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STATEMENTS OF CONDITION

OF

STATE BANKS

AND

INDUSTRIAL BANKS

IN THE

STATE OF COLORADO

AS OF

December 31, 1976

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

Report No. 67

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 Title 11, Article 2, Section 109, C.R.S. 1973, 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. 67



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STATE OF COLORADO

DIVISION OF BANKING

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Betty Jean Forsythe
Administrative Clerk

Julia Swearingen
Administrative Officer

Farrell R. Carroll
Secretary

Charmaine Perry
Secretary

Cheryl L. Green
Secretary

COLORADO STATE BANKING BOARD

HARRY BLOOM
Chairman

CHARLES M. DOSH
Term Expires July 1, 1977

ROBERT T. HAVER
Term Expires July 1, 1977

KENNETH E. BAIRD
Term Expires July 1, 1979

LEROY BACON
Term Expires July 1, 1979

STEVEN K. BOSLEY
Term Expires July 1, 1981

CHARLES R. SILLSTROP
Term Expires July 1, 1981

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PART I

RULES OF THE COLORADO STATE BANKING BOARD

- CB-1.1 Scope. The rules constitute a procedural guide for appearance and practice before and action by the Colorado State Banking Board. They are promulgated pursuant to the provisions of the Colorado Banking Code of 1957 (C.R.S. 1973, 11-2-103).
- CB-1.2 Definitions. As used by the Board, unless the context otherwise requires:
- (a) "Code" means the Colorado Banking Code of 1957, as amended from time to time;
 - (b) "Board" means the Colorado Banking Board appointed and serving pursuant to Section 11-2-102, Colorado Revised Statutes 1973;
 - (c) "Commissioner" means the Colorado State Bank Commissioner appointed and serving pursuant to the Colorado Constitution.
- CB-1.3 Formulation and promulgation of rules or regulations - notice. General notice of proposed rule or regulation making, including amendments thereto or repeal thereof, will be provided to all state and national banks lawfully operating within the State of Colorado, the Attorney General of the State of Colorado, and to every other person who has requested to be placed on the mailing list of the

Banking Department. Such notice shall include either the terms or the substance of the proposed rule or regulation or the subject and issues involved, reference to the authority under which the rule or regulation is proposed, and a statement of the time, place, and nature of the public hearing in connection therewith.

- CB-1.4 Hearing. A public hearing to consider a proposed rule or regulation or any amendments thereof shall be conducted not less than 20 days after publication of the notice as provided in Rule 1.3 above. All interested persons shall be afforded an opportunity to participate through the submission of written data, views, or arguments and with an opportunity to present data, views, or arguments orally unless the Board in its notice declares such oral presentation unnecessary.
- CB-1.5 Promulgation. The Board shall consider all submissions by interested persons. At the time of adoption, amendment, or any rejection of any rule or regulation, the Board shall issue a concise statement of the matters considered by it in adopting, amending, or rejecting the rule or regulation and the reasons therefor.
- CB-1.6 Effective Date. A copy of every rule or regulation issued by the Board shall be mailed to all state and national banks lawfully operating within the State of Colorado, the Attorney General of the State of Colorado, and to every

person who has requested to be placed on the mailing list of the Banking Department and shall become effective 20 days after such date of mailing. Whenever the Board finds that immediate adoption of a rule or regulation is imperatively necessary for the preservation of the public health, safety, or welfare, and there is good cause shown for the promulgation of an emergency rule or regulation, the above provisions shall not apply. Any such emergency rule or regulation, when published, shall incorporate such findings, a brief statement of the reasons therefor, and the effective date established by the Board.

CB-1.7 Amendment and repeal. The right to alter, amend, or repeal the whole or any part of any rule or regulation, except as is otherwise provided by law, is expressly reserved to the Board.

CB-1.8 Appearance and practice before the Board. Any interested person may appear before the Board pro se. Any person who is a member in good standing of the Bar of the highest court in any state or any federal court, may represent others before the Board by filing with the Commissioner his written declaration that he is currently qualified as provided by this paragraph and is expressly authorized to represent the particular party on whose behalf he acts.

CB-1.9 Application procedure. Persons desiring to organize a state bank shall complete and submit such application forms

as may be required by the Commissioner from time to time. The Commissioner shall not accept for filing any application which is not complete in accordance with the instructions thereon. The Commissioner shall not accept for filing any application which does not have attached thereto the filing fee in the amount and in the manner prescribed by Rule 1.10.

CB-1.10 Filing fee. Persons desiring to organize a state bank must pay a filing fee in the statutory amount at the time of filing each application. The filing fee shall be paid in two cashier's checks or similar certified instruments in the statutory amounts, both payable to "Treasurer, State of Colorado." If the application for charter is withdrawn by the incorporators prior to the date set for public hearing by the Banking Board, the statutory refund shall be made by the Commissioner to the incorporators.

CB-1.11 Application documents confidential. Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. Upon request and for good cause shown, the Commissioner may suppress and treat as confidential all Financial and Biographical Reports attached to the application.

CB-1.12 Competitive Applications. Whenever two or more applications for a bank which might be located within three miles of one another are presented to the Office of the Commissioner, such applications shall be heard in the order that

they are deemed perfected by the Commissioner pursuant to the provisions of C.R.S. 1973, 11-3-109. However, nothing herein shall preclude the Board from conducting joint hearings on such applications.

CB-1.13 Notice of hearing. Whenever a hearing is required by the Code, a notice thereof shall be given by the Commissioner to the party requesting the hearing, to other persons to whom notice must be given and to such other persons as the Commissioner in his discretion may specify. Such notice shall state the time, place, and nature of the hearing; the legal authority and jurisdiction under which the hearing is to be held; the matters constituting grounds for the hearing; and shall be delivered to such persons entitled to notice by this rule by personal service, by registered or certified mail, or by other appropriate means, sufficiently in advance of the date set for hearing in order to comply with the appropriate provisions of both the Code and the State Administrative Procedures Act.

CB-1.14 Prehearing conference. The Commissioner may, on his own initiative, or at the request of any party, direct all parties and their counsel to meet with him at a specified time and place prior to any hearing:

- (a) To determine the necessity or desirability of amendments to an application;
- (b) To determine the names of witnesses and a general

- statement of the testimony expected of each witness;
- (c) To determine the number, description and purpose of exhibits intended to be offered at hearing and require the offering party to produce exhibits for inspection and marking at prehearing conference;
 - (d) To determine matters, if any, of which the Board will be requested to take administrative notice;
 - (e) To consider any other matters that will simplify the issues and further aid in expeditious conduct of the hearing.

The Commissioner may require all parties to list in writing, witnesses, exhibits and any matters which might expedite the hearing. A conference may, if requested in advance by any party, be recorded. If no verbatim transcript is taken, the Commissioner shall prepare a summarized report reciting the results of the conference. The report may be received into evidence by the Board during open hearing.

Failure to comply with this rule may cause the Commissioner to continue a hearing to another date, or to preclude an offering party from introducing exhibits into evidence or from calling witnesses at the time of hearing.

CB-1.15 Economic feasibility studies. If a study on the economic feasibility of a proposed bank is to be offered either in support of or in opposition to a proposed bank, it must be

filed in the Office of the Commissioner at least fifteen days prior to the day of the hearing. Failure to comply with this rule may cause the Commissioner to exclude the study, and testimony based thereon, from the hearing or to continue the hearing to another date.

- CB-1.16 Nature of hearings. All hearings and the taking of testimony before the Board shall be open to the public. The Board may, at any time, retire into private session to consult with the Attorney General's Office or to discuss any records deemed confidential under C.R.S. 1973, 11-2-111.
- CB-1.17 Transcripts. Hearings may, at the discretion of the Board, be recorded. If recorded, transcripts thereof shall be made available to any person upon payment to the reporter of the costs thereof. Upon the filing of transcripts by the recorder, all parties shall be provided an opportunity to file motions to correct the record. The Board shall rule upon such motions prior to its deliberations upon the facts introduced at hearing.
- CB-1.18 Order of procedure. Parties to hearings shall, unless otherwise ordered by the Board, be limited to the following orders of procedure:
- (a) Primary party in interest. The primary party in interest shall present his case by calling witnesses and submitting other evidence.
 - (b) Other parties in interest. Other persons admitted

as parties to the hearing may thereupon present witnesses and other evidence.

(c) Joint hearings. In the event that the Board conducts a single hearing to consider more than one application, then the party first perfecting its application shall first present its case, followed by the party that was second in perfecting its application.

Thereafter, other parties in interest may present witnesses and other evidence. If the parties applying for a charter intend to introduce evidence for purpose of rebuttal, they shall do so in the order that they presented their cases.

(d) Further evidence. The Board may, of its own initiative, call for the production of further evidence upon any issue. It may also produce independent evidence through the Attorney General which is material to the issues or necessary to complete the record.

(e) Examination of witnesses. As may be permitted by the Board, any witness shall be subject to cross, re-direct and re-cross examination.

(f) Time allocation. The primary party in interest shall be permitted 3½ hours within which to present his case and within which to cross-examine adverse witnesses. Likewise, any other person admitted as a party to the hearing shall be allotted 3½ hours. And,

when there is more than one such other person admitted as a party to the hearing, these other parties in interest collectively shall be allotted $3\frac{1}{2}$ hours and shall apportion such time among themselves. The Banking Board for good cause shown, may, upon motion, enlarge or diminish the times prescribed by this rule.

CB-1.19 Oral argument - briefs - reopening. The Board may permit oral argument and submission of briefs at the hearing. In addition, the Board may, upon appropriate notice to all parties and other interested persons, reopen any hearing at any time prior to public announcement of its findings, conclusions and order. Proceedings which have been reopened shall be conducted pursuant to the rules established herein for hearings.

CB-1.20 Decision and order. Copies of a decision and order of the Board shall be furnished by the Commissioner to all parties to the proceedings, to appropriate state and federal supervisory authorities, and to such other interested persons as the Commissioner may determine. Every decision and order shall be signed by the Commissioner and shall bear the date of official publication. A copy of every decision and order shall be attached to the official minutes of the Board together with a certificate showing the persons to whom copies thereof have been provided.

CB-1.21 Unclaimed exhibits. In the event that a decision and

order of the Board is not appealed to a court of record, then within sixty days after time for such appeal has lapsed, the Commissioner may destroy any exhibits introduced at a hearing, unless he has received written notification from a party to a hearing of his intention to withdraw such exhibits.

PART II

REGULATIONS OF THE COLORADO STATE BANKING BOARD

- CB-101.1 Scope. The regulations constitute substantive determinations of the Board implementing various provisions of the Colorado Banking Code of 1957, as amended. Such regulations have been promulgated pursuant to the provisions of the Colorado Banking Code of 1957 (C.R.S. 1973, 11-2-103).
- CB-101.2 Surplus funds. State banks may purchase from other banks or sell to other banks excess funds (often referred to as federal reserve funds) without restriction. The transaction is to be considered simply a purchase and sale of such funds and does not constitute an investment on the part of the seller or a borrowing on the part of the buyer.
- CB-101.3 Accretion of bond interest. State banks may at their option accrete discount on bonds and investment securities. It is suggested that banks electing to accrete discount as herein permitted use acceptable methods of accounting as recommended by the Bank Administration Institute and AICPA.

CB-101.4 Records retention. Every state bank shall retain records for at least the minimum periods of time specified herein. If a bank does not maintain records enumerated herein but maintains a similar record with equivalent information, the bank's records should be retained for the period of time specified herein as to the equivalent record. Photographic copies or reproductions of records shall be treated as the equivalent of an original record.

CB-101.6 Minimum retention periods.

| RECORD | RETENTION SCHEDULE |
|--|-----------------------|
| <u>ACCOUNTING AND AUDITING</u> | |
| Audit Reports to Directors | Permanent |
| Bank Call, Income and Dividend Reports | 5 years |
| Certified Checks | 7 years |
| Certified Statements (FDIC) | 5 years |
| Charged Off Assets Records | Permanent |
| Daily Statements of Condition | Permanent |
| Debit and Credit Tickets (if source of original entry) | 1 year |
| Differences Record | 1 year |
| Drafts | 7 years |
| Expense Checks | 7 years |
| Expense Vouchers or Invoices | 7 years |
| Financial Statements Consolidated | 7 years |
| Income & Dividend Report | 5 years |
| Income & Expense Report | 7 years |
| Money Orders | 7 years |
| Office Equipment, Depreciation Records | 7 years |
| Paid Bills, Statements and Invoices | 7 years |
| Paid Cashier's Checks, Certified Checks or Receipts Therefor | 7 years |
| Report to Directors & Executive Committee | 6 years |
| Tax Records | 7 years |
| <u>ADMINISTRATION</u> | |
| <u>General</u> | |
| Articles of Incorporation or Other Associaticn Bylaws and Other Records of Organization, Amendments, etc. | Permanent |
| Bank Charter | Permanent |
| Bank Examiner's Report | Permanent |
| Determination of FDIC Assessment Base Records | 5 years |
| Directors Examination Reports | Permanent |
| Statements of Directors and Principal Offices | 2 years |
| <u>Insurance</u> | |
| Authorization Statements and Certificates for Bank to Act as Insurance Agent | 6 years |

| | |
|--|---------------------------|
| Bankers Blanket Bond | 6 years after termination |
| Records Relating to Insurance Sold by Bank | 6 years |
| Records of All Bank Insurance (showing policy numbers, premiums paid, and amounts recovered) | 6 years after termination |
| Surety Bonds | Permanent |
| <u>Legal</u> | |
| Attachments and/or Garnishments | 6 years |
| Legal Records (copies of court orders, decrees, petitions, adjudications, pleadings, etc.) | 6 years |
| Minute Books of Meetings (stockholders, directors) | Permanent |
| Reports to Directors & Executive Committee | 6 years |
| Required Reports to Supervisory Agencies | Permanent |
| Security Program and Reports | 6 years |
| Unclaimed Property Records | Permanent |
| <u>Tax</u> | |
| Tax Controversies or proceedings | 7 years |
| Tax Records | 7 years |

CAPITAL

| | |
|--|-----------|
| Cancelled Capital Stock Certificates | Permanent |
| Capital Stock Certificates | Permanent |
| Capital Stock Certificate Records of or Stubs | Permanent |
| Capital Stock Ledger | Permanent |
| Capital Stock Transfer Ledger | Permanent |
| Capital Stock Transfer Register | Permanent |
| Dividend Checks | 7 years |
| Dividend Register | 7 years |
| Receipts for Stock Certificates | Permanent |
| Receipts for Cancelled Stock Certificates, Cancelled Bonds and Coupons | Permanent |
| Records of Stock Issuance & Transfer | Permanent |
| Shareholder List | Permanent |
| Statements of Beneficial Ownership | Permanent |
| Stock Certificate Book | Permanent |
| Stock Register Book | Permanent |
| Surety Bond for Lost Certificate | Permanent |

CERTIFICATES OF DEPOSIT

| | |
|--|-----------------------|
| Certificates | 6 years after payment |
| Information Return (1099) | 7 years |
| Ledger Cards | 6 years |
| Signature Cards | 6 years after payment |
| Transaction Journal (if statement or account history not otherwise retained) | 6 years |

CHECKING ACCOUNTS

| | |
|---|------------------------------|
| Account Analysis (work sheets or cards, average balance cards, interest computation records, service charge records, statement stubs) | 2 years |
| Bookkeepers Daily Lists of Checks Charged in Total to Customer Accounts (short lists) | 2 years |
| Copies of Advices of Deposits | 2 years |
| Copies of Advices of Debits & Credits | 2 years |
| Customer Statements | 6 years |
| Daily Report of Overdrafts | 6 years |
| Daily Transactional Journal | 2 years |
| Deposit Tickets and Other Credits | 2 years |
| Individual Ledgers | 2 years |
| Paid Checks (front and back) | 2 years |
| Partnership Agreement & Authority | 7 years after closing |
| Records of Currency Transactions of more than \$10,000 | 5 years |
| Resolutions and Customer Authorizations | 6 years after account closed |
| Signature Cards | 7 years after account closed |
| Statement Mailing Order | 1 year |
| Statement Receipt Cards | 1 year |
| Stop Payment Orders After Expiration or Release | 6 years |
| Tax Payer Id/SS# of Depositor | 5 years after account closed |
| Unclaimed Deposit Account Withdrawal Tickets or Checks | Permanent |
| Unclaimed or Dormant Deposit Ledgers (to include record of date of last transaction or communication from owner) | Permanent |
| Undelivered Statements and Cancelled Checks | 2 years |

CHECKING ACCOUNTS--EDP SECTION

| | |
|----------------------|---------|
| Customer Statement | 6 years |
| Overdrafts | 6 years |
| Service Charges | 2 years |
| Stop Payment Reports | 6 years |
| Transaction Journal | 2 years |

CHRISTMAS CLUB (Thrift Clubs - Colorado)

| | |
|---|------------------------------|
| Checks (cancelled) | 7 years |
| Checks Register (if source of original entry) | 6 years after account closed |
| Coupons (Deposit Ticket) | 6 years after account closed |
| Ledger Cards or Sheets | 6 years |
| Signature cards | 6 years after account closed |
| Transaction Journal | 6 years |
| Withdrawal Receipts | 6 years |

COLLECTIONS

| | |
|--|-----------------------|
| Collection Payment Records | 1 year |
| Collection Receipts (copy) | 1 year |
| Collection Register | 1 year |
| Coupon Cash Letters (outgoing) | 1 year |
| Incoming Collection Letters | 1 year |
| Incoming Contract or Note Letters | 6 years after closing |
| Installment Contract or Note Records | 6 years |
| Outgoing Collection Letters and Register | 1 year |

COMMERCIAL LOANS

| | |
|---|--|
| Charged-off Loan Ledger | Permanent |
| Collateral Receipt Record/Register | 6 years |
| Credit Files | 6 years after termination of account |
| Evidences of Compliance with Fair Credit Reporting Act | 2 years after closing |
| Evidence of Compliance with Regulation Z-Truth in Lending | 2 years after each required disclosure |
| Guaranteed Loans (complete files) | 6 years |
| Liability Ledger | 6 years |
| Loan Applications | 2 years after closing |
| Loan Committee Minutes | 6 years |

| | |
|---|--------------------------------------|
| Note or Discount Register (if used as book of original entry with descriptions) | 6 years after termination of account |
| Receipts for Coupons Removed from Collateral | 6 years |
| Records of Currency Transactions of more than \$10,000 | 5 years |
| Resolutions | 6 years after closing |
| Statement of Purpose under Regulation U | 3 years after close of account |
| Transaction Journal (if used as book of original entry) | 6 years |

CONSUMER CREDIT

| | |
|---|--|
| Borrower's Statement | 6 years |
| Charged-Off Records & Loan Ledger | Permanent |
| Consumer Reports and Consumer Credit Information | 2 years |
| Correspondence | 2 years |
| Coupons Payments and Loan Deposits (if only source of original entry) | 6 years |
| Credit Applications and Information (declined) | 2 years |
| Evidence of Compliance with Fair Credit Reporting Act | 2 years |
| Evidence of Compliance with Regulation Z-- Truth in Lending | 2 years after each required disclosure |
| Installment Contracts or Note Records | 6 years |
| Loan Journals, Records and Note Register (if only source of original entry) | 6 years |
| Loan Ledger Cards or Sheets | 6 years |
| Loan Deposit and Loan Payment Posting Journals (if only source of original entry) | 6 years |
| Note Register (if used as book of original entry with descriptions) | 6 years |
| Rebate Receipts | 6 years |
| Resolutions | 6 years |
| Statement Regarding Loan Secured by Stock | 3 years |

CONSUMER CREDIT -- EDP SECTION

| | |
|--|---------|
| Daily Payment Journal | 6 years |
| Pay-off and/or Rebate Report | 6 years |
| Trial Balance (if only complete history on borrower) | 6 years |

CREDIT CARDS

| | |
|--|---------------------------------|
| Borrower's Statement | 6 years |
| Credit Applications and Information (declined) | 2 years |
| Loan Journal (if only source of original entry) | 6 years |
| Loan Ledger Cards | 6 years after account closed |
| Sales Drafts | 6 years |

CUSTOMER SERVICE

| | |
|---|-----------------------------------|
| Brokers' Confirmations | 6 years |
| Brokers' Invoices | 6 years |
| Brokers' Statements | 6 years |
| Night Depository Agreements and Resolutions | 6 years |
| Night Depository Daily Records and Receipts | 6 years |
| Safekeeping Records and Receipts | 6 years after close of account |
| Securities Buy and Sell Orders | 6 years after date of order |

DUE FROM BANKS

| | |
|---|---|
| Bank Statements | 7 years |
| Drafts (original) | 7 years after payment |
| Information and Documents Pertaining to Issuance of Duplicate Checks and Drafts | 7 years after check or draft paid |

DUE TO BANKS

| | |
|---|---------------------------------|
| Copies of Advices | 7 years |
| Country Bank Ledger | 7 years |
| Domestic Ledger | 7 years |
| Foreign Ledger | 7 years |
| Incoming Cash Letter Memos (see Proof) | 2 years |
| Proof Sheets | 2 years |
| Resolutions | 6 years after account closed |
| Signature Cards | 6 years after account closed |
| Undelivered Statements and Cancelled Checks | 2 years |

GENERAL

| | |
|--|--|
| Foreign Exchange Remittance Sheets or Books | 5 years |
| Night Depository Agreements | 6 years after termination of agreement |
| Records of Currency Transactions of more than \$10,000 | 5 years |
| Vault Records, Openings and Closings | 1 year |
| Wage-Price Rent Freeze Records | 4 years* |
| Wire Transfer Debit and Credit Entries | 6 years |

GENERAL LEDGER

| | |
|--|-----------|
| Daily Statement of Condition | Permanent |
| General Journal (if used as book of original entry with description) | 6 years |
| General Ledger | 6 years |
| General Ledger Tickets | 6 years |

INTERNATIONAL DEPARTMENT

| | |
|---------------------------------------|-------------------------------|
| Cable Copies | 6 years |
| Cable Requisitions | 6 years |
| Foreign Asset Control Records | 2 years |
| Foreign Collection Register | 5 years |
| Foreign Draft Applications | 5 years |
| Foreign Draft Carbons | 5 years |
| Foreign Mail Transfer Applications | 5 years |
| Letters of Credit Applications | 6 years after payment in full |
| Letters of Credit Ledger | 6 years |
| Records of Foreign Financial Accounts | 5 years |

INVESTMENTS

| | |
|---|-----------------------|
| Bond Ledger Sheets | 6 years |
| Brokers' Confirmations | 6 years |
| Brokers' Invoices | 6 years |
| Brokers' Statements | 6 years |
| Credit Information Regarding Securities Underwritten or Purchased for Own Account | 6 years after closing |

* From year in which last transaction occurred or events were recorded or property acquired by a person, whichever is later.

OFFICIAL CHECKS AND DRAFTS

| | |
|---|---------|
| Affidavits and Other Records Supporting Issuance of Duplicate Checks, Drafts, or Money Orders | 7 years |
| Cashier's Checks (cancelled) | 7 years |
| Certified Checks or Receipts (cancelled and not returned) | 7 years |
| Drafts (cancelled) | 7 years |
| Expense Checks (cancelled) | 7 years |
| Expense Vouchers or Invoices | 7 years |
| Money Orders, Bank or Personal | 7 years |
| Receipts for Certified Checks | 7 years |
| Records of Currency Transactions of more than \$10,000 | 5 years |

PERSONNEL

| | |
|--|-------------------------------|
| Advertisements and Notices | 1 year after personnel action |
| Attendance Records (Time Cards) | 2 years |
| Business Expenses of Employees Reimbursed by Employer | 7 years |
| Employee Records (Personnel Folders) after Termination | 6 years |
| Employment Applications (rejected) | 1 year |
| Occupational Safety and Health Act (OSHA) Forms | 5 years |
| Payroll Checks | 7 years |
| Salary Ledger | 7 years |
| Wage and Tax Statement (W-2) Records | 4 years |
| Wage Differential Documentation | 2 years |

PROOF, CLEARING AND TRANSIT

| | |
|--------------------------------------|---------|
| Copies of Advices of Corrections | 2 years |
| Incoming Cash Letters | 2 years |
| Inclosing Proofsheets and/or Tapes | 2 years |
| Outclearing Proofsheets and/or Tapes | 2 years |
| Outgoing Cash Letters | 2 years |

REAL ESTATE LOANS

| | |
|---|--|
| Annual Reports and Customer Statements | 6 years |
| Debit and Credit Entries (if only source of original entry) | 6 years |
| Evidence of Compliance with Fair Credit Reporting Act | 2 years |
| Evidence of Compliance with Regulation Z | 2 years after each required disclosure |

| | |
|--|---------------------------|
| Foreclosure Records | 6 years |
| Guaranteed Loans Complete Files | 6 years after termination |
| Home Mortgage Disclosure Act Information | 5 years |
| Ledger Cards | 6 years after termination |
| Loan Credit Files | 6 years after closing |
| Respa Settlement Statements | 2 years |
| Remittances | 7 years |
| Transaction Journal (if only source of original entry) | 6 years |

REAL ESTATE--EDP SECTION

| | |
|-----------------------|---------|
| Daily Payment Journal | 6 years |
|-----------------------|---------|

SAFE DEPOSIT VAULT

| | |
|--|-----------------------------|
| Access Tickets | 6 years |
| Cancelled Signature Cards | 6 years |
| Copies of Rent Receipts | 6 years |
| Forced Entry Records | 6 years after date of entry |
| Leases or Contracts, Closed Accounts | 6 years |
| Receipts for Delivery of Will, Burial Plot Deeds, Insurance Policies | 6 years |
| Records and Reports of Contents of Opened Boxes | 6 years |
| Records of Sale to Satisfy Lien | 6 years |

SAVINGS ACCOUNTS

| | |
|--|--------------------------------|
| Affidavits of Lost Passbooks and Records of Transactions Based Thereon | Permanent |
| Deposits (tickets) | 6 years |
| Ledger Cards | 6 years |
| Power of Attorney | 6 years after close of account |
| Records of currency Transactions More than \$10,000 | 5 years |
| Resolutions, Authorizations | 7 years |
| Savings Ledger Card or Sheet on Unclaimed or Dormant Deposits | Permanent |
| Signature Cards | 6 years after close of account |
| Tax Information Returns | 7 years |
| Taxpayer ID # or Social Security Number of Deposit | 5 years after close of account |

| | |
|---|---------|
| Transaction Journal (if only source of original entry) | 6 years |
| Withdrawals (receipts or orders) | 6 years |

SAVINGS ACCOUNTS--EDP SECTION

| | |
|---------------------|---------|
| Customer Statement | 6 years |
| Interest Report | 7 years |
| Transaction Journal | 6 years |

TELLERS

| | |
|------------------------------|--------|
| Cash Item Register | 1 year |
| Tellers' Blotter or Journals | 1 year |
| Tellers' Difference Record | 1 year |

TRUST RECORDS

| | |
|---|--|
| <u>Corporate</u> Bond Ledger | 7 years after termination of account |
| Bonds of Indemnity | Permanent |
| Brokers' Purchase and Sale Confirmations | 7 years |
| Brokers' Statements | 7 years |
| Buy and Sell Orders | 7 years |
| Cancelled Stock Certificates | 7 years |
| Corporate Trust Ledger | 7 years |
| Correspondence | 7 years |
| Dividend Checks | 7 years |
| Dividend and Coupon Ledger | Permanent |
| Governing Instruments | 7 years after termination of trust account |
| Ledger Records | 7 years |
| Receipts or Disposition Records for Cancelled Stock Certificates, Cancelled Bonds and Coupons | 7 years |
| Registration Journals | 7 years after termination of account |
| Signature Files | 7 years after termination of account |
| Schedule of Distributions | 7 years |
| Stock Transfer Ledger | 7 years |
| Stock Transfer Memo | 7 years |
| Tax Returns | 7 years |

| | |
|---|--|
| Transfer Journal | 7 years |
| Transfer Tax Waivers | 7 years |
| Trust Asset Records | 7 years after termination of account |
| Trust Journals (if source of original entry) | 7 years after last entry |
| Trust Posting Tickets (if source of original entry) | 7 years |
| <u>Personal</u> | |
| Accounting of Other Fiduciaries and Decrees, Receipts or Releases Settling Accounts | 7 years after receipt |
| Account Reviews and Investment Recommendations | 7 years |
| Adjudications | 7 years |
| Annual Audits & Financial Reports | Permanent |
| Appraisals of Real and Personal Property | 7 years |
| Authorizations and Approvals of Co-fiduciaries and Consultants | 7 years |
| Brokers' Confirmations | 7 years |
| Brokers' Statements | 7 years |
| Buy and Sell Orders | 7 years |
| Cash and Asset Ledgers | 7 years |
| Cash and Security Journals | 7 years |
| Correspondence | 7 years |
| Coupon Collection Record | 7 years |
| Court Orders, Decrees, Petitions, etc. | 7 years |
| Debits and credits (if source of original entry) | 7 years |
| Federal Estate and State Inheritance Tax Returns | 7 years |
| Federal and State Income Tax Returns | 7 years |
| Federal Gift Tax Returns | 7 years |
| Federal Nominee's Information Return | 7 years |
| General Ledger | 7 years |
| General Journal | 7 years |
| Governing Instruments | 7 years |
| Inventory Records | 7 years after termination of account |
| Ledger Records | 7 years |

| | |
|--|--|
| Ledger Opinions and Related Correspondence | 7 years |
| Letters of Appointment | 7 years after termination of appointment |
| Minutes of Investment and Trust Committee Meetings | Permanent |
| Participation Ledgers | 7 years |
| Probate Records | 7 years after termination of account |
| Real Estate and Mortgage Documents and Related Material | 7 years |
| Receipts, Authorizations, Directions, Approvals | 7 years |
| Safekeeping Records and Receipts | 7 years |
| Schedule of Distributions | 7 years |
| Surety Bonds | Permanent |
| Trust Agreements | 7 years after termination of account |
| Trust Cash Ledger | 7 years after date of last entry |
| Trust Checks | 7 years |

CB-101.7 Messenger service. State banks may provide messenger service to customers by means of an armored car or otherwise, and such activity shall not constitute the practice of branch banking provided it is conducted strictly in accordance with this Regulation.

