Exstrom, Leland House. Sam Krieg. James E. Scholl.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$19,653.60 unposted debits) .....	\$ 270,452.88
U.S. Treasury securities .....	208,768.75
Other securities (including \$27,000.00 corporate stocks) ..	27,000.00
Other loans .....	925,616.01
Bank premises, furniture and fixtures, and other assets representing bank premises .....	13,125.05
<b>TOTAL ASSETS</b> .....	<b>\$ 1,444,962.69</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 505,282.19
Time and savings deposits of individuals, partnerships, and corporations .....	427,615.06
Deposits of United States Government .....	14,702.43
Deposits of States and political subdivisions .....	205,138.83
Deposits of commercial banks .....	35,575.55
Certified and officers' checks, etc. ....	10,214.83
<b>TOTAL DEPOSITS</b> .....	<b>\$1,198,528.89</b>
(a) Total demand deposits .....	638,083.83
(b) Total time and savings deposits .....	560,445.06
Other liabilities .....	5,131.44
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,203,660.33</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 9,070.28
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 9,070.28</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 232,232.08
Common stock-total par value .....	150,000.00
(No. shares authorized 6000)	
(No. shares outstanding 6000)	
Surplus .....	33,700.00
Undivided profits .....	48,532.08
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 232,232.08</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,444,962.69</b>

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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 793,202.35
U.S. Treasury securities .....	1,826,976.52
Securities of other U.S. Government agencies and corporations .....	50,000.00
Obligations of States and political subdivisions .....	159,597.21
Other securities (including \$6,750.00 corporate stocks) ..	6,750.00
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	1,543,230.10
Bank premises, furniture and fixtures, and other assets representing bank premises .....	30,002.00
Real estate owned other than bank premises .....	400.00
Other assets .....	4,667.56
<b>TOTAL ASSETS</b> .....	<b>\$ 4,614,825.74</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,035,989.14
Time and savings deposits of individuals, partnerships, and corporations .....	1,745,002.35
Deposits of United States Government .....	2,228.25
Deposits of States and political subdivisions .....	393,476.63
Certified and officers' checks, etc. ....	12,888.75
<b>TOTAL DEPOSITS</b> .....	<b>\$4,189,585.12</b>
(a) Total demand deposits .....	2,291,654.66
(b) Total time and savings deposits .....	1,897,930.46
Other liabilities .....	25,118.45
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,214,703.57</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 54,460.13
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 54,460.13</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 345,662.04
Common stock—total par value .....	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus .....	200,000.00
Undivided profits .....	62,301.46
Reserve for contingencies and other capital reserves ..	58,360.58
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 345,662.04</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,614,825.74</b>

**FIRST STATE BANK, IDAHO SPRINGS**

Clear Creek County

**OFFICERS FOR 1970**

George G. Patterson, President; Richard N. Brown, Vice President;  
Irvin J. Craft, Cashier; George W. Sumpter, Marketing Officer; Helen  
L. Buck, Assistant Cashier.

**DIRECTORS FOR 1970**

B. C. Blackwell, Max G. Brooks, Richard N. Brown, Selwyn D.  
Graves, George G. Patterson, Robert Gibbs.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 473,543.24
U.S. Treasury securities .....	504,250.00
Obligations of States and political subdivisions .....	773,561.57
Other loans .....	2,681,468.12
Bank premises, furniture and fixtures, and other assets representing bank premises .....	20,914.88
Real estate owned other than bank premises .....	6,639.16
Other assets .....	17,975.71
<b>TOTAL ASSETS</b> .....	<b>\$ 4,478,352.68</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,594,108.66
Time and savings deposits of individuals, partnerships, and corporations .....	1,474,978.09
Deposits of United States Government .....	65,523.51
Deposits of States and political subdivisions .....	610,332.78
Certified and officers' checks, etc. ....	99,609.69
<b>TOTAL DEPOSITS</b> .....	<b>\$3,844,552.73</b>
(a) Total demand deposits .....	2,104,085.24
(b) Total time and savings deposits .....	1,740,467.49
Federal funds purchased and securities sold under agreements to repurchase .....	100,000.00
Other liabilities .....	167,967.06
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,112,519.79</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 37,558.52
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 37,558.52</b>
<b>CAPITAL ACCOUNTS</b>	
Capital notes and debentures .....	\$ 75,000.00
Equity capital, total .....	\$ 253,274.37
Common stock—total par value .....	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus .....	125,000.00
Undivided profits .....	103,274.37
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 328,274.37</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,478,352.68</b>



**BANK OF IGNACIO, IGNACIO**  
LaPlata County

OFFICERS FOR 1970

R. W. Turner, Jr., President; John W. Turner II, Executive Vice President; Phyllis Young, Vice President and Cashier; Mary E. Pargin, Assistant Cashier; Wayne Whiteman, Senior Vice President.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$264.00 unposted debits) .....	\$ 1,065,082.18
U.S. Treasury securities .....	881,765.63
Securities of other U.S. Government agencies and corporations .....	129,857.50
Obligations of States and political subdivisions .....	275,278.45
Other loans .....	1,668,016.33
Bank premises, furniture and fixtures, and other assets representing bank premises .....	65,144.23
<b>TOTAL ASSETS</b> .....	<b>\$ 4,085,144.32</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,447,795.81
Time and savings deposits of individuals, partnerships, and corporations .....	913,163.56
Deposits of United States Government .....	199,525.13
Deposits of states and political subdivisions .....	738,409.55
Certified and officers' checks, etc. ....	14,712.88
<b>TOTAL DEPOSITS</b> .....	<b>\$3,313,606.93</b>
(a) Total demand deposits .....	1,878,678.96
(b) Total time and savings deposits .....	1,434,927.97
Federal funds purchased .....	400,000.00
Other liabilities .....	64,775.85
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,778,382.78</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 31,583.38
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 31,583.38</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 275,178.16
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	75,178.16
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 275,178.16</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,085,144.32</b>

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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 529,722.09
U.S. Treasury securities .....	760,358.08
Obligations of States and political subdivisions .....	392,067.42
Other loans .....	2,026,817.41
Bank premises, furniture and fixtures, and other assets representing bank premises .....	11,000.00
<b>TOTAL ASSETS</b> .....	<b>\$ 3,719,965.00</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,418,611.47
Time and savings deposits of individuals, partnerships, and corporations .....	1,342,875.69
Deposits of United States Government .....	29,891.99
Deposits of states and political subdivisions .....	629,765.89
Certified and officers' checks, etc. ....	34,621.97
<b>TOTAL DEPOSITS</b> .....	<b>\$3,455,767.01</b>
(a) Total demand deposits .....	1,653,026.96
(b) Total time and savings deposits .....	1,802,740.05
Other liabilities .....	3,600.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,459,367.01</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 25,585.45
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> ..	<b>\$ 25,585.45</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 235,012.54
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	35,012.54
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 235,012.54</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,719,965.00</b>

**THE KIOWA STATE BANK, KIOWA**

Elbert County

**OFFICERS FOR 1970**

V. A. Backlund, Chairman of the Board; Paul W. King, President;  
V. A. Backlund, Jr., Vice President and Cashier; Vera A. Johnson,  
Eva Marie Sexson, Tressie Schell, Assistant Cashiers.

**DIRECTORS FOR 1970**

W. C. Allen, V. A. Backlund, Paul W. King, Ina M. Lagae, J. Y. Lagae,  
Gordon A. Williams.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks	
(including \$15,529.85 unposted debits) .....	\$ 410,758.70
U.S. Treasury securities .....	483,512.59
Obligations of States and political subdivisions .....	60,019.20
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	2,545,573.36
Bank premises, furniture and fixtures, and other assets representing bank premises .....	44,301.29
<b>TOTAL ASSETS</b> .....	<b>\$ 3,644,165.14</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,504,454.25
Time and savings deposits of individuals, partnerships, and corporations .....	1,313,856.08
Deposits of United States Government .....	11,382.62
Deposits of States and political subdivisions .....	443,616.98
Certified and officers' checks, etc. ....	6,385.11
<b>TOTAL DEPOSITS</b> .....	<b>\$3,279,695.04</b>
(a) Total demand deposits .....	1,735,510.14
(b) Total time and savings deposits .....	1,544,184.90
Other liabilities .....	69,281.95
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,348,976.99</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 16,122.42
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 16,122.42</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 279,065.73
Common stock—total par value .....	\$ 75,000.00
(No. shares authorized 1,500)	
(No. shares outstanding 1,500)	
Surplus .....	125,000.00
Undivided profits .....	79,065.73
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 279,065.73</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,644,165.14</b>

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

OFFICERS FOR 1970

Leland E. House, President; Dean Thompson, Vice President; Ruth H. Wise, Cashier.

DIRECTORS FOR 1970

John Baldwin, Lena Burkard, Leonard Davidson, Leland E. House, David G. Idler, Dean Thompson, Ruth H. Wise.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 485,974.24
U.S. Treasury securities .....	234,821.92
Other loans .....	1,203,103.13
Bank premises, furniture and fixtures, and other assets representing bank premises .....	43,760.78
Real estate owned other than bank premises .....	1.00
<b>TOTAL ASSETS</b> .....	<b>\$ 1,967,661.07</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 906,630.86
Time and savings deposits of individuals, partnerships, and corporations .....	619,457.22
Deposits of United States Government .....	8,798.94
Deposits of States and political subdivisions .....	202,429.70
Certified and officers' checks, etc. ....	5,634.02
<b>TOTAL DEPOSITS</b> .....	<b>\$1,742,950.74</b>
(a) Total demand deposits .....	941,173.64
(b) Total time and savings deposits .....	801,777.10
Other liabilities .....	40,839.05
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,783,789.79</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 12,101.42
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 12,101.42</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 171,769.86
Common stock—total par value .....	60,000.00
(No. shares authorized 600)	
(No. shares outstanding 600)	
Surplus .....	75,000.00
Undivided profits .....	36,769.86
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>171,769.86</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,967,661.07</b>

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

OFFICERS FOR 1970

John G. Clark, President; William H. Holthus, Donald W. Winter, Vice Presidents; Ivan D. Fugate, Secretary; Anna M. Gunderson, Cashier; Marietta Wilkerson, Assistant Cashier.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$5.20 unposted debits) .....	\$ 696,652.89
U.S. Treasury securities .....	748,634.11
Federal funds sold and securities purchased under agreements to resell .....	400,000.00
Other loans .....	805,200.74
Bank premises, furniture and fixtures, and other assets representing bank premises .....	1,170.88
Real estate owned other than bank premises .....	1.00
<b>TOTAL ASSETS</b> .....	<b>\$ 2,651,659.62</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,194,018.31
Time and savings deposits of individuals, partnerships, and corporations .....	884,699.20
Deposits of United States Government .....	2,000.00
Deposits of States and political subdivisions .....	259,235.62
Deposits of commercial banks .....	50,000.00
Certified and officers' checks, etc. ....	28,441.62
<b>TOTAL DEPOSITS</b> .....	<b>\$2,418,394.75</b>
(a) Total demand deposits .....	1,348,266.22
(b) Total time and savings deposits .....	1,070,128.53
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,418,394.75</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 233,264.87
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus .....	75,000.00
Undivided profits .....	75,264.87
Reserve for contingencies and other capital reserves .....	8,000.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 233,264.87</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,651,659.62</b>



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

OFFICERS FOR 1970

Carl G. Breeze, President; W. P. Hinman, Vice President; Harry B. Jones, Cashier; Harry R. Jones, Assistant Cashier.

DIRECTORS FOR 1970

Carl G. Breeze, W. P. Hinman, Harry B. Jones.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 710,634.49
U.S. Treasury securities .....	1,328,307.06
Obligations of States and political subdivisions .....	110,433.20
Federal funds sold and securities purchased under agreements to resell .....	900,000.00
Other loans .....	1,838,760.88
Bank premises, furniture and fixtures, and other assets representing bank premises .....	2.00
<b>TOTAL ASSETS</b> .....	<b>\$ 4,888,137.63</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,046,587.68
Time and savings deposits of individuals, partnerships, and corporations .....	815,538.06
Deposits of States and political subdivisions .....	303,588.29
Certified and officers' checks, etc. ....	20,046.71
<b>TOTAL DEPOSITS</b> .....	<b>\$4,185,760.74</b>
(a) Total demand deposits .....	3,370,222.68
(b) Total time and savings deposits .....	815,538.06
Other liabilities .....	109,983.93
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,295,744.67</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 10,882.50
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 10,882.50</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 581,510.46
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	300,000.00
Undivided profits .....	181,510.46
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 581,510.46</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,888,137.63</b>

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

OFFICERS FOR 1970

Robert H. Jones, President and Trust Officer; J. W. Miller, Executive Vice President; C. O. Jones, R. W. Blair, Assistant Vice Presidents; Florence H. Williams, Cashier; Betty Chronister, Assistant Cashier.

DIRECTORS FOR 1970

Robert H. Jones, Lloyd C. Larsen, J. W. Miller, Robert R. Sabin, Fred E. Sisk, Thomas M. Sisson, John R. Stewart.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 2,103,398.81
U.S. Treasury securities .....	2,784,456.27
Obligations of States and political subdivisions .....	1,017,311.67
Other securities (including \$21,001.00 corporate stocks) .....	21,001.00
Other loans .....	7,455,454.31
Bank premises, furniture and fixtures, and other assets representing bank premises .....	130,970.19
Other assets .....	42,078.57
<b>TOTAL ASSETS</b> .....	<b>\$ 13,554,670.82</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 6,621,951.52
Time and savings deposits of individuals, partnerships, and corporations .....	3,447,548.61
Deposits of United States Government .....	208,823.09
Deposits of States and political subdivisions .....	1,446,533.57
Certified and officers' checks, etc. ....	75,550.31
<b>TOTAL DEPOSITS</b> .....	<b>\$11,800,407.10</b>
(a) Total demand deposits .....	7,842,421.70
(b) Total time and savings deposits .....	3,957,985.40
Mortgage indebtedness .....	4,000.00
Other liabilities .....	255,013.32
<b>TOTAL LIABILITIES</b> .....	<b>\$ 12,059,420.42</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 148,079.22
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 148,079.22</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,347,171.18
Common stock—total par value .....	275,000.00
(No. shares authorized 27,500)	
(No. shares outstanding 27,500)	
Surplus .....	425,000.00
Undivided profits .....	647,171.18
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,347,171.18</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 13,554,670.82</b>

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

OFFICERS FOR 1970

Olin Richert, President; Milton Richert, Cashier; Evangeline Gutierrez, Robert Eichman, Assistant Cashiers.

DIRECTORS FOR 1970

Harry E. Ascherman, J. A. McGlothlin, John Richert, Jr., Milton Richert, Olin Richert.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,441,649.87
U.S. Treasury securities .....	1,383,496.67
Obligations of States and political subdivisions .....	872,480.00
Other securities .....	4,500.00
Other loans .....	1,513,913.39
Other assets .....	12,884.18
<b>TOTAL ASSETS</b> .....	<b>\$ 5,228,924.11</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,908,312.88
Time and savings deposits of individuals, partnerships, and corporations .....	1,078,298.18
Deposits of United States Government .....	105,944.04
Deposits of States and political subdivisions .....	471,922.51
Certified and officers' checks, etc. ....	14,166.50
<b>TOTAL DEPOSITS</b> .....	<b>\$4,578,644.11</b>
(a) Total demand deposits .....	3,413,272.40
(b) Total time and savings deposits .....	1,165,371.71
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,578,644.11</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 650,280.00
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	450,280.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 650,280.00</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,228,924.11</b>

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

OFFICERS FOR 1970

Samuel T. Jones, Jr., Chairman of the Board; Fred E. Kirschke, Vice Chairman of the Board; Robin B. Bailey, President and Chief Executive; Norman B. Bernard, Theodore H. Mueller, Second Vice Presidents; E. Wayne Cottle, Vice President and Cashier; Clark A. Adams, Meddie Boisvert, Carroll P. Parrish, John G. Seberg, Vice Presidents; Roger Auston, Larry Luebcke, Edwin C. Lueck, Chris J. Schmidt, Charles M. Shakespeare, Dorothy L. Youmans, Assistant Vice Presidents Ronnie Ballatine, Jack Hinton, Richard Janney, Alan E. Kirschke, Dennis Kreps, Pearl Lucas, Robert McAtee, Richard McLean, Mark Pingrey, Michael K. Ritter, Leapha Schachet, Assistant Cashiers; Charles Brennan, Auditor; James B. Burke, Vice President and Trust Officer; Richard Mutzebaugh, Assistant Trust Officer.

