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STATEMENTS OF CONDITION

OF

STATE BANKS

AND

INDUSTRIAL BANKS

IN THE

STATE OF COLORADO

AS OF

December 31, 1972



Prepared and issued by
DIVISION OF BANKING
Department of Regulatory Agencies
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Denver, Colorado 80203



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PREFACE

The information contained in this report has been compiled from the annual reports of condition submitted by all State chartered commercial and industrial banks in compliance with the provisions of Chapter 14, Article 2, Section 9, and Chapter 14, Article 17, Section 9, (7) (a) C.R.S., 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. 66



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.

ASSETS	120 Banks December 31, 1972	% to Total
Cash and Due from Banks	\$ 248,565,617.85	12.2
U.S. Treasury Securities	244,176,242.25	12.0
Securities of U.S. Gov't		
Agencies and Corp's.	42,805,920.87	2.1
Obligations of State and Political Subdivisions	243,110,476.26	12.0
Other Securities	11,202,646.04	.6
Trading Account Securities	—0—	—0—
Federal Funds Sold	83,150,000.00	4.1
Other Loans	1,104,782,185.01	54.5
Bank Premises, Furn. & Fixt.	28,546,774.72	1.4
Real Estate Owned Other Than Bank Premises	2,599,053.62	.1
Investments in Subsidiaries		
Not Consolidated	—0—	—0—
Customers' Liabilities	472,940.66	—0—
Other Assets	19,511,675.37	1.0
TOTAL ASSETS	\$2,028,923,532.65	100.0
LIABILITIES		
Deposits - Demand	721,363,382.36	35.6
Deposits - Time	736,684,320.40	36.3
Deposits - U.S. Government	37,998,696.36	1.9
Deposits - State & Political Subdivisions	182,256,443.55	9.0
Deposits - Foreign Gov'ts. & Official Institutions	3,681.45	—0—
Deposits - Commercial Banks	43,765,913.50	2.2
Certified & Officer Checks	24,178,294.78	1.2
Total Deposits	1,746,250,732.40	86.2
Federal Funds Purchased	48,750,000.00	2.4
Borrowed Money	6,542,608.80	.3
Mortgage Indebtedness	5,356,674.86	.3
Acceptances Outstanding	472,940.66	—0—
Other Liabilities	61,812,716.57	3.0
TOTAL LIABILITIES	\$1,869,185,673.29	92.2
Minority Interest in Consolidated Subsidiaries	46,462.68	—0—
RESERVES		
Res. for Bad Debt Losses on Loans	14,685,438.53	.7
Other Reserve on Loans	356,881.59	—0—
Reserves on Securities	6,131.56	—0—
TOTAL RESERVES	15,048,451.68	.7
CAPITAL ACCOUNTS		
Capital Notes and Debentures	6,362,167.00	.3
Equity Capital	138,280,778.00	6.8
Preferred Stock	—0—	—0—
Common Stock	42,570,000.00	2.1
Surplus	54,868,697.34	2.7
Undivided Profits	40,610,508.59	2.0
Contingencies & Capital	231,572.07	—0—
TOTAL CAPITAL ACCOUNTS	144,642,945.00	7.1
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$2,028,923,532.65	100.00
Percentage of Total Capital to Total Deposits	8.3	
Percentage of Total Capital to Total Assets	7.1	
Increase in Total Assets since December 31, 1971	409,001,170.48	
Increase in Total Deposits since December 31, 1971	346,808,747.12	
Increase in Total Capital since December 31, 1971	22,889,910.53	

NEW BANK CHARTERS APPROVED AND ISSUED

<i>Date Charter Issued</i>	<i>Name and Bank Location</i>	<i>Capital</i>	<i>Surplus</i>	<i>Undivided Profits</i>
April 25, 1972	The Citadel Bank, Colorado Springs, Colorado	\$375,000.00	\$225,000.00	\$120,000.00
May 19, 1972	Jefferson Bank South, Lakewood, Colorado	250,000.00	100,000.00	100,000.00
July 5, 1972	Montrose County Bank, Naturita, Colorado	105,000.00	100,000.00	50,000.00
July 27, 1972	Centennial Bank of Pueblo, Pueblo, Colorado	275,000.00	125,000.00	100,000.00
August 23, 1972	Centennial State Bank, Lyons, Colorado	100,000.00	100,000.00	50,000.00
December 29, 1972	Centennial State Bank of Colorado, Englewood, Colo.	200,000.00	200,000.00	100,000.00

CONVERSIONS FROM NATIONAL TO STATE CHARTER

<i>Date of Conversion</i>	<i>Name and Bank Location</i>
January 10, 1972	The Union Bank and Trust, Denver, Colorado (formerly Union National Bank)

CAPITAL STOCK CHANGES During Calendar Year - 1972

<i>Name of Bank and Location</i>	<i>Increase</i>
Central Bank and Trust Co., Denver, Colorado	\$3,000,000.00
The Kiowa State Bank, Kiowa, Colorado	12,700.00
The Bank of Fairplay, Fairplay, Colorado	50,000.00
The Bank of Aspen, Aspen, Colorado	250,000.00
Valley State Bank, Lamar, Colorado	1,000.00
McClave State Bank, McClave, Colorado	25,000.00
The Citizens State Bank of Cortez, Cortez, Colorado	25,000.00
The Bank of Douglas County, Castle Rock, Colorado	100,000.00
United Bank of Aurora, Aurora, Colorado	200,000.00
Jefferson Bank and Trust, Lakewood, Colorado	337,500.00
Metropolitan State Bank, Commerce City, Colorado	250,000.00
The Central Colorado Bank, Colorado Springs, Colorado	281,700.00
United Bank of Littleton, Littleton, Colorado	400,000.00
The Dolores State Bank, Dolores, Colorado	50,000.00
Southwest State Bank, Denver, Colorado	250,000.00
Century Bank and Trust, Denver, Colorado	88,000.00
Golden State Bank, Golden, Colorado	76,000.00
Buena Vista Bank and Trust, Buena Vista, Colorado	70,000.00
United Bank of Longmont, Longmont, Colorado	1,200,000.00
Mancos State Bank, Mancos, Colorado	25,000.00
Park State Bank, Woodland Park, Colorado	40,000.00
Yampa Valley State Bank, Hayden, Colorado	30,000.00
The Bank of Vail, Vail, Colorado	100,000.00
First Bank and Trust, Holly, Colorado	11,000.00

BANKS IN POSSESSION OF COMMISSIONER and/or IN LIQUIDATION

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

AMENDMENTS TO
COLORADO BANKING CODE OF 1957

Effective February 28, 1972

SECTION 1, 14-6-1 (2), Colorado Revised Statutes 1963 (1965 Supp.), is amended to read:

14-6-1. Reserves against deposits. (2) The reserve fund of a state bank not a member of the federal reserve system shall be not less than fifteen percent of total deposits, BUT THE TERM "TOTAL DEPOSIT" AS USED IN THIS SUBSECTION (2) SHALL NOT INCLUDE THOSE DEPOSITS THAT ARE SECURED BY A PLEDGE OF THE BANK'S ASSETS PURSUANT TO SECTION 14-7-5 (1) (d) TO THE EXTENT OF THE VALUE OF ASSETS SO PLEDGED. Said funds shall consist of cash on hand and unpledged direct obligations of the United States held by the bank on its premises, or held in safekeeping in a depository approved by the commissioner; and money due on demand from a federal reserve bank; and money due on demand deposited in banks or trust companies designated by the commissioner as reserve banks, or deposited in any bank having both a combined capital and surplus of at least one million five hundred thousand dollars and total deposits of at least twenty million dollars unless any such bank be designated as not acceptable by the commissioner.

SECTION 1, Article 3 of Chapter 14, Colorado Revised Statutes 1963, as amended, is amended BY THE ADDITION OF A NEW SECTION to read:

14-3-15. Temporary closing of banks - when. (1) Any bank doing business in this state may remain closed on any day on which, by reason of an occasion of national mourning or rejoicing or national or local emergency affecting the community in which such bank is located, the governor shall by proclamation request the people of the state or of said community to close their places of business.

(2) Whenever the commissioner is of the opinion that an emergency exists affecting banks located in the state or in any part thereof, he may authorize banks located in the area or areas affected by the emergency to close any or all of their offices, and he shall make public announcement of such authorization. In addition, if the commissioner is of the opinion that an emergency exists which affects a particular bank or banks or a particular office or offices thereof, but not banks located in the area generally, he may authorize the particular bank or banks or office or offices so affected to close. As used in this subsection (2), the word "emergency" shall include any condition which may interfere with the conduct of the normal operations of, or the transportation of employees to or from, a bank or one or more offices thereof, or which poses an existing or imminent threat to the safety or security of bank personnel or property, including without limitations conditions arising by reason of fire, flood, windstorm, snowstorm, or other casualty, enemy action, riots, civil commotion, or other acts of lawlessness or violence.

(3) Whenever, the officers of a bank are of the opinion that conditions exist which pose an existing or imminent threat to the safety or security of bank personnel or property generally or at any one or more offices thereof, they may close the bank or the office or offices affected by such threat, as the case may be, irrespective of whether the governor or the commissioner has acted under this section. As used in this section, the word "officers" shall mean the person or persons designated by the board of directors, board of trustees, or other governing body of a bank to act for the bank in carrying out the provisions of this section or, in the absence of any such designation or the officer or officers so designated, the president or any other officer currently in charge of the operations of the bank or of the office or offices in question. A bank closing an office or offices pursuant to this section shall give as prompt notice to the commissioner of such action as conditions permit.

(4) Any bank or office thereof which is closed by action of the commissioner under this section may be closed until he declares that the emergency has ended. Any bank or office thereof which is closed by decision of the officers of the bank may remain closed until such officers determine that the threat has ended. In either event, any bank or office thereof may remain closed for such further time thereafter as may reasonably be required to reopen, but in any event not later than the normal time of opening on the next business day.

(5) Any day on which a bank remains closed and any day on which a bank or any one or more of its offices is closed during any part or all of its normal banking hours, by decision of the commissioner or by decision of its officers, shall be, with respect to such bank, or if not all of its offices are closed, then with respect to those offices which are closed, the equivalent of a legal holiday, as specified in section 67-1-1, C.R.S. 1963, and any act authorized, required, or permitted to be performed at or by or with respect to such bank or such office or officers, as the case may be, on such day may be performed on the next succeeding business day without any liability or loss of rights resulting from such delay.

COMMERCIAL BANKS

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ARVADA STATE BANK, ARVADA

Jefferson County

OFFICERS FOR 1972

Anthony F. Zarlengo, Chairman of the Board; Joseph R. Horan, President; Jim Trimm, Executive Vice President; Thomas D. O'Connor, Vice President; John P. Warder, Assistant Vice President; Carol A. Pachello, Cashier; James Steckmyer, Assistant Cashier and Security Officer; Virginia L. Pietrafesco, Auditor.

DIRECTORS FOR 1972

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

	December 31, 1972
ASSETS	
Cash and due from banks (including \$3,972.44 unposted debits)	\$ 1,460,897.23
U.S. Treasury securities	495,109.42
Obligations of other U.S. Government agencies and corporations	100,000.00
Obligations of States and political subdivisions	2,688,198.31
Other securities (including \$ — corporate stocks)	5,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	15,240,232.31
Bank premises, furniture and fixtures, and other assets representing bank premises	136,745.83
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	195,013.59
TOTAL ASSETS	20,321,196.69
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	8,486,436.61
Time and savings deposits of individuals, partnerships, and corporations	7,153,716.62
Deposits of United States Government	198,254.96
Deposits of States and political subdivisions	1,418,175.10
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	427,086.15
TOTAL DEPOSITS	\$ 17,683,669.44
(a) Total demand deposits	\$ 9,144,952.82
(b) Total time and savings deposit	8,538,716.62
Federal funds purchased and securities sold under agreements to repurchase	250,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	1,268,955.27
TOTAL LIABILITIES	19,202,624.71
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	46,583.05
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	46,583.05
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,071,988.93
Preferred stock-total par value	—NONE—
(No. shares outstanding —)	
Common stock-total par value	260,000.00
(No. shares authorized 26,000)	
(No. shares outstanding 26,000)	
Surplus	500,000.00
Undivided profits	311,988.93
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,071,988.93
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	20,321,196.69

THE BANK OF ASPEN, ASPEN

Pitkin County

OFFICERS FOR 1972

Mahlon T. White, President; Logan L. Bailor, Executive Vice President; Helen T. White, Vice President; Carl O. Harbage, Vice President and Cashier; Robert T. Bergener, Janie L. Mullikin, Assistant Cashiers; Brian A. Coyle, Assistant Cashier; Roger W. Samuelson, Installment Loan Officer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$66,022.18 unposted debits)	\$ 2,759,470.46
U.S. Treasury securities	3,428,371.77
Obligations of other U.S. Government agencies and corporations	200,000.00
Obligations of States and political subdivisions	3,478,085.31
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	900,000.00
Other loans	10,991,991.32
Bank premises, furniture and fixtures, and other assets representing bank premises	212,185.02
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	86,008.58
TOTAL ASSETS	22,056,112.46
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	10,818,865.82
Time and savings deposits of individuals, partnerships, and corporations	5,745,795.35
Deposits of United States Government	188,545.33
Deposits of States and political subdivisions	2,960,155.75
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	612,486.19
TOTAL DEPOSITS	\$ 20,325,848.44
(a) Total demand deposits	\$ 12,789,693.09
(b) Total time and savings deposit	\$ 7,536,155.35
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	263,107.83
TOTAL LIABILITIES	20,588,956.27
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	122,406.40
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	122,406.40
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	1,344,749.79
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus	300,000.00
Undivided profits	544,749.79
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	1,344,749.79
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	22,056,112.46

PEOPLES BANK OF ARAPAHOE COUNTY, AURORA

Arapahoe County

OFFICERS FOR 1972

B.A. Heffley, President; J.W. Gunter, Cashier and Vice President; L.A. Gifford, Secretary.

DIRECTORS FOR 1972

H.J. Bleakley, B.A. Heffley, L.G. Krieger, W.L. Armstrong, D.P. Strait.

December 31, 1972

ASSETS	
Cash and due from banks (including \$30,347.94 unposted debits)	\$ 839,179.52
U.S. Treasury securities	731,242.83
Obligations of other U.S. Government agencies and corporations	360,662.50
Obligations of States and political subdivisions	551,788.48
Other securities (including \$-0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,200,000.00
Other loans	2,564,522.46
Bank premises, furniture and fixtures, and other assets representing bank premises	80,484.80
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	23,047.34
TOTAL ASSETS	6,350,927.93
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,465,552.32
Time and savings deposits of individuals, partnerships, and corporations	1,836,280.34
Deposits of United States Government	57,168.20
Deposits of States and political subdivisions	168,886.73
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	221,845.08
TOTAL DEPOSITS	\$ 5,749,732.67
(a) Total demand deposits	\$ 3,813,452.33
(b) Total time and savings deposit	\$ 1,936,280.34
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	128,058.33
TOTAL LIABILITIES	5,877,791.00
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	3,360.00
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	3,360.00
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	469,776.93
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus	150,000.00
Undivided profits	119,776.93
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	469,776.93
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,350,927.93

THE PEOPLES BANK & TRUST COMPANY, AURORA

Adams County

OFFICERS FOR 1972

H.J. Bleakley, President; L.R. Fredrick, Vice President; B.A. Heffley, Executive Vice President and Cashier; L.G. Krieger, Senior Vice President; L.A. Glifford, Secretary; R.C. Ferry, Auditor; W.F. Packard, Vice President.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS

Cash and due from banks (including \$191,076.47 unposted debits) \$	2,435,138.63
U.S. Treasury securities	3,468,259.21
Obligations of other U.S. Government agencies and corporations	3,646,622.27
Obligations of States and political subdivisions	4,904,417.45
Other securities (including \$ —0— corporate stocks)	1,000,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	18,139,601.73
Bank premises, furniture and fixtures, and other assets representing bank premises	472,732.99
Real estate owned other than bank premises	208,439.18
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	225,337.98
TOTAL ASSETS	34,500,549.44

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	13,081,065.18
Time and savings deposits of individuals, partnerships, and corporations	12,070,505.01
Deposits of United States Government	462,884.20
Deposits of States and political subdivisions	3,326,025.38
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	26,019.74
Certified and officers' checks, etc.	398,600.24
TOTAL DEPOSITS	\$ 29,365,099.75
(a) Total demand deposits	\$ 15,738,594.74
(b) Total time and savings deposit	\$ 13,626,505.01
Federal funds purchased and securities sold under agreements to repurchase	1,500,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	893,045.83
TOTAL LIABILITIES	31,758,145.58
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	227,699.62
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	227,699.62

CAPITAL ACCOUNTS

Capital notes and debentures	250,000.00
Equity capital, total	2,264,704.24
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	750,000.00
(No. shares authorized 75,000)	
(No. shares outstanding 75,000)	
Surplus	1,000,000.00
Undivided profits	514,704.24
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	2,514,704.24
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	34,500,549.44

UNITED BANK OF AURORA, AURORA

Arapahoe County

OFFICERS FOR 1972

J.K. Hazlett, President; A.J. Dreiling, Vice President and Cashier; C.B. Wampler, Vice President; Arden Krugerud, Installment Loan Officer; Charles H. Jensen, Personal Banking Officer; Betty Phillips, Assistant Cashier; Joseph W. Sullivan, Marketing Director.

DIRECTORS FOR 1972

J.K. Hazlett, C.B. Strait, A.J. Dreiling, Wilbur J. Pecka, James M. Liggett, William C. Hinkley, John D. Saviers.

December 31, 1972

ASSETS	
Cash and due from banks (including \$499.15 unposted debits)	\$ 1,892,342.54
U.S. Treasury securities	1,882,505.56
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	4,977,421.17
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	2,500,000.00
Other loans	12,535,371.70
Bank premises, furniture and fixtures, and other assets representing bank premises	140,514.60
Real estate owned other than bank premises	46,997.16
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	205,985.45
TOTAL ASSETS	24,181,138.18
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	8,048,659.05
Time and savings deposits of individuals, partnerships, and corporations	7,876,549.75
Deposits of United States Government	156,563.58
Deposits of States and political subdivisions	4,843,854.01
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	5,000.00
Certified and officers' checks, etc.	540,428.86
TOTAL DEPOSITS	\$ 21,471,055.25
(a) Total demand deposits	\$ 10,784,505.50
(b) Total time and savings deposit	\$ 10,686,549.75
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	953,889.26
TOTAL LIABILITIES	22,424,944.51
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	65,077.30
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	65,077.30
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,691,116.37
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 6,000) (No. shares outstanding 6,000)	600,000.00
Surplus	600,000.00
Undivided profits	491,116.37
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,691,116.37
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	24,181,138.18

SECURITY BANK OF BOULDER, BOULDER

Boulder County

OFFICERS FOR 1972

H. Lee Sturgeon, President; Eric W. Schmidt, Vice President; C.R. Rogers, Cashier-Secretary; Gary Lewien, Assistant Cashier.

DIRECTORS FOR 1972

H. Lee Sturgeon, Eric W. Schmidt, Richard L. Eason, Dean W. Callan, Louis W. Gragg, Robert F. Charles, Jr., Gary Klein.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,047,080.21
U.S. Treasury securities	464,624.50
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	921,865.02
Other securities (including \$ —0— corporate stocks)	38,201.25
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	5,058,347.79
Bank premises, furniture and fixtures, and other assets representing bank premises	486,645.11
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	122,671.40
TOTAL ASSETS	8,139,435.28
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,766,412.87
Time and savings deposits of individuals, partnerships, and corporations	3,021,447.02
Deposits of United States Government	259,116.35
Deposits of States and political subdivisions	770,814.24
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	6,488.12
Certified and officers' checks, etc.	119,717.03
TOTAL DEPOSITS	\$ 6,943,995.63
(a) Total demand deposits	\$ 3,207,648.61
(b) Total time and savings deposit	\$ 3,736,347.02
Federal funds purchased and securities sold under agreements to repurchase	200,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	317,712.51
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	133,793.33
TOTAL LIABILITIES	7,595,501.47
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	5,165.33
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	5,165.33
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	538,768.48
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	250,000.00
(No. shares authorized 50,000)	
(No. shares outstanding 50,000)	
Surplus	250,000.00
Undivided profits	38,768.48
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	538,768.48
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	8,139,435.28

UNITED BANK OF BOULDER, BOULDER

Boulder County

OFFICERS FOR 1972

E.K. Hilton, Chairman; W.D. Carter, President; Bruce E. Callant, J.H. Minneman, Vice Presidents; J.E. Rogers, Vice President and Cashier; C.J. Jorgenson, W.D. Lamoreux, L.C. Rosdail, Assistant Vice Presidents; H.K. Richardson, Trust Officer; H. John Wrapp, Marketing Officer; Gerald Bellon, Roger Bishop, Personal Banking Officers; R.W. Peden, Operations Officer; Cecilia J. Mijac, Loan Operations Officer.

DIRECTORS FOR 1972

J. Perry Barlett, W.D. Carter, N.E. Harden, E.K. Hilton, George F. Menkick, H. Reginald Platts, Daniel F. Rex, Richard C. Waugh.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 2,935,708.81
U.S. Treasury securities	5,280,160.68
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	7,865,015.65
Other securities (including \$ 1,500.00 corporate stocks)	1,500.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	600,000.00
Other loans	21,494,904.01
Bank premises, furniture and fixtures, and other assets representing bank premises	171,037.42
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	317,960.10
TOTAL ASSETS	38,666,286.67
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	13,724,833.16
Time and savings deposits of individuals, partnerships, and corporations	15,478,317.73
Deposits of United States Government	51,356.53
Deposits of States and political subdivisions	4,929,860.55
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	418,431.93
TOTAL DEPOSITS	\$ 34,602,799.90
(a) Total demand deposits	\$ 14,540,150.95
(b) Total time and savings deposit	\$ 20,062,648.95
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	773,763.72
TOTAL LIABILITIES	35,376,563.62
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	589,345.60
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	589,345.60
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	2,700,377.45
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	800,000.00
(No. shares authorized 80,000)	
(No. shares outstanding 80,000)	
Surplus	900,000.00
Undivided profits	1,000,377.45
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	2,700,377.45
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	38,666,286.67

BANK OF BRECKENRIDGE, BRECKENRIDGE

Summit County

OFFICERS FOR 1972

Harvey D. Hoff, President; Charles F. Short, III, Vice President; Jack E. Kloepfer, Cashier.

DIRECTORS FOR 1972

Harvey D. Hoff, Donald E. Jansen, William P. Johnson, Ira C. Rothgerber, Jr., Charles F. Short III, J. Robert Young.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 597,200.34
U.S. Treasury securities	687,922.91
Obligations of other U.S. Government agencies and corporations	60,000.00
Obligations of States and political subdivisions	10,099.91
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	1,595,234.13
Bank premises, furniture and fixtures, and other assets representing bank premises	62,750.84
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	25,771.40
TOTAL ASSETS	3,238,979.53
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,838,268.30
Time and savings deposits of individuals, partnerships, and corporations	572,544.74
Deposits of United States Government	29,846.01
Deposits of States and political subdivisions	440,141.97
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	84,335.18
TOTAL DEPOSITS	\$ 2,965,136.20
(a) Total demand deposits	\$ 1,952,591.46
(b) Total time and savings deposit	\$ 1,012,544.74
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	76,670.01
TOTAL LIABILITIES	3,041,806.21
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	—NONE—
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	—NONE—
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	197,173.32
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	80,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus	80,000.00
Undivided profits	37,173.32
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	197,173.32
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,238,979.53

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON, BRIGHTON

Adams County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Alonzo A. Cox, Jack H. Cys, Ray I. Kitayama, John A. Munger, Francis H. Pape, Donald J. Olson, Charles W. Sayre, Leslie L. Sayre, Don Tanabe, Charles A. Taylor.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 2,332,105.89
U.S. Treasury securities	2,561,250.00
Obligations of other U.S. Government agencies and corporations	25,935.76
Obligations of States and political subdivisions	3,485,163.82
Other securities (including \$ 25,800.00 corporate stocks)	25,800.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,100,000.00
Other loans	8,207,144.62
Bank premises, furniture and fixtures, and other assets representing bank premises	406,692.15
Real estate owned other than bank premises	16,718.40
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	48,269.92
TOTAL ASSETS	18,209,080.56
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	7,627,689.57
Time and savings deposits of individuals, partnerships, and corporations	6,654,275.85
Deposits of United States Government	348,615.19
Deposits of States and political subdivisions	1,364,825.56
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	147,302.66
TOTAL DEPOSITS	\$ 16,142,708.82
(a) Total demand deposits	\$ 8,623,251.33
(b) Total time and savings deposit	\$ 7,519,457.49
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	88,289.60
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	393,259.87
TOTAL LIABILITIES	16,624,258.29
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	142,034.92
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	142,034.92
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,442,787.35
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	400,000.00
(No. shares authorized 16,000)	
(No. shares outstanding 16,000)	
Surplus	460,000.00
Undivided profits	582,787.35
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,442,787.35
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	18,209,080.56

PLATTE VALLEY BANK, BRIGHTON

Adams County

OFFICERS FOR 1972

James J. O'Dell, President; Richard Chenoweth, Cashier-Secretary.

DIRECTORS FOR 1972

Orrel A. Daniel, Mayo J. Hottman, Frank Glenn Ottesen, Donald G. Henry, Richard L. Arnold, James D. Asher, James J. O'Dell.

December 31, 1972

ASSETS	
Cash and due from banks (including \$18,974.84 unposted debits)	\$ 406,064.34
U.S. Treasury securities	50,000.00
Obligations of other U.S. Government agencies and corporations	1,000,000.00
Obligations of States and political subdivisions	-NONE-
Other securities (including \$ 9,000.00 corporate stocks)	9,000.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	2,162,509.69
Bank premises, furniture and fixtures, and other assets representing bank premises	-NONE-
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	53,292.08
TOTAL ASSETS	3,680,866.11
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,529,880.48
Time and savings deposits of individuals, partnerships, and corporations	712,523.19
Deposits of United States Government	33,707.62
Deposits of States and political subdivisions	686,779.36
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	33,303.85
TOTAL DEPOSITS	\$ 2,996,194.50
(a) Total demand deposits	\$ 1,610,488.66
(b) Total time and savings deposit	\$ 1,385,705.84
Federal funds purchased and securities sold under agreements to repurchase	250,000.00
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	50,569.42
TOTAL LIABILITIES	3,296,763.92
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	14,537.71
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	14,537.71
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	369,564.48
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	150,000.00
(No. shares authorized 15,000)	
(No. shares outstanding 15,000)	
Surplus	150,000.00
Undivided profits	69,564.48
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	369,564.48
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,680,866.11

BROOMFIELD BANK, BROOMFIELD
Boulder County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,554,026.02
U.S. Treasury securities	1,541,831.25
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,859,837.30
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	150,000.00
Other loans	6,997,449.07
Bank premises, furniture and fixtures, and other assets representing bank premises	442,692.77
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	168,813.82
TOTAL ASSETS	<u>12,714,650.23</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,744,775.45
Time and savings deposits of individuals, partnerships, and corporations	4,237,250.00
Deposits of United States Government	117,671.60
Deposits of States and political subdivisions	2,085,673.45
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	4,981.00
Certified and officers' checks, etc.	182,879.54
TOTAL DEPOSITS	\$ 11,373,231.04
(a) Total demand deposits	\$ 5,372,381.04
(b) Total time and savings deposit	\$ 6,000,850.00
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	494,151.78
TOTAL LIABILITIES	<u>11,867,382.82</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	87,481.87
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>87,481.87</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	759,785.54
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	200,000.00
Undivided profits	359,785.54
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>759,785.54</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>12,714,650.23</u>

THE FARMERS STATE BANK OF BRUSH, BRUSH

Morgan County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,106,292.26
U.S. Treasury securities	520,244.62
Obligations of other U.S. Government agencies and corporations	137,494.59
Obligations of States and political subdivisions	1,538,042.48
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,400,000.00
Other loans	6,645,169.76
Bank premises, furniture and fixtures, and other assets representing bank premises	27,912.39
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	500.00
TOTAL ASSETS	11,375,656.10
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,850,581.78
Time and savings deposits of individuals, partnerships, and corporations	4,230,846.78
Deposits of United States Government	81,690.59
Deposits of States and political subdivisions	870,159.90
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	1,429.51
Certified and officers' checks, etc.	69,727.26
TOTAL DEPOSITS	\$ 10,104,435.82
(a) Total demand deposits	\$ 5,074,089.04
(b) Total time and savings deposit	\$ 5,030,346.78
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	24,911.13
TOTAL LIABILITIES	10,129,346.95
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	74,088.14
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	74,088.14
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,172,221.01
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	250,000.00
(No. shares authorized 2,500)	
(No. shares outstanding 2,500)	
Surplus	600,000.00
Undivided profits	322,221.01
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,172,221.01
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	11,375,656.10

BUENA VISTA BANK & TRUST COMPANY
BUENA VISTA

Chaffee County

OFFICERS FOR 1972

Ralph Bruins, President; Ray L. Hanson, Vice President; Elizabeth Propernick, Cashier-Secretary; Patricia Lynch, Assistant Vice President.

DIRECTORS FOR 1972

Ralph Bruins, Norman S. Knudsen, Richard J. McHale, Marie R. Skogsberg, Milton H. Smith.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 305,185.25
U.S. Treasury securities	1,837,721.74
Obligations of other U.S. Government agencies and corporations	200,000.00
Obligations of States and political subdivisions	354,838.00
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,460,491.44
Bank premises, furniture and fixtures, and other assets representing bank premises	67,809.98
Real estate owned other than bank premises	41,390.85
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	62,908.19
TOTAL ASSETS	5,330,345.45
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,388,397.51
Time and savings deposits of individuals, partnerships, and corporations	1,874,414.26
Deposits of United States Government	715,123.77
Deposits of States and political subdivisions	730,277.80
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	52,490.84
TOTAL DEPOSITS	\$ 4,760,704.18
(a) Total demand deposits	\$ 2,536,664.92
(b) Total time and savings deposit	\$ 2,224,039.26
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	102,830.51
TOTAL LIABILITIES	4,863,534.75
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	23,091.71
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	23,091.71
CAPITAL ACCOUNTS	
Capital notes and debentures 7 Percent Interest maturing 1-1-1982	75,000.00
Equity capital, total	368,718.99
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	150,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus	161,430.00
Undivided profits	57,288.99
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	443,718.99
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,330,345.45

THE BANK OF BURLINGTON, BURLINGTON

Kit Carson County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 2,395,966.73
U.S. Treasury securities	1,043,619.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	1,425,589.40
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	4,535,002.49
Bank premises, furniture and fixtures, and other assets representing bank premises	2.00
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	26,238.68
TOTAL ASSETS	9,426,418.30
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,689,245.16
Time and savings deposits of individuals, partnerships, and corporations	3,013,665.75
Deposits of United States Government	41,924.62
Deposits of States and political subdivisions	518,206.49
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	83,201.11
Certified and officers' checks, etc.	-NONE-
TOTAL DEPOSITS	\$ 8,346,243.13
(a) Total demand deposits	\$ 5,029,822.79
(b) Total time and savings deposit	\$ 3,316,420.34
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	-NONE-
TOTAL LIABILITIES	8,346,243.13
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	64,688.17
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	64,688.17
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	-NONE-
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	300,000.00
(No. shares authorized 3,000)	
(No. shares outstanding -0-)	
Surplus	500,000.00
Undivided profits	215,487.00
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	1,015,487.00
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	9,426,418.30

THE BYERS STATE BANK, BYERS

Arapahoe County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

L. R. Bate, Roland K. Cronk, Russell Floreth, Willard Hubbs, Paul A. Richards, Robert M. Shay, John F. Shuman, L. J. Tippett, Oliver Walts, H. Dean Summers.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 941,711.46
U.S. Treasury securities	635,185.04
Obligations of other U.S. Government agencies and corporations	45,639.12
Obligations of States and political subdivisions	150,391.65
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,748,991.51
Bank premises, furniture and fixtures, and other assets representing bank premises	18,114.82
Real estate owned other than bank premises	7,827.86
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	34,424.70
TOTAL ASSETS	4,582,286.16
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,114,972.41
Time and savings deposits of individuals, partnerships, and corporations	1,509,704.70
Deposits of United States Government	54,566.47
Deposits of States and political subdivisions	386,652.75
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	27,880.39
TOTAL DEPOSITS	\$ 4,093,776.72
(a) Total demand deposits	\$ 2,244,072.02
(b) Total time and savings deposit	\$ 1,849,704.70
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	148,053.68
TOTAL LIABILITIES	4,241,830.40
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	30,214.95
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	30,214.95
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	310,240.81
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	60,000.00
(No. shares authorized 600)	
(No. shares outstanding 600)	
Surplus	180,000.00
Undivided profits	70,240.81
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	310,240.81
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,582,286.16

FARMERS STATE BANK OF CALHAN, CALHAN

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$13,581.37 unposted debits)	\$ 412,047.12
U.S. Treasury securities	1,290,333.69
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,025,723.70
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	875,000.00
Other loans	3,635,710.61
Bank premises, furniture and fixtures, and other assets representing bank premises	18,000.00
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	880.24
TOTAL ASSETS	7,257,696.36
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,187,195.10
Time and savings deposits of individuals, partnerships, and corporations	3,094,809.98
Deposits of United States Government	30,558.64
Deposits of States and political subdivisions	345,372.45
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	32,813.91
TOTAL DEPOSITS	\$ 6,690,750.08
(a) Total demand deposits	\$ 3,375,538.32
(b) Total time and savings deposit	\$ 3,315,211.76
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	52,569.51
TOTAL LIABILITIES	6,743,319.59
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	34,203.11
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	34,203.11
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	—NONE—
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	100,000.00
Undivided profits	280,173.66
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	480,173.66
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,257,696.36

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK

Douglas County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,400,574.64
U.S. Treasury securities	2,480,788.75
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	2,346,053.14
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	4,378,077.69
Bank premises, furniture and fixtures, and other assets representing bank premises	274,466.91
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	10,879,962.13
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,182,004.69
Time and savings deposits of individuals, partnerships, and corporations	4,351,487.52
Deposits of United States Government	10,049.01
Deposits of States and political subdivisions	1,114,186.99
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	61,776.43
TOTAL DEPOSITS	\$ 9,719,504.64
(a) Total demand deposits	\$ 5,055,090.23
(b) Total time and savings deposit	\$ 4,664,414.41
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	72,231.78
TOTAL LIABILITIES	9,791,736.42
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	77,367.62
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	77,367.62
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,010,858.09
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
Surplus	300,000.00
Undivided profits	510,858.09
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,010,858.09
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,879,962.13

THE EASTERN COLORADO BANK, CHEYENNE WELLS

Cheyenne County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$33,986.80 unposted debits)	\$ 842,988.02
U.S. Treasury securities	794,306.25
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	428,426.41
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	900,000.00
Other loans	4,344,705.18
Bank premises, furniture and fixtures, and other assets representing bank premises	88,299.98
Real estate owned other than bank premises	12,282.02
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	7,411,007.86
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,090,510.21
Time and savings deposits of individuals, partnerships, and corporations	2,765,063.91
Deposits of United States Government	40,730.52
Deposits of States and political subdivisions	868,431.46
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	100,645.78
TOTAL DEPOSITS	\$ 6,865,381.88
(a) Total demand deposits	\$ 3,791,191.97
(b) Total time and savings deposit	\$ 3,074,189.91
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	—NONE—
TOTAL LIABILITIES	6,865,381.88
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	46,740.46
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	46,740.46
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	498,885.52
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 2,000) (No. shares outstanding 2,000)	200,000.00
Surplus	200,000.00
Undivided profits	98,885.52
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	498,885.52
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,411,007.86

**THE ACADEMY BOULEVARD BANK,
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1972

Carl J. Husome, President; Dale Wheeler, Cashier and Vice President; Richard J. Dreher, Assistant Vice President; Gifford Holt, Assistant Cashier.