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

CB-101.9 Interest rates.

(a) Single or multiple time deposits. (1) Deposits of \$100,000 or more. There is no maximum rate of interest presently prescribed on any single or multiple maturity time deposit of \$100,000 or more.

(b) Deposits of less than \$100,000. No bank shall pay interest on any single or multiple maturity time deposit of less than \$100,000 at a rate in excess of the applicable rate under the following schedule:

| <u>Maturity or Maturity Intervals</u> | <u>Maximum Percent Per Annum</u> |
|--|----------------------------------|
| 30 days or more but less than 90 days. . . | 5 |
| 90 days or more but less than 1 year . . . | 5½ |
| 1 year or more but less than 30 months . . | 6 |
| 30 months or more. | 6½ |

(c) Deposits of \$1,000 or more with maturities of four years or more. A bank may pay interest on any time deposit of \$1,000 or more, with a maturity of four years or more, at a rate not to exceed 7½ percent.

(1) Individual Retirement Accounts. A bank may pay interest at a rate not to exceed 7½ percent on any "Time Deposit, Open Account" established pursuant to the provisions of Title 26, U.S.C., Section 408,

as amended (Individual Retirement Accounts), having a maturity date of four years or more. With respect to funds deposited in such Individual Retirement Accounts, the deposit minimum requirement of Regulation 101.9 (c) shall not apply.

(d) Deposits of \$1,000 or more with maturities of six years or more. A bank may pay interest on any time deposit of \$1,000 or more, with a maturity of six years or more, at a rate not to exceed 7½ percent.

(1) Individual Retirement Accounts. A bank may pay interest at a rate not to exceed 7½ percent on any "Time Deposit, Open Account" established pursuant to the provisions of Title 26, U.S.C., Section 408, as amended (Individual Retirement Accounts), having a maturity date of six years or more. With respect to funds deposited in such Individual Retirement Accounts, the deposit minimum requirement of Regulation 101.9 (d) shall not apply.

(e) Governmental time deposits of less than \$100,000. Except as provided in Paragraph (a) no bank shall pay interest on any time deposit which consists of funds deposited to the credit of, or which the entire beneficial interest is held by, the United States, any state of the United States, or any county, municipality, or political subdivision thereof, the District

of Columbia, the Commonwealth of Puerto Rico, the Virgin Islands, American Samoa, Guam, or political subdivisions thereof, at a rate in excess of 7 3/4 percent.

(f) Multiple maturity time deposit. The term "multiple maturity time deposit" means any time deposit (1) that is payable at the depositor's option on more than one date, whether on a specified date or at the expiration of a specified time after the date of deposit (e.g., a deposit payable at the option of the depositor either three months or six months after the date of deposit), (2) that is payable after written notice of withdrawal, or (3) with respect to which the underlying instrument or contract or any informal understanding or agreement provides for automatic renewal at maturity.

(g) Savings deposits. No bank shall pay interest at a rate in excess of 5 percent on any passbook savings.

(h) Penalty on payment of time deposits before maturity. In the event of withdrawal of all or any portion of a time deposit before the maturity thereof, the depositor may not receive interest from the date of deposit on the amount withdrawn at a rate in excess of the maximum rate which may be paid on savings deposits by the depository bank on the date of with-

drawal under Sect. 101.9 (g) and the depositor shall forfeit all interest, calculated at such savings deposit rate, whether accrued and unpaid, or paid to or for the depositor's account, on the amount withdrawn for a period of three months or for the period since the date of the deposit, whichever is less.

Where necessary to comply with this requirement, interest already paid to or for the account of the depositor shall be deducted from the amount requested by the depositor to be withdrawn.*

However, upon the death any person whose name appears on the time deposit, passbook, or certificate, a state bank may pay such time deposit before maturity without a reduction or forfeiture of interest as prescribed by this paragraph. Any amendment of a time deposit contract that results in an increase in the rate of interest paid or in a change in the maturity of the deposit constitutes a payment of the time deposit before maturity.

Where a time deposit representing funds contributed to an individual retirement account established pursuant to Title 26, U.S.C., Section 408, as amended, is paid before maturity when the individual for whose benefit the account is maintained attains age 59½ or is disabled, a bank may pay all or a portion of such

time deposit without a reduction or forfeiture of interest as prescribed by this paragraph.

*Regulation 101.9(h) applies to all time deposit contracts entered into after July 5, 1973, and to all existing time deposit contracts which are renewed or extended after such date; provided, however, that any time deposit contract which is automatically renewed after July 5, 1973, without any change in the interest rate payable thereon or the maturity thereof, shall be subject instead to the restrictions of other regulatory agencies in effect prior to this amendment which allowed withdrawal only in the event of need and required the forfeiture of not less than three month's accrued and unpaid interest. This regulation also applies to all existing time deposits upon which interest is paid on or after July 1, 1973, at a rate in excess of the maximum rate payable on such deposits as of June 30, 1973.

- (i) Loans upon security of time deposits. A bank may make a loan to the depositor upon the security of his time deposit. The rate of interest on such loan, however, shall be not less than 2 percent per annum in excess of the rate of interest on the time deposit.
- (j) In calculating the rate of interest paid, the

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

CB-101.10 Fiduciary self-dealing.

(a) Unless lawfully authorized by the instrument creating the relationship, by court order or by Colorado law, funds held by a state bank as fiduciary shall not be invested in stock or obligations of, or property acquired from, the bank or its directors, officers, or employees, or in stock of obligations of, or property acquired from, affiliates of the bank or directors, officers or employees of such affiliates. If the retention of stock or obligations of the bank or its affiliates is authorized by the instrument creating the relationship, by a court order or by Colorado law, a state bank as fiduciary may exercise rights to purchase its own stock or securities convertible into its own stock when offered pro rata to stockholders. When the exercise of rights or receipt of the stock dividend results in fractional share-

holding, addition fractional shares may be purchased to compliment the fractional shares acquired.

(b) A state bank may sell assets held by it as fiduciary in one account to itself as fiduciary in another account if the transaction is fair to both accounts and if such transaction is not prohibited by the terms of governing instrument.

(c) A state bank may deposit funds of the estate or trust account as time or demand deposits in its own banking department and may borrow money in behalf of the fiduciary account from itself and may pledge or encumber estate or trust assets as security for such loan provided such transactions are fair to the fiduciary account.

CB-101.11 Reserve requirements. Reserve requirements of all state banks which are not a member of the federal reserve system shall be determined on the basis of average daily net deposit balances and average daily balances allowed by the Banking Code to serve as reserve funds covering seven-day computation periods which shall end at the close of business on Wednesday of each week. Such reserve funds shall not be less than 15 percent of total deposits, as defined by statute, for such seven-day computation period.

CB-101.12 Real estate loans to executive officers. Notwithstanding

the provisions of C.R.S. 1973, 11-7-102 (1), a state bank may make a loan not exceeding \$30,000 to any executive officer of the bank, if, at the time the loan is made:

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

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

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

CB-101.13 Education loans to executive officers. Notwithstanding the provisions of C.R.S. 1973, 11-7-102 (1), a state bank may extend credit to any executive officer of the bank not to exceed the aggregate amount of \$10,000 outstanding at any one time for the sole purpose of financing the education for the children of the officer if, at the time the loan is made:

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

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

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

CB-101.14 Other loans to executive officers. All other loans not expressly provided for in Regulations 101.12 and 101.13. shall conform with and not exceed the aggregate limitations provided in C.R.S. 1973, 11-7-102 (1).

CB-101.15 Real estate loans - limitations. A state bank may make real estate loans secured by first liens upon improved real estate and upon unimproved real estate. The amount of any such loan hereafter made shall not exceed 50 per centum of the appraised value of the real estate offered as security and no such loan shall be made for a longer term than five years; except that:

(a) Any such loan may be made in an amount not to exceed 90 per centum of the appraised value of the real estate offered as security and for a term not longer than 30 years if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments are sufficient to amortize the entire principal of the loan within 30 years from its date; provided, however, that if such loan is made to finance the construction of one or more buildings on said real estate, such loan may be made for a term

not longer than 35 years if said installment payments are sufficient to amortize the entire principal of the loan within 35 years from the date of the loan and such amortization actually commences within five years from the date of the loan.

(b) Any such loan may be made in an amount not to exceed 50 per centum of the appraised value of unimproved land offered as security and for a term not longer than three years if the loan is secured by a mortgage, deed of trust, or other such instrument, with or without amortization.

(c) Any such loan may be made in an amount not to exceed 75 per centum of the appraised value of unimproved land offered as security and for a term not longer than seven years, if the loan is secured by an amortized mortgage, deed of trust, or other such instrument under the terms of which the installment payments shall commence not later than twelve months from the date of the loan and are sufficient to amortize the entire principal of the loan within seven years from its date. All loans described herein and in (b) above, shall be included in the permissible aggregate of all real estate loans prescribed by statute.

CB-101.16 Improved real estate - definition. Real estate shall be

considered improved, within the meaning of these regulations, when substantial and permanent construction or development thereon has contributed to the value thereof.

CB-101.17 Exceptions. Loans made to any borrower (1) where the bank looks for repayment by relying primarily on the borrower's general credit standing and forecast of income, with or without other security, or (2) where the bank relies on other security as collateral for the loans, including but not limited to a guaranty of a third party, and where in either case described in clause (1) or clause (2) the bank wishes to take a mortgage, deed of trust, or other instrument upon real estate (whether or not constituting a first lien) as a precaution against contingencies, such loans shall not be considered as real estate loans within the meaning of this section but shall be classed as ordinary loans.

CB-101.18 Participation of loans. A state bank may participate in the making of a real estate loan or may purchase a participation in an existing real estate loan in whole or in part and at any time, or times, prior to the maturity of such obligation; provided, however, that the participation interest of the bank in either case, must be properly documented and adequately protected by the terms of the participation agreements and that the real estate loan must otherwise conform to the law and these

regulations as, from time to time, amended.

- CB-101.19 Excessive loans. A real estate loan which is excessive in relation to the appraised value of the real estate will not be considered to violate applicable statutes or these regulations if the excessive portion is fully guaranteed by federal or private mortgage insurance or is fully secured by pledged collateral in the form of a savings account or certificate of deposit existing in the bank making the loan.
- CB-101.20 Home improvement loans. Banks may make home improvement loans, aside from those types of loans which might be otherwise federally insured, and take as partial securities for such loan a second mortgage, deed of trust, or other such instrument. Such loans shall not be deemed to be loans on the security of real estate or leasehold interest within the meaning of the Code.
- CB-101.21 Purchase of time certificates of deposit. State banks may purchase and own time certificates of deposit issued by another bank; provided, however, that the amount of such certificates issued by and purchased from any one bank shall not exceed ten percent of the capital and surplus of the purchasing bank. State banks may purchase and own time certificates of deposit issued by another bank without limitation if:
- (a) The selling or issuing bank has been approved

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

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

CB-101.22 Nature of time certificates of deposit. All time certificates of deposit purchased and owned by state banks from other banks, regardless of source, shall be treated as "time deposits due from banks," and not as "investments." Time certificates of deposit are not "money due on demand," and may not be used to meet reserve requirements set forth in Section 11-7-101 of the Code.

CB-101.23 Construction loans. Notwithstanding any provision of the Code, a state bank may make loans for a period of not longer than sixty months to finance the construction of residential, commercial, industrial, or farm buildings; provided, however, that:

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

(b) Prior to making such a loan to finance the construction of industrial or commercial buildings,

a binding agreement shall be executed by a financially responsible party to advance the full amount of the bank's loan upon completion of the buildings.

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

CB-101.24 Agricultural credit corporations. A state bank may invest in an agricultural credit corporation upon application to and approval by the Banking Board. The Board shall retain continuing authority to grant or deny each individual request based upon the information submitted therewith.

CB-101.25 Directors examinations. The Board of Directors of state banks shall examine the affairs of such bank at least once in each calendar year as more fully prescribed in the Code. The examination and reporting procedure must be accomplished by one of the following alternatives:

(a) Personal examination. The Board of Directors may personally conduct such examination and sign the report for filing with the Commissioner.

(b) Clearing House examination. The Board of Directors may provide that such examination shall be conducted by clearing house examiners for submission to the Commissioner.

i. Certified Public Accountant. The Board of Directors may retain the services of a certified public accountant to conduct the examination and prepare the report thereof. If said accountant prepares the report of examination and qualifies his Certificate of Audit, the report, as submitted for filing with the Commissioner, must also be signed by at least three directors of the bank. If, however, the report is prepared by said accountant at the time of or commensurate with the making of a complete audit of the bank's entire operation and said accountant issues an unqualified Certificate of Audit, then said report, as submitted to the Commissioner, need only be signed by said accountant in his professional capacity.

ii. Other persons. The Board of Directors or an Examining Committee of not less than three directors appointed therefrom, may retain the services of any other qualified person to conduct the examination under their direct supervision and complete the report thereof for filing with the Commissioner. In such event, the report must be signed by at least three directors of the bank.

CB-101.26 Banking property. A bank which leases its banking quarters but holds title to a parking lot used in the course of its business shall be limited to a total investment

in such parking lot and other equipment (other than safe deposit equipment) not to exceed 25 percent of its capital and surplus unless otherwise permitted by the Board.

CB-101.27 Assessments and fees.

- (a) In order to cover the expenses of regular examinations and the administrative expenses of the Division of Banking, attributable to the supervision of state commercial banks subject to its jurisdiction, commercial banks shall be assessed semiannually as of June 30 and December 31 based on the total assets contained in the reports of condition of each commercial bank submitted as of the above dates.
- (b) Each state bank subject to the jurisdiction of the Banking Board on either of the above dates shall be subject to the full assessment without proration for any reason.
- (c) The rate of assessment shall be the same for all state banks; except that each state bank examined more frequently than once in a calendar year shall, in addition, be assessed the expense of the additional examination.
- (d) In addition to the above assessments, each state bank having a trust department shall be assessed the expenses of conducting an examination of its trust department.

(e) The fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar certified instrument payable to the "Treasurer, State of Colorado".

(f) These assessments or fees shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.

RULES AND REGULATIONS
PERTAINING TO THE
PUBLIC DEPOSIT PROTECTION ACT OF 1975

PDP-1. Definitions. Unless the context requires otherwise:

(a) Bank. The term "bank" means any state or national banking association located in the State of Colorado and authorized to do a general banking business therein.

(b) Commissioner. The term "Commissioner" means the State Bank Commissioner of the State of Colorado.

(c) Custodian. The term "custodian" means the Federal Reserve Bank of Kansas City Denver Branch, and any bank which holds eligible collateral in trust, escrow or safekeeping pursuant to C.R.S. 1973, 11-10.5-109.

(d) Deposit Pledge Agreement. The term "deposit pledge agreement" means a written agreement between the governmental unit and the depository wherein the depository transfers or delivers eligible collateral to its own trust department pursuant to a trust agreement, or to a custodian in trust, escrow or safekeeping pursuant to the Public Deposit Protection Act of 1975 for the purpose of securing 100 percent of the aggregate amount of public deposits accepted and held

by the depository which exceed that amount insured by the Federal Deposit Insurance Corporation.

(e) Depository. The term "depository" shall mean a bank designated as an eligible public depository.

(f) Governmental Unit. The term "governmental unit" shall mean the State of Colorado, every county, city and county, municipality, school district, special district, and authority located in this state, every public body corporate created or established under the constitution or any law of this state, and every board, commission, department, institution, or agency of any of the foregoing which collects, receives, or has custody of or control over public moneys.

(g) Segregation of Collateral. "Segregation of collateral" means the transfer and delivery of eligible collateral by a bank pursuant to a deposit pledge agreement.

PDP-2. Determination of Market Value of Eligible Collateral.

The market value of eligible collateral maintained or pledged by banks under the Public Deposit Protection Act of 1975 shall be determined as follows:

(a) If the eligible collateral is listed on a recognized stock exchange and is regularly traded, the market value shall be the current market quotation.

(b) If the eligible collateral is not listed on a

recognized stock exchange and is not regularly traded, the present market value shall be as determined by a licensed Colorado securities dealer.

(c) If the present market value is determined by a licensed Colorado securities dealer, the reports submitted to the Commissioner by the depository, on forms provided by the Commissioner, shall contain written confirmation of the quotation of each present market value. Such written confirmation shall be signed by said security dealer.

PDP-3. Mandatory Segregation and Identification of Collateral.

(1) All eligible collateral required to be maintained or pledged under the Public Deposit Protection Act of 1975 shall be segregated from the other assets of the depository and held in custody of either the Federal Reserve Bank of Kansas City Denver Branch, or in the trust department of the depository, or in one or more other banks in trust, escrow, or safekeeping. All collateral so held shall be clearly identified as being security maintained or pledged for the aggregate amount of public deposits accepted and held on deposit by the specific depository.

(2) Within twenty-four (24) hours of the segregation of collateral pursuant to subsection (1) above, the original joint custody receipt relating to such seg-

regation shall be mailed or otherwise delivered to the custody of the Commissioner by the custodian.

(3)(a) It shall be the duty of the depository to provide written notice to the Commissioner of each release or substitution of eligible collateral within twenty-four (24) hours after such release or substitution has been made. Such notice may be accomplished by mailing or otherwise delivering the written notice to the custody of the Commissioner within the required twenty-four (24) hour period.

(b) If, within the discretion of the Commissioner, an emergency is found to exist which requires the release or substitution of eligible collateral without the written notice being given as provided in subsection (3)(a) hereof, the Commissioner may waive the giving of such written notice and accept a telephone notice in lieu thereof. In such an event, written confirmation of such telephone notice of release or substitution shall be delivered to the Commissioner within five (5) business days from the date of such telephone notice.

(c) Within a reasonable period of time after receipt and acceptance of a written or telephone notice as provided in subsections (3)(a) or (3)(b) hereof, the Commissioner shall cause the delivery

of the original joint custody receipt to the custodian.

(d) Each written notice of release or substitution of eligible collateral as required by subsection (3)(a) and each written confirmation of a telephone notice as required by subsection (3)(b) shall be provided on the form issued by the Division of Banking entitled "Collateral Change for Public Deposit Protection Act of 1975".

PDP-4. Provisions to be Included in Deposit Pledge Agreement.

With respect to the segregation of collateral, each deposit pledge agreement between the governmental unit and the depository and each trust, escrow and safekeeping agreement between either the depository and its trust department, or between the depository and the custodian, with the exception of the Federal Reserve Bank of Kansas City Denver Branch, relating to such segregation of collateral shall contain the following provisions:

(a) That it is the duty of the depository to provide written notice to the Commissioner of each release or substitution of eligible collateral within twenty-four (24) hours after such release or substitution has been made; and,

(b) That upon receiving notice of default and seizure from the Commissioner, pursuant to C.R.S. 1973, 11-10.5-

113, the defaulting depository, or, as the case may be, the custodian maintaining custody of eligible collateral for the defaulting depository, shall immediately surrender title and possession of said collateral to the Commissioner.

PDP-5. Duty to Maintain Adequate Collateral. Each depository shall maintain, at all times, eligible collateral segregated and pledged and having a market value of at least equal to its maximum liability as defined in the Public Deposit Protection Act of 1975 and under these rules and regulations. Compliance with the foregoing requirement shall be the responsibility of each depository regardless of the frequency or form of reports required by the Commissioner.

PDP-6. Violations - Penalty. Violation of any of these regulations or of any of the provisions of the Public Deposit Protection Act of 1975 shall be grounds for cancellation, suspension or revocation of a bank's designation and authority to act as an eligible public depository.

PDP-7. These rules shall take effect on January 20, 1976.

NEW BANK CHARTERS APPROVED AND ISSUED

| <u>Date</u> | <u>Name and Bank Location</u> | <u>Capital</u> | <u>Surplus</u> | <u>Undivided Profits</u> |
|------------------|---|----------------|----------------|--------------------------|
| January 16, 1976 | The El Paso County Bank, Monument, Colorado | \$200,000.00 | \$200,000.00 | \$100,000.00 |
| May 5, 1976 | Citizens Bank of Aurora, Aurora, Colorado | 400,000.00 | 300,000.00 | 100,000.00 |
| July 6, 1976 | Centennial Bank of Blende, Blende, Colorado | 275,000.00 | 125,000.00 | 100,000.00 |
| July 16, 1976 | Bank of Basalt, Basalt, Colorado | 125,000.00 | 100,000.00 | 75,000.00 |
| August 23, 1976 | Olathe State Bank, Olathe, Colorado | 150,000.00 | 150,000.00 | 100,000.00 |
| October 5, 1976 | Broomfield State Bank, Broomfield, Colorado | 400,000.00 | 200,000.00 | 100,000.00 |

CAPITAL STOCK CHANGES
During Calendar Year - 1976

| <u>Name and Bank Location</u> | <u>Increase</u> |
|--|-----------------|
| The Bank of Aspen, Aspen, Colorado | \$500,000.00 |
| United Bank of Aurora, Aurora, Colorado | 150,000.00 |
| Security Bank of Boulder, Boulder, Colorado | 212,500.00 |
| United Bank of Boulder, Boulder, Colorado | 500,000.00 |
| United Bank of Broomfield, Broomfield, Colorado | 103,000.00 |
| The Byers State Bank, Byers, Colorado | 60,000.00 |
| American Heritage Bank and Trust Co., Colorado Springs, Colorado | 202,500.00 |
| The Citadel Bank, Colorado Springs, Colorado | 66,670.00 |
| First Bank, Colorado Springs, Colorado | 100,000.00 |
| United Bank of Colorado Springs, Colorado Springs, Colorado | 350,000.00 |
| The Citizens State Bank of Cortez, Cortez, Colorado | 50,000.00 |
| The Moffat County State Bank, Craig, Colorado | 400,000.00 |
| Bank of Cripple Creek, Cripple Creek, Colorado | 10,000.00 |
| Bank of Denver, Denver, Colorado | 300,000.00 |
| Union Bank & Trust, Denver, Colorado | 750,000.00 |
| Arapahoe Bank and Trust, Englewood, Colorado | 144,000.00 |
| Bank of Georgetown, Georgetown, Colorado | 15,000.00 |
| The American State Bank of Granada, Granada, Colorado | 70,000.00 |
| United Bank of Greeley, Greeley, Colorado | 500,000.00 |
| Yampa Valley State Bank, Hayden, Colorado | 60,000.00 |
| First State Bank, Idaho Springs, Colorado | 100,000.00 |
| The Kiowa State Bank, Kiowa, Colorado | 47,850.00 |
| The LaJunta State Bank, LaJunta, Colorado | 100,000.00 |
| Valley State Bank, Lamar, Colorado | 100,000.00 |
| Commercial Bank of Leadville, Leadville, Colorado | 200,000.00 |

CAPITAL STOCK CHANGES (CONTINUED)

| <u>Name and Bank Location</u> | <u>Increase</u> |
|---|-----------------|
| San Miguel Basin State Bank, Norwood, Colorado | \$125,000.00 |
| The Minnequa Bank of Pueblo, Pueblo, Colorado | 375,000.00 |
| The Pueblo Bank and Trust Company, Pueblo, Colorado | 250,000.00 |
| The Bank of Vail, Vail, Colorado | 200,000.00 |
| Bank of Applewood, Wheat Ridge, Colorado | 50,000.00 |

CONVERSIONS FROM STATE TO NATIONAL CHARTER

| <u>Date of Conversion</u> | |
|---------------------------|--|
| January 2, 1976 | Columbine National Bank, Denver, Colorado (formerly Columbine State Bank) |

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 | 149 Banks | % to Total |
|---|--------------------|------------------|
| | December 31, 1976 | |
| Cash and Due From Banks | \$ 310,768 | 10.9 |
| U.S. Treasury Securities | 274,835 | 9.7 |
| Obligations of U.S. Gov't. Agencies and Corp's. | 66,580 | 2.3 |
| Obligations of State and Political Subdivisions | 330,484 | 11.6 |
| Other Bonds, Notes, and Debentures | 5,552 | .2 |
| Corporate Stock | 1,258 | - |
| Trading Account Securities | -0- | - |
| Federal Funds Sold | 68,510 | 2.4 |
| Loans | 1,695,088 | 59.3 |
| Direct Lease Financing | 7,595 | - |
| Bank Premises, Furn. & Fixt. | 52,971 | 1.9 |
| Real Estate Owned Other Than Bank Premises | 5,209 | .2 |
| Investments in Unconsolidated Subsidiaries | 221 | - |
| Customers' Liabilities | 933 | - |
| Other Assets | 40,210 | 1.5 |
| TOTAL ASSETS | \$2,860,214 | 100.0 |
| <u>LIABILITIES</u> | | |
| Deposits-Demand | 919,439 | 32.1 |
| " -Time | 1,259,685 | 44.0 |
| " -U.S. Government | 13,020 | .5 |
| " -State & Political Subdivisions | 264,766 | 9.3 |
| " -Foreign Gov'ts. & Offi- cial Institutions | 118 | - |
| " -Commercial Banks | 50,604 | 1.8 |
| Certified & Officer Checks | 32,693 | 1.1 |
| Total Deposits | 2,540,325 | 88.8 |
| Federal Funds Purchased | 39,640 | 1.4 |
| Borrowed Money | 860 | - |
| Mortgage Indebtedness | 6,800 | .2 |
| Acceptances Outstanding | 929 | - |
| Other Liabilities | 28,180 | 1.1 |
| TOTAL LIABILITIES | \$2,616,734 | 91.5 |
| <u>CAPITAL ACCOUNTS</u> | | |
| Preferred Stock | -0- | - |
| Common Stock | 65,469 | 2.3 |
| Surplus | 93,177 | 3.3 |
| Undivided Profits | 74,068 | 2.6 |
| Contingencies & Capital | 1,672 | - |
| Subordinated Notes & Debentures | 9,094 | .3 |
| TOTAL CAPITAL ACCOUNTS | 243,480 | 8.5 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | \$2,860,214 | 100.0 |
| Percentage of Total Capital to Total Deposits | | 9.6 |
| Percentage of Total Capital to Total Assets | | 8.5 |
| Increase in Total Assets since December 31, 1975 | | 105,483 |
| Increase in Total Deposits since December 31, 1975 | | 99,046 |
| Increase in Total Capital since December 31, 1975 | | 3,032 |

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ARVADA STATE BANK, ARVADA
Jefferson County

OFFICERS

Anthony F. Zarlengo, Chairman of the Board; Jim W. Trimm, President; Orville C. Winstead, Executive Vice President; Virginia L. Pietrafeso, James F. Marsico, Vice Presidents; Carol A. Pachello, Cashier; Ron G. Schulz, Juan E. Evans, Assistant Vice Presidents; Carrold E. Burns, Frank W. Huseman, Operations Officers.

DIRECTORS

Alfred A. Palmquist, Leavitt A. Booth, John F. Harper, Louis T. Lilly, Gerald Marsico, Donald Shelley, Jim W. Trimm, Frank M. Veltrie, Orville C. Winstead, Anthony F. Zarlengo.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 3,423 |
| 2. | U.S. Treasury securities | 1,596 |
| 3. | Obligations of other U.S. Government agencies and corporations | 250 |
| 4. | Obligations of States and political subdivisions | 5,059 |
| 5. | Other bonds, notes, and debentures | 15 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 25,402 |
| | b. Less: Reserve for possible loan losses | 86 |
| | c. Loans, Net | 25,314 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 250 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 434 |
| 15. | Other assets | 36,341 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 36,341 |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 11,403 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 15,289 |
| 19. | Deposits of United States Government | 130 |
| 20. | Deposits of States and political subdivisions | 4,063 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 458 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 31,343 |
| | a. Total demand deposits | 12,229 |
| | b. Total time and savings deposits | 19,114 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 2,000 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 176 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 33,519 |
| 31. | Subordinated notes and debentures | 300 |

EQUITY CAPITAL

| | | | | |
|-----|--|--------|-----------------------|-----------------------|
| 32. | Preferred stock a. No. shares outstanding | | (Par Value) | |
| 33. | Common stock a. No. shares authorized | 62,000 | | |
| | b. No. shares outstanding | 62,000 | | (Par Value) |
| | | | | 620 |
| 34. | Surplus | | | 1,280 |
| 35. | Undivided profits | | | 551 |
| 36. | Reserves for contingencies and other capital reserves | | | 71 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 2,522 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 36,341 |

NORTHWEST STATE BANK, ARVADA
Jefferson County

OFFICERS

Alfred L. Kreps, President; Wandene E. Acker, Cashier-Secretary; David G. Fox, Loan Officer; Leonard I. Paulson, Treasurer.