DIRECTORS FOR 1970

Robin B. Bailey, Norman B. Bernard, Bruce T. Buell, Jesse B. Carraway, Jr., John B. Hyde, Mary Alice T. Jones, Samuel T. Jones, Jr., Fred E. Kirschke, Jess Kortz.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$46,288.14 unposted debits) .....	\$ 5,438,203.45
U.S. Treasury securities .....	8,911,337.63
Securities of other U.S. Government agencies and corporations .....	500,000.00
Obligations of States and political subdivisions .....	5,761,820.12
Other securities .....	11,000.00
Federal funds sold and securities purchased under agreements to resell .....	3,000,000.00
Other loans .....	38,888,465.46
Bank premises, furniture and fixtures, and other assets representing bank premises .....	1,580,390.53
Real estate owned other than bank premises .....	46,183.96
Other assets .....	475,564.85
<b>TOTAL ASSETS</b> .....	<b>\$ 64,612,966.00</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 26,149,867.46
Time and savings deposits of individuals, partnerships, and corporations .....	23,973,540.91
Deposits of United States Government .....	640,732.21
Deposits of States and political subdivisions .....	5,952,391.85
Deposits of commercial banks .....	20,000.00
Certified and officers' checks, etc. ....	579,649.61
<b>TOTAL DEPOSITS</b> .....	<b>\$57,316,182.04</b>
(a) total demand deposits .....	29,689,132.93
(b) Total time and savings deposits .....	27,627,049.11
Other liabilities for borrowed money .....	118,500.00
Mortgage indebtedness .....	132,703.02
Other liabilities .....	1,893,801.07
<b>TOTAL LIABILITIES</b> .....	<b>\$ 59,461,186.13</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 500,798.87
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 500,798.87</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 4,650,981.00
Common stock — total par value .....	1,350,000.00
(No. shares authorized 135,000)	
(No. shares outstanding 135,000)	
Surplus .....	2,025,000.00
Undivided profits .....	1,275,981.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 4,650,981.00</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 64,612,966.00</b>

**VALLEY STATE BANK, LAMAR**

Prowers County

**OFFICERS FOR 1970**

J. E. Facer, President; A. J. Heutzenroeder, Cashier; Nan M. Parks, Assistant Cashier.

**DIRECTORS FOR 1970**

J. E. Facer, Phil Gilbert, Terry Turner.

		Dec. 31, 1970
<b>ASSETS</b>		
Cash and due from banks (including \$6,297.75 unposted debits) .....	\$	727,866.65
U.S. Treasury securities .....		444,158.17
Securities of other U.S. Government agencies and corporations .....		120,075.00
Obligations of States and political subdivisions .....		887,653.57
Other loans .....		3,920,279.43
Bank premises, furniture and fixtures, and other assets representing bank premises .....		15,867.75
Other assets .....		33,067.61
<b>TOTAL ASSETS</b> .....	<b>\$</b>	<b>6,148,968.18</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....	\$	2,190,358.13
Time and savings deposits of individuals, partnerships, and corporations .....		1,910,010.16
Deposits of United States Government .....		40,067.33
Deposits of States and political subdivisions .....		1,052,633.05
Certified and officers' checks, etc. ....		92,828.25
<b>TOTAL DEPOSITS</b> .....	<b>\$5,285,896.92</b>	
(a) Total demand deposits .....	2,928,766.85	
(b) Total time and savings deposits .....	2,357,130.07	
Federal funds purchased and securities sold under agreements to repurchase .....		200,000.00
Other liabilities .....		79,893.26
<b>TOTAL LIABILITIES</b> .....	<b>\$</b>	<b>5,565,790.18</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....	\$	65,311.67
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$</b>	<b>65,311.67</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total .....	\$	517,866.33
Common stock—total par value .....		100,000.00
(No. shares authorized 20,000)		
(No. shares outstanding 20,000)		
Surplus .....		250,000.00
Undivided profits .....		167,866.33
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>517,866.33</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>6,148,968.18</b>



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

OFFICERS FOR 1970

Hugh E. Smith, President; Arthur G. Silver, Vice President and Secretary; Joann Bradach, Vice President; Michael M. Heil, Assistant Vice President; J. L. Grace, Cashier; Pauline Klune, Assistant Cashier.

DIRECTORS FOR 1970

Peter Cosgriff, W. O. Diedrich, R. E. Kurtz, Sr., Arthur G. Silver, Hugh E. Smith.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$13,989.45 unposted debits) .....	\$ 653,620.96
U.S. Treasury securities .....	1,353,054.07
Obligations of States and political subdivisions .....	1,323,971.94
Other securities (including \$600.00 corporate stocks) .....	600.00
Federal funds sold and securities purchased under agreements to resell .....	900,000.00
Other loans .....	3,934,922.84
Bank premises, furniture and fixtures, and other assets representing bank premises .....	46,292.55
Other assets .....	160,004.42
<b>TOTAL ASSETS</b> .....	<b>\$ 8,372,466.78</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,007,227.80
Time and savings deposits of individuals, partnerships, and corporations .....	2,835,050.27
Deposits of United States Government .....	599,214.33
Deposits of States and political subdivisions .....	955,667.88
Certified and officers' checks, etc. ....	40,739.29
<b>TOTAL DEPOSITS</b> .....	<b>\$7,437,899.57</b>
(a) Total demand deposits .....	4,315,700.25
(b) Total time and savings deposits .....	3,122,199.32
Other liabilities .....	251,456.45
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,689,356.02</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 17,560.87
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 17,560.87</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 665,549.89
Common stock—total par value .....	200,000.00
(No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
Surplus .....	250,000.00
Undivided profits .....	215,549.89
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 665,549.89</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 8,372,466.78</b>

**UNITED BANK OF LITTLETON, LITTLETON**  
Arapahoe County

OFFICERS FOR 1970

W. G. Johnsen, President; K. R. Osborne, B. J. Stelling, Vice Presidents; J. D. Meyers, Assistant Vice President; G. L. Anneler, Cashier; D. A. Milner, Jr., G. E. Fitzpatrick, D. C. Kellogg, Assistant Cashiers.

DIRECTORS FOR 1970

General Thomas P. Corwin, Robert J. Flynn, R. H. Heckendorf, W. G. Johnsen, R. H. Koran, Jr., Walter L. Meyer, Norman F. Patrick, R. L. Pennock, Jr., H. G. Reifsnieder, John F. Shafroth, Jack O. Thomas, Dr. W. Jacque Yost.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$15,228.29 unposted debits) .....	\$ 1,832,897.67
U.S. Treasury securities .....	2,570,322.50
Obligations of States and political subdivisions .....	5,022,997.76
Other securities .....	164,764.00
Other loans .....	8,701,842.35
Bank premises, furniture and fixtures, and other assets representing bank premises .....	101,863.82
Other assets .....	232,684.82
<b>TOTAL ASSETS</b> .....	<b>\$ 18,627,372.92</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 7,375,772.88
Time and savings deposits of individuals, partnerships, and corporations .....	6,363,403.86
Deposits of United States Government .....	358,745.06
Deposits of States and political subdivisions .....	2,425,063.60
Certified and officers' checks, etc. ....	303,139.64
<b>TOTAL DEPOSITS</b> .....	<b>\$16,826,125.04</b>
(a) Total demand deposits .....	8,510,441.24
(b) Total time and savings deposits .....	8,315,683.80
Other liabilities .....	440,460.23
<b>TOTAL LIABILITIES</b> .....	<b>\$ 17,266,585.27</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 118,278.81
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 118,278.81</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,242,508.84
Common stock—total par value .....	400,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus .....	400,000.00
Undivided profits .....	442,508.84
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,242,508.84</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 18,627,372.92</b>

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

OFFICERS FOR 1970

Oral G. Beckmann, President; William A. Reed, Vice President and Cashier; Charles W. Haley, Assistant Cashier.

DIRECTORS FOR 1970

Oral G. Beckmann, William C. Bender, Charles H. Durning, Fred B. Korte, Albert A. Will.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$10,597.21 unposted debits) .....	\$ 1,431,435.21
U.S. Treasury securities .....	862,553.08
Obligations of States and political subdivisions .....	538,844.38
Other loans .....	3,320,585.73
Bank premises, furniture and fixtures, and other assets representing bank premises .....	281,267.84
Other assets .....	55,712.03
<b>TOTAL ASSETS</b> .....	<b>\$ 6,490,398.27</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,381,938.25
Time and savings deposits of individuals, partnerships, and corporations .....	2,715,279.14
Deposits of United States Government .....	73,112.79
Deposits of States and political subdivisions .....	443,302.24
Certified and officers' checks, etc. ....	71,947.47
<b>TOTAL DEPOSITS</b> .....	<b>\$5,685,579.89</b>
(a) Total demand deposits .....	2,614,300.75
(b) Total time and savings deposits .....	3,071,279.14
Mortgage indebtedness .....	139,126.15
Other liabilities .....	167,162.22
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,991,868.26</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 14,838.89
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 14,838.89</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 483,691.12
Common stock—total par value .....	230,000.00
(No. shares authorized 23,000)	
(No. shares outstanding 23,000)	
Surplus .....	151,000.00
Undivided profits .....	102,691.12
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 483,691.12</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 6,490,398.27</b>

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

OFFICERS FOR 1970

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President and Trust Officer; Marlyn J. Gerken, Lyle G. Andersen, Robert H. Scott, Vice Presidents; Melvin F. Dietz, Cashier; Geraldine Fenton, Assistant Trust Officer.

DIRECTORS FOR 1970

Jack Devereaux, T. M. McKee, Norman E. Rarick.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$243,731.51 unposted debits) .....	\$ 759,891.96
U.S. Treasury securities .....	1,734,759.19
Securities of other U.S. Government agencies and corporations .....	201,023.93
Obligations of States and political subdivisions .....	1,459,554.41
Other loans .....	6,268,576.17
Bank premises, furniture and fixtures, and other assets representing bank premises .....	284,651.93
Real estate owned other than bank premises .....	93,294.80
Other assets .....	124,351.06
<b>TOTAL ASSETS</b> .....	<b>\$ 10,926,103.45</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 4,118,988.86
Time and savings deposits of individuals, partnerships, and corporations .....	4,111,015.29
Deposits of United States Government .....	94,298.55
Deposits of States and political subdivisions .....	1,233,071.55
Certified and officers' checks, etc. ....	75,817.33
<b>TOTAL DEPOSITS</b> .....	<b>\$9,633,191.58</b>
(a) Total demand deposits .....	4,627,176.29
(b) Total time and savings deposits .....	5,006,015.29
Other liabilities .....	317,850.22
<b>TOTAL LIABILITIES</b> .....	<b>\$ 9,951,041.80</b>
<b>MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES</b> .....	
<b>RESERVES ON LOANS AND SECURITIES</b>	\$ 78,460.70
Reserve for bad debt losses on loans .....	\$ 51,627.70
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> ..	<b>\$ 51,627.70</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 844,973.25
Common stock—total par value .....	400,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus .....	260,000.00
Undivided profits .....	184,973.25
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 844,973.25</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 10,926,103.45</b>

**MANCOS STATE BANK, MANCOS**  
Montezuma County

OFFICERS FOR 1970

Hans Glockner, President; Edith Glockner, Cashier; Fred P. Livingston, Assistant Cashier.

DIRECTORS FOR 1970

Robert S. Gabriel, Edith Glockner, Hans Glockner, Stanley Kozimor, Van A. Willis.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 178,698.13
U.S. Treasury securities .....	103,586.00
Obligations of States and political subdivisions .....	190,096.96
Other loans .....	1,265,815.79
Bank premises, furniture and fixtures, and other assets representing bank premises .....	93,132.69
Real estate owned other than bank premises .....	13,750.74
<b>TOTAL ASSETS</b> .....	<b>\$ 1,845,080.31</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 574,093.15
Time and savings deposits of individuals, partnerships, and corporations .....	633,490.54
Deposits of United States Government .....	17,244.01
Deposits of States and political subdivisions .....	283,000.24
Deposits of commercial banks .....	10,022.14
Certified and officers' checks, etc. ....	24,427.11
<b>TOTAL DEPOSITS</b> .....	<b>\$1,542,277.19</b>
(a) Total demand deposits .....	725,214.42
(b) Total time and savings deposits .....	817,062.77
Other liabilities .....	77,534.25
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,619,811.44</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 3,024.98
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 3,024.98</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 222,243.89
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus .....	100,000.00
Undivided profits .....	47,243.89
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 222,243.89</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,845,080.31</b>



**BANK OF MANITOU, MANITOU SPRINGS**

El Paso County

**OFFICERS FOR 1970**

David E. Hiatt, President; George F. Lewis, Vice President; James E. Windle, Cashier; Mary A. Hawkinson, Assistant Cashier.

**DIRECTORS FOR 1970**

A. B. Armstrong, Donald D. Baker, David E. Hiatt, Leo A. Hoegh, George F. Lewis, Joel A. H. Webb.

Dec. 31, 1970

<b>ASSETS</b>	
Cash and due from banks (including \$783.57 unposted debits) .....	\$ 304,758.14
U.S. Treasury securities .....	791,246.39
Obligations of States and political subdivisions .....	314,415.92
Other loans .....	2,605,996.34
Bank premises, furniture and fixtures, and other assets representing bank premises .....	63,348.84
Real estate owned other than bank premises .....	1.00
Other assets .....	65,681.31
<b>TOTAL ASSETS</b> .....	<b>\$ 4,145,447.94</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,542,930.58
Time and savings deposits of individuals, partnerships, and corporations .....	1,237,747.96
Deposits of United States Government .....	59,733.01
Deposits of States and political subdivisions .....	775,932.75
Certified and officers' checks, etc. ....	46,657.80
<b>TOTAL DEPOSITS</b> .....	<b>\$3,663,002.10</b>
(a) Total demand deposits .....	1,947,406.36
(b) Total time and savings deposits .....	1,715,595.74
Other liabilities .....	109,775.74
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,772,777.84</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 31,048.63
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 31,048.63</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 341,621.47
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	141,621.47
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 341,621.47</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 4,145,447.94</b>

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

## OFFICERS FOR 1970

Frances M. Beaty, President; John D. Beaty, Vice President; Juliet B. Paugh, Cashier; Helen Smith, Assistant Cashier.

## DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks (including \$2,360.56 unposted debits) .....	\$ 272,509.37
U.S. Treasury securities .....	127,689.60
Obligations of States and political subdivisions .....	163,474.12
Other loans .....	309,882.89
Bank premises, furniture and fixtures, and other assets representing bank premises .....	1,644.50
Real estate owned other than bank premises .....	1.00
Other assets .....	550.06
<b>TOTAL ASSETS</b> .....	<b>\$ 875,751.54</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 660,392.09
Time and savings deposits of individuals, partnerships, and corporations .....	54,918.84
Deposits of United States Government .....	1,588.75
Deposits of States and political subdivisions .....	16,781.62
Certified and officers' checks, etc. ....	4,012.73
<b>TOTAL DEPOSITS</b> .....	<b>\$737,694.03</b>
(a) Total demand deposits .....	682,775.19
(b) Total time and savings deposits .....	54,918.84
<b>TOTAL LIABILITIES</b> .....	<b>\$ 737,694.03</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 3,296.71
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 3,296.71</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 134,760.80
Common stock—total par value .....	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus .....	95,000.00
Undivided profits .....	14,760.80
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 134,760.80</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 875,751.54</b>

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

OFFICERS FOR 1970

L. Smartt, President; H. H. Falconburg, Vice President and Cashier; Della C. Cline, Secretary; Mildred E. Sharp, Mildred M. Travis, Assistant Cashiers.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 187,762.76
U.S. Treasury securities .....	456,710.63
Obligations of States and political subdivisions .....	5,000.00
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	580,449.43
Bank premises, furniture and fixtures, and other assets representing bank premises .....	1.00
Real estate owned other than bank premises .....	1.00
<b>TOTAL ASSETS</b> .....	<b>\$ 1,329,924.82</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 455,524.71
Time and savings deposits of individuals, partnerships, and corporations .....	441,091.29
Deposits of United States Government .....	5,939.56
Deposits of States and political subdivisions .....	211,340.14
<b>TOTAL DEPOSITS</b> .....	<b>\$1,113,895.70</b>
(a) Total demand deposits .....	527,804.41
(b) Total time and savings deposits .....	586,091.29
Other liabilities .....	7,600.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,121,495.70</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 208,429.12
Common stock—total par value .....	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus .....	100,000.00
Undivided profits .....	83,429.12
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 208,429.12</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,329,924.82</b>

**EAGLE VALLEY BANK, MINTURN**  
Eagle County

**OFFICERS FOR 1970**

Roger L. Reisher, President; J. Robert Young, Executive Vice President; Melvin J. Sorensen, Vice President and Cashier; R. Kent Landmark, Larry J. Hauserman, Jack D. Nunn, Blaine Alley, Paul W. Ogle, Edson P. Holland, Thomas Charnecki, Steve Forte, William Iwata, Assistant Cashiers.

**DIRECTORS FOR 1970**

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 204,291.86
<b>TOTAL ASSETS</b> .....	<b>\$ 204,291.86</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 204,291.86
Common stock—total par value .....	100,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus .....	50,000.00
Undivided profits .....	54,291.86
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 204,291.86</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 204,291.86</b>

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

OFFICERS FOR 1970

Mahlon T. White, President; Willis H. Fassett, Jr., Senior Vice President; C. B. McKinstry, Executive Vice President; Gerald L. Gimlin, Vice President and Cashier; Robert V. Haigler, Vice President; J. Jackson, Assistant Vice President.