DIRECTORS FOR 1972

Carl J. Husome, Wesley E. Strain, H. Robert Nichols, Allen T. Carey, Leopoldo Rodriguez, G. Alan Cheney, Corland N. Cool, Winford N. Griffin, Paul O. Schneebeck, Billie H. Smartt, Harold M. Whitney, Dale Wheeler.

December 31, 1972

ASSETS	
Cash and due from banks (including \$5,501.08 unposted debits)	\$ 889,506.17
U.S. Treasury securities	800,773.18
Obligations of other U.S. Government agencies and corporations	1,623,674.54
Obligations of States and political subdivisions	1,936,235.46
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	5,110,469.40
Bank premises, furniture and fixtures, and other assets representing bank premises	376,515.55
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>119,606.34</u>
TOTAL ASSETS	10,856,780.64
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,920,493.67
Time and savings deposits of individuals, partnerships, and corporations	3,634,648.43
Deposits of United States Government	118,437.45
Deposits of States and political subdivisions	749,419.71
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	56,771.84
Certified and officers' checks, etc.	179,533.85
TOTAL DEPOSITS	\$ 9,659,304.95
(a) Total demand deposits	\$ 5,294,656.52
(b) Total time and savings deposit	\$ 4,364,648.43
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	95,403.48
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>360,455.48</u>
TOTAL LIABILITIES	10,115,163.91
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	75,235.68
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	75,235.68
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	666,381.05
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus	250,000.00
Undivided profits	166,381.05
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>666,381.05</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,856,780.64

AMERICAN HERITAGE BANK AND TRUST CO.
COLORADO SPRINGS

El Paso County

OFFICERS FOR 1972

H. C. Gerber, President; Lonnie L. Gerber, John C. Birkes, Vice Presidents; William E. Sessions, Vice President and Cashier; Elmer M. Wolfe, William R. Temple, Assistant Vice Presidents; Helen M. Ercinas, Bank Operations Officer; L. M. Stone, Trust Accounting Officer.

DIRECTORS FOR 1972

Rex L. Bennett, H. C. Gerber, Lonnie L. Gerber, Donald E. LaMora, Donald J. Robertson, J. Selby Young.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,434,208.55
U.S. Treasury securities	3,172,333.55
Obligations of other U.S. Government agencies and corporations	200,375.00
Obligations of States and political subdivisions	6,298,128.15
Other securities (including \$ -0- corporate stocks)	234,967.29
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	11,044,873.07
Bank premises, furniture and fixtures, and other assets representing bank premises	329,847.86
Real estate owned other than bank premises	516,950.45
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>315,623.62</u>
TOTAL ASSETS	23,547,307.54
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,714,418.10
Time and savings deposits of individuals, partnerships, and corporations	8,585,006.89
Deposits of United States Government	597,259.80
Deposits of States and political subdivisions	5,445,951.81
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	302,301.11
TOTAL DEPOSITS	\$ 20,644,937.71
(a) Total demand deposits	\$ 6,647,968.43
(b) Total time and savings deposit	\$ 13,996,969.28
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	338,550.00
Mortgage indebtedness	139,328.88
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>584,843.98</u>
TOTAL LIABILITIES	21,707,660.57
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	75,685.46
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	75,685.46
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	1,763,961.51
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	405,000.00
(No. shares authorized 40,500)	
(No. shares outstanding 40,500)	
Surplus	1,000,000.00
Undivided profits	358,961.51
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	1,763,961.51
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	23,547,307.54

THE BANK OF COLORADO, COLORADO SPRINGS

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$3,750.98 unposted debits)	\$ 597,991.78
U.S. Treasury securities	967,615.22
Obligations of other U.S. Government agencies and corporations	50,813.92
Obligations of States and political subdivisions	157,223.45
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	3,185,781.37
Bank premises, furniture and fixtures, and other assets representing bank premises	282,316.50
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	60,985.40
TOTAL ASSETS	5,302,727.64
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,907,850.61
Time and savings deposits of individuals, partnerships, and corporations	1,510,997.09
Deposits of United States Government	27,484.27
Deposits of States and political subdivisions	714,000.00
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	5,000.00
Certified and officers' checks, etc.	150,105.57
TOTAL DEPOSITS	\$ 4,315,437.54
(a) Total demand deposits	\$ 2,090,440.45
(b) Total time and savings deposit	\$ 2,224,997.09
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	167,250.51
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	197,677.09
TOTAL LIABILITIES	4,680,365.14
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	18,655.83
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	18,655.83
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	603,706.67
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 250,000) (No. shares outstanding 250,000)	250,000.00
Surplus	150,000.00
Undivided profits	203,706.67
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	603,706.67
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,302,727.64

THE CENTRAL COLORADO BANK, COLORADO SPRINGS

El Paso County

OFFICERS FOR 1972

Winford Griffin, Chairman; Lewis M. Poe, Vice Chairman; Wesley E. Strain, President; James J. Clinger, Carl H. Hall, N. A. Majors, Senior Vice Presidents; Terry P. Coffelt, Vice President and Trust Officer; Caywood B. Lindsey, Sr., James E. Pilkington, John M. Stafford, Norman R. Tisdale, Kenneth R. Weissenfluh, Milo Yalich, Vice Presidents; Jack C. Miller, Irene Powers, Assistant Vice Presidents; W. D. Bokelman, Evan R. Bruner, Ellen Davidson, W. R. Durrance, Roy Gault, James J. Ocken, John P. Steel, Jr., Assistant Cashiers.

DIRECTORS FOR 1972

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, Russell M. Wolfe.

December 31, 1972

ASSETS	
Cash and due from banks (including \$168,826.25 unposted debits)	\$ 5,435,576.54
U.S. Treasury securities	4,123,477.76
Obligations of other U.S. Government agencies and corporations	1,869,961.74
Obligations of States and political subdivisions	11,575,737.71
Other securities (including \$ 1,200.00 corporate stocks)	11,229.25
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	30,124,943.51
Bank premises, furniture and fixtures, and other assets representing bank premises	552,189.35
Real estate owned other than bank premises	16,229.75
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	562,097.18
TOTAL ASSETS	54,271,442.79
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	18,831,230.06
Time and savings deposits of individuals, partnerships, and corporations	16,725,555.54
Deposits of United States Government	2,109,995.98
Deposits of States and political subdivisions	8,399,914.08
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	115,297.29
Certified and officers' checks, etc.	753,203.55
TOTAL DEPOSITS	\$ 46,935,196.50
(a) Total demand deposits	\$ 22,663,290.99
(b) Total time and savings deposit	\$ 24,271,905.51
Federal funds purchased and securities sold under agreements to repurchase	2,000,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	4,836.31
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	1,506,716.53
TOTAL LIABILITIES	50,446,749.34
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	21,149.73
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	232,695.63
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	232,695.63
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	3,570,848.09
Preferred stock-total par value (No. shares outstanding —)	—NONE—
Common stock-total par value (No. shares authorized 216,060) (No. shares outstanding 216,060)	1,080,300.00
Surplus	1,907,035.00
Undivided profits	583,513.09
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	3,570,848.09
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	54,271,442.79

THE CITADEL BANK, COLORADO SPRINGS

El Paso County

OFFICERS FOR 1972

Katherine Farrar, Chairman of the Board; Max Morris, President; John Birkes, Carol Rowland, Vice Presidents; Gary L. Pittman, Vice President and Cashier.

DIRECTORS FOR 1972

Katherine Farrar, Kenneth Geddes, Max Morris, Orville D. Potts, Joseph J. Rustin, Kenneth Sparks.

December 31, 1972

ASSETS	
Cash and due from banks (including \$10,338.70 unposted debits)	\$ 665,935.73
U.S. Treasury securities	49,937.50
Obligations of other U.S. Government agencies and corporations	1,052,445.75
Obligations of States and political subdivisions	-NONE-
Other securities (including \$ -0- corporate stocks)	2,000.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	600,000.00
Other loans	2,724,752.01
Bank premises, furniture and fixtures, and other assets representing bank premises	147,912.01
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	80,391.80
TOTAL ASSETS	5,323,374.80
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,672,595.79
Time and savings deposits of individuals, partnerships, and corporations	840,884.24
Deposits of United States Government	590,336.24
Deposits of States and political subdivisions	194,464.15
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	25,000.00
Certified and officers' checks, etc.	193,062.58
TOTAL DEPOSITS	\$ 4,516,343.00
(a) Total demand deposits	\$ 2,912,391.94
(b) Total time and savings deposit	\$ 1,603,951.06
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	196,469.30
TOTAL LIABILITIES	4,712,812.30
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	7,475.00
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	7,475.00
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	603,087.50
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value \$5.00	375,000.00
(No. shares authorized 80,000)	
(No. shares outstanding 75,000)	
Surplus	225,000.00
Undivided profits	3,087.50
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	603,087.50
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,323,374.80

**UNITED BANK OF COLORADO SPRINGS,
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Robert E. Trego, Richard W. Dailey, Dan W. Howells, L. C. Slothower, Jr., Gerald P. Wagner, Mark D. Wild, W. A. Wills, Jr.

December 31, 1972

ASSETS		
Cash and due from banks (including \$38,157.12 unposted debits)	\$	1,780,091.56
U.S. Treasury securities		3,052,589.99
Obligations of other U.S. Government agencies and corporations		—NONE—
Obligations of States and political subdivisions		3,322,682.56
Other securities (including \$ — corporate stocks)		5,000.00
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		—NONE—
Other loans		15,959,380.20
Bank premises, furniture and fixtures, and other assets representing bank premises		166,651.99
Real estate owned other than bank premises		—NONE—
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		—NONE—
Other assets		375,763.43
TOTAL ASSETS		24,662,159.73
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		9,663,011.34
Time and savings deposits of individuals, partnerships, and corporations		9,613,445.04
Deposits of United States Government		339,429.60
Deposits of States and political subdivisions		1,775,530.21
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		10,000.00
Certified and officers' checks, etc.		363,104.23
TOTAL DEPOSITS	\$	21,764,520.42
(a) Total demand deposits	\$	10,504,780.86
(b) Total time and savings deposit	\$	11,259,739.56
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		—NONE—
Other liabilities		775,523.08
TOTAL LIABILITIES		22,540,043.50
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		
		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		261,019.74
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		261,019.74
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		1,861,096.49
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		500,000.00
(No. shares authorized 100,000)		
(No. shares outstanding 100,000)		
Surplus		1,000,000.00
Undivided profits		361,096.49
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		1,861,096.49
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		24,662,159.73

METROPOLITAN STATE BANK, COMMERCE CITY

Adams County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 718,634.87
U.S. Treasury securities	1,616,867.47
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	-NONE-
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	9,111,045.79
Bank premises, furniture and fixtures, and other assets representing bank premises	368,649.16
Real estate owned other than bank premises	18,700.90
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	12,405.37
TOTAL ASSETS	11,846,303.56
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,892,104.09
Time and savings deposits of individuals, partnerships, and corporations	3,728,824.84
Deposits of United States Government	149,536.89
Deposits of States and political subdivisions	869,608.07
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	271,298.97
TOTAL DEPOSITS	\$ 9,911,372.86
(a) Total demand deposits	\$ 6,162,548.02
(b) Total time and savings deposit	\$ 3,748,824.84
Federal funds purchased and securities sold under agreements to repurchase	600,000.00
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	420,879.47
TOTAL LIABILITIES	10,932,252.33
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	1.00
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	1.00
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	914,050.23
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus	250,000.00
Undivided profits	164,050.23
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	914,050.23
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	11,846,303.56

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ

Montezuma County

OFFICERS FOR 1972

Charles M. Searle, President; Belmear D. Brown, Cashier and Vice President; Paul L. Williamson, Eleanor McAllister, Vice Presidents; Gordon A. Miracle, Assistant Cashier.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 803,250.24
U.S. Treasury securities	744,327.17
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	2,372,220.61
Other securities (including \$ —0— corporate stocks)	2,434.75
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	800,000.00
Other loans	5,411,166.89
Bank premises, furniture and fixtures, and other assets representing bank premises	163,894.66
Real estate owned other than bank premises	18,467.88
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	120,101.83
TOTAL ASSETS	10,435,864.03
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,300,344.90
Time and savings deposits of individuals, partnerships, and corporations	4,512,009.06
Deposits of United States Government	69,397.28
Deposits of States and political subdivisions	1,351,111.93
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	47,723.84
Certified and officers' checks, etc.	34,742.82
TOTAL DEPOSITS	\$ 9,315,329.83
(a) Total demand deposits	\$ 4,009,425.07
(b) Total time and savings deposit	\$ 5,305,904.76
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	375,300.09
TOTAL LIABILITIES	9,690,629.92
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	162,526.57
Other reserves on loans	—NONE—
Reserves on securities	6,131.56
TOTAL RESERVES ON LOANS AND SECURITIES	168,658.13
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	576,575.98
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	235,000.00
(No. shares authorized 23,500)	
(No. shares outstanding 23,500)	
Surplus	285,000.00
Undivided profits	56,575.98
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	576,575.98
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,435,864.03

THE MOFFAT COUNTY STATE BANK, CRAIG

Moffat County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,821,025.78
U.S. Treasury securities	2,183,875.70
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	2,310,176.80
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	800,000.00
Other loans	9,787,189.69
Bank premises, furniture and fixtures, and other assets representing bank premises	195,152.53
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	7,315.79
TOTAL ASSETS	17,104,736.29
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	7,143,215.44
Time and savings deposits of individuals, partnerships, and corporations	5,997,156.00
Deposits of United States Government	634,650.96
Deposits of States and political subdivisions	1,432,820.24
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	157,255.64
TOTAL DEPOSITS	\$ 15,365,098.28
(a) Total demand deposits	\$ 8,187,034.86
(b) Total time and savings deposit	\$ 7,178,063.42
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	380,929.82
TOTAL LIABILITIES	15,746,028.10
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	105,523.73
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	105,523.73
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	1,253,184.46
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	400,000.00
(No. shares authorized 4,000)	
(No. shares outstanding 4,000)	
Surplus	400,000.00
Undivided profits	453,184.46
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	1,253,184.46
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	17,104,736.29

THE RIO GRANDE COUNTY BANK, DEL NORTE

Rio Grande County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$868.85 unposted debits)	\$ 1,688,251.30
U.S. Treasury securities	224,003.23
Obligations of other U.S. Government agencies and corporations	80,000.00
Obligations of States and political subdivisions	354,142.73
Other securities (including \$ —0— corporate stocks)	13,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,481,704.11
Bank premises, furniture and fixtures, and other assets representing bank premises	6,871.90
Real estate owned other than bank premises	1,913.32
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	2,355.52
TOTAL ASSETS	3,852,242.11
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,561,054.19
Time and savings deposits of individuals, partnerships, and corporations	500,414.25
Deposits of United States Government	7,150.27
Deposits of States and political subdivisions	302,901.48
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	101,345.64
TOTAL DEPOSITS	\$ 3,472,865.83
(a) Total demand deposits	\$ 2,969,451.58
(b) Total time and savings deposit	\$ 503,414.25
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	42,863.86
TOTAL LIABILITIES	3,515,729.69
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	18,522.85
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	18,522.85
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	317,989.57
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus	75,000.00
Undivided profits	217,989.57
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	312,989.57
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,852,242.11

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

Delta County

OFFICERS FOR 1972

Melvin Springer, Jr., President; L. J. Springer, G. Rogers Coman, Executive Vice Presidents; O. E. Waddle, R. E. Blaine, Assistant Vice Presidents; Dorothy F. Hampton, Marie Keenan, Assistant Cashiers; John S. Gray, Trust Officer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS		
Cash and due from banks		\$ 1,776,301.76
U.S. Treasury securities		4,199,501.09
Obligations of other U.S. Government agencies and corporations		840,246.39
Obligations of States and political subdivisions		1,540,990.53
Other securities (including \$36,000.00 corporate stocks)		36,000.00
Trading account securities		-NONE-
Federal funds sold and securities purchased under agreements to resell		1,000,000.00
Other loans		7,493,573.67
Bank premises, furniture and fixtures, and other assets representing bank premises		416,664.01
Real estate owned other than bank premises		-NONE-
Investments in subsidiaries not consolidated		-NONE-
Customer's liability to this bank on acceptances outstanding		-NONE-
Other assets		311,962.51
TOTAL ASSETS		17,615,239.96
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		6,583,004.21
Time and savings deposits of individuals, partnerships, and corporations		6,741,779.46
Deposits of United States Government		276,886.63
Deposits of States and political subdivisions		1,920,155.22
Deposits of foreign governments and official institutions		-NONE-
Deposits of commercial banks		-NONE-
Certified and officers' checks, etc.		113,592.53
TOTAL DEPOSITS	\$ 15,635,418.05	
(a) Total demand deposits	\$ 7,456,138.59	
(b) Total time and savings deposit	\$ 8,179,279.46	
Federal funds purchased and securities sold under agreements to repurchase		-NONE-
Other liabilities for borrowed money		-NONE-
Mortgage indebtedness		-NONE-
Acceptances executed by or for account of this bank and outstanding		-NONE-
Other liabilities		250,637.65
TOTAL LIABILITIES		15,886,055.70
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		-NONE-
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		139,880.97
Other reserves on loans		-NONE-
Reserves on securities		-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES		139,880.97
CAPITAL ACCOUNTS		
Capital notes and debentures		-NONE-
Equity capital, total		1,589,303.29
Preferred stock-total par value		-NONE-
(No. shares outstanding -0-)		
Common stock-total par value		300,000.00
(No. shares authorized 30,000)		
(No. shares outstanding 30,000)		
Surplus		900,000.00
Undivided profits		389,303.29
Reserve for contingencies and other capital reserves		-NONE-
TOTAL CAPITAL ACCOUNTS		1,589,303.29
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		17,615,239.96

BANK OF DENVER, DENVER

Denver County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,061,854.46
U.S. Treasury securities	3,953,975.25
Obligations of other U.S. Government agencies and corporations	2,200,020.80
Obligations of States and political subdivisions	6,535,447.28
Other securities (including \$ 5.00 corporate stocks)	464,614.48
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	3,500,000.00
Other loans	15,681,567.32
Bank premises, furniture and fixtures, and other assets representing bank premises	1,890,741.05
Real estate owned other than bank premises	9,760.63
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	112,625.00
Other assets	352,466.44
TOTAL ASSETS	37,763,072.71
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	14,855,974.10
Time and savings deposits of individuals, partnerships, and corporations	16,201,406.66
Deposits of United States Government	438,205.79
Deposits of States and political subdivisions	485,728.62
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	19,477.00
Certified and officers' checks, etc.	594,298.79
TOTAL DEPOSITS	\$ 32,595,090.96
(a) Total demand deposits	\$ 15,943,684.30
(b) Total time and savings deposit	\$ 16,651,406.66
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	1,489,720.05
Acceptances executed by or for account of this bank and outstanding	112,625.00
Other liabilities	826,282.14
TOTAL LIABILITIES	35,023,718.15
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	194,786.26
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	194,786.26
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	2,544,568.30
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	600,000.00
(No. shares authorized 60,000)	
(No. shares outstanding 60,000)	
Surplus	1,000,000.00
Undivided profits	844,568.30
Reserve for contingencies and other capital reserves	100,000.00
TOTAL CAPITAL ACCOUNTS	2,544,568.30
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	37,763,072.71

THE CENTRAL BANK AND TRUST COMPANY, DENVER

Denver County

OFFICERS FOR 1972

Max G. Brooks, Chairman of the Board, Donald D. Hoffman, President; Armand Asborno, Marvin F. Owens, Harley N. Patton, Jr., Senior Vice Presidents; Marvin R. Becker, Dale G. Brooks, Haskell H. Croy, Thomas A. Dirckel, Charles A. Drummond, Darlton G. Hobson, Joseph W. Hovorka, Jack R. Jacobson, Eugene Jaeger, Gene Veraldi, William R. Weber, Roger Williams, Norman W. Wright, Assistant Vice Presidents; R. J. Nelson, Executive Vice President; Joseph R. Lincoln, Senior Vice President and General Counsel; Keith Lindeman, Vice President and Comptroller; Lynn B. Reed, Assistant Vice President and Advertising; William W. Clark, W. Warren Culppeper, E. John Diedrich, Donald H. Echtermeyer, John A. Edmiston, S. T. Mason Frey, Ben Gibson, Bill Gossett, James J. Guse, Richard L. Hanley, William K. Ingram, Ronald F. Jerman, Marquis I. Norwalk, Glen A. Novinger, James B. Osbourn, Edward B. Sloum, Roger L. Stokes, Larry L. Varnell, Vice Presidents; Gary E. Brooks, Assistant to the Chairman; William H. Echelemeyer, Vice President and Personnel Director; Charles P. Gallagher, Vice President and Trust Officer; Edward C. Hofmann, Senior Vice President and Cashier; Dwight Bowman, Dennis Buck, Frank A. Burhorn, Shirley M. Carrier, Frank B. Casey, Robert W. Deandra, Frederick K. Doud, Richard Frazer, Lawrence T. Flemming, Jr., Thomas Gottschalk, William W. Howard, Fred J. Howell, Mrs. Eileen Klein, Mrs. Florence Lampert, Larry G. Matthes, Mrs. Arlene Northrup, James D. Phelps, Oscar F. Pratt, Kan Rosauer, Ed Sherman, James N. Stanley, Harry R. Underardon, Richard Vaughn, Lyle A. Walter, Assistant Cashiers; Clarence L. Johnson, Auditor; Donald G. Drumm, Assistant Auditor; Rod Gunnikson, Corporate Trust Officer; Robert W. Jeavons, Trust Investment Officer; Jay Maddox, Trust Officer; Robert M. Pharrar, James Tilger, Assistant Trust Officers.

DIRECTORS FOR 1972

Charles F. Brannan, Max G. Brooks, Donald R. Chabot, Lewis W. Dymond, Donald D. Hoffman, Lloyd J. King, Daan R. Kittel, Roy L. Mason, Henry D. Mitchell, R. J. Nelson, Richard H. O'Brien, J. W. Ringsby, Thomas C. Smiley, Benjamin F. Stapleton, Morley P. Thompson, Harry A. Trueblood, Jr., Francis S. Van Derbur, Lucian Wulan.

December 31, 1972

ASSETS	
Cash and due from banks (including \$2,970,032.54 unposted debits)	\$ 72,804,284.54
U.S. Treasury securities	34,482,265.05
Obligations of other U.S. Government agencies and corporations	1,717,694.68
Obligations of States and political subdivisions	25,995,196.73
Other securities (including \$ 533,226.66 corporate stocks)	6,179,916.96
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	22,850,000.00
Other loans	241,966,492.66
Bank premises, furniture and fixtures, and other assets representing bank premises	5,430,539.47
Real estate owned other than bank premises	11,637.20
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	14,944.66
Other assets	4,040,195.99
TOTAL ASSETS	415,493,167.94
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	112,662,728.31
Time and savings deposits of individuals, partnerships, and corporations	150,064,236.61
Deposits of United States Government	12,425,753.26
Deposits of States and political subdivisions	14,444,749.28
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	39,122,886.65
Certified and officers' checks, etc.	2,823,015.66
TOTAL DEPOSITS	\$ 331,543,369.77
(a) Total demand deposits	\$ 165,888,517.16
(b) Total time and savings deposit	\$ 165,654,852.61
Federal funds purchased and securities sold under agreements to repurchase	28,900,000.00
Other liabilities for borrowed money	1,751,881.12
Mortgage indebtedness	1,097,210.78
Acceptances executed by or for account of this bank and outstanding	14,944.66
Other liabilities	25,227,706.97
TOTAL LIABILITIES	388,535,113.30
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	2,840,091.56
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	2,840,091.56
CAPITAL ACCOUNTS	
Capital notes and debentures	2,400,000.00
Equity capital, total	21,717,963.08
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	8,100,000.00
(No. shares authorized 810,000)	
(No. shares outstanding 810,000)	
Surplus	8,100,000.00
Undivided profits	5,517,963.08
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	24,117,963.08
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	415,493,167.94

CENTURY BANK AND TRUST, DENVER

Denver County

OFFICERS FOR 1972

Norman D. Dufva, President; G. Richard Graham, Vice President; Karen K. Williams, Cashier; Edward Darby, Assistant Vice President; Dolores K. Kerr, Beatrice V. Martin, Assistant Cashiers.

DIRECTORS FOR 1972

Saul N. Davidson, Norman D. Dufva, Harry J. Gobert, A. W. Hiner III, Harry Vaupel, E. C. Viner, Paul G. West.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,722,572.52
U.S. Treasury securities	591,786.13
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,793,615.27
Other securities (including \$ —0— corporate stocks)	10,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,500,000.00
Other loans	10,539,295.13
Bank premises, furniture and fixtures, and other assets representing bank premises	672,333.63
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	128,113.01
TOTAL ASSETS	18,957,715.69
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	7,051,010.59
Time and savings deposits of individuals, partnerships, and corporations	6,573,899.25
Deposits of United States Government	309,697.68
Deposits of States and political subdivisions	1,120,628.20
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	876,364.93
TOTAL DEPOSITS	\$ 15,931,600.65
(a) Total demand deposits	\$ 8,237,701.40
(b) Total time and savings deposit	\$ 7,693,899.25
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	11,800.00
Mortgage indebtedness	378,708.90
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	1,088,421.53
TOTAL LIABILITIES	17,410,531.08
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	61,666.38
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	61,666.38
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,485,518.23
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	520,000.00
(No. shares authorized 26,000)	
(No. shares outstanding 26,000)	
Surplus	756,000.00
Undivided profits	209,518.23
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,485,518.23
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	18,957,715.69

THE COLORADO STATE BANK OF DENVER, DENVER

Denver County

OFFICERS FOR 1972

Elwood M. Kellgren, President; Merlin C. Williams, Executive Vice President; Glen B. Clark, Ralph E. Nelson, Robert J. Woods, Senior Vice Presidents; Donald M. Troutman, Vice President and Cashier; Robert S. Anderson, James R. Elliott, Mary P. Heatwole, Robert E. Lewis, Vice Presidents; Vernon T. Reece, Jr., Vice President and Trust Officer; John G. Wilkinson, Vice President; Donald R. Drummer, Assistant Vice President and Comptroller; Clifford L. Erickson, James E. Fitch, James K. Garrett, Ralph S. Slapper, John W. Verner, Assistant Vice Presidents; Richard A. Seul, Assistant Cashier.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$187,671.36 unposted debits)	\$ 5,642,310.61
U.S. Treasury securities	6,202,062.54
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	9,709,396.81
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	3,500,000.00
Other loans	38,365,128.06
Bank premises, furniture and fixtures, and other assets representing bank premises	1,118,781.50
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>474,554.53</u>
TOTAL ASSETS	65,012,234.05
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	26,941,444.20
Time and savings deposits of individuals, partnerships, and corporations	24,027,089.86
Deposits of United States Government	887,520.97
Deposits of States and political subdivisions	4,564,686.49
Deposits of foreign governments and official institutions	3,681.45
Deposits of commercial banks	30,000.00
Certified and officers' checks, etc.	1,482,305.52
TOTAL DEPOSITS	\$ 57,936,728.49
(a) Total demand deposits	\$ 30,880,480.78
(b) Total time and savings deposit	\$ 27,056,247.71
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>2,392,014.88</u>
TOTAL LIABILITIES	60,328,743.37
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	457,093.87
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	457,093.87
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	4,226,396.81
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
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	1,726,396.81
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	4,226,396.81
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	65,012,234.05

COLUMBINE STATE BANK, DENVER

Denver County

OFFICERS FOR 1972

Sidney C. King, President; Alvin A. Smith, Vice President and Cashier; Jerry W. Doerksen, James C. Randal, Assistant Vice Presidents; Stephen T. Hunt, Assistant Cashier.

DIRECTORS FOR 1972

David Butler, Robert L. Cohen, Robert H. Gaiser, Sidney C. King, DoanId K. Norgren, Russell E. Wright.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,861,294.12
U.S. Treasury securities	2,055,952.72
Obligations of other U.S. Government agencies and corporations	1,495,932.46
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	900,000.00
Other loans	3,286,129.29
Bank premises, furniture and fixtures, and other assets representing bank premises	349,093.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	88,664.89
TOTAL ASSETS	10,037,066.48
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,401,034.96
Time and savings deposits of individuals, partnerships, and corporations	4,113,733.67
Deposits of United States Government	97,428.80
Deposits of States and political subdivisions	124,704.12
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	274,473.77
TOTAL DEPOSITS	\$ 9,011,375.32
(a) Total demand deposits	\$ 4,787,641.65
(b) Total time and savings deposit	\$ 4,223,733.67
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	3,000.00
Mortgage indebtedness	188,972.25
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	266,565.58
TOTAL LIABILITIES	9,469,913.15
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	10,419.53
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	10,419.53
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	556,733.80
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	275,000.00
(No. shares authorized 27,500)	
(No. shares outstanding 27,500)	
Surplus	165,000.00
Undivided profits	116,733.80
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	556,733.80
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,037,066.48

GUARANTY BANK OF STAPLETON, DENVER

Denver County

OFFICERS FOR 1972

Marlin D. Dixon, President and Cashier; Robert W. Stribling, Assistant Cashier.

DIRECTORS FOR 1972

Arnold Alpert, Joe Alpert, Morris Bershof, Hugh Crabb, Jack Diamond, Marlin D. Dixon, David Golden, Herman Horwich, I. J. Shore, Hyman Waldbaum, Max Weisbly, Homer F. Woehrmyer.