DIRECTORS

Larry A. Mizel, William B. Kemper, John A. Love, Donald Shwayder, Leonard I. Paulson, Emil Hecht, Alfred L. Kreps.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 1,038 |
| 2. | U.S. Treasury securities | | 1,224 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 611 |
| 4. | Obligations of States and political subdivisions | | 716 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 400 |
| 9. | a. Loans, Total (excluding unearned income) | 4,531 | |
| | b. Less: Reserve for possible loan losses | 39 | |
| | c. Loans, Net | | 4,492 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 145 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 103 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | | 8,729 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 3,891 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 3,060 |
| 19. | Deposits of United States Government | | 14 |
| 20. | Deposits of States and political subdivisions | | 665 |
| 21. | Deposits of foreign governments and official institutions | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | 128 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,758 |
| | a. Total demand deposits | 4,033 | |
| | b. Total time and savings deposits | 3,725 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness | | |
| 28. | Acceptances executed by or for account of this bank and outstanding | | |
| 29. | Other liabilities | | 102 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 7,860 |
| 31. | Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. | Common stock a. No. shares authorized 50,000 | | |
| | b. No. shares outstanding 50,000 (Par Value) | | 250 |
| 34. | Surplus | | 420 |
| 35. | Undivided profits | | 199 |
| 36. | Reserves for contingencies and other capital reserves | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 869 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,729 |

THE BANK OF ASPEN, ASPEN
 Pitkin County

OFFICERS

Mahlon T. White, President; Logan L. Bailor, Executive Vice President; Helen T. White, Robert T. Bergener, Janie L. Mullikin, Brian A. Coyle, Harvey Hoff, Vice Presidents; Carol O. Harbage, Vice President & Cashier; Andy DiSabatino, Assistant Cashier; Joyce Fauver, Mary Bahmer, Assistant Operations Officer; Diane Strubhar, Executive Secretary; Edward Irwin, Marketing Director.

DIRECTORS

Logan L. Bailor, T. J. Sardy, Mahlon T. White, Walter J. Predovich, John M. Oakes, D.R.C. Brown, J. Sterling Baxter, Helen T. White.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 2,806 |
| 2. | U.S. Treasury securities | 3,898 |
| 3. | Obligations of other U.S. Government agencies and corporations | 200 |
| 4. | Obligations of States and political subdivisions | 4,546 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 20,728 |
| | b. Less: Reserve for possible loan losses. | 246 |
| | c. Loans, Net | 20,482 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 408 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 602 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 32,942 |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 11,465 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 13,873 |
| 19. | Deposits of United States Government | 45 |
| 20. | Deposits of States and political subdivisions. | 3,421 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 30 |
| 23. | Certified and officers' checks | 999 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 29,833 |
| | a. Total demand deposits. | 13,007 |
| | b. Total time and savings deposits. | 16,826 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 218 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 30,051 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | |
|-----|--|--------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 10,000 | 1,000 |
| | b. No. shares outstanding 10,000 (Par Value) | |
| 34. | Surplus. | 1,000 |
| 35. | Undivided profits. | 891 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 2,891 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 32,942 |

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Mads Anderson, President; J.W. Gunter, Vice President; R.G. Blackwood, Cashier; J.B. Diedrich, Assistant Cashier.

DIRECTORS

Max G. Brooks, Mads Anderson, Joseph R. Lincoln, H.W. "Doc" Rider, Lou Cohn.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,331 |
| 2. U.S. Treasury securities | | 1,743 |
| 3. Obligations of other U.S. Government agencies and corporations | | 1,503 |
| 4. Obligations of States and political subdivisions | | 163 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 700 |
| 9. a. Loans, Total (excluding unearned income) | 6,826 | |
| b. Less: Reserve for possible loan losses | 050 | |
| c. Loans, Net | | 6,776 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 176 |
| 12. Real estate owned other than bank premises | | 25 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 179 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 13,596 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 6,810 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 5,457 |
| 19. Deposits of United States Government | | 34 |
| 20. Deposits of States and political subdivisions | | 85 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 157 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 12,543 |
| a. Total demand deposits | 7,001 | |
| b. Total time and savings deposits | 5,542 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 29 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 12,572 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 20,000 | | |
| b. No. shares outstanding 20,000 (Par Value) | | 200 |
| 34. Surplus | | 500 |
| 35. Undivided profits | | 324 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,024 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 13,596 |

CITIZENS BANK OF AURORA, AURORA
Adams County

OFFICERS

Joseph D. Freund, Chairman of the Board; Robert L. Black, President; Norman Neuhalphen, Vice President; Richard Campbell, Secretary; Beth Frederick, Cashier; Deborah Kroupa, Assistant Cashier.

DIRECTORS

Robert L. Black, Richard O. Campbell, Lester D. Pedicord, Joseph D. Freund, Dwight C. Rider.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 335 |
| 2. | U.S. Treasury securities | 401 |
| 3. | Obligations of other U.S. Government agencies and corporations | 248 |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 2,586 |
| | b. Less: Reserve for possible loan losses | |
| | c. Loans, Net | 2,586 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 161 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 45 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 3,776 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 946 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,308 |
| 19. | Deposits of United States Government | 4 |
| 20. | Deposits of States and political subdivisions | 677 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 46 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,981 |
| | a. Total demand deposits | 1,023 |
| | b. Total time and savings deposits | 1,958 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 8 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 2,989 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 50,000 | |
| | b. No. shares outstanding 40,000 (Par Value) | 400 |
| 34. | Surplus | 300 |
| 35. | Undivided profits | 87 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 787 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 3,776 |

JEFFERSON BANK EAST, AURORA
Arapahoe County

OFFICERS

Robin B. Bailey, President; Martin H. Gossenauer, Jr., Cashier-Secretary.

DIRECTORS

Jess Kortz, Samuel T. Jones, Jr., Robin B. Bailey, Seymour G. Laff, Alan Laff.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 771 |
| 2. | U.S. Treasury securities | 876 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | 600 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 1,500 |
| 9. | a. Loans, Total (excluding unearned income) | 2,509 |
| | b. Less: Reserve for possible loan losses | 7 |
| | c. Loans, Net | 2,502 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 448 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 35 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 6,732 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,247 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,251 |
| 19. | Deposits of United States Government | 9 |
| 20. | Deposits of States and political subdivisions | 200 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 197 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 5,904 |
| | a. Total demand deposits | 2,453 |
| | b. Total time and savings deposits | 3,451 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 24 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 5,928 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding 25,000 (Par Value) | |
| 33. | Common stock a. No. shares authorized 25,000 | |
| | b. No. shares outstanding | 250 |
| 34. | Surplus | 350 |
| 35. | Undivided profits | 204 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 804 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 6,732 |

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

W.F. Packard, President; Ross C. Ferry, Cashier-Secretary.

DIRECTORS

W.F. Packard, Ronald E. Chism, Edward M. Willis, F.R. Fuller, John F. Harper, Roland J. Zarlengo, Joseph C. Moffitt, Thomas W. Nevin.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks. | | 4,810 |
| 2. | U.S. Treasury securities | | 2,990 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 1,403 |
| 4. | Obligations of States and political subdivisions | | 5,196 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock. | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 1,100 |
| 9. | a. Loans, Total (excluding unearned income) | 28,424 | |
| | b. Less: Reserve for possible loan losses. | 324 | |
| | c. Loans, Net | | 28,100 |
| 10. | Direct lease financing | | 34 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 444 |
| 12. | Real estate owned other than bank premises | | 93 |
| 13. | Investments un consolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 525 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 44,695 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 14,872 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 17,019 |
| 19. | Deposits of United States Government | | 307 |
| 20. | Deposits of States and political subdivisions. | | 7,636 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | 466 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 40,300 |
| | a. Total demand deposits. | 16,294 | |
| | b. Total time and savings deposits. | 24,006 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 262 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 40,562 |
| 31. | Subordinated notes and debentures. | | 150 |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 75,000 | | |
| | b. No. shares outstanding 75,000 (Par Value). | | 750 |
| 34. | Surplus. | | 1,550 |
| 35. | Undivided profits. | | 1,683 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 3,983 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 44,695 |

UNITED BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

J.K. Hazlett, President; A.J. Dreiling, C.B. Wampler, Senior Vice Presidents; A.A. Krugerud, Vice President; Jack C. Heimbichner, Cashier; Richard Richard, Installment Loan Officer; F.E. Kilgore, Collection Officer; Edna Jones, James Hansen, Operations Officers; Alan McGinnity, Operations & Marketing Officer.

DIRECTORS

J.K. Hazlett, James M. Liggett, C.B. Strait, John D. Saviers, Jack R. Childs, Lyall D. Engelstad, William C. Hinkley.

December 31, 1946

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 2,255 |
| 2. U.S. Treasury securities | | 2,637 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 4,836 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 200 |
| 9. a. Loans, Total (excluding unearned income) | 17,203 | |
| b. Less: Reserve for possible loan losses. | 20 | |
| c. Loans, Net | | 17,183 |
| 10. Direct lease financing | | 129 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 261 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 472 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 27,973 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 8,940 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 11,857 |
| 19. Deposits of United States Government | | 94 |
| 20. Deposits of States and political subdivisions. | | 4,043 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 432 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 25,366 |
| a. Total demand deposits. | 9,642 | |
| b. Total time and savings deposits. | 15,724 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 135 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 25,501 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 7,500 | | |
| b. No. shares outstanding 7,500 (Par Value). | | 750 |
| 34. Surplus. | | 750 |
| 35. Undivided profits. | | 972 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,472 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 27,973 |

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

Mads Anderson, President; Donald M. Stroup, Executive Vice President & Cashier; James Van Dittie, Vice President.

DIRECTORS

Mads Anderson, William P. Moore, Donald M. Stroup, James Van Dittie, Leo Van Dittie.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 97 |
| 2. | U.S. Treasury securities | 799 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 150 |
| 9. | a. Loans, Total (excluding unearned income) | 898 |
| | b. Less: Reserve for possible loan losses | |
| | c. Loans, Net | 898 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 17 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 21 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 1,982 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 454 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 574 |
| 19. | Deposits of United States Government | |
| 20. | Deposits of States and political subdivisions | 583 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 66 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 1,677 |
| | a. Total demand deposits | 545 |
| | b. Total time and savings deposits | 1,132 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 1,679 |
| 31. | Subordinated notes and debentures | 2 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 125,000 | |
| | b. No. shares outstanding 125,000 (Par Value) | 125 |
| 34. | Surplus | 125 |
| 35. | Undivided profits | 53 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 303 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 1,982 |

BANK OF BASALT, BASALT
Eagle County

OFFICERS

William B. Vollbracht, Chairman of the Board; J. Robert Young, President; Richard W. Ducic, Executive Vice President & Cashier; E. Lynn Pittman, Tom Sessions, Vice Presidents; Bonnie R. Daniels, Assistant Cashier.

DIRECTORS

William B. Vollbracht, J. Dudley Lockrem, J. Robert Young, Peter N. Guy, Ernest Gianinetti, Wallace A.E. deBeque, Rodney E. Slifer.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 342 |
| 2. U.S. Treasury securities | | 192 |
| 3. Obligations of other U.S. Government agencies and corporations | | 205 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 20 |
| 9. a. Loans, Total (excluding unearned income) | 1,708 | |
| b. Less: Reserve for possible loan losses | | |
| c. Loans, Net | | 1,708 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 72 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 20 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 2,559 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 881 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 817 |
| 19. Deposits of United States Government | | 4 |
| 20. Deposits of States and political subdivisions | | 391 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 172 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 2,265 |
| a. Total demand deposits | 1,136 | |
| b. Total time and savings deposits | 1,129 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 5 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 2,270 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 40,000 | | |
| b. No. shares outstanding 40,000 (Par Value) | | 125 |
| 34. Surplus | | 100 |
| 35. Undivided profits | | 64 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 289 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 2,559 |

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo County

OFFICERS

Ray E. Robinson, President; W.F. "Will" Smith, Vice President & Cashier.

DIRECTORS

Edward E. Gaither, Fred J. Gorsich, William T. Johnson, Ray E. Robinson,
James A. Utt, Robert H. Redwine, John Musso, Jr.

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|-----|-------------------|
| 1. Cash and due from banks | | 204 |
| 2. U.S. Treasury securities | | 200 |
| 3. Obligations of other U.S. Government agencies and corporations | | 200 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 250 |
| 9. a. Loans, Total (excluding unearned income) | 582 | |
| b. Less: Reserve for possible loan losses | | |
| c. Loans, Net | | 582 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 61 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 32 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 1,529 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 365 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 548 |
| 19. Deposits of United States Government | | 4 |
| 20. Deposits of States and political subdivisions | | 128 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 7 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 1,052 |
| a. Total demand deposits | 376 | |
| b. Total time and savings deposits | 676 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 8 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 1,060 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 27,500 | | |
| b. No. shares outstanding 27,500 (Par Value) | | 275 |
| 34. Surplus | | 125 |
| 35. Undivided profits | | 69 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 469 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 1,529 |

BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Steven K. Bosley, President; Kenneth R. Ehrich, Executive Vice President;
Connie J. Shephard, Vice President & Cashier-Secretary.

DIRECTORS

Steven K. Bosley, Richard L. Eason, Carroll V. SoRelle, Lawrence C. Hancock,
Richard E. Geesaman, Anthony F. Tisone.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 1,549 |
| 2. | U.S. Treasury securities | 594 |
| 3. | Obligations of other U.S. Government agencies and corporations | 9 |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 18 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 300 |
| 9. | a. Loans, Total (excluding unearned income) | 5,905 |
| | b. Less: Reserve for possible loan losses | 34 |
| | c. Loans, Net | 5,871 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 426 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 261 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 9,028 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,659 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,794 |
| 19. | Deposits of United States Government | 89 |
| 20. | Deposits of States and political subdivisions. | 500 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 127 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 8,169 |
| | a. Total demand deposits. | 3,875 |
| | b. Total time and savings deposits. | 4,294 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 132 |
| 31. | Subordinated notes and debentures. | 8,301 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 40,000 | |
| | b. No. shares outstanding 40,000 (Par Value). | 400 |
| 34. | Surplus. | 200 |
| 35. | Undivided profits. | 127 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 727 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 9,028 |

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

H. Lee Sturgeon, President; Gary L. Lewien, Vice President; Karen K. Williams, Cashier-Secretary.

DIRECTORS

Dean W. Callan, H. Lee Sturgeon, Robert F. Charles, Jr., Donald Menk.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 808 |
| 2. | U.S. Treasury securities | 561 |
| 3. | Obligations of other U.S. Government agencies and corporations | 1,103 |
| 4. | Obligations of States and political subdivisions | 883 |
| 5. | Other bonds, notes, and debentures | 38 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 900 |
| 9. | a. Loans, Total (excluding unearned income) | 5,801 |
| | b. Less: Reserve for possible loan losses. | |
| | c. Loans, Net | 5,801 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 812 |
| 12. | Real estate owned other than bank premises | 85 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 112 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 11,103 |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,461 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 4,218 |
| 19. | Deposits of United States Government | 40 |
| 20. | Deposits of States and political subdivisions. | 2,243 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 5 |
| 23. | Certified and officers' checks | 139 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23). | 10,106 |
| | a. Total demand deposits. | 3,674 |
| | b. Total time and savings deposits. | 6,432 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 76 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 10,182 |
| 31. | Subordinated notes and debentures. | 250 |

EQUITY CAPITAL

| | | | | |
|-----|--|--------|-----------------------|-----------------------|
| 32. | Preferred stock a. No. shares outstanding | | (Par Value) | |
| 33. | Common stock a. No. shares authorized | 92,500 | | |
| | b. No. shares outstanding | 92,500 | | (Par Value) |
| 34. | Surplus. | | | 462 |
| 35. | Undivided profits. | | | 209 |
| 36. | Reserves for contingencies and other capital reserves. | | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 671 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 11,103 |

UNITED BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

E.K. Hilton, Chairman; W.D. Carter, President; John Burdick, J.H. Minneman, Vice Presidents; John E. Rogers, Vice President & Cashier; H.K. Richardson, Trust Officer; Conrad Jorgenson, James F. Rodgers, Assistant Vice Presidents; Herman J. Vogt, Jr., Commercial Banking Officer; H. John Wrapp, Marketing Officer; Cecilia J. Mijac, Barry Hansen, Operations Officers; Larry K. Widdifield, Martha J. Rowe, Richard G. Carlson, Personal Banking Officers.

DIRECTORS

Sanders G. Arnold, Sr., J. Perry Bartlett, W.D. Carter, William E. Coleman, James F. Flood, N.E. Harden, E.K. Hilton, John E. Mock, Ann L. Shaffer, Donald I. Sweany.

December 31, 19 76

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|--------|-------------------|
| 1. Cash and due from banks | | 4,129 |
| 2. U.S. Treasury securities | | 3,966 |
| 3. Obligations of other U.S. Government agencies and corporations | | 250 |
| 4. Obligations of States and political subdivisions | | 6,656 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 2 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 1,300 |
| 9. a. Loans, Total (excluding unearned income) | 31,717 | |
| b. Less: Reserve for possible loan losses | 481 | |
| c. Loans, Net | | 31,236 |
| 10. Direct lease financing | | 196 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 603 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 503 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 48,841 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 17,876 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 24,141 |
| 19. Deposits of United States Government | | 604 |
| 20. Deposits of States and political subdivisions | | 1,704 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 533 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 44,858 |
| a. Total demand deposits | 19,100 | |
| b. Total time and savings deposits | 25,758 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 307 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 45,165 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 150,000 | | |
| b. No. shares outstanding 150,000 (Par Value) | | 1,500 |
| 34. Surplus | | 1,200 |
| 35. Undivided profits | | 976 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 3,676 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 48,841 |

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit County

OFFICERS

Carl R. Mueller, President; John P. Olson, Chairman & Vice President; Roy F. Gillmore, Cashier-Secretary.

DIRECTORS

Dale Langford, Carl R. Mueller, John P. Olson, J. Robert Young.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,329 |
| 2. U.S. Treasury securities | | 943 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 31 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 500 |
| 9. a. Loans, Total (excluding unearned income) | 2,388 | |
| b. Less: Reserve for possible loan losses | 15 | |
| c. Loans, Net | | 2,373 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 29 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 136 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 5,341 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,404 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,192 |
| 19. Deposits of United States Government | | 24 |
| 20. Deposits of States and political subdivisions | | 1,327 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 57 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,004 |
| a. Total demand deposits | 2,796 | |
| b. Total time and savings deposits | 2,208 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 40 |
| 31. Subordinated notes and debentures | | 5,044 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 40,000 | | |
| b. No. shares outstanding 40,000 (Par Value) | | 80 |
| 34. Surplus | | 130 |
| 35. Undivided profits | | 87 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 297 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 5,341 |

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON,
BRIGHTON
Adams County

OFFICERS

Leslie L. Sayre, President, Chairman & Trust Officer; John A. Munger, Senior Vice President; Charles W. Sayre, Executive Vice President & Cashier; Donald Olson, R.R. Hallmark, David Fahrback, L.K. Anshutz, Richard McLean, Dorothy Wagner, Vice Presidents; Michael Sayre, Assistant Vice President; Karen Bruntz, Assistant Cashier.

DIRECTORS

Leslie L. Sayre, John A. Munger, Charles W. Sayre, Donald J. Olson, Charles A. Taylor, Francis H. Pape, Don Tanabe, Lysie R. Dirrim, Robert T. Person, Jr.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,900 |
| 2. U.S. Treasury securities | | 2,355 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 4,439 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 33 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 550 |
| 9. a. Loans, Total (excluding unearned income) | 13,497 | |
| b. Less: Reserve for possible loan losses | 234 | |
| c. Loans, Net | | 13,263 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 824 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 415 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 24,779 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 8,657 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 10,903 |
| 19. Deposits of United States Government | | 166 |
| 20. Deposits of States and political subdivisions | | 2,431 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 229 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 22,386 |
| a. Total demand deposits | 10,176 | |
| b. Total time and savings deposits | 12,210 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 40 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 307 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 22,733 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 16,000 | | |
| b. No. shares outstanding 16,000 (Par Value) | | 400 |
| 34. Surplus | | 700 |
| 35. Undivided profits | | 946 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,046 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 24,779 |

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

James J. O'Dell, President; Richard Chenoweth, Senior Vice President;
Betty J. Butz, Cashier; Charles L. Perkins, Assistant Vice President;
Joe B. Dyar, Marketing Officer.

DIRECTORS

James J. O'Dell, Mayo J. Hottman, Frank G. Ottesen, Orrel A. Daniel,
Donald G. Henry, Tom Rapp, Neil Bergman, Richard Chenoweth.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 1,840 |
| 2. | U.S. Treasury securities | | 248 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 1,465 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | 18 |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 9,248 | |
| | b. Less: Reserve for possible loan losses | 62 | |
| | c. Loans, Net | | 9,186 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 132 |
| 12. | Real estate owned other than bank premises | | 4 |
| 13. | Investments un consolidated subsidiaries and associated companies | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 190 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | | 13,083 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 4,968 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 4,268 |
| 19. | Deposits of United States Government | | 111 |
| 20. | Deposits of States and political subdivisions | | 1,679 |
| 21. | Deposits of foreign governments and official institutions | | |
| 22. | Deposits of commercial banks | | 4 |
| 23. | Certified and officers' checks | | 109 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 11,139 |
| | a. Total demand deposits | 5,194 | |
| | b. Total time and savings deposits | 5,945 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase | | 1,175 |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness | | |
| 28. | Acceptances executed by or for account of this bank and outstanding | | |
| 29. | Other liabilities | | 51 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 12,365 |
| 31. | Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. | Common stock a. No. shares authorized 30,000 | | |
| | b. No. shares outstanding 30,000 (Par Value) | | 300 |
| 34. | Surplus | | 300 |
| 35. | Undivided profits | | 118 |
| 36. | Reserves for contingencies and other capital reserves | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 718 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 13,083 |

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin F. Owens, Jr., Chairman of the Board; Marvin F. Owens, III, President; Martin H. Gossenauer, Jr., Vice President & Cashier.

DIRECTORS

Robert W. Adams, J.W. Allison, Oren L. Benton, Virgil D. Blackburn, Charles I. Brown, Marvin F. Owens, Jr., Marvin F. Owens, III, Kenneth E. Palmer.

December 31, 1976

| <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|-------------------|
| 1. Cash and due from banks | 550 |
| 2. U.S. Treasury securities | |
| 3. Obligations of other U.S. Government agencies and corporations | |
| 4. Obligations of States and political subdivisions | |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 421 |
| b. Less: Reserve for possible loan losses | 1 |
| c. Loans, Net | 420 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 362 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 8 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 1,340 |

LIABILITIES

| | |
|--|-----|
| 17. Demand deposits of individuals, partnerships, and corporations | 302 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 85 |
| 19. Deposits of United States Government | 6 |
| 20. Deposits of States and political subdivisions | 100 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 72 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 565 |
| a. Total demand deposits | 380 |
| b. Total time and savings deposits | 185 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | 100 |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 2 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 667 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 40,000 | 400 |
| b. No. shares outstanding 40,000 (Par Value) | 200 |
| 34. Surplus | 73 |
| 35. Undivided profits | |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 673 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 1,340 |

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder County

OFFICERS

I.K. Hoyle, President; M.L. Pfeiffer, Senior Vice President; W.E. Goodyear, Vice President; James J. Ocken, Cashier; Donald E. Krieger, Seth M. Bradley, Loan Officers; V. Lucille Barnett, Assistant Cashier; Betty L. Taylor, Secretary & Assistant Cashier; Francis Johnson, Loan Operations Officer.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,173 |
| 2. U.S. Treasury securities | | 4,250 |
| 3. Obligations of other U.S. Government agencies and corporations | | 353 |
| 4. Obligations of States and political subdivisions | | 1,952 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 1,500 |
| 9. a. Loans, Total (excluding unearned income) | 11,199 | |
| b. Less: Reserve for possible loan losses | 70 | |
| c. Loans, Net | | 11,129 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 683 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 233 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 22,273 |

LIABILITIES

| | | |
|--|--------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 7,781 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 10,971 |
| 19. Deposits of United States Government | | 87 |
| 20. Deposits of States and political subdivisions | | 1,396 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 4 |
| 23. Certified and officers' checks | | 306 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 20,545 |
| a. Total demand deposits | 8,279 | |
| b. Total time and savings deposits | 12,266 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 128 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 20,673 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | |
|--|--------|-----------------------|
| 32. Preferred stock a. No. shares outstanding | | (Par Value) |
| 33. Common stock a. No. shares authorized | 18,500 | |
| b. No. shares outstanding | 18,500 | (Par Value) |
| 34. Surplus | | 370 |
| 35. Undivided profits | | 750 |
| 36. Reserves for contingencies and other capital reserves | | 480 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,600 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 22,273 |

THE FARMERS STATE BANK OF BRUSH, BRUSH
Morgan County

OFFICERS

Warren M. Watrous, President; Steve A. Christoff, Executive Vice President; John J. Higgins, Vice President & Trust Officer; William A. Sauerbreit, Vice President & Cashier; Leslie W. Loose, Assistant Vice President; Betty Kelly, Dorothy Crane, Assistant Cashiers.

DIRECTORS

John H. Bloedorn, Jr., Steve A. Christoff, Raymond Fries, Frank M. Jensen, Robert A. Petteys, William A. Sauerbreit, Robert U. Hansen, Warren M. Watrous, Robert H. Hedges.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|---------------------|
| 1. Cash and due from banks | | 1,714 |
| 2. U.S. Treasury securities | | 713 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 2,174 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 300 |
| 9. a. Loans, Total (excluding unearned income) | 11,835 | |
| b. Less: Reserve for possible loan losses | 169 | |
| c. Loans, Net | | 11,666 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 182 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 16,751 ² |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 16,751 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,058 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 7,693 |
| 19. Deposits of United States Government | | 27 |
| 20. Deposits of States and political subdivisions | | 3,077 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 217 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 15,072 |
| a. Total demand deposits | 4,476 | |
| b. Total time and savings deposits | 10,596 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 16 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 15,088 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 2,500 | | |
| b. No. shares outstanding 2,500 (Par Value) | | 250 |
| 34. Surplus | | 600 |
| 35. Undivided profits | | 813 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,663 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 16,751 |

BUENA VISTA BANK AND TRUST COMPANY,
 BUENA VISTA
 Chaffee County

OFFICERS

Travis L. Waller, President; Ray L. Hanson, Stephen Adams, Lloyd A. Amundson, Vice Presidents; Elizabeth Propernick, Cashier; Jack Rochford, Assistant Vice President.

DIRECTORS

Merritt J. Gates, Travis L. Waller, Ray L. Hanson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 800 |
| 2. | U.S. Treasury securities | 444 |
| 3. | Obligations of other U.S. Government agencies and corporations | 600 |
| 4. | Obligations of States and political subdivisions | 281 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,132 |
| | b. Less: Reserve for possible loan losses | 13 |
| | c. Loans, Net | 3,119 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 87 |
| 12. | Real estate owned other than bank premises | 34 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 76 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 5,441 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,785 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,375 |
| 19. | Deposits of United States Government | 4 |
| 20. | Deposits of States and political subdivisions | 737 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 32 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,933 |
| | a. Total demand deposits | 2,026 |
| | b. Total time and savings deposits | 2,907 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 4,933 |
| 31. | Subordinated notes and debentures | 75 |

EQUITY CAPITAL

| | | |
|-----|--|-------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 7,500 | |
| | b. No. shares outstanding 7,500 (Par Value) | 150 |
| 34. | Surplus | 161 |
| 35. | Undivided profits | 84 |
| 36. | Reserves for contingencies and other capital reserves | 38 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 433 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,441 |

THE BANK OF BURLINGTON, BURLINGTON
Kit Carson County

OFFICERS

George D. Tubbs, President; L.L. Reinecker, Vice President; Willard Gross, Cashier-Secretary; Irene Wilcox, Charles C. Boyles, Assistant Cashiers.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 3,438 |
| 2. | U.S. Treasury securities | 1,484 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 2,446 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 7,605 |
| | b. Less: Reserve for possible loan losses | 49 |
| | c. Loans, Net | 7,556 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 71 |
| 12. | Real estate owned other than bank premises | 20 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 28 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 15,043 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 6,263 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 5,550 |
| 19. | Deposits of United States Government | 42 |
| 20. | Deposits of States and political subdivisions | 1,168 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 80 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 13,103 |
| | a. Total demand deposits | 7,108 |
| | b. Total time and savings deposits | 5,995 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | 21 |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 27 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 13,151 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 5,000 | |
| | b. No. shares outstanding 5,000 (Par Value) | 500 |
| 34. | Surplus | 500 |
| 35. | Undivided profits | 865 |
| 36. | Reserves for contingencies and other capital reserves | 27 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,892 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 15,043 |

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

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

DIRECTORS

L.R. Bate, Bowers Holt, R.E. Rice, Paul A. Richards, Robert M. Shay,
John F. Shuman, L.J. Tippet, Oliver Walts.

December 31, 1916

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 511 |
| 2. | U.S. Treasury securities | 596 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,171 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 400 |
| 9. | a. Loans, Total (excluding unearned income) | 4,380 |
| | b. Less: Reserve for possible loan losses | 47 |
| | c. Loans, Net | 4,333 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 36 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 74 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 7,121 |
| | <u>LIABILITIES</u> | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,171 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,510 |
| 19. | Deposits of United States Government | 16 |
| 20. | Deposits of States and political subdivisions | 790 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 20 |
| 23. | Certified and officers' checks | 39 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 6,546 |
| | a. Total demand deposits | 2,376 |
| | b. Total time and savings deposits | 4,170 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 21 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 6,567 |
| 31. | Subordinated notes and debentures | |
| | <u>EQUITY CAPITAL</u> | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 1,800 | |
| | b. No. shares outstanding 1,800 (Par Value) | 180 |
| 34. | Surplus | 120 |
| 35. | Undivided profits | 254 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 554 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 7,121 |

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

John L. Pieper, President; Milton L. Mathis, Vice President; Eleanor J. Patrick, Cashier; Ruth E. Beaman, Assistant Cashier; Lawrence M. Brase, Assistant Vice President.

DIRECTORS

John L. Pieper, Milton L. Mathis, Dorothy A. Pieper, Vinita E. Pieper.