DIRECTORS FOR 1970

Ralph Curtis, Sr., Willis H. Fassett, Jr., Robert V. Haigler, C. B. McKinstry, Mahlon T. White, Lyman E. Wright.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 859,622.42
U.S. Treasury securities .....	1,072,715.15
Obligations of States and political subdivisions .....	1,119,553.76
Federal funds sold and securities purchased under agreements to resell .....	400,000.00
Other loans .....	4,688,764.76
Bank premises, furniture and fixtures, and other assets representing bank premises .....	174,744.48
Other assets .....	62,955.22
<b>TOTAL ASSETS</b> .....	<b>\$ 8,378,355.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 4,910,478.45
Time and savings deposits of individuals, partnerships, and corporations .....	1,471,622.18
Deposits of United States Government .....	190,590.18
Deposits of States and political subdivisions .....	554,228.67
Certified and officers' checks, etc. ....	61,138.51
<b>TOTAL DEPOSITS</b> .....	<b>\$7,188,057.99</b>
(a) Total demand deposits .....	5,236,435.81
(b) Total time and savings deposits .....	1,951,622.18
Other liabilities .....	221,734.70
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,409,792.69</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 74,495.16
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> ..	<b>\$ 74,495.16</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 894,067.94
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	300,000.00
Undivided profits .....	294,067.94
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 894,067.94</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 8,378,355.79</b>



**SAN MIGUEL BASIN STATE BANK, NORWOOD**

San Miguel County

**OFFICERS FOR 1970**

Herman F. Booth, President; Dan D. Noble, Executive Vice President; Henry C. Kennedy, Vice President, Clinton W. Booth, Cashier; Rosella I. Yelton, Assistant Cashier.

**DIRECTORS FOR 1970**

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 405,897.70
Securities of other U.S. Government agencies and corporations .....	1,320,007.05
Obligations of States and political subdivisions .....	89,830.03
Other loans .....	2,518,794.06
Bank premises, furniture and fixtures, and other assets representing bank premises .....	63,930.00
Real estate owned other than bank premises .....	1.00
Other assets .....	70,352.87
<b>TOTAL ASSETS</b> .....	<b>\$ 4,468,812.71</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,266,039.44
Time and savings deposits of individuals, partnerships, and corporations .....	1,967,738.63
Deposits of United States Government .....	48,099.70
Deposits of States and political subdivisions .....	811,224.35
Certified and officers' checks, etc. ....	25,919.38
<b>TOTAL DEPOSITS</b> .....	<b>\$4,119,021.50</b>
(a) Total demand deposits .....	1,458,244.43
(b) Total time and savings deposits .....	2,660,777.07
Other liabilities .....	32,162.88
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,151,184.38</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 18,109.59
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 18,109.59</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 299,518.74
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. share outstanding 7,500)	
Surplus .....	125,000.00
Undivided profits .....	99,518.74
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 299,518.74</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,468,812.71</b>

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

**OFFICERS FOR 1970**

David G. Wood, President; Bruce Phillips, Vice President; Donald D. Handhardt, Cashier; Louise Z. Fleetwood, Assistant Cashier.

**DIRECTORS FOR 1970**

Donald D. Hanhardt, Arthur C. Hilander, Bruce Phillips, David G. Wood, Raymond P. Wood II.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 311,791.14
U.S. Treasury securities .....	895,925.01
Securities of other U.S. Government agencies and corporations .....	350,000.00
Obligations of States and political subdivisions .....	383,754.20
Other loans .....	2,257,157.64
Bank premises, furniture and fixtures, and other assets representing bank premises .....	11,500.00
Other assets .....	8,752.35
<b>TOTAL ASSETS</b> .....	<b>\$ 4,218,880.34</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,525,952.02
Time and savings deposits of individuals, partnerships, and corporations .....	1,356,998.27
Deposits of United States Government .....	95,063.49
Deposits of States and political subdivisions .....	671,238.86
Certified and officers' checks, etc. ....	52,143.84
<b>TOTAL DEPOSITS</b> .....	<b>\$3,701,396.48</b>
(a) Total demand deposits .....	2,029,603.75
(b) Total time and savings deposits ..	1,671,792.73
Federal funds purchased and securities sold under agreements to repurchase .....	50,000.00
Other liabilities .....	84,845.27
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,836,241.75</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 44,658.53
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> ..	<b>\$ 44,658.53</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 337,980.06
Common stock—total par value .....	90,000.00
(No. shares authorized 900)	
(No. shares outstanding 900)	
Surplus .....	160,000.00
Undivided profits .....	87,980.06
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 337,980.06</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,218,880.34</b>

**THE CITIZENS BANK OF PAGOSA SPRINGS**  
**PAGOSA SPRINGS**  
 Archuleta County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

Paul A. Decker, Joseph B. Hersch, Ben K. Lynch, Marguerite H.  
 Wiley.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 388,654.15
U.S. Treasury securities .....	301,770.98
Obligations of States and political subdivisions .....	336,070.33
Federal funds sold and securities purchased under agreements to resell .....	300,000.00
Other loans .....	1,334,000.49
Bank premises, furniture and fixtures, and other assets representing bank premises .....	10,562.29
Real estate owned other than bank premises .....	8,114.84
Other assets .....	31.00
<b>TOTAL ASSETS</b> .....	<b>\$ 2,679,204.08</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,217,126.77
Time and savings deposits of individuals, partnerships, and corporations .....	636,970.25
Deposits of United States Government .....	26,613.14
Deposits of States and political subdivisions .....	540,097.29
Deposits of commercial banks .....	31,000.00
Certified and officers' checks, etc. ....	19,917.71
<b>TOTAL DEPOSITS</b> .....	<b>\$2,471,725.16</b>
(a) Total demand deposits .....	1,714,796.23
(b) Total time and savings deposits .....	756,928.93
Other liabilities .....	19,877.70
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,491,602.86</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 13,198.62
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 13,198.62</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 174,402.60
Common stock—total par value .....	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus .....	50,000.00
Undivided profits .....	74,402.60
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>174,402.60</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,679,204.08</b>

**THE MINNEQUA BANK OF PUEBLO, PUEBLO**  
Pueblo County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

David W. Boyer, Robert R. Davis, Frank S. Hoag, Jr., Samuel T. Jones, Jr., Jerome L. Lindberg, William H. Schwabe, Mahlon T. White, Walter J. Predovich, Ben Weindling, W. A. Wills, Sr., Otto W. Snapp, Jr., Helen T. White.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 2,110,397.43
U.S. Treasury securities .....	4,505,630.07
Obligations of States and political subdivisions .....	2,681,066.98
Federal funds sold and securities purchased under agreements to resell .....	1,250,000.00
Other loans .....	15,913,803.28
Bank premises, furniture and fixtures, and other assets representing bank premises .....	64,274.38
Other assets .....	317,307.99
<b>TOTAL ASSETS</b> .....	<b>\$ 26,842,480.13</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 9,482,202.32
Time and savings deposits of individuals, partnerships, and corporations .....	11,744,719.64
Deposits of United States Government .....	381,025.02
Deposits of States and political subdivisions .....	1,854,563.62
Deposits of commercial banks .....	135,392.69
Certified and officers' checks, etc. ....	145,003.24
<b>TOTAL DEPOSITS</b> .....	<b>\$23,742,906.53</b>
(a) Total demand deposits .....	11,114,186.89
(b) Total time and savings deposits .....	12,628,719.64
Other liabilities .....	666,118.91
<b>TOTAL LIABILITIES</b> .....	<b>\$ 24,409,025.44</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 332,237.19
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 332,237.19</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 2,101,217.50
Common stock—total par value .....	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus .....	1,100,000.00
Undivided profits .....	501,217.50
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,101,217.50</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 26,842,480.13</b>

## THE PUEBLO BANK AND TRUST COMPANY, PUEBLO

### Pueblo County

#### OFFICERS FOR 1970

Alva B. Adams, Chairman of the Board; James L. Fimple, President; Earl F. Lehigh, Jr., Executive Vice President; Clarence A. Burianek, Vice President and Trust Officers; James A. McClearn, Vice President and Cashier; Walter L. Carsella, Homer L. Tumlinson, Lawrence M. Pearson, Vice Presidents; James Murray, Trust Officer; Joseph R. Kerrigan, Kenneth F. Hunter, Sherman H. French, Assistant Vice Presidents; Travis G. Trent, Assistant Trust Officer; Arthur M. Lane, Martha L. Rector, Irma A. Milyard, Assistant Cashiers; Gerald E. Sherraden, Auditor; William H. Adams, Legal Counsel.

#### DIRECTORS FOR 1970

Alva B. Adams, William H. Adams, Merriam B. Berger, Clarence A. Burianek, Max Day, James L. Fimple, William V. Hitzing, Jess F. Hunter, Earl L. Lehigh, Jr., Frank P. Tallman, Joseph A. Uhl, III, Dr. John L. Weaver, Howard E. Whitlock, Jr.

ASSETS	Dec. 31, 1970
Cash and due from banks	\$ 2,896,492.20
U.S. Treasury securities	11,172,939.74
Securities of other U.S. Government agencies and corporations	700,000.00
Obligations of States and political subdivisions	8,560,588.10
Other securities (including \$49,106.24 corporate stocks)	59,106.24
Federal funds sold and securities purchased under agreements to resell	900,000.00
Other loans	15,446,238.28
Bank premises, furniture and fixtures, and other assets representing bank premises	875,565.85
Other assets	403,884.29
<b>TOTAL ASSETS</b>	<b>\$ 41,014,814.70</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations	\$ 11,905,342.96
Time and savings deposits of individuals, partnerships, and corporations	15,538,500.82
Deposits of United States Government	888,286.32
Deposits of States and political subdivisions	6,913,277.13
Certified and officers' checks, etc.	563,317.39
<b>TOTAL DEPOSITS</b>	<b>\$35,808,724.62</b>
(a) Total demand deposits	14,461,474.98
(b) Total time and savings deposits	21,347,249.64
Mortgage indebtedness	243,875.61
Other liabilities	936,392.31
<b>TOTAL LIABILITIES</b>	<b>\$ 36,988,992.54</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans	\$ 977,849.97
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b>	<b>\$ 977,849.97</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total	\$ 3,047,972.19
Common stock—total par value (No. shares authorized 79,999) (No. shares outstanding 79,000)	750,000
Surplus	750,000
Undivided profits	1,547,972.19
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 3,047,972.19</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b>	<b>\$ 41,014,814.70</b>



**UNITED BANK OF PUEBLO, PUEBLO**  
Pueblo County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

<b>ASSETS</b>	Dec. 31, 1970
Cash and due from banks .....	\$ 2,923,426.86
U.S. Treasury securities .....	2,143,521.16
Obligations of States and political subdivisions .....	4,973,458.62
Other securities (including \$21,000.00 corporate stocks) 21,000 F.R.B. 5,000 I.B. ....	26,000.00
Other loans .....	10,951,273.42
Bank premises, furniture and fixtures, and other assets representing bank premises .....	402,259.40
Real estate owned other than bank premises .....	13,278.03
Other assets .....	347,746.88
<b>TOTAL ASSETS</b> .....	<b>\$ 21,780,964.37</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 7,322,469.38
Time and savings deposits of individuals, partnerships, and corporations .....	7,099,374.90
Deposits of United States Government .....	384,979.82
Deposits of States and political subdivisions .....	4,529,265.32
Deposits of commercial banks .....	92,152.33
Certified and officers' checks, etc. ....	113,179.49
<b>TOTAL DEPOSITS</b> .....	<b>\$19,541,421.24</b>
(a) Total demand deposits .....	8,830,643.34
(b) Total time and savings deposits ..	10,710,777.90
Mortgage indebtedness .....	65,054.59
Other liabilities .....	560,967.09
<b>TOTAL LIABILITIES</b> .....	<b>\$ 20,167,442.92</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 135,348.68
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> ..	<b>\$ 135,348.68</b>
<b>CAPITAL ACCOUNTS</b>	
Capital notes and debentures .....	\$ 264,706.00
Equity capital, total .....	1,213,466.77
Common stock—total par value .....	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus .....	400,000.00
Undivided profits .....	513,466.77
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,478,172.77</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 21,780,964.37</b>

**BANK OF RANGELY, RANGELY**

Rio Blanco County

**OFFICERS FOR 1970**

F. L. Seebaum, Chairman of the Board; Harold Wardell, Vice Chairman of the Board; Leslie E. Kyle, President; Peter V. C. Wasson, Executive Vice President; Howard E. McVay, Cashier.

**DIRECTORS FOR 1970**

Leslie E. Kyle, Cecil E. Lollar, Jack Pennell, F. L. Seebaum, Harold Wardell, Peter V. C. Wasson.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 470,796.61
U.S. Treasury securities .....	656,650.77
Obligations of States and political subdivisions .....	319,144.09
Other securities (including \$6,000.00 corporate stocks) .....	6,000.00
Other loans .....	1,590,076.46
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	25,228.67
Real estate owned other than bank premises .....	712.00
Other assets .....	4,552.31
<b>TOTAL ASSETS</b> .....	<b>\$ 3,073,160.91</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 842,144.45
Time and savings deposits of individuals, partnerships, and corporations .....	631,587.73
Deposits of United States Government .....	479,453.04
Deposits of States and political subdivisions .....	581,659.31
Certified and officers' checks, etc. ....	20,026.27
<b>TOTAL DEPOSITS</b> .....	<b>\$2,554,870.80</b>
(a) Total demand deposits .....	1,654,283.07
(b) Total time and savings deposits .....	900,587.73
Federal funds purchased and securities sold under agreements to repurchase .....	200,000.00
Other liabilities .....	39,703.56
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,794,574.36</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 18,553.80
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 18,553.80</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	260,032.75
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus .....	165,000.00
Undivided profits .....	20,032.75
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 260,032.75</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 3,073,160.91</b>

**THE EMPIRE STATE BANK, ROCKY FORD**  
Otero County

OFFICERS FOR 1970

John Richert, Jr., President; Olin Richert, Vice President and Cashier; Robert G. Eichman, Bernadette Newcomer, Assistant Cashiers.

DIRECTORS FOR 1970

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

Dec. 31, 1970

<b>ASSETS</b>	
Cash and due from banks .....	\$ 693,278.77
U.S. Treasury securities .....	586,573.00
Obligations of States and political subdivisions .....	673,460.00
Other loans .....	1,023,920.24
<b>TOTAL ASSETS</b> .....	<b>\$ 2,977,232.01</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,665,616.21
Time and savings deposits of individuals, partnerships, and corporations .....	381,332.71
Deposits of United States Government .....	58,551.89
Deposits of States and political subdivisions .....	377,341.13
Deposits of commercial banks .....	53,864.90
Certified and officers' checks, etc. ....	4,954.17
<b>TOTAL DEPOSITS</b> .....	<b>\$2,541,661.01</b>
(a) Total demand deposits .....	1,960,624.21
(b) Total time and savings deposits ....	581,036.80
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,541,661.01</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 435,571.00
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	100,000.00
Undivided profits .....	235,571.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 435,571.00</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,977,232.01</b>

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

OFFICERS FOR 1970

Don E. Hammer, President; J. R. Jahrig, Vice President; Jay O'Keefe, Secretary; Paul M. Kahrs, Cashier.

DIRECTORS FOR 1970

Don E. Hammer, Eugene G. Holt, Warren J. Kincaid, William B. Offutt, R. Earl O'Keefe, Carl H. Wiese.

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 410,807.11
U.S. Treasury securities .....	1,238,528.77
Securities of other U.S. Government agencies and corporations .....	333,492.90
Obligations of States and political subdivisions .....	1,146,710.12
Federal funds sold and securities purchased under agreements to resell .....	150,000.00
Other loans .....	1,809,220.01
Bank premises, furniture and fixtures, and other assets representing bank premises .....	105,075.62
Other assets .....	63,947.92
<b>TOTAL ASSETS</b> .....	<b>\$ 5,257,782.45</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,933,477.15
Time and savings deposits of individuals, partnerships, and corporations .....	1,996,908.70
Deposits of United States Government .....	289,479.73
Deposits of States and political subdivisions .....	203,077.20
Certified and officers' checks, etc. ....	125,335.30
<b>TOTAL DEPOSITS</b> .....	<b>\$4,548,278.08</b>
(a) Total demand deposits .....	2,400,346.88
(b) Total time and savings deposits .....	2,147,931.20
Other liabilities .....	200,249.61
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,748,527.69</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 32,184.58
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 32,184.58</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 477,070.18
Common stock—total par value .....	150,000.00
(No. shares authorized 1,500)	
(No. shares outstanding 1,500)	
Surplus .....	150,000.00
Undivided profits .....	177,070.18
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 477,070.18</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 5,257,782.45</b>

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

**OFFICERS FOR 1970**

OFFICERS FOR 1970

Jon P. Coates, President; Dean H. Tanner, Vernon H. Carter, Vice Presidents; Wayne J. Pimple, Assistant Vice President; Carl R. Waltz, Cashier; Audrey Richards, Assistant Cashier.