December 31, 1972

ASSETS	
Cash and due from banks (including \$6,727.15 unposted debits)	\$ 1,092,225.86
U.S. Treasury securities	600,000.00
Obligations of other U.S. Government agencies and corporations	992,775.38
Obligations of States and political subdivisions	461,897.32
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,885,007.73
Bank premises, furniture and fixtures, and other assets representing bank premises	278,956.04
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>111,247.71</u>
TOTAL ASSETS	5,422,110.04
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,506,409.52
Time and savings deposits of individuals, partnerships, and corporations	1,638,799.35
Deposits of United States Government	114,112.32
Deposits of States and political subdivisions	300,607.17
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	6,281.00
Certified and officers' checks, etc.	111,975.53
TOTAL DEPOSITS	\$ 4,678,184.89
(a) Total demand deposits	\$ 2,739,385.54
(b) Total time and savings deposit	\$ 1,938,799.35
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>72,469.61</u>
TOTAL LIABILITIES	4,750,654.50
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	23,433.11
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	23,433.11
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	648,022.43
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 30,000) (No. shares outstanding 30,000)	300,000.00
Surplus	200,000.00
Undivided profits	148,022.43
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	648,022.43
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,422,110.04

GUARANTY BANK & TRUST COMPANY, DENVER

Denver County

OFFICERS FOR 1972

Herman Horwich, Board Chairman; Joe Alpert, Honorary Chairman; Victor V. Hawkins, President; Don B. Tinker, B. LaRae Orullian, Orville C. Winstead, Ralph Raskin, Vice Presidents; Harvey W. Wichner, Vice President and Trust Officer; John R. Woods, Alvaize J. Brin, Carold E. Burns, Assistant Vice Presidents; Robert J. Kinch, Robert D. Flanders, Assistant Cashiers, Manuel E. Retureta, Auditor.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$180,029.11 unposted debits)	\$ 5,507,501.12
U.S. Treasury securities	9,908,511.35
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	4,465,852.88
Other securities (including \$ —0— corporate stocks)	12,500.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	34,632,420.19
Bank premises, furniture and fixtures, and other assets representing bank premises	221,755.28
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	253,871.00
Other assets	<u>463,994.28</u>
TOTAL ASSETS	55,466,407.10
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	19,805,644.47
Time and savings deposits of individuals, partnerships, and corporations	21,153,091.19
Deposits of United States Government	1,151,342.77
Deposits of States and political subdivisions	3,220,073.26
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	814,762.21
Certified and officers' checks, etc.	744,984.46
TOTAL DEPOSITS	\$ 46,889,898.36
(a) Total demand deposits	\$ 22,754,262.17
(b) Total time and savings deposit	\$ 24,135,636.19
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	3,000,000.00
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	253,871.00
Other liabilities	<u>810,731.31</u>
TOTAL LIABILITIES	50,954,500.67
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	458,603.12
Other reserves on loans	—NONE—
Reserves on securities	<u>—NONE—</u>
TOTAL RESERVES ON LOANS AND SECURITIES	458,603.12
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	4,053,303.31
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 157,500) (No. shares outstanding 157,500)	1,575,000.00
Surplus	1,925,000.00
Undivided profits	553,303.31
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>4,053,303.31</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	55,466,407.10

MID-STATES BANK, DENVER

Denver County

OFFICERS FOR 1972

James W. Henry, President; W. J. Fleming, Jr., Executive Vice President; Ronald L. Warford, Operations Officer.

DIRECTORS FOR 1972

Mike A. Leprino, James G. Leprino, John O'Dorisio, John Harper, James W. Henry.

December 31, 1972

ASSETS	
Cash and due from banks (including \$28,037.84 unposted debits)	\$ 1,687,346.37
U.S. Treasury securities	426,603.50
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	410,000.00
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,400,000.00
Other loans	5,186,795.27
Bank premises, furniture and fixtures, and other assets representing bank premises	54,633.08
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>1,022.35</u>
TOTAL ASSETS	9,166,400.57
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,190,290.72
Time and savings deposits of individuals, partnerships, and corporations	2,659,769.67
Deposits of United States Government	129,581.81
Deposits of States and political subdivisions	414,412.72
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	25,000.00
Certified and officers' checks, etc.	125,709.37
TOTAL DEPOSITS	\$ 8,544,764.29
(a) Total demand deposits	\$ 5,584,994.62
(b) Total time and savings deposit	\$ 2,959,769.67
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>192,375.12</u>
TOTAL LIABILITIES	8,737,139.41
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	675.62
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	675.62
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	428,585.54
Preferred stock-total par value (No. shares outstanding -0-)	-NONE-
Common stock-total par value (No. shares authorized 25,000) (No. shares outstanding 25,000)	250,000.00
Surplus	150,000.00
Undivided profits	28,585.54
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	428,585.54
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	9,166,400.57

MONTBELLO STATE BANK, DENVER

Denver County

OFFICERS FOR 1972

Charles R. Sillstrop, President; Murray F. Hill, Vice President; Marvin F. Owens III, Cashier-Secretary; Michael J. Krupa, Assistant Cashier; Betty L. Pershing, Operations Officer; Jean Warren, Administrative Assistant.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 827,612.42
U.S. Treasury securities	1,569,726.25
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	235,296.76
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	800,000.00
Other loans	4,451,591.93
Bank premises, furniture and fixtures, and other assets representing bank premises	155,339.50
Real estate owned other than bank premises	207,209.41
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>100,044.72</u>
TOTAL ASSETS	<u>8,346,820.99</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,701,502.07
Time and savings deposits of individuals, partnerships, and corporations	2,985,073.61
Deposits of United States Government	233,141.45
Deposits of States and political subdivisions	200,000.00
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	20,000.00
Certified and officers' checks, etc.	147,825.61
TOTAL DEPOSITS	\$ 7,287,542.74
(a) Total demand deposits	\$ 4,102,469.13
(b) Total time and savings deposit	\$ 3,185,073.61
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	155,527.42
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>159,849.15</u>
TOTAL LIABILITIES	<u>7,602,919.31</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	21,032.90
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>21,032.90</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	100,000.00
Equity capital, total	622,868.78
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus	200,000.00
Undivided profits	122,868.78
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>722,868.78</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>8,346,820.99</u>

MOUNTAIN STATES BANK, DENVER

Denver County

OFFICERS FOR 1972

William G. Griffith, President; Ray L. Henning, William H. Flory, Robert E. Jordan, Glen A. Pray, William G. Coatman, Vice Presidents; Stoddard White, Vice President and Trust Officer; George G. Traeber, Jr., Cashier-Secretary; Edward W. Hodge, Assistant Trust Officer; Arnold E. Smith, Assistant Vice President; William O. Schurr, Assistant Vice President; Robert G. Carpenter, Mrs. Bernie S. Morphy, Bernard J. Staebell, Assistant Cashiers; J. E. McCloskey, Auditor.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,581,666.84
U.S. Treasury securities	6,464,584.89
Obligations of other U.S. Government agencies and corporations	1,050,000.00
Obligations of States and political subdivisions	11,381,473.75
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	2,000,000.00
Other loans	22,327,625.28
Bank premises, furniture and fixtures, and other assets representing bank premises	221,293.74
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	477,930.69
TOTAL ASSETS	47,504,575.19
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	18,478,993.00
Time and savings deposits of individuals, partnerships, and corporations	22,730,177.00
Deposits of United States Government	381,484.54
Deposits of States and political subdivisions	483,840.23
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	477,574.77
TOTAL DEPOSITS	\$ 42,552,069.54
(a) Total demand deposits	\$ 19,338,052.31
(b) Total time and savings deposit	\$ 23,214,017.23
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	865,031.69
TOTAL LIABILITIES	43,417,101.23
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	392,841.51
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	392,841.51
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	3,694,632.45
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
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	1,694,632.45
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	3,694,632.45
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	47,504,575.19

NORTH DENVER BANK, DENVER

Denver County

OFFICERS FOR 1972

Mads Anderson, President; James A. Mock, Vice President; Norman R. Armstrong, Cashier-Secretary.

DIRECTORS FOR 1972

Leo Van Dittie, Leo Sullivan, Theodore Eaker, James R. Arneil, Jr., Mads Anderson.

December 31, 1972

ASSETS	
Cash and due from banks (including \$8,334.30 unposted debits)	\$ 2,636,626.58
U.S. Treasury securities	4,305,714.80
Obligations of other U.S. Government agencies and corporations	8,101,622.88
Obligations of States and political subdivisions	34,825.00
Other securities (including \$ 1,000.00 corporate stocks)	1,000.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,500,000.00
Other loans	12,563,619.39
Bank premises, furniture and fixtures, and other assets representing bank premises	398,736.48
Real estate owned other than bank premises	692,235.43
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	275,566.63
TOTAL ASSETS	30,509,947.19
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	10,523,966.35
Time and savings deposits of individuals, partnerships, and corporations	14,925,776.28
Deposits of United States Government	171,188.69
Deposits of States and political subdivisions	296,226.45
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	5,000.00
Certified and officers' checks, etc.	326,174.10
TOTAL DEPOSITS	\$ 26,248,331.87
(a) Total demand deposits	\$ 11,052,555.59
(b) Total time and savings deposit	\$ 15,195,776.28
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	1,041,093.84
TOTAL LIABILITIES	27,289,425.71
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	55,996.63
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	55,996.63
CAPITAL ACCOUNTS	
Capital notes and debentures	1,500,000.00
Equity capital, total	1,664,524.85
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	950,000.00
(No. shares authorized 95,000)	
(No. shares outstanding 95,000)	
Surplus	300,000.00
Undivided profits	414,524.85
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	3,164,524.85
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	30,509,947.19

SOUTHWEST STATE BANK, DENVER

Denver County

OFFICERS FOR 1972

Charles Yale, Chairman of the Board; Joseph Mosko, President; Chess R. Martin, Executive Vice President, Cashier and Secretary; Harold V. Lustig, Vice President; W. H. Hedberg, Vice President and Comptroller; Benjamin Caywood, Assistant Vice President; JoAnn Brockway, Assistant Cashier, and Accounting Officer; Mary Cleveland, Loan and Discount Officer; Richard R. Masche, Installment Loan Manager; Valrie Kidder, New Accounts Officer; Donn Harper, Head Teller; Stella Huizingh, Head Bookkeeper.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$44,571.82 unposted debits)	\$ 1,503,592.57
U.S. Treasury securities	1,769,569.38
Obligations of other U.S. Government agencies and corporations	850,000.00
Obligations of States and political subdivisions	5,586,245.82
Other securities (including \$ —0— corporate stocks)	50,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	12,403,694.88
Bank premises, furniture and fixtures, and other assets representing bank premises	180,706.94
Real estate owned other than bank premises	5,961.54
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	84,380.64
TOTAL ASSETS	22,634,151.77
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	8,283,127.88
Time and savings deposits of individuals, partnerships, and corporations	10,472,519.29
Deposits of United States Government	382,113.95
Deposits of States and political subdivisions	673,486.08
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	7,153.45
Certified and officers' checks, etc.	327,688.94
TOTAL DEPOSITS	\$ 20,146,089.59
(a) Total demand deposits	\$ 9,017,546.16
(b) Total time and savings deposit	\$ 11,128,543.43
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	594,893.41
TOTAL LIABILITIES	20,740,983.00
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	189,760.12
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	189,760.12
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,703,408.65
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	750,000.00
(No. shares authorized 75,000)	
(No. shares outstanding 75,000)	
Surplus	650,000.00
Undivided profits	303,408.65
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,703,408.65
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	22,634,151.77

UNION BANK & TRUST, DENVER

Denver County

OFFICERS FOR 1972

John A. Owens, President; J. W. Wells, Senior Vice President and Cashier; John C. Monnich, Senior Vice President; William H. Bahls, John R. Dickinson, N. Robert Lockwood, Vice Presidents; Ulma L. Schaffer, Assistant Vice President and Assistant Trust Officer; Marvin D. Meisinger, Walter A. Robbins, Raymond F. Wilkinson, Bertha A. Yacovetta, Assistant Cashiers; Theresa Steinmetz, Auditor; Betty B. Dobbins, Credit Officer.

DIRECTORS FOR 1972

Howard L. Farkas, W. R. Murfin, Ralph D. Johnson, E. G. Koelling, J. L. Larson, W. C. McLaughlin, H. O. Murray, Foster R. Orr, John A. Owens, J. S. Russell.

December 31, 1972

ASSETS	
Cash and due from banks (including \$1,879.67 unposted debits)	\$ 2,470,977.96
U.S. Treasury securities	5,043,448.83
Obligations of other U.S. Government agencies and corporations	4,234,784.01
Obligations of States and political subdivisions	1,036,420.98
Other securities (including \$ —0— corporate stocks)	1,570,310.05
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	4,000,000.00
Other loans	21,261,735.67
Bank premises, furniture and fixtures, and other assets representing bank premises	646,664.72
Real estate owned other than bank premises	271,067.68
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	301,139.24
TOTAL ASSETS	40,836,549.14
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	16,175,049.38
Time and savings deposits of individuals, partnerships, and corporations	15,632,983.34
Deposits of United States Government	408,000.81
Deposits of States and political subdivisions	4,146,542.47
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	288,526.33
TOTAL DEPOSITS	\$ 36,651,102.33
(a) Total demand deposits	\$ 17,028,118.99
(b) Total time and savings deposit	\$ 19,622,983.34
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	869,237.99
TOTAL LIABILITIES	37,520,340.32
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	256,699.55
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	256,699.55
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	3,059,509.27
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	750,000.00
(No. shares authorized 60,000)	
(No. shares outstanding 60,000)	
Surplus	1,500,000.00
Undivided profits	809,509.27
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	3,059,509.27
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	40,836,549.14

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS FOR 1972

Edward G. Merritt, President; J. C. Kinkade, Vice President; Merton R. Taylor, W. K. Nielson, 2nd Vice Presidents; Donald K. Majors, Executive Vice President and Cashier-Secretary; Donald G. Haley, Mary Ruth Majors, Assistant Vice Presidents.

DIRECTORS FOR 1972

Edward G. Merritt, J. C. Kinkade, Merton R. Taylor, William K. Nielson, Donald K. Majors.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 836,039.45
U.S. Treasury securities	501,117.25
Obligations of other U.S. Government agencies and corporations	630,494.60
Obligations of States and political subdivisions	254,284.38
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	500,000.00
Other loans	4,765,147.97
Bank premises, furniture and fixtures, and other assets representing bank premises	52,748.80
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	1,495.60
TOTAL ASSETS	7,541,328.05
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,655,568.50
Time and savings deposits of individuals, partnerships, and corporations	3,060,711.48
Deposits of United States Government	252,211.56
Deposits of States and political subdivisions	596,064.64
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	17,621.81
Certified and officers' checks, etc.	34,604.32
TOTAL DEPOSITS	\$ 6,616,782.31
(a) Total demand deposits	\$ 3,146,297.70
(b) Total time and savings deposit	\$ 3,470,484.61
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	285,203.93
TOTAL LIABILITIES	6,901,986.24
MINORITY INTEREST IN CONSOLIDATED	
SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	57,857.13
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	57,857.13
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	581,484.68
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus	200,000.00
Undivided profits	181,484.68
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	581,484.68
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,541,328.05



DOVE CREEK STATE BANK, DOVE CREEK

Dolores County

OFFICERS FOR 1972

Glenn H. Watmore, President; Don P. Ferris, Chairman of the Board; William T. Dale, Vice President.

DIRECTORS FOR 1972

Max Dalton, Don P. Ferris, Pat McCormick, Cecil Martin, Paul Martin, Glenn H. Watmore.

December 31, 1972

ASSETS	
Cash and due from banks (including \$4,888.98 unposted debits)	\$ 112,710.88
U.S. Treasury securities	494,243.96
Obligations of other U.S. Government agencies and corporations	171,775.91
Obligations of States and political subdivisions	258,310.52
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,342,102.64
Bank premises, furniture and fixtures, and other assets representing bank premises	90,381.91
Real estate owned other than bank premises	31,200.41
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	58,741.90
TOTAL ASSETS	3,559,468.13
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	921,627.24
Time and savings deposits of individuals, partnerships, and corporations	1,471,096.82
Deposits of United States Government	10,172.87
Deposits of States and political subdivisions	636,463.38
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	15,000.00
Certified and officers' checks, etc.	17,415.61
TOTAL DEPOSITS	\$ 3,071,775.92
(a) Total demand deposits	\$ 1,210,071.07
(b) Total time and savings deposit	\$ 1,861,704.85
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	101,094.45
TOTAL LIABILITIES	3,172,870.37
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	57,025.97
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	57,025.97
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	329,571.79
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	100,000.00
Undivided profits	129,571.79
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	329,571.79
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,559,468.13

BANK OF DURANGO, DURANGO

La Plata County

OFFICERS FOR 1972

R. W. Turner, President, Richard W. Turner, Jr., Senior Vice President; John W. Turner II, Vice President and Cashier-Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$82,105.91 unposted debits)	\$ 786,004.94
U.S. Treasury securities	1,027,650.65
Obligations of other U.S. Government agencies and corporations	1,549,880.42
Obligations of States and political subdivisions	1,374,183.64
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	5,627,941.53
Bank premises, furniture and fixtures, and other assets representing bank premises	194,218.20
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	118,906.54
TOTAL ASSETS	10,678,785.92
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,836,128.92
Time and savings deposits of individuals, partnerships, and corporations	4,018,839.58
Deposits of United States Government	88,980.75
Deposits of States and political subdivisions	1,672,467.17
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	542,105.15
Certified and officers' checks, etc.	116,957.24
TOTAL DEPOSITS	\$ 9,275,478.81
(a) Total demand deposits	\$ 3,811,697.74
(b) Total time and savings deposit	\$ 5,463,781.07
Federal funds purchased and securities sold under agreements to repurchase	500,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	193,515.70
TOTAL LIABILITIES	9,968,994.51
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	73,073.13
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	73,073.13
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	636,718.28
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 12,500) (No. shares outstanding 12,500)	250,000.00
Surplus	200,000.00
Undivided profits	186,718.28
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	636,718.28
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,678,785.92

FIRST BANK OF EAGLE COUNTY, EAGLE

Eagle County

OFFICERS FOR 1972

Ned E. Oyler, President; Jerald Lee Petersen, Vice President; Pauline C. Rochford, Cashier; Michael D. Stillion, Assistant Vice President,

DIRECTORS FOR 1972

Ned E. Oyler, Stephen Adams, Jerald Lee Petersen.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 587,581.52
U.S. Treasury securities	1,591,513.29
Obligations of other U.S. Government agencies and corporations	600,000.00
Obligations of States and political subdivisions	2,585,693.28
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,000,000.00
Other loans	2,516,870.98
Bank premises, furniture and fixtures, and other assets representing bank premises	25,981.54
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	87,356.20
TOTAL ASSETS	<u>8,994,996.81</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,214,870.50
Time and savings deposits of individuals, partnerships, and corporations	2,250,757.89
Deposits of United States Government	57,728.77
Deposits of States and political subdivisions	3,324,541.03
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	5,515.00
Certified and officers' checks, etc.	25,351.07
TOTAL DEPOSITS	<u>\$ 7,878,764.26</u>
(a) Total demand deposits	\$ 2,613,051.93
(b) Total time and savings deposit	\$ 5,265,712.33
Federal funds purchased and securities sold under agreements to repurchase	400,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	117,745.77
TOTAL LIABILITIES	<u>8,396,510.03</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	37,036.09
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>37,036.09</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	561,450.69
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	200,000.00
Undivided profits	261,450.69
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>561,450.69</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>8,994,996.81</u>

THE EATON BANK, EATON

Weld County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,384,800.99
U.S. Treasury securities	1,497,485.47
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	914,185.61
Other securities (including \$ -0- corporate stocks)	9,550.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	750,000.00
Other loans	2,816,245.66
Bank premises, furniture and fixtures, and other assets representing bank premises	25,169.52
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	36.00
TOTAL ASSETS	7,397,473.25
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,638,836.99
Time and savings deposits of individuals, partnerships, and corporations	3,314,548.81
Deposits of United States Government	160,247.71
Deposits of States and political subdivisions	797,848.50
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	31,588.16
TOTAL DEPOSITS	\$ 6,943,070.17
(a) Total demand deposits	\$ 2,919,561.11
(b) Total time and savings deposit	\$ 4,023,509.06
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	-NONE-
TOTAL LIABILITIES	6,943,070.17
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	61,829.15
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	61,829.15
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	392,573.93
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	217,000.00
Undivided profits	75,573.93
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	392,573.93
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,397,473.25

THE ERIE BANK, ERIE

Weld County

OFFICERS FOR 1972

Everett Williams, Chairman of the Board; Roger L. Reisher, President; J. Robert Young, Executive Vice President; R. Kent Landmark, Jack D. Nunn, Blaine Alley, Vice Presidents; Paul W. Ogle, Vice President and Cashier; Larry Hauserman, Edson P. Holland, Melvin J. Sorensen, Thomas Charnecki, Steve Forte, William Iwata, Fred Sorensen, Bruce Russell, William P. Plummer, Roger Behler, Dean Skorheim, Lois Shaw, Marvel Tittle, Marla Miles, Assistant Cashiers; William P. Johnson, Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 114,019.18
U.S. Treasury securities	265,811.15
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	103,224.72
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	864,346.85
Bank premises, furniture and fixtures, and other assets representing bank premises	7,203.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	16,112.30
TOTAL ASSETS	1,470,717.20
LIABILITIES	
Demand deposits of Individuals, partnerships, and corporations	369,898.59
Time and savings deposits of Individuals, partnerships, and corporations	644,427.43
Deposits of United States Government	3,018.50
Deposits of States and political subdivisions	254,792.18
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	12,307.29
TOTAL DEPOSITS	\$ 1,284,443.99
(a) Total demand deposits	\$ 441,884.74
(b) Total time and savings deposit	\$ 842,559.25
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	26,768.19
TOTAL LIABILITIES	1,311,212.18
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	8,366.80
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	8,366.80
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	151,138.22
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	60,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus	60,000.00
Undivided profits	31,138.22
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	151,138.22
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,470,717.20

THE ESTES PARK BANK, ESTES PARK

Larimer County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$6,541.01 unposted debits)	\$ 440,325.43
U.S. Treasury securities	1,123,765.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	677,488.70
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	300,000.00
Other loans	4,968,946.10
Bank premises, furniture and fixtures, and other assets representing bank premises	157,674.35
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	153,304.78
TOTAL ASSETS	7,821,504.36
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,185,400.51
Time and savings deposits of individuals, partnerships, and corporations	3,111,977.82
Deposits of United States Government	44,743.92
Deposits of States and political subdivisions	1,858,768.78
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	104,465.28
TOTAL DEPOSITS	\$ 7,305,356.31
(a) Total demand deposits	\$ 2,600,861.28
(b) Total time and savings deposit	\$ 4,704,495.03
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	71,160.04
TOTAL LIABILITIES	7,376,516.35
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	27,164.05
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	27,164.05
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	417,823.96
Preferred stock-total par value (No. shares outstanding -0-)	-NONE-
Common stock-total par value (No. shares authorized 1,500) (No. shares outstanding 1,500)	150,000.00
Surplus	200,000.00
Undivided profits	67,823.96
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	417,823.96
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,821,504.36

THE BANK OF FAIRPLAY, FAIRPLAY

Park County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

James D. Asher, Donald O. Daniels, Glen L. Swanson, Roger B. Gray, A. J. Messer, Francis German, E. A. Schattinger.

December 31, 1972

ASSETS	
Cash and due from banks (including \$5,787.79 unposted debits)	\$ 86,695.90
U.S. Treasury securities	728,833.25
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,657,268.10
Bank premises, furniture and fixtures, and other assets representing bank premises	41,572.76
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	43,607.50
TOTAL ASSETS	<u>2,557,977.51</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,041,356.07
Time and savings deposits of individuals, partnerships, and corporations	702,535.49
Deposits of United States Government	13,471.27
Deposits of States and political subdivisions	477,098.44
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	36,985.30
TOTAL DEPOSITS	\$ 2,271,446.57
(a) Total demand deposits	\$ 1,301,686.89
(b) Total time and savings deposit	\$ 969,759.68
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	93,572.34
TOTAL LIABILITIES	<u>2,365,018.91</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	649.53
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>649.53</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	192,309.07
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	84,000.00
Undivided profits	8,309.07
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>192,309.07</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>2,557,977.51</u>

**ROCKY MOUNTAIN BANK & TRUST COMPANY,
FORT COLLINS**

Larimer County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

A. E. Wall, Trexel D. Warren, B. A. Duval, Harold C. Warner, Harold W. Johnson, John M. Toliver, Lyle F. Wall.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 372,350.54
U.S. Treasury securities	1,114,636.92
Obligations of other U.S. Government agencies and corporations	200,000.00
Obligations of States and political subdivisions	1,046,959.94
Other securities (including \$ —0— corporate stocks)	8,200.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	3,044,910.91
Bank premises, furniture and fixtures, and other assets representing bank premises	345,716.29
Real estate owned other than bank premises	73,677.81
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	66,682.68
TOTAL ASSETS	<u>6,473,135.09</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,019,043.61
Time and savings deposits of individuals, partnerships, and corporations	1,932,546.83
Deposits of United States Government	228,786.36
Deposits of States and political subdivisions	1,354,690.19
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	61,450.23
TOTAL DEPOSITS	<u>\$ 5,596,517.22</u>
(a) Total demand deposits	\$ 2,408,970.39
(b) Total time and savings deposit	\$ 3,187,546.83
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	122,481.06
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	196,049.68
TOTAL LIABILITIES	<u>5,915,047.96</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	29,805.77
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>29,805.77</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	—NONE—
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value \$10.00	300,000.00
(No. shares authorized 30,000)	
(No. shares outstanding 30,000)	
Surplus	175,000.00
Undivided profits	53,281.36
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>528,281.36</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>6,473,135.09</u>

THE FORT LUPTON STATE BANK, FORT LUPTON

Weld County

OFFICERS FOR 1972

Clyde F. Green, Executive Vice President; N. W. Tanner, Installment Loan and Vice President; Donald S. Camenga, Assistant Vice President and Cashier; Edna E. Payne, Assistant Vice President and Loan Service Officer; Grant A. Edwards, Assistant Cashier.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$73,934.75 unposted debits)	\$ 1,174,157.70
U.S. Treasury securities	1,901,459.55
Obligations of other U.S. Government agencies and corporations	18,845.23
Obligations of States and political subdivisions	1,590,664.79
Other securities (including \$ 500.00 corporate stocks)	500.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,400,000.00
Other loans	6,260,258.34
Bank premises, furniture and fixtures, and other assets representing bank premises	429,557.99
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	57,531.26
TOTAL ASSETS	12,832,974.86
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,916,263.70
Time and savings deposits of individuals, partnerships, and corporations	4,943,404.68
Deposits of United States Government	80,703.13
Deposits of States and political subdivisions	1,231,449.21
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	238,299.38
TOTAL DEPOSITS	\$ 11,410,120.10
(a) Total demand deposits	\$ 5,362,277.73
(b) Total time and savings deposit	\$ 6,047,842.37
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	257,449.97
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	92,957.92
TOTAL LIABILITIES	11,760,527.99
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	50,906.43
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	59,906.43
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	1,021,540.44
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	400,000.00
(No. shares authorized 4,000)	
(No. shares outstanding 4,000)	
Surplus	350,000.00
Undivided profits	271,540.44
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	1,021,540.44
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	12,832,974.86

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

Morgan County

OFFICERS FOR 1972

H. B. Bloedorn, Chairman of the Board and Senior Trust Officer; J. H. Bloedorn, Jr., President and Trust Officer; C. L. Williams, Executive Vice President and Cashier; H. E. Head, D. M. Bartels, Vice Presidents; C. H. Cheramy, J. J. Zwetzig, J. D. Treadway, Assistant Vice Presidents; M. E. Meyer, Assistant Cashier, G. W. Lookadoo, Jr., Trust Officer; C. C. Stroh, Assistant Trust Officer; Frank J. Ellyson, Agr. Rep.

DIRECTORS FOR 1972

H.B. Bloedorn, J.H. Bloedorn, Jr., H.E. Head, C.L. Williams, W.M. Watrous, D.M. Bartels, R.B. Fancher.

December 31, 1972

ASSETS		
Cash and due from banks		\$ 2,330,610.58
U.S. Treasury securities		3,441,134.60
Obligations of other U.S. Government agencies and corporations		600,750.00
Obligations of States and political subdivisions		4,614,918.59
Other securities (including \$48,000.00 corporate stocks)		447,388.89
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		3,000,000.00
Other loans		13,472,905.36
Bank premises, furniture and fixtures, and other assets representing bank premises		87,604.01
Real estate owned other than bank premises		—NONE—
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		—NONE—
Other assets		341,496.73
TOTAL ASSETS		28,336,808.76
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		8,695,641.28
Time and savings deposits of individuals, partnerships, and corporations		13,300,268.16
Deposits of United States Government		599,628.77
Deposits of States and political subdivisions		1,529,218.81
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		—NONE—
Certified and officers' checks, etc.		147,452.59
TOTAL DEPOSITS	\$ 24,272,209.61	
(a) Total demand deposits	\$ 9,657,858.49	
(b) Total time and savings deposit	\$ 14,614,351.12	
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		—NONE—
Other liabilities		673,286.83
TOTAL LIABILITIES		24,945,496.44
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		196,603.52
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		196,603.52
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		3,194,708.80
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		400,000.00
(No. shares authorized 4,000)		
(No. shares outstanding 4,000)		
Surplus		1,200,000.00
Undivided profits		1,594,708.80
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		3,194,708.80
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		28,336,808.76

FIRST STATE BANK OF FOUNTAIN, SECURITY

El Paso County

OFFICERS FOR 1972

Roy I. Gordon, President; John G. Lovett, Secretary and Vice President; Stephen A. Mosher, Cashier-Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 619,737.51
U.S. Treasury securities	997,595.16
Obligations of other U.S. Government agencies and corporations	97,625.00
Obligations of States and political subdivisions	48,000.00
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	250,000.00
Other loans	2,354,611.91
Bank premises, furniture and fixtures, and other assets representing bank premises	64,832.21
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	22,107.43
TOTAL ASSETS	4,454,509.22
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,317,451.23
Time and savings deposits of individuals, partnerships, and corporations	1,313,004.30
Deposits of United States Government	77,674.14
Deposits of States and political subdivisions	1,359,964.92
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	87,818.89
TOTAL DEPOSITS	\$ 4,155,913.48
(a) Total demand deposits	\$ 1,842,701.66
(b) Total time and savings deposit	\$ 2,313,211.82
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	54,072.37
TOTAL LIABILITIES	4,209,985.85
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	11,000.00
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	11,000.00
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	233,523.37
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	100,000.00
Undivided profits	33,523.37
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	233,523.37
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,454,509.22

THE FOWLER STATE BANK, FOWLER

Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	302,022.16
U.S. Treasury securities	2,422,488.50
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	71,449.70
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	1,935,095.62
Bank premises, furniture and fixtures, and other assets representing bank premises	2.00
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	46,661.50
TOTAL ASSETS	<u>4,777,719.48</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,398,909.52
Time and savings deposits of individuals, partnerships, and corporations	2,710,609.74
Deposits of United States Government	23,124.20
Deposits of States and political subdivisions	187,287.59
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	14,503.28
TOTAL DEPOSITS	\$ 4,334,434.33
(a) Total demand deposits	\$ 1,448,324.59
(b) Total time and savings deposit	\$ 2,886,109.74
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	-NONE-
TOTAL LIABILITIES	<u>4,334,434.33</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	69,159.98
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	<u>69,159.98</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	374,125.17
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus	100,000.00
Undivided profits	224,125.17
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	<u>374,125.17</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>4,777,719.48</u>

SUMMIT COUNTY BANK, FRISCO

Summit County

OFFICERS FOR 1972

Robert A. Wekesser, Edith K. Wekesser, Presidents; C. R. Rogers, Charles P. Anderson, Vice Presidents; Raymond M. Buchanan, Cashier-Secretary.