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|-------|-------------------|
| 1. Cash and due from banks. | | 597 |
| 2. U.S. Treasury securities | | 843 |
| 3. Obligations of other U.S. Government agencies and corporations | | 50 |
| 4. Obligations of States and political subdivisions | | 1,204 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 350 |
| 9. a. Loans, Total (excluding unearned income) | 5,964 | |
| b. Less: Reserve for possible loan losses. | 92 | |
| c. Loans, Net | | 5,872 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 108 |
| 12. Real estate owned other than bank premises | | 6 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 197 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 9,227 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 3,058 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,535 |
| 19. Deposits of United States Government | | 22 |
| 20. Deposits of States and political subdivisions. | | 539 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 26 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 8,180 |
| a. Total demand deposits. | 3,235 | |
| b. Total time and savings deposits. | 4,945 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 212 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 8,392 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 1,000 | | |
| b. No. shares outstanding 1,000 (Par Value). | | 100 |
| 34. Surplus. | | 300 |
| 35. Undivided profits. | | 435 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 835 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 9,227 |

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

J. Robert Young, President; E. Lynn Pittman, Executive Vice President; John C. Dills, Jr., Assistant Vice President & Cashier; Bonnie R. Daniels, Secretary & Assistant Cashier; Verna M. Jennings, Assistant Cashier.

DIRECTORS

J. Robert Young, Ernest Gianinetti, Dudley Lockrem, Peter Guy, William B. Vollbracht, Rodney Slifer, Wallace A. E. deBeque.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks. | 531 |
| 2. | U.S. Treasury securities | 247 |
| 3. | Obligations of other U.S. Government agencies and corporations | 302 |
| 4. | Obligations of States and political subdivisions | 358 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock. | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,492 |
| | b. Less: Reserve for possible loan losses. | 22 |
| | c. Loans, Net | 3,470 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 55 |
| 12. | Real estate owned other than bank premises | 23 |
| 13. | Investments un consolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 66 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 5,052 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,370 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,915 |
| 19. | Deposits of United States Government | 49 |
| 20. | Deposits of States and political subdivisions. | 1,087 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 2 |
| 23. | Certified and officers' checks | 112 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,535 |
| | a. Total demand deposits. | 1,697 |
| | b. Total time and savings deposits. | 2,838 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 110 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 19 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 4,664 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | |
|-----|--|-------|
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 40,000 | |
| | b. No. shares outstanding 40,000 (Par Value). | 100 |
| 34. | Surplus. | 120 |
| 35. | Undivided profits. | 168 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 388 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,052 |

THE BANK OF DOUGLAS COUNTY, CASTLE ROCK
Douglas County

OFFICERS

P.S. Miller, President; W.C. Buboltz, Executive Vice President & Cashier;
R.G. Oliver, Vice President; Effie Corey, Dona W. Sherlock, Assistant
Cashiers; Curtis S. Slife, Jr., Auditor.

DIRECTORS

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

December 31, 1936

| | | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|---------------|--------------------|
| 1. | Cash and due from banks | | 1,289 |
| 2. | U.S. Treasury securities | | 4,489 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 4,131 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 6,106 | |
| | b. Less: Reserve for possible loan losses | 101 | |
| | c. Loans, Net | | 6,005 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 9 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | | 15,923 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 4,672 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 7,756 |
| 19. | Deposits of United States Government | | 23 |
| 20. | Deposits of States and political subdivisions | | 1,702 |
| 21. | Deposits of foreign governments and official institutions | | |
| 22. | Deposits of commercial banks | | 3 |
| 23. | Certified and officers' checks | | 85 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 14,241 |
| | a. Total demand deposits | 5,739 | |
| | b. Total time and savings deposits | 8,502 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness | | |
| 28. | Acceptances executed by or for account of this bank and outstanding | | |
| 29. | Other liabilities | | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 14,241 |
| 31. | Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. | Common stock a. No. shares authorized 2,000 | | |
| | b. No. shares outstanding 2,000 (Par Value) | | 200 |
| 34. | Surplus | | 400 |
| 35. | Undivided profits | | 1,082 |
| 36. | Reserves for contingencies and other capital reserves | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,682 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 15,923 |

THE EASTERN COLORADO BANK, CHEYENNE WELLS
Cheyenne County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|-------|-------------------|
| 1. Cash and due from banks | | 1,185 |
| 2. U.S. Treasury securities | | 1,437 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 674 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 400 |
| 9. a. Loans, Total (excluding unearned income) | 7,841 | |
| b. Less: Reserve for possible loan losses | 111 | |
| c. Loans, Net | | 7,730 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 104 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 11,530 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 3,576 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 6,008 |
| 19. Deposits of United States Government | | 18 |
| 20. Deposits of States and political subdivisions | | 791 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 168 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 10,561 |
| a. Total demand deposits | 4,008 | |
| b. Total time and savings deposits | 6,553 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 10,561 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 2,000 | | |
| b. No. shares outstanding 2,000 (Par Value) | | 200 |
| 34. Surplus | | 600 |
| 35. Undivided profits | | 169 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 969 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 11,530 |

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

OFFICERS

Robert W. Isham, Chairman of the Board & President; A. Asborn, Vice Chairman of the Board; Peter M. Jacobs, Executive Vice President; W.H. Kandt, Vice President & Cashier; Robert O. Oseland, Vice President; Dale Fullen, Kipley E. Deitemeyer, Assistant Vice Presidents; Helen M. Ercinas, Operations Officer; Jerald L. Carlson, Trust Officer; Judith Canto, Assistant Loan Officer.

DIRECTORS

Robert W. Isham, Peter M. Jacobs, Rex L. Bennett, Eleanor J. Isham, Donald J. Robertson, Joseph A. Reich, Jr., A. Asborn, Daniel E. Quigley.

December 31, 1956

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,428 |
| 2. U.S. Treasury securities | | 1,038 |
| 3. Obligations of other U.S. Government agencies and corporations | | 2,234 |
| 4. Obligations of States and political subdivisions | | 433 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 17 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 16,130 | |
| b. Less: Reserve for possible loan losses | 6 | |
| c. Loans, Net | | 16,124 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 276 |
| 12. Real estate owned other than bank premises | | 370 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 537 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 22,457 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 6,348 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 9,920 |
| 19. Deposits of United States Government | | 58 |
| 20. Deposits of States and political subdivisions | | 3,326 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 434 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 20,086 |
| a. Total demand deposits | 6,840 | |
| b. Total time and savings deposits | 13,246 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 183 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 20,269 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 60,750 | | |
| b. No. shares outstanding 60,750 (Par Value) | | 608 |
| 34. Surplus | | 1,000 |
| 35. Undivided profits | | 580 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,188 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 22,457 |

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Robert S. McSpadden, President; Richard Duncan, Cashier-Secretary.

DIRECTORS

Gerson Epstein, Randall L. Allmendinger, Jon P. Coates, Richard Duncan.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 705 |
| 2. U.S. Treasury securities | | 348 |
| 3. Obligations of other U.S. Government agencies and corporations | | 580 |
| 4. Obligations of States and political subdivisions | | 370 |
| 5. Other bonds, notes, and debentures | | 263 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 5,498 | |
| b. Less: Reserve for possible loan losses | 13 | |
| c. Loans, Net | | 5,485 |
| 10. Direct lease financing | | 132 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 315 |
| 12. Real estate owned other than bank premises | | 815 |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 169 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 9,182 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,426 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,062 |
| 19. Deposits of United States Government | | 7 |
| 20. Deposits of States and political subdivisions | | 970 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 209 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,674 |
| a. Total demand deposits | 2,642 | |
| b. Total time and savings deposits | 5,032 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 300 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 177 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 79 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 8,230 |
| 31. Subordinated notes and debentures | | 500 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 250,000 | | |
| b. No. shares outstanding 250,000 (Par Value) | | 250 |
| 34. Surplus | | 202 |
| 35. Undivided profits | | |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 452 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 9,182 |

CENTRAL BANK OF ACADEMY BOULEVARD
 COLORADO SPRINGS
 El Paso County

OFFICERS

W.L. Perry, President; C.D. Boyd, Vice President & Cashier-Secretary; D.D. Wohlhueter, Vice President; J.W. Trent, C.L. Doty, Assistant Cashiers.

DIRECTORS

W.L. Perry, Harold M. Whitney, Allen T. Carey, John Dawson, James K. Frakes, Jr., John C. McConnell, Jay W. Kriss, Paul O. Schneebeck, James H. Curry, W.E. Strain.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,008 |
| 2. U.S. Treasury securities | | 650 |
| 3. Obligations of other U.S. Government agencies and corporations | | 1,011 |
| 4. Obligations of States and political subdivisions | | 633 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 10,442 | |
| b. Less: Reserve for possible loan losses | 73 | |
| c. Loans, Net | | 10,369 |
| 10. Direct lease financing | | 284 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 342 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 150 |
| 15. Other assets | | 15,447 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 6,591 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 5,815 |
| 19. Deposits of United States Government | | 47 |
| 20. Deposits of States and political subdivisions | | 706 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 8 |
| 23. Certified and officers' checks | | 189 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 13,356 |
| a. Total demand deposits | 6,876 | |
| b. Total time and savings deposits | 6,480 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 350 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 322 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 14,028 |
| 31. Subordinated notes and debentures | | 300 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 25,000 | | |
| b. No. shares outstanding 25,000 (Par Value) | | 250 |
| 34. Surplus | | 649 |
| 35. Undivided profits | | 210 |
| 36. Reserves for contingencies and other capital reserves | | 10 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,119 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 15,447 |

CENTRAL BANK OF COLORADO SPRINGS
 COLORADO SPRINGS
 El Paso County

OFFICERS

Wesley E. Strain, President; John M. Stafford, Executive Vice President; Terry P. Coffelt, Senior Vice President & Trust Officer; Kenneth R. Weissenfluh, Senior Vice President; Gerald K. Martens, Senior Vice President & Cashier; N.A. Majors, Senior Vice President & Security Officer; William D. Bokelman, James E. Pilkington, Irene M. Powers, Milo Valich, Jack C. Miller, Charles E. Reinking, Gary L. Aldridge, Vice Presidents; Kent D. Boyd, Vice President & Assistant Security Officer.

DIRECTORS

Hugh K. Bowie, Frank L. Black, Robert P. Foss, Thomas D. Gresham, R. Keith Hook, David Q. Lewis, Adolph W. Mueller, Clarence J. Shearer, Billie H. Smartt, Wesley E. Strain, Russell M. Wolfe.

December 31, 1956

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 4,252 |
| 2. | U.S. Treasury securities | 6,913 |
| 3. | Obligations of other U.S. Government agencies and corporations | 3,319 |
| 4. | Obligations of States and political subdivisions | 8,118 |
| 5. | Other bonds, notes, and debentures | 35 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 840 |
| 9. | a. Loans, Total (excluding unearned income) | 43,412 |
| | b. Less: Reserve for possible loan losses | 302 |
| | c. Loans, Net | 43,110 |
| 10. | Direct lease financing | 1,060 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 1,739 |
| 12. | Real estate owned other than bank premises | 334 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 1,455 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 71,175 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 19,914 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 27,505 |
| 19. | Deposits of United States Government | 372 |
| 20. | Deposits of States and political subdivisions | 13,661 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 184 |
| 23. | Certified and officers' checks | 500 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 62,136 |
| | a. Total demand deposits | 21,350 |
| | b. Total time and savings deposits | 40,786 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 1,397 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 63,533 |
| 31. | Subordinated notes and debentures | 1,500 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 216,060 | |
| | b. No. shares outstanding 216,060 (Par Value) | 1,080 |
| 34. | Surplus | 4,007 |
| 35. | Undivided profits | 1,055 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 6,142 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 71,175 |

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Paul J. Jacques, President; George T. Willis, Vice President & Cashier;
Letha L. Becker, Assistant Cashier.

DIRECTORS

Paul J. Jacques, Frederick M. Farrar, Katherine T. Farrar, Edward A. Pacey,
Joseph J. Rustin, J. Tully Weiss.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,345 |
| 2. | U.S. Treasury securities | 2,054 |
| 3. | Obligations of other U.S. Government agencies and corporations | 1,600 |
| 4. | Obligations of States and political subdivisions | 5 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 200 |
| 9. | a. Loans, Total (excluding unearned income) | 4,007 |
| | b. Less: Reserve for possible loan losses | 272 |
| | c. Loans, Net | 3,735 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 266 |
| 12. | Real estate owned other than bank premises | 39 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 148 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 9,392 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,545 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,761 |
| 19. | Deposits of United States Government | 42 |
| 20. | Deposits of States and political subdivisions | 215 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 31 |
| 23. | Certified and officers' checks | 151 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 8,745 |
| | a. Total demand deposits | 5,769 |
| | b. Total time and savings deposits | 2,976 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 71 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 8,816 |
| 31. | Subordinated notes and debentures | 300 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 135,834 | |
| | b. No. shares outstanding (Par Value) | 679 |
| 34. | Surplus | 1,033 |
| 35. | Undivided profits | (1,436) |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 276 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 9,392 |

FIRST BANK, COLORADO SPRINGS
El Paso County

OFFICERS

William A. Simpson, Jr., President; Donald E. Hammer, Vice President;
William R. Haskin, Vice President & Cashier-Secretary; Marcia J. Cruikshank,
Assistant Cashier; Van B. Jorstad, Assistant Vice President.

DIRECTORS

William A. Simpson, Jr., Earl Berner, Norman A. Palermo, Donald E. Hammer,
Ivan Shupe, Jim D. Cox, William R. Simpson, Martha Simpson, Ralph J. Grage.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 1,903 |
| 2. U.S. Treasury securities | | 698 |
| 3. Obligations of other U.S. Government agencies and corporations | | 421 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | 5 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 9,340 | |
| b. Less: Reserve for possible loan losses. | 6 | |
| c. Loans, Net | | 9,334 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 182 |
| 12. Real estate owned other than bank premises | | 75 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | 140 |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 200 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 12,958 |

LIABILITIES

| | | |
|--|-------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,841 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 5,088 |
| 19. Deposits of United States Government | | 31 |
| 20. Deposits of States and political subdivisions. | | 1,550 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 346 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 11,856 |
| a. Total demand deposits. | 5,218 | |
| b. Total time and savings deposits. | 6,638 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | 200 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 114 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 12,170 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | |
|--|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 400,000 | | |
| b. No. shares outstanding 400,000 (Par Value). | | 400 |
| 34. Surplus. | | 250 |
| 35. Undivided profits. | | 138 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 788 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 12,958 |

UNITED BANK OF COLORADO SPRINGS,
COLORADO SPRINGS
El Paso County

OFFICERS

Robert E. Trego, President; Richard W. Dailey, Senior Vice President;
Amos C. Lawrence, Jr., Vice President & Cashier.

DIRECTORS

T.L. Cobb, Dan W. Howells, Dietz Lusk, Jr., L.C. Slothower, Jr., Robert
E. Trego, Gerald P. Wagner, Mark D. Wild, W.A. Wills, Jr.

December 31, 1946

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|---|--------|-------------------|
| 1. Cash and due from banks | | 2,536 |
| 2. U.S. Treasury securities | | 7,211 |
| 3. Obligations of other U.S. Government agencies and corporations | | 623 |
| 4. Obligations of States and political subdivisions | | 3,950 |
| 5. Other bonds, notes, and debentures | | 80 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 17,699 | |
| b. Less: Reserve for possible loan losses. | 174 | |
| c. Loans, Net | | 17,525 |
| 10. Direct lease financing | | 237 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 244 |
| 12. Real estate owned other than bank premises | | 81 |
| 13. Investments un consolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 611 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 33,098 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 11,288 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 17,917 |
| 19. Deposits of United States Government | | 155 |
| 20. Deposits of States and political subdivisions. | | 202 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 362 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 29,924 |
| a. Total demand deposits. | 11,962 | |
| b. Total time and savings deposits. | 17,962 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 425 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 30,349 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 170,000 | | |
| b. No. shares outstanding 170,000 (Par Value). | | 850 |
| 34. Surplus. | | 1,900 |
| 35. Undivided profits. | | 899 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,749 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 33,098 |

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

James B. Gronstal, President; Richard L. Agnew, Gerald L. Gartner, Vice Presidents; Kenneth M. Agnew, Vice President & Cashier; Barbara McCullough, Timothy M. Perkins, John M. Tate, Assistant Vice Presidents.

DIRECTORS

Orrel A. Daniel, Kenneth M. Agnew, E. Kathleen Bauder, Olive L. Agnew, James B. Gronstal, Mads Anderson, Richard L. Agnew, Edward A. Brown, Barbara McCullough.

December 31, 1976

ASSETS

Mil. Thou.

| | | | |
|-----|--|-------|--------|
| 1. | Cash and due from banks. | | 1,989 |
| 2. | U.S. Treasury securities | | 2,982 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 613 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock. | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 600 |
| 9. | a. Loans, Total (excluding unearned income) | 8,068 | |
| | b. Less: Reserve for possible loan losses. | 174 | |
| | c. Loans, Net | | 7,894 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 313 |
| 12. | Real estate owned other than bank premises | | 410 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 151 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 14,952 |

LIABILITIES

| | | | |
|-----|--|-------|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | | 5,922 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 6,295 |
| 19. | Deposits of United States Government | | 74 |
| 20. | Deposits of States and political subdivisions. | | 1,293 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | 181 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 13,765 |
| | a. Total demand deposits. | 6,651 | |
| | b. Total time and savings deposits. | 7,114 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 36 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 13,801 |
| 31. | Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | | | | |
|-----|--|---------------------------|-------|----------------------|--------|
| 32. | Preferred stock | a. No. shares outstanding | | (Par Value). | |
| 33. | Common stock | a. No. shares authorized | 5,000 | | |
| | | b. No. shares outstanding | 5,000 | (Par Value). | 500 |
| 34. | Surplus. | | | | 500 |
| 35. | Undivided profits. | | | | 151 |
| 36. | Reserves for contingencies and other capital reserves. | | | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | | 1,151 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | | 14,952 |

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmear D. Brown, Vice President & Cashier-Secretary; Elizabeth J. Norris, Assistant Cashier; Eleanor McAllister, Vice President & Assistant Cashier; Bonnie J. Davis, Assistant Installment Loan Officer.

DIRECTORS

Elizabeth S. Searle, George E. Dilts, Joe C. Keesee, James D. Porter, Jack W. Hawkins, George Smith, Jr., Charles M. McAfee, Wayne Rogers, William C. Hutchison, Sterling C. Phillips, Charles M. Searle.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 961 |
| 2. U.S. Treasury securities | | 1,496 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 2,231 |
| 5. Other bonds, notes, and debentures | | 2 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 9,143 | |
| b. Less: Reserve for possible loan losses. | 205 | |
| c. Loans, Net | | 8,938 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 757 |
| 12. Real estate owned other than bank premises | | 7 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 263 |
| 15. Other assets | | 14,655 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 3,851 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 6,754 |
| 19. Deposits of United States Government | | 47 |
| 20. Deposits of States and political subdivisions. | | 2,532 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | 9 |
| 23. Certified and officers' checks | | 74 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 13,267 |
| a. Total demand deposits. | 4,697 | |
| b. Total time and savings deposits. | 8,570 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 168 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 13,435 |
| 31. Subordinated notes and debentures. | | 200 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 35,000 | | |
| b. No. shares outstanding 35,000 (Par Value). | | 350 |
| 34. Surplus. | | 500 |
| 35. Undivided profits. | | 154 |
| 36. Reserves for contingencies and other capital reserves. | | 16 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,020 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 14,655 |

THE MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

F.R. Montgomery, President; George E. Swanson, Vice President & Cashier; O.L. Ashliman, Vice President; Virginia Biskup, Shirley Seely, Margaret Lessor, Assistant Cashiers.

DIRECTORS

James H. Oliver, O.L. Ashliman, Louis Dean Visintainer, F.R. Montgomery, Charles A. Stoddard, Jr., Ronald L. Moore, George E. Swanson, Walter E. Zimmerman.

December 31, 1926

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 3,591 |
| 2. U.S. Treasury securities | | 1,614 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 5,180 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 24,842 | |
| b. Less: Reserve for possible loan losses. | 240 | |
| c. Loans, Net | | 24,602 |
| 10. Direct lease financing | | 20 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 506 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 480 |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 35,993 |

LIABILITIES

| | | |
|--|--------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 9,642 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 13,712 |
| 19. Deposits of United States Government | | 172 |
| 20. Deposits of States and political subdivisions. | | 6,518 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 1,363 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 31,407 |
| a. Total demand deposits. | 12,044 | |
| b. Total time and savings deposits. | 19,363 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | 1,540 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 122 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 33,069 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | | |
|--|--|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value). | | | |
| 33. Common stock a. No. shares authorized 10,000 | | | |
| b. No. shares outstanding 10,000 (Par Value). | | | 1,000 |
| 34. Surplus. | | | 1,000 |
| 35. Undivided profits. | | | 924 |
| 36. Reserves for contingencies and other capital reserves. | | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 2,924 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 35,993 |

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President & Cashier-Secretary; L. Scott Thompson, Assistant Cashier.

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Jim L. Songer, Wayne S. Mackin, Arthur B. Lofton, Mary A. Robinson, A. Frank Vick, Jr.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 343 |
| 2. U.S. Treasury securities | | 292 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 170 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 150 |
| 9. a. Loans, Total (excluding unearned income) | 2,435 | |
| b. Less: Reserve for possible loan losses | 16 | |
| c. Loans, Net | | 2,419 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 96 |
| 12. Real estate owned other than bank premises | | 73 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 61 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 3,604 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 684 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,151 |
| 19. Deposits of United States Government | | 7 |
| 20. Deposits of States and political subdivisions | | 1,363 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 29 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 3,234 |
| a. Total demand deposits | 1,152 | |
| b. Total time and savings deposits | 2,082 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 41 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 16 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 3,291 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized | 5,500 | |
| b. No. shares outstanding | 5,500 | |
| 34. Surplus | | 110 |
| 35. Undivided profits | | 140 |
| 36. Reserves for contingencies and other capital reserves | | 63 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 313 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 3,604 |

THE RIO GRANDE COUNTY BANK, DEL NORTE
Rio Grande County

OFFICERS

John Reason, President; L.C. Martz, Vice President; John D. von Bernuth, Cashier; Louise D. Goforth, James P. Oaks, Assistant Cashiers.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 2,075 |
| 2. | U.S. Treasury securities | 220 |
| 3. | Obligations of other U.S. Government agencies and corporations | 80 |
| 4. | Obligations of States and political subdivisions | 447 |
| 5. | Other bonds, notes, and debentures | 65 |
| 6. | Corporate stock | 6 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 2,633 |
| | b. Less: Reserve for possible loan losses | 21 |
| | c. Loans, Net | 2,612 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 41 |
| 12. | Real estate owned other than bank premises | 1 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 5,547 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,141 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 631 |
| 19. | Deposits of United States Government | 28 |
| 20. | Deposits of States and political subdivisions | 1,112 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 135 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 5,047 |
| | a. Total demand deposits | 4,312 |
| | b. Total time and savings deposits | 735 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 5,047 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 250 | |
| | b. No. shares outstanding 250 (Par Value) | 25 |
| 34. | Surplus | 175 |
| 35. | Undivided profits | 300 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 500 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,547 |

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

OFFICERS

D.L. Mitchell, President; Stanley E. Austin, Vice President; R.L. Bowen, Vice President & Cashier-Secretary; Eva J. Kunce, Assistant Cashier; J.O. Mussman, Installment Loan Officer.

DIRECTORS

J.H. Oliver, R.L. Bowen, Ronald Moore, Stanley E. Austin, D.L. Mitchell, Don R. Lane.

December 31, 1946

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 2,348 |
| 2. | U.S. Treasury securities | 3,085 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 4,370 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 18,390 |
| | b. Less: Reserve for possible loan losses. | 195 |
| | c. Loans, Net | 18,195 |
| 10. | Direct lease financing | 79 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 380 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 632 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 29,089 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 8,414 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 13,420 |
| 19. | Deposits of United States Government | 102 |
| 20. | Deposits of States and political subdivisions. | 3,419 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 201 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 25,556 |
| | a. Total demand deposits. | 9,041 |
| | b. Total time and savings deposits. | 16,515 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 700 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 258 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 26,514 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 60,000 | |
| | b. No. shares outstanding 60,000 (Par Value). | 600 |
| 34. | Surplus. | 1,400 |
| 35. | Undivided profits. | 575 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 2,575 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 29,089 |

BANK OF DENVER, DENVER
Denver County

OFFICERS

Walter C. Emery, President; Lester W. Hall, Vice President; Eugene H. Rock, Cashier-Secretary.

DIRECTORS

Walter C. Emery, Robert C. Hawley, Earl R. Lawrence, Eugene H. Rock, George F. Rock, Marie K. Rock, John J. Vance, W.W. Wilson, Robert W. Walter, B.J. Schafer, John A. Yelenick.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 3,773 |
| 2. | U.S. Treasury securities | 2,585 |
| 3. | Obligations of other U.S. Government agencies and corporations | 2,651 |
| 4. | Obligations of States and political subdivisions | 6,371 |
| 5. | Other bonds, notes, and debentures | 248 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 1,700 |
| 9. | a. Loans, Total (excluding unearned income) | 17,448 |
| | b. Less: Reserve for possible loan losses. | 193 |
| | c. Loans, Net | 17,255 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 1,758 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 75 |
| 15. | Other assets | 419 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 36,835 |

| | <u>LIABILITIES</u> | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 13,076 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 17,038 |
| 19. | Deposits of United States Government | 190 |
| 20. | Deposits of States and political subdivisions. | 717 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 26 |
| 23. | Certified and officers' checks | 591 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 31,638 |
| | a. Total demand deposits. | 14,005 |
| | b. Total time and savings deposits. | 17,633 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | 90 |
| 27. | Mortgage indebtedness. | 1,296 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | 75 |
| 29. | Other liabilities. | 243 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 33,342 |
| 31. | Subordinated notes and debentures. | |

| | <u>EQUITY CAPITAL</u> | | |
|-----|--|---------------------------|------------------------------|
| 32. | Preferred stock | a. No. shares outstanding | (Par Value) |
| 33. | Common stock | a. No. shares authorized | 90,000 |
| | | b. No. shares outstanding | 90,000 (Par Value) |
| | | | 900 |
| 34. | Surplus. | | 900 |
| 35. | Undivided profits. | | 1,593 |
| 36. | Reserves for contingencies and other capital reserves. | | 100 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 3,493 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 36,835 |

CENTRAL BANK OF DENVER, DENVER
Denver County

OFFICERS

Max G. Brooks, Chairman of the Board; Donald D. Roffman, President; R.J. Nelson, George G. Patterson, Executive Vice Presidents; Joseph R. Lincoln, Executive Vice President & Secretary; Marvin R. Becker, Vice President & Controller; John E. Bush, Vice President & General Counsel; Bernard E. Gibson, Rarley N. Patton, Jr., Marvin F. Owens, Larry L. Varnell, Senior Vice Presidents; Edward C. Hofmann, Senior Vice President & Cashier; Gregory T. Buenzli, William W. Clark, Jr., William W. Culpepper, Frederick K. Doud, Charles A. Drummond, Donald H. Echtermeyer, John R. Flocken, James J. Guse, Donald J. Rorst, Joseph W. Hovorka, Jack Jacobson, Ronald F. Jerman, Larry G. Matthes, James B. Osbourn, Leo L. Schiesser, Eric W. Schmidt, Roger Stokes, Allen K. Thomas, Edwin S. Wittbrodt, Vice Presidents.

DIRECTORS

Charles F. Brannan, Max G. Brooks, Donald D. Chabot, Lewis W. Dymond, John E. Fuller, Donald D. Hoffman, Thomas N. Jordan, Jr., Lloyd J. King, Dean R. Kittel, Frank B. McGlone, Roy L. Mason, R.J. Nelson, Richard H. O'Brien, J.W. Ringsby, Keith R. Shwayder, Thomas G. Smiley, Benjamin F. Stapleton, Jr., Chester J. Sulewski, Morley P. Thompson, Francis S. Van Derbur, Lucien Wulsin.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 70,600 |
| 2. U.S. Treasury securities | | 12,997 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 38,722 |
| 5. Other bonds, notes, and debentures | | 298 |
| 6. Corporate stock | | 594 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 5,900 |
| 9. a. Loans, Total (excluding unearned income) | 311,514 | |
| b. Less: Reserve for possible loan losses. | 2,821 | |
| c. Loans, Net | | 308,693 |
| 10. Direct lease financing | | 822 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 8,769 |
| 12. Real estate owned other than bank premises | | 147 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 16 |
| 15. Other assets | | 5,080 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 452,638 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 129,617 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 191,427 |
| 19. Deposits of United States Government | | 1,395 |
| 20. Deposits of States and political subdivisions. | | 21,211 |
| 21. Deposits of foreign governments and official institutions. | | 118 |
| 22. Deposits of commercial banks | | 43,877 |
| 23. Certified and officers' checks | | 2,395 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 390,040 |
| a. Total demand deposits. | 169,423 | |
| b. Total time and savings deposits. | 220,617 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | 22,200 |
| 26. Other liabilities for borrowed money | | 141 |
| 27. Mortgage indebtedness. | | 493 |
| 28. Acceptances executed by or for account of this bank and outstanding. | | 16 |
| 29. Other liabilities. | | 6,561 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 419,451 |
| 31. Subordinated notes and debentures. | | 1,600 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 810,000 | | |
| b. No. shares outstanding 810,000 (Par Value). | | 8,100 |
| 34. Surplus. | | 11,100 |
| 35. Undivided profits. | | 12,312 |
| 36. Reserves for contingencies and other capital reserves. | | 75 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 31,587 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 452,638 |

CENTRAL BANK OF NORTH DENVER, DENVER
Denver County

OFFICERS

Max G. Brooks, Chairman of the Board; Mads Anderson, President; C. David Harvey, Vice President; Robert A. Wallace, Edward G. Wiggins, Assistant Vice Presidents; Marie Tokar, Assistant Cashier.