DIRECTORS FOR 1970

Galen Bamford, Jon P. Coates, Richard W. Dowis, Gerson Epstein, Alex Fiebig, Bill Gossett, Charles W. Kreager, Robert C. McAtee, Thomas A. Paison, Raymond J. Pyle, William C. Ramey, Dean H. Tanner.

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 2,009,620.09
U.S. Treasury securities .....	1,998,950.66
Securities of other U.S. Government agencies and corporations .....	270,000.00
Obligations of States and political subdivisions .....	1,147,042.32
Other securities (including \$23,100.00 corporate stocks) .....	23,100.00
Other loans .....	9,308,578.80
Bank premises, furniture and fixtures, and other assets representing bank premises .....	459,745.76
Customer's liability to this bank on acceptances outstanding .....	10,000.00
Other assets .....	31,057.43
<b>TOTAL ASSETS</b> .....	<b>\$ 15,258,095.06</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 4,911,518.60
Time and savings deposits of individuals, partnerships, and corporations .....	6,523,139.93
Deposits of United States Government .....	128,050.99
Deposits of States and political subdivisions .....	1,360,616.91
Deposits of commercial banks .....	4,091.78
Certified and officers' checks, etc. ....	87,131.36
<b>TOTAL DEPOSITS</b> .....	<b>\$13,014,549.57</b>
(a) Total demand deposits .....	5,572,909.64
(b) Total time and savings deposits .....	7,441,639.93
Mortgage indebtedness .....	915,987.68
Acceptances executed by or for account of this bank and outstanding .....	10,000.00
Other liabilities .....	91,649.79
<b>TOTAL LIABILITIES</b> .....	<b>\$ 14,032,187.04</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 125,673.69
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 125,673.69</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	1,100,234.33
Common stock—total par value .....	450,000.00
(No. shares authorized 45,000)	
(No. shares outstanding 45,000)	
Surplus .....	450,000.00
Undivided profits .....	200,234.33
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,100,234.33</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 15,258,095.06</b>



**THE SECURITY STATE BANK OF STERLING**  
**STERLING**  
Logan County

## OFFICERS FOR 1970

Theodore D. Brown, Chairman of the Board; R. E. O'Connell, President; Dan A. Sankey, Haydn D. Jones, J. T. Haddan, Vice Presidents; Louis Girardi, Vice President, Cashier and Secretary; R. L. Parsons, Vice President and Auditor; L. Dean Hiler, W. T. Thoren, Russell Y. Weber, Robert A. Hessler, Assistant Vice Presidents; James A. Miller, Assistant Cashier; Doris O'Neal, Assistant Trust Officer.

## DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 4,051,780.97
U.S. Treasury securities .....	2,584,542.44
Securities of other U.S. Government agencies and corporations .....	500,023.43
Obligations of States and political subdivisions .....	2,489,209.54
Other securities (including \$36,000 corporate stocks) .....	36,000.00
Other loans .....	16,468,547.10
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	379,678.18
Other assets .....	488,699.12
<b>TOTAL ASSETS</b> .....	<b>\$ 26,998,480.78</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 9,414,934.22
Time and savings deposits of individuals, partnerships, and corporations .....	11,832,255.86
Deposits of United States Government .....	374,920.63
Deposits of States and political subdivisions .....	1,902,390.29
Deposits of commercial banks .....	58,660.74
Certified and officers' checks, etc. ....	424,915.48
<b>TOTAL DEPOSITS</b> .....	<b>\$ 24,008,077.22</b>
(a) Total demand deposits .....	10,907,702.20
(b) Total time and savings deposits .....	13,100,375.02
Mortgage indebtedness .....	209,004.91
Other liabilities .....	520,313.83
<b>TOTAL LIABILITIES</b> .....	<b>\$ 24,737,395.96</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 283,326.64
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 283,326.64</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 1,977,758.18
Common stock—total par value .....	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus .....	700,000.00
Undivided profits .....	777,758.18
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,977,758.18</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 26,998,480.78</b>

**THE BANK OF TELLURIDE, TELLURIDE**  
San Miguel County

OFFICERS FOR 1970

Donald K. Majors, President; Merton R. Taylor, Vice President;  
Harlan K. Peltier, Executive Vice President and Cashier.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 197,488.56
U.S. Treasury securities .....	350,261.63
Securities of other U.S. Government agencies and corporations .....	136,944.02
Obligations of States and political subdivisions .....	13,186.80
Other loans .....	796,763.45
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	57,324.69
Other assets .....	610.36
<b>TOTAL ASSETS</b> .....	<b>\$ 1,552,579.51</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 365,119.40
Time and savings deposits of individuals, partnerships, and corporations .....	515,764.58
Deposits of United States Government .....	6,715.54
Deposits of States and political subdivisions .....	419,568.60
Certified and officers' checks, etc. ....	8,275.65
<b>TOTAL DEPOSITS</b> .....	<b>\$1,315,443.77</b>
(a) Total demand deposits .....	533,959.99
(b) Total time and savings deposits ..	781,483.78
Other liabilities .....	40,078.63
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,355,522.40</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 557.27
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 557.27</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 196,499.84
Common stock—total par value .....	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus .....	75,000.00
Undivided profits .....	46,499.84
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 196,499.84</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 1,552,579.51</b>

**NORTH VALLEY STATE BANK, THORNTON**

Adams County

**OFFICERS FOR 1970**

Dean T. Dearing, President; Daniel B. Stukey, Paul R. Mullen, John W. Burnham, Vice Presidents; William H. Nofsinger, Cashier; N. J. Neuhalfen, Assistant Vice President; Erna E. Nilges, Sandra A. Blackmore, Assistant Cashiers.

**DIRECTORS FOR 1970**

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, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 1,462,273.31
U.S. Treasury securities .....	2,221,555.72
Obligations of States and political subdivisions .....	1,155,108.05
Federal funds sold and securities purchased under agreements to resell .....	1,000,000.00
Other loans .....	3,191,633.07
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	204,401.88
Other assets .....	6,696.43
<b>TOTAL ASSETS</b> .....	<b>\$ 9,241,668.46</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,407,892.52
Time and savings deposits of individuals, partnerships, and corporations .....	2,128,925.57
Deposits of United States Government .....	697,571.17
Deposits of States and political subdivisions .....	1,963,131.41
Deposits of commercial banks .....	65,000.00
Certified and officers' checks, etc. ....	96,627.75
<b>TOTAL DEPOSITS</b> .....	<b>\$8,359,148.42</b>
(a) Total demand deposits .....	5,876,622.85
(b) Total time and savings deposits .....	2,482,525.57
Mortgage indebtedness .....	78,822.58
Other liabilities .....	139,918.63
<b>TOTAL LIABILITIES</b> .....	<b>\$ 8,577,889.63</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debts losses on loans .....	\$ 12,350.88
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 12,350.88</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 651,427.95
Common stock—total par value .....	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus .....	220,000.00
Undivided profits .....	181,427.95
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 651,427.95</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 9,241,668.46</b>

**THE BANK OF VAIL, VAIL**  
Eagle County

OFFICERS FOR 1970

Roger L. Reisher, President; J. Robert Young, Executive Vice President; Michael S. Loken, Melvin J. Sorensen, Vice Presidents; Thomas Charnecki, Cashier; R. Kent Landmark, Larry Hauserman, Jack D. Nunn, Blaine Alley, Paul W. Ogle, Steve Forte, William Iwata, Assistant Cashiers.

DIRECTORS FOR 1970

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

	Dec. 31, 1970
<b>ASSETS</b>	
Cash and due from banks .....	\$ 765,332.76
U.S. Treasury securities .....	770,524.18
Securities of other U.S. Government agencies and corporations .....	552,119.98
Obligations of States and political subdivisions .....	709,108.63
Other loans .....	1,568,321.77
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	33,536.00
Other assets .....	48,029.47
<b>TOTAL ASSETS</b> .....	<b>\$ 4,446,972.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,108,926.82
Time and savings deposits of individuals, partnerships, and corporations .....	983,781.21
Deposits of United States Government .....	91,320.96
Deposits of States and political subdivisions .....	775,318.13
Certified and officers' checks, etc. ....	146,184.63
<b>TOTAL DEPOSITS</b> .....	<b>\$4,105,531.75</b>
(a) Total demand deposits .....	2,527,278.37
(b) Total time and savings deposits .....	1,578,253.38
Other liabilities .....	73,654.35
<b>TOTAL LIABILITIES</b> .....	<b>\$ 4,179,186.10</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 18,604.53
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 18,604.53</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 249,182.16
Common stock—total par value .....	100,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus .....	70,000.00
Undivided profits .....	79,182.16
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 249,182.16</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>    CAPITAL ACCOUNTS</b> .....	<b>\$ 4,446,972.79</b>

**NORTH PARK STATE BANK, WALDEN**

Jackson County

**OFFICERS FOR 1970**

Chris Furneaux, President; Dewey A. Peck, Vice President and Cashier; Arlene M. Gray, Dixie M. Norris, Assistant Cashiers.

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 291,551.87
U.S. Treasury securities .....	523,558.40
Obligations of States and political subdivisions .....	14,609.09
Federal funds sold and securities purchased under agreements to resell .....	100,000.00
Other loans .....	1,732,507.27
Bank premises, furniture and fixtures, and other assets, representing bank premises .....	16,446.88
Real estate owned other than bank premises .....	5,517.28
<b>TOTAL ASSETS</b> .....	<b>\$ 2,684,190.79</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 984,968.68
Time and savings deposits of individuals, partnerships, and corporations .....	943,937.09
Deposits of United States Government .....	21,992.35
Deposits of States and political subdivisions .....	454,780.62
Certified and officers' checks, etc. ....	14,812.53
<b>TOTAL DEPOSITS</b> .....	<b>\$2,420,491.27</b>
(a) Total demand deposits .....	1,259,610.34
(b) Total time and savings deposits .....	1,160,880.93
Other liabilities .....	51,687.36
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,472,178.63</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 10,789.77
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 10,789.77</b>
<b>CAPITAL ACCOUNTS</b>	
Capital notes and debentures .....	\$ 25,000.00
Equity capital, total .....	176,222.39
Common stock—total par value .....	50,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus .....	100,000.00
Undivided profits .....	26,222.39
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 201,222.39</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,684,190.79</b>



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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 832,045.25
U.S. Treasury securities .....	482,032.74
Obligations of States and political subdivisions .....	715,697.38
Other loans .....	2,463,185.85
Real estate owned other than bank premises .....	155,355.82
<b>TOTAL ASSETS</b> .....	<b>\$ 4,648,317.04</b>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations .....	\$ 2,314,710.58
Time and savings deposits of individuals, partnerships, and corporations .....	971,632.46
Deposits of United States Government .....	16,478.40
Deposits of States and political subdivisions .....	210,260.37
Deposits of commercial banks .....	23,116.54
Certified and officers' checks, etc. ....	15,681.52
<b>TOTAL DEPOSITS</b> .....	<b>\$3,551,879.87</b>
(a) Total demand deposits .....	2,405,683.87
(b) Total time and savings deposits .....	1,146,196.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,551,879.87</b>
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans .....	\$ 140,324.23
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 140,324.23</b>
CAPITAL ACCOUNTS	
Equity capital, total .....	\$ 956,112.94
Common stock—total par value .....	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus .....	400,000.00
Undivided profits .....	456,112.94
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>956,112.94</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 4,648,317.04</b>

**CITIZENS BANK, WESTMINSTER**

Adams County

**OFFICERS FOR 1970**Donald K. Hogoboom, President; Kenneth A. Platt, Vice President;  
Thomas M. Jones, Cashier.**DIRECTORS FOR 1970**Clarence L. Bartholic, Donald K. Hogoboom, Kenneth A. Platt, Jerry  
J. Tepper, Berger G. Wallin.

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 313,636.28
U.S. Treasury securities .....	325,979.80
Securities of other U.S. Government agencies and corporations .....	510,375.00
Other securities (including \$10,500.00 corporate stocks) .....	10,500.00
Federal funds sold and securities purchased under agreements to resell .....	200,000.00
Other loans .....	1,332,976.54
Bank premises, furniture and fixtures, and other assets representing bank premises .....	30,935.69
Other assets .....	2,950.47
<b>TOTAL ASSETS</b> .....	<b>\$ 2,727,353.78</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 700,365.19
Time and savings deposits of individuals, partnerships, and corporations .....	738,704.44
Deposits of United States Government .....	28,345.26
Deposits of States and political subdivisions .....	706,547.37
Certified and officers' checks, etc. ....	90,349.60
<b>TOTAL DEPOSITS</b> .....	<b>\$2,264,311.86</b>
(a) Total demand deposits .....	1,010,607.42
(b) Total time and savings deposits .....	1,253,704.44
Other liabilities .....	36,000.52
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,300,312.38</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 427,041.40
Common stock—total par value .....	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus .....	150,000.00
Undivided profits .....	77,041.40
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 427,041.40</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 2,727,353.78</b>

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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

<b>ASSETS</b>		Dec. 31, 1970
Cash and due from banks .....	\$	557,416.72
U.S. Treasury securities .....		583,012.00
Obligations of States and political subdivisions .....		465,624.72
Federal funds sold and securities purchased under agreements to resell .....		200,000.00
Other loans .....		1,854,043.99
Bank premises, furniture and fixtures, and other assets representing bank premises .....		14,613.80
<b>TOTAL ASSETS</b> .....	<b>\$</b>	<b>3,674,711.23</b>
<b>LIABILITIES</b>		
Demand deposits of individuals, partnerships, and corporations .....	\$	1,284,275.37
Time and savings deposits of individuals, partnerships, and corporations .....		1,580,638.11
Deposits of United States Government .....		41,114.86
Deposits of States and political subdivisions .....		312,958.60
Certified and officers' checks, etc. ....		41,422.16
<b>TOTAL DEPOSITS</b> .....	<b>\$3,260,409.10</b>	
(a) Total demand deposits .....	1,537,190.99	
(b) Total time and savings deposits .....	1,723,218.11	
Other liabilities .....		18,378.41
<b>TOTAL LIABILITIES</b> .....	<b>\$</b>	<b>3,278,787.51</b>
<b>RESERVES ON LOANS AND SECURITIES</b>		
Reserve for bad debt losses on loans .....	\$	33,135.76
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$</b>	<b>33,135.76</b>
<b>CAPITAL ACCOUNTS</b>		
Equity capital, total .....	\$	362,787.96
Common stock—total par value .....		50,000.00
(No. shares authorized 500)		
(No. shares outstanding 500)		
Surplus .....		300,000.00
Undivided profits .....		12,787.96
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>362,787.96</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>		
<b>CAPITAL ACCOUNTS</b> .....	<b>\$</b>	<b>3,674,711.23</b>

**PARK STATE BANK, WOODLAND PARK**

Teller County

**OFFICERS FOR 1970**

Gordon D. Brown, President; Conrad T. Wilson, Vice President;  
 Youree Posey, Cashier; Marilyn Cummins, Assistant Cashier.

**DIRECTORS FOR 1970**

Gordon D. Brown, C. J. Kehoe, Clark Keith, Jr., Youree Posey,  
 Clyde Sirles, Conrad T. Wilson.