DIRECTORS FOR 1972

Robert A. Wekesser, Edith K. Wekesser, C. R. Rogers, Raymond M. Buchanan, Charles Chamberlain, Ralph L. Johnson, James R. Fox.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 515,829.25
U.S. Treasury securities	256,158.00
Obligations of other U.S. Government agencies and corporations	650,000.00
Obligations of States and political subdivisions	450,314.50
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	2,184,390.38
Bank premises, furniture and fixtures, and other assets representing bank premises	39,500.00
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	54,453.55
TOTAL ASSETS	<u>4,150,645.68</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,238,416.70
Time and savings deposits of individuals, partnerships, and corporations	526,388.48
Deposits of United States Government	83,716.98
Deposits of States and political subdivisions	934,137.53
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	42,279.76
TOTAL DEPOSITS	\$ 3,824,940.35
(a) Total demand deposits	\$ 2,642,551.87
(b) Total time and savings deposit	\$ 1,182,388.48
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	66,510.03
TOTAL LIABILITIES	<u>3,891,450.38</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	12,775.36
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	<u>12,775.36</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	246,419.94
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	75,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	125,000.00
Undivided profits	46,419.94
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	<u>246,419.94</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>4,150,645.68</u>

FRUITA STATE BANK, FRUITA

Mesa County

OFFICERS FOR 1972

D. Earle Brumbaugh, President; Donald A. Turner, Vice President; Mary A. Etchemendy, Cashier-Secretary; A. M. Crews, Vice President.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$11,307.61 unposted debits)	\$ 734,756.21
U.S. Treasury securities	1,100,700.00
Obligations of other U.S. Government agencies and corporations	100,000.00
Obligations of States and political subdivisions	1,061,576.45
Other securities (including \$ — corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	400,000.00
Other loans	3,253,099.85
Bank premises, furniture and fixtures, and other assets representing bank premises	196,314.63
Real estate owned other than bank premises	89,424.04
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	2,144.59
TOTAL ASSETS	6,938,015.79
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,199,768.68
Time and savings deposits of individuals, partnerships, and corporations	3,404,011.71
Deposits of United States Government	532,281.94
Deposits of States and political subdivisions	251,409.70
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	30,772.55
TOTAL DEPOSITS	\$ 6,418,244.58
(a) Total demand deposits	\$ 2,961,189.23
(b) Total time and savings deposit	\$ 3,457,055.35
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	45,544.04
TOTAL LIABILITIES	6,463,788.62
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	53,295.54
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	53,295.54
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	420,931.63
Preferred stock-total par value (No. shares outstanding —)	—NONE—
Common stock-total par value (No. shares authorized 1,500) (No. shares outstanding 1,500)	150,000.00
Surplus	175,000.00
Undivided profits	95,931.63
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	420,931.63
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,938,015.79

BANK OF GEORGETOWN, GEORGETOWN

Clear Creek County

OFFICERS FOR 1972

Clay J. Hutchinson, Jr., President; Rodney L. Brethower, Vice President; Dave Scruby, Cashier-Secretary.

DIRECTORS FOR 1972

Leo N. Bradley, Rodney L. Brethower, Clay J. Hutchinson, Jr., Jack W. Rouse, Dave Scruby.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 145,610.46
U.S. Treasury securities	544,343.82
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	953,931.37
Bank premises, furniture and fixtures, and other assets representing bank premises	31,284.24
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>24,503.58</u>
TOTAL ASSETS	1,699,673.47
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	421,734.67
Time and savings deposits of individuals, partnerships, and corporations	561,335.38
Deposits of United States Government	3,289.31
Deposits of States and political subdivisions	488,537.26
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	50,000.00
Certified and officers' checks, etc.	14,267.59
TOTAL DEPOSITS	\$ 1,539,164.21
(a) Total demand deposits	\$ 613,099.00
(b) Total time and savings deposit	\$ 926,065.21
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>23,857.11</u>
TOTAL LIABILITIES	1,563,021.32
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	1,862.48
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	1,862.48
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	134,789.67
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	75,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus	50,000.00
Undivided profits	9,789.67
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	134,789.67
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,699,673.47

BANK OF GLENWOOD, GLENWOOD SPRINGS

Garfield County

OFFICERS FOR 1972

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, Dorothy Youmans, Assistant Cashiers.

DIRECTORS FOR 1972

C. B. Bell, Leonis Chuc, Stanley L. Dodson, Kohler McInnis, Neil S. Mincer, Will F. Nicholson, Jr., William T. Sisson, Donald L. Vanderhoof, Richard Reinhard.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 583,638.78
U.S. Treasury securities	1,710,273.27
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	1,169,347.46
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	800,000.00
Other loans	8,684,332.23
Bank premises, furniture and fixtures, and other assets representing bank premises	362,020.54
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>98,266.82</u>
TOTAL ASSETS	13,407,879.10
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,382,199.06
Time and savings deposits of individuals, partnerships, and corporations	5,333,802.52
Deposits of United States Government	88,929.53
Deposits of States and political subdivisions	723,262.05
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	126,279.11
TOTAL DEPOSITS	\$ 11,654,472.27
(a) Total demand deposits	\$ 5,689,511.85
(b) Total time and savings deposit	\$ 5,964,960.42
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>762,716.57</u>
TOTAL LIABILITIES	12,417,188.84
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	95,480.84
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	95,480.84
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	895,209.42
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value \$10.00	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus	475,000.00
Undivided profits	170,209.42
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	895,209.42
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	13,407,879.10

GOLDEN STATE BANK, GOLDEN

Jefferson County

OFFICERS FOR 1972

Richard M. Kreutzer, President; Aubrey Daedlow, Executive Vice President; Dan L. Short, Vice President and Cashier; Will F. Smith, Robert W. Berry, Vice Presidents; Karen L. Branch, Assistant Cashier.

DIRECTORS FOR 1972

Richard M. Kreutzer, Leo N. Bradley, Clarence Koch, Robert W. Todd, Gurnett Steinhauer, Ed Eisenach, Charles E. Stevinson.

December 31, 1972

ASSETS	
Cash and due from banks (including \$44,259.76 unposted debits)	\$ 1,965,471.95
U.S. Treasury securities	1,149,211.89
Obligations of other U.S. Government agencies and corporations	300,000.00
Obligations of States and political subdivisions	1,685,129.95
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	7,002,355.93
Bank premises, furniture and fixtures, and other assets representing bank premises	276,406.70
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	122,788.64
TOTAL ASSETS	12,501,365.06
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,112,568.86
Time and savings deposits of individuals, partnerships, and corporations	3,680,399.16
Deposits of United States Government	929,954.48
Deposits of States and political subdivisions	1,035,929.21
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	15,000.00
Certified and officers' checks, etc.	278,919.76
TOTAL DEPOSITS	\$ 10,052,771.47
(a) Total demand deposits	\$ 5,655,995.76
(b) Total time and savings deposit	\$ 4,396,775.71
Federal funds purchased and securities sold under agreements to repurchase	1,250,000.00
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	354,657.40
TOTAL LIABILITIES	11,657,428.87
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	20,649.92
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	20,649.92
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	823,286.27
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	326,000.00
(No. shares authorized 3,500)	
(No. shares outstanding 3,260)	
Surplus	326,000.00
Undivided profits	171,286.27
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	823,286.27
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	12,501,365.06

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

Prowers County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 326,028.48
U.S. Treasury securities	1,200,500.36
Obligations of other U.S. Government agencies and corporations	394,958.04
Obligations of States and political subdivisions	349,095.66
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	575,000.00
Other loans	1,371,676.49
Bank premises, furniture and fixtures, and other assets representing bank premises	16,095.31
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	32,210.32
TOTAL ASSETS	<u>4,265,565.66</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,315,336.87
Time and savings deposits of individuals, partnerships, and corporations	1,988,161.96
Deposits of United States Government	12,289.05
Deposits of States and political subdivisions	503,953.04
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	22,760.66
TOTAL DEPOSITS	\$ 3,842,501.58
(a) Total demand deposits	\$ 1,556,339.62
(b) Total time and savings deposit	\$ 2,286,161.96
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	74,969.31
TOTAL LIABILITIES	<u>3,917,470.89</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	53,818.00
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	<u>53,818.00</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	254,276.77
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	70,000.00
(No. shares authorized 700)	
(No. shares outstanding 700)	
Surplus	180,000.00
Undivided profits	44,276.77
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	<u>294,276.77</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>4,265,565.66</u>

MIDDLE PARK BANK, GRANBY

Grand County

OFFICERS FOR 1972

W. V. Burgner, President; Walter A. Abbott, Executive Vice President; R. W. Thomason, Vice President and Cashier-Secretary; Mrs. Charlene J. Emal, Assistant Cashier; Earl L. Payne, Vice President; A. Asborno, Chairman of the Board.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 360,098.10
U.S. Treasury securities	660,023.62
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	919,000.00
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	4,977,069.05
Bank premises, furniture and fixtures, and other assets representing bank premises	53,043.64
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>136,257.88</u>
TOTAL ASSETS	7,105,492.29
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,529,855.94
Time and savings deposits of individuals, partnerships, and corporations	2,461,145.23
Deposits of United States Government	34,295.97
Deposits of States and political subdivisions	705,297.32
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	115,261.99
TOTAL DEPOSITS	\$ 5,845,856.45
(a) Total demand deposits	\$ 2,919,191.08
(b) Total time and savings deposit	\$ 2,926,665.37
Federal funds purchased and securities sold under agreements to repurchase	500,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>142,324.12</u>
TOTAL LIABILITIES	6,488,180.57
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	63,218.98
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	63,218.98
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	554,092.74
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	150,000.00
(No. shares authorized 15,000)	
(No. shares outstanding 15,000)	
Surplus	160,000.00
Undivided profits	244,092.74
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	554,092.74
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,105,492.29

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

Mesa County

OFFICERS FOR 1972

E. L. Bacon, Chairman of the Board; LeRoy Bacon, President; Herbert L. Bacon, Executive Vice President, Miles Kara, Sr., Vice President and Trust Officer; Harry T. Steffens, Vice President and Cashier; Delbert Wanzer, Vice President; 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, Vice President and Auditor; Mrs. Lois Robinson, Assistant Trust Officer; Leo Dawson, John Stenman, Roger Martin, Assistant Cashiers.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS		
Cash and due from banks		\$ 9,316,256.24
U.S. Treasury securities		9,622,803.26
Obligations of other U.S. Government agencies and corporations		—NONE—
Obligations of States and political subdivisions		2,084,231.55
Other securities (including \$ 60,000.00 corporate stocks)		63,125.00
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		—NONE—
Other loans		20,433,034.35
Bank premises, furniture and fixtures, and other assets representing bank premises		274,160.79
Real estate owned other than bank premises		3.00
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		65,000.00
Other assets		280,749.94
TOTAL ASSETS		42,139,364.13
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		17,872,736.47
Time and savings deposits of individuals, partnerships, and corporations		14,946,845.67
Deposits of United States Government		472,156.78
Deposits of States and political subdivisions		3,078,208.82
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		1,293,918.71
Certified and officers' checks, etc.		578,653.84
TOTAL DEPOSITS	\$ 38,242,520.29	
(a) Total demand deposits	\$ 21,995,674.62	
(b) Total time and savings deposit	\$ 16,246,845.67	
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		65,000.00
Other liabilities		554,260.05
TOTAL LIABILITIES		38,861,780.34
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		752,090.31
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		752,090.31
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		2,525,493.48
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		300,000.00
(No. shares authorized 3,000)		
(No. shares outstanding 3,000)		
Surplus		2,000,000.00
Undivided profits		225,493.48
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		2,525,493.48
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		42,139,364.13

STATE BANK OF GREELEY, GREELEY

Weld County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 315,192.32
U.S. Treasury securities	195,000.00
Obligations of other U.S. Government agencies and corporations	475,000.00
Obligations of States and political subdivisions	27,528.05
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,806,391.60
Bank premises, furniture and fixtures, and other assets representing bank premises	11,685.55
Real estate owned other than bank premises	65,190.50
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>43,548.38</u>
TOTAL ASSETS	2,939,536.40
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	925,028.32
Time and savings deposits of individuals, partnerships, and corporations	1,222,553.72
Deposits of United States Government	16,783.85
Deposits of States and political subdivisions	337,779.61
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	18,032.85
TOTAL DEPOSITS	\$ 2,520,178.35
(a) Total demand deposits	\$ 981,624.63
(b) Total time and savings deposit	\$ 1,538,553.72
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>41,487.05</u>
TOTAL LIABILITIES	2,561,665.40
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	14,965.63
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	14,965.63
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	362,905.37
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	150,000.00
(No. shares authorized 15,000)	
(No. shares outstanding 15,000)	
Surplus	200,000.00
Undivided profits	12,905.37
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	362,905.37
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,939,536.40

UNITED BANK OF GREELEY, GREELEY

Weld County

OFFICERS FOR 1972

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, Karl Edward Saboe, Jack J. Meakins, Vice Presidents; Earl G. Smith, Charles J. Gaffey, Jack D. Wanstreet, Joseph M. Kuettel, Assistant Vice Presidents, Charles C. Berry, Vice President; Roland N. Hayes, Jr., Assistant Vice President and Trust Officer; Joy Schott, Bank Services Officer; Alton L. Cobb, Helen Bushnell, Customer Services Officers; Dorisann Davis, Bank Accounting Officer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,451,273.36
U.S. Treasury securities	3,297,174.38
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	8,923,451.63
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	24,113,410.26
Bank premises, furniture and fixtures, and other assets representing bank premises	142,611.91
Real estate owned other than bank premises	42,537.79
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	1,969,333.32
TOTAL ASSETS	39,939,792.65
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	11,633,047.81
Time and savings deposits of individuals, partnerships, and corporations	17,806,782.43
Deposits of United States Government	704,885.22
Deposits of States and political subdivisions	4,442,593.98
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	52.28
Certified and officers' checks, etc.	357,420.35
TOTAL DEPOSITS	\$ 34,944,782.07
(a) Total demand deposits	\$ 13,105,767.05
(b) Total time and savings deposit	\$ 21,839,015.02
Federal funds purchased and securities sold under agreements to repurchase	800,000.00
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	1,012,408.07
TOTAL LIABILITIES	36,757,190.14
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	397,531.73
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	397,531.73
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	2,785,070.78
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	800,000.00
(No. shares authorized 80,000)	
(No. shares outstanding 80,000)	
Surplus	800,000.00
Undivided profits	1,185,070.78
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	2,785,070.78
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	39,939,792.65

THE GUNNISON BANK & TRUST COMPANY

Gunnison County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,431,159.97
U.S. Treasury securities	794,564.52
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	634,605.65
Other securities (including \$10,650.00 corporate stocks)	10,650.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	5,818,680.28
Bank premises, furniture and fixtures, and other assets representing bank premises	42,528.79
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	13,780.98
TOTAL ASSETS	8,745,970.19
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,144,271.64
Time and savings deposits of individuals, partnerships, and corporations	3,062,381.42
Deposits of United States Government	36,956.24
Deposits of States and political subdivisions	1,593,336.38
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	195,781.87
TOTAL DEPOSITS	\$ 8,032,727.55
(a) Total demand deposits	\$ 3,981,941.17
(b) Total time and savings deposit	\$ 4,050,786.38
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	146,691.49
TOTAL LIABILITIES	8,179,419.04
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	93,051.21
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	93,051.21
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	473,499.94
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	60,000.00
(No. shares authorized 3,000)	
(No. shares outstanding 3,000)	
Surplus	325,000.00
Undivided profits	88,499.94
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	473,499.94
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	8,745,970.19

HAXTUN COMMUNITY BANK, HAXTUN

Phillips County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$1,195.53 unposted debits)	\$ 1,374,688.95
U.S. Treasury securities	1,629,036.43
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions Municipal Bonds	10,006.15
Other securities (including \$ -0- corporate stocks)	23,365.86
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	2,294,364.52
Bank premises, furniture and fixtures, and other assets representing bank premises	7,554.02
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	-NONE-
TOTAL ASSETS	5,339,015.93
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,274,773.71
Time and savings deposits of individuals, partnerships, and corporations	1,955,164.43
Deposits of United States Government	184,392.23
Deposits of States and political subdivisions	367,544.50
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	37,270.29
TOTAL DEPOSITS	\$ 4,819,145.16
(a) Total demand deposits	\$ 2,484,964.79
(b) Total time and savings deposit	\$ 2,334,180.37
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	33,886.61
TOTAL LIABILITIES	4,853,031.77
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	38,909.09
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	38,909.09
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	447,075.07
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	130,000.00
Undivided profits	184,068.48
Reserve for contingencies and other capital reserve	33,006.59
TOTAL CAPITAL ACCOUNTS	147,075.07
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNT	5,339,015.93

YAMPA VALLEY STATE BANK, HAYDEN

Routt County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

G. G. Anderson, Albert T. Baierl, Martin O. Hibbard, Sumner C. Hockett, Myron W. Jeffcoat, R. N. Robinson, Jr., Travis L. Waller.

December 31, 1972

ASSETS	
Cash and due from banks (including \$1,010.38 unposted debits)	\$ 290,939.16
U.S. Treasury securities	158,694.75
Obligations of other U.S. Government agencies and corporations	150,000.00
Obligations of States and political subdivisions	133,891.65
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	550,000.00
Other loans	1,324,058.69
Bank premises, furniture and fixtures, and other assets representing bank premises	13,335.16
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	42,084.46
TOTAL ASSETS	2,663,003.87
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	887,916.22
Time and savings deposits of individuals, partnerships, and corporations	885,271.53
Deposits of United States Government	9,244.55
Deposits of States and political subdivisions	416,062.72
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	62,808.88
TOTAL DEPOSITS	\$ 2,261,303.90
(a) Total demand deposits	\$ 1,015,345.32
(b) Total time and savings deposit	\$ 1,245,958.58
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	57,767.72
TOTAL LIABILITIES	2,319,071.62
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	6,719.06
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	6,719.06
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	337,213.19
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	90,000.00
(No. shares authorized 9,000)	
(No. shares outstanding 9,000)	
Surplus	190,000.00
Undivided profits	57,213.19
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	337,213.19
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,663,003.87

HEREFORD STATE BANK, HEREFORD

Weld County

OFFICERS FOR 1972

Bennie D. Coon, President; Leo W. Idler, Executive Vice President and Cashier-Secretary; Mae G. Bashor, Assistant Cashier.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 111,729.27
U.S. Treasury securities	339,829.88
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	10,000.00
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	995,871.77
Bank premises, furniture and fixtures, and other assets representing bank premises	21,166.89
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	33,702.58
TOTAL ASSETS	1,612,300.39
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	529,879.06
Time and savings deposits of individuals, partnerships, and corporations	625,636.65
Deposits of United States Government	2,968.64
Deposits of States and political subdivisions	252,930.25
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	1,628.48
TOTAL DEPOSITS	\$ 1,413,042.08
(a) Total demand deposits	\$ 584,754.63
(b) Total time and savings deposit	\$ 828,287.45
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	37,537.02
TOTAL LIABILITIES	1,450,579.10
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	505.72
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	505.72
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	161,215.57
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	52,000.00
(No. shares authorized 5,200)	
(No. shares outstanding 5,200)	
Surplus	83,000.00
Undivided profits	26,215.57
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	161,215.57
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,612,300.39

BANK OF WINTER PARK, HIDEAWAY PARK

Grand County

OFFICERS FOR 1972

J. R. Harrison, President; W. V. Burgner, Vice President; R. W. Thomason, Cashier-Secretary.

DIRECTORS FOR 1972

A. Asborno, W. V. Burgner, Hugh L. Phillips, R. R. Mulligan, Christy R. Williams, Katherine Schoenberger, J. R. Harrison.

December 31, 1972

ASSETS		
Cash and due from banks		\$ 760,876.29
U.S. Treasury securities		50,000.00
Obligations of other U.S. Government agencies and corporations		—NONE—
Obligations of States and political subdivisions		—NONE—
Other securities (including \$ —0— corporate stocks)		—NONE—
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		—NONE—
Other loans		1,089,687.80
Bank premises, furniture and fixtures, and other assets representing bank premises		23,728.75
Real estate owned other than bank premises		—NONE—
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		—NONE—
Other assets		23,383.76
TOTAL ASSETS		1,947,676.60
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		941,801.74
Time and savings deposits of individuals, partnerships, and corporations		523,608.10
Deposits of United States Government		12,078.80
Deposits of States and political subdivisions		132,879.80
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		—NONE—
Certified and officers' checks, etc.		70,086.32
TOTAL DEPOSITS	\$ 1,680,454.76	
(a) Total demand deposits	\$ 1,076,846.66	
(b) Total time and savings deposit	\$ 603,608.10	
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		—NONE—
Other liabilities		29,649.03
TOTAL LIABILITIES		1,710,103.79
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		3,235.00
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		3,235.00
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		234,337.81
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		123,000.00
(No. shares authorized 24,600)		
(No. shares outstanding 24,600)		
Surplus		85,400.00
Undivided profits		25,937.81
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		234,337.81
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		1,947,676.60

FIRST BANK & TRUST, HOLLY

Prowers County

OFFICERS FOR 1972

H. E. McKeever, President; J. B. McKeever, Executive Vice President.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 337,999.15
U.S. Treasury securities	1,237,250.30
Obligations of other U.S. Government agencies and corporations	321,263.18
Obligations of States and political subdivisions	448,283.75
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	2,567,050.67
Bank premises, furniture and fixtures, and other assets representing bank premises	10,988.52
Real estate owned other than bank premises	14,045.62
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	5,882.96
TOTAL ASSETS	<u>5,142,764.15</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,015,675.95
Time and savings deposits of individuals, partnerships, and corporations	1,881,239.54
Deposits of United States Government	25,954.92
Deposits of States and political subdivisions	768,214.06
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	59,681.48
TOTAL DEPOSITS	\$ 4,750,765.95
(a) Total demand deposits	\$ 2,389,850.84
(b) Total time and savings deposit	\$ 2,360,915.11
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	97,447.71
TOTAL LIABILITIES	<u>4,848,213.66</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	44,448.07
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>44,448.07</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	250,102.42
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	110,000.00
(No. shares authorized 11,000)	
(No. shares outstanding 11,000)	
Surplus	135,000.00
Undivided profits	5,102.42
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>250,102.42</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>5,142,764.15</u>

HOLYOKE BANK & TRUST COMPANY, HOLYOKE

Phillips County

OFFICERS FOR 1972

Paul B. Huelskamp, President; Roger L. Maag, Cashier-Secretary.

DIRECTORS FOR 1972

John D. Baldwin, Leland E. House, Paul B. Huelskamp, Roger L. Maag, James E. Scholl.

December 31, 1972

ASSETS		
Cash and due from banks (including \$893.91 unposted debits)	\$	369,126.63
U.S. Treasury securities		170,776.79
Obligations of other U.S. Government agencies and corporations		—NONE—
Obligations of States and political subdivisions		—NONE—
Other securities (including \$ 27,000.00 corporate stocks)		27,000.00
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		200,000.00
Other loans		1,015,911.73
Bank premises, furniture and fixtures, and other assets representing bank premises		9,225.48
Real estate owned other than bank premises		—NONE—
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		—NONE—
Other assets		13,481.82
TOTAL ASSETS		1,805,522.45
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		752,964.67
Time and savings deposits of individuals, partnerships, and corporations		468,796.52
Deposits of United States Government		12,609.97
Deposits of States and political subdivisions		224,242.79
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		33,710.09
Certified and officers' checks, etc.		23,308.72
TOTAL DEPOSITS	\$	1,515,632.76
(a) Total demand deposits	\$	871,068.24
(b) Total time and savings deposit	\$	644,564.52
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		—NONE—
Other liabilities		28,147.75
TOTAL LIABILITIES		1,543,780.51
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		14,928.57
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		14,928.57
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		246,813.37
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		150,000.00
(No. shares authorized 6,000)		
(No. shares outstanding 6,000)		
Surplus		37,200.00
Undivided profits		59,613.37
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		246,813.37
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		1,805,522.45

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

OFFICERS FOR 1972

H. H. Addams, Chairman of the Board; James L. Addams, President; Ola M. Taylor Vice President; Walter E. Addams, Executive Vice President-Cashier-Secretary; John R. McCallister, Assistant Cashier.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 901,434.04
U.S. Treasury securities	2,117,224.58
Obligations of other U.S. Government agencies and corporations	270,731.84
Obligations of States and political subdivisions	502,552.25
Other securities (including \$ 7,500.00 corporate stocks)	7,500.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	400,000.00
Other loans	1,562,590.13
Bank premises, furniture and fixtures, and other assets representing bank premises	37,501.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>3,574.09</u>
TOTAL ASSETS	5,803,107.93
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,475,633.64
Time and savings deposits of individuals, partnerships, and corporations	2,519,532.11
Deposits of United States Government	18,663.08
Deposits of States and political subdivisions	260,934.06
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	47,766.95
TOTAL DEPOSITS	\$ 5,322,519.84
(a) Total demand deposits	2,644,161.87
(b) Total time and savings deposit	2,678,357.97
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>20,072.64</u>
TOTAL LIABILITIES	5,342,592.48
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	68,717.16
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	68,717.16
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	391,798.29
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	25,000.00
(No. shares authorized 250)	
(No. shares outstanding 250)	
Surplus	225,000.00
Undivided profits	73,232.81
Reserve for contingencies and other capital reserves	<u>68,565.48</u>
TOTAL CAPITAL ACCOUNTS	391,798.29
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,803,107.93

FIRST STATE BANK, IDAHO SPRINGS

Clear Creek County

OFFICERS FOR 1972

George G. Patterson, President; Selwyn D. Graves, Richard N. Brown, Vice Presidents; Richard S. Bair, Cashier-Secretary; Helen L. Buck, Assistant Cashier, George W. Sumpter, Marketing Officer; Peggy J. Brown, Assistant Operations Officer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$15,385.03 unposted debits)	\$ 437,926.28
U.S. Treasury securities	474,105.00
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	821,866.81
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	3,717,495.49
Bank premises, furniture and fixtures, and other assets representing bank premises	29,364.84
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>27,954.90</u>
TOTAL ASSETS	5,708,713.32
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,732,001.85
Time and savings deposits of individuals, partnerships, and corporations	2,080,718.04
Deposits of United States Government	43,185.99
Deposits of States and political subdivisions	1,064,838.49
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	<u>54,117.46</u>
TOTAL DEPOSITS	\$ 4,974,861.83
(a) Total demand deposits	\$ 2,301,677.83
(b) Total time and savings deposit	\$ 2,673,184.00
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>247,649.92</u>
TOTAL LIABILITIES	5,222,511.75
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	47,437.34
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	47,437.34
CAPITAL ACCOUNTS	
Capital notes and debentures	75,000.00
Equity capital, total	363,764.23
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 1,000) (No. shares outstanding 1,000)	100,000.00
Surplus	200,000.00
Undivided profits	63,764.23
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	438,764.23
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,708,713.32

BANK OF IGNACIO, IGNACIO

LaPlata County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$147.00 unposted debits)	\$ 954,540.91
U.S. Treasury securities	732,984.38
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	875,303.81
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,067,276.06
Bank premises, furniture and fixtures, and other assets representing bank premises	53,870.12
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>10,195.67</u>
TOTAL ASSETS	4,694,170.95
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,792,887.61
Time and savings deposits of individuals, partnerships, and corporations	1,314,105.08
Deposits of United States Government	156,805.19
Deposits of States and political subdivisions	807,731.26
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	31,137.56
TOTAL DEPOSITS	\$ 4,102,666.70
(a) Total demand deposits	\$ 2,260,498.98
(b) Total time and savings deposit	\$ 1,842,167.72
Federal funds purchased and securities sold under agreements to repurchase	200,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>27,992.80</u>
TOTAL LIABILITIES	4,330,659.50
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	32,114.60
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>32,114.60</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	331,396.85
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 1,000) (No. shares outstanding 1,000)	100,000.00
Surplus	150,000.00
Undivided profits	81,396.85
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>331,396.85</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,694,170.95

THE CITIZENS STATE BANK, KEENESBURG

Weld County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 679,766.89
U.S. Treasury securities	941,307.50
Obligations of other U.S. Government agencies and corporations	90,000.00
Obligations of States and political subdivisions	428,250.16
Other securities (including \$ 500.00 corporate stocks)	9,500.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,863,566.20
Bank premises, furniture and fixtures, and other assets representing bank premises	17,000.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	33,695.54
TOTAL ASSETS	5,063,086.29
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,822,911.20
Time and savings deposits of individuals, partnerships, and corporations	2,011,595.83
Deposits of United States Government	45,204.78
Deposits of States and political subdivisions	320,388.80
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	43,329.53
TOTAL DEPOSITS	\$ 4,243,430.14
(a) Total demand deposits	\$ 2,101,442.36
(b) Total time and savings deposit	\$ 2,141,987.78
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	430,819.72
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	36,978.85
TOTAL LIABILITIES	4,711,228.71
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	33,342.63
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	33,342.63
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	318,514.95
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000.00)	
(No. shares outstanding 1,000.00)	
Surplus	120,000.00
Undivided profits	98,514.95
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	318,514.95
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,063,086.29

THE KIOWA STATE BANK, KIOWA

Elbert County

OFFICERS FOR 1972

Paul W. King, President; I. Tom Curry, Executive Vice President; V. A. Backlund, Jr., Cashier; Eva Marie Sexson, Vera Johnson, Tressie Schell, Assistant Cashiers.

DIRECTORS FOR 1972

Paul W. King, Nancy King, J. Y. Lagae, Ina Lagae

ASSETS	
Cash and due from banks	746,731.87
U.S. Treasury securities	1,247,478.08
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	29,327.63
Other securities (including \$ —0— corporate stocks)	200,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	400,000.00
Other loans	2,897,575.56
Bank premises, furniture and fixtures, and other assets representing bank premises	31,699.46
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	45,528.03
TOTAL ASSETS	5,598,340.63
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,567,234.05
Time and savings deposits of individuals, partnerships, and corporations	2,007,416.14
Deposits of United States Government	5,800.00
Deposits of States and political subdivisions	484,392.46
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	29,610.69
TOTAL DEPOSITS \$	5,094,453.34
(a) Total demand deposits \$	2,675,580.71
(b) Total time and savings deposit \$	2,418,872.63
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	1,990.88
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	95,209.87
TOTAL LIABILITIES	5,191,654.09
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONF—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	8,199.41
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	8,199.41
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	398,487.13
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	87,700.00
(No. shares authorized 1,754)	
(No. shares outstanding 1,754)	
Surplus	187,230.00
Undivided profits	123,557.13.
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	398,487.13
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,598,340.63

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 412,697.29
U.S. Treasury securities	285,364.46
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	5,000.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	750,000.00
Other loans	1,396,600.12
Bank premises, furniture and fixtures, and other assets representing bank premises	38,260.63
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	40,000.00
TOTAL ASSETS	<u>2,927,923.50</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,584,610.63
Time and savings deposits of individuals, partnerships, and corporations	912,202.50
Deposits of United States Government	8,725.68
Deposits of States and political subdivisions	185,866.43
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	4,633.57
TOTAL DEPOSITS	\$ 2,696,038.81
(a) Total demand deposits	\$ 1,601,516.43
(b) Total time and savings deposit	\$ 1,094,522.38
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	21,841.85
TOTAL LIABILITIES	<u>2,717,880.66</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	22,359.38
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>22,359.38</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	187,683.46
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	60,000.00
(No. shares authorized 600)	
(No. shares outstanding 600)	
Surplus	75,000.00
Undivided profits	52,683.46
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>187,683.46</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>2,927,923.50</u>

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$2,461.16 unposted debits)	\$ 259,831.69
U.S. Treasury securities	803,908.50
Obligations of other U.S. Government agencies and corporations	49,566.52
Obligations of States and political subdivisions	53,916.46
Other securities (including \$ — corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,100,000.00
Other loans	968,899.44
Bank premises, furniture and fixtures, and other assets representing bank premises	4,069.17
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	3,240,192.78
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,446,430.72
Time and savings deposits of individuals, partnerships, and corporations	1,320,657.67
Deposits of United States Government	739.10
Deposits of States and political subdivisions	143,726.31
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	67,500.00
Certified and officers' checks, etc.	3,941.49
TOTAL DEPOSITS	\$ 2,982,995.29
(a) Total demand deposits	\$ 1,560,108.90
(b) Total time and savings deposit	\$ 1,422,886.39
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	—NONE—
TOTAL LIABILITIES	2,982,995.29
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	5,550.32
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	5,550.32
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	251,647.17
Preferred stock-total par value (No. shares outstanding —)	—NONE—
Common stock-total par value (No. shares authorized 7,500)	75,000.00
(No. shares outstanding 7,500)	
Surplus	75,000.00
Undivided profits	101,647.17
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	251,647.17
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,240,192.78

THE BANK OF KREMMLING, KREMMLING

Grand County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 780,544.29
U.S. Treasury securities	1,532,376.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	97,160.14
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	2,300,000.00
Other loans	2,127,267.54
Bank premises, furniture and fixtures, and other assets representing bank premises	2.00
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	-NONE-
TOTAL ASSETS	6,837,349.97
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,778,486.48
Time and savings deposits of individuals, partnerships, and corporations	1,739,806.25
Deposits of United States Government	-NONE-
Deposits of States and political subdivisions	558,982.54
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	46.71
TOTAL DEPOSITS	\$ 6,077,321.98
(a) Total demand deposits	\$ 4,337,515.73
(b) Total time and savings deposit	\$ 1,739,806.25
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	77,371.85
TOTAL LIABILITIES	6,154,693.83
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	20,167.10
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	20,167.10
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	-NONE-
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	400,000.00
Undivided profits	162,489.04
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	662,489.04
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,837,349.97

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

Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,194,019.13
U.S. Treasury securities	4,430,285.69
Obligations of other U.S. Government agencies and corporations	179,183.96
Obligations of States and political subdivisions	1,406,296.01
Other securities (including \$24,001.00 corporate stocks)	24,001.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	7,823,671.54
Bank premises, furniture and fixtures, and other assets representing bank premises	128,819.23
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	42,251.43
TOTAL ASSETS	17,228,527.99
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	8,809,505.81
Time and savings deposits of individuals, partnerships, and corporations	4,388,527.22
Deposits of United States Government	205,783.27
Deposits of States and political subdivisions	1,572,655.61
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	204,879.37
TOTAL DEPOSITS	\$ 15,181,351.28
(a) Total demand deposits	\$ 10,191,873.51
(b) Total time and savings deposit	\$ 4,989,477.77
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	243,722.14
TOTAL LIABILITIES	15,425,073.42
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	148,079.22
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	148,079.22
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,655,375.35
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	275,000.00
(No. shares authorized 27,500)	
(No. shares outstanding 27,500)	
Surplus	525,000.00
Undivided profits	855,375.35
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,655,375.35
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	17,228,527.99

THE LA JUNTA STATE BANK, LA JUNTA

Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 2,121,912.83
U.S. Treasury securities	2,216,550.67
Obligations of other U.S. Government agencies and corporations	38,189.39
Obligations of States and political subdivisions	927,890.00
Other securities (including \$ —0— corporate stocks)	4,500.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,537,903.23
Bank premises, furniture and fixtures, and other assets representing bank premises	—NONE—
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	11,545.39
TOTAL ASSETS	6,858,491.51
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,281,992.98
Time and savings deposits of individuals, partnerships, and corporations	1,296,761.11
Deposits of United States Government	80,505.56
Deposits of States and political subdivisions	366,795.51
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	47,324.65
TOTAL DEPOSITS	\$ 6,073,379.81
(a) Total demand deposits	\$ 4,666,918.70
(b) Total time and savings deposit	\$ 1,406,461.11
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	17,257.62
TOTAL LIABILITIES	6,090,637.43
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	—NONE—
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	—NONE—
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	767,854.08
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	100,000.00
Undivided profits	567,854.08
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	767,854.08
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,858,491.51

JEFFERSON BANK SOUTH, LAKEWOOD

Jefferson County

OFFICERS FOR 1972

Jess Kortz, Chairman of the Board; Samuel T. Jones, Vice Chairman of the Board;
Robin Bailey, President; Meddie U. Boisvert, Jr., Executive Vice President; Leapha G.
Schachet, Cashier.