DIRECTORS

Max G. Brooks, Mads Anderson, James R. Arneill, Jr., Theodore M. Eaker, Joseph R. Lincoln, Leo F. Sullivan.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,505 |
| 2. U.S. Treasury securities | | 4,300 |
| 3. Obligations of other U.S. Government agencies and corporations | | 9,288 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | 1 |
| 6. Corporate stock | | |
| 7. Trading account securities | | 750 |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 18,435 | |
| b. Less: Reserve for possible loan losses | 192 | |
| c. Loans, Net | | 18,243 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 818 |
| 12. Real estate owned other than bank premises | | 163 |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 393 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 36,461 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 11,353 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 19,596 |
| 19. Deposits of United States Government | | 128 |
| 20. Deposits of States and political subdivisions | | 9 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 10 |
| 23. Certified and officers' checks | | 357 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 31,453 |
| a. Total demand deposits | 11,857 | |
| b. Total time and savings deposits | 19,596 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 645 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 32,098 |
| 31. Subordinated notes and debentures | | 1,500 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 195,000 | | |
| b. No. shares outstanding 195,000 (Par Value) | | 975 |
| 34. Surplus | | 975 |
| 35. Undivided profits | | 913 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,863 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 36,461 |

CENTURY BANK AND TRUST, DENVER
Denver County

OFFICERS

Jon P. Coates, President; Fred W. Handel, Executive Vice President; John D. Rankin, Vice President; Mike E. Mitchell, Dennis Heckart, Michael Jensen, Sr., Dolores K. Kerr, P.J. Ablanczy, Assistant Vice Presidents; Sheila Johnson, Assistant Cashier.

DIRECTORS

Jon P. Coates, Harry Gobert, Paul G. West, Gerson Epstein, Harry Vaupel, E.C. Viner, Virgil Dickman, A.W. Hiner, III.

December 31, 1960

| <u>ASSETS</u> | <u>Mill. Thou.</u> |
|--|--------------------|
| 1. Cash and due from banks | 2,509 |
| 2. U.S. Treasury securities | 746 |
| 3. Obligations of other U.S. Government agencies and corporations | |
| 4. Obligations of States and political subdivisions | 2,991 |
| 5. Other bonds, notes, and debentures | 115 |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 16,768 |
| b. Less: Reserve for possible loan losses | 296 |
| c. Loans, Net | 16,472 |
| 10. Direct lease financing | 167 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 288 |
| 12. Real estate owned other than bank premises | 27 |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 877 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | 24,192 |

| <u>LIABILITIES</u> | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 8,251 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 11,744 |
| 19. Deposits of United States Government | 234 |
| 20. Deposits of States and political subdivisions | 902 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | 19 |
| 23. Certified and officers' checks | 752 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 21,902 |
| a. Total demand deposits | 9,258 |
| b. Total time and savings deposits | 12,644 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 396 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 22,298 |
| 31. Subordinated notes and debentures | |

| <u>EQUITY CAPITAL</u> | | | |
|--|---------------------------|-----------------------|-----------------------|
| 32. Preferred stock | a. No. shares outstanding | (Par Value) | |
| 33. Common stock | a. No. shares authorized | 26,000 | |
| | b. No. shares outstanding | 26,000 | (Par Value) |
| 34. Surplus | | | 520 |
| 35. Undivided profits | | | 820 |
| 36. Reserves for contingencies and other capital reserves | | | 554 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 1,894 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 24,192 |

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of the Board; Merlin C. Williams, President; Ralph E. Nelson, Robert J. Woods, Senior Vice Presidents; Donald M. Troutman, Vice President & Cashier; Vernon T. Reece, Jr., Vice President & Trust Officer; Robert S. Anderson, James R. Elliott, Clifford L. Erickson, Mary P. Heatwole, Robert E. Lewis, Ralph M. Slapper, John G. Wilkinson, Vice Presidents; Donald R. Drummer, Vice President & Comptroller; James E. Fitch, James K. Garrett, Jeanette C. Pastore, Richard A. Seul, Dolores R. Spomer, John W. Verner, Assistant Vice Presidents; Cecil McGlothlen, Assistant Vice President & Personnel Officer; Loyd E. Hoskins, Jr., Auditor.

DIRECTORS

J.W. Allison, Keith L. Brown, George P. Caulkins, Jr., Richard H. Cooper, Stewart Cosgriff, Elwood M. Kullgren, Ralph F. Nelson, Richard E. Pate, Jr., Finlay M. Robinson, J. William Tempest, John G. Wilkinson, Merlin C. Williams.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|--|---------------|--------------------|
| 1. Cash and due from banks | | 6,032 |
| 2. U.S. Treasury securities | | 9,863 |
| 3. Obligations of other U.S. Government agencies and corporations | | 500 |
| 4. Obligations of States and political subdivisions | | 16,988 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 5,500 |
| 9. a. Loans, Total (excluding unearned income) | 32,641 | |
| b. Less: Reserve for possible loan losses. | 332 | |
| c. Loans, Net | | 32,309 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 741 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 871 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 72,804 |

LIABILITIES

| | | |
|--|--------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 29,944 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 35,140 |
| 19. Deposits of United States Government | | 597 |
| 20. Deposits of States and political subdivisions. | | 277 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 1,124 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 67,082 |
| a. Total demand deposits. | 31,469 | |
| b. Total time and savings deposits. | 35,613 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 230 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 67,312 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | |
|--|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 75,000 | | |
| b. No. shares outstanding 75,000 (Par Value). | | 1,500 |
| 34. Surplus. | | 1,500 |
| 35. Undivided profits. | | 2,388 |
| 36. Reserves for contingencies and other capital reserves. | | 104 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 5,492 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 72,804 |

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

A.I. McCroskie, Chairman of the Board & President; W.M. Wilson, Cashier;
B.J. Ryan, Assistant Cashier.

DIRECTORS

Merrill O. Dart, Robert W. Hatch, A.I. McCroskie, A. Frank Vick, Jr.,
Joseph C. Murray, John R. Toops.

December 31, 1976

ASSETS

Mil. Thou.

| | |
|--|-------|
| 1. Cash and due from banks | 1,059 |
| 2. U.S. Treasury securities | 200 |
| 3. Obligations of other U.S. Government agencies and corporations | |
| 4. Obligations of States and political subdivisions | 883 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | 300 |
| 9. a. Loans, Total (excluding unearned income) | 5,580 |
| b. Less: Reserve for possible loan losses | 31 |
| c. Loans, Net | 5,549 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 76 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 248 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | 8,315 |

LIABILITIES

| | |
|--|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | 3,958 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 3,267 |
| 19. Deposits of United States Government | 64 |
| 20. Deposits of States and political subdivisions | |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 199 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 7,488 |
| a. Total demand deposits | 4,221 |
| b. Total time and savings deposits | 3,267 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 2 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 7,490 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 50,000 | |
| b. No. shares outstanding 50,000 (Par Value) | 200 |
| 34. Surplus | 200 |
| 35. Undivided profits | 411 |
| 36. Reserves for contingencies and other capital reserves | 14 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 825 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 8,315 |

GUARANTY BANK OF STAPLETON, DENVER
Denver County

OFFICERS

Marlin D. Dixon, President; William K. Soldan, Vice President; Robert W. Stribling, Assistant Vice President; Launa Dotson, Assistant Cashier.

DIRECTORS

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

December 31, 1976

| <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|-------------------|
| 1. Cash and due from banks | 789 |
| 2. U.S. Treasury securities | 2,206 |
| 3. Obligations of other U.S. Government agencies and corporations | 505 |
| 4. Obligations of States and political subdivisions | 131 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | 700 |
| 9. a. Loans, Total (excluding unearned income) | 2,291 |
| b. Less: Reserve for possible loan losses | 28 |
| c. Loans, Net | 2,263 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 325 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | 79 |
| 15. Other assets | |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | 6,998 |
| <u>LIABILITIES</u> | |
| 17. Demand deposits of individuals, partnerships, and corporations | 3,347 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 2,360 |
| 19. Deposits of United States Government | 77 |
| 20. Deposits of States and political subdivisions | 150 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 348 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 6,282 |
| a. Total demand deposits | 3,772 |
| b. Total time and savings deposits | 2,510 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 28 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | 6,310 |
| 31. Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 30,000 | |
| b. No. shares outstanding 30,000 (Par Value) | 300 |
| 34. Surplus | 300 |
| 35. Undivided profits | 88 |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 688 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 6,998 |

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

Herman Horwich, Board Chairman, Joe Alpert, Honorary Chairman; John C. Macleod, President; B. LaRae Orullian, Executive Vice President & Secretary; Don B. Tinker, Ralph Raskin, Gary G. Winter, Vice Presidents; Harvey W. Wichner, Vice President & Trust Officer; Edwin Lueck, Cashier; John R. Woods, Robert L. Christianson, Dorothy Brown, Assistant Vice Presidents; Lucille K. Ekstrom, Mary Kent Oliver, Assistant Cashiers; Kenneth C. Turrentine, Auditor.

DIRECTORS

Joe Alpert, Sheldon Beren, Mack L. Clayton, Herbert V. Cook, Ronald L. Crabb, Herman Horwich, Palmer Hoyt, Victor Lederman, John C. Macleod, Maurice E. Marcove, B. LaRae Orullian, Joseph D. Pepper, Gerald A. Peters, Gerald M. Quiat, Bernard J. Schaffner, Charles M. Schayer, I. J. Shore, Max Weinstein, Eugene J. Weisberg, Max Weisbly, Paul A. Yetter, Harry A. Zinn.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 10,981 |
| 2. U.S. Treasury securities | | 14,440 |
| 3. Obligations of other U.S. Government agencies and corporations | | 1,850 |
| 4. Obligations of States and political subdivisions | | 12,414 |
| 5. Other bonds, notes, and debentures | | 12 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 38,970 | |
| b. Less: Reserve for possible loan losses | 617 | |
| c. Loans, Net | | 38,353 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 353 |
| 12. Real estate owned other than bank premises | | 20 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 285 |
| 15. Other assets | | 1,031 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 79,739 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 23,241 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 35,216 |
| 19. Deposits of United States Government | | 267 |
| 20. Deposits of States and political subdivisions | | 13,372 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 62 |
| 23. Certified and officers' checks | | 480 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 72,638 |
| a. Total demand deposits | 24,367 | |
| b. Total time and savings deposits | 48,271 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | 285 |
| 29. Other liabilities | | 658 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 73,581 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 181,125 | | |
| b. No. shares outstanding 181,125 (Par Value) | | 1,811 |
| 34. Surplus | | 3,000 |
| 35. Undivided profits | | 1,347 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 6,158 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 79,739 |

MID-STATES BANK, DENVER
Denver County

OFFICERS

Alan R. Kris, President; Herbert G. Balderston, Executive Vice President; Peter A. Robinson, Secretary; Betty M. Paulsen, Vice President & Cashier; Charles E. Hull, Michael A. Ashton, William H. Edens, Assistant Vice President; Mary Bell, Assistant Cashier; Anthony Kelly, Real Estate Loan Officer.

DIRECTORS

Mike A. Leprino, James G. Leprino, Anthony Dursey, Louis L. Fox, Herbert G. Balderston, Bruce Taylor, John F. Harper, John W. O'Dorisio, Alan R. Kris.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|--|---------------|--------------------|
| 1. Cash and due from banks | | 2,137 |
| 2. U.S. Treasury securities | | 708 |
| 3. Obligations of other U.S. Government agencies and corporations | | 706 |
| 4. Obligations of States and political subdivisions | | 4,914 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 12,870 | |
| b. Less: Reserve for possible loan losses | 133 | |
| c. Loans, Net | | 12,737 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 205 |
| 12. Real estate owned other than bank premises | | 385 |
| 13. Investments in unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 458 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 22,248 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 8,376 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 9,458 |
| 19. Deposits of United States Government | | 184 |
| 20. Deposits of States and political subdivisions | | 1,721 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 21 |
| 23. Certified and officers' checks | | 216 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 19,976 |
| a. Total demand deposits | 8,819 | |
| b. Total time and savings deposits | 11,157 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 600 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 96 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 20,672 |
| 31. Subordinated notes and debentures | | 50 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 46,200 | | |
| b. No. shares outstanding 46,200 (Par Value) | | 462 |
| 34. Surplus | | 627 |
| 35. Undivided profits | | 437 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,526 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 22,248 |

MONTBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillstrop, President; Murray F. Hill, Vice President & Cashier; Michael J. Krupa, John C. Carruth, Assistant Cashiers; Jean Warren, Administrative Assistant; Betty Pershing, Operations Officer.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|--|---------------|--------------------|
| 1. Cash and due from banks | | 1,291 |
| 2. U.S. Treasury securities | | 1,410 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 2,655 |
| 5. Other bonds, notes, and debentures | | 300 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 1,000 |
| 9. a. Loans, Total (excluding unearned income) | 6,750 | |
| b. Less: Reserve for possible loan losses | 70 | |
| c. Loans, Net | | 6,680 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 117 |
| 12. Real estate owned other than bank premises | | 122 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 156 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 13,731 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 5,459 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 6,220 |
| 19. Deposits of United States Government | | 170 |
| 20. Deposits of States and political subdivisions | | 500 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 20 |
| 23. Certified and officers' checks | | 197 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 12,575 |
| a. Total demand deposits | 5,855 | |
| b. Total time and savings deposits | 6,720 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 74 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 12,649 |
| 31. Subordinated notes and debentures | | 100 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 30,000 (Par Value) | | |
| b. No. shares outstanding 30,000 (Par Value) | | 300 |
| 34. Surplus | | 450 |
| 35. Undivided profits | | 232 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 982 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 13,731 |

MOUNTAIN STATES BANK, DENVER
Denver County

OFFICERS

William G. Griffith, President; Ray L. Henning, William H. Flory, Robert E. Jordan, Glen A. Pray, William G. Coatman, Vice Presidents; George G. Traeber, Cashier-Secretary; Robert G. Carpenter, Assistant Cashier; Stoddard White, Vice President & Trust Officer; J.E. McCloskey, Auditor.

DIRECTORS

John T. Allen, Jr., George W. Calkins, J.E. Collier, Robert E. Frederic, William G. Griffith, D.R. Murphy, Edward D. Pierson, Wilbur M. Pryor, Jr., Stoddard White.

December 31, 1976

ASSETS

Mil. Thou.

| | |
|--|--------|
| 1. Cash and due from banks | 5,495 |
| 2. U.S. Treasury securities | 10,593 |
| 3. Obligations of other U.S. Government agencies and corporations | 2,701 |
| 4. Obligations of States and political subdivisions | 14,279 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 32,571 |
| b. Less: Reserve for possible loan losses | 463 |
| c. Loans, Net | 32,108 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 594 |
| 12. Real estate owned other than bank premises | 122 |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 807 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 66,699 |

LIABILITIES

| | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 21,349 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 37,952 |
| 19. Deposits of United States Government | 322 |
| 20. Deposits of States and political subdivisions | 53 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 353 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 60,029 |
| a. Total demand deposits | 22,024 |
| b. Total time and savings deposits | 38,005 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 597 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 60,626 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 75,000 | |
| b. No. shares outstanding 75,000 (Par Value) | 1,500 |
| 34. Surplus | 1,500 |
| 35. Undivided profits | 3,073 |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 6,073 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 66,699 |

SOUTHEAST STATE BANK, DENVER
Denver County

OFFICERS

Leonard I. Paulson, President; Donald P. Shwayder, Secretary; J. Patrick Nelson, Cashier; Dennis P. McClure, Assistant Cashier; John A. Busby, Loan Officer.

DIRECTORS

Larry A. Mizel, John A. Love, William B. Kemper, Donald P. Shwayder, Emil Hecht, Leonard I. Paulson, Philip D. Winn.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,937 |
| 2. | U.S. Treasury securities | 1,102 |
| 3. | Obligations of other U.S. Government agencies and corporations | 51 |
| 4. | Obligations of States and political subdivisions | 801 |
| 5. | Other bonds, notes, and debentures | 10 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 500 |
| 9. | a. Loans, Total (excluding unearned income) | 5,991 |
| | b. Less: Reserve for possible loan losses | 46 |
| | c. Loans, Net | 5,945 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 148 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 144 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 11,098 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 4,676 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,991 |
| 19. | Deposits of United States Government | 172 |
| 20. | Deposits of States and political subdivisions | 600 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 507 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 9,946 |
| | a. Total demand deposits | 5,355 |
| | b. Total time and savings deposits | 4,591 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 87 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 10,033 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 50,000 | |
| | b. No. shares outstanding 50,000 (Par Value) | 400 |
| 34. | Surplus | 400 |
| 35. | Undivided profits | 265 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,065 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 11,098 |

SOUTHWEST STATE BANK, DENVER
Denver County

OFFICERS

Joseph Mosko, President; Harold V. Lustig, Senior Vice President; W.H. Hedberg, Vice President & Cashier; Gary A. Mosko, James A. Lustig, Richard Masche, Vice Presidents; JoAnn Brockway, Ben Caywood, Vice President & Assistant Cashiers; Mary Cleveland, Assistant Vice President; Stanley Winkler, Assistant Cashier; Barbara Raper, Installment Loan Officer; Paulette Redler, Commercial Loan Officer.

DIRECTORS

Joseph Mosko, Hubert T. Weinshienk, Harold V. Lustig, Zelie Berenbaum, Chess R. Martin, Marvin Mandel.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 2,541 |
| 2. | U.S. Treasury securities | 4,210 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 7,335 |
| 5. | Other bonds, notes, and debentures | 30 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 1,855 |
| 9. | a. Loans, Total (excluding unearned income) | 18,738 |
| | b. Less: Reserve for possible loan losses | 306 |
| | c. Loans, Net | 18,432 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 248 |
| 12. | Real estate owned other than bank premises | 74 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 344 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 35,069 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 10,724 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 18,937 |
| 19. | Deposits of United States Government | 128 |
| 20. | Deposits of States and political subdivisions | 1,354 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 238 |
| 23. | Certified and officers' checks | 462 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 31,843 |
| | a. Total demand deposits | 11,331 |
| | b. Total time and savings deposits | 20,512 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 411 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 32,254 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 100,000 | |
| | b. No. shares outstanding 100,000 (Par Value) | 1,000 |
| 34. | Surplus | 1,100 |
| 35. | Undivided profits | 715 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 2,815 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 35,069 |

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E.G. Koelling, Chairman & President; J.W. Wells, Executive Vice President; N.R. Lockwood, J.C. Monnich, Senior Vice Presidents; Frank G. Kozak, W.H. Bahls, Dennis L. Nowfel, Vice Presidents; Theresa Steinmetz, Vice President & Cashier; Clyde De Bello, Comptroller, C. Michael Scarafiotti, Auditor & Security Officer; Ulma L. Schaffer, Ron Shepherd, E.S. Turnbull, Bertha Yacovetta, Assistant Vice Presidents; Betty B. Dobbins, James P. Dwyer, Assistant Cashiers; Mae E. Diebolt, Administrative Officer.

DIRECTORS

Russell K. Cameron, Ralph D. Johnson, John B. Rogers, Howard L. Farkas, E.G. Koelling, J.W. Wells, Lloyd E. Hayne, W.R. Murfin.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 2,773 |
| 2. | U.S. Treasury securities | 4,010 |
| 3. | Obligations of other U.S. Government agencies and corporations | 398 |
| 4. | Obligations of States and political subdivisions | 14,455 |
| 5. | Other bonds, notes, and debentures | 350 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 27,880 |
| | b. Less: Reserve for possible loan losses. | 184 |
| | c. Loans, Net | 27,696 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 1,006 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 712 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 51,400 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 18,349 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 19,318 |
| 19. | Deposits of United States Government | 347 |
| 20. | Deposits of States and political subdivisions. | 7,949 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 260 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23). | 46,223 |
| | a. Total demand deposits. | 19,006 |
| | b. Total time and savings deposits. | 27,217 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 556 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 46,779 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Far Value). | |
| 33. | Common stock a. No. shares authorized 120,000 | |
| | b. No. shares outstanding 120,000 (Far Value). | 1,500 |
| 34. | Surplus. | 1,500 |
| 35. | Undivided profits. | 1,621 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 4,621 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 51,400 |

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

Edward G. Merritt, President; J.C. Kinkade, Vice President; Merton R. Taylor, William K. Nielson, 2nd Vice Presidents; Donald K. Majors, Executive Vice President & Cashier-Secretary; George D. Rogers, Jr., Mary Ruth Majors, Assistant Vice Presidents.

DIRECTORS

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

December 31, 19⁷⁶

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,861 |
| 2. U.S. Treasury securities | | 896 |
| 3. Obligations of other U.S. Government agencies and corporations | | 622 |
| 4. Obligations of States and political subdivisions | | 229 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 7,138 | |
| b. Less: Reserve for possible loan losses | 112 | |
| c. Loans, Net | | 7,026 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 98 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 10,732 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 3,880 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,706 |
| 19. Deposits of United States Government | | 74 |
| 20. Deposits of States and political subdivisions | | 965 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 137 |
| 23. Certified and officers' checks | | 68 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 9,830 |
| a. Total demand deposits | 4,343 | |
| b. Total time and savings deposits | 5,487 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 9,830 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | | |
|--|--|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | | |
| 33. Common stock a. No. shares authorized 20,000 | | | |
| b. No. shares outstanding 20,000 (Par Value) | | | 200 |
| 34. Surplus | | | 350 |
| 35. Undivided profits | | | 352 |
| 36. Reserves for contingencies and other capital reserves | | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 902 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 10,732 |

DOVE CREEK STATE BANK, DOVE CREEK
Dolores County

OFFICERS

Glenn H. Watmore, President; Ronald A. Galyean, Vice President; S.E. Thompson, Cashier-Secretary; Joan Thompson, Assistant Cashier.

DIRECTORS

Leon E. Langemeier, Max Dalton, Paul Martin, Glenn H. Watmore, Cecil D. Martin, Ross O. Carhart.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 615 |
| 2. U.S. Treasury securities | | 593 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 218 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 175 |
| 9. a. Loans, Total (excluding unearned income) | 4,370 | |
| b. Less: Reserve for possible loan losses. | 33 | |
| c. Loans, Net | | 4,337 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 81 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments in unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 155 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 6,174 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,255 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,998 |
| 19. Deposits of United States Government | | 9 |
| 20. Deposits of States and political subdivisions. | | 1,386 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 64 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,712 |
| a. Total demand deposits. | 1,589 | |
| b. Total time and savings deposits. | 4,123 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 44 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 5,756 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | | |
|--|--|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value). | | | |
| 33. Common stock a. No. shares authorized 10,000 | | | |
| b. No. shares outstanding 10,000 | | | |
| (Par Value). | | | 100 |
| 34. Surplus. | | | 200 |
| 35. Undivided profits. | | | 94 |
| 36. Reserves for contingencies and other capital reserves. | | | 24 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 418 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 6,174 |

BANK OF DURANGO, DURANGO
La Plata County

OFFICERS

Richard W. Turner, Sr., President; Richard W. Turner, Jr., Executive Vice President; John C. Winner, Senior Vice President.

DIRECTORS

Richard W. Turner, Sr., Richard W. Turner, Jr., John C. Winner, L.W. McDaniel, Morrill E. Turner, Claudine B. Turner.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 1,461 |
| 2. | U.S. Treasury securities | 2,255 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 4,518 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 10,438 |
| | b. Less: Reserve for possible loan losses | 130 |
| | c. Loans, Net | 10,308 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 191 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments in unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 181 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 18,914 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,121 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 6,387 |
| 19. | Deposits of United States Government | 81 |
| 20. | Deposits of States and political subdivisions | 4,768 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 390 |
| 23. | Certified and officers' checks | 268 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 17,015 |
| | a. Total demand deposits | 6,459 |
| | b. Total time and savings deposits | 10,556 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 500 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 105 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 17,620 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 12,500 | |
| | b. No. shares outstanding 12,500 (Par Value) | 250 |
| 34. | Surplus | 700 |
| 35. | Undivided profits | 344 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,294 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 18,914 |

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

Ned E. Oyler, President; Harold L. Reimler, Assistant Vice President; Robert B. Boulware, Cashier; Mary Ann Wilson, Assistant Cashier; Helen E. Oyler, Secretary.

DIRECTORS

Stephen Adams, Ned E. Oyler, Helen E. Oyler.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 930 |
| 2. U.S. Treasury securities | | 988 |
| 3. Obligations of other U.S. Government agencies and corporations | | 1,800 |
| 4. Obligations of States and political subdivisions | | 2,392 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 50 |
| 9. a. Loans, Total (excluding unearned income) | 5,950 | |
| b. Less: Reserve for possible loan losses | 21 | |
| c. Loans, Net | | 5,929 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 328 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 254 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 12,671 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,415 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,804 |
| 19. Deposits of United States Government | | 37 |
| 20. Deposits of States and political subdivisions | | 4,128 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 6 |
| 23. Certified and officers' checks | | 60 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 11,450 |
| a. Total demand deposits | 3,815 | |
| b. Total time and savings deposits | 7,635 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 103 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 11,553 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 1,350 | | |
| b. No. shares outstanding 1,350 (Par Value) | | 270 |
| 34. Surplus | | 400 |
| 35. Undivided profits | | 389 |
| 36. Reserves for contingencies and other capital reserves | | 59 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,118 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 12,671 |

THE EATON BANK, EATON
Weld County

OFFICERS

C.L. Larsen, President; John Kundert, Vice President; Beverly Webster, Cashier; Carla Garton, Assistant Cashier; Pearl M. Larsen, Treasurer.

DIRECTORS

C.L. Larsen, Velma L. Dillon, F.A. Tyson, Pearl M. Larsen, Nellie M. Tyson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 1,497 |
| 2. | U.S. Treasury securities | 405 |
| 3. | Obligations of other U.S. Government agencies and corporations | 2,165 |
| 4. | Obligations of States and political subdivisions | 2,022 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 17 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 5,412 |
| | b. Less: Reserve for possible loan losses | 63 |
| | c. Loans, Net | 5,349 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 75 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 1 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 11,531 |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,056 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 6,069 |
| 19. | Deposits of United States Government | 105 |
| 20. | Deposits of States and political subdivisions | 1,372 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 19 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 10,621 |
| | a. Total demand deposits | 3,301 |
| | b. Total time and savings deposits | 7,320 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 200 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 10,821 |
| 31. | Subordinated notes and debentures | |

EQUITY CAPITAL

| | | |
|-----|--|--------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 1,000 | |
| | b. No. shares outstanding 1,000 (Par Value) | 100 |
| 34. | Surplus | 467 |
| 35. | Undivided profits | 143 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 710 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 11,531 |

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Glen B. Clark, Sr., President; C.P. Parrish, Vice President; Glen B. Clark, Jr., Treasurer & Secretary; David F. Clark, Assistant Cashier.

DIRECTORS

Glen B. Clark, Sr., Glen B. Clark, Jr., Dewey L. Carnahan, Jr., A. Emmet Stephenson, Jr., Norman D. Writer.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,987 |
| 2. | U.S. Treasury securities | 4,042 |
| 3. | Obligations of other U.S. Government agencies and corporations | 300 |
| 4. | Obligations of States and political subdivisions | 220 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 8,112 |
| | b. Less: Reserve for possible loan losses | 36 |
| | c. Loans, Net | 8,076 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 1,322 |
| 12. | Real estate owned other than bank premises | 55 |
| 13. | Investments un consolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 464 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 16,466 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,995 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 6,340 |
| 19. | Deposits of United States Government | 52 |
| 20. | Deposits of States and political subdivisions | 1,616 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 85 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 14,088 |
| | a. Total demand deposits | 6,136 |
| | b. Total time and savings deposits | 7,952 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | 751 |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 181 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 15,020 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 100,000 | |
| | b. No. shares outstanding 100,000 (Par Value) | 400 |
| 34. | Surplus | 1,000 |
| 35. | Undivided profits | 46 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,446 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 16,466 |

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD
Arapahoe County

OFFICERS

Richard C. Armstrong, President; Stephen M. Cannon, Cashier-Secretary; Terry C. Brown, Donald P. Siner, Loan Officers; Betty J. O'Nele, Administrative Officer.

DIRECTORS

Richard C. Armstrong, Joseph K. Bailey, O. Wesley Box, James McKechnie, Jr., William P. McKinnell, Jr., Martin P. Miller, Peter D. Smythe, William P. Johnson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,631 |
| 2. U.S. Treasury securities | | 1,374 |
| 3. Obligations of other U.S. Government agencies and corporations | | 195 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 5,831 | |
| b. Less: Reserve for possible loan losses | 31 | |
| c. Loans, Net | | 5,800 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 95 |
| 12. Real estate owned other than bank premises | | 55 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 192 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 9,342 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,943 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,930 |
| 19. Deposits of United States Government | | 45 |
| 20. Deposits of States and political subdivisions | | 3,567 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 10 |
| 23. Certified and officers' checks | | 212 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 8,707 |
| a. Total demand deposits | 3,766 | |
| b. Total time and savings deposits | 4,941 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 41 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 8,748 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 20,000 | | |
| b. No. shares outstanding 20,000 (Par Value) | | 200 |
| 34. Surplus | | 200 |
| 35. Undivided profits | | 194 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 594 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 9,342 |

THE ERIE BANK, ERIE
Weld County

OFFICERS

Roger L. Reisher, President; A. Blaine Alley, Roger A. Behler, Larry J. Hauserman, R. Kent Landmark, Jack D. Nunn, Paul W. Ogle, R. Dean Skorheim, Vice Presidents; Steven E. Connolly, Cashier; Lois Shaw, Marvel Tittle, Assistant Vice Presidents; Thomas E. Charnecki, Stephen J. Forte, Dale P. Gillespie, Richard G. Hite, Edson P. Holland, William L. Iwata, William H. Plummer, Michael R. Seeley, Melvin J. Sorensen, Samuel S. Tenpenny, Jr., Sharon K. Walsh, Assistant Cashiers; Dennis E. Barrett, Auditor.