ASSETS	Dec. 31, 1970
Cash and due from banks .....	\$ 161,665.56
U.S. Treasury securities .....	618,844.01
Securities of other U.S. Government agencies and corporations .....	198,013.03
Other loans .....	1,588,546.63
Bank premises, furniture and fixtures, and other assets representing bank premises .....	53,594.32
Real estate owned other than bank premises .....	14,713.61
Other assets .....	70.25
<b>TOTAL ASSETS</b> .....	<b>\$ 2,635,447.41</b>
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 1,011,205.65
Time and savings deposits of individuals, partnerships, and corporations .....	789,368.43
Deposits of United States Government .....	22,599.60
Deposits of States and political subdivisions .....	378,441.67
Certified and officers' checks, etc. ....	32,495.00
<b>TOTAL DEPOSITS</b> .....	<b>\$2,234,110.35</b>
(a) Total demand deposits .....	1,176,124.37
(b) Total time and savings deposits .....	1,057,985.98
Federal funds purchased and securities sold under agreements to repurchase .....	150,000.00
Other liabilities .....	42,464.12
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,426,574.47</b>
<b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 453.67
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 453.67</b>
<b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 208,419.27
Common stock—total par value .....	100,000.00
(No. shares authorized 5000)	
(No. shares outstanding 5000)	
Surplus .....	35,000.00
Undivided profits .....	72,906.85
Reserve for contingencies and other capital reserves .....	512.42
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 208,419.27</b>
<b>TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,635,447.41</b>

**FARMERS STATE BANK OF YUMA, YUMA**  
Yuma County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash and due from banks (including \$6,647.98 unposted debits) .....	\$ 1,440,497.17
U.S. Treasury securities .....	1,044,264.40
Obligations of States and political subdivisions .....	511,506.52
Other securities (including \$12,000.00 corporate stocks) .....	12,000.00
Other loans .....	4,704,217.22
Bank premises, furniture and fixtures, and other assets representing bank premises .....	217,231.55
Other assets .....	881.51
<b>TOTAL ASSETS</b> .....	<b>\$ 7,930,598.37</b>
 <b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations .....	\$ 3,798,802.14
Time and savings deposits of individuals, partnerships, and corporations .....	2,762,052.87
Deposits of United States Government .....	60,119.76
Deposits of States and political subdivisions .....	501,336.41
Certified and officers' checks, etc. ....	72,222.33
<b>TOTAL DEPOSITS</b> .....	<b>\$7,194,533.51</b>
(a) Total demand deposits .....	3,991,212.39
(b) Total time and savings deposits .....	3,203,321.12
Other liabilities .....	120,860.67
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,315,394.18</b>
 <b>RESERVES ON LOANS AND SECURITIES</b>	
Reserve for bad debt losses on loans .....	\$ 128,255.57
<b>TOTAL RESERVES ON LOANS AND SECURITIES</b> .....	<b>\$ 128,255.57</b>
 <b>CAPITAL ACCOUNTS</b>	
Equity capital, total .....	\$ 486,848.62
Common stock—total par value .....	200,000.00
(No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
Surplus .....	200,000.00
Undivided profits .....	86,848.62
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>486,848.62</b>
<b>TOTAL LIABILITIES, RESERVES, AND</b>	
<b>CAPITAL ACCOUNTS</b> .....	<b>\$ 7,930,598.37</b>





**INDUSTRIAL  
BANKS**

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## COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado  
At the Close of Business on Dates Indicated  
As Compiled by Office of the State Bank Commissioner

	62 Banks	
ASSETS	December 31, 1970	% to Total
Cash and Due from Banks	\$ 3,827,335.89	3.5
Installment Loans	88,432,529.12	80.8
Notes Discounted and/or Purchased	7,948,205.51	7.3
United States Government Obligations	2,346,301.62	2.1
Other Bonds	1,171,189.68	1.1
Corporate Stocks	2,468,915.87	2.3
Bank Premises	481,712.92	.4
Furniture and Fixtures	275,059.48	.3
Leasehold Improvements	189,907.23	.2
Real Estate Owned Other Than Bank Premises	1,229,361.78	1.1
Automobiles Owned	97,064.20	.1
Other Assets	921,551.83	.8
<b>TOTAL ASSETS</b>	<b>\$109,389,135.13</b>	<b>100.0</b>
<b>LIABILITIES</b>		
Notes Payable to Banks	\$ 3,455,049.59	3.2
Notes Payable to Others	24,642,871.13	22.5
Savings Deposits	16,159,996.77	14.7
Thrift-Investment Certificates	19,219,702.36	17.5
Mortgages on Real Estate Owned	273,871.89	.3
Unearned Interest and Discounts	17,536,028.91	16.0
Dealers' Reserves	348,856.57	.3
Interest, Taxes, and Other Expenses	2,223,168.11	2.1
Other Liabilities	2,451,329.41	2.3
<b>TOTAL LIABILITIES</b>	<b>\$86,310,874.74</b>	<b>78.9</b>
<b>CAPITAL ACCOUNTS</b>		
Common Stock	\$ 8,888,324.00	8.1
Surplus	4,435,859.37	4.1
Undivided Profits	9,669,101.41	8.8
Reserves	84,975.61	.1
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 23,078,260.39</b>	<b>21.1</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$109,389,135.13</b>	<b>100.0</b>
Percentage of Total Capital to Total Deposit		65.0
Percentage of Total Capital to Total Assets		21.0
Increase in Total Assets since		
December 31, 1969	25,202,341.73	
Increase in Savings Deposit since		
December 31, 1969	998,507.11	
Increase in Thrift-Investment Certificates		
since December 31, 1969	3,382,821.13	
Increase in Capital since December 31, 1968	2,212,552.89	



**ARVADA 1ST INDUSTRIAL BANK, ARVADA**  
Jefferson County

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**OFFICERS FOR 1970**

Roy W. Simmons, Chairman of the Board; Richard A. Van Winkle, President; Dale Baan, Vice President and Secretary; Edward L. Burton III, Treasurer; M. McKenzie, Assistant Secretary.

**DIRECTORS FOR 1970**

Dale Baan, Roy W. Simmons, Richard A. Van Winkle.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 25,109.86
Installment loans	407,251.56
Notes discounted and/or purchased	46,731.15
Furniture and Fixtures	4,499.22
Leasehold Improvements	26,593.07
Automobiles Owned	1,006.71
<b>TOTAL ASSETS</b>	<b>\$ 511,191.57</b>
LIABILITIES	
Notes payable (other)	\$ 253,100.00
Savings deposits	16,594.30
Thrift-Investment Certificates	52,126.27
Unearned interest and discounts	86,190.39
Dealers' Reserves	255.18
Amounts set aside for interest, taxes, and other expenses	-12,449.21
Other Liabilities	2,812.65
<b>TOTAL LIABILITIES</b>	<b>\$ 398,629.58</b>
CAPITAL ACCOUNTS	
Common stock	\$ 100,000.00
Surplus	10,000.00
Undivided profits	2,561.99
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 112,561.99</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 511,191.57</b>

**ASPEN INDUSTRIAL BANK, ASPEN**  
Pitkin County

---

OFFICERS FOR 1970

Stanley L. Dodson, President; Richard W. Ducic, Executive Vice President; John Huebinger, Jr., Vice President; Richard P. Fitzgerald, Secretary; Donald L. Vanderhoof, Treasurer.

DIRECTORS FOR 1970

Stanley L. Dodson, Richard W. Ducic, Richard P. Fitzgerald, John Huebinger, Jr., Donald L. Vanderhoof.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 15,335.97
Installment loans	169,905.45
Notes discounted and/or purchased	6,959.83
United States Government Obligations	10,000.00
Bank Premises, Furniture and Fixtures	5,550.98
Leasehold Improvements	4,051.26
Other Assets	6,672.30
<b>TOTAL ASSETS</b>	<b>\$ 218,475.79</b>
LIABILITIES	
Notes payable to banks	\$ 10,000.00
Savings deposits	78,321.59
Thrift-Investment Certificates	38,354.66
Unearned interest and discounts	29,862.26
Other Liabilities	258.84
<b>TOTAL LIABILITIES</b>	<b>\$ 156,797.35</b>
CAPITAL ACCOUNTS	
Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	6,678.44
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 61,678.44</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 218,475.79</b>

**AURORA INDUSTRIAL BANK, AURORA**  
Adams County

---

**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President;  
J. R. Danberger, Administrative Vice President; T. M. Cumming,  
Vice President; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 27,727.98
Installment loans	2,079,297.86
United States Government Obligations	58,249.20
Other bonds	32,603.33
Corporate stocks	46,025.00
Other Assets	19,411.75
<b>TOTAL ASSETS</b>	<b>\$ 2,263,315.12</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 578,381.17
Savings deposits	258,144.83
Thrift-Investment Certificates	368,114.81
Unearned interest and discounts	484,164.96
Amounts set aside for interest, taxes, and other expenses	49,541.90
Other Liabilities	99,588.65
<b>TOTAL LIABILITIES</b>	<b>\$ 1,837,936.32</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	205,378.80
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 425,378.80</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 2,263,315.12</b>

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

---

**OFFICERS FOR 1970**

Herbert M. Crane, President; Edward H. Brooks, Vice President;  
Morris E. Kramish, Vice President and Secretary-Treasurer; Marvin  
F. Rogers, Vice President and Manager, Assistant Secretary.

**DIRECTORS FOR 1970**

Edward H. Brooks, Herbert M. Crane, Morris E. Kramish.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 12,513.72
Installment loans	1,025,671.75
Furniture and Fixtures	3,163.66
Leasehold Improvements	583.00
Other Assets	2,676.94
<b>TOTAL ASSETS</b>	<b>\$ 1,044,609.07</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 389,427.28
Savings deposits	13,501.58
Thrift-Investment Certificates	42,940.82
Unearned interest and discounts	222,967.40
Amounts set aside for interest, taxes, and other expenses	53,234.08
Other Liabilities	13,065.19
<b>TOTAL LIABILITIES</b>	<b>\$ 735,136.35</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	89,472.72
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 309,472.72</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,044,609.07</b>

**VALLEY INDUSTRIAL BANK, BLENDE**  
Pueblo County

---

**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .. \$	72,887.88
Installment loans .....	691,940.28
Notes discounted and/or purchased .....	363,275.68
United States Government Obligations .....	83,425.55
Furniture and Fixtures .....	4,126.71
Leasehold Improvements .....	1,461.01
Automobiles Owned .....	1,351.88
Other Assets .....	10,471.28
<b>TOTAL ASSETS</b> .....	<b>\$ 1,228,940.27</b>
<b>LIABILITIES</b>	
Notes payable to banks .....	\$ 124,021.21
Notes payable (other) .....	82,230.87
Savings deposits .....	194,272.48
Thrift-Investment Certificates .....	333,878.08
Unearned interest and discounts .....	167,660.61
Dealers' Reserves .....	5,204.40
Amounts set aside for interest, taxes, and other expenses .....	32,838.16
Other Liabilities .....	1,297.36
<b>TOTAL LIABILITIES</b> .....	<b>\$ 941,403.17</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	20,000.00
Undivided profits .....	67,537.10
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 287,537.10</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .. \$	<b>1,228,940.27</b>



**BOULDER COLORADO INDUSTRIAL BANK, BOULDER**  
Boulder County

---

**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cumming, Eugene T. Davis, Vice Presidents; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 17,205.34
Installment loans	1,232,902.27
Notes discounted and/or purchased	308,286.60
United States Government Obligations	19,190.80
Other Assets	16,189.90
<b>TOTAL ASSETS</b>	<b>\$ 1,593,774.91</b>
LIABILITIES	
Notes payable (other)	\$ 702,410.62
Savings deposits	116,813.15
Thrift-Investment Certificates	114,505.00
Unearned interest and discounts	338,142.75
Dealers' Reserves	3,183.36
Amounts set aside for interest, taxes, and other expenses	29,004.94
Other Liabilities	52,086.23
<b>TOTAL LIABILITIES</b>	<b>\$ 1,356,146.05</b>
CAPITAL ACCOUNTS	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	17,628.86
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 237,628.86</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,593,774.91</b>

**GLOBE INDUSTRIAL BANK, BOULDER**  
Boulder County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 91,826.40
Installment loans .....	1,036,196.13
Notes discounted and/or purchased .....	207,446.77
United States Government Obligations .....	58,147.20
Other bonds .....	5,000.00
Furniture and Fixtures .....	6,520.91
Leasehold Improvements .....	2,876.78
Real estate owned other than bank premises .....	54,417.31
Automobiles Owned .....	2,784.57
Other Assets .....	2,541.61
<b>TOTAL ASSETS</b> .....	<b>\$ 1,467,757.68</b>
LIABILITIES	
Notes payable to banks .....	\$ 185,000.00
Notes payable (other) .....	203,839.52
Savings deposits .....	306,814.38
Thrift-Investment Certificates .....	257,246.12
Mortgages on real estate owned .....	37,930.38
Unearned interest and discounts .....	226,018.52
Amounts set aside for interest, taxes, and other expenses .....	21,141.87
Other Liabilities .....	6,575.41
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,244,566.20</b>
CAPITAL ACCOUNTS	
Common stock .....	100,000.00
Surplus .....	10,000.00
Undivided profits .....	113,191.48
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 223,191.48</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,467,757.68</b>

**BRUSH INDUSTRIAL BANK, BRUSH**  
Morgan County

---

OFFICERS FOR 1970

R. H. Stenback, President; James L. Latham, Executive Vice President; Ella M. Stenback, Vice President; R. R. Stenback, Treasurer; Gladys M. Hanson, Secretary; Ila J. Davis, Assistant Secretary.

DIRECTORS FOR 1970

Gladys M. Hanson, James L. Latham, Ella M. Stenback, R. H. Stenback, R. R. Stenback.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 22,155.90
Installment loans	542,826.97
Other bonds	187,209.73
Bank Premises, Furniture and Fixtures	20,054.00
Automobiles Owned	1,895.73
Other Assets	28,062.06
<b>TOTAL ASSETS</b>	<b>\$ 802,204.39</b>
LIABILITIES	
Notes payable to banks	\$ 30,000.00
Notes payable (other)	5,500.00
Savings deposits	229,130.05
Thrift-Investment Certificates	377,100.00
Unearned interest and discounts	22,799.55
Dealers' Reserves	14.33
<b>TOTAL LIABILITIES</b>	<b>\$ 664,543.93</b>
CAPITAL ACCOUNTS	
Common stock	\$ 50,000.00
Surplus	50,000.00
Undivided profits	37,660.46
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 137,660.46</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 802,204.39</b>

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

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**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President;  
J. R. Danberger, Administrative Vice President; T. M. Cumming,  
Vice President; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 38,070.24
Installment loans	1,435,671.74
Notes discounted and/or purchased	33,939.27
United States Government Obligations	67,944.40
Other Assets	15,832.28
<b>TOTAL ASSETS</b>	<b>\$ 1,591,457.93</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 206,238.45
Savings deposits	159,195.47
Thrift-Investment Certificates	452,811.28
Unearned interest and discounts	345,382.01
Dealers' Reserves	1,890.00
Amounts set aside for interest, taxes, and other expenses	57,446.86
Other Liabilities	73,598.95
<b>TOTAL LIABILITIES</b>	<b>\$ 1,296,563.02</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	74,894.91
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 294,894.91</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,591,457.93</b>

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

OFFICERS FOR 1970

R. Earl O'Keefe, Chairman of the Board; John H. Patterson, President; E. Jay O'Keefe, Creighton B. Lynch, Vice Presidents; Warren J. Kincaid, Vice President and Treasurer; Lane L. Cummings, Secretary; Weldon L. Snider, Assistant Secretary.

DIRECTORS FOR 1970

Warren J. Kincaid, Creighton B. Lynch, R. Earle O'Keefe, John H. Patterson.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 42,988.56
Installment loans .....	587,213.71
Notes discounted and/or purchased .....	239,312.41
Furniture and Fixtures .....	1,078.88
Other Assets .....	4,737.22
<b>TOTAL ASSETS</b> .....	<b>\$ 875,330.78</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 378,100.00
Savings deposits .....	61,416.05
Thrift-Investment Certificates .....	76,079.83
Unearned interest and discounts .....	112,624.51
Dealers' Reserves .....	4,334.62
Amounts set aside for interest, taxes, and other expenses .....	6,082.66
Other Liabilities .....	2,665.87
<b>TOTAL LIABILITIES</b> .....	<b>\$ 641,303.54</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 165,000.00
Surplus .....	35,000.00
Undivided profits .....	34,027.24
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 234,027.24</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 875,330.78</b>



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

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**OFFICERS FOR 1970**

Clifford E. Katalin, President; Richard A. Van Winkle, Vice President; George W. Thomas, Vice President and Secretary; Edward L. Burton III, Treasurer; John Henriksen, M. McKenzie, Assistant Secretary and Treasurers.

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection ..	\$ 73,500.73
Installment loans .....	3,819,039.77
Notes discounted and/or purchased .....	115,033.17
United States Government Obligations .....	319,481.92
Furniture and Fixtures .....	3,407.43
Leasehold Improvements .....	41,675.75
Real estate owned other than bank premises ..	2,224.38
Other Assets .....	11,256.51
<b>TOTAL ASSETS .....</b>	<b>\$ 4,385,619.66</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 425,000.00
Savings deposits .....	1,571,959.48
Thrift-Investment Certificates .....	1,181,090.72
Unearned interest and discounts .....	693,950.10
Amounts set aside for interest, taxes, and other expenses .....	136,321.09
Other Liabilities .....	22,344.94
<b>TOTAL LIABILITIES .....</b>	<b>\$ 4,030,666.33</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 117,000.00
Surplus .....	33,000.00
Undivided profits .....	204,953.33
<b>TOTAL CAPITAL ACCOUNTS .....</b>	<b>\$ 354,953.33</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS ..</b>	<b>\$ 4,385,619.66</b>

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

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OFFICERS FOR 1970

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

DIRECTORS FOR 1970

A. E. Weidman, E. L. Johnson, H. W. Merryman.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 365.24
Installment loans	838,373.08
Notes discounted and/or purchased	216,542.97
Furniture and Fixtures	15,361.61
Other Assets	11,858.52
<b>TOTAL ASSETS</b>	<b>\$ 1,082,501.42</b>
LIABILITIES	
Notes payable (other)	\$ 554,812.73
Savings deposits	8,200.64
Thrift-Investment Certificates	28,000.00
Unearned interest and discounts	205,502.18
Dealers' Reserves	19,016.89
Amounts set aside for interest, taxes, and other expenses	280.00
Other Liabilities	26,388.14
<b>TOTAL LIABILITIES</b>	<b>\$ 842,200.58</b>
CAPITAL ACCOUNTS	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	20,300.84
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 240,300.84</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,082,501.42</b>

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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 35,069.05
Installment loans	246,196.72
Notes discounted and/or purchased	6,653.26
United States Government Obligations	90,000.00
Other Assets	3,750.07
<b>TOTAL ASSETS</b>	<b>\$ 381,669.10</b>
LIABILITIES	
Unearned interest and discounts	\$ 71,837.33
Amounts set aside for interest, taxes, and other expenses	184.83
<b>TOTAL LIABILITIES</b>	<b>\$ 72,022.16</b>
CAPITAL ACCOUNTS	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	89,646.94
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 309,646.94</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 381,669.10</b>

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

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OFFICERS FOR 1970

Charles J. Miller, President; H. Lee Sturgeon, Cashier; Barbara A. Lawton, Assistant Cashier.