DIRECTORS FOR 1972

Jess Kortz, Seymour G. Laff, Samuel T. Jones, Robin Bailey, Meddie U. Boisvert, Jr.

December 31, 1972

ASSETS	
Cash and due from banks (including \$1,091.14 unposted debits)	\$ 362,271.39
U.S. Treasury securities	256,704.50
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	348,648.02
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	1,441,950.97
Bank premises, furniture and fixtures, and other assets representing bank premises	7,186.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	40,626.94
TOTAL ASSETS	2,457,387.82
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	787,346.80
Time and savings deposits of individuals, partnerships, and corporations	672,622.10
Deposits of United States Government	9,920.13
Deposits of States and political subdivisions	495,553.00
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	46,081.47
TOTAL DEPOSITS	\$ 2,011,523.50
(a) Total demand deposits	\$ 843,348.40
(b) Total time and savings deposit	\$ 1,168,175.10
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	10,406.61
TOTAL LIABILITIES	2,021,930.11
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	7,596.00
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	7,596.00
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	427,861.71
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus	100,000.00
Undivided profits	77,861.71
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	427,861.71
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,457,387.82

JEFFERSON BANK & TRUST, LAKEWOOD

Jefferson County

OFFICERS FOR 1972

Samuel T. Jones, Jr., Chairman of the Board; Robin B. Bailey, President and Chief Executive Officer; Norman B. Bernard, Theodore H. Mueller, Senior Vice Presidents; Roger Auston, Cashier; Clark A. Adams, Meddie U. Boisvert, Carroll P. Parrish, John G. Seberg, Vice Presidents; Ronnie M. Ballantine, Assistant Data Processing Manager; Frank Barnett, Assistant Cashier and Administrative Assistant; Stephen L. Braly, Security Officer; Jack Hinton, Auditor; Robert McAtee, Manager Data Processing; Richard F. Mutzebaugh, Controller; Charles Brennan, Alan E. Kirschke, Larry Luebecke, Mark Pingrey, Charles M. Shakespeare, Assistant Vice Presidents; James B. Burke, Vice President and Trust Officer; Mary J. Fuller, Assistant Trust Officer, Charles Harrison, Richard Janney, James B. King, Dennis Kreps, Pearl Lucas, Leapha Schachet, Peter K. Sharpe, Joe L. Williams, Assistant Cashiers.

DIRECTORS FOR 1972

Samuel T. Jones, Robin B. Bailey, Norman B. Bernard, Bruce T. Buell, Jesse B. Carraway, Jr., Mary Alice T. Jones, Jess Kortz.

December 31, 1972

ASSETS	
Cash and due from banks (including \$60,552.84 unposted debits)	\$ 16,569,893.02
U.S. Treasury securities	7,647,253.12
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	14,457,015.51
Other securities (including \$ -0- corporate stocks)	110,000.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	80,713,435.11
Bank premises, furniture and fixtures, and other assets representing bank premises	2,311,949.50
Real estate owned other than bank premises	14,036.37
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>1,251,986.89</u>
TOTAL ASSETS	123,075,569.52
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	43,884,193.66
Time and savings deposits of individuals, partnerships, and corporations	40,174,394.11
Deposits of United States Government	485,461.41
Deposits of States and political subdivisions	15,301,162.22
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	610,395.15
Certified and officers' checks, etc.	1,465,067.62
TOTAL DEPOSITS	\$ 101,920,674.17
(a) Total demand deposits	\$ 47,774,678.25
(b) Total time and savings deposit	\$ 54,145,995.92
Federal funds purchased and securities sold under agreements to repurchase	9,500,000.00
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	27,000.13
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>2,740,384.51</u>
TOTAL LIABILITIES	114,188,058.81
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	974,492.70
Other reserves on loans	350,000.00
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	1,324,492.70
CAPITAL ACCOUNTS	
Capital notes and debentures	1,707,755.00
Equity capital, total	5,855,263.01
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	2,025,000.00
(No. shares authorized 202,500)	
(No. shares outstanding 202,500)	
Surplus	2,025,000.00
Undivided profits	1,805,263.01
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	7,563,018.01
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	123,075,569.52

VALLEY STATE BANK, LAMAR

Prowers County

OFFICERS FOR 1972

Phil L. Gilbert, President; A. J. Heutzenroeder, Cashier-Secretary; Nan M. Parks, Assistant Cashier.

DIRECTORS FOR 1972

Terrence B. Turner, Valley State Investments Company.

December 31, 1972

ASSETS	
Cash and due from banks (including \$8,163.39 unposted debits)	\$ 2,917,447.63
U.S. Treasury securities	630,605.97
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	991,593.35
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	350,000.00
Other loans	5,123,677.30
Bank premises, furniture and fixtures, and other assets representing bank premises	24,323.06
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>94,022.95</u>
TOTAL ASSETS	10,131,670.26
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,282,617.13
Time and savings deposits of individuals, partnerships, and corporations	2,642,425.94
Deposits of United States Government	37,433.21
Deposits of States and political subdivisions	1,369,122.35
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	59,518.77
TOTAL DEPOSITS	\$ 9,391,117.40
(a) Total demand deposits	\$ 6,028,691.46
(b) Total time and savings deposit	\$ 3,362,425.94
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>87,249.12</u>
TOTAL LIABILITIES	9,478,366.52
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	87,162.00
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>87,162.00</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	566,141.74
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 20,200) (No. shares outstanding 20,200)	101,000.00
Surplus	257,200.00
Undivided profits	207,941.74
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>566,141.74</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,131,670.26

COMMERCIAL BANK OF LEADVILLE, LEADVILLE

Lake County

OFFICERS FOR 1972

Frank L. Luoma, President; Joann Circullo, Vice President; Michael M. Heil, Assistant Vice President; Pauline Klune, Cashier; Dennis F. Reece, Ann Marie Bradach, Daphne Stephens, Assistant Cashiers.

DIRECTORS FOR 1972

Frank L. Luoma, Peter Cosgriff, W. O. Diedrich, Hugh E. Smith, G. W. Pierce, H. L. Fowler, Lee Gilbert.

December 31, 1972

ASSETS	
Cash and due from banks (including \$13,064.09 unposted debits)	\$ 875,712.86
U.S. Treasury securities	1,126,126.14
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,975,473.48
Other securities (including \$ 600.00 corporate stocks)	600.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	5,661,517.78
Bank premises, furniture and fixtures, and other assets representing bank premises	195,619.89
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	9,237.91
TOTAL ASSETS	9,844,288.06
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,034,732.20
Time and savings deposits of individuals, partnerships, and corporations	3,830,303.10
Deposits of United States Government	463,972.06
Deposits of States and political subdivisions	1,204,882.61
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	77,778.64
TOTAL DEPOSITS	\$ 8,611,668.61
(a) Total demand deposits	\$ 4,149,000.27
(b) Total time and savings deposit	\$ 4,462,668.34
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	307,077.73
TOTAL LIABILITIES	8,918,746.34
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	49,846.62
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	49,846.62
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	875,695.10
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 2,000)	
(No. shares outstanding 2,000)	
Surplus	400,000.00
Undivided profits	275,695.10
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	875,695.10
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	9,844,288.06

UNITED BANK OF LITTLETON, LITTLETON

Arapahoe County

OFFICERS FOR 1972

W. G. Johnsen, President; K. R. Osbourne, Vice President, B. J. Stelling, Vice President, J. D. Myers, Assistant Vice President; G. L. Anneler, Vice President and Cashier; D. A. Milner, Jr., Assistant Cashier.

DIRECTORS FOR 1972

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.

December 31, 1972

ASSETS	
Cash and due from banks (including \$25,722.11 unposted debits)	\$ 2,125,113.01
U.S. Treasury securities	5,050,499.74
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	7,518,997.55
Other securities (including \$ —0— corporate stocks)	72,882.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,600,000.00
Other loans	14,660,841.08
Bank premises, furniture and fixtures, and other assets representing bank premises	172,101.74
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	297,974.82
TOTAL ASSETS	31,498,409.94
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	9,799,514.36
Time and savings deposits of individuals, partnerships, and corporations	10,503,875.34
Deposits of United States Government	1,341,058.81
Deposits of States and political subdivisions	6,055,426.50
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	605,148.28
TOTAL DEPOSITS	\$ 28,305,023.29
(a) Total demand deposits	\$ 12,490,351.51
(b) Total time and savings deposit	\$ 15,814,671.78
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	700,667.39
TOTAL LIABILITIES	700,667.39
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	29,005,690.68
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	179,640.84
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	179,640.84
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	2,313,078.42
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	800,000.00
(No. shares authorized 80,000)	
(No. shares outstanding 80,000)	
Surplus	800,000.00
Undivided profits	713,078.42
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	2,313,078.42
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	31,498,409.94

UNITED BANK OF LONGMONT, LONGMONT

Boulder County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$30,437.63 unposted debits)	\$ 969,963.77
U.S. Treasury securities	917,661.76
Obligations of other U.S. Government agencies and corporations	550,040.65
Obligations of States and political subdivisions	1,908,577.74
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	6,127,217.24
Bank premises, furniture and fixtures, and other assets representing bank premises	285,438.58
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>108,199.62</u>
TOTAL ASSETS	10,967,099.36
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,030,053.41
Time and savings deposits of individuals, partnerships, and corporations	4,425,082.84
Deposits of United States Government	98,912.63
Deposits of States and political subdivisions	969,545.13
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	79,512.62
TOTAL DEPOSITS	\$ 9,603,106.63
(a) Total demand deposits	\$ 4,328,023.79
(b) Total time and savings deposit	\$ 5,275,082.84
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	5,600.19
Mortgage indebtedness	132,918.07
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>323,339.91</u>
TOTAL LIABILITIES	10,064,964.80
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	60,034.14
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	60,034.14
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	842,100.42
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 35,000) (No. shares outstanding 35,000)	350,000.00
Surplus	350,000.00
Undivided profits	142,100.42
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	842,100.42
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	10,967,099.36

THE HOME STATE BANK, LOVELAND

Larimer County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Jack Devereaux, Norman E. Rarick, T. M. McKee, Robert C. Christensen, Clarence H. Stump, Jr.

December 31, 1972

ASSETS	
Cash and due from banks (including \$27,569.72 unposted debits)	\$ 1,221,027.18
U.S. Treasury securities	2,161,543.22
Obligations of other U.S. Government agencies and corporations	100,231.21
Obligations of States and political subdivisions	2,953,640.57
Other securities (including \$ — corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	350,000.00
Other loans	7,649,130.86
Bank premises, furniture and fixtures, and other assets representing bank premises	273,518.66
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	132,043.17
TOTAL ASSETS	14,841,135.87
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,763,219.10
Time and savings deposits of individuals, partnerships, and corporations	5,788,710.31
Deposits of United States Government	131,398.99
Deposits of States and political subdivisions	1,597,059.21
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	123,491.58
TOTAL DEPOSITS	\$ 13,403,879.19
(a) Total demand deposits	\$ 6,525,168.88
(b) Total time and savings deposit	\$ 6,878,710.31
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	224,066.84
TOTAL LIABILITIES	13,627,946.03
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	25,312.95
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	80,588.83
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	80,588.83
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,107,288.06
Preferred stock-total par value (No. shares outstanding —)	—NONE—
Common stock-total par value (No. shares authorized 40,000) (No. shares outstanding 40,000)	400,000.00
Surplus	500,000.00
Undivided profits	207,288.06
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	1,107,288.06
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	14,841,135.87

CENTENNIAL STATE BANK, LYONS

Boulder County

OFFICERS FOR 1972

Harold E. Syas, President; William A. Reed, Vice President and Cashier.

DIRECTORS FOR 1972

Harold E. Syas, William A. Reed, Paul D. Dunlap, Ada Lou Hammans, Keith J. Ames, John D. Hickey, Joel H. Wiens, Jimmie Joe Honaker.

December 31, 1972

ASSETS	
Cash and due from banks (including \$790.74 unposted debits)	\$ 144,650.75
U.S. Treasury securities	50,000.00
Obligations of other U.S. Government agencies and corporations	10,000.00
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	312,749.35
Bank premises, furniture and fixtures, and other assets representing bank premises	42,807.35
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	20,727.39
TOTAL ASSETS	580,934.84
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	165,012.00
Time and savings deposits of individuals, partnerships, and corporations	118,713.98
Deposits of United States Government	18,025.75
Deposits of States and political subdivisions	181.58
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	42,249.92
TOTAL DEPOSITS	\$ 344,183.23
(a) Total demand deposits	\$ 225,469.25
(b) Total time and savings deposit	\$ 118,713.98
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	6,539.35
TOTAL LIABILITIES	350,722.58
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	1.00
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	1.00
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	230,211.26
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	100,000.00
Undivided profits	30,211.26
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	230,211.26
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	580,934.84

MANCOS STATE BANK, MANCOS

Montezuma County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Jimmy D. Cook, Edith Glockner, Hans Glockner, Stanley W. Kozimor, Halworth B. Tanner.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 328,200.54
U.S. Treasury securities	341,969.75
Obligations of other U.S. Government agencies and corporations	139,350.00
Obligations of States and political subdivisions	133,225.75
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	1,208,655.65
Bank premises, furniture and fixtures, and other assets representing bank premises	82,425.07
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	-NONE-
TOTAL ASSETS	2,233,826.76
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	716,982.93
Time and savings deposits of individuals, partnerships, and corporations	847,100.57
Deposits of United States Government	12,317.47
Deposits of States and political subdivisions	411,765.65
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	1,000.00
Certified and officers' checks, etc.	22,378.13
TOTAL DEPOSITS	\$ 2,011,544.75
(a) Total demand deposits	\$ 873,477.07
(b) Total time and savings deposit	\$ 1,138,067.68
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	50,078.67
TOTAL LIABILITIES	2,061,623.42
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	-NONE-
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	-NONE-
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	172,203.34
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	72,202.34
Undivided profits	1.00
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	172,203.34
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,233,826.76

BANK OF MANITOU, MANITOU SPRINGS

El Paso County

OFFICERS FOR 1972

David E. Hiatt, President; George F. Lewis, Vice President; James E. Windle, Cashier-Secretary; Tedd A. Bridgman, Mary A. Hawkinson, Assistant Cashiers.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$312.11 unposted debits)	\$ 443,786.47
U.S. Treasury securities	792,188.55
Obligations of other U.S. Government agencies and corporations	160,399.99
Obligations of States and political subdivisions	919,569.37
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	3,570,390.18
Bank premises, furniture and fixtures, and other assets representing bank premises	128,745.31
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	70,957.46
TOTAL ASSETS	6,286,037.33
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,215,083.78
Time and savings deposits of individuals, partnerships, and corporations	2,313,118.35
Deposits of United States Government	47,487.21
Deposits of States and political subdivisions	1,028,439.89
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	119,810.61
TOTAL DEPOSITS	\$ 5,723,939.84
(a) Total demand deposits	\$ 2,548,394.00
(b) Total time and savings deposit	\$ 3,175,545.84
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	120,384.93
TOTAL LIABILITIES	5,844,324.77
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	61,724.09
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	61,724.09
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	379,988.47
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	100,000.00
Undivided profits	179,988.47
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	379,988.47
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,286,037.33

J. N. BEATY AND COMPANY, BANKERS, MANZANOLA

Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks (including \$6,220.07 unposted debits)	\$ 342,418.57
U.S. Treasury securities	342,777.34
Obligations of other U.S. Government agencies and corporations	74,613.37
Obligations of States and political subdivisions	194,989.20
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	281,509.61
Bank premises, furniture and fixtures, and other assets representing bank premises	795.50
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	168.75
TOTAL ASSETS	1,237,272.34
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	951,938.85
Time and savings deposits of individuals, partnerships, and corporations	98,213.61
Deposits of United States Government	3,989.00
Deposits of States and political subdivisions	20,367.16
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	309.60
TOTAL DEPOSITS	\$ 1,074,818.22
(a) Total demand deposits	\$ 976,604.61
(b) Total time and savings deposit	\$ 98,213.61
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	—NONE—
TOTAL LIABILITIES	1,074,818.22
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	2,921.75
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	2,921.75
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	159,532.37
Preferred stock-total par value (No. shares outstanding —0—)	—NONE—
Common stock-total par value (No. shares authorized 250) (No. shares outstanding 250)	25,000.00
Surplus	110,000.00
Undivided profits	24,532.37
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	159,532.37
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,237,272.34

THE EAGLE VALLEY BANK, MINTURN

Eagle County

OFFICERS FOR 1972

Roger L. Reisher, President; Melvin J. Sorensen, Vice President and Cashier; J. Robert Young, Executive Vice President; R. Kent Landmark, Larry J. Hauserman, Jack D. Nunn, Blaine Alley, Paul W. Ogle, Edson P. Holland, Thomas Charnecki, Steve Forte, William Iwata, Fred Sorensen, Bruce Russell, William H. Plummer, Roger Behler, Dean Skorheim, Assistant Cashiers; Everett Williams, Chairman of the Board; William P. Johnson, Secretary.

DIRECTORS FOR 1972

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.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 118,952.67
U.S. Treasury securities	68,201.70
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	784,035.30
Bank premises, furniture and fixtures, and other assets representing bank premises	22,094.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>8,930.81</u>
TOTAL ASSETS	1,102,214.48
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	272,863.71
Time and savings deposits of individuals, partnerships, and corporations	313,895.70
Deposits of United States Government	216,053.13
Deposits of States and political subdivisions	92,710.11
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	8,017.72
TOTAL DEPOSITS	\$ 903,540.37
(a) Total demand deposits	\$ 539,644.67
(b) Total time and savings deposit	\$ 363,895.70
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>6,986.24</u>
TOTAL LIABILITIES	910,526.61
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	—NONE—
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	—NONE—
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	191,687.87
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	100,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus	60,000.00
Undivided profits	31,687.87
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	191,687.87
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,102,214.48

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande County

OFFICERS FOR 1972

Mahlon T. White, President; C. B. McKinstry, Executive Vice President; John Jackson, Cashier-Secretary; Byron Uhrich, Assistant Cashier; Willis H. Fassett, Jr., Senior Vice President; Robert V. Haigler, Vice President; David Stewart, Assistant Vice President.

DIRECTORS FOR 1972

Mahlon T. White, C. B. McKinstry, Willis H. Fassett, Jr., Robert V. Haigler, William J. Schutte, Lyman E. Wright.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,296,055.20
U.S. Treasury securities	1,019,930.70
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,254,495.21
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	500,000.00
Other loans	5,116,396.61
Bank premises, furniture and fixtures, and other assets representing bank premises	371,355.01
Real estate owned other than bank premises	50,000.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	62,607.37
TOTAL ASSETS	9,670,840.10
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	5,407,461.10
Time and savings deposits of individuals, partnerships, and corporations	2,152,728.13
Deposits of United States Government	158,372.21
Deposits of States and political subdivisions	616,393.48
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	80,031.72
TOTAL DEPOSITS	\$ 8,414,986.64
(a) Total demand deposits	\$ 5,832,258.51
(b) Total time and savings deposit	\$ 2,582,728.13
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	201,054.52
TOTAL LIABILITIES	8,616,041.16
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	75,745.38
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	75,745.38
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	979,053.56
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	330,000.00
(No. shares authorized 33,000)	
(No. shares outstanding 33,000)	
Surplus	330,000.00
Undivided profits	319,053.56
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	979,053.56
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	9,670,840.10

BANK OF WOODMOOR, MONUMENT

El Paso County

OFFICERS FOR 1972

H. Lee Sturgeon, President, W. C. Skovgaard, Vice President; John F. Ezell, Cashier-Secretary.

DIRECTORS FOR 1972

H. Lee Sturgeon, Steven N. Arnold, Richard Eason, John A. Thompson, Stan Johnson.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 643,501.71
U.S. Treasury securities	285,947.00
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	892,321.92
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,319,680.52
Bank premises, furniture and fixtures, and other assets representing bank premises	25,934.70
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>40,847.35</u>
TOTAL ASSETS	4,208,233.20
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,213,328.51
Time and savings deposits of individuals, partnerships, and corporations	747,586.17
Deposits of United States Government	151,942.98
Deposits of States and political subdivisions	1,353,440.97
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	2,752.91
Certified and officers' checks, etc.	85,906.31
TOTAL DEPOSITS	\$ 3,554,957.85
(a) Total demand deposits	\$ 1,522,858.43
(b) Total time and savings deposit	\$ 2,032,099.42
Federal funds purchased and securities sold under agreements to repurchase	200,000.00
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>131,221.97</u>
TOTAL LIABILITIES	3,886,179.82
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	2,949.57
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	2,949.57
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	319,103.81
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	125,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus	125,000.00
Undivided profits	69,103.81
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	319,103.81
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	4,208,233.20

McCLAVE STATE BANK OF McCLAVE, McCLAVE
Bent County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 309,619.75
U.S. Treasury securities	466,055.43
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	5,614.50
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	150,000.00
Other loans	797,290.63
Bank premises, furniture and fixtures, and other assets representing bank premises	1.00
Real estate owned other than bank premises	1.00
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	-NONE-
TOTAL ASSETS	1,728,582.31
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	608,944.24
Time and savings deposits of individuals, partnerships, and corporations	570,282.91
Deposits of United States Government	5,648.12
Deposits of States and political subdivisions	291,799.26
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	-NONE-
TOTAL DEPOSITS	\$ 1,476,674.53
(a) Total demand deposits	\$ 726,391.62
(b) Total time and savings deposit	\$ 750,282.91
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	4,700.00
TOTAL LIABILITIES	1,481,374.53
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	-NONE-
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	-NONE-
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	247,207.78
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus	125,000.00
Undivided profits	72,207.78
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	247,207.78
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	1,728,582.31

THE MONTROSE COUNTY BANK, NATURITA

Montrose County

OFFICERS FOR 1972

J. C. Kinkade, Chairman of the Board; Donald K. Majors, President; Donald G. Haley, Executive Vice President and Cashier; Harlan K. Peltier, Vice President.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 116,963.92
U.S. Treasury securities	—NONE—
Obligations of other U.S. Government agencies and corporations	75,553.98
Obligations of States and political subdivisions	—NONE—
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	578,271.34
Bank premises, furniture and fixtures, and other assets representing bank premises	71,750.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	<u>942,539.24</u>
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	220,952.73
Time and savings deposits of individuals, partnerships, and corporations	284,115.83
Deposits of United States Government	985.12
Deposits of States and political subdivisions	117,371.98
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	36,588.19
TOTAL DEPOSITS	\$ 660,013.85
(a) Total demand deposits	\$ 293,958.31
(b) Total time and savings deposit	\$ 366,055.54
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	16,412.82
TOTAL LIABILITIES	<u>676,426.67</u>
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	—NONE—
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	—NONE—
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	266,112.57
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	105,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus	100,000.00
Undivided profits	61,112.57
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>266,112.57</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>942,539.24</u>

SAN MIGUEL BASIN STATE BANK, NORWOOD

San Miguel County

OFFICERS FOR 1972

Herman F. Booth, President; Dan D. Noble, Executive Vice President; Clinton W. Booth, Cashier-Secretary; Henry C. Kennedy, Vice President; Dan D. Nobel, Treasurer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 466,883.68
U.S. Treasury securities	1,023,553.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	78,834.16
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	3,966,480.85
Bank premises, furniture and fixtures, and other assets representing bank premises	83,492.00
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>18,193.09</u>
TOTAL ASSETS	5,637,436.78
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,770,798.53
Time and savings deposits of individuals, partnerships, and corporations	2,506,092.70
Deposits of United States Government	50,593.53
Deposits of States and political subdivisions	802,250.61
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	23,132.38
TOTAL DEPOSITS	\$ 5,152,867.75
(a) Total demand deposits	\$ 2,055,238.28
(b) Total time and savings deposit	\$ 3,097,629.47
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>68,216.87</u>
TOTAL LIABILITIES	5,221,084.62
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	14,520.98
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	<u>14,520.98</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	401,831.18
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus	125,000.00
Undivided profits	201,831.18
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	<u>401,831.18</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,637,436.78

CITIZENS STATE BANK OF OURAY, OURAY

Ouray County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

David G. Wood, Raymond P. Wood II, Bruce Phillips, Robert E. Noel, Donald D. Hanhardt.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 567,886.60
U.S. Treasury securities	1,385,229.29
Obligations of other U.S. Government agencies and corporations	100,000.00
Obligations of States and political subdivisions	465,070.53
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	3,161,489.02
Bank premises, furniture and fixtures, and other assets representing bank premises	8,000.00
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	13,534.62
TOTAL ASSETS	5,801,210.06
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,268,349.93
Time and savings deposits of individuals, partnerships, and corporations	1,940,450.32
Deposits of United States Government	85,046.63
Deposits of States and political subdivisions	961,086.49
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	35,491.91
TOTAL DEPOSITS	\$ 5,290,425.28
(a) Total demand deposits	\$ 2,800,953.17
(b) Total time and savings deposit	\$ 2,489,472.11
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	78,687.86
TOTAL LIABILITIES	5,369,113.14
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	55,004.15
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	55,004.15
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	377,092.77
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	90,000.00
(No. shares authorized 900)	
(No. shares outstanding 900)	
Surplus	210,000.00
Undivided profits	77,092.77
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	377,092.77
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,801,210.06

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

Archuleta County

OFFICERS FOR 1972

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 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 498,159.61
U.S. Treasury securities	449,567.80
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	344,152.91
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,200,000.00
Other loans	1,444,422.20
Bank premises, furniture and fixtures, and other assets representing bank premises	12,771.15
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	133.10
TOTAL ASSETS	3,949,206.77
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,871,059.79
Time and savings deposits of individuals, partnerships, and corporations	1,123,779.44
Deposits of United States Government	66,361.02
Deposits of States and political subdivisions	566,092.03
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	69,578.66
TOTAL DEPOSITS	\$ 3,696,870.94
(a) Total demand deposits	\$ 2,463,752.97
(b) Total time and savings deposit	\$ 1,233,117.97
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	11,673.86
TOTAL LIABILITIES	3,708,544.80
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	33,881.41
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	33,881.41
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	206,780.56
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus	100,000.00
Undivided profits	26,780.56
Reserve for contingencies and other capital reserves	30,000.00
TOTAL CAPITAL ACCOUNTS	206,780.56
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,949,206.77

CENTENNIAL BANK OF PUEBLO, PUEBLO

Pueblo County

OFFICERS FOR 1972

David J. Snyder, President; Joseph A. Waples, Vice President and Cashier; D. Joseph Kenny, Assistant Cashier.

DIRECTORS FOR 1972

Fred J. Gorsich, Andy Sackman, Thomas H. Mosier, David J. Snyder, Joseph M. Occhiato, James A. Utt.

December 31, 1972

ASSETS	
Cash and due from banks (including \$14,179.11 unposted debits)	\$ 1,828,716.75
U.S. Treasury securities	100,000.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	-NONE-
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	797,154.22
Bank premises, furniture and fixtures, and other assets representing bank premises	64,805.44
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	23,911.40
TOTAL ASSETS	2,814,587.81
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,778,327.72
Time and savings deposits of individuals, partnerships, and corporations	479,459.76
Deposits of United States Government	3,608.08
Deposits of States and political subdivisions	-NONE-
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	25,541.46
TOTAL DEPOSITS	\$ 2,287,937.02
(a) Total demand deposits	\$ 1,808,477.26
(b) Total time and savings deposit	\$ 479,459.76
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	37,870.46
TOTAL LIABILITIES	2,325,807.48
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	-NONE-
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	-NONE-
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	488,780.33
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	275,000.00
(No. shares authorized 27,500)	
(No. shares outstanding 27,500)	
Surplus	125,000.00
Undivided profits	88,780.33
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	488,780.33
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,814,587.81

THE MINNEQUA BANK OF PUEBLO, PUEBLO

Pueblo County

OFFICERS FOR 1972

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, Vice Presidents; Philip E. Boschen, Vice President and Assistant to the President; Robert L. Freeman, Vice President and Cashier; Robert W. Pohst, Vice President; Rose Masterantonio, Donald E. Green, Anthony P. O'Neill, Assistant Vice Presidents; Charline Burkhard, Lucille Wilcox, John N. Carpio, James L. Richardson, Assistant Cashiers.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,082,281.77
U.S. Treasury securities	5,788,133.33
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	4,785,818.34
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	700,000.00
Other loans	15,939,821.23
Bank premises, furniture and fixtures, and other assets representing bank premises	124,512.01
Real estate owned other than bank premises	90,000.00
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	281,046.09
TOTAL ASSETS	30,791,612.77
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	11,651,788.58
Time and savings deposits of individuals, partnerships, and corporations	14,310,165.69
Deposits of United States Government	393,886.34
Deposits of States and political subdivisions	879,723.24
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	181,200.98
Certified and officers' checks, etc.	129,279.11
TOTAL DEPOSITS	\$ 27,546,043.94
(a) Total demand deposits	\$ 12,565,878.25
(b) Total time and savings deposit	\$ 14,980,165.69
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	680,431.73
TOTAL LIABILITIES	28,226,475.67
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	256,900.45
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	256,900.45
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	2,308,236.65
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus	1,700,000.00
Undivided profits	108,236.65
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	2,308,236.65
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	30,791,612.77

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO

Pueblo County

OFFICERS FOR 1972

Alva B. Adams, Chairman of the Board; James L. Fimple, President; Earl F. Lehigh, Executive Vice President; Clarence A. Buriarek, Vice President and Trust Officer; Walter E. Carsella, Lawrence M. Pearson, Vice Presidents; James A. McClearn, Vice President and Cashier; James A. Murray, Trust Officer; Frederick F. Ferguson, Assistant Trust Officer; Michael P. Moore, Joseph R. Kerrigan, Kenneth F. Hunter, Sherman H. French, Assistant Vice Presidents; Arthur M. Lane, Martha L. Rector, Irma A. Milyard, Assistant Cashiers, Michael H. Miller, Installment Loan Officer; Gerald E. Short, Assistant Cashier; William H. Adams, Jr., Installment Loan Officer; Clifford F. Bramer, III, Marketing Officer; Gerald E. Sherraden, Auditor; William H. Adams, Legal Counsel.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,547,516.41
U.S. Treasury securities	12,735,097.81
Obligations of other U.S. Government agencies and corporations	700,000.00
Obligations of States and political subdivisions	10,600,460.39
Other securities (including \$33,960.24 corporate stocks)	33,960.24
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	22,584,797.69
Bank premises, furniture and fixtures, and other assets representing bank premises	864,217.35
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	632,836.61
TOTAL ASSETS	51,898,886.50
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	15,619,114.89
Time and savings deposits of individuals, partnerships, and corporations	18,122,597.38
Deposits of United States Government	816,986.95
Deposits of States and political subdivisions	10,534,910.80
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	684,052.58
TOTAL DEPOSITS	\$ 45,777,662.60
(a) Total demand deposits	\$ 18,897,576.93
(b) Total time and savings deposit	\$ 26,880,085.67
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	185,103.15
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	1,094,131.11
TOTAL LIABILITIES	47,056,896.86
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	982,022.43
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	982,022.43
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	3,859,967.21
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	750,000.00
(No. shares authorized 75,000)	
(No. shares outstanding 75,000)	
Surplus	750,000.00
Undivided profits	2,359,967.21
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	3,859,967.21
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	51,898,886.50

UNITED BANK OF PUEBLO, PUEBLO

Pueblo County

OFFICERS FOR 1972

Henry D. Williams, President and Chairman of the Board; Erna S. Trefz, Vice Chairman of the Board; Arlo Beamon, Senior Vice President; Jack L. Kinkel, Vice President and Cashier; Joseph H. Wright, Robert D. Gregg, William J. O'Leary, Vice Presidents; G. Dean Harold, Assistant Vice President; Garth G. Vaughan, Personal Banking Officer; Robert G. Hughes, Director for Business Development; Vincent L. Vigil, Controller.