DIRECTORS

Robert S. Appel, William P. Johnson, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, Dewitt G. Venable, John T. Weber, George C. Williams.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 244 |
| 2. | U.S. Treasury securities | 130 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 450 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 150 |
| 9. | a. Loans, Total (excluding unearned income) | 1,363 |
| | b. Less: Reserve for possible loan losses | 15 |
| | c. Loans, Net | 1,348 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 9 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 29 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 2,360 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 482 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,373 |
| 19. | Deposits of United States Government | 2 |
| 20. | Deposits of States and political subdivisions | 280 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 20 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,157 |
| | a. Total demand deposits | 549 |
| | b. Total time and savings deposits | 1,608 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 9 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 2,166 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 40,000 | |
| | b. No. shares outstanding 40,000 (Par Value) | 60 |
| 34. | Surplus | 60 |
| 35. | Undivided profits | 74 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 194 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 2,360 |

THE ESTES PARK BANK, ESTES PARK
Larimer County

OFFICERS

George J. Hix, President; Robert L. Porter, Executive Vice President; Margaret J. Hurd, Cashier; Norman E. Dykes, Vice President & Assistant Cashier; Floyd A. Tyson, Jr., Vice President.

DIRECTORS

Charles F. Hix, Elsie J. Hix, George J. Hix, Robert L. Porter, C. William Herzog.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 578 |
| 2. | U.S. Treasury securities | 1,471 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,291 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 8,645 |
| | b. Less: Reserve for possible loan losses | 26 |
| | c. Loans, Net | 8,619 |
| 10. | Direct lease financing | 5 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 310 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 154 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 12,428 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,849 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 5,418 |
| 19. | Deposits of United States Government | 17 |
| 20. | Deposits of States and political subdivisions | 2,126 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 35 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 10,445 |
| | a. Total demand deposits | 3,125 |
| | b. Total time and savings deposits | 7,320 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 1,050 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 70 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 11,565 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 2,500 | |
| | b. No. shares outstanding 2,500 (Par Value) | 250 |
| 34. | Surplus | 400 |
| 35. | Undivided profits | 213 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 863 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 12,428 |

BANK OF EVERGREEN, EVERGREEN
Jefferson County

OFFICERS

Gary Brooks, President; Richard N. Brown, Vice President; R.S. Bair, Cashier-Secretary; Diane E. Kelly, Assistant Cashier; Robert S. Weber, Assistant Vice President.

DIRECTORS

Max G. Brooks, Gary Brooks, Selwyn D. Graves, George G. Patterson, R.D. Soper, Richard N. Brown, William R. Valentine.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 860 |
| 2. U.S. Treasury securities | | |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 100 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 800 |
| 9. a. Loans, Total (excluding unearned income) | 4,287 | |
| b. Less: Reserve for possible loan losses | 24 | |
| c. Loans, Net | | 4,263 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 61 |
| 12. Real estate owned other than bank premises | | 47 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 7 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 6,138 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,795 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,326 |
| 19. Deposits of United States Government | | 43 |
| 20. Deposits of States and political subdivisions | | 195 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 38 |
| 23. Certified and officers' checks | | 251 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,648 |
| a. Total demand deposits | 3,152 | |
| b. Total time and savings deposits | 2,496 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 5,648 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 10,000 | | |
| b. No. shares outstanding 10,000 (Par Value) | | 200 |
| 34. Surplus | | 200 |
| 35. Undivided profits | | 83 |
| 36. Reserves for contingencies and other capital reserves | | 7 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 490 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 6,138 |

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

M. Kelly Desmarteau, President; Stephen A. Kerton, Executive Vice President; Floyd M. Harris, Vice President; Corinne J. Wilson, Cashier-Secretary; Barbara R. Weston, Assistant Vice President.

DIRECTORS

James D. Asher, Francis L. German, A.J. Messer, Joseph C. Zak, Glen L. Swanson, E.A. Schattinger, M. Kelly Desmarteau.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 272 |
| 2. | U.S. Treasury securities | 149 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 800 |
| 9. | a. Loans, Total (excluding unearned income) | 1,804 |
| | b. Less: Reserve for possible loan losses. | 7 |
| | c. Loans, Net | 1,797 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 48 |
| 12. | Real estate owned other than bank premises | 4 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 82 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 3,152 |

| | <u>LIABILITIES</u> | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 785 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,064 |
| 19. | Deposits of United States Government | 5 |
| 20. | Deposits of States and political subdivisions. | 965 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 27 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,846 |
| | a. Total demand deposits. | 959 |
| | b. Total time and savings deposits. | 1,887 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 31 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 2,877 |
| 31. | Subordinated notes and debentures. | |

| | <u>EQUITY CAPITAL</u> | | |
|-----|--|---------------------------|-----------------------------|
| 32. | Preferred stock | a. No. shares outstanding | (Par Value). |
| 33. | Common stock | a. No. shares authorized | 10,000 |
| | | b. No. shares outstanding | 10,000 (Par Value). |
| 34. | Surplus. | | 100 |
| 35. | Undivided profits. | | 75 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 275 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 3,152 |

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J.E. Facer, President; Trexel D. Warren, Vice President & Cashier-Secretary;
James M. Davis, Assistant Cashier.

DIRECTORS

Glen B. Clark, Walter C. Emery, J.E. Facer, Douglas C. Miller, Trexel D.
Warren.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 620 |
| 2. | U.S. Treasury securities | 495 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 132 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 1,863 |
| | b. Less: Reserve for possible loan losses. | 12 |
| | c. Loans, Net | 1,851 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 6 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 36 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 3,140 |
| | <u>LIABILITIES</u> | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,051 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 779 |
| 19. | Deposits of United States Government | |
| 20. | Deposits of States and political subdivisions. | 700 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 88 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,618 |
| | a. Total demand deposits. | 1,139 |
| | b. Total time and savings deposits. | 1,479 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 22 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 2,640 |
| 31. | Subordinated notes and debentures. | |
| | <u>EQUITY CAPITAL</u> | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 20,000 | |
| | b. No. shares outstanding 20,000 (Par Value). | 200 |
| 34. | Surplus. | 200 |
| 35. | Undivided profits. | 100 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 500 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 3,140 |

ROCKY MOUNTAIN BANK & TRUST COMPANY,
FORT COLLINS
Larimer County

OFFICERS

Larry L. Wall, President; Bruce A. Duval, Gary L. Butler, Vice Presidents;
Frank A. Forbes, Cashier-Secretary; Catherine Haworth, Assistant Cashier;
Lyle F. Wall, Marketing Director.

DIRECTORS

Larry L. Wall, Lyle F. Wall, Bruce A. Duval, Benjamin F. Napheys, III,
Harold C. Warner, John M. Toliver, Harold Johnson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 698 |
| 2. | U.S. Treasury securities | 1,657 |
| 3. | Obligations of other U.S. Government agencies and corporations | 405 |
| 4. | Obligations of States and political subdivisions | 991 |
| 5. | Other bonds, notes, and debentures | 15 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 6,478 |
| | b. Less: Reserve for possible loan losses | 50 |
| | c. Loans, Net | 6,428 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 316 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 205 |
| 15. | Other assets | 10,715 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,841 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 4,803 |
| 19. | Deposits of United States Government | 34 |
| 20. | Deposits of States and political subdivisions | 2,032 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 148 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 9,858 |
| | a. Total demand deposits | 3,145 |
| | b. Total time and savings deposits | 6,713 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 57 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 9,915 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 30,000 | |
| | b. No. shares outstanding 30,000 (Par Value) | 300 |
| 34. | Surplus | 330 |
| 35. | Undivided profits | 170 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 800 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 10,715 |

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Leonard H. McCain, President; Frank S. Eastman, Executive Vice President; James D. Makowski, Vice President; D. Robert Kominski, Grant A. Edwards, Assistant Vice Presidents; Donald S. Camenga, Assistant Vice President & Cashier; LaVonne Williamson, Installment Loan Officer.

DIRECTORS

Mary M. Carlson, Donald W. Robotham, John R. Grieve, Leonard H. McCain.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 768 |
| 2. U.S. Treasury securities | | 1,974 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 1,190 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 1,700 |
| 9. a. Loans, Total (excluding unearned income) | 8,608 | |
| b. Less: Reserve for possible loan losses | 18 | |
| c. Loans, Net | | 8,590 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 390 |
| 12. Real estate owned other than bank premises | | 123 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 325 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 15,060 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,848 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 7,718 |
| 19. Deposits of United States Government | | 69 |
| 20. Deposits of States and political subdivisions | | 761 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 121 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 13,517 |
| a. Total demand deposits | 5,203 | |
| b. Total time and savings deposits | 8,314 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 249 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 107 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 13,873 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 4,000 | | |
| b. No. shares outstanding 4,000 (Par Value) | | 400 |
| 34. Surplus | | 400 |
| 35. Undivided profits | | 387 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,187 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 15,060 |

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

OFFICERS

H.B. Bloedorn, Chairman of the Board & Senior Trust Officer; J.H. Bloedorn, Jr., President; C.L. Williams, Executive Vice President & Cashier; Dean M. Bartels, Vice President; M. Elaine Meyer, Assistant Cashier; Carl H. Cheramy, John J. Zwetzig, James D. Treadway, Assistant Vice Presidents; Gary L. Loseke, Catherine C. Stroh, Trust Officers.

DIRECTORS

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

December 31, 1976

ASSETS

Mil. Thou.

| | | |
|--|--------|--------|
| 1. Cash and due from banks | | 3,900 |
| 2. U.S. Treasury securities | | 3,558 |
| 3. Obligations of other U.S. Government agencies and corporations | | 700 |
| 4. Obligations of States and political subdivisions | | 7,318 |
| 5. Other bonds, notes, and debentures | | 66 |
| 6. Corporate stock | | |
| 7. Trading account securities | | 800 |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 24,571 | |
| b. Less: Reserve for possible loan losses. | 156 | |
| c. Loans, Net | | 24,415 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 555 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 826 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 42,138 |

LIABILITIES

| | | |
|--|--------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 10,909 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 23,316 |
| 19. Deposits of United States Government | | 168 |
| 20. Deposits of States and political subdivisions. | | 2,182 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 189 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 36,764 |
| a. Total demand deposits. | 11,489 | |
| b. Total time and savings deposits. | 25,275 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 37,435 |
| 31. Subordinated notes and debentures. | | 671 |

EQUITY CAPITAL

| | | | |
|--|--------|-----------------------|--------|
| 32. Preferred stock a. No. shares outstanding | | (Par Value) | |
| 33. Common stock a. No. shares authorized | 16,000 | | |
| b. No. shares outstanding | 16,000 | (Par Value) | 800 |
| 34. Surplus | | | 1,400 |
| 35. Undivided profits. | | | 2,503 |
| 36. Reserves for contingencies and other capital reserves. | | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 4,703 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 42,138 |

UNITED BANK OF FOUNTAIN, FOUNTAIN
El Paso County

OFFICERS

Roy I. Gordon, President; Stephen A. Mosher, Vice President & Cashier; G. Grant Gordon, Assistant Vice President; Dorothy B. Brewer, Administrative Officer; D.E. Miles, Loan Officer; D. Laverne Fellhauer, Assistant Cashier.

DIRECTORS

Roy I. Gordon, Clifton B. Kruse, Jr., Nicholas L. Lovitt, Thomas S. Sinton, Sr.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 681 |
| 2. | U.S. Treasury securities | 1,644 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 65 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 2,870 |
| | b. Less: Reserve for possible loan losses | 14 |
| | c. Loans, Net | 2,856 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 77 |
| 12. | Real estate owned other than bank premises | 83 |
| 13. | Investments un consolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 76 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 5,482 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,734 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,592 |
| 19. | Deposits of United States Government | 60 |
| 20. | Deposits of States and political subdivisions | 1,531 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 15 |
| 23. | Certified and officers' checks | 104 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 5,036 |
| | a. Total demand deposits | 1,999 |
| | b. Total time and savings deposits | 3,037 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 31 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 5,067 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized | 153 |
| | b. No. shares outstanding | 200 |
| 34. | Surplus | 62 |
| 35. | Undivided profits | 62 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 415 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,482 |

THE FOWLER STATE BANK, FOWLER
Otero County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|-------------------|
| 1. Cash and due from banks | 714 |
| 2. U.S. Treasury securities | 3,410 |
| 3. Obligations of other U.S. Government agencies and corporations | |
| 4. Obligations of States and political subdivisions | 74 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | 600 |
| 9. a. Loans, Total (excluding unearned income) | 1,972 |
| b. Less: Reserve for possible loan losses | 71 |
| c. Loans, Net | 1,901 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 23 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 34 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 6,756 |

LIABILITIES

| | |
|--|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | 1,567 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 4,039 |
| 19. Deposits of United States Government | 13 |
| 20. Deposits of States and political subdivisions | 452 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 33 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 6,104 |
| a. Total demand deposits | 1,614 |
| b. Total time and savings deposits | 4,490 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 6,104 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized | |
| b. No. shares outstanding (Par Value) | 50 |
| 34. Surplus | 150 |
| 35. Undivided profits | 452 |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 652 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 6,756 |

PLATTE VALLEY BANK OF WELD COUNTY
 FREDERICK
 Weld County

OFFICERS

James J. O'Dell, President; Dale L. Huxman, Vice President; Alan D. Wilson, Cashier-Secretary.

DIRECTORS

Eugene C. Andersen, Betty J. Butz, Richard Chenoweth, Dale L. Huxman, James J. O'Dell, Jeanne L. O'Dell.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 276 |
| 2. | U.S. Treasury securities | 100 |
| 3. | Obligations of other U.S. Government agencies and corporations | 100 |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 1,807 |
| | b. Less: Reserve for possible loan losses | 5 |
| | c. Loans, Net | 1,802 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 128 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 41 |
| 15. | Other assets | 41 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 2,447 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 541 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 963 |
| 19. | Deposits of United States Government | 6 |
| 20. | Deposits of States and political subdivisions | 463 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 30 |
| 23. | Certified and officers' checks | 13 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,016 |
| | a. Total demand deposits | 694 |
| | b. Total time and savings deposits | 1,322 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 140 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 3 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 2,159 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 20,000 (Par Value) | 200 |
| | b. No. shares outstanding 20,000 (Par Value) | 100 |
| 34. | Surplus | 100 |
| 35. | Undivided profits | (12) |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 288 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 2,447 |

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Joel H. Wiens, President; Raymond M. Buchanan, Thomas J. Wiens, Daniel K. Dever, Vice Presidents; Barbara K. Wallendorff, Cashier; Mary L. Melendy, Customer Service Officer.

DIRECTORS

Joel H. Wiens, Phyllis Wiens, Thomas J. Wiens, Raymond M. Buchanan, James R. Fox, Daniel K. Dever, Charles P. Anderson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,810 |
| 2. U.S. Treasury securities | | 650 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 1,103 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 4,753 | |
| b. Less: Reserve for possible loan losses. | 43 | |
| c. Loans, Net | | 4,710 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 100 |
| 12. Real estate owned other than bank premises | | 83 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 115 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 8,571 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,231 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,768 |
| 19. Deposits of United States Government | | 39 |
| 20. Deposits of States and political subdivisions. | | 1,725 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 25 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,788 |
| a. Total demand deposits. | 4,895 | |
| b. Total time and savings deposits. | 2,893 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | 200 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | 10 |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 7,998 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 10,000 (Par Value). | | |
| b. No. shares outstanding 10,000 (Par Value). | | 75 |
| 34. Surplus. | | 225 |
| 35. Undivided profits. | | 273 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 573 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,571 |

FRUITA STATE BANK, FRUITA
Mesa County

OFFICERS

Kenneth A. Strother, President; A.M. Crews, Executive Vice President; Mary A. Etchemendy, Cashier; Ray Robidoux, Assistant Vice President.

DIRECTORS

J.H. Oliver, Emmett Elizondo, A.M. Crews, Ronald L. Moore, U.L. Freeman, D. Earle Brumbaugh, Kenneth A. Strother.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 866 |
| 2. | U.S. Treasury securities | 795 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 2,016 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 7,333 |
| | b. Less: Reserve for possible loan losses | 88 |
| | c. Loans, Net | 7,245 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 168 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 119 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 11,209 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,435 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 4,700 |
| 19. | Deposits of United States Government | 31 |
| 20. | Deposits of States and political subdivisions | 1,963 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 242 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 10,371 |
| | a. Total demand deposits | 3,859 |
| | b. Total time and savings deposits | 6,512 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 70 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 10,441 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 2,000 | |
| | b. No. shares outstanding 2,000 (Par Value) | 200 |
| 34. | Surplus | 400 |
| 35. | Undivided profits | 168 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 768 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 11,209 |

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek County

OFFICERS

Clay J. Hutchinson, Jr., President; Thomas J. Carney, Edward A. Walters, Vice Presidents; E. Jean Smith, Cashier; James R. Joyce, Assistant Cashier.

DIRECTORS

Dave Scruby, Leo N. Bradley, Clay J. Hutchinson, Jr., Edward A. Walters, Thomas J. Carney.

December 31, 19⁷⁶

ASSETS

Mil. Thou.

| | | |
|--|-------|-------|
| 1. Cash and due from banks | | 345 |
| 2. U.S. Treasury securities | | 498 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 560 |
| 9. a. Loans, Total (excluding unearned income) | 1,698 | |
| b. Less: Reserve for possible loan losses. | 11 | |
| c. Loans, Net | | 1,687 |
| 10. Direct lease financing | | 15 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 27 |
| 12. Real estate owned other than bank premises | | 12 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 51 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 3,195 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 961 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,490 |
| 19. Deposits of United States Government | | 11 |
| 20. Deposits of States and political subdivisions. | | 444 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 42 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 2,948 |
| a. Total demand deposits. | 1,244 | |
| b. Total time and savings deposits. | 1,704 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 34 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 2,982 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | | |
|--|--|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | | |
| 33. Common stock a. No. shares authorized 600 | | | |
| b. No. shares outstanding 600 (Par Value) | | | 90 |
| 34. Surplus | | | 90 |
| 35. Undivided profits. | | | 31 |
| 36. Reserves for contingencies and other capital reserves. | | | 2 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 213 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 3,195 |

BANK OF GLENWOOD, GLENWOOD SPRINGS
Garfield County

OFFICERS

Kohler McInnis, Chairman of the Board; W.T. Sisson, President; Bert E. Bankert, James Chapin, Henry Langstaff, Dorothy Youmans, Vice Presidents; Darlene Snook, Controller; Meredyth Campbell, Cashier; Jeanne Baker, Assistant Cashier.

DIRECTORS

Leonis Chuc, Hugh M. Hyder, Will F. Nicholson, Jr., Stanley Dodson, Kohler McInnis, Richard Reinhard, Gerald Hartert, Neil S. Mincer. William T. Sisson, Donald L. Vanderhoof.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 596 |
| 2. | U.S. Treasury securities | 2,077 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 2,702 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 10,774 |
| | b. Less: Reserve for possible loan losses. | 105 |
| | c. Loans, Net | 10,669 |
| 10. | Direct lease financing | 268 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 455 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 182 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 16,949 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,018 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 8,761 |
| 19. | Deposits of United States Government | 73 |
| 20. | Deposits of States and political subdivisions. | 949 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 35 |
| 23. | Certified and officers' checks | 148 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 14,984 |
| | a. Total demand deposits. | 5,455 |
| | b. Total time and savings deposits. | 9,529 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 188 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 15,172 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 45,000 | |
| | b. No. shares outstanding 45,000 (Par Value). | 450 |
| 34. | Surplus. | 550 |
| 35. | Undivided profits. | 748 |
| 36. | Reserves for contingencies and other capital reserves. | 29 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,777 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 16,949 |

GOLDEN STATE BANK, GOLDEN
Jefferson County

OFFICERS

Leo N. Bradley, Chairman of the Board; Richard M. Kreutzer, President; Floyd E. Harmon, Senior Vice President; Robert R. Midcap, Jack L. Trezise, John C. Hannagan, Vice Presidents; Thomas R. Koncilja, Assistant Vice President & Cashier; R.R. Arnold, Assistant Vice President; Karen L. Williams, Assistant Cashier.

DIRECTORS

Leo N. Bradley, Clarence Koch, Richard M. Kreutzer, Robert L. Kropf, Thomas G. Plummer, Gurnett Steinhauer, Charles E. Stevinson, Robert W. Todd, James H. Ogg, William H. Walrath, Herman Ponder.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,200 |
| 2. | U.S. Treasury securities | 1,421 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,632 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 9,504 |
| | b. Less: Reserve for possible loan losses | 112 |
| | c. Loans, Net | 9,392 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 137 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 162 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 13,944 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,189 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 5,946 |
| 19. | Deposits of United States Government | 24 |
| 20. | Deposits of States and political subdivisions | 1,375 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 4 |
| 23. | Certified and officers' checks | 104 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 12,642 |
| | a. Total demand deposits | 6,116 |
| | b. Total time and savings deposits | 6,526 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 74 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 12,716 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 4,500 | |
| | b. No. shares outstanding 4,260 (Par Value) | 426 |
| 34. | Surplus | 426 |
| 35. | Undivided profits | 364 |
| 36. | Reserves for contingencies and other capital reserves | 12 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,228 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 13,944 |

THE AMERICAN STATE BANK OF GRANADA,
GRANADA
Prowers County

OFFICERS

J.B. McKeever, President; Marie B. McKeever, Vice President; C.B. Kennedy, Vice President & Cashier-Secretary; Martin E. Jensen, Verlia M. Helsel, Assistant Cashiers.

DIRECTORS

Martin E. Jensen, Marie B. McKeever, C.B. Kennedy, Sarah H. McKeever, J.B. McKeever.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 542 |
| 2. U.S. Treasury securities | | 1,835 |
| 3. Obligations of other U.S. Government agencies and corporations | | 465 |
| 4. Obligations of States and political subdivisions | | 500 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 250 |
| 9. a. Loans, Total (excluding unearned income) | 2,090 | |
| b. Less: Reserve for possible loan losses | 54 | |
| c. Loans, Net | | 2,036 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 23 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 26 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 5,677 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,162 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 3,265 |
| 19. Deposits of United States Government | | 17 |
| 20. Deposits of States and political subdivisions | | 651 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 34 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,129 |
| a. Total demand deposits | 1,406 | |
| b. Total time and savings deposits | 3,723 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 83 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 5,212 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 1,400 | | |
| b. No. shares outstanding 1,400 (Par Value) | | 140 |
| 34. Surplus | | 280 |
| 35. Undivided profits | | 45 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 465 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 5,677 |

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Robert O. Evans, President; W.V. Burgner, Vice President & Cashier;
Barbara L. Mitchell, Assistant Vice President; Richard W. Ramler, Vice
President; Charlene J. Emal, Operations Officer.

DIRECTORS

Robert W. Isham, H.A. Selak, Eleanor J. Isham, Louis C. Yager, Robert O.
Evans.

December 31, 1976

ASSETS

Mil. Thou.

| | |
|---|----------|
| 1. Cash and due from banks | 750 |
| 2. U.S. Treasury securities | 773 |
| 3. Obligations of other U.S. Government agencies and corporations | 242 |
| 4. Obligations of States and political subdivisions | 1,152 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 7,949 |
| b. Less: Reserve for possible loan losses. | 29 |
| c. Loans, Net | 7,920 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 64 60 |
| 12. Real estate owned other than bank premises | |
| 13. Investments un consolidated subsidiaries and associated companies. | |
| 14. Customers' liability to this bank on acceptances outstanding | 238 |
| 15. Other assets | 11,199 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | |

LIABILITIES

| | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 2,769 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 5,109 |
| 19. Deposits of United States Government | 28 |
| 20. Deposits of States and political subdivisions. | 1,442 |
| 21. Deposits of foreign governments and official institutions. | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 203 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 9,551 |
| a. Total demand deposits. | 3,178 |
| b. Total time and savings deposits. | 6,373 |
| 25. Federal funds purchased and securities sold under agreements repurchase. | 550 |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness. | |
| 28. Acceptances executed by or for account of this bank and outstanding. | |
| 29. Other liabilities. | 106 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | 10,207 |
| 31. Subordinated notes and debentures. | |

EQUITY CAPITAL

| | |
|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value). | |
| 33. Common stock a. No. shares authorized 15,000 | |
| b. No. shares outstanding 15,000 (Par Value). | 150 |
| 34. Surplus. | 450 |
| 35. Undivided profits. | 392 |
| 36. Reserves for contingencies and other capital reserves. | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 992 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 11,199 |

BANK OF ORCHARD MESA, GRAND JUNCTION
Mesa County

OFFICERS

LeRoy Bacon, President; Lois H. Feil, Vice President; John N. Stenman, Cashier-Secretary, Louise Dixon, Assistant Cashier.

DIRECTORS

LeRoy Bacon, Ray J. Boggs, Tom E. Elder, Walter S. Fees, Jr., Percy G. Fleming, Harold J. Kendrick, Clarence E. Poister, D.G. Son, Ulmer R. Wilmer.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 639 |
| 2. | U.S. Treasury securities | 1,277 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 2,150 |
| 9. | a. Loans, Total (excluding unearned income) | 4,743 |
| | b. Less: Reserve for possible loan losses | 12 |
| | c. Loans, Net | 4,731 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 97 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 82 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 8,976 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,441 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,962 |
| 19. | Deposits of United States Government | 79 |
| 20. | Deposits of States and political subdivisions | 625 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 10 |
| 23. | Certified and officers' checks | 193 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 8,310 |
| | a. Total demand deposits | 4,018 |
| | b. Total time and savings deposits | 4,292 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 30 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 8,340 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 62,500 | |
| | b. No. shares outstanding 62,500 (Par Value) | 250 |
| 34. | Surplus | 250 |
| 35. | Undivided profits | 136 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 636 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 8,976 |

UNITED STATES BANK OF GRAND JUNCTION,
GRAND JUNCTION
Mesa County

OFFICERS

E.L. Bacon, Chairman of the Board; Herbert L. Bacon, President & Chief Executive Officer; Bill Gossett, Executive Vice President; Delbert Wanzer, Wayne E. Beede, R.L. Schroeder, Vice Presidents; Harry T. Steffens, Vice President & Cashier; Marvin Dershem, Vice President & Auditor, Miles Kara, Senior Vice President & Trust Officer; John Frezieres, Vice President & Agriculture Representative.

DIRECTORS

E.L. Bacon, Wallace Corn, Richard C. Meckley, Herbert L. Bacon, Linda A. Gilmore, Harry Pforzheimer, John W. Burkey, Orren B. Hubbard, Anthony W. Williams.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 8,663 |
| 2. | U.S. Treasury securities | 2,244 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 4,151 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 105 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 43,988 |
| | b. Less: Reserve for possible loan losses | 704 |
| | c. Loans, Net | 43,284 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 1,380 |
| 12. | Real estate owned other than bank premises | 27 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 765 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 60,619 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 25,352 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 23,465 |
| 19. | Deposits of United States Government | 321 |
| 20. | Deposits of States and political subdivisions | 4,494 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 1,021 |
| 23. | Certified and officers' checks | 255 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 54,908 |
| | a. Total demand deposits | 27,845 |
| | b. Total time and savings deposits | 27,063 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 757 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 55,665 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 15,000 | |
| | b. No. shares outstanding 15,000 (Par Value) | 1,500 |
| 34. | Surplus | 2,000 |
| 35. | Undivided profits | 1,417 |
| 36. | Reserves for contingencies and other capital reserves | 37 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 4,954 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 60,619 |

CENTRAL BANK OF GREELEY, GREELEY
Weld County

OFFICERS

P. Dewayne Krause, President; John D. Asbury, Vice President; John P. Steel, Jr., Cashier-Secretary; Clay W. Phillips, Assistant Vice President.

DIRECTORS

John P. Watson, William E. Bohlender, P. Dewayne Krause, Dave L. Royer, Myron Meyer, Hiroshi Tateyama, Richard A. Boettcher, Joseph J. Lund, Wendell R. Fuller.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|--|---------------|--------------------|
| 1. Cash and due from banks | | 542 |
| 2. U.S. Treasury securities | | 865 |
| 3. Obligations of other U.S. Government agencies and corporations | | 400 |
| 4. Obligations of States and political subdivisions | | 18 |
| 5. Other bonds, notes, and debentures | | 201 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 5,425 | |
| b. Less: Reserve for possible loan losses | 39 | |
| c. Loans, Net | | 5,386 |
| 10. Direct lease financing | | 171 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 348 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 216 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 8,147 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,096 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 3,315 |
| 19. Deposits of United States Government | | 16 |
| 20. Deposits of States and political subdivisions | | 1,505 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 157 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,089 |
| a. Total demand deposits | 2,394 | |
| b. Total time and savings deposits | 4,695 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 75 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 198 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 7,362 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 15,000 | | |
| b. No. shares outstanding 15,000 (Par Value) | | 150 |
| 34. Surplus | | 475 |
| 35. Undivided profits | | 160 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 785 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,147 |

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John Goltry, Senior Vice President & Cashier; Edwin C. Boos, Senior Vice President and Trust Officer; Karl Edward Saboe, Jack J. Meakins, Senior Vice Presidents; Eugene W. Allen, Robert R. Clift, Bud R. Richardson, Henry C. Gosselin, Charles C. Berry, Joseph M. Kuettel, Jack D. Wanstreet, Earl G. Smith, Harland K. Schug, Jr., A. Leroy Leavitt, Vice Presidents; Ralph Kreitler, Helen Bushnell, Assistant Vice Presidents; Roland N. Hayes, Jr., Assistant Vice President & Trust Officer.