DIRECTORS FOR 1970

Richard L. Eason, Charles J. Miller, H. Lee Sturgeon.

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ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 51,003.36
Furniture and Fixtures	6,496.64
<b>TOTAL ASSETS</b>	<b>\$ 57,500.00</b>
CAPITAL ACCOUNTS	
Common stock	\$ 50,000.00
Surplus	5,000.00
Undivided profits	2,500.00
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 57,500.00</b>

**BASIN INDUSTRIAL BANK, CORTEZ**  
Montezuma County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection ..\$	75,356.55
Installment loans .....	662,191.18
Other bonds .....	91,616.78
Furniture and Fixtures .....	3,947.70
Real estate owned other than bank premises .....	27,989.84
Other Assets .....	8,771.56
<b>TOTAL ASSETS</b> .....	<b>\$ 869,873.61</b>
LIABILITIES	
Accounts payable (other) .....	\$ 5,687.87
Savings deposits .....	401,406.81
Thrift-Investment Certificates .....	214,112.38
Unearned interest and discounts .....	138,322.31
Amounts set aside for interest, taxes, and other expenses .....	535.52
<b>TOTAL LIABILITIES</b> .....	<b>\$ 760,064.89</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 75,000.00
Surplus .....	25,020.00
Undivided profits .....	9,788.72
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 109,808.72</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..\$	<b>869,873.61</b>

**CRAIG INDUSTRIAL BANK, CRAIG**  
Craig County

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**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cumming, Harold Hoffman, Vice Presidents; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 20,604.21
Installment loans .....	742,548.33
Notes discounted and/or purchased .....	34,244.94
United States Government Obligations .....	29,081.20
Real estate owned other than bank premises .....	20,810.14
Other Assets .....	7,171.44
<b>TOTAL ASSETS</b> .....	<b>\$ 854,460.26</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 273,148.86
Savings deposits .....	142,457.90
Thrift-Investment Certificates .....	116,648.50
Unearned interest and discounts .....	162,338.78
Dealers' Reserves .....	1,187.20
Amounts set aside for interest, taxes, and other expenses .....	21,678.84
Other Liabilities .....	34,080.37
<b>TOTAL LIABILITIES</b> .....	<b>\$ 751,540.45</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 50,000.00
Surplus .....	5,000.00
Undivided profits .....	47,919.81
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 102,919.81</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 854,460.26</b>



**AVCO INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1970

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cummings, Vice President; Joseph Adducci, Cashier and Assistant Secretary.

DIRECTORS FOR 1970

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 5,216.61
Installment loans .....	839,259.34
United States Government Obligations .....	9,714.20
Other Assets .....	9,495.74
<b>TOTAL ASSETS</b> .....	<b>\$ 863,685.89</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 360,326.59
Savings deposits .....	21,929.26
Thrift-Investment Certificates .....	71,444.35
Unearned interest and discounts .....	191,266.22
Amounts set aside for interest, taxes, and other expenses .....	6,398.64
Other Liabilities .....	26,487.07
<b>TOTAL LIABILITIES</b> .....	<b>\$ 677,852.13</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	75,833.76
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 185,833.76</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> ..	<b>\$ 863,685.89</b>

**CAPITOL INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

Edward H. Brooks, President; Herbert M. Crane, Vice President;  
Richard W. Hyde, Vice President and Manager; Morris E. Kramish,  
Secretary and Treasurer.

**DIRECTORS FOR 1970**

Edward H. Brooks, Herbert M. Crane, Morris E. Kramish.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 40,288.51
Installment loans	1,238,944.74
Furniture and Fixtures	1,719.61
Leasehold Improvements	1,322.27
Other Assets	1,033.23
<b>TOTAL ASSETS</b>	<b>\$ 1,283,308.36</b>
<b>LIABILITIES</b>	
Notes payable (other)	443,556.50
Savings deposits	155.62
Thrift-Investment Certificates	13,400.00
Unearned interest and discounts	238,260.37
Amounts set aside for interest, taxes, and other expenses	59,091.04
Other Liabilities	15,770.04
<b>TOTAL LIABILITIES</b>	<b>\$ 770,233.57</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 150,000.00
Surplus	15,000.00
Undivided profits	348,074.79
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 513,074.79</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,283,308.36</b>

**CENTENNIAL INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

Jack W. Lampl, Jr., President; Eric Bruch, M. Katz, Vice Presidents; C. D. Archer, Assistant Vice President and Assistant Cashier; James E. Wanner, Secretary; B. H. Efferth, Assistant Secretary; H. N. Ullestad, Treasurer and Cashier; Albert Taddeo, Assistant Treasurer; Glen Perkins, Carolyn Shaffer, Assistant Cashiers.

**DIRECTORS FOR 1970**

Eric Bruch, M. Katz, Jack W. Lampl, Jr., H. N. Ullestad, James E. Wanner.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 48,102.75
Installment loans	\$ 646,075.50
Notes discounted and/or purchased	340,375.47
Furniture and Fixtures	1,609.92
Real estate owned other than bank premises	20,981.14
Other Assets	4,613.45
<b>TOTAL ASSETS</b>	<b>\$ 1,061,758.23</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 557,349.05
Savings deposits	53,488.13
Thrift-Investment Certificates	68,128.80
Mortgages on real estate owned	13,619.54
Unearned interest and discounts	121,210.06
Dealers' Reserves	2,592.29
Amounts set aside for interest, taxes, and other expenses	6,869.54
<b>TOTAL LIABILITIES</b>	<b>\$ 823,257.41</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 106,440.00
Surplus	17,560.00
Undivided profits	114,500.82
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 238,500.82</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,061,758.23</b>

**COLORADO INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1970

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cumming and Ralph Raskin, Vice Presidents; Joseph Adducci, Cashier and Assistant Secretary.

DIRECTORS FOR 1970

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 132,034.38
Installment loans .....	8,292,457.16
United States Government Obligations .....	519,728.63
Other bonds .....	306,822.53
Corporate stocks .....	46,025.00
Real estate owned other than bank premises .....	62,663.54
Other Assets .....	81,136.87
<b>TOTAL ASSETS</b> .....	<b>\$ 9,440,868.11</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 413,466.61
Savings deposits .....	2,709,432.75
Thrift-Investment Certificates .....	1,486,682.21
Unearned interest and discounts .....	1,940,087.65
Amounts set aside for interest, taxes, and other expenses .....	322,517.72
Other Liabilities .....	465,462.57
<b>TOTAL LIABILITIES</b> .....	<b>\$ 7,337,649.51</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 300,000.00
Surplus .....	275,000.00
Undivided profits .....	1,528,218.60
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,103,218.60</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 9,440,868.11</b>

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

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**OFFICERS FOR 1970**

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, Donald L. Smith, George W. Ritchie, Vice Presidents; W. Everett Smith, Secretary; Edward K. Waldron, Treasurer.

**DIRECTORS FOR 1970**

Raymond G. Bray, Thomas W. Church, T. Bailey Mourning, John M. Sheehan, W. Everett Smith, Burton J. Anderson, Edward K. Waldron.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 13,142.74
Installment loans	527,108.43
Other Assets	16,799.88
<b>TOTAL ASSETS</b>	<b>\$ 557,051.05</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 330,781.85
Unearned interest and discounts	93,216.52
Amounts set aside for interest, taxes, and other expenses	19,868.88
Other Liabilities	2,136.85
<b>TOTAL LIABILITIES</b>	<b>\$ 446,004.10</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 75,000.00
Surplus	5,625.00
Undivided profits	30,421.95
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 111,046.95</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 557,051.05</b>

**COMMERCIAL INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 85,593.98
Installment loans .....	1,415,746.78
Notes discounted and/or purchased .....	938,091.40
Furniture and Fixtures .....	2,382.69
Automobiles Owned .....	2,515.30
Other Assets .....	127,257.76
<b>TOTAL ASSETS</b> .....	<b>\$ 2,571,587.91</b>
<b>LIABILITIES</b>	
Notes payable to banks .....	\$ 1,075,000.00
Notes payable (other) .....	282,044.09
Savings deposits .....	57,366.35
Thrift-Investment Certificates .....	26,982.08
Unearned interest and discounts .....	167,294.10
Dealers' Reserves .....	6,236.81
Amounts set aside for interest, taxes, and other expenses .....	41,971.66
Other Liabilities .....	236.62
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,657,131.71</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 500,000.00
Surplus .....	100,000.00
Undivided profits .....	281,557.68
Reserves .....	32,898.52
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 914,456.20</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,571,587.91</b>



**CONTINENTAL INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Edward H. Brooks, Ernest W. Fulwyler, Vice Presidents; Ruth L. Falbe, Vice President and Manager; Margaret M. Speas, Assistant Secretary.

**DIRECTORS FOR 1970**

Edward H. Brooks, Herbert M. Crane, Morris E. Kramish.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 173,327.26
Installment loans .....	2,229,734.37
Furniture and Fixtures .....	5,831.35
Leasehold Improvements .....	10,560.00
Automobiles Owned .....	58.00
<b>TOTAL ASSETS</b> .....	<b>\$ 2,419,510.98</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 857,112.96
Savings deposits .....	317,867.80
Thrift-Investment Certificates .....	226,302.94
Unearned interest and discounts .....	443,037.77
Amounts set aside for interest, taxes, and other expenses .....	60,390.64
Other Liabilities .....	45,350.92
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,950,063.03</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	359,447.95
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 469,447.95</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,419,510.98</b>

**EAST COLORADO INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President;  
J. R. Danberger, Administrative Vice President; T. M. Cumming,  
Vice President; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 24,526.92
Installment loans .....	1,602,712.34
United States Government Obligations .....	66,042.88
Other bonds .....	80,527.60
Corporate stocks .....	149,300.00
Other Assets .....	20,449.98
<b>TOTAL ASSETS</b> .....	<b>\$ 1,943,559.72</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 336,590.49
Savings deposits .....	520,213.32
Thrift-Investment Certificates .....	178,241.47
Unearned interest and discounts .....	360,918.77
Amounts set aside for interest, taxes, and other expenses .....	47,046.61
Other Liabilities .....	91,359.67
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,534,370.33</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	20,000.00
Undivided profits .....	189,189.39
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 409,189.39</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,943,559.72</b>

**FAMILY INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1970

Edward Fiterman, President; Ron Wilcox, Vice President; George L. Kane, Secretary.

DIRECTORS FOR 1970

Edward Fiterman, Frank J. Lane, George L. Kane, Ron Wilcox, Charles Graves.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 2,948.16
Installment loans .....	595,811.68
Furniture and Fixtures .....	6,654.59
Other Assets .....	6,155.02
<b>TOTAL ASSETS</b> .....	<b>\$ 611,569.45</b>
LIABILITIES	
Notes payable (other) .....	\$ 183,400.00
Unearned interest and discounts .....	99,949.00
Dealers' Reserves .....	67.62
Amounts set aside for interest, taxes, and other expenses .....	1,256.83
Other Liabilities .....	273.53
<b>TOTAL LIABILITIES</b> .....	<b>\$ 284,946.98</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 100,000.00
Surplus .....	45,000.00
Undivided profits .....	181,622.47
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 326,622.47</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 611,569.45</b>

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

OFFICERS FOR 1970

Herbert M. Crane, President; Edward H. Brooks, Vice President; Morris E. Kramish, Vice President and Secretary-Treasurer; Richard R. Masche, Vice President and Manager; Margaret Speas, Assistant Secretary.

DIRECTORS FOR 1970

Edward H. Brooks, Herbert M. Crane, Morris E. Kramish.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 18,198.01
Installment loans .....	800,501.87
Furniture and Fixtures .....	5,281.85
Leasehold Improvements .....	1,504.30
Other Assets .....	737.50
<b>TOTAL ASSETS</b> .....	<b>\$ 826,223.53</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 202,309.82
Savings deposits .....	1,129.36
Thrift-Investment Certificates .....	11,914.96
Unearned interest and discounts .....	151,985.32
Amounts set aside for interest, taxes, and other expenses .....	35,234.61
Other Liabilities .....	7,892.38
<b>TOTAL LIABILITIES</b> .....	<b>\$ 410,466.45</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	35,000.00
Undivided profits .....	180,757.08
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 415,757.08</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 826,223.53</b>

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

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**OFFICERS FOR 1970**

Donald E. Leonard, President; Ronald R. Mahan, Vice President;  
Mary Jane Tone, Secretary-Treasurer.

**DIRECTORS FOR 1970**

Donald E. Leonard, Joan Leonard, Roger A. Graul.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 200.00
Notes discounted and/or purchased .....	1,753,483.28
Other Assets .....	5,535.09
<b>TOTAL ASSETS</b> .....	<b>\$ 1,759,218.37</b>
LIABILITIES	
Notes payable to banks .....	\$ 1,500,000.00
Notes payable (other) .....	960.00
Other Liabilities .....	4,746.58
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,505,706.58</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 100,000.00
Surplus .....	50,000.00
Undivided profits .....	103,511.79
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 253,511.79</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,759,218.37</b>

**LEEMAN INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 152,912.33
Installment loans .....	2,103,382.45
Other bonds .....	12,000.00
Corporate stocks .....	670,464.33
Bank Premises, Furniture and Fixtures .....	42,724.53
Real estate owned other than bank premises .....	260,624.29
Automobiles Owned .....	6,926.50
Other Assets .....	\$ 3,287.38
<b>TOTAL ASSETS</b> .....	<b>\$ 3,252,321.81</b>
<b>LIABILITIES</b>	
Savings deposits .....	\$ 501,485.92
Unearned interest and discounts .....	262,198.34
Amounts set aside for interest, taxes, and other expenses .....	56,777.04
Other Liabilities .....	1,846.29
<b>TOTAL LIABILITIES</b> .....	<b>\$ 822,307.59</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 250,000.00
Surplus .....	1,500,000.00
Undivided profits .....	680,014.22
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 2,430,014.22</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 3,252,321.81</b>



**MERCHANTS INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 378,479.87
Installment loans .....	2,130,381.97
Notes discounted and/or purchased .....	212,195.34
Other bonds .....	101,116.82
Corporate stocks .....	63,572.55
Furniture and Fixtures .....	12,328.78
Leasehold Improvements .....	13,331.26
Real estate owned other than bank premises .....	6,171.49
Automobiles Owned .....	4,719.97
Other Assets .....	29,918.48
<b>TOTAL ASSETS</b> .....	<b>\$ 2,952,216.53</b>
LIABILITIES	
Savings deposits .....	\$ 1,196,536.60
Thrift-Investment Certificates .....	747,702.80
Unearned interest and discounts .....	558,463.63
Dealers' Reserves .....	9,156.29
Amounts set aside for interest, taxes, and other expenses .....	4,018.77
Other Liabilities .....	23,613.11
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,539,491.20</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 100,000.00
Surplus .....	180,000.00
Undivided profits .....	132,725.33
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 412,725.33</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,952,216.53</b>

**METROPOLITAN INDUSTRIAL BANK, DENVER**  
Denver County

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OFFICERS FOR 1970

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

DIRECTORS FOR 1970

Jacob Lederman, Fannie Lederman, Victor Lederman, Marvin Lederman, Harlan L. Ray, Sidney Zahalsky.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 221,412.29
Installment loans .....	4,303,011.20
Corporate stocks .....	1,139,338.73
Bank Premises, Furniture and Fixtures .....	310,708.24
Real estate owned other than bank premises .....	63,613.61
Automobiles Owned .....	56,898.69
Other Assets .....	70,179.04
<b>TOTAL ASSETS</b> .....	<b>\$ 6,165,161.80</b>
LIABILITIES	
Savings deposits .....	\$ 1,274,495.79
Thrift-Investment Certificates .....	2,831,251.90
Mortgages on real estate owned .....	48,283.23
Unearned interest and discounts .....	742,353.93
Dealers' Reserves .....	146,746.85
Amounts set aside for interest, taxes, and other expenses .....	36,976.51
<b>TOTAL LIABILITIES</b> .....	<b>\$ 5,080,108.21</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 528,040.00
Surplus .....	218,020.20
Undivided profits .....	338,993.39
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,085,053.59</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 6,165,161.80</b>

**PARK INDUSTRIAL BANK, DENVER**  
Denver County

OFFICERS FOR 1970

Jack W. Lampl, Jr., President; Eric Bruch, M. Katz, Jack L. Blackstone, Vice Presidents; C. D. Archer, Assistant Vice President and Assistant Cashier; James E. Wanner, Secretary; B. H. Efferth, Assistant Secretary; H. N. Ullestad, Treasurer and Cashier; Albert A. Taddeo, Assistant Treasurer; Glen W. Perkins, Assistant Cashier.