DIRECTORS FOR 1972

John T. Aguilera, Arlo Beamon, Anthony Bonforte, Dr. Richard B. Capek, Dr. Walter D. Carroll, Thomas T. Farley, William Ansel Gower, Bret Kelly, Albert Alan Ladd, Jr., Erna S. Trefz, Robert J. Ward, Henry D. Williams, Damian P. Ducey, Dr. John B. Farley, Gerald A. Valentine.

December 31, 1972

ASSETS		
Cash and due from banks	\$	2,155,819.11
U.S. Treasury securities		3,129,384.22
Obligations of other U.S. Government agencies and corporations		-NONE-
Obligations of States and political subdivisions		5,816,505.22
Other securities (including \$ -0- corporate stocks)		5,001.00
Trading account securities		-NONE-
Federal funds sold and securities purchased under agreements to resell		-NONE-
Other loans		19,063,761.42
Bank premises, furniture and fixtures, and other assets representing bank premises		408,083.87
Real estate owned other than bank premises		8,000.00
Investments in subsidiaries not consolidated		-NONE-
Customer's liability to this bank on acceptances outstanding		-NONE-
Other assets		883,770.07
TOTAL ASSETS		31,470,324.91
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		9,083,433.24
Time and savings deposits of individuals, partnerships, and corporations		9,678,579.49
Deposits of United States Government		782,558.35
Deposits of States and political subdivisions		6,006,667.70
Deposits of foreign governments and official institutions		-NONE-
Deposits of commercial banks		91,362.76
Certified and officers' checks, etc.		449,010.85
TOTAL DEPOSITS	\$	26,091,612.39
(a) Total demand deposits	\$	10,625,257.74
(b) Total time and savings deposit	\$	15,466,354.65
Federal funds purchased and securities sold under agreements to repurchase		1,700,000.00
Other liabilities for borrowed money		-NONE-
Mortgage indebtedness		19,665.48
Acceptances executed by or for account of this bank and outstanding		-NONE-
Other liabilities		1,718,812.11
TOTAL LIABILITIES		29,530,089.98
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		-NONE-
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		212,777.31
Other reserves on loans		-NONE-
Reserves on securities		-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES		212,777.31
CAPITAL ACCOUNTS		
Capital notes and debentures		229,412.00
Equity capital, total		1,498,045.62
Preferred stock-total par value		-NONE-
(No. shares outstanding -0-)		
Common stock-total par value		300,000.00
(No. shares authorized 30,000)		
(No. shares outstanding 30,000)		
Surplus		400,000.00
Undivided profits		798,045.62
Reserve for contingencies and other capital reserves		-NONE-
TOTAL CAPITAL ACCOUNTS		1,727,457.62
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		31,470,324.91

BANK OF RANGELY, RANGELY

Rio Blanco County

OFFICERS FOR 1972

Bob H. White, President; Howard E. McVay, Vice President and Cashier.

DIRECTORS FOR 1972

Cecil E. Lollar, Jack Pennell, F. L. Seebaum, Harold Wardell, Bob White.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 286,057.68
U.S. Treasury securities	260,655.57
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	544,262.73
Other securities (including \$ 7,200.00 corporate stocks)	7,200.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	300,000.00
Other loans	1,534,045.49
Bank premises, furniture and fixtures, and other assets representing bank premises	26,534.57
Real estate owned other than bank premises	12,174.87
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	3,120.00
TOTAL ASSETS	2,974,050.91
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	967,632.53
Time and savings deposits of individuals, partnerships, and corporations	1,035,794.60
Deposits of United States Government	52,595.09
Deposits of States and political subdivisions	598,528.80
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	16,482.21
TOTAL DEPOSITS	\$ 2,671,033.23
(a) Total demand deposits	\$ 1,211,213.63
(b) Total time and savings deposit	\$ 1,459,819.60
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	43,017.68
TOTAL LIABILITIES	2,714,050.91
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	10,000.00
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	10,000.00
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	250,000.00
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	75,000.00
(No. shares authorized 7,500)	
(No. shares outstanding 7,500)	
Surplus	165,000.00
Undivided profits	10,000.00
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	250,000.00
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	2,974,050.91

THE EMPIRE STATE BANK, ROCKY FORD
Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 770,291.70
U.S. Treasury securities	910,762.00
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	766,254.00
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	1,333,148.83
Bank premises, furniture and fixtures, and other assets representing bank premises	-NONE-
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	-NONE-
TOTAL ASSETS	3,780,456.53
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,246,115.76
Time and savings deposits of individuals, partnerships, and corporations	442,653.93
Deposits of United States Government	91,376.36
Deposits of States and political subdivisions	471,522.91
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	23,419.26
Certified and officers' checks, etc.	4,174.31
TOTAL DEPOSITS	\$ 3,279,262.53
(a) Total demand deposits	\$ 2,427,737.95
(b) Total time and savings deposit	\$ 851,524.58
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	-NONE-
TOTAL LIABILITIES	3,279,262.53
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	-NONE-
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	-NONE-
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	501,194.00
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	100,000.00
(No. shares authorized 1,000)	
(No. shares outstanding 1,000)	
Surplus	100,000.00
Undivided profits	301,194.00
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	501,194.00
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,780,456.53

THE BANK OF FOUNTAIN VALLEY, SECURITY

El Paso County

OFFICERS FOR 1972

Don E. Hammer, President; J. R. Jahrig, Vice President; Paul M. Kahrs, Cashier; Mary Jean Davis, Assistant Cashier; Elaine Overmeyer, Assistant Loan Officer; Jay O'Keefe, Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 661,672.45
U.S. Treasury securities	1,458,803.48
Obligations of other U.S. Government agencies and corporations	478,089.92
Obligations of States and political subdivisions	1,725,162.48
Other securities (including \$ -0- corporate stocks)	-NONE-
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	1,100,000.00
Other loans	1,898,245.68
Bank premises, furniture and fixtures, and other assets representing bank premises	226,437.77
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	<u>84,219.00</u>
TOTAL ASSETS	7,632,630.78
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,631,997.26
Time and savings deposits of individuals, partnerships, and corporations	3,016,987.08
Deposits of United States Government	617,705.58
Deposits of States and political subdivisions	171,486.00
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	241,712.31
TOTAL DEPOSITS	\$ 6,679,888.23
(a) Total demand deposits	\$ 3,506,288.65
(b) Total time and savings deposit	\$ 3,173,599.58
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	<u>292,741.60</u>
TOTAL LIABILITIES	6,972,629.83
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	
	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	33,402.03
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	33,402.03
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	626,598.92
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	
Common stock-total par value	150,000.00
(No. shares authorized 1,500)	
(No. shares outstanding 1,500)	
Surplus	200,000.00
Undivided profits	276,598.92
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	626,598.92
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	7,632,630.78

**COMMERCIAL SAVINGS BANK OF STERLING,
STERLING**

Logan County

OFFICERS FOR 1972

Jon P. Coates, President; Vernon H. Carter, Senior Vice President, Dean H. Tanner, Carl R. Waltz, Vice Presidents; Wayne J. Pimple, Audrey Richards, Assistant Vice Presidents; Jerry C. Reeves, Installment Loan Officer, Rita Heimbegner, Operations Officer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 4,000,953.81
U.S. Treasury securities	2,010,891.81
Obligations of other U.S. Government agencies and corporations	206,422.85
Obligations of States and political subdivisions	1,452,391.99
Other securities (including \$ 35,100.00 corporate stocks)	35,100.00
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	15,030,176.21
Bank premises, furniture and fixtures, and other assets representing bank premises	491,613.14
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	26,500.00
Other assets	157,155.93
TOTAL ASSETS	23,411,205.74
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	8,567,207.60
Time and savings deposits of individuals, partnerships, and corporations	8,314,515.44
Deposits of United States Government	204,521.04
Deposits of States and political subdivisions	2,236,849.66
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	42,091.78
Certified and officers' checks, etc.	191,944.21
TOTAL DEPOSITS	\$ 19,557,129.73
(a) Total demand deposits	\$ 9,583,814.29
(b) Total time and savings deposit	\$ 9,973,315.44
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	998,966.89
Mortgage indebtedness	227,945.08
Acceptances executed by or for account of this bank and outstanding	26,500.00
Other liabilities	58,652.69
TOTAL LIABILITIES	20,869,194.39
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	161,723.74
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	161,723.74
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	2,380,287.61
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	450,000.00
(No. shares authorized 45,000)	
(No. shares outstanding 45,000)	
Surplus	720,000.00
Undivided profits	1,210,287.61
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	2,380,287.61
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	23,411,205.74

THE SECURITY STATE BANK OF STERLING,
STERLING

Logan County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 3,548,278.78
U.S. Treasury securities	2,790,070.38
Obligations of other U.S. Government agencies and corporations	-NONE-
Obligations of States and political subdivisions	4,144,605.52
Other securities (including \$ 51,000 corporate stocks)	51,000.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	-NONE-
Other loans	22,316,405.23
Bank premises, furniture and fixtures, and other assets representing bank premises	342,600.22
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	415,044.87
TOTAL ASSETS	33,608,055.00
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	11,518,596.37
Time and savings deposits of individuals, partnerships, and corporations	16,156,933.20
Deposits of United States Government	289,172.05
Deposits of States and political subdivisions	1,353,916.96
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	245,986.65
Certified and officers' checks, etc.	468,416.81
TOTAL DEPOSITS	\$ 30,333,022.04
(a) Total demand deposits	\$ 12,836,306.46
(b) Total time and savings deposit	\$ 17,496,715.58
Federal funds purchased and securities sold under agreement to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	189,724.57
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	391,670.54
TOTAL LIABILITIES	30,914,417.15
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	381,367.32
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	381,367.32
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	2,312,220.53
Preferred stock-total par value	-NONE-
(No. shares outstanding -0-)	-NONE-
Common stock-total par value	500,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus	1,500,000.00
Undivided profits	312,220.53
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	2,312,220.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	33,608,055.00

THE BANK OF TELLURIDE, TELLURIDE

San Miguel County

OFFICERS FOR 1972

Donald K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier-Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 183,724.96
U.S. Treasury securities	616,855.79
Obligations of other U.S. Government agencies and corporations	70,000.00
Obligations of States and political subdivisions	26,554.50
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	400,000.00
Other loans	1,843,477.42
Bank premises, furniture and fixtures, and other assets representing bank premises	56,011.21
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	3,196,623.88
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,149,737.68
Time and savings deposits of individuals, partnerships, and corporations	1,134,457.38
Deposits of United States Government	7,086.43
Deposits of States and political subdivisions	496,106.20
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	1,286.96
Certified and officers' checks, etc.	68,060.18
TOTAL DEPOSITS	\$ 2,856,734.83
(a) Total demand deposits	\$ 1,426,037.43
(b) Total time and savings deposit	\$ 1,430,697.40
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>85,889.77</u>
TOTAL LIABILITIES	2,942,624.60
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	9,689.59
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	9,689.59
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	244,309.69
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	75,000.00
(No. shares authorized 7500)	
(No. shares outstanding 7500)	
Surplus	75,000.00
Undivided profits	94,309.69
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	244,309.69
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,196,623.88

NORTH VALLEY STATE BANK, THORNTON

Adams County

OFFICERS FOR 1972

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 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,798,303.40
U.S. Treasury securities	2,640,986.00
Obligations of other U.S. Government agencies and corporations	50,243.00
Obligations of States and political subdivisions	1,956,543.00
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,650,000.00
Other loans	4,244,002.06
Bank premises, furniture and fixtures, and other assets representing bank premises	180,030.81
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>25,103.75</u>
TOTAL ASSETS	12,545,212.02
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	4,904,439.22
Time and savings deposits of individuals, partnerships, and corporations	3,190,678.49
Deposits of United States Government	330,829.03
Deposits of States and political subdivisions	2,771,464.82
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	65,000.00
Certified and officers' checks, etc.	157,899.67
TOTAL DEPOSITS	\$ 11,420,311.23
(a) Total demand deposits	\$ 8,104,632.74
(b) Total time and savings deposit	\$ 3,315,678.49
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	71,426.66
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>214,407.06</u>
TOTAL LIABILITIES	11,706,144.95
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	25,213.08
Other reserves on loans	—NONE—
Reserves on securities	<u>—NONE—</u>
TOTAL RESERVES ON LOANS AND SECURITIES	25,213.08
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	813,853.99
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	250,000.00
(No. shares authorized 25,000)	
(No. shares outstanding 25,000)	
Surplus	250,000.00
Undivided profits	313,853.99
Reserve for contingencies and other capital reserves	<u>—NONE—</u>
TOTAL CAPITAL ACCOUNTS	813,853.99
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	12,545,212.02

THE BANK OF VAIL, VAIL

Eagle County

OFFICERS FOR 1972

Everett Williams, Chairman of the Board; Roger L. Reisher, President, J. Robert Young, Executive Vice President; Michael S. Loken, Melvin J. Sorensen, Vice Presidents; Thomas Charnecki, Assistant Vice President and Cashier; R. Kent Landmark, Larry Hauserman, Jack D. Nunn, Blaine Alley, Paul W. Ogle, Steve Forte, William Iwata, Fred Sorensen, Bruce Russell, William H. Plumner, Roger Behler, Edson P. Holland, Dean Skorheim, Assistant Cashiers; Marla Miles, Assistant Auditor; William P. Johnson, Secretary.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS

Cash and due from banks	\$ 1,235,309.39
U.S. Treasury securities	87,657.40
Obligations of other U.S. Government agencies and corporations	350,960.02
Obligations of States and political subdivisions	1,127,304.73
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,300,000.00
Other loans	3,568,632.68
Bank premises, furniture and fixtures, and other assets representing bank premises	42,688.06
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	59,863.32
TOTAL ASSETS	<u>7,772,415.60</u>

LIABILITIES

Demand deposits of individuals, partnerships, and corporations	4,070,252.82
Time and savings deposits of individuals, partnerships, and corporations	1,769,630.41
Deposits of United States Government	131,882.22
Deposits of States and political subdivisions	879,563.08
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	404.71
Certified and officers' checks, etc.	280,317.32
TOTAL DEPOSITS	\$ 7,132,050.56
(a) Total demand deposits	\$ 4,967,116.48
(b) Total time and savings deposit	\$ 2,164,934.08
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	111,176.02
TOTAL LIABILITIES	<u>7,243,226.58</u>

MINORITY INTEREST IN CONSOLIDATED

SUBSIDIARIES —NONE—

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	25,296.16
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>25,296.16</u>

CAPITAL ACCOUNTS

Capital notes and debentures	—NONE—
Equity capital, total	503,892.86
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 40,000)	
(No. shares outstanding 40,000)	
Surplus	200,000.00
Undivided profits	103,892.86
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>503,892.86</u>

TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	<u>7,772,415.60</u>
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NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	470,548.91
U.S. Treasury securities	698,983.93
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	206,530.28
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	2,577,204.97
Bank premises, furniture and fixtures, and other assets representing bank premises	26,387.07
Real estate owned other than bank premises	4,965.55
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	3,984,620.71
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,650,968.49
Time and savings deposits of individuals, partnerships, and corporations	1,390,134.91
Deposits of United States Government	5,380.15
Deposits of States and political subdivisions	518,088.59
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	12,437.25
TOTAL DEPOSITS \$ 3,577,009.39	
(a) Total demand deposits \$ 2,129,499.64	
(b) Total time and savings deposit \$ 1,447,509.75	
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	118,060.52
TOTAL LIABILITIES	3,695,069.91
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	3,648.61
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	3,648.61
CAPITAL ACCOUNTS	
Capital notes and debentures	25,000.00
Equity capital, total	260,902.19
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	50,000.00
(No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
Surplus	170,000.00
Undivided profits	40,902.19
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	285,902.19
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,984,620.71

COLORADO STATE BANK OF WALSH, WALSH

Baca County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,544,906.29
U.S. Treasury securities	182,032.74
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	1,110,846.60
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	—NONE—
Other loans	3,528,323.84
Bank premises, furniture and fixtures, and other assets representing bank premises	—NONE—
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>131,540.17</u>
TOTAL ASSETS	6,497,649.64
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	3,129,776.69
Time and savings deposits of individuals, partnerships, and corporations	1,458,309.26
Deposits of United States Government	33,427.40
Deposits of States and political subdivisions	423,520.62
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	23,116.54
Certified and officers' checks, etc.	60,932.77
TOTAL DEPOSITS	\$ 5,129,083.28
(a) Total demand deposits	\$ 3,352,034.98
(b) Total time and savings deposit	\$ 1,777,048.30
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>—NONE—</u>
TOTAL LIABILITIES	5,129,083.28
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	239,792.11
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	239,792.11
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	1,128,774.25
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	—NONE—
Common stock-total par value	100,000.00
(No. shares authorized 10,000)	
(No. shares outstanding 10,000)	
Surplus	400,000.00
Undivided profits	628,774.25
Reserve for contingencies and other capital reserves	<u>—NONE—</u>
TOTAL CAPITAL ACCOUNTS	1,128,774.25
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,497,649.64

CITIZENS BANK, WESTMINSTER

Adams County

OFFICERS FOR 1972

Donald K. Hogoboom, President; Kenneth A. Platt, Vice President; Thomas M. Jones, Cashier-Secretary.

DIRECTORS FOR 1972

Clarence L. Bartholic, Donald H. Hoch, Donald K. Hogoboom, Kenneth A. Platt, Jerry J. Tepper, Berger G. Wallin.

December 31, 1972

ASSETS	
Cash and due from banks	781,897.15
U.S. Treasury securities	339,652.58
Obligations of other U.S. Government agencies and corporations	715,050.00
Obligations of States and political subdivisions	305,112.63
Other securities (including \$ 10,500.00 corporate stocks)	10,500.00
Trading account securities	-NONE-
Federal funds sold and securities purchased under agreements to resell	200,000.00
Other loans	2,720,499.37
Bank premises, furniture and fixtures, and other assets representing bank premises	180,645.03
Real estate owned other than bank premises	-NONE-
Investments in subsidiaries not consolidated	-NONE-
Customer's liability to this bank on acceptances outstanding	-NONE-
Other assets	3,189.87
TOTAL ASSETS	5,256,546.63
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,957,200.28
Time and savings deposits of individuals, partnerships, and corporations	1,327,644.60
Deposits of United States Government	189,063.62
Deposits of States and political subdivisions	988,003.74
Deposits of foreign governments and official institutions	-NONE-
Deposits of commercial banks	-NONE-
Certified and officers' checks, etc.	90,622.33
TOTAL DEPOSITS \$ 4,552,534.57	
(a) Total demand deposits \$ 3,011,355.73	
(b) Total time and savings deposit \$ 1,541,178.84	
Federal funds purchased and securities sold under agreements to repurchase	-NONE-
Other liabilities for borrowed money	-NONE-
Mortgage indebtedness	-NONE-
Acceptances executed by or for account of this bank and outstanding	-NONE-
Other liabilities	145,798.44
TOTAL LIABILITIES	4,698,333.01
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	-NONE-
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	19,988.55
Other reserves on loans	-NONE-
Reserves on securities	-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES	19,988.55
CAPITAL ACCOUNTS	
Capital notes and debentures	-NONE-
Equity capital, total	538,225.07
Preferred stock-total par value	-NONE-
(No. shares outstanding —0—)	
Common stock-total par value	200,000.00
(No. shares authorized 20,000)	
(No. shares outstanding 20,000)	
Surplus	150,000.00
Undivided profits	188,225.07
Reserve for contingencies and other capital reserves	-NONE-
TOTAL CAPITAL ACCOUNTS	538,225.07
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	5,256,546.63

THE FIRST STATE BANK OF WIGGINS, WIGGINS

Morgan County

OFFICERS FOR 1972

H. G. Trautwein, Jr., President; Lloyd A. Nelson, Vice President and Cashier-Secretary;
Gayle Wehrer, Assistant Cashier.

DIRECTORS FOR 1972

Dale Richardson, L. R. Christensen, Jack R. Berryhill, Raymond H. Roark, Henry G. Trautwein, Jr.

December 31, 1972

ASSETS		
Cash and due from banks		185,555.50
U.S. Treasury securities		547,899.42
Obligations of other U.S. Government agencies and corporations		—NONE—
Obligations of States and political subdivisions		—NONE—
Other securities (including \$ —0— corporate stocks)		—NONE—
Trading account securities		—NONE—
Federal funds sold and securities purchased under agreements to resell		—NONE—
Other loans		646,261.56
Bank premises, furniture and fixtures, and other assets representing bank premises		25,534.96
Real estate owned other than bank premises		—NONE—
Investments in subsidiaries not consolidated		—NONE—
Customer's liability to this bank on acceptances outstanding		—NONE—
Other assets		<u>8,451.36</u>
TOTAL ASSETS		1,413,702.80
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		346,705.06
Time and savings deposits of individuals, partnerships, and corporations		331,609.58
Deposits of United States Government		214,167.99
Deposits of States and political subdivisions		242,550.01
Deposits of foreign governments and official institutions		—NONE—
Deposits of commercial banks		—NONE—
Certified and officers' checks, etc.		8,753.30.
TOTAL DEPOSITS	\$ 1,143,785.94	
(a) Total demand deposits	\$ 598,850.71	
(b) Total time and savings deposit	\$ 544,935.23	
Federal funds purchased and securities sold under agreements to repurchase		—NONE—
Other liabilities for borrowed money		—NONE—
Mortgage indebtedness		—NONE—
Acceptances executed by or for account of this bank and outstanding		—NONE—
Other liabilities		<u>14,617.18</u>
TOTAL LIABILITIES		1,158,403.12
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		—NONE—
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		2,691.00
Other reserves on loans		—NONE—
Reserves on securities		—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES		2,691.00
CAPITAL ACCOUNTS		
Capital notes and debentures		—NONE—
Equity capital, total		252,608.68
Preferred stock-total par value		—NONE—
(No. shares outstanding —0—)		
Common stock-total par value		75,000.00
(No. shares authorized 750)		
(No. shares outstanding 750)		
Surplus		150,000.00
Undivided profits		27,608.68
Reserve for contingencies and other capital reserves		—NONE—
TOTAL CAPITAL ACCOUNTS		252,608.68
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		1,413,702.80

THE STATE BANK OF WILEY, WILEY

Prowers County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash and due from banks	\$ 1,079,728.90
U.S. Treasury securities	441,089.50
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	865,834.74
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	1,000,000.00
Other loans	2,950,038.76
Bank premises, furniture and fixtures, and other assets representing bank premises	10,903.26
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	—NONE—
TOTAL ASSETS	6,347,595.16
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	2,505,635.18
Time and savings deposits of individuals, partnerships, and corporations	2,609,931.00
Deposits of United States Government	43,499.37
Deposits of States and political subdivisions	615,621.80
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	33,218.68
TOTAL DEPOSITS	\$ 5,807,906.03
(a) Total demand deposits	\$ 2,803,175.03
(b) Total time and savings deposit	\$ 3,004,731.00
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	26,421.41
TOTAL LIABILITIES	5,834,327.44
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	34,434.28
Other reserves on loans	—NONE—
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	34,434.28
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	478,833.44
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	50,000.00
(No. shares authorized 500)	
(No. shares outstanding 500)	
Surplus	400,000.00
Undivided profits	28,833.44
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	478,833.44
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	6,347,595.16

PARK STATE BANK, WOODLAND PARK

Teller County

OFFICERS FOR 1972

B. W. Dougherty, President; Youree Posey, Vice President; Marilyn Cummins, Cashier-Secretary.

DIRECTORS FOR 1972

B. W. Dougherty, Youree Posey, A. Clark Keith, Clyde P. Sirles, Conrad T. Wilson, C. J. Kehoe.

December 31, 1972

ASSETS	
Cash and due from banks	\$ 199,826.30
U.S. Treasury securities	867,890.63
Obligations of other U.S. Government agencies and corporations	—NONE—
Obligations of States and political subdivisions	726,491.50
Other securities (including \$ —0— corporate stocks)	—NONE—
Trading account securities	—NONE—
Federal funds sold and securities purchased under agreements to resell	100,000.00
Other loans	1,449,941.35
Bank premises, furniture and fixtures, and other assets representing bank premises	17,033.33
Real estate owned other than bank premises	—NONE—
Investments in subsidiaries not consolidated	—NONE—
Customer's liability to this bank on acceptances outstanding	—NONE—
Other assets	<u>41,237.71</u>
TOTAL ASSETS	3,402,420.82
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	1,347,931.89
Time and savings deposits of individuals, partnerships, and corporations	1,009,205.73
Deposits of United States Government	27,627.54
Deposits of States and political subdivisions	611,840.31
Deposits of foreign governments and official institutions	—NONE—
Deposits of commercial banks	—NONE—
Certified and officers' checks, etc.	37,470.21
TOTAL DEPOSITS	\$ 3,034,075.68
(a) Total demand deposits	\$ 1,507,879.62
(b) Total time and savings deposit	\$ 1,526,196.06
Federal funds purchased and securities sold under agreements to repurchase	—NONE—
Other liabilities for borrowed money	—NONE—
Mortgage indebtedness	—NONE—
Acceptances executed by or for account of this bank and outstanding	—NONE—
Other liabilities	<u>72,411.77</u>
TOTAL LIABILITIES	3,106,487.45
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	—NONE—
RESERVES ON LOANS AND SECURITIES	
Reserve for bad debt losses on loans	15,624.66
Other reserves on loans	6,881.59
Reserves on securities	—NONE—
TOTAL RESERVES ON LOANS AND SECURITIES	<u>22,506.25</u>
CAPITAL ACCOUNTS	
Capital notes and debentures	—NONE—
Equity capital, total	273,427.12
Preferred stock-total par value	—NONE—
(No. shares outstanding —0—)	
Common stock-total par value	140,000.00
(No. shares authorized 7,000)	
(No. shares outstanding 7,000)	
Surplus	85,000.00
Undivided profits	48,427.12
Reserve for contingencies and other capital reserves	—NONE—
TOTAL CAPITAL ACCOUNTS	<u>273,427.12</u>
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS	3,402,420.82

FARMERS STATE BANK OF YUMA, YUMA

Yuma County

OFFICERS FOR 1972

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 1972

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

December 31, 1972

ASSETS		
Cash and due from banks (including \$24,452.25 unposted debits)	\$	1,183,963.97
U.S. Treasury securities		844,940.00
Obligations of other U.S. Government agencies and corporations		-NONE-
Obligations of States and political subdivisions		743,672.47
Other securities (including \$ 15,000.00 corporate stocks)		15,000.00
Trading account securities		-NONE-
Federal funds sold and securities purchased under agreements to resell		900,000.00
Other loans		6,540,851.11
Bank premises, furniture and fixtures, and other assets representing bank premises		210,200.59
Real estate owned other than bank premises		-NONE-
Investments in subsidiaries not consolidated		-NONE-
Customer's liability to this bank on acceptances outstanding		-NONE-
Other assets		580.55
TOTAL ASSETS		10,439,208.69
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations		4,889,555.82
Time and savings deposits of individuals, partnerships, and corporations		4,083,491.48
Deposits of United States Government		81,148.90
Deposits of States and political subdivisions		438,100.82
Deposits of foreign governments and official institutions		-NONE-
Deposits of commercial banks		-NONE-
Certified and officers' checks, etc.		53,458.38
TOTAL DEPOSITS	\$	9,545,755.40
(a) Total demand deposits	\$	5,113,779.95
(b) Total time and savings deposit	\$	4,431,975.45
Federal funds purchased and securities sold under agreements to repurchase		-NONE-
Other liabilities for borrowed money		-NONE-
Mortgage indebtedness		-NONE-
Acceptances executed by or for account of this bank and outstanding		-NONE-
Other liabilities		85,240.55
TOTAL LIABILITIES		9,630,995.95
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES		
		-NONE-
RESERVES ON LOANS AND SECURITIES		
Reserve for bad debt losses on loans		136,418.95
Other reserves on loans		-NONE-
Reserves on securities		-NONE-
TOTAL RESERVES ON LOANS AND SECURITIES		136,418.95
CAPITAL ACCOUNTS		
Capital notes and debentures		-NONE-
Equity capital, total		671,793.79
Preferred stock-total par value (No. shares outstanding — 0 —)		-NONE-
Common stock-total par value (No. shares authorized 2,000) (No. shares outstanding 2,000)		200,000.00
Surplus		350,000.00
Undivided profits		121,793.79
Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		671,793.79
TOTAL LIABILITIES, RESERVES, AND CAPITAL ACCOUNTS		10,439,208.69

INDUSTRIAL BANKS

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.

ASSETS	65 Banks December 31, 1972	% to total
Cash and Due from Banks	\$ 8,844,108.78	6.1
Installment Loans	116,873,076.61	80.2
Notes Discounted/Purchased	8,864,501.72	6.1
United States Government		
Obligations	3,245,440.09	2.2
Other Bonds	1,829,843.90	1.2
Corporate Stocks	2,559,808.51	1.8
Bank Premises	478,500.48	.3
Furniture & Fixtures	891,129.44	.6
Leasehold Improvements	170,845.09	.1
Real Estate Owned Other Than		
Bank Premises	372,318.74	.3
Automobiles Owned	133,946.81	.1
Other Assets	1,413,411.72	1.0
TOTAL ASSETS	\$145,676,931.89	100.0
LIABILITIES		
Notes Payable to Banks	2,249,800.43	1.5
Notes Payable to Others	31,316,133.72	21.5
Savings Deposits	23,239,229.11	16.0
Thrift-Investment Certificates	29,492,869.16	20.2
Mortgages on Real Estate Owned	43,377.17	—
Unearned Interest and Discounts	21,968,205.22	15.1
Dealers' Reserves	396,521.41	.3
Interest, Taxes, and Other		
Expenses	1,912,832.41	1.3
Other Liabilities	9,473,133.62	6.5
TOTAL LIABILITIES	\$120,092,102.25	82.4
CAPITAL ACCOUNTS		
Common Stock	9,350,621.00	6.4
Surplus	5,290,386.37	3.6
Undivided Profits	10,936,822.27	7.6
Reserves	7,000.00	—
TOTAL CAPITAL ACCOUNTS	\$ 25,584,829.64	17.6
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$145,676,931.89	100.0
Percentage of Total Capital to Total Deposits		48.4
Percentage of Total Capital to Total Assets		17.6
Increase in Total Assets since Dec. 31, 1971	16,983,815.59	
Increase in Savings Deposits since Dec. 31, 1971	3,522,282.39	
Increase in Thrift-Investments Certificates		
Since Dec. 31, 1971	4,679,000.79	
Increase in Total capital since Dec. 31, 1971	1,658,491.47	

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ARVADA 1ST INDUSTRIAL BANK, ARVADA

Jefferson County

OFFICERS FOR 1972

Richard A. Van Winkle, President; Dale Baan, Vice President-Secretary; Edward L. Burton, III, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS FOR 1972

Dale Baan, Clifford E. Katalin, Richard A. Van Winkle.

December 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 35,805.46
Installment loans	993,994.57
United States Government Obligations	65,226.50
Bank Premises	3,261.71
Leasehold Improvements	14,124.99
Automobiles Owned	2,233.28
Other Assets	1,457.02
TOTAL ASSETS.	1,116,103.53
LIABILITIES	
Notes payable to banks	100,000.00
Notes payable (other)	100,000.00
Savings deposits	300,598.96
Thrift-Investment Certificates	250,033.95
Unearned interest and discounts	186,676.55
Amounts set aside for interest, taxes, and other expenses	33,906.89
Other Liabilities	6,217.79
TOTAL LIABILITIES	977,434.14
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	35,000.00
Undivided profits	3,669.39
TOTAL CAPITAL ACCOUNTS	138,669.39
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,116,103.53

ASPEN INDUSTRIAL BANK, ASPEN
Pitkin County

OFFICERS FOR 1972

Stan L. Dodson, President; John Huebinger, Vice President; Richard P. Fitzgerald, Secretary; Donald L. Vanderhoof, Treasurer; Charles A. Schley, Assistant Secretary.

DIRECTORS FOR 1972

Donald L. Beachler, Stan L. Dodson, Richard P. Fitzgerald, John Huebinger, Donald L. Vanderhoof.