DIRECTORS

H. Ross Adamson, Barnard Houtchens, Charles L. Lott, C. Howard Murphy, Harold S. Winograd, Norman M. Dean, Harland K. Houtchens, Robert H. Markley, Thomas A. Rapp, Jr., Gid W. Gates, H. Gordon Johnson, James Miller, David H. Werking.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 2,820 |
| 2. U.S. Treasury securities | | 4,504 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 9,240 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 15 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 36,400 | |
| b. Less: Reserve for possible loan losses | 395 | |
| c. Loans, Net | | 36,005 |
| 10. Direct lease financing | | 1,429 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 266 |
| 12. Real estate owned other than bank premises | | 51 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 1,797 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 56,127 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 14,241 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 29,876 |
| 19. Deposits of United States Government | | 256 |
| 20. Deposits of States and political subdivisions | | 3,984 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 546 |
| 23. Certified and officers' checks | | 1,322 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 50,225 |
| a. Total demand deposits | 16,440 | |
| b. Total time and savings deposits | 33,785 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 1,000 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 629 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 51,854 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 170,000 | | |
| b. No. shares outstanding 170,000 (Par Value) | | 1,700 |
| 34. Surplus | | 1,700 |
| 35. Undivided profits | | 873 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 4,273 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 56,127 |

WELD COLORADO BANK, GREELEY
Weld County

OFFICERS

Lawrence W. Menefee, President; Harold Kountze, Jr., Vice President;
George Kaberline, Vice President & Cashier-Secretary, James D. Langenberg,
Joe Williams, Assistant Vice Presidents.

DIRECTORS

Lawrence W. Menefee, Harold Kountze, Jr., Edgar F. Bartels, Joseph L.
Haefeli, Robert A. Ruyle.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|---|---------------|-------------------|
| 1. Cash and due from banks | | 1,384 |
| 2. U.S. Treasury securities | | 1,198 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 202 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 5,134 | |
| b. Less: Reserve for possible loan losses | 31 | |
| c. Loans, Net | | 5,103 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 74 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 93 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 8,054 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,033 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,059 |
| 19. Deposits of United States Government | | 132 |
| 20. Deposits of States and political subdivisions | | 1,000 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 118 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,342 |
| a. Total demand deposits | 2,349 | |
| b. Total time and savings deposits | 4,993 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 105 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 7,447 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 2,000 | | |
| b. No. shares outstanding 2,000 (Par Value) | | 200 |
| 34. Surplus | | 300 |
| 35. Undivided profits | | 98 |
| 36. Reserves for contingencies and other capital reserves | | 9 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 607 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,054 |

THE GUNNISON BANK & TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

C.S. Spencer, President; Roger E. Cotten, Gordon M. Ferguson, Vernon Johnson, Vice Presidents; Claudia V. Metroz, Cashier-Secretary; Barbara J. Barron, Evelyn L. Merrill, Gwendolyn R. Danni, Assistant Cashiers.

DIRECTORS

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

December 31, 19 76

ASSETS

Mil. Thou.

| | |
|--|--------|
| 1. Cash and due from banks | 2,212 |
| 2. U.S. Treasury securities | 539 |
| 3. Obligations of other U.S. Government agencies and corporations | 120 |
| 4. Obligations of States and political subdivisions | 1,267 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | 26 |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 9,818 |
| b. Less: Reserve for possible loan losses | 115 |
| c. Loans, Net | 9,703 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 105 |
| 12. Real estate owned other than bank premises | 58 |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 27 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 14,057 |

LIABILITIES

| | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 4,103 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 5,740 |
| 19. Deposits of United States Government | 6 |
| 20. Deposits of States and political subdivisions | 2,459 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 559 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 12,867 |
| a. Total demand deposits | 5,247 |
| b. Total time and savings deposits | 7,620 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 24 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 12,891 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 3,800 | |
| b. No. shares outstanding 3,800 (Par Value) | 76 |
| 34. Surplus | 885 |
| 35. Undivided profits | 205 |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,166 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 14,057 |

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Keith D. Gilliland, Vice President.

DIRECTORS

James H. Oliver, Lloyd A. Nelson, Keith D. Gilliland, Howard B. Prouty,
Philip Ruch, Tommy G. Thompson, Ronald L. Moore.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 541 |
| 2. | U.S. Treasury securities | 697 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,608 |
| 5. | Other bonds, notes, and debentures | 250 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 5,673 |
| | b. Less: Reserve for possible loan losses. | 68 |
| | c. Loans, Net | 5,605 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 285 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 91 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 9,077 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,613 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,554 |
| 19. | Deposits of United States Government | 23 |
| 20. | Deposits of States and political subdivisions. | 1,588 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 10 |
| 23. | Certified and officers' checks | 42 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 7,830 |
| | a. Total demand deposits. | 3,066 |
| | b. Total time and savings deposits. | 4,764 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 450 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 37 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 8,317 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 2,000 | |
| | b. No. shares outstanding 2,000 (Par Value). | 200 |
| 34. | Surplus. | 400 |
| 35. | Undivided profits. | 160 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 760 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 9,077 |

YAMPA VALLEY STATE BANK, HAYDEN
Routt County

OFFICERS

L.L. Shore, President; Loren G. Aber, Vice President & Cashier; Olive D. Blake, Vice President; Ellen A. Bullard, Assistant Cashier.

DIRECTORS

Douglas W. Boggs, Martin O. Hibbard, Sumner C. Hockett, Myron W. Jeffcoat, Tyrone R. Lockhart, R.N. Robinson, Sr., L.L. Shore.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 416 |
| 2. | U.S. Treasury securities | 400 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 641 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,167 |
| | b. Less: Reserve for possible loan losses | 23 |
| | c. Loans, Net | 3,144 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 168 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 63 |
| 15. | Other assets | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 4,832 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,177 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,495 |
| 19. | Deposits of United States Government | 18 |
| 20. | Deposits of States and political subdivisions | 515 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 97 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,302 |
| | a. Total demand deposits | 1,368 |
| | b. Total time and savings deposits | 2,934 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 30 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 4,332 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized | |
| | b. No. shares outstanding (Par Value) | 150 |
| 34. | Surplus | 248 |
| 35. | Undivided profits | 102 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 500 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 4,832 |

HEREFORD STATE BANK, HEREFORD
Weld County

OFFICERS

Cedric L. Hallock, President; Frank J. Thelen, Cashier & Vice President;
Gloria M. Hastings, Assistant Cashier-Secretary.

DIRECTORS

Cedric L. Hallock, Henry G. Trautwein, Jr., Frank J. Thelen.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|---|---------------|-------------------|
| 1. Cash and due from banks | | 200 |
| 2. U.S. Treasury securities | | 275 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 10 |
| 5. Other bonds, notes, and debentures | | 7 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 1,432 | |
| b. Less: Reserve for possible loan losses | 6 | |
| c. Loans, Net | | 1,426 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 13 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 67 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 1,998 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 442 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 707 |
| 19. Deposits of United States Government | | 3 |
| 20. Deposits of States and political subdivisions | | 579 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 60 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 1,791 |
| a. Total demand deposits | 548 | |
| b. Total time and savings deposits | 1,243 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 19 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 1,810 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 5,200 | | |
| b. No. shares outstanding 5,200 (Par Value) | | 52 |
| 34. Surplus | | 83 |
| 35. Undivided profits | | 53 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 188 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 1,998 |

BANK OF WINTER PARK, HIDEAWAY PARK
Grand County

OFFICERS

Dennis S. Lightfoot, President; John M. Evans, Vice President & Cashier-Secretary.

DIRECTORS

W.V. Burgner, Robert W. Isham, Eleanor J. Isham, Dennis S. Lightfoot, R.R. Mulligan, Christy P. Williams, R.O. Evans, L.L. Peterson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 532 |
| 2. | U.S. Treasury securities | 100 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 430 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 600 |
| 9. | a. Loans, Total (excluding unearned income) | 3,239 |
| | b. Less: Reserve for possible loan losses | 18 |
| | c. Loans, Net | 3,221 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 36 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 81 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 5,000 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,842 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,052 |
| 19. | Deposits of United States Government | 31 |
| 20. | Deposits of States and political subdivisions | 1,437 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 230 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,592 |
| | a. Total demand deposits | 2,180 |
| | b. Total time and savings deposits | 2,412 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 46 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 4,638 |
| 31. | Subordinated notes and debentures | |

EQUITY CAPITAL

| | | |
|-----|--|-------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 24,600 | |
| | b. No. shares outstanding 24,600 (Par Value) | 123 |
| 34. | Surplus | 177 |
| 35. | Undivided profits | 62 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 362 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,000 |

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J.B. McKeever, President; J.L. Humrich, Vice President & Cashier; Amy Burkepile, Warren Folsom, Assistant Cashiers.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 613 |
| 2. U.S. Treasury securities | | 1,167 |
| 3. Obligations of other U.S. Government agencies and corporations | | 368 |
| 4. Obligations of States and political subdivisions | | 543 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 350 |
| 9. a. Loans, Total (excluding unearned income) | 3,282 | |
| b. Less: Reserve for possible loan losses | 37 | |
| c. Loans, Net | | 3,245 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 32 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 13 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 6,331 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,377 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,487 |
| 19. Deposits of United States Government | | 6 |
| 20. Deposits of States and political subdivisions | | 880 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 75 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,825 |
| a. Total demand deposits | 2,686 | |
| b. Total time and savings deposits | 3,139 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 78 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 5,903 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 11,000 | | |
| b. No. shares outstanding 11,000 (Par Value) | | |
| 34. Surplus | | 110 |
| 35. Undivided profits | | 160 |
| 36. Reserves for contingencies and other capital reserves | | 158 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 428 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 6,331 |

FARMERS STATE BANK OF HOLYOKE, HOLYOKE
Phillips County

OFFICERS

Jess Zimmerman, Chairman of the Board; Morris L. McLavey, President & Secretary; Myrlen E. Chesnut, Vice President; Barry L. Koberstein, Cashier.

DIRECTORS

Jess Zimmerman, Myrlen E. Chesnut, Morris L. McLavey.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 342 |
| 2. U.S. Treasury securities | | |
| 3. Obligations of other U.S. Government agencies and corporations | | 503 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 50 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 1,774 | |
| b. Less: Reserve for possible loan losses | | |
| c. Loans, Net | | 1,774 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 83 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 51 |
| 15. Other assets | | 2,803 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 966 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 788 |
| 19. Deposits of United States Government | | 3 |
| 20. Deposits of States and political subdivisions | | 456 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 66 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 2,279 |
| a. Total demand deposits | 1,035 | |
| b. Total time and savings deposits | 1,244 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 225 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 46 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 17 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 2,567 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 6,000 | | |
| b. No. shares outstanding 6,000 (Par Value) | | 150 |
| 34. Surplus | | 41 |
| 35. Undivided profits | | 45 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 236 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 2,803 |

THE FIRST STATE BANK OF HOTCHKISS,
HOTCHKISS
Delta County

OFFICERS

James L. Addams, President; Ola M. Taylor, Vice President; Walter E. Addams, Executive Vice President & Cashier-Secretary; John R. McCallister, Assistant Cashier.

DIRECTORS

James L. Addams, Walter E. Addams, Shirley C. Smith, Ola M. Taylor, Melvin B. White.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,611 |
| 2. | U.S. Treasury securities | 2,390 |
| 3. | Obligations of other U.S. Government agencies and corporations | 49 |
| 4. | Obligations of States and political subdivisions | 1,567 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 9 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 200 |
| 9. | a. Loans, Total (excluding unearned income) | 2,387 |
| | b. Less: Reserve for possible loan losses | 113 |
| | c. Loans, Net | 2,274 |
| 10. | Direct lease financing | 112 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 165 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 8 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 8,385 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,258 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 4,060 |
| 19. | Deposits of United States Government | 11 |
| 20. | Deposits of States and political subdivisions | 288 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 144 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 7,761 |
| | a. Total demand deposits | 3,495 |
| | b. Total time and savings deposits | 4,266 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 4 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 7,765 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 250 | |
| | b. No. shares outstanding 250 (Par Value) | 25 |
| 34. | Surplus | 275 |
| 35. | Undivided profits | 245 |
| 36. | Reserves for contingencies and other capital reserves | 75 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 620 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 8,385 |

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek County

OFFICERS

R.N. Brown, President; Gary E. Brooks, Executive Vice President; Peggy J. Brown, Cashier & Assistant Secretary; George W. Sumpter, Jr., Selwyn D. Graves, Vice Presidents; Kent Campbell, Assistant Vice President; Helen L. Buck, Assistant Cashier.

DIRECTORS

Max G. Brooks, Gary E. Brooks, Richard N. Brown, Selwyn D. Graves, Robert L. Gibbs, Ben C. Blackwell, Harold R. Wright.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 532 |
| 2. | U.S. Treasury securities | 847 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 997 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 150 |
| 9. | a. Loans, Total (excluding unearned income) | 4,739 |
| | b. Less: Reserve for possible loan losses | 62 |
| | c. Loans, Net | 4,677 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 10 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 180 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 7,393 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,361 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,550 |
| 19. | Deposits of United States Government | 185 |
| 20. | Deposits of States and political subdivisions | 1,653 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 61 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 6,810 |
| | a. Total demand deposits | 3,433 |
| | b. Total time and savings deposits | 3,377 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 13 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 6,823 |
| 31. | Subordinated notes and debentures | 60 |

EQUITY CAPITAL

| | | | | |
|-----|--|-------|-----------------------|-----------------------|
| 32. | Preferred stock a. No. shares outstanding | | (Par Value) | |
| 33. | Common stock a. No. shares authorized | 2,000 | | |
| | b. No. shares outstanding | 2,000 | | (Par Value) |
| 34. | Surplus | | | 200 |
| 35. | Undivided profits | | | 107 |
| 36. | Reserves for contingencies and other capital reserves | | | 3 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 510 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 7,393 |

BANK OF IGNACIO, IGNACIO
LaPlata CountyOFFICERS

R.W. Turner, Jr., President; Wayne Whiteman, Executive Vice President; Phyllis Young, Vice President & Cashier-Secretary; Mary E. Pargin, Gayle D. Kimball, Assistant Cashiers.

DIRECTORS

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

December 31, 1926

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 1,325 |
| 2. | U.S. Treasury securities | 427 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 2,373 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,890 |
| | b. Less: Reserve for possible loan losses. | 47 |
| | c. Loans, Net | 3,843 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 174 |
| 12. | Real estate owned other than bank premises | 1 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 19 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 8,162 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,613 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,534 |
| 19. | Deposits of United States Government | 605 |
| 20. | Deposits of States and political subdivisions. | 1,435 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 87 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 7,274 |
| | a. Total demand deposits. | 3,519 |
| | b. Total time and savings deposits. | 3,755 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 200 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 7,474 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 1,000 | |
| | b. No. shares outstanding 1,000 (Par Value). | 100 |
| 34. | Surplus. | 300 |
| 35. | Undivided profits. | 288 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 688 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 8,162 |

THE CITIZENS STATE BANK, KEENESBURG
Weld County

OFFICERS

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

DIRECTORS

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

December 31, 1946

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 701 |
| 2. | U.S. Treasury securities | 1,252 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,118 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 9 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 5,669 |
| | b. Less: Reserve for possible loan losses. | 49 |
| | c. Loans, Net | 5,620 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 45 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 67 |
| 15. | Other assets | 8,812 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,904 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,809 |
| 19. | Deposits of United States Government | 35 |
| 20. | Deposits of States and political subdivisions. | 781 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 64 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 7,593 |
| | a. Total demand deposits. | 3,256 |
| | b. Total time and savings deposits. | 4,337 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | 540 |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 4 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 8,137 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 1,000 | |
| | b. No. shares outstanding 1,000 (Par Value). | 100 |
| 34. | Surplus. | 300 |
| 35. | Undivided profits. | 275 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 675 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 8,812 |

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

Keith J. Brighton, President; Eva Marie Sexson, Cashier-Secretary; Vera Anne Johnson, Tressie Schell, Assistant Cashiers.

DIRECTORS

Keith J. Brighton, Richard W. Newman, Elliott G. Rice, Donald E. Siecke.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 227 |
| 2. U.S. Treasury securities | | 881 |
| 3. Obligations of other U.S. Government agencies and corporations | | 220 |
| 4. Obligations of States and political subdivisions | | 576 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 200 |
| 9. a. Loans, Total (excluding unearned income) | 3,735 | |
| b. Less: Reserve for possible loan losses | 5 | |
| c. Loans, Net | | 3,730 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 32 |
| 12. Real estate owned other than bank premises | | 93 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 96 |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 6,055 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,708 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,951 |
| 19. Deposits of United States Government | | 2 |
| 20. Deposits of States and political subdivisions | | 729 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 20 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,410 |
| a. Total demand deposits | 1,980 | |
| b. Total time and savings deposits | 3,430 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 46 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 5,456 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 2,871 | | |
| b. No. shares outstanding 2,871 (Par Value) | | 144 |
| 34. Surplus | | 229 |
| 35. Undivided profits | | 226 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 599 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 6,055 |

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 406 |
| 2. | U.S. Treasury securities | 578 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,095 |
| 5. | Other bonds, notes, and debentures | 50 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,355 |
| | b. Less: Reserve for possible loan losses. | 33 |
| | c. Loans, Net | 3,322 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 35 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 362 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 5,848 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,978 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,254 |
| 19. | Deposits of United States Government | |
| 20. | Deposits of States and political subdivisions. | 315 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 42 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,589 |
| | a. Total demand deposits. | 2,028 |
| | b. Total time and savings deposits. | 2,561 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 450 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 285 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 5,324 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 1,500 | |
| | b. No. shares outstanding 1,500 (Par Value). | 150 |
| 34. | Surplus. | 250 |
| 35. | Undivided profits. | 124 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 524 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,848 |

THE KIT CARSON STATE BANK, KIT CARSON
Cheyenne County

OFFICERS

Bruce A. Andersen, President; Donald W. Winter, Vice President; Anna M. Gunderson, Cashier-Secretary; Edna O. Blekeberg, Assistant Cashier.

DIRECTORS

John E. Harker, Donald W. Winter, Bruce A. Andersen.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 826 |
| 2. | U.S. Treasury securities | 1,448 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 465 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 1,125 |
| 9. | a. Loans, Total (excluding unearned income) | 2,097 |
| | b. Less: Reserve for possible loan losses. | 28 |
| | c. Loans, Net | 2,069 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 18 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 5,951 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,416 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,354 |
| 19. | Deposits of United States Government | 1 |
| 20. | Deposits of States and political subdivisions. | 636 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 104 |
| 23. | Certified and officers' checks | 16 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23). | 5,527 |
| | a. Total demand deposits. | 1,684 |
| | b. Total time and savings deposits. | 3,843 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 5,527 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 10,000 | |
| | b. No. shares outstanding 10,000 (Par Value). | 100 |
| 34. | Surplus. | 100 |
| 35. | Undivided profits. | 224 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 424 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,951 |

THE BANK OF KREMMLING, KREMMLING
Grand County

OFFICERS

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

DIRECTORS

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

December 31, 19 76

ASSETS

Mil. Thou.

| | | |
|-----|--|-------|
| 1. | Cash and due from banks. | 896 |
| 2. | U.S. Treasury securities | 200 |
| 3. | Obligations of other U.S. Government agencies and corporations | 1,800 |
| 4. | Obligations of States and political subdivisions | 1,827 |
| 5. | Other bonds, notes, and debentures | 42 |
| 6. | Corporate stock. | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 3,291 |
| | b. Less: Reserve for possible loan losses. | 6 |
| | c. Loans, Net | 3,285 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 145 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 171 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 8,366 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 3,121 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,411 |
| 19. | Deposits of United States Government | 30 |
| 20. | Deposits of States and political subdivisions. | 926 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 195 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 6,683 |
| | a. Total demand deposits. | 3,762 |
| | b. Total time and savings deposits. | 2,921 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | 500 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 104 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 7,287 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | | |
|-----|--|-----------------------|-----------------------|
| 32. | Preferred stock a. No. shares outstanding | (Par Value) | 600 |
| 33. | Common stock a. No. shares authorized | 1,000 | |
| | b. No. shares outstanding | 1,000 | (Par Value) |
| 34. | Surplus. | | 100 |
| 35. | Undivided profits. | | 356 |
| 36. | Reserves for contingencies and other capital reserves. | | 23 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,079 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,366 |

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

OFFICERS

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

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 3,118 |
| 2. | U.S. Treasury securities | 2,246 |
| 3. | Obligations of other U.S. Government agencies and corporations | 50 |
| 4. | Obligations of States and political subdivisions | 2,068 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | 30 |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 15,097 |
| | b. Less: Reserve for possible loan losses | 212 |
| | c. Loans, Net | 14,885 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 134 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 29 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 22,560 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 8,975 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 6,927 |
| 19. | Deposits of United States Government | 132 |
| 20. | Deposits of States and political subdivisions | 3,128 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 125 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 19,287 |
| | a. Total demand deposits | 10,164 |
| | b. Total time and savings deposits | 9,123 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | 700 |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 61 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 20,048 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 27,500 (Par Value) | |
| | b. No. shares outstanding 27,500 (Par Value) | 275 |
| 34. | Surplus | 725 |
| 35. | Undivided profits | 1,512 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 2,512 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 22,560 |

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

W.S. Goodwin, President; Joe Wilson, Executive Vice President; P.G. James, Vice President; Arthur C. Delventhal, Vice President & Cashier; Evangeline Guterries, Assistant Cashier.

DIRECTORS

W.S. Goodwin, R.G. Loflin, Harry Ascherman, P.G. James, Joe Wilson.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 3,093 |
| 2. | U.S. Treasury securities | | 1,391 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 300 |
| 4. | Obligations of States and political subdivisions | | 1,091 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 4,785 | |
| | b. Less: Reserve for possible loan losses | 9 | |
| | c. Loans, Net | | 4,776 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 200 |
| 12. | Real estate owned other than bank premises | | 30 |
| 13. | Investments unconsolidated subsidiaries and associated companies | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | 28 |
| 15. | Other assets | | 28 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | | 10,909 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 3,737 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 2,285 |
| 19. | Deposits of United States Government | | 23 |
| 20. | Deposits of States and political subdivisions | | 1,370 |
| 21. | Deposits of foreign governments and official institutions | | |
| 22. | Deposits of commercial banks | | 1,570 |
| 23. | Certified and officers' checks | | 207 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 9,192 |
| | a. Total demand deposits | 5,779 | |
| | b. Total time and savings deposits | 3,413 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase | | 500 |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness | | |
| 28. | Acceptances executed by or for account of this bank and outstanding | | |
| 29. | Other liabilities | | 14 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 9,706 |
| 31. | Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. | Common stock a. No. shares authorized 1,000 | | |
| | b. No. shares outstanding 1,000 (Par Value) | | 100 |
| 34. | Surplus | | 500 |
| 35. | Undivided profits | | 603 |
| 36. | Reserves for contingencies and other capital reserves | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,203 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 10,909 |

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Ivan D. Fugate, President; Jack L. Moore, Senior Vice President; Rodney L. Brethower, Vice President & Cashier-Secretary; Arthur P. Sensenig, Vice President.

DIRECTORS

Ivan D. Fugate, B.D. Mooneyham, James W. Langley, Ted R. Christian, Dorothy Daniel.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 648 |
| 2. U.S. Treasury securities | | 1,447 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 400 |
| 9. a. Loans, Total (excluding unearned income) | 2,834 | |
| b. Less: Reserve for possible loan losses. | | |
| c. Loans, Net | | 2,834 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 74 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 56 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 5,459 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,481 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,943 |
| 19. Deposits of United States Government | | 33 |
| 20. Deposits of States and political subdivisions. | | 1,113 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | 50 |
| 23. Certified and officers' checks | | 125 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 4,745 |
| a. Total demand deposits. | 1,689 | |
| b. Total time and savings deposits. | 3,056 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 25 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 4,770 |
| 31. Subordinated notes and debentures. | | |

EQUITY CAPITAL

| | | |
|--|--|-----------------------|
| 32. Preferred stock a. No. shares outstanding | | (Par Value) |
| 33. Common stock a. No. shares authorized 29,000 | | |
| b. No. shares outstanding 29,000 | | 290 |
| 34. Surplus. | | 290 |
| 35. Undivided profits. | | 109 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 689 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 5,459 |

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson County

OFFICERS

Harry Black, President; Joan Z. Caughran, Cashier; Dan J. Ross, Loan Officer.

DIRECTORS

Jess Kortz, Samuel T. Jones, Jr., Robin B. Bailey, Seymour G. Laff, Alan D. Laff, Harry Black.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,002 |
| 2. | U.S. Treasury securities | 4,943 |
| 3. | Obligations of other U.S. Government agencies and corporations | 100 |
| 4. | Obligations of States and political subdivisions | 20 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 250 |
| 9. | a. Loans, Total (excluding unearned income) | 5,054 |
| | b. Less: Reserve for possible loan losses | 62 |
| | c. Loans, Net | 4,992 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 119 |
| 12. | Real estate owned other than bank premises | 34 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 145 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 11,605 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 4,507 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 5,308 |
| 19. | Deposits of United States Government | 25 |
| 20. | Deposits of States and political subdivisions | 671 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 5 |
| 23. | Certified and officers' checks | 161 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 10,677 |
| | a. Total demand deposits | 4,756 |
| | b. Total time and savings deposits | 5,921 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 40 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 10,717 |
| 31. | Subordinated notes and debentures | 100 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 340 | |
| | b. No. shares outstanding 340 (Par Value) | 340 |
| 34. | Surplus | 260 |
| 35. | Undivided profits | 188 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 888 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 11,605 |

JEFFERSON BANK & TRUST, LAKEWOOD
Jefferson County

OFFICERS

Frank O. Starr, Chairman of the Board, President & Chief Executive Officer; Charles R. Canfield, Vice Chairman of the Board; Charles R. Harrison, Vice President & Cashier; Mary Good, Corporate Secretary; Leslie Patten, Warner Knobe, Senior Vice Presidents; Linda Meyer, Controller, Kenneth R. Fischer, Auditor; Roger Auston, Meddie Boisvert, Michael Gilsdorf, Frank Barnett, John Farley, Theodore May, Clark A. Adams, Chris Schmidt, Vice Presidents; Charles P. Gallagher, Senior Vice President & Trust Officer; Charles A. Powell, Vice President & Trust Officer; Ken Hoyer, Sam Blackman, Assistant Vice Presidents.

DIRECTORS

Frank O. Starr, Charles R. Canfield, Jesse B. Carraway, Jr., John A. Dahlstrom, Fred E. Kirschke, Gilbert L. Shelton, F.J. Solon, Jr.

December 31, 1946

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 8,421 |
| 2. | U.S. Treasury securities | 10,645 |
| 3. | Obligations of other U.S. Government agencies and corporations | 2,532 |
| 4. | Obligations of States and political subdivisions | 10 |
| 5. | Other bonds, notes, and debentures | 10 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 7,500 |
| 9. | a. Loans, Total (excluding unearned income) | 73,206 |
| | b. Less: Reserve for possible loan losses | 544 |
| | c. Loans, Net | 72,662 |
| 10. | Direct lease financing | 1,586 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 4,108 |
| 12. | Real estate owned other than bank premises | 409 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 553 |
| 15. | Other assets | 2,760 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 111,186 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 37,918 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 48,854 |
| 19. | Deposits of United States Government | 263 |
| 20. | Deposits of States and political subdivisions | 8,582 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 30 |
| 23. | Certified and officers' checks | 1,252 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 96,899 |
| | a. Total demand deposits | 40,833 |
| | b. Total time and savings deposits | 56,066 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | 1,916 |
| 28. | Acceptances executed by or for account of this bank and outstanding | 553 |
| 29. | Other liabilities | 2,596 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 101,964 |
| 31. | Subordinated notes and debentures | 1,925 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 242,000 | |
| | b. No. shares outstanding 242,000 (Par Value) | 2,420 |
| 34. | Surplus | 4,605 |
| 35. | Undivided profits | 272 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 7,297 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 111,186 |

VALLEY STATE BANK, LAMAR
Prowers County

OFFICERS

Donald L. Bigge, President; Eugene E. Euwer, Vice President; Nan M. Parks, Cashier; Stephen Sherlock, Vice President; Sue Root, Assistant Vice President.

DIRECTORS

Donald L. Bigge, Phil Gilbert, Eugene E. Euwer, Terrence B. Turner.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 2,682 |
| 2. | U.S. Treasury securities | | 471 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 1,661 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 11,484 | |
| | b. Less: Reserve for possible loan losses. | 132 | |
| | c. Loans, Net | | 11,352 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 98 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | 445 |
| 15. | Other assets | | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 16,709 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 5,935 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 7,484 |
| 19. | Deposits of United States Government | | 25 |
| 20. | Deposits of States and political subdivisions. | | 1,887 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | 150 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 15,481 |
| | a. Total demand deposits. | 6,952 | |
| | b. Total time and savings deposits. | 8,529 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 131 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 15,612 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 400,000 | | |
| | b. No. shares outstanding 400,000 (Par Value). | | 400 |
| 34. | Surplus. | | 400 |
| 35. | Undivided profits. | | 297 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,097 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 16,709 |

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

Frank L. Luoma, President; Joann Circullo, Senior Vice President; Pauline Klune, Cashier; Patrick M. Wadsworth, Dennis F. Reece, Vice Presidents; John L. Clapper, Assistant Vice President; Ann Marie Bradach, Daphne Stephens, Assistant Cashiers.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 2,276 |
| 2. | U.S. Treasury securities | 497 |
| 3. | Obligations of other U.S. Government agencies and corporations | 612 |
| 4. | Obligations of States and political subdivisions | 2,293 |
| 5. | Other bonds, notes, and debentures | 600 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 9,700 |
| | b. Less: Reserve for possible loan losses | 133 |
| | c. Loans, Net | 9,567 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 362 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments in unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 4 |
| 15. | Other assets | 129 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 16,340 |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 5,398 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 7,686 |
| 19. | Deposits of United States Government | 17 |
| 20. | Deposits of States and political subdivisions | 1,452 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 147 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 14,700 |
| | a. Total demand deposits | 6,041 |
| | b. Total time and savings deposits | 8,659 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 250 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 14,950 |
| 31. | Subordinated notes and debentures | |

EQUITY CAPITAL

| | | |
|-----|--|--------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 4,000 | |
| | b. No. shares outstanding 4,000 (Par Value) | 400 |
| 34. | Surplus | 458 |
| 35. | Undivided profits | 540 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,390 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 16,340 |

CHATFIELD BANK, LITTLETON
Jefferson County

OFFICERS

Alan R. Kris, President; Thomas J. Kellough, Executive Vice President; Arlene K. Molis, Cashier; Richard D. Paulsen, Assistant Vice President; James H. Barrow, Vice President, Mortgage Loans.