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 18,904.94
Installment loans	1,413,996.07
Notes discounted and/or purchased	352,956.12
Furniture and Fixtures	4,054.07
Other Assets	774.68
<b>TOTAL ASSETS</b>	<b>\$ 1,790,685.88</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 1,002,900.04
Savings deposits	19,247.28
Thrift-Investment Certificates	50,035.03
Unearned interest and discounts	274,333.16
Dealers' Reserves	2,459.90
Amounts set aside for interest, taxes, and other expenses	42,367.81
<b>TOTAL LIABILITIES</b>	<b>\$ 1,391,343.22</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 150,000.00
Surplus	15,000.00
Undivided profits	234,342.66
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 399,342.66</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,790,685.88</b>

**SECURITY INDUSTRIAL BANK, DENVER**  
Denver County

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 102,750.58
Installment loans	4,356,925.61
Furniture and Fixtures	57,980.07
Leasehold Improvements	67,188.34
Other Assets	7,043.05
<b>TOTAL ASSETS</b>	<b>\$ 4,591,887.65</b>
LIABILITIES	
Notes payable (other)	\$ 1,475,743.81
Savings deposits	259,383.14
Thrift-Investment Certificates	388,965.19
Unearned interest and discounts	725,326.00
Amounts set aside for interest, taxes, and other expenses	276,662.70
Other Liabilities	370,487.16
<b>TOTAL LIABILITIES</b>	<b>\$ 3,496,568.00</b>
CAPITAL ACCOUNTS	
Common stock	\$ 100,000.00
Surplus	400,000.00
Undivided profits	595,319.65
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 1,095,319.65</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 4,591,887.65</b>

**THRIFT INDUSTRIAL BANK OF DENVER, DENVER**  
Denver County

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 9,560.00
Installment loans .....	1,515,934.28
Notes discounted and/or purchased .....	39,731.55
Other Assets .....	8,508.74
<b>TOTAL ASSETS</b> .....	<b>\$ 1,573,734.57</b>
LIABILITIES	
Notes payable (other) .....	\$ 908,463.51
Savings deposits .....	196,776.75
Thrift-Investment Certificates .....	8,349.98
Unearned interest and discounts .....	203,058.53
Dealers' Reserves .....	609.27
Amounts set aside for interest, taxes, and other expenses .....	11,222.07
Other Liabilities .....	31,401.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,359,881.11</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 100,000.00
Surplus .....	60,000.00
Undivided profits .....	53,853.46
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 213,853.46</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,573,734.57</b>

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

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 23,185.45
Installment loans .....	371,848.19
Notes discounted and/or purchased .....	20,462.34
United States Government Obligations .....	20,000.00
Other Assets .....	9,413.65
<b>TOTAL ASSETS</b> .....	<b>\$ 444,909.63</b>
<b>LIABILITIES</b>	
Unearned interest and discounts .....	\$ 107,464.37
Amounts set aside for interest, taxes, and other expenses .....	88.20
<b>TOTAL LIABILITIES</b> .....	<b>\$ 107,552.57</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	20,000.00
Undivided profits .....	117,357.06
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 337,357.06</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 444,909.63</b>



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

OFFICERS FOR 1970

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cumming, Vice President; Joseph Adducci, Cashier and Assistant Secretary.

DIRECTORS FOR 1970

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 31,521.08
Installment loans .....	3,136,033.66
United States Government Obligations .....	106,120.21
Other bonds .....	31,710.89
Corporate stocks .....	46,025.00
Real estate owned other than bank premises .....	43,670.02
Other Assets .....	40,393.17
<b>TOTAL ASSETS</b> .....	<b>\$ 3,435,474.03</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 375,531.52
Savings deposits .....	587,306.08
Thrift-Investment Certificates .....	369,485.36
Unearned interest and discounts .....	756,223.61
Amounts set aside for interest, taxes, and other expenses .....	104,370.81
Other Liabilities .....	197,414.67
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,390,332.05</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	125,000.00
Undivided profits .....	820,141.98
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 1,045,141.98</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 3,435,474.03</b>

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

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**OFFICERS FOR 1970**

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Edward H. Brooks, Vice President; Raphael J. Casey, Vice President and Manager; Margaret M. Speas, Assistant Secretary.

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 11,611.74
Installment loans .....	535,008.49
Notes discounted and/or purchased .....	3,827.66
Leasehold Improvements .....	405.77
Other Assets .....	2,654.00
<b>TOTAL ASSETS</b> .....	<b>\$ 553,507.66</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 275,547.21
Unearned interest and discounts .....	97,758.41
Amounts set aside for interest, taxes, and other expenses .....	22,276.01
Other Liabilities .....	4,215.17
<b>TOTAL LIABILITIES</b> .....	<b>\$ 399,796.80</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	43,710.86
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 153,710.86</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 553,507.66</b>

**FORT COLLINS COLORADO INDUSTRIAL BANK,**  
**FORT COLLINS**  
 Larimer County

OFFICERS FOR 1970

O. J. Jessen, President; Ross M. Hett, Executive Vice President;  
 J. R. Danberger, Administrative Vice President; T. M. Cumming,  
 Dale McGuire, Vice Presidents; Joseph Adducci, Cashier and Assistant Secretary.

DIRECTORS FOR 1970

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 59,328.72
Installment loans .....	2,073,393.64
Notes discounted and/or purchased .....	307,145.36
United States Government Obligations .....	67,985.76
Other bonds .....	60,553.17
Real estate owned other than bank premises .....	6,653.59
Other Assets .....	5,370.06
<b>TOTAL ASSETS</b> .....	<b>\$ 2,580,430.30</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 445,175.53
Savings deposits .....	282,468.21
Thrift-Investment Certificates .....	816,116.82
Unearned interest and discounts .....	551,911.32
Dealers' Reserves .....	5,559.94
Amounts set aside for interest, taxes, and other expenses .....	63,449.96
Other Liabilities .....	123,414.81
<b>TOTAL LIABILITIES</b> .....	<b>\$ 2,288,096.59</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 60,000.00
Surplus .....	60,000.00
Undivided profits .....	172,333.71
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 292,333.71</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 2,580,430.30</b>

**FORT COLLINS 1ST INDUSTRIAL BANK,  
FORT COLLINS**  
Larimer County

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**OFFICERS FOR 1970**

Roy W. Simmons, Chairman of the Board; Richard A. Van Winkle, President; Robert J. Mawhinney, Vice President and Secretary; Edward L. Burton III, Treasurer; M. McKenzie, Assistant Secretary.

**DIRECTORS FOR 1970**

Robert J. Mawhinney, Roy W. Simmons, Richard A. Van Winkle.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 95,004.50
Installment loans .....	361,880.88
Furniture and Fixtures .....	4,997.48
Leasehold Improvements .....	3,915.83
Other Assets .....	4,304.79
<b>TOTAL ASSETS</b> .....	<b>\$ 470,103.48</b>
<b>LIABILITIES</b>	
Savings deposits .....	\$ 126,994.28
Thrift-Investment Certificates .....	135,200.00
Unearned interest and discounts .....	90,673.45
Amounts set aside for interest, taxes, and other expenses .....	(1,328.11)
Other Liabilities .....	1,288.43
<b>TOTAL LIABILITIES</b> .....	<b>\$ 352,828.05</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	7,275.43
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 117,275.43</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 470,103.48</b>

**GLENWOOD INDUSTRIAL BANK, GLENWOOD SPRINGS**  
Garfield County

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**OFFICERS FOR 1970**

John D. Vanderhoof, President; Donald L. Vanderhoof, Vice President and Secretary-Treasurer; Richard L. Reinhard, Vice President; Darlene A. Stauffer, Cashier.

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 49,324.66
Installment loans	1,147,348.60
Notes discounted and/or purchased	41,684.56
United States Government Obligations	90,000.00
Other bonds	38,000.00
Corporate stocks	25,587.75
Furniture and Fixtures	6,644.95
Leasehold Improvements	645.22
Real estate owned other than bank premises	48,762.87
Automobiles Owned	9,320.14
Other Assets	30,243.40
<b>TOTAL ASSETS</b>	<b>\$ 1,487,562.15</b>
LIABILITIES	
Notes payable to banks	\$ 20,000.00
Savings deposits	428,433.98
Thrift-Investment Certificates	729,006.57
Unearned interest and discounts	167,510.52
Dealers' Reserves	2,858.98
Amounts set aside for interest, taxes, and other expenses	4,390.53
Other Liabilities	8,646.22
<b>TOTAL LIABILITIES</b>	<b>\$ 1,360,845.90</b>
CAPITAL ACCOUNTS	
Common stock	\$ 52,500.00
Surplus	27,500.00
Undivided profits	46,716.25
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 126,716.25</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 1,487,562.15</b>

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

Mesa County

OFFICERS FOR 1970

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, Donald L. Smith, George W. Ritchie, Vice Presidents; W. Everett Smith, Secretary; Edward K. Waldron, Treasurer.

DIRECTORS FOR 1970

Raymond G. Bray, Thomas W. Church, T. Bailey Mourning, John M. Sheehan, W. Everett Smith, Burton J. Anderson, Edward K. Waldron.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 3,869.80
Installment loans .....	479,934.31
Other Assets .....	4,527.51
<b>TOTAL ASSETS</b> .....	<b>\$ 488,331.62</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 286,486.77
Unearned interest and discounts .....	90,749.88
Amounts set aside for interest, taxes, and other expenses .....	11,679.00
Other Liabilities .....	3,631.65
<b>TOTAL LIABILITIES</b> .....	<b>\$ 392,547.30</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 50,000.00
Surplus .....	5,000.00
Undivided profits .....	40,784.32
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 95,784.32</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 488,331.62</b>



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

OFFICERS FOR 1970

O. J. Jessen, President; Ross M. Hett, Executive Vice President; J. R. Danberger, Administrative Vice President; T. M. Cumming, Larry Dowd, Vice Presidents; Joseph Adducci, Cashier and Assistant Secretary.

DIRECTORS FOR 1970

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 162,101.91
Installment loans .....	3,395,913.55
Notes discounted and/or purchased .....	3,400.60
United States Government Obligations .....	281,650.30
Other bonds .....	122,831.12
Corporate stocks .....	62,150.00
Real estate owned other than bank premises .....	5,980.45
Other Assets .....	25,893.50
<b>TOTAL ASSETS</b> .....	<b>\$ 4,059,921.43</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 136.10
Savings deposits .....	251,789.12
Thrift-Investment Certificates .....	2,257,674.80
Unearned interest and discounts .....	733,911.25
Dealers' Reserves .....	570.86
Amounts set aside for interest, taxes, and other expenses .....	95,840.99
Other Liabilities .....	148,238.35
<b>TOTAL LIABILITIES</b> .....	<b>\$ 3,488,161.47</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	100,000.00
Undivided profits .....	371,759.96
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 571,759.96</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 4,059,921.43</b>

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

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 58,487.76
Installment loans .....	752,196.01
United States Government Obligations .....	55,931.77
Corporate stocks .....	11,872.91
Furniture and Fixtures .....	6,257.02
Real estate owned other than bank premises .....	2,581.43
Other Assets .....	1,450.14
<b>TOTAL ASSETS</b> .....	<b>\$ 888,777.04</b>
<b>LIABILITIES</b>	
Savings deposits .....	\$ 308,674.30
Thrift-Investment Certificates .....	271,515.00
Unearned interest and discounts .....	121,824.56
Dealers' Reserves .....	20,057.36
Amounts set aside for interest, taxes, and other expenses .....	8,909.72
Other Liabilities .....	17.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 730,997.94</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	47,779.10
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 157,779.10</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 888,777.04</b>

**GREELEY INDUSTRIAL BANK, GREELEY**  
Weld County

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**OFFICERS FOR 1970**

Abe J. Gold, President; Joseph Naiman, Executive Vice President;  
Robert A. Behrman, Secretary-Treasurer.

**DIRECTORS FOR 1970**

Robert A. Behrman, Abe J. Gold, Joseph Naiman.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 28,652.93
Installment loans .....	913,384.71
Notes discounted and/or purchased .....	60,189.98
United States Government Obligations .....	183,500.00
Furniture and Fixtures .....	3,928.41
Leasehold Improvements .....	284.51
Automobiles Owned .....	2,606.32
Other Assets .....	30,364.20
<b>TOTAL ASSETS</b> .....	<b>\$ 1,222,911.06</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 1,566.61
Savings deposits .....	118,191.46
Thrift-Investment Certificates .....	712,541.12
Unearned interest and discounts .....	118,395.04
Dealers' Reserves .....	18,680.52
Amounts set aside for interest, taxes, and other expenses .....	32,134.85
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,001,509.60</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 130,000.00
Surplus .....	30,000.00
Undivided profits .....	61,401.46
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 221,401.46</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,222,911.06</b>

**BENEFICIAL INDUSTRIAL BANK, LAKEWOOD**  
Jefferson County

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OFFICERS FOR 1970

Donald W. Dyal, President; Willard R. Atchinson, Vice President;  
Harold J. Robinson, Vice President and Secretary; John R. Doran,  
Vice President and Treasurer.

DIRECTORS FOR 1970

Willard R. Atchinson, Charles H. Donovan, John R. Doran, Donald  
W. Dyal, Harold J. Robinson.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 7,410.61
Installment loans (Less: Reserve for Bad Debts) .....	669,550.74
Other Assets .....	18,481.04
<b>TOTAL ASSETS</b> .....	<b>\$ 695,442.39</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 300,000.00
Unearned interest and discounts .....	152,798.10
Amounts set aside for interest, taxes, and other expenses .....	8,588.00
Other Liabilities .....	8,511.62
<b>TOTAL LIABILITIES</b> .....	<b>\$ 469,897.72</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	100,000.00
Surplus .....	\$ 10,000.00
Undivided profits .....	115,544.67
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 225,544.67</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 695,442.39</b>

**GOVERNMENT EMPLOYEES INDUSTRIAL BANK,  
LAKEWOOD**  
Jefferson County

OFFICERS FOR 1970

Raymond F. Rodgers, President; Ernest L. Marks, Thomas W. Hobbs, Walter R. Tinsley, Vice Presidents; William G. Cain, Vice President and Cashier; Ernest M. Lucas, General Counsel; John M. O'Connor, Secretary; Henry J. Collins, Treasurer; Francis T. Barry, Harry I. Bond, Jr., Alfred G. Gross, Robert S. Smith, Donald J. Snow, Assistant Vice Presidents; Calvert H. Clingenpeel, Assistant Vice President and Assistant Cashier; Daniel A. Cox, Assistant Treasurer; Clara Mae Cogar, Assistant Secretary.

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 53,676.05
Installment loans .....	10,152,466.26
Other Assets .....	22,313.58
<b>TOTAL ASSETS</b> .....	<b>\$ 10,228,455.89</b>
LIABILITIES	
Notes payable (other) .....	\$ 7,465,000.00
Savings deposits .....	519,801.09
Unearned interest and discounts .....	1,534,286.57
Amounts set aside for interest, taxes, and other expenses .....	110,679.87
Other Liabilities .....	272,833.20
<b>TOTAL LIABILITIES</b> .....	<b>\$ 9,902,600.73</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 200,000.00
Surplus .....	21,798.77
Undivided profits .....	104,056.39
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 325,855.16</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 10,228,455.89</b>

**WEST AMERICA INDUSTRIAL BANK, LAKEWOOD**  
Jefferson County

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OFFICERS FOR 1970

Albert Purcell, President; Alvin N. Fedde, Executive Vice President;  
Cecilia Anne Gosch, Secretary-Cashier.

DIRECTORS FOR 1970

Albert Purcell, Alvin N. Fedde, George W. Green.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 30,699.12
Installment loans .....	356,691.32
Other bonds .....	445.48
Corporate stocks .....	22,360.00
Furniture and Fixtures .....	6,870.38
Real estate owned other than bank premises .....	439,194.17
Automobiles Owned .....	933.93
Other Assets .....	37,134.54
<b>TOTAL ASSETS</b> .....	<b>\$ 894,328.94</b>
LIABILITIES	
Notes payable to banks .....	\$ 146,028.38
Savings deposits .....	53,024.38
Thrift-Investment Certificates .....	364,551.88
Mortgages on real estate owned .....	140,291.55
Unearned interest and discounts .....	35,094.41
Dealers' Reserves .....	2,242.13
Amounts set aside for interest, taxes, and other expenses .....	19,004.58
Other Liabilities .....	1,521.65
<b>TOTAL LIABILITIES</b> .....	<b>\$ 761,758.96</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 196,984.00
Surplus .....	18,999.40
Undivided profits .....	(83,413.42)
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 132,569.98</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 894,328.94</b>



**LITTLETON 1ST INDUSTRIAL BANK, LITTLETON**  
Arapahoe County

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

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ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 23,591.10
Installment loans	1,701,662.63
Notes discounted and/or purchased	345,291.04
United States Government Obligations	35,000.00
Bank Premises, Furniture and Fixtures	5,524.62
Leasehold Improvements	3,905.04
Other Assets	805.87
<b>TOTAL ASSETS</b>	<b>\$ 2,115,780.30</b>
LIABILITIES	
Notes payable to banks	\$ 270,000.00
Notes payable (other)	770,000.00
Savings deposits	171,099.32
Thrift-Investment Certificates	159,372.00
Unearned interest and discounts	394,880.23
Dealers' Reserves	58,834.88
Amounts set aside for interest, taxes, and other expenses	41,222.65
Other Liabilities	4,766.33
<b>TOTAL LIABILITIES</b>	<b>\$ 1,870,175.41</b>
CAPITAL ACCOUNTS	
Common stock	\$ 150,000.00
Surplus	15,000.00
Undivided profits	80,604.89
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 245,604.89</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 2,115,780.30</b>

**LONGMONT INDUSTRIAL BANK, LONGMONT**  
Boulder County

OFFICERS FOR 1970

Jack W. Lampl, Jr., President; Eric Bruch, M. Katz, Donald L. Sherwood, Vice Presidents; C. D. Archer, Assistant Vice President; James E. Wanner, Secretary; B. H. Efferth, Assistant Secretary; H. N. Ullestad, Treasurer and Cashier; Albert A. Taddeo, Assistant Treasurer. Glenn Perkins, Assistant Cashier.