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	48,117.41
Installment loans		428,582.70
United States Government Obligations		30,254.72
Bank Premises — Furniture & Fixtures \$5,576.83		5,576.83
Leasehold Improvements		3,430.89
Other Assets		7,545.31
TOTAL ASSETS		<u>523,507.86</u>

LIABILITIES

Notes payable to banks		15,000.00
Savings deposits		157,903.50
Thrift-Investment Certificates		138,658.00
Unearned interest and discounts		101,808.41
Amounts set aside for interest, taxes, and other expenses		5,109.43
Other Liabilities		454.96
TOTAL LIABILITIES		<u>418,934.30</u>

CAPITAL ACCOUNTS

Common stock		60,000.00
Surplus		35,000.00
Undivided profits		9,573.56
TOTAL CAPITAL ACCOUNTS		<u>104,573.56</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		<u>523,507.86</u>

AVCO AURORA INDUSTRIAL BANK, AURORA

Adams County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Richard L. Rivera, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 43,144.86
Installment loans	3,073,296.68
United States Government Obligations	54,373.01
Other bonds	10,093.33
Corporate stocks	65,112.50
Bank Premises — Furniture & Fixtures \$116,479.15	116,479.15
Other Assets	2,486.23
TOTAL ASSETS	3,364,985.76
LIABILITIES	
Notes payable (other)	998,674.45
Savings deposits	368,501.17
Thrift-Investment Certificates	677,831.91
Unearned interest and discounts	860,215.04
Amounts set aside for interest, taxes, and other expenses	(1,810.69)
Other Liabilities	53,797.43
TOTAL LIABILITIES	2,957,209.31
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	35,000.00
Undivided profits	172,776.45
TOTAL CAPITAL ACCOUNTS	407,776.45
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,364,985.76

EAST CONTINENTAL INDUSTRIAL BANK, AURORA

Adams County

OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Marvin F. Rogers, Vice President; Margaret M. Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Gerald S. Gray, Morris E. Kramish.

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	37,400.31
Installment loans		1,307,475.86
Bank Premises — Furniture & Fixtures \$2,975.69		2,975.69
Leasehold Improvements		77.58
Other Assets		1,624.20
TOTAL ASSETS.		1,349,553.64

LIABILITIES

Notes payable (other)		474,427.28
Savings deposits		30,101.85
Thrift-Investment Certificates		121,184.69
Unearned interest and discounts		250,022.96
Amounts set aside for interest, taxes, and other expenses		79,360.49
Other Liabilities		7,325.66
TOTAL LIABILITIES		962,422.93

CAPITAL ACCOUNTS

Common stock		200,000.00
Surplus		20,000.00
Undivided profits		167,130.71
TOTAL CAPITAL ACCOUNTS		387,130.71
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		1,349,553.64

Organized 1966

No. AS

VALLEY INDUSTRIAL BANK, BLENDE

Pueblo County

OFFICERS FOR 1972

George W. Staples, President; Ronald W. Baker, Vice President; Joe P. Roybal, Assistant Vice President; Inez M. Sandoval, Secretary-Treasurer.

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 285,687.14
Installment loans	1,491,795.89
Notes discounted and/or purchased	681,318.82
Bank Premises \$18,921.00; Furniture & Fixtures \$4,305.38	23,226.38
Leasehold Improvements	1,205.41
Other Assets	18,543.81
TOTAL ASSETS	<u>2,501,777.45</u>

LIABILITIES

Notes payable (other)	449,200.00
Savings deposits	536,503.64
Thrift-Investment Certificates	667,472.58
Unearned interest and discounts	413,660.16
Dealers' Reserves	8,694.94
Amounts set aside for interest, taxes, and other expenses	80,631.27
Other Liabilities	3,137.82
TOTAL LIABILITIES	<u>2,159,300.41</u>

CAPITAL ACCOUNTS

Common stock	200,000.00
Surplus	20,000.00
Undivided profits	122,477.04
TOTAL CAPITAL ACCOUNTS	<u>342,477.04</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,501,777.45</u>

AVCO BOULDER INDUSTRIAL BANK, BOULDER

Boulder County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Bruno Elari, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 21,214.84
Installment loans	1,570,194.30
Notes discounted and/or purchased	146,538.70
United States Government Obligations	49,719.85
Other bonds	8,394.90
Bank Premises — Furniture & Fixtures \$21,432.64	21,432.64
Other Assets	5,750.33
TOTAL ASSETS	1,823,245.56
LIABILITIES	
Notes payable (other)	375,586.56
Savings deposits	244,950.92
Thrift-Investment Certificates	228,850.00
Unearned interest and discounts	405,080.28
Dealers' Reserves	290.39
Amounts set aside for interest, taxes, and other expenses	7,049.10
Other Liabilities	40,227.19
TOTAL LIABILITIES	1,302,034.44
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	300,000.00
Undivided profits	21,211.12
TOTAL CAPITAL ACCOUNTS	521,211.12
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,823,245.56

GLOBE INDUSTRIAL BANK, BOULDER
 Boulder County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 461,335.89
Installment loans	1,464,400.56
Notes discounted and/or purchased	445,000.36
United States Government Obligations	133,617.50
Other bonds	7,500.00
Bank Premises — Furniture & Fixtures \$3,839.90	3,839.90
Leasehold Improvements	1,874.00
Automobiles Owned	2,179.44
Other Assets	8,317.68
TOTAL ASSETS	<u>2,528,065.33</u>
LIABILITIES	
Notes payable (other)	715,950.25
Savings deposits	823,389.72
Thrift-Investment Certificates	268,356.94
Unearned interest and discounts	332,194.01
Amounts set aside for interest, taxes, and other expenses	34,592.52
Other Liabilities	65,344.04
TOTAL LIABILITIES	<u>2,239,827.48</u>
CAPITAL ACCOUNTS	
Common stock	150,000.00
Surplus	15,000.00
Undivided profits	123,237.85
TOTAL CAPITAL ACCOUNTS	<u>288,237.85</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,528,065.33</u>

BRUSH INDUSTRIAL BANK, BRUSH

Morgan County

OFFICERS FOR 1972

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 1972

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

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 135,020.89
Installment loans	659,475.42
Other bonds	145,737.61
Bank Premises \$14,623.25; Furniture & Fixtures \$3,355.36	17,978.61
Automobiles Owned	1,377.50
Other Assets	10,023.27
TOTAL ASSETS	969,613.30
LIABILITIES	
Savings deposits	366,339.23
Thrift-Investment Certificates	428,900.00
Unearned interest and discounts	29,657.94
TOTAL LIABILITIES	824,896.17
CAPITAL ACCOUNTS	
Common stock	50,000.00
Surplus	50,000.00
Undivided profits	44,716.13
TOTAL CAPITAL ACCOUNTS	144,716.13
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	969,613.30

**AVCO COLORADO SPRINGS INDUSTRIAL BANK,
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; W. L. Halverson, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 6,957.30
Installment loans	1,122,807.11
Notes discounted and/or purchased	272,757.49
United States Government Obligations	22,250.12
Bank Premises — Furniture & Fixtures \$2,465.31	2,465.31
Other Assets	1,226.98
TOTAL ASSETS	<u>1,428,464.31</u>
LIABILITIES	
Notes payable (Other)	614,318.86
Savings deposits	46,805.91
Thrift-Investment Certificates	141,800.00
Unearned interest and discounts	298,719.97
Dealers' Reserves	16,185.17
Amounts set aside for interest, taxes, and other expenses	8,659.87
Other Liabilities	35,100.76
TOTAL LIABILITIES	<u>1,161,590.54</u>
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	35,000.00
Undivided profits	31,873.77
TOTAL CAPITAL ACCOUNTS	<u>266,873.77</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,428,464.31</u>

**AVCO EAST COLORADO SPRINGS INDUSTRIAL BANK,
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Paul W. Tollevoro, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

		December 31, 1972
ASSETS		
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	30,541.42
Installment loans		1,724,752.13
United States Government Obligations		148,222.85
Corporate stocks		24,826.00
Bank Premises — Furniture & Fixtures \$25,199.14		25,199.14
Other Assets		1,627.21
TOTAL ASSETS		<u>1,955,168.75</u>
LIABILITIES		
Notes payable (other)		164,301.95
Savings deposits		356,969.35
Thrift-Investment Certificates		645,793.82
Unearned interest and discounts		411,870.41
Amounts set aside for interest, taxes, and other expenses		12,962.83
Other Liabilities		61,589.29
TOTAL LIABILITIES		<u>1,653,487.65</u>
CAPITAL ACCOUNTS		
Common stock		200,000.00
Surplus		35,000.00
Undivided profits		66,681.10
TOTAL CAPITAL ACCOUNTS		<u>301,681.10</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		<u>1,955,168.75</u>

Organized 1972

No. BH

DEPOSITORS INDUSTRIAL BANK, COLORADO SPRINGS

El Paso County

OFFICERS FOR 1972

M. Katz, President; Eric Bruch, Vice President; H. N. Ullestad, Cashier and Treasurer; Charles D. Archer, Assistant Vice President and Assistant Cashier; Richard Schell, Assistant Vice President; Glenn W. Perkins, Assistant Cashier; James E. Wanner, Secretary; B. H. Efferth, Assistant Secretary; Albert A. Taddeo, Assistant Treasurer.

DIRECTORS FOR 1972

Eric Bruch, Milton Katz.

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	19,822.66
Installment loans		727,327.54
Notes discounted and/or purchased		228,437.29
Bank Premises -- Furniture & Fixtures \$5,667.66		5,667.66
Leasehold Improvements		1,507.65
Other Assets		32,602.40
TOTAL ASSETS		<u>1,015,365.20</u>

LIABILITIES

Notes payable (other)		665,547.86
Savings deposits		421.50
Thrift-Investment Certificates		27,300.00
Unearned interest and discounts		65,898.81
Dealers' Reserves		666.99
Amounts set aside for interest, taxes, and other expenses		5,603.35
TOTAL LIABILITIES		<u>765,438.51</u>

CAPITAL ACCOUNTS

Common stock		200,000.00
Surplus		20,000.00
Undivided profits		29,926.69
TOTAL CAPITAL ACCOUNTS		<u>249,926.69</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		<u>1,015,365.20</u>

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

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Warren J. Kincaid, Creighton B. Lynch, R. Earl O'Keefe, S. P. Davis.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 19,899.81
Installment loans	946,188.85
Notes discounted and/or purchased	199,024.67
Bank Premises — Furniture & Fixtures 3,642.58	3,642.58
Automobiles Owned	579.14
Other Assets	1,822.10
TOTAL ASSETS	1,171,157.15
LIABILITIES	
Notes payable (other)	596,000.00
Savings deposits	38,022.46
Thrift-Investment Certificates	84,558.42
Unearned interest and discounts	184,445.63
Dealers' Reserves	5,297.00
Amounts set aside for interest, taxes, and other expenses	8,811.49
Other Liabilities	3,856.50
TOTAL LIABILITIES	920,991.50
CAPITAL ACCOUNTS	
Common stock	165,000.00
Surplus	35,000.00
Undivided profits	50,165.65
TOTAL CAPITAL ACCOUNTS	250,165.65
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,171,157.15

**ROCKY MOUNTAIN INDUSTRIAL BANK,
COLORADO SPRINGS**

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Clifford E. Katalin, George W. Thomas, Richard A. Van Winkle.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 544,200.91
Installment loans	5,415,688.97
United States Government Obligations	560,630.93
Bank Premises -- Furniture & Fixtures \$4,568.81	4,568.81
Leasehold Improvements	40,561.22
Real estate owned other than bank premises	43,275.91
Automobiles Owned	5,980.94
Other Assets	16,235.66
TOTAL ASSETS	6,631,143.35
LIABILITIES	
Notes payable (other)	175,000.00
Savings deposits	2,301,506.22
Thrift-Investment Certificates	2,329,740.72
Unearned interest and discounts	908,170.51
Amounts set aside for interest, taxes, and other expenses	309,901.35
Other Liabilities	44,315.96
TOTAL LIABILITIES	6,068,634.76
CAPITAL ACCOUNTS	
Common stock	117,000.00
Surplus	83,000.00
Undivided profits	362,508.59
TOTAL CAPITAL ACCOUNTS	562,508.59
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,631,143.35

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

El Paso County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

George A. Rice, John M. Murphy, Jr., Thomas G. Montgomery.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 88,650.15
Installment loans	217,315.99
Notes discounted and/or purchased	9,350.56
United States Government Obligations	90,000.00
TOTAL ASSETS	<u>405,316.70</u>
LIABILITIES	
Unearned interest and discounts	60,550.67
Other Liabilities	338.38
TOTAL LIABILITIES	<u>60,889.05</u>
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	20,000.00
Undivided profits	124,427.65
TOTAL CAPITAL ACCOUNTS	<u>344,427.65</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>405,316.70</u>

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

Adams County

OFFICERS FOR 1972

Charles J. Miller, President; Barbara A. Lawton, Cashier; Jean Williams, Assistant Cashier.

DIRECTORS FOR 1972

Barbara A. Lawton, Charles J. Miller, John R. Morrison.

December 31, 1972

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 96,406.89
Installment loans	180,544.12
Notes discounted and/or purchased	12,067.26
Bank Premises — Furniture & Fixtures \$10,915.73	10,915.73
Other Assets	1,024.27
TOTAL ASSETS	300,958.27
LIABILITIES	
Notes payable to banks	24,800.43
Savings deposits	110,581.50
Thrift-Investment Certificates	93,955.70
Unearned interest and discounts	13,117.75
Dealers' Reserves	2,540.91
TOTAL LIABILITIES	244,996.29
CAPITAL ACCOUNTS	
Common stock	50,000.00
Surplus	5,000.00
Undivided profits	961.98
TOTAL CAPITAL ACCOUNTS	55,961.98
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	300,958.27

BASIN INDUSTRIAL BANK, CORTEZ

Montezuma County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 183,355.70
Installment loans	802,029.19
Other bonds	93,221.88
Bank Premises — Furniture & Fixtures \$2,556.28	2,556.28
Real estate owned other than bank premises	8,899.91
Other Assets	1,962.82
TOTAL ASSETS	1,092,025.78
LIABILITIES	
Notes payable (other) (Accounts)	1,520.36
Savings deposits	445,014.18
Thrift-Investment Certificates	361,749.69
Unearned interest and discounts	161,096.91
Dealers' Reserves	183.47
TOTAL LIABILITIES	969,564.61
CAPITAL ACCOUNTS	
Common stock	75,000.00
Surplus	25,020.00
Undivided profits	22,441.17
TOTAL CAPITAL ACCOUNTS	122,461.17
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,092,025.78

AVCO CRAIG INDUSTRIAL BANK, CRAIG

Craig County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Harold Hoffman, Jr., Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 19,722.96
Installment loans	784,172.42
Notes discounted and/or purchased	21,327.66
United States Government Obligations	54,490.76
Bank Premises — Furniture & Fixtures \$27,334.32	27,334.32
Other Assets	25,426.00
TOTAL ASSETS	932,474.12
LIABILITIES	
Notes payable (other)	194,372.10
Savings deposits	243,731.51
Thrift-Investment Certificates	212,988.95
Unearned interest and discounts	153,879.80
Dealers' Reserves	710.16
Amounts set aside for interest, taxes, and other expenses	4,686.77
Other Liabilities	22,998.91
TOTAL LIABILITIES	833,368.20
CAPITAL ACCOUNTS	
Common stock	50,000.00
Surplus	25,000.00
Undivided profits	24,105.92
TOTAL CAPITAL ACCOUNTS	99,105.92
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	932,474.12

AVCO EAST DENVER INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Vivian L. Anderson, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 37,841.39
Installment loans	1,989,395.20
United States Government Obligations	39,564.65
Other bonds	25,140.45
Bank Premises — Furniture & Fixtures \$24,384.18	24,384.18
Other Assets	<u>18,519.57</u>
TOTAL ASSETS	2,134,845.44
LIABILITIES	
Notes payable (other)	662,981.84
Savings deposits	176,703.18
Thrift-Investment Certificates	351,804.85
Unearned interest and discounts	483,690.99
Amounts set aside for interest, taxes, and other expenses	7,862.80
Other Liabilities	<u>40,528.34</u>
TOTAL LIABILITIES	1,723,572.00
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	35,000.00
Undivided profits	<u>176,273.44</u>
TOTAL CAPITAL ACCOUNTS	<u>411,273.44</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,134,845.44</u>

AVCO COLORADO INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Jerry J. Ryan, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 568,016.28
Installment loans	6,951,512.92
United States Government Obligations	343,824.00
Other bonds	93,833.80
Bank Premises — Furniture & Fixtures \$46,651.19	46,651.19
Other Assets	40,648.94
TOTAL ASSETS	8,044,487.13
LIABILITIES	
Notes payable (other)	142,429.96
Savings deposits	1,661,074.38
Thrift-Investment Certificates	1,992,319.78
Unearned interest and discounts	1,593,593.88
Amounts set aside for interest, taxes, and other expenses	43,611.43
Other Liabilities	172,554.32
TOTAL LIABILITIES	5,605,583.75
CAPITAL ACCOUNTS	
Common stock	300,000.00
Surplus	275,000.00
Undivided profits	1,863,903.38
TOTAL CAPITAL ACCOUNTS	2,438,903.38
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	8,044,487.13

AVCO INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Robert L. Laramé, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 274.50
Installment loans	1,666,043.48
United States Government Obligations	19,762.60
Other bonds	5,000.00
Bank Premises — Furniture & Fixtures \$15,552.23	15,552.23
Other Assets	7,925.97
TOTAL ASSETS	1,714,558.78
LIABILITIES	
Notes payable (other)	914,037.36
Savings deposits	108,416.20
Thrift-Investment Certificates	108,108.66
Unearned interest and discounts	377,846.20
Amounts set aside for interest, taxes, and other expenses	5,539.87
Other Liabilities	40,540.99
TOTAL LIABILITIES	1,554,489.28
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	50,069.50
TOTAL CAPITAL ACCOUNTS	160,069.50
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,714,558.78

CENTENNIAL INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

Milton Katz, President; Eric Bruch, Vice President; Charles Stary, Vice President; Charles Archer, Glenn W. Perkins, Assistant Cashiers; H. N. Ullestad, Treasurer; Albert Taddeo, Assistant Treasurer; James E. Wanner, Secretary; B. H. Efferth, Assistant Secretary.

DIRECTORS FOR 1972

Eric Bruch, Milton Katz, James E. Wanner.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 27,671.27
Installment loans	615,954.43
Notes discounted and/or purchased	201,631.89
Bank Premises — Furniture & Fixtures \$1,542.23	1,542.23
Real estate owned other than bank premises	18,940.47
Other Assets	2,163.09
TOTAL ASSETS	867,903.38
LIABILITIES	
Notes payable (other)	387,800.20
Savings deposits	35,933.42
Thrift-Investment Certificates	53,500.00
Mortgages on real estate owned	12,286.86
Unearned interest and discounts	125,118.05
Dealers' Reserves	33.15
Amounts set aside for interest, taxes, and other expenses	10,360.24
TOTAL LIABILITIES	625,031.92
CAPITAL ACCOUNTS	
Common stock	150,000.00
Surplus	15,000.00
Undivided profits	77,871.46
TOTAL CAPITAL ACCOUNTS	242,871.46
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	867,903.38

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK,
DENVER**

Denver County

OFFICERS FOR 1972

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, George W. Ritchie, Robert W. Campbell, Vice Presidents; Edwin B. Brown, Secretary; Edward K. Waldron, Treasurer.

DIRECTORS FOR 1972

Burton J. Anderson, Robert L. Berner, Raymond G. Bray, Edwin B. Brown, Joseph D. Minutilli, T. Bailey Mourning, Edward K. Waldron.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 400.00
Installment loans	887,490.32
Other Assets	5,049.39
TOTAL ASSETS	<u>892,939.71</u>
LIABILITIES	
Notes payable (other)	557,027.61
Unearned interest and discounts	168,332.63
Amounts set aside for interest, taxes, and other expenses	26,267.60
Other Liabilities	24,945.92
TOTAL LIABILITIES	<u>776,573.76</u>
CAPITAL ACCOUNTS	
Common stock	75,000.00
Surplus	5,625.00
Undivided profits	35,740.95
TOTAL CAPITAL ACCOUNTS	<u>116,365.95</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>892,939.71</u>

COMMERCIAL INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 3,452.95
Installment loans	1,583,073.88
Notes discounted and/or purchased	1,054,966.32
Bank Premises — Furniture & Fixtures \$2,763.00	2,763.00
TOTAL ASSETS	2,644,256.15
LIABILITIES	
Notes payable (other)	1,423,385.20
Savings deposits	209.63
Unearned interest and discounts	192,692.15
Dealers' Reserves	14,126.89
Amounts set aside for interest, taxes, and other expenses	19,369.97
Other Liabilities	1,857.48
TOTAL LIABILITIES	1,651,641.32
CAPITAL ACCOUNTS	
Common stock	500,000.00
Surplus	100,000.00
Undivided profits	392,614.83
TOTAL CAPITAL ACCOUNTS	992,614.83
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,644,256.15

CONTINENTAL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer, Ruth L. Falbe, Vice President and Manager; Margaret M. Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Gerald S. Gray, Morris E. Kramish.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 159,468.79
Installment loans	2,440,989.88
Bank Premises — Furniture & Fixtures \$19,111.85	19,111.85
Leasehold Improvements	4,305.00
Other Assets	<u>1,365.00</u>
TOTAL ASSETS	2,625,240.52
LIABILITIES	
Notes payable (other)	803,311.96
Savings deposits	312,300.74
Thrift-Investment Certificates	348,629.33
Unearned interest and discounts	484,638.42
Amounts set aside for interest, taxes, and other expenses	59,572.33
Other Liabilities	<u>15,774.16</u>
TOTAL LIABILITIES	2,024,226.94
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	<u>491,013.58</u>
TOTAL CAPITAL ACCOUNTS	<u>601,013.58</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,625,240.52

DENVER CONTINENTAL INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Richard W. Hyde, Vice President; Margaret Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Morris E. Kramish, Gerald S. Gray.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 55,553.17
Installment loans	1,193,293.05
Bank Premises — Furniture & Fixtures \$1,155.30	1,155.30
Leasehold Improvements	410.54
TOTAL ASSETS	<u>1,250,412.06</u>
LIABILITIES	
Notes payable (other)	298,556.50
Savings deposits	4,435.10
Thrift-Investment Certificates	32,552.44
Unearned interest and discounts	231,165.19
Amounts set aside for interest, taxes, and other expenses	66,339.96
Other Liabilities	9,904.09
TOTAL LIABILITIES	<u>642,953.28</u>
CAPITAL ACCOUNTS	
Common stock	150,000.00
Surplus	15,000.00
Undivided profits	442,458.78
TOTAL CAPITAL ACCOUNTS	<u>607,458.78</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,250,412.06</u>

DENVER INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

John T. O'Connor, President; Mary Jane Truesdell, Vice President; Ronald R. Mahan, Vice President; Walter W. Forsha, Secretary and Treasurer.

DIRECTORS FOR 1972

John T. O'Connor, Donald E. Leonard, Mary Jane Truesdell.

December 31, 1972

ASSETS		
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	57,312.94
Installment loans		411,069.73
Other Assets		45,608.58
TOTAL ASSETS		513,991.25
LIABILITIES		
Amounts set aside for interest, taxes, and other expenses		36,024.28
Other Liabilities		315,377.88
TOTAL LIABILITIES		351,402.16
CAPITAL ACCOUNTS		
Common stock		100,000.00
Surplus		45,000.00
Undivided profits		17,589.09
TOTAL CAPITAL ACCOUNTS		162,589.09
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		513,991.25

FIRST CONTINENTAL INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Robert W. Luse, Vice President; Margaret Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Morris E. Kramish, Gerald S. Gray.

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	20,359.92
Installment loans		1,042,262.40
Bank Premises — Furniture & Fixtures \$1,825.86		1,825.86
Leasehold Improvements		74.30
Other Assets		737.50
TOTAL ASSETS		1,065,259.98

LIABILITIES

Notes payable (other)		244,749.82
Savings deposits		8,412.61
Thrift-Investment Certificates		26,606.05
Unearned interest and discounts		229,165.06
Amounts set aside for interest, taxes, and other expenses		39,907.17
Other Liabilities		19,330.97
TOTAL LIABILITIES		568,171.68

CAPITAL ACCOUNTS

Common stock		200,000.00
Surplus		35,000.00
Undivided profits		262,088.30
TOTAL CAPITAL ACCOUNTS		497,088.30
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		1,065,259.98

THE LABOR FINANCE INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

Donald E. Leonard, President; John T. O'Connor, Vice President and Treasurer,
Walter W. Forsha, Secretary.

DIRECTORS FOR 1972

Roger A. Graul, Donald E. Leonard, Joan F. Leonard, Charles F. Pitts, James N.
Thayer.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 834,548.10
Installment loans	8,158,834.17
Bank Premises -- Furniture & Fixtures \$11,243.52	11,243.52
Leasehold Improvements	1,893.15
Other Assets	330,757.21
TOTAL ASSETS	9,337,276.15
LIABILITIES	
Notes payable to banks	1,490,000.00
Amounts set aside for interest, taxes, and other expenses	28,718.37
Other Liabilities	7,582,052.54
TOTAL LIABILITIES	9,100,770.91
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	50,000.00
Undivided profits	86,505.24
TOTAL CAPITAL ACCOUNTS	236,505.24
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,337,276.15

LEEMAN INDUSTRIAL BANK, DENVER
Denver County

OFFICERS FOR 1972

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

DIRECTORS:

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

December 31, 1972

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 66,399.98
Installment loans	2,323,655.85
Other bonds	7,000.00
Corporate stocks	677,393.20
Bank Premises \$39,470.13; Furniture & Fixtures \$1,327.89	40,798.02
Real estate owned other than bank premises	239,938.37
Automobiles Owned	3,058.94
Other Assets	<u>2,497.04</u>
TOTAL ASSETS	3,360,741.40
LIABILITIES	
Savings deposits	539,628.37
Unearned interest and discounts	266,336.37
Amounts set aside for interest, taxes, and other expenses	40,581.77
Other Liabilities	<u>5,938.12</u>
TOTAL LIABILITIES	852,484.63
CAPITAL ACCOUNTS	
Common stock	250,000.00
Surplus	1,500,000.00
Undivided profits	<u>758,256.77</u>
TOTAL CAPITAL ACCOUNTS	<u>2,508,256.77</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,360,741.40

MERCHANTS INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 737,224.90
Installment loans	2,201,923.01
Notes discounted and/or purchased	262,099.77
United States Government Obligations	100,000.00
Other bonds	346,721.80
Corporate stocks	63,572.55
Bank Premises — Furniture & Fixtures \$10,556.21 (Net of dep)	10,556.21
Leasehold Improvements	11,006.79
Automobiles Owned	9,211.97
Other Assets	81,693.75
TOTAL ASSETS	3,829,010.75
LIABILITIES	
Savings deposits	1,401,108.04
Thrift-Investment Certificates	1,264,842.43
Unearned interest and discounts	566,473.43
Dealers' Reserves	42.83
Amounts set aside for interest, taxes, and other expenses	63,779.24
Other Liabilities	14,007.93
TOTAL LIABILITIES	3,310,253.90
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	200,000.00
Undivided profits	218,756.85
TOTAL CAPITAL ACCOUNTS	518,756.85
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,829,010.75

METROPOLITAN INDUSTRIAL BANK, DENVER
Denver County

OFFICERS FOR 1972

Jacob Lederman, President; Victor Lederman, Vice President and Treasurer; Harlan L. Ray, Secretary.

DIRECTORS FOR 1972

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

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 412,824.28
Installment loans	4,746,014.21
Notes discounted and/or purchased	112,725.54
Other bonds	5,000.00
Corporate stocks	1,114,450.50
Bank Premises \$262,216.28; Furniture & Fixtures \$39,370.17	301,586.45
Real estate owned other than bank premises	33,810.65
Automobiles Owned	71,982.63
Other Assets	404,281.71
TOTAL ASSETS	7,202,675.97
LIABILITIES	
Savings deposits	1,363,948.78
Thrift-Investment Certificates	3,753,644.36
Mortgages on real estate owned	22,549.18
Unearned interest and discounts	774,822.28
Dealers' Reserves	143,389.88
Amounts set aside for interest, taxes, and other expenses	27,619.91
Other Liabilities	2,900.00
TOTAL LIABILITIES	6,088,874.39
CAPITAL ACCOUNTS	
Common stock	528,040.00
Surplus	218,020.20
Undivided profits	367,741.38
TOTAL CAPITAL ACCOUNTS	1,113,801.58
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	7,202,675.97

PARK INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Eric Bruch, Milton Katz, James W. Wanner.

December 31, 1972

ASSETS		December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	34,599.56
Installment loans		1,464,354.87
Notes discounted and/or purchased		303,417.55
Bank Premises — Furniture & Fixtures \$3,014.59		3,014.59
Other Assets		647.77
TOTAL ASSETS		1,806,034.34
LIABILITIES		
Notes payable (other)		1,131,853.37
Savings deposits		41,091.49
Thrift-Investment Certificates		34,488.93
Unearned interest and discounts		261,331.73
Dealers' Reserves		2,807.62
Amounts set aside for interest, taxes, and other expenses		42,957.66
TOTAL LIABILITIES		1,514,530.80
CAPITAL ACCOUNTS		
Common stock		150,000.00
Surplus		15,000.00
Undivided profits		126,503.54
TOTAL CAPITAL ACCOUNTS		291,503.54
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		1,806,034.34

SECURITY INDUSTRIAL BANK, DENVER

Denver County

OFFICERS FOR 1972

David B. Lichtenstein, Jr., President; William A. Gerard, Larry P. Melnick, Forrest G. Ryan, Marvin Richman, Richard Bowers, Vice Presidents; William L. Maurer, Assistant Vice President; Everett B. Best, Secretary; O. H. Love, Treasurer; Joseph Golinsky, Assistant Secretary.

DIRECTORS FOR 1972

Everett B. Best, William A. Gerard, David B. Lichtenstein, Jr., Larry P. Melnick.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 203,509.87
Installment loans	5,764,384.95
Bank Premises — Furniture & Fixtures \$32,899.04	32,899.04
Leasehold Improvements	49,212.21
Other Assets	6,947.38
TOTAL ASSETS	6,056,953.45
LIABILITIES	
Notes payable (other)	2,685,266.78
Savings deposits	222,109.97
Thrift-Investment Certificates	553,017.84
Unearned interest and discounts	1,487,023.86
Amounts set aside for interest, taxes, and other expenses	83,454.91
Other Liabilities	272,462.40
TOTAL LIABILITIES	5,303,335.76
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	400,000.00
Undivided profits	253,617.69
TOTAL CAPITAL ACCOUNTS	753,617.69
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,056,953.45

THRIFT INDUSTRIAL BANK OF DENVER, DENVER

Denver County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Peter C. Jones, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 42,402.17
Installment loans	531,141.66
Notes discounted and/or purchased	59,330.45
United States Government Obligations	148,792.00
Other bonds	49,526.86
Other Assets	12,444.11
TOTAL ASSETS	843,637.25
LIABILITIES	
Notes payable (other)	66,288.83
Savings deposits	344,680.12
Thrift-Investment Certificates	39,796.98
Unearned interest and discounts	93,417.64
Dealers' Reserves	43.50
Amounts set aside for interest, taxes, and other expenses	17,503.92
Other Liabilities	14,283.13
TOTAL LIABILITIES	576,014.12
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	60,000.00
Undivided profits	107,623.13
TOTAL CAPITAL ACCOUNTS	267,623.13
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	843,637.25

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

Denver County

OFFICERS FOR 1972

Edwin L. Prestridge, President; Royce Brimberry, George A. Rice, Vice President; Douglas D. Hoover, Vice President and Cashier; John M. Murphy, Jr., Vice President and Assistant Secretary; Thomas G. Montgomery, Secretary; Martin V. O'Brien, Treasurer.

DIRECTORS FOR 1972

George A. Rice, John M. Murphy, Jr., Thomas G. Montgomery.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 10,500.00
Installment loans	844,631.11
Notes discounted and/or purchased	19,860.05
Other Assets	1,972.66
TOTAL ASSETS	<u>876,963.82</u>
LIABILITIES	
Notes payable (other)	297,106.38
Unearned interest and discounts	183,953.31
TOTAL LIABILITIES	<u>481,059.69</u>
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	20,000.00
Undivided profits	175,904.13
TOTAL CAPITAL ACCOUNTS	<u>395,904.13</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>876,963.82</u>

AVCO ENGLEWOOD INDUSTRIAL BANK, ENGLEWOOD

Arapahoe County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; David G. Buck, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smitb

December 31, 1972

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 36,205.84
Installment loans	3,635,494.25
United States Government Obligations	9,898.40
Other bonds	119,987.50
Bank Premises — Furniture & Fixtures \$12,496.75	12,496.75
Other Assets	461.96
TOTAL ASSETS	3,814,544.70

LIABILITIES

Notes payable (other)	689,180.08
Savings deposits	523,638.77
Thrift-Investment Certificates	524,322.92
Unearned interest and discounts	1,047,155.80
Amounts set aside for interest, taxes, and other expenses	5,308.83
Other Liabilities	83,243.68
TOTAL LIABILITIES	2,872,850.08

CAPITAL ACCOUNTS

Common stock	100,000.00
Surplus	125,000.00
Undivided profits	716,694.62
TOTAL CAPITAL ACCOUNTS	941,694.62
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,814,544.70

**SOUTH CONTINENTAL INDUSTRIAL BANK,
ENGLEWOOD**

Arapahoe County

OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Ernest W. Freeman, Vice President and Manager; Margaret M. Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Gerald S. Gray, Morris E. Kramish.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 20,851.48
Installment loans	632,733.69
Bank Premises — Furniture & Fixtures \$2,210.33	2,210.33
Leasehold Improvements	48.77
Other Assets	878.00
TOTAL ASSETS	<u>656,722.27</u>
LIABILITIES	
Notes payable (other)	261,233.61
Savings deposits	6,117.07
Thrift-Investment Certificates	38,600.00
Unearned interest and discounts	133,255.52
Amounts set aside for interest, taxes, and other expenses	27,127.86
Other Liabilities	7,279.25
TOTAL LIABILITIES	<u>473,613.31</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	73,108.96
TOTAL CAPITAL ACCOUNTS	<u>183,108.96</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>656,722.27</u>

**AVCO FORT COLLINS INDUSTRIAL BANK,
FORT COLLINS**

Larimer County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Dale M. McGuire, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 258,795.83
Installment loans	2,168,717.86
Other bonds	149,644.73
Corporate stocks	350,100.50
Bank Premises — Furniture & Fixtures \$15,604.00	15,604.00
Other Assets	8,957.62
TOTAL ASSETS	<u>2,951,820.54</u>
LIABILITIES	
Notes payable (other)	116,477.35
Savings deposits	664,658.39
Thrift-Investment Certificates	1,262,951.23
Unearned interest and discounts	546,564.77
Amounts set aside for interest, taxes, and other expenses	19,407.31
Other Liabilities	50,125.85
TOTAL LIABILITIES	<u>2,660,184.90</u>
CAPITAL ACCOUNTS	
Common stock	60,000.00
Surplus	60,000.00
Undivided profits	171,635.64
TOTAL CAPITAL ACCOUNTS	<u>291,635.64</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,951,820.54</u>

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

Larimer County

OFFICERS FOR 1972

Richard A. Van Winkle, President; Robert J. Mawhinney, Vice President and Secretary; Edward L. Burton, III, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS FOR 1972

Richard A. Van Winkle, Robert J. Mawhinney, W. Harold Dobson.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 215,857.94
Installment loans	1,016,041.13
United States Government Obligations	105,478.37
Bank Premises — Furniture & Fixtures \$3,929.36	3,929.36
Leasehold Improvements	2,172.47
Automobiles Owned	2,473.09
Other Assets	2,070.33
TOTAL ASSETS	<u>1,348,022.69</u>
LIABILITIES	
Notes payable (other)	55,000.00
Savings deposits	440,459.08
Thrift-Investment Certificates	479,720.36
Unearned interest and discounts	162,971.45
Amounts set aside for interest, taxes, and other expenses	40,357.38
Other Liabilities	503.61
TOTAL LIABILITIES	<u>1,179,005.88</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	30,000.00
Undivided profits	39,016.81
TOTAL CAPITAL ACCOUNTS	<u>169,016.81</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,348,022.69</u>

GLENWOOD INDUSTRIAL BANK, GLENWOOD SPRINGS

Garfield County

OFFICERS FOR 1972

John D. Vanderhoof, Chairman of the Board; Donald L. Vanderhoof, President;
Richard L. Reinhard, Vice President and Secretary and Treasurer; Margaret V. Scheer,
Cashier.

DIRECTORS FOR 1972

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

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 100,389.54
Installment loans	1,316,798.74
Notes discounted and/or purchased	33,847.93
United States Government Obligations	110,000.00
Other bonds	58,000.00
Corporate stocks	125,097.24
Bank Premises — Furniture & Fixtures \$6,188.29	6,188.29
Leasehold Improvements	343.08
Real estate owned other than bank premises	7,968.16
Automobiles Owned	7,685.24
Other Assets	21,162.88
TOTAL ASSETS	<u>1,787,481.10</u>
LIABILITIES	
Savings deposits	481,708.83
Thrift-Investment Certificates	896,972.85
Unearned interest and discounts	253,765.82
Dealers' Reserves	3,162.17
Amounts set aside for interest, taxes, and other expenses	4,258.37
Other Liabilities	2,168.56
TOTAL LIABILITIES	<u>1,642,036.60</u>
CAPITAL ACCOUNTS	
Common stock	52,500.00
Surplus	47,500.00
Undivided profits	45,444.50
TOTAL CAPITAL ACCOUNTS	<u>145,444.50</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,787,481.10</u>

**AVCO GRAND JUNCTION INDUSTRIAL BANK,
GRAND JUNCTION**

Mesa County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Edward S. Britton, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 127,469.72
Installment loans	3,517,028.81
Notes discounted and/or purchased	78,622.32
United States Government Obligations	187,787.30
Other bonds	340,066.25
Bank Premises — Furniture & Fixtures \$254,269.36	254,269.36
Other Assets	10,759.30
TOTAL ASSETS	4,516,003.06
LIABILITIES	
Notes payable (other)	28,541.20
Savings deposits	468,349.04
Thrift-Investment Certificates	2,453,683.93
Unearned interest and discounts	806,061.39
Dealers' Reserves	3,473.83
Amounts set aside for interest, taxes, and other expenses	29,822.64
Other Liabilities	97,548.45
TOTAL LIABILITIES	3,887,480.48
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	100,000.00
Undivided profits	428,522.58
TOTAL CAPITAL ACCOUNTS	628,522.58
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	4,516,003.06

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK
GRAND JUNCTION**

Mesa County

OFFICERS FOR 1972

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, George W. Ritchie, Robert W. Campbell, Vice Presidents; Edwin B. Brown, Secretary; Edward K. Waldron, Treasurer.

DIRECTORS FOR 1972

Burton J. Anderson, Robert L. Berner, Raymond G. Bray, Edwin B. Brown, Joseph D. Minutilli, T. Bailey Mourning, Edward K. Waldron.

December 31, 1972

ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,212.21
Installment loans	652,344.54
Other Assets	1,024.94
TOTAL ASSETS	655,581.69
LIABILITIES	
Notes payable (other)	387,372.60
Unearned interest and discounts	125,612.44
Amounts set aside for interest, taxes, and other expenses	18,161.89
Other Liabilities	3,928.10
TOTAL LIABILITIES	535,075.03
CAPITAL ACCOUNTS	
Common stock	50,000.00
Surplus	5,000.00
Undivided profits	65,506.66
TOTAL CAPITAL ACCOUNTS	120,506.66
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	655,581.69

Organized 1960

No. AA

HOME LOAN INDUSTRIAL BANK, GRAND JUNCTION

Mesa County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 61,728.80
Installment loans	938,849.43
United States Government Obligations	66,250.71
Corporate stocks	11,872.91
Bank Premises — Furniture & Fixtures \$3,593.73	3,593.73
Real estate owned other than bank premises	2,077.34
Automobiles Owned	3,910.06
Other Assets	70,000.00
TOTAL ASSETS	<u>1,158,282.98</u>
LIABILITIES	
Savings deposits	445,329.28
Thrift-Investment Certificates	333,330.00
Unearned interest and discounts	151,718.94
Dealers' Reserves	21,092.69
Amounts set aside for interest, taxes, and other expenses	1,381.92
Other Liabilities	2.00
TOTAL LIABILITIES	<u>952,854.83</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	60,000.00
Undivided profits	45,428.15
TOTAL CAPITAL ACCOUNTS	<u>205,428.15</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,158,282.98</u>

Organized 1964

No. AL

GREELEY INDUSTRIAL BANK, GREELEY

Weld County

OFFICERS FOR 1972

Abe J. Gold, President; Joseph Naiman, Executive Vice President; Walter Slatkin, Secretary-Treasurer.

DIRECTORS FOR 1972

Abe J. Gold, Joseph Naiman, Walter Slatkin.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 84,423.12
Installment loans	1,437,541.06
Notes discounted and/or purchased	175,798.30
United States Government Obligations	294,533.03
Other bonds	5,000.00
Bank Premises — Furniture & Fixtures \$6,537.07	6,537.07
Leasehold Improvements	4,297.45
Automobiles Owned	4,034.09
Other Assets	30,198.74
TOTAL ASSETS	<u>2,042,362.86</u>
LIABILITIES	
Savings deposits	236,158.29
Thrift-Investment Certificates	1,221,632.01
Unearned interest and discounts	246,417.89
Dealers' Reserves	8,227.18
Amounts set aside for interest, taxes, and other expenses	61,789.15
TOTAL LIABILITIES	<u>1,774,224.52</u>
CAPITAL ACCOUNTS	
Common stock	150,000.00
Surplus	70,000.00
Undivided profits	48,138.34
TOTAL CAPITAL ACCOUNTS	<u>268,138.34</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,042,362.86</u>

BENEFICIAL INDUSTRIAL BANK, LAKEWOOD

Jefferson County

OFFICERS FOR 1972

Pierre E. Bashe, President; Manus C. Duffy, Vice President; Carroll H. Donohue, Vice President and Secretary; Joseph M. Herhal, Vice President and Treasurer.

DIRECTORS FOR 1972

Pierre E. Bashe, Manus C. Duffy, Carroll H. Donohue, Joseph M. Herhal, Joseph R. Roberge.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,449.22
Installment loans	102,399.04
Notes discounted and/or purchased	1,126,002.21
Bank Premises — Furntire & Fixtures \$6,443.85	6,443.85
Leasehold Improvements	4,866.29
Other Assets	7,582.19
TOTAL ASSETS	1,249,742.80
LIABILITIES	
Notes payable (other)	620,000.00
Unearned interest and discounts	264,704.50
Dealers' Reserves	34,939.69
Amounts set aside for interest, taxes, and other expenses	46.00
Other Liabilities	77,946.68
TOTAL LIABILITIES	997,636.87
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	142,105.93
TOTAL CAPITAL ACCOUNTS	252,105.93
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,249,742.80

**GOVERNMENT EMPLOYEES INDUSTRIAL BANK,
LAKEWOOD**

Jefferson County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

David Lloyd Kreeger, William G. Cain, Lorimer H. Davidson, Leo Goodwin, Jr., Harvey B. Gram, Jr., Raymond F. Rodgers, Ernest L. Marks.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 139,931.89
Installment loans	13,502,092.11
United States Government Obligations	260,926.24
Other Assets	50,558.43
TOTAL ASSETS	<u>13,953,508.67</u>
LIABILITIES	
Notes payable (other)	9,129,000.00
Savings deposits	2,338,889.45
Unearned interest and discounts	1,623,410.72
Amounts set aside for interest, taxes, and other expenses	184,327.82
Other Liabilities	23,542.95
TOTAL LIABILITIES	<u>13,299,170.94</u>
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	157,884.93
Undivided profits	296,452.80
TOTAL CAPITAL ACCOUNTS	<u>654,337.73</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>13,953,508.67</u>

LITTLETON 1ST INDUSTRIAL BANK, LITTLETON

Arapahoe County

OFFICERS FOR 1972

Stanley K. Rains, President; Richard A. Van Winkle, Vice President; Carolyn Felton, Secretary; Edward L. Burton, III, Treasurer; John Henricksen, Assistant Treasurer; Melba McKenzie, Assistant Secretary.

DIRECTORS FOR 1972

W. Harold Dobson, Stanley K. Rains, Richard A. Van Winkle.

December 31, 1972

ASSETS		December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	179,417.91
Installment loans		2,393,422.81
Notes discounted and/or purchased		7,195.41
United States Government Obligations		149,075.39
Bank Premises		2,488.58
Leasehold Improvements		2,503.68
Automobiles Owned		2,233.40
Other Assets		4,290.88
TOTAL ASSETS		2,740,628.06
LIABILITIES		
Notes payable to banks		300,000.00
Notes payable (other)		50,000.00
Savings deposits		1,177,335.68
Thrift-Investment Certificates		288,618.09
Unearned interest and discounts		415,750.87
Dealers' Reserves		86,836.25
Amounts set aside for interest, taxes, and other expenses		74,560.16
Other Liabilities		3,046.66
TOTAL LIABILITIES		2,396,147.71
CAPITAL ACCOUNTS		
Common stock		150,000.00
Surplus		50,000.00
Undivided profits		144,480.35
TOTAL CAPITAL ACCOUNTS		344,480.35
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		2,740,628.06

Organized 1972

No. BG

1ST INDUSTRIAL BANK, LONGMONT

Boulder County

OFFICERS FOR 1972

Richard A. Van Winkle, President; George T. Harrison, Vice President and Secretary;
Edward L. Burton, III, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS FOR 1972

Richard A. Van Winkle, W. Harold Dobson, George T. Harrison.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 36,169.89
Installment loans	148,620.24
Bank Premises — Furniture & Fixtures \$4,001.77	4,001.77
Leasehold Improvements	3,317.81
Automobiles Owned	2,605.60
Other Assets	911.85
TOTAL ASSETS	<u>195,627.16</u>
LIABILITIES	
Savings deposits	25,333.84
Thrift-Investment Certificates	26,750.00
Unearned interest and discounts	28,712.55
Amounts set aside for interest, taxes, and other expenses	3,413.23
Other Liabilities	167.36
TOTAL LIABILITIES	<u>77,550.52</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	8,076.64
TOTAL CAPITAL ACCOUNTS	<u>118,076.64</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>195,627.16</u>

LONGMONT INDUSTRIAL BANK, LONGMONT
Boulder County

OFFICERS FOR 1972

Milton Katz, President; Eric Bruch, D. L. Sherwood, Vice Presidents; H. N. Ullestad, Treasurer and Cashier; James E. Wanner, Secretary; Charles D. Archer, Assistant Vice President and Assistant Cashier; Glenn Perkins, Assistant Cashier; E. H. Efferth, Assistant Secretary; Albert A. Taddeo, Assistant Treasurer.

DIRECTORS FOR 1972

Eric Bruch, Milton Katz, James E. Wanner.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 181,876.95
Installment loans	1,813,686.21
Notes discounted and/or purchased	255,428.91
Other bonds	2,500.00
Bank Premises — Furniture & Fixtures \$1,880.77	1,880.77
Leasehold Improvements	1,554.01
Other Assets	254.26
TOTAL ASSETS	2,257,181.11
LIABILITIES	
Notes payable (other)	614,105.92
Savings deposits	562,030.83
Thrift-Investment Certificates	518,638.62
Unearned interest and discounts	364,975.47
Dealers' Reserves	106.50
Amounts set aside for interest, taxes, and other expenses	14,220.94
TOTAL LIABILITIES	2,074,078.28
CAPITAL ACCOUNTS	
Common stock	150,000.00
Surplus	15,000.00
Undivided profits	18,102.83
TOTAL CAPITAL ACCOUNTS	183,102.83
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,257,181.11

LOVELAND 1ST INDUSTRIAL BANK, LOVELAND
 Larimer County

OFFICERS FOR 1972

Robert L. Anderson, President; Richard A. Van Winkle, Vice President; Betty Markham, Secretary; M. McKenzie, Assistant Secretary; Edward L. Burton, III, Treasurer.

DIRECTORS FOR 1972

Robert L. Anderson, Richard A. Van Winkle, W. Harold Dobson.

December 31, 1972

ASSETS		December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	96,797.62
Installment loans		1,305,492.79
United States Government Obligations		100,125.00
Bank Premises — Furniture & Fixtures \$1,922.58		1,922.58
Leasehold Improvements		2,241.27
Automobiles Owned		1,735.10
Other Assets		7,298.24
TOTAL ASSETS		<u>1,515,612.60</u>
LIABILITIES		
Notes payable (other)		60,000.00
Savings deposits		453,968.93
Thrift-Investment Certificates		617,759.71
Mortgages on real estate owned		4,774.77
Unearned interest and discounts		218,052.31
Amounts set aside for interest, taxes, and other expenses		27,449.70
Other Liabilities		(156.91)
TOTAL LIABILITIES		<u>1,381,848.51</u>
CAPITAL ACCOUNTS		
Common stock		50,000.00
Surplus		60,000.00
Undivided profits		23,764.09
TOTAL CAPITAL ACCOUNTS		<u>133,764.09</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		<u>1,515,612.60</u>

Organized 1971

No. BF

MOUNTAIN INDUSTRIAL BANK, MONTROSE

Montrose County

OFFICERS FOR 1972

Carl U. O'Neill, President; Harold B. Hartman, Vice President; Perry A. Flanigan, Secretary-Treasurer.

DIRECTORS FOR 1972

Perry A. Flanigan, Harold B. Hartman, Carl U. O'Neill.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	129,861.96
Installment loans	280,493.34
Notes discounted and/or purchased	179,114.83
Bank Premises — Furniture & Fixtures \$4,781.63	4,781.63
Other Assets	567.87
TOTAL ASSETS	<u>594,819.63</u>
LIABILITIES	
Savings deposits	106,485.79
Thrift-Investment Certificates	307,325.00
Unearned interest and discounts	53,488.15
Dealers' Reserves	9,668.70
Amounts set aside for interest, taxes, and other expenses	7,350.15
TOTAL LIABILITIES	<u>484,317.79</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	(6,498.16)
Reserves	7,000.00
TOTAL CAPITAL ACCOUNTS	<u>110,501.84</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>594,819.63</u>

AVCO PUEBLO INDUSTRIAL BANK, PUEBLO

Pueblo County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Assistant Secretary; Gary L. Fite, Controller; Edward J. Messner, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith,

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 8,226.92
Installment loans	1,678,112.24
Notes discounted and/or purchased	108,176.46
United States Government Obligations	6,924.46
Other bonds	10,000.00
Bank Premises — Furniture & Fixtures \$7,724.38	7,724.38
Other Assets	2,491.08
TOTAL ASSETS	1,821,655.54
LIABILITIES	
Notes payable (other)	798,611.57
Savings deposits	29,042.06
Thrift-Investment Certificates	118,371.37
Unearned interest and discounts	450,870.70
Dealers' Reserves	3,022.15
Amounts set aside for interest, taxes, and other expenses	8,602.46
Other Liabilities	48,960.99
TOTAL LIABILITIES	1,457,481.30
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	70,000.00
Undivided profits	94,174.24
TOTAL CAPITAL ACCOUNTS	364,174.24
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,821,655.54

BENEFICIAL INDUSTRIAL BANK, PUEBLO

Pueblo County

OFFICERS FOR 1972

Pierre E. Bashe, President; Manus C. Duffy, Vice President; Carroll H. Donohue, Vice President and Secretary; Joseph M. Herhal, Vice President and Treasurer.

DIRECTORS FOR 1972

Pierre E. Bashe, Manus C. Duffy, Carroll H. Donohue, Joseph M. Herhal, Joseph R. Roberge.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 8,133.01
Installment loans	110,178.55
Notes discounted and/or purchased	682,392.06
Bank Premises — Furniture & Fixtures \$1,455.16	1,455.16
Leasehold Improvements	2,943.71
Other Assets	8,389.69
TOTAL ASSETS	813,492.18
LIABILITIES	
Notes payable (other)	300,000.00
Unearned interest and discounts	179,758.31
Dealers' Reserves	523.28
Amounts set aside for interest, taxes, and other expenses	4,825.00
Other Liabilities	55,493.26
TOTAL LIABILITIES	540,599.85
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	162,892.33
TOTAL CAPITAL ACCOUNTS	272,892.33
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	813,492.18

**COMMERCIAL CREDIT PLAN INDUSTRIAL BANK,
PUEBLO**

Pueblo County

OFFICERS FOR 1972

T. Bailey Mourning, President; Raymond G. Bray, Frank Gosnell, Jr., Stephen R. Hann, George W. Ritchie, Robert W. Campbell, Vice Presidents; Edwin B. Brown, Secretary; Edward K. Waldron, Treasurer.

DIRECTORS FOR 1972

Burton J. Anderson, Robert L. Berner, Raymond G. Bray, Edwin B. Brown, Joseph D. Minutilli, T. Bailey Mourning, Edward K. Waldron.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 4,022.71
Installment loans	534,157.17
Other Assets	724.74
TOTAL ASSETS	<u>538,904.62</u>
LIABILITIES	
Notes payable (other)	226,030.59
Unearned interest and discounts	108,716.71
Amounts set aside for interest, taxes, and other expenses	15,614.15
Other Liabilities	10,451.23
TOTAL LIABILITIES	<u>360,812.68</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	68,091.94
TOTAL CAPITAL ACCOUNTS	<u>178,091.94</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>538,904.62</u>

Organized 1959

No. WY

FIRST SAVINGS INDUSTRIAL BANK, PUEBLO

Pueblo County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

David R. Appel, Robert W. Bartley, Harold F. Dickerson, Louis D. Sackman, W. D. Sodamann.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 450,947.00
Installment loans	456,694.04
Notes discounted and/or purchased	940,535.96
Other bonds	172,621.45
Corporate stocks	94,028.11
Bank Premises — Furniture & Fixtures \$1,782.56	1,782.56
Leasehold Improvements	1,476.55
Automobiles Owned	3,780.68
Other Assets	11,797.13
TOTAL ASSETS	2,133,663.48
LIABILITIES	
Savings deposits	465,781.65
Thrift-Investment Certificates	722,543.25
Mortgages on real estate owned	3,766.36
Unearned interest and discounts	156,648.79
Dealers' Reserves	414.15
Amounts set aside for interest, taxes, and other expenses	32,232.28
Other Liabilities	29,881.18
TOTAL LIABILITIES	1,411,267.66
CAPITAL ACCOUNTS	
Common stock	250,000.00
Surplus	250,000.00
Undivided profits	222,395.82
TOTAL CAPITAL ACCOUNTS	722,395.82
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,133,663.48

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

Otero County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 758,453.88
Installment loans	1,972,968.36
Notes discounted and/or purchased	459,482.25
Other bonds	39,593.40
Bank Premises — Furniture & Fixtures \$24,284.79	24,284.79
Automobiles Owned	5,436.97
Other Assets	14,025.06
TOTAL ASSETS	<u>3,274,244.71</u>
LIABILITIES	
Savings deposits	752,927.17
Thrift-Investment Certificates	2,086,486.34
Unearned interest and discounts	278,618.75
Amounts set aside for interest, taxes, and other expenses	13,336.26
Other Liabilities	4,876.19
TOTAL LIABILITIES	<u>3,136,244.71</u>
CAPITAL ACCOUNTS	
Common stock	50,000.00
Surplus	5,000.00
Undivided profits	83,000.00
TOTAL CAPITAL ACCOUNTS	<u>138,000.00</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>3,274,244.71</u>

Organized 1968

No. BA

SILVERTON INDUSTRIAL BANK, SILVERTON

San Juan County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 103,024.18
Installment loans	290,839.04
Bank Premises — Furniture & Fixtures \$4,160.07	4,160.07
Leasehold Improvements	2,844.65
TOTAL ASSETS	400,867.94
LIABILITIES	
Savings deposits	203,138.28
Thrift-Investment Certificates	106,300.00
Unearned interest and discounts	3,761.37
Dealers' Reserves	252.50
Other Liabilities	8,335.14
TOTAL LIABILITIES	321,787.29
CAPITAL ACCOUNTS	
Common stock	70,000.00
Surplus	5,000.00
Undivided profits	4,080.65
TOTAL CAPITAL ACCOUNTS	79,080.65
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	400,867.94

Organized 1955

No. FY

STERLING INDUSTRIAL BANK, STERLING
Logan County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

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

December 31, 1972

ASSETS		
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	168,017.02
Installment loans		1,334,994.59
Notes discounted and/or purchased		129,365.41
United States Government Obligations		24,812.50
Other bonds		32,540.54
Corporate stocks		28,355.00
Bank Premises \$63,066.39; Furniture & Fixtures \$35,200.72		98,267.11
Automobiles Owned		1,773.26
Other Assets		5,379.77
TOTAL ASSETS		1,823,505.20
LIABILITIES		
Notes payable to banks		50,000.00
Savings deposits		456,641.33
Thrift-Investment Certificates		842,624.62
Unearned interest and discounts		178,621.18
Dealers' Reserves		15,372.35
Amounts set aside for interest, taxes, and other expenses		6,503.10
Other Liabilities		7,959.20
TOTAL LIABILITIES		1,557,721.78
CAPITAL ACCOUNTS		
Common stock		50,000.00
Surplus		100,000.00
Undivided profits		115,783.42
TOTAL CAPITAL ACCOUNTS		265,783.42
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		1,823,505.20

Organized 1963

No. AF

ANCHOR INDUSTRIAL BANK, THORNTON

Adams County

OFFICERS FOR 1972

Lee E. Schlessman, President; Joseph T. Schmitz, Vice President; Earl W. Cochran, Treasurer; James E. Duncan, Secretary; Velma A. Wellman, Assistant Secretary

DIRECTORS FOR 1972

James E. Duncan, Lee E. Schlessman, Joseph T. Schmitz.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 72,840.07
Installment loans	1,510,134.87
Notes discounted and/or purchased	357,697.07
United States Government Obligations	29,358.70
Bank Premises	4,448.58
Leasehold Improvements	3,093.17
Other Assets	4,796.11
TOTAL ASSETS	<u>1,982,368.57</u>
LIABILITIES	
Notes payable to banks	250,000.00
Notes payable (other)	520,000.00
Savings deposits	240,621.06
Thrift-Investment Certificates	401,516.66
Unearned interest and discounts	313,965.64
Dealers' Reserves	4,564.38
Amounts set aside for interest, taxes, and other expenses	29,708.65
TOTAL LIABILITIES	<u>1,760,376.39</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	15,000.00
Undivided profits	106,992.18
TOTAL CAPITAL ACCOUNTS	<u>221,992.18</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,982,368.57</u>

Organized 1969

No. BC

CREDITHRIFT INDUSTRIAL BANK, THORNTON

Adams County

OFFICERS FOR 1972

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 1972

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

December 31, 1972

ASSETS		December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$	1,194.09
Installment loans		1,069,368.49
Notes discounted and/or purchased		136,432.62
Bank Premises — Furniture & Fixtures \$3,191.65		3,191.65
Leasehold Improvements		1,905.26
Other Assets		139.98
TOTAL ASSETS		<u>1,212,232.09</u>
LIABILITIES		
Notes payable (other)		673,254.99
Unearned interest and discounts		247,869.12
Dealers' Reserves		3,742.77
Amounts set aside for interest, taxes, and other expenses		2,531.33
Other Liabilities		2,746.02
TOTAL LIABILITIES		<u>930,144.23</u>
CAPITAL ACCOUNTS		
Common stock		200,000.00
Surplus		20,000.00
Undivided profits		62,087.86
TOTAL CAPITAL ACCOUNTS		<u>282,087.86</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		<u>1,212,232.09</u>

Organized 1962

No. AB

TRINIDAD INDUSTRIAL BANK, TRINIDAD

Las Animas County

OFFICERS FOR 1972

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

DIRECTORS FOR 1972

Ernest A. Maldonado, Eugene Alpert, Sanford Alpert, Morris Alpert, Gilbert Maes.

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 129,759.74
Installment loans	643,571.40
Other bonds	2,000.00
Bank Premises \$80,203.43; Furniture & Fixtures \$4,098.85	84,302.28
Real estate owned other than bank premises	17,407.93
Automobiles Owned	1,675.48
Other Assets	36,929.29
TOTAL ASSETS	915,646.12
LIABILITIES	
Notes payable to banks	20,000.00
Notes payable (other)	14,653.82
Savings deposits	153,305.30
Thrift-Investment Certificates	402,244.23
Unearned interest and discounts	139,849.29
Amounts set aside for interest, taxes, and other expenses	9,597.35
TOTAL LIABILITIES	739,649.99
CAPITAL ACCOUNTS	
Common stock	148,081.00
Surplus	108,336.24
Undivided profits	80,421.11
TOTAL CAPITAL ACCOUNTS	175,996.13
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	915,646.12

Organized 1963

No. AG

**AVCO WESTMINSTER INDUSTRIAL BANK,
WESTMINSTER**

Adams County

OFFICERS FOR 1972

H. W. Merryman, President; Ross M. Hett, Executive Vice President; Phillip J. Cullen, Vice President and Secretary; O. E. Metzler, Vice President, Treasurer and Secretary; Gary L. Fite, Controller; Jack D. Dixon, Vice President and Cashier.

DIRECTORS FOR 1972

Phillip J. Cullen, H. G. Simms, Herbert F. Smith.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 25,266.43
Installment loans	2,758,041.75
United States Government Obligations	39,540.50
Other bonds	90,719.40
Bank Premises — Furniture & Fixtures \$18,091.99	18,091.99
Other Assets	8,071.43
TOTAL ASSETS	<u>2,939,731.50</u>
LIABILITIES	
Notes payable (other)	599,817.03
Savings deposits	407,801.11
Thrift-Investment Certificates	584,151.95
Unearned interest and discounts	700,507.33
Amounts set aside for interest, taxes, and other expenses	9,269.90
Other Liabilities	63,328.79
TOTAL LIABILITIES	<u>2,364,876.11</u>
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	35,000.00
Undivided profits	339,855.39
TOTAL CAPITAL ACCOUNTS	<u>574,855.39</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>2,939,731.50</u>

Organized 1968

No. AY

**NORTH CONTINENTAL INDUSTRIAL BANK,
WESTMINSTER**

Adams County

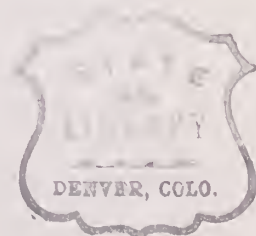
OFFICERS FOR 1972

Herbert M. Crane, President; Morris E. Kramish, Vice President and Secretary-Treasurer; Ernest W. Fulwyler, Vice President and Manager; Margaret M. Speas, Assistant Secretary.

DIRECTORS FOR 1972

Herbert M. Crane, Gerald S. Gray, Morris E. Kramish.

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 31,406.42
Installment loans	965,148.20
Bank Premises — Furniture & Fixtures \$3,218.66	3,218.66
Leasehold Improvements	323.78
Other Assets	878.00
TOTAL ASSETS	<u>1,000,975.06</u>
LIABILITIES	
Notes payable (other)	474,310.23
Savings deposits	6,682.48
Thrift-Investment Certificates	19,839.00
Unearned interest and discounts	190,108.91
Amounts set aside for interest, taxes, and other expenses	56,367.03
Other Liabilities	11,232.97
TOTAL LIABILITIES	<u>758,540.62</u>
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	132,434.44
TOTAL CAPITAL ACCOUNTS	<u>242,434.44</u>
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	<u>1,000,975.06</u>



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

Jefferson County

OFFICERS FOR 1972

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 1972

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

ASSETS	December 31, 1972
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 2,961.37
Installment loans	898,548.24
Notes discounted and/or purchased	164,555.60
Bank Premises — Furniture & Fixtures \$2,150.21	2,150.21
Leasehold Improvements	7,229.41
Other Assets	999.74
TOTAL ASSETS	1,076,444.57
LIABILITIES	
Notes payable (other)	558,849.25
Unearned interest and discounts	203,569.44
Dealers' Reserves	6,109.92
Amounts set aside for interest, taxes, and other expenses	3,157.91
Other Liabilities	3,359.45
TOTAL LIABILITIES	775,045.97
CAPITAL ACCOUNTS	
Common stock	200,000.00
Surplus	20,000.00
Undivided profits	81,398.60
TOTAL CAPITAL ACCOUNTS	301,398.60
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,076,444.57

REPUBLIC INDUSTRIAL BANK, WIDFIELD

El Paso County

OFFICERS FOR 1972

Roy I. Gordon, President and Chairman; Clifton B. Kruse, Secretary; David E. Jones,
Vice President.

DIRECTORS FOR 1972

John Chancellor, Roy I. Gordon, David E. Jones, Clifton B. Kruse, John G. Lovett,
Henry D. Williams

	December 31, 1972
ASSETS	
Cash, balances with other banks, including reserve balances, and cash items in process of collection	\$ 55,771.35
Installment loans	62,496.20
Other bonds	10,000.00
Other Assets	877.25
TOTAL ASSETS	129,144.80
LIABILITIES	
Savings deposits	1,431.75
Unearned interest and discounts	16,054.09
TOTAL LIABILITIES	17,485.84
CAPITAL ACCOUNTS	
Common stock	100,000.00
Surplus	10,000.00
Undivided profits	1,658.96
TOTAL CAPITAL ACCOUNTS	111,658.96
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	129,144.80

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