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 135,479.42
Installment loans .....	1,566,441.82
Notes discounted and/or purchased .....	255,900.82
Other bonds .....	2,500.00
Furniture and Fixtures .....	1,672.96
Leasehold Improvements .....	2,628.43
Other Assets .....	35,107.02
<b>TOTAL ASSETS</b> .....	<b>\$ 1,999,730.47</b>
LIABILITIES	
Notes payable (other) .....	515,167.48
Savings deposits .....	474,431.38
Thrift-Investment Certificates .....	299,420.63
Unearned interest and discounts .....	353,082.49
Dealers' Reserves .....	299.16
Amounts set aside for interest, taxes, and other expenses .....	9,815.41
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,652,216.55</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 150,000.00
Surplus .....	15,000.00
Undivided profits .....	182,513.92
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 347,513.92</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,999,730.47</b>

**GUARANTY INDUSTRIAL BANK, LOVELAND**

Larimer County

**OFFICERS FOR 1970**

Robert L. Anderson, President; J. F. Kroh, Chairman of the Board; Reuben Seilback, Arthur J. Moskal, Fern K. Huffsmith, Vice Presidents; Roy A. Melin, Secretary-Treasurer; Paul E. Wenke, General Legal Counsel.

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 84,207.43
Installment loans .....	844,514.93
United States Government Obligations .....	48,368.00
Furniture and Fixtures .....	1,928.18
Real estate owned other than bank premises .....	56,042.98
Automobiles Owned .....	1,179.44
Other Assets .....	800.00
<b>TOTAL ASSETS</b> .....	<b>\$ 1,037,040.96</b>
<b>LIABILITIES</b>	
Notes payable to banks .....	\$ 20,000.00
Savings deposits .....	244,580.99
Thrift-Investment Certificates .....	503,294.70
Mortgages on real estate owned .....	27,276.46
Unearned interest and discounts .....	120,841.25
Amounts set aside for interest, taxes, and other expenses .....	8,837.69
Other Liabilities .....	587.97
<b>TOTAL LIABILITIES</b> .....	<b>\$ 925,419.06</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 50,000.00
Surplus .....	40,000.00
Undivided profits .....	21,621.90
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 111,621.90</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,037,040.96</b>

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

OFFICERS FOR 1970

Donald W. Dyal, President; Willard R. Atchinson, Vice President; Harold J. Robinson, Vice President and Secretary; John R. Doran, Vice President and Treasurer.

DIRECTORS FOR 1970

Willard R. Atchinson, Charles H. Donovan, John R. Doran, Donald W. Dyal, Harold J. Robinson.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 14,249.81
Installment loans (Less: Reserve for Bad Debts) .....	373,810.00
Other Assets .....	17,540.87
<b>TOTAL ASSETS</b> .....	<b>\$ 405,600.68</b>
LIABILITIES	
Notes payable (other) .....	\$ 40,000.00
Unearned interest and discounts .....	105,887.00
Amounts set aside for interest, taxes, and other expenses .....	7,883.00
Other Liabilities .....	4,575.35
<b>TOTAL LIABILITIES</b> .....	<b>\$ 158,345.35</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	137,255.33
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 247,255.33</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 405,600.68</b>

**COMMERCIAL CREDIT PLAN INDUSTRIAL  
BANK OF PUEBLO**  
Pueblo County

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OFFICERS FOR 1970

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephan R. Hann, Donald L. Smith, George W. Ritchie, Vice Presidents; W. Everett Smith, Secretary; Edward K. Waldron, Treasurer.

DIRECTORS FOR 1970

Raymond G. Bray, Thomas W. Church, T. Bailey Mourning, John M. Sheehan, W. Everett Smith, Burton J. Anderson, Edward K. Waldron.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 4,635.55
Installment loans .....	318,138.34
Other Assets .....	5,927.23
<b>TOTAL ASSETS</b> .....	<b>\$ 328,701.12</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 86,557.71
Unearned interest and discounts .....	64,364.60
Amounts set aside for interest, taxes, and other expenses .....	6,305.10
Other Liabilities .....	2,428.75
<b>TOTAL LIABILITIES</b> .....	<b>\$ 159,656.16</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	59,044.96
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 169,044.96</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 328,701.12</b>

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

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

Harold F. Dickerson, Louis D. Sackman, Neta K. Sackman, Walter  
D. Sodamann, George T. Thliveris.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 342,460.32
Installment loans .....	328,224.90
Notes discounted and/or purchased .....	822,421.74
Corporate stocks .....	67,489.60
Furniture and Fixtures .....	1,289.02
Leasehold Improvements .....	108.29
Real estate owned other than bank premises .....	32,003.78
Automobiles Owned .....	2,243.02
Other Assets .....	7,914.08
<b>TOTAL ASSETS</b> .....	<b>\$ 1,604,154.75</b>
LIABILITIES	
Savings deposits .....	\$ 335,037.38
Thrift-Investment Certificates .....	392,398.70
Mortgages on real estate owned .....	6,470.73
Unearned interest and discounts .....	126,510.08
Dealers' Reserves .....	2,329.38
Amounts set aside for interest, taxes, and other expenses .....	34,180.15
Other Liabilities .....	35,381.81
<b>TOTAL LIABILITIES</b> .....	<b>\$ 932,308.23</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 250,000.00
Surplus .....	250,000.00
Undivided profits .....	171,846.52
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 671,846.52</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,604,154.75</b>



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

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 7,374.77
Installment loans .....	480,676.34
Notes discounted and/or purchased .....	87,655.01
Furniture and Fixtures .....	2,936.56
<b>TOTAL ASSETS</b> .....	<b>\$ 578,642.68</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 134,604.90
Savings deposits .....	2,936.05
Unearned interest and discounts .....	93,991.35
Dealers' Reserves .....	2,768.61
Amounts set aside for interest, taxes, and other expenses .....	6,018.78
Other Liabilities .....	23,297.10
<b>TOTAL LIABILITIES</b> .....	<b>\$ 263,616.79</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	70,000.00
Undivided profits .....	45,025.89
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 315,025.89</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 578,642.68</b>

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

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 260,259.90
Installment loans .....	1,218,677.31
Notes discounted and/or purchased .....	273,173.06
Furniture and Fixtures .....	18,614.91
Other Assets .....	6,459.79
<b>TOTAL ASSETS</b> .....	<b>\$ 1,777,184.97</b>
<b>LIABILITIES</b>	
Savings deposits .....	\$ 444,422.87
Thrift-Investment Certificates .....	1,007,206.93
Unearned interest and discounts .....	202,143.61
Dealers' Reserves .....	6,446.04
Amounts set aside for interest, taxes, and other expenses .....	11,965.52
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,672,184.97</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 50,000.00
Surplus .....	5,000.00
Undivided profits .....	50,000.00
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 105,000.00</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,777,184.97</b>

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

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OFFICERS FOR 1970

Richard W. Turner, President; John W. Turner, II, Executive Vice President and Cashier; Richard W. Turner, Jr., Vice President; Jane Nelson, Assistant Cashier.

DIRECTORS FOR 1970

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 30,479.09
Installment loans .....	180,348.82
Furniture and Fixtures .....	4,160.07
Leasehold Improvements .....	2,844.65
Real estate owned other than bank premises .....	9,248.13
<b>TOTAL ASSETS</b> .....	<b>\$ 227,080.76</b>
LIABILITIES	
Savings deposits .....	\$ 97,842.81
Thrift-Investment Certificates .....	60,000.00
Dealers' Reserves .....	252.50
Amounts set aside for interest, taxes, and other expenses .....	7,761.37
Other Liabilities .....	4,643.29
<b>TOTAL LIABILITIES</b> .....	<b>\$ 170,499.97</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 50,000.00
Surplus .....	5,000.00
Undivided profits .....	1,580.79
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 56,580.79</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 227,080.76</b>

**STERLING INDUSTRIAL BANK, STERLING**  
Logan County

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 92,577.13
Installment loans .....	890,355.00
Notes discounted and/or purchased .....	287,526.35
United States Government Obligations .....	19,710.30
Other bonds .....	56,102.23
Corporate stocks .....	34,355.00
Bank Premises, Furniture and Fixtures .....	61,440.95
Real estate owned other than bank premises .....	16,637.80
Automobiles Owned .....	1,636.00
Other Assets .....	4,495.09
<b>TOTAL ASSETS</b> .....	<b>\$ 1,464,835.85</b>
<b>LIABILITIES</b>	
Notes payable to banks .....	\$ 75,000.00
Savings deposits .....	452,197.69
Thrift-Investment Certificates .....	590,764.77
Unearned interest and discounts .....	125,958.59
Dealers' Reserves .....	17,730.35
Amounts set aside for interest, taxes, and other expenses .....	4,821.05
<b>TOTAL LIABILITIES</b> .....	<b>\$ 1,266,472.45</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 50,000.00
Surplus .....	100,000.00
Undivided profits .....	48,363.40
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>198,363.40</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,464,835.85</b>

**ANCHOR INDUSTRIAL BANK, THORNTON**  
Adams County

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**OFFICERS FOR 1970**

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

**DIRECTORS FOR 1970**

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

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 17,678.42
Installment loans .....	766,720.88
Notes discounted and/or purchased .....	87,824.63
United States Government Obligations .....	28,208.50
Furniture and Fixtures .....	5,653.25
Other Assets .....	6,027.09
<b>TOTAL ASSETS</b> .....	<b>\$ 912,112.77</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 350,325.00
Savings deposits .....	67,519.82
Thrift-Investment Certificates .....	176,996.38
Unearned interest and discounts .....	133,981.49
Amounts set aside for interest, taxes, and other expenses .....	10,574.81
Other Liabilities .....	2,428.31
<b>TOTAL LIABILITIES</b> .....	<b>\$ 741,825.81</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	15,000.00
Undivided profits .....	55,286.96
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>170,286.96</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 912,112.77</b>

**CREDITRIFT INDUSTRIAL BANK, THORNTON**  
Adams County

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**OFFICERS FOR 1970**

Wendell L. Dixon, President; Joseph C. Nelson, Louis Durfee, Eldo Taylor, George Woodruff, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier.

**DIRECTORS FOR 1970**

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Joseph C. Nelson, Eldo Taylor.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 2,637.57
Installment loans .....	522,409.99
Notes discounted and/or purchased .....	73,874.81
Furniture and Fixtures .....	2,381.99
Leasehold Improvements .....	5,171.42
Other Assets .....	434.40
<b>TOTAL ASSETS</b> .....	<b>\$ 606,910.18</b>
LIABILITIES	
Notes payable (other) .....	\$ 228,645.59
Unearned interest and discounts .....	125,791.16
Dealers' Reserves .....	1,656.24
Amounts set aside for interest, taxes, and other expenses .....	382.81
Other Liabilities .....	3,444.56
<b>TOTAL LIABILITIES</b> .....	<b>\$ 359,920.36</b>
CAPITAL ACCOUNTS	
Common stock .....	\$ 200,000.00
Surplus .....	20,000.00
Undivided profits .....	26,989.82
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 246,989.82</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 606,910.18</b>



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

OFFICERS FOR 1970

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

DIRECTORS FOR 1970

Ernest A. Maldonado, Eugene Alpert, Gilbert Maes, Roger Barrack, Sanford Alpert.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 97,447.00
Installment loans .....	929,055.00
Other bonds .....	15,000.00
Bank Premises, Furniture and Fixtures .....	92,624.00
Real estate owned other than bank premises .....	38,047.00
Automobiles Owned .....	988.00
Other Assets .....	16,748.00
<b>TOTAL ASSETS</b> .....	<b>\$ 1,189,909.00</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 240,362.00
Savings deposits .....	145,555.00
Thrift-Investment Certificates .....	327,922.00
Unearned interest and discounts .....	244,976.00
Amounts set aside for interest, taxes, and other expenses .....	9,912.00
<b>TOTAL LIABILITIES</b> .....	<b>\$ 968,727.00</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 132,360.00
Surplus .....	108,336.00
Undivided profits .....	(19,514.00)
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 221,182.00</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 1,189,909.00</b>

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

OFFICERS FOR 1970

Herbert M. Crane, President; Edward H. Brooks, Vice President; Morris E. Kramish, Vice President and Secretary-Treasurer; E. W. Fluwyler, Manager and Vice President; Margaret Speas, Assistant Secretary.

DIRECTORS FOR 1970

Edward H. Brooks, Herbert M. Crane, Morris E. Kramish.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 18,313.99
Installment loans .....	944,339.27
Furniture and Fixtures .....	1,267.30
Leasehold Improvements .....	355.33
Other Assets .....	2,654.00
<b>TOTAL ASSETS</b> .....	<b>\$ 966,929.89</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 526,457.09
Savings deposits .....	4,724.74
Thrift-Investment Certificates .....	6,620.00
Unearned interest and discounts .....	176,324.28
Amounts set aside for interest, taxes, and other expenses .....	54,100.39
Other Liabilities .....	9,247.77
<b>TOTAL LIABILITIES</b> .....	<b>\$ 777,474.27</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 100,000.00
Surplus .....	10,000.00
Undivided profits .....	79,455.62
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 189,455.62</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 966,929.89</b>

**WESTMINSTER COLORADO INDUSTRIAL BANK,  
WESTMINSTER  
Adams County**

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**OFFICERS FOR 1970**

O. J. Jessen, President; Ross M. Hett, Executive Vice President;  
J. R. Danberger, Administrative Vice President; T. M. Cumming,  
Vice President; Joseph Adducci, Cashier and Assistant Secretary.

**DIRECTORS FOR 1970**

Ross M. Hett, O. J. Jessen, Joseph Adducci.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 29,392.20
Installment loans	2,715,542.23
United States Government Obligations	78,820.80
Other bonds	27,150.00
Corporate stocks	84,350.00
Real estate owned other than bank premises	11,043.82
Other Assets	41,739.18
<b>TOTAL ASSETS</b>	<b>\$ 2,988,038.23</b>
<b>LIABILITIES</b>	
Notes payable (other)	\$ 790,411.15
Savings deposits	355,229.04
Thrift-Investment Certificates	277,204.52
Unearned interest and discounts	666,333.65
Amounts set aside for interest, taxes, and other expenses	101,790.92
Other Liabilities	166,017.94
<b>TOTAL LIABILITIES</b>	<b>\$ 2,356,987.22</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock	\$ 200,000.00
Surplus	20,000.00
Undivided profits	411,051.01
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$ 631,051.01</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>	<b>\$ 2,988,038.23</b>

**CREDITRIFT OF AMERICA INDUSTRIAL BANK,  
WHEAT RIDGE**  
Jefferson County

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**OFFICERS FOR 1970**

Wendell L. Dixon, President; Joseph C. Nelson, Louis Durfee, Eldo Taylor, George R. Woodruff, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier.

**DIRECTORS FOR 1970**

Carl E. Bosecker, Wendell L. Dixon, Louis Durfee, Joseph C. Nelson, Eldo Taylor.

ASSETS	Dec. 31, 1970
Cash, balances with other banks, including reserve balances, and cash items in process of collection .....	\$ 2,357.54
Installment loans .....	776,750.71
Notes discounted and/or purchased .....	62,568.34
Furniture and Fixtures .....	1,592.61
Other Assets .....	26.30
<b>TOTAL ASSETS</b> .....	<b>\$ 843,295.50</b>
<b>LIABILITIES</b>	
Notes payable (other) .....	\$ 398,013.78
Unearned interest and discounts .....	161,638.61
Dealers' Reserves .....	5,615.51
Amounts set aside for interest, taxes, and other expenses .....	2,999.44
Other Liabilities .....	2,951.07
<b>TOTAL LIABILITIES</b> .....	<b>\$ 571,218.41</b>
<b>CAPITAL ACCOUNTS</b>	
Common stock .....	\$ 200,000.00
Surplus .....	20,000.00
Reserves .....	52,077.09
<b>TOTAL CAPITAL ACCOUNTS</b> .....	<b>\$ 272,077.09</b>
<b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....	<b>\$ 843,295.50</b>



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