DIRECTORS

Anthony M. Dursey, Donald Kehe, Thomas J. Kellough, Alan R. Kris, Mike A. Leprino, John W. O'Dorisio, Vernon J. Purdy, Harvey D. Rothenberg, Harold J. White.

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|--------|-------------------|
| 1. Cash and due from banks | | 1,451 |
| 2. U.S. Treasury securities | | 2,005 |
| 3. Obligations of other U.S. Government agencies and corporations | | 3,341 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | 100 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 500 |
| 9. a. Loans, Total (excluding unearned income) | 8,083 | |
| b. Less: Reserve for possible loan losses | 24 | |
| c. Loans, Net | | 8,059 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 136 |
| 12. Real estate owned other than bank premises | | 47 |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 175 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 15,814 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,314 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 6,661 |
| 19. Deposits of United States Government | | 24 |
| 20. Deposits of States and political subdivisions | | 3,548 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 14,770 |
| a. Total demand deposits | 4,694 | |
| b. Total time and savings deposits | 10,076 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 201 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 14,971 |
| 31. Subordinated notes and debentures | | 50 |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 15,000 | | 300 |
| b. No. shares outstanding 15,000 (Par Value) | | |
| 34. Surplus | | 280 |
| 35. Undivided profits | | 213 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 793 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 15,814 |

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

W.G. Johnsen, President; K.R. Osborne, Senior Vice President; B.J. Stelling, J.D. Myers, Vice Presidents; G.L. Anneler, Vice President & Cashier; F.C. Jorgensen, Assistant Vice President; R.E. Van Landingham, Assistant Cashier.

DIRECTORS

Robert H. Cuje, W.G. Johnsen, Norman F. Patrick, John F. Shafroth, Robert J. Flynn, R.H. Koran, Jr., R.L. Pennock, Jr., Jack O. Thomas, R.H. Heckendorf, Walton E. LaVelle, H.G. Reifsnider, W.H. Van Schooneveld, John M. Sommer.

December 31, 1956

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 3,445 |
| 2. | U.S. Treasury securities | 3,002 |
| 3. | Obligations of other U.S. Government agencies and corporations | 2,547 |
| 4. | Obligations of States and political subdivisions | 6,534 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 5,000 |
| 9. | a. Loans, Total (excluding unearned income) | 23,101 |
| | b. Less: Reserve for possible loan losses. | 163 |
| | c. Loans, Net | 22,938 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 733 |
| 12. | Real estate owned other than bank premises | 64 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 425 |
| 15. | Other assets | 44,688 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | |

LIABILITIES

| | | |
|-----|--|--------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 13,243 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 23,037 |
| 19. | Deposits of United States Government | 131 |
| 20. | Deposits of States and political subdivisions. | 4,154 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | 28 |
| 23. | Certified and officers' checks | 544 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 41,137 |
| | a. Total demand deposits. | 14,744 |
| | b. Total time and savings deposits. | 26,393 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 377 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 41,514 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | |
|-----|--|--------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 80,000 | 800 |
| | b. No. shares outstanding 80,000 (Par Value) | |
| 34. | Surplus. | 800 |
| 35. | Undivided profits. | 1,574 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 3,174 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 44,688 |

UNITED BANK OF LONGMONT, LONGMONT
Boulder County

OFFICERS

Oral G. Beckmann, President; John M. Shetter, Richard K. Sherwin, Vice Presidents; Thomas S. Byington, Vice President & Cashier-Secretary; J. Craig Dolezal, Operations & Security Officer.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 1,685 |
| 2. | U.S. Treasury securities | 1,698 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 1,869 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 11,974 |
| | b. Less: Reserve for possible loan losses | 60 |
| | c. Loans, Net | 11,914 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 204 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 248 |
| 15. | Other assets | 17,618 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 6,008 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 9,160 |
| 19. | Deposits of United States Government | 166 |
| 20. | Deposits of States and political subdivisions | 763 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 33 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 16,130 |
| | a. Total demand deposits | 6,301 |
| | b. Total time and savings deposits | 9,829 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 113 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 16,243 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 45,000 | |
| | b. No. shares outstanding 45,000 (Par Value) | 450 |
| 34. | Surplus | 521 |
| 35. | Undivided profits | 404 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,375 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 17,618 |

AMERICAN BANK, LOVELAND
Larimer County

OFFICERS

Norman E. Rarick, President; James E. Sauerbreit, Executive Vice President & Cashier.

DIRECTORS

Jack Devereaux, Kenneth R. Weedin, Norman E. Rarick, Ervin D. Weinmeister, James E. Sauerbreit, Dale R. Nelson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-------------------------------|--|-------------------|
| 1. | Cash and due from banks | 265 |
| 2. | U.S. Treasury securities | 149 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 1,930 |
| | b. Less: Reserve for possible loan losses. | 2 |
| | c. Loans, Net | 1,928 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 210 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 36 |
| 15. | Other assets | 2,588 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 691 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 843 |
| 19. | Deposits of United States Government | 8 |
| 20. | Deposits of States and political subdivisions. | 400 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 78 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,020 |
| | a. Total demand deposits. | 777 |
| | b. Total time and savings deposits. | 1,243 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | 104 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 14 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 2,138 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 20,000 | |
| | b. No. shares outstanding 20,000 (Par Value). | 200 |
| 34. | Surplus. | 150 |
| 35. | Undivided profits. | 100 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 450 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 2,588 |

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

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

DIRECTORS

Jack Devereaux, Norman E. Rarick, T.M. McKee, Robert C. Christensen, Clarence H. Stump, Jr., Marlyn J. Gerken, Ray D. Stroh.

December 31, 1976

ASSETS

Mil. Thou.

| | |
|--|--------|
| 1. Cash and due from banks | 2,176 |
| 2. U.S. Treasury securities | 2,372 |
| 3. Obligations of other U.S. Government agencies and corporations | 200 |
| 4. Obligations of States and political subdivisions | 4,668 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 10,812 |
| b. Less: Reserve for possible loan losses | 157 |
| c. Loans, Net | 10,655 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 507 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 264 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 20,842 |

LIABILITIES

| | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 7,893 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 8,986 |
| 19. Deposits of United States Government | 95 |
| 20. Deposits of States and political subdivisions | 1,644 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | 36 |
| 23. Certified and officers' checks | 170 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 18,824 |
| a. Total demand deposits | 8,863 |
| b. Total time and savings deposits | 9,961 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | 160 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 18,984 |
| 31. Subordinated notes and debentures | |

EQUITY CAPITAL

| | |
|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | |
| 33. Common stock a. No. shares authorized 40,000 (Par Value) | 400 |
| b. No. shares outstanding 40,000 (Par Value) | 1,000 |
| 34. Surplus | 458 |
| 35. Undivided profits | |
| 36. Reserves for contingencies and other capital reserves | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 1,858 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 20,842 |

CENTENNIAL STATE BANK, LYONS
Boulder County

OFFICERS

Harold E. Syas, President & Cashier-Secretary; Raymond C. Barrows, Vice President; Monabelle A. Smith, Assistant Cashier.

DIRECTORS

Keith J. Ames, Harold E. Syas, Ada Lou Hammans, Joel H. Wiens, John D. Hickey, Phyllis Wiens.

December 31, 1976

ASSETS

Mil. Thou.

| | | |
|-----|--|-------|
| 1. | Cash and due from banks | 200 |
| 2. | U.S. Treasury securities | 350 |
| 3. | Obligations of other U.S. Government agencies and corporations | 200 |
| 4. | Obligations of States and political subdivisions | 150 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 250 |
| 9. | a. Loans, Total (excluding unearned income) | 1,196 |
| | b. Less: Reserve for possible loan losses | 12 |
| | c. Loans, Net | 1,184 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 30 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 29 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 2,393 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 488 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 812 |
| 19. | Deposits of United States Government | 9 |
| 20. | Deposits of States and political subdivisions. | 611 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 169 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,089 |
| | a. Total demand deposits. | 711 |
| | b. Total time and savings deposits. | 1,378 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 14 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 2,103 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | | | |
|-----|--|---------------------------|----------------------|----------------------|
| 32. | Preferred stock | a. No. shares outstanding | (Par Value). | |
| 33. | Common stock | a. No. shares authorized | 10,000 | |
| | | b. No. shares outstanding | 10,000 | (Par Value). |
| | | | | 100 |
| 34. | Surplus | | | 100 |
| 35. | Undivided profits. | | | 90 |
| 36. | Reserves for contingencies and other capital reserves. | | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | | 290 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | | 2,393 |

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Hans Glockner, President; Edith Glockner, Vice President & Cashier.

DIRECTORS

Hans Glockner, Edith Glockner, Lloyd Sehnert, Jimmy D. Cook.

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-------------------------------|--|--------------------|
| 1. | Cash and due from banks | 236 |
| 2. | U.S. Treasury securities | 300 |
| 3. | Obligations of other U.S. Government agencies and corporations | 159 |
| 4. | Obligations of States and political subdivisions | 217 |
| 5. | Other bonds, notes, and debentures | 300 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 50 |
| 9. | a. Loans, Total (excluding unearned income) | 1,717 |
| | b. Less: Reserve for possible loan losses | 17 |
| | c. Loans, Net | 1,700 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 69 4 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 3,035 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 844 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,260 |
| 19. | Deposits of United States Government | 8 |
| 20. | Deposits of States and political subdivisions | 554 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 1 |
| 23. | Certified and officers' checks | 34 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 2,701 |
| | a. Total demand deposits | 944 |
| | b. Total time and savings deposits | 1,757 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 31 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 2,732 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 10,000 | |
| | b. No. shares outstanding 10,000 (Par Value) | 100 |
| 34. | Surplus | 100 |
| 35. | Undivided profits | 103 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 303 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 3,035 |

BANK OF MANITOU, MANITOU SPRINGS
El Paso County

OFFICERS

David E. Hiatt, Chairman of the Board; Richard E. Feldhus, President & Chief Executive Officer; George F. Lewis, Vice President & Secretary; David O. Gallaher, Cashier & Security Officer; Irmgard E. Anderton, Mary A. Hawkinson, Greg M. McGrew, Assistant Cashiers.

DIRECTORS

A.B. Armstrong, Donald D. Baker, Richard E. Feldhus, Martin R. Frick, David E. Hiatt, Leo A. Hoegh, George F. Lewis, Kent O. Olin.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 477 |
| 2. U.S. Treasury securities | | 1,709 |
| 3. Obligations of other U.S. Government agencies and corporations | | 910 |
| 4. Obligations of States and political subdivisions | | 1,204 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 105 |
| 9. a. Loans, Total (excluding unearned income) | 4,029 | |
| b. Less: Reserve for possible loan losses | 40 | |
| c. Loans, Net | | 3,989 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 128 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 97 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 8,619 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,365 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,339 |
| 19. Deposits of United States Government | | 27 |
| 20. Deposits of States and political subdivisions | | 1,048 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 41 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,820 |
| a. Total demand deposits | 2,675 | |
| b. Total time and savings deposits | 5,145 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 125 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 7,945 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 1,000 | | |
| b. No. shares outstanding 1,000 (Par Value) | | 100 |
| 34. Surplus | | 250 |
| 35. Undivided profits | | 314 |
| 36. Reserves for contingencies and other capital reserves | | 10 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 674 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,619 |

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

OFFICERS

Frances M. Beaty, President; John D. Beaty, Vice President; Helen L. Smith, Cashier; Dan W. Burger, Assistant Vice President.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 426 |
| 2. U.S. Treasury securities | | 409 |
| 3. Obligations of other U.S. Government agencies and corporations | | 18 |
| 4. Obligations of States and political subdivisions | | 274 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 150 |
| 9. a. Loans, Total (excluding unearned income) | 563 | |
| b. Less: Reserve for possible loan losses | 4 | |
| c. Loans, Net | | 559 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 14 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 7 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 1,857 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,151 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 392 |
| 19. Deposits of United States Government | | 1 |
| 20. Deposits of States and political subdivisions | | 29 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 1,573 |
| a. Total demand deposits | 1,158 | |
| b. Total time and savings deposits | 415 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 8 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 1,581 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | |
|--|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 250 | | |
| b. No. shares outstanding (Par Value) | | 25 |
| 34. Surplus | | 160 |
| 35. Undivided profits | | 77 |
| 36. Reserves for contingencies and other capital reserves | | 14 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 276 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 1,857 |

THE EAGLE VALLEY BANK, MINTURN
Eagle County

OFFICERS

Roger L. Reisher, President; Larry J. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Mike R. Sanchez, Cashier; A. Blaine Alley, Roger A. Behler, Margaret A. Chalmers, Thomas E. Charnecki, Stephen J. Forte, Dale P. Gillespie, Edson P. Holland, Richard G. Hite, William L. Iwata, Darrel W. Lathrop, Michael S. Loken, Jack D. Nunn, Paul W. Ogle, William H. Plummer, Michael R. Seeley, R. Dean Skorheim, Samuel S. Tenpenny, Jr., Sharon K. Walsh, Assistant Cashiers; Dennis E. Barrett, Auditor.

DIRECTORS

Robert S. Appel, William P. Johnson, Joseph A. Leonard, Roger L. Reisher, Ira C. Rothgerber, Jr., Irene G. Rothgerber, Dewitt G. Venable, John T. Weber, George C. Williams, J. Robert Young.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks. | 155 |
| 2. | U.S. Treasury securities | 101 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 252 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 300 |
| 9. | a. Loans, Total (excluding unearned income) | 1,094 |
| | b. Less: Reserve for possible loan losses. | 23 |
| | c. Loans, Net | 1,071 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 16 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 34 |
| 15. | Other assets | 1,929 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 585 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 971 |
| 19. | Deposits of United States Government | 16 |
| 20. | Deposits of States and political subdivisions. | 127 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 16 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 1,715 |
| | a. Total demand deposits. | 628 |
| | b. Total time and savings deposits. | 1,087 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 4 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 1,719 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 40,000 | |
| | b. No. shares outstanding 40,000 (Par Value). | 100 |
| 34. | Surplus. | 100 |
| 35. | Undivided profits. | 10 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 210 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 1,929 |

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande County

OFFICERS

Mahlon T. White, President; Willis H. Fassett, Jr., Executive Vice President; Robert V. Haigler, Senior Vice President; John Jackson, Vice President & Cashier; J. Byron Uhrich, Vice President; Robert R. Metz, Lyle D. Dye, Assistant Vice Presidents; Sandra K. Rowe, Assistant Cashier & Auditor.

DIRECTORS

Mahlon T. White, Willis H. Fassett, Jr., Robert V. Haigler, Gordon H. Rowe, Jr., William J. Schutte, Lyman E. Wright.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,632 |
| 2. U.S. Treasury securities | | 1,226 |
| 3. Obligations of other U.S. Government agencies and corporations | | 100 |
| 4. Obligations of States and political subdivisions | | 2,000 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | 8,486 | 1,000 |
| 9. a. Loans, Total (excluding unearned income) | | |
| b. Less: Reserve for possible loan losses. | 117 | |
| c. Loans, Net | | 8,369 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 401 |
| 12. Real estate owned other than bank premises | | 34 |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 217 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 14,979 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 8,400 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,256 |
| 19. Deposits of United States Government | | 187 |
| 20. Deposits of States and political subdivisions. | | 421 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 127 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 8,984 | 13,391 |
| a. Total demand deposits. | | |
| b. Total time and savings deposits. | 4,407 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 132 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 13,523 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 33,000 | | |
| b. No. shares outstanding 33,000 (Par Value) | | 330 |
| 34. Surplus | | 450 |
| 35. Undivided profits. | | 676 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,456 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 14,979 |

THE EL PASO COUNTY BANK, MONUMENT
El Paso County

OFFICERS

Winton A. Winter, Chairman of the Board; James D. Asher, President; M. Kelly Desmarteau, Cashier; Sandra Gilbert, Assistant Cashier.

DIRECTORS

James D. Asher, M. Kelly Desmarteau, Winton A. Winter.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 321 |
| 2. | U.S. Treasury securities | 497 |
| 3. | Obligations of other U.S. Government agencies and corporations | 960 |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 2,467 |
| | b. Less: Reserve for possible loan losses | 1 |
| | c. Loans, Net | 2,466 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 267 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 4 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 4,515 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,329 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 1,697 |
| 19. | Deposits of United States Government | 15 |
| 20. | Deposits of States and political subdivisions | 916 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 42 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 3,999 |
| | a. Total demand deposits | 1,499 |
| | b. Total time and savings deposits | 2,500 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 3,999 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 2,000 | |
| | b. No. shares outstanding 2,000 (Par Value) | 200 |
| 34. | Surplus | 200 |
| 35. | Undivided profits | 116 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 516 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 4,515 |

McCLAVE STATE BANK OF McCLAVE, McCLAVE
Bent County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|-------|-------------------|
| 1. Cash and due from banks. | | 306 |
| 2. U.S. Treasury securities | | 580 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 200 |
| 9. a. Loans, Total (excluding unearned income) | 1,060 | |
| b. Less: Reserve for possible loan losses. | | |
| c. Loans, Net | | 1,060 |
| 10. Direct lease financing | | 1,060 |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 2,146 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 749 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 762 |
| 19. Deposits of United States Government | | 6 |
| 20. Deposits of States and political subdivisions. | | 273 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 1,790 |
| a. Total demand deposits. | 821 | |
| b. Total time and savings deposits. | 969 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 1,790 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 500 | | |
| b. No. shares outstanding 500 (Par Value). | | 50 |
| 34. Surplus. | | 190 |
| 35. Undivided profits. | | 116 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 356 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 2,146 |

THE MONTROSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

J.C. Kinkade, Chairman of the Board; Donald K. Majors, President; Harlan K. Peltier, Vice President; Donald G. Haley, Executive Vice President & Cashier; E.G. Merritt, Merton R. Taylor, William K. Nielson, 2nd Vice Presidents.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 581 |
| 2. U.S. Treasury securities | | 447 |
| 3. Obligations of other U.S. Government agencies and corporations | | 75 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 2,478 | |
| b. Less: Reserve for possible loan losses. | 23 | |
| c. Loans, Net | | 2,455 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 100 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 3,658 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,131 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,467 |
| 19. Deposits of United States Government | | 12 |
| 20. Deposits of States and political subdivisions. | | 610 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 82 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 3,302 |
| a. Total demand deposits. | 1,359 | |
| b. Total time and savings deposits. | 1,943 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 3,302 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 7,500 | | |
| b. No. shares outstanding 7,500 (Par Value). | | 105 |
| 34. Surplus. | | 105 |
| 35. Undivided profits. | | 146 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 356 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 3,658 |

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

Robert L. Sponsler, President; Robert R. Suter, Vice President & Cashier.

DIRECTORS

George T. Sweeney, Vincent N. Schmitz, Edward F. Hanifen, Charles R. Sillstrop, Leon Hayden, Jr., Robert L. Sponsler.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,255 |
| 2. U.S. Treasury securities | | 310 |
| 3. Obligations of other U.S. Government agencies and corporations | | 600 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 3,983 | |
| b. Less: Reserve for possible loan losses | 10 | |
| c. Loans, Net | | 3,973 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 40 |
| 12. Real estate owned other than bank premises | | 27 |
| 13. Investments in unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 104 |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 6,309 |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,055 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,707 |
| 19. Deposits of United States Government | | 35 |
| 20. Deposits of States and political subdivisions | | 535 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 110 |
| 23. Certified and officers' checks | | 124 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,566 |
| a. Total demand deposits | 2,225 | |
| b. Total time and savings deposits | 3,341 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 18 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 5,584 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | |
|--|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 35,000 | | |
| b. No. shares outstanding 35,000 (Par Value) | | 350 |
| 34. Surplus | | 175 |
| 35. Undivided profits | | 200 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 725 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 6,309 |

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Herman F. Booth, President; Clinton W. Booth, Henry C. Kennedy, Vice Presidents; Dan D. Noble, Vice President & Treasurer; Lorna J. Lupton, Cashier; Davis M. Watson, Operations Officer.

DIRECTORS

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

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 755 |
| 2. | U.S. Treasury securities | 553 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 621 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 100 |
| 9. | a. Loans, Total (excluding unearned income) | 5,818 |
| | b. Less: Reserve for possible loan losses. | 45 |
| | c. Loans, Net | 5,773 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 51 |
| 12. | Real estate owned other than bank premises | 9 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 35 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 7,897 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,172 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,977 |
| 19. | Deposits of United States Government | 19 |
| 20. | Deposits of States and political subdivisions. | 1,060 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 78 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 7,306 |
| | a. Total demand deposits. | 2,563 |
| | b. Total time and savings deposits. | 4,743 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 7,306 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 40,000 | |
| | b. No. shares outstanding 20,002 (Par Value). | 200 |
| 34. | Surplus. | 175 |
| 35. | Undivided profits. | 216 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 591 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 7,897 |

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Herman F. Booth, Chairman of the Board; Wallace Q. Anderson, President; Henry C. Kennedy, Executive Vice President & Cashier; W.A. Weeks, Jr., Secretary.

DIRECTORS

Wallace Q. Anderson, Herman F. Booth, Henry C. Kennedy, Walter J. Waldow, W.A. Weeks, Jr.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 503 |
| 2. | U.S. Treasury securities | 198 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 100 |
| 9. | a. Loans, Total (excluding unearned income) | 300 |
| | b. Less: Reserve for possible loan losses | |
| | c. Loans, Net | 300 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 66 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 21 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 1,188 |

LIABILITIES

| | | |
|-----|--|-----|
| 17. | Demand deposits of individuals, partnerships, and corporations | 316 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 242 |
| 19. | Deposits of United States Government | |
| 20. | Deposits of States and political subdivisions. | 213 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 13 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 784 |
| | a. Total demand deposits. | 443 |
| | b. Total time and savings deposits. | 342 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | 4 |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 2 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 790 |
| 31. | Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | |
|-----|--|-------|
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 20,000 | |
| | b. No. shares outstanding 20,000 (Par Value). | 150 |
| 34. | Surplus. | 150 |
| 35. | Undivided profits. | 98 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 398 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 1,188 |

CITIZENS STATE BANK OF OURAY, OURAY
Ouray County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|--------------------|
| 1. | Cash and due from banks | 493 |
| 2. | U.S. Treasury securities | 1,718 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 896 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 100 |
| 9. | a. Loans, Total (excluding unearned income) | 3,799 |
| | b. Less: Reserve for possible loan losses. | 64 |
| | c. Loans, Net | 3,735 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 23 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 6,965 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,400 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,925 |
| 19. | Deposits of United States Government | 98 |
| 20. | Deposits of States and political subdivisions. | 932 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 71 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 6,426 |
| | a. Total demand deposits. | 2,979 |
| | b. Total time and savings deposits. | 3,447 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 6,426 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 900 | |
| | b. No. shares outstanding 900 (Par Value). | 90 |
| 34. | Surplus. | 360 |
| 35. | Undivided profits. | 89 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 539 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 6,965 |

THE CITIZENS BANK OF PAGOSA SPRINGS,
PAGOSA SPRINGS
Archuleta County

OFFICERS

Marguerite H. Wiley, President; Frederick W. Sorenson, Jr., Cashier & Executive Vice President; Harry M. Cole, Vice President & Secretary; Inez Willett, James W. Sutton, Assistant Cashiers.

DIRECTORS

Marguerite H. Wiley, Paul A. Decker, Joan Seielstad, Frederick W. Sorenson, Jr., Glen Edmonds.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----|--|-------------------|
| 1. | Cash and due from banks | 791 |
| 2. | U.S. Treasury securities | 650 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 667 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 600 |
| 9. | a. Loans, Total (excluding unearned income) | 3,445 |
| | b. Less: Reserve for possible loan losses | 69 |
| | c. Loans, Net | 3,376 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 48 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments un consolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 1 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 6,133 |

LIABILITIES

| | | |
|-----|--|-------|
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,717 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,260 |
| 19. | Deposits of United States Government | 58 |
| 20. | Deposits of States and political subdivisions | 620 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 92 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 5,747 |
| | a. Total demand deposits | 3,324 |
| | b. Total time and savings deposits | 2,423 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 6 |
| 31. | Subordinated notes and debentures | 5,753 |

EQUITY CAPITAL

| | | |
|-----|--|-------|
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 1,000 | |
| | b. No. shares outstanding 1,000 (Par Value) | 100 |
| 34. | Surplus | 200 |
| 35. | Undivided profits | 80 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 380 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 6,133 |

CENTENNIAL BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Ray E. Robinson, President; V.E. Rossiter, Jr., Vice President & Cashier-Secretary; Garth G. Vaughan, Assistant Cashier.

DIRECTORS

Edward E. Gaither, Elmer L. Giltner, Fred J. Gorsich, William M. Lewallen, Jr., Thomas H. Mosier, Ray E. Robinson, Marvin N. Stein, James A. Utt.

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|--------|-------------------|
| 1. Cash and due from banks. | | 540 |
| 2. U.S. Treasury securities | | 500 |
| 3. Obligations of other U.S. Government agencies and corporations | | 950 |
| 4. Obligations of States and political subdivisions | | 506 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 140 |
| 9. a. Loans, Total (excluding unearned income) | 3,099 | |
| b. Less: Reserve for possible loan losses. | 41 | |
| c. Loans, Net | | 3,058 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 28 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | 81 |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 93 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 5,896 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 2,033 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,997 |
| 19. Deposits of United States Government | | 19 |
| 20. Deposits of States and political subdivisions. | | 14 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | 21 |
| 23. Certified and officers' checks | | 121 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,205 |
| a. Total demand deposits. | 2,208 | |
| b. Total time and savings deposits. | 2,997 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 43 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 5,248 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized | 27,500 | |
| b. No. shares outstanding | 27,500 | |
| (Par Value) | | 275 |
| 34. Surplus. | | 225 |
| 35. Undivided profits. | | 148 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 648 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 5,896 |

THE MINNEQUA BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Mahlon T. White, President; Otto W. Snapp, Jr., Executive Vice President; Sam F. Falsetto, Senior Vice President; Anthony P. O'Neill, Vice President and Cashier; Philip E. Boschen, Robert L. Freeman, Rose Masterantonio, Robert W. Pobst, Helen T. White, Vice Presidents; Charline Burkhard, Samuel J. Keiffer, III, J. Lee Richardson, Lucillo Wilcox, Assistant Vice Presidents; Clifford J. Beu, Margaret Eichman, Ronald E. Oreskovich, David R. Perkins, Assistant Cashiers; Robert F. Burch, Assistant Vice President and Director of Marketing.

DIRECTORS

David W. Boyer, Frank S. Hoag, Jr., Charles Jett, Samuel T. Jones, Jr., Walter J. Predovich, William Schwabe, Otto W. Snapp, Jr., Jake T. Vidmar, Jr., Ben Weindling, Helen T. White, Mahlon T. White, W.A. Wills, Sr.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 3,950 |
| 2. U.S. Treasury securities | | 5,031 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 6,722 |
| 5. Other bonds, notes, and debentures | | 20 |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 3,300 |
| 9. a. Loans, Total (excluding unearned income) | 24,557 | |
| b. Less: Reserve for possible loan losses | 352 | |
| c. Loans, Net | | 24,205 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 1,123 |
| 12. Real estate owned other than bank premises | | 28 |
| 13. Investments un consolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 502 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 44,881 |

LIABILITIES

| | | |
|--|--------|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 12,976 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 26,388 |
| 19. Deposits of United States Government | | 122 |
| 20. Deposits of States and political subdivisions | | 1,478 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 155 |
| 23. Certified and officers' checks | | 248 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 41,367 |
| a. Total demand deposits | 14,161 | |
| b. Total time and savings deposits | 27,206 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 215 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 41,582 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | |
|--|--------|-----------------------|
| 32. Preferred stock a. No. shares outstanding | | (Par Value) |
| 33. Common stock a. No. shares authorized | 11,250 | |
| b. No. shares outstanding | 11,250 | (Par Value) |
| 34. Surplus | | 1,125 |
| 35. Undivided profits | | 474 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 3,299 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 44,881 |

THE PUEBLO BANK AND TRUST COMPANY, PUEBLO
Pueblo County

OFFICERS

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

DIRECTORS

Alva B. Adams, William H. Adams, James B. Berger, C.A. Buriamek, Walter E. Carsella, Max Day, James L. Fimple, William V. Hitzing, Earl F. Lehigh, Charles P. Moore, Wallace K. Reed, William A. Sarconi, Jr., Frank P. Tallman, Joseph A. Uhl, III, John L. Weaver, Howard E. Whitlock, Jr.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 3,623 |
| 2. U.S. Treasury securities | | 13,156 |
| 3. Obligations of other U.S. Government agencies and corporations | | 13,711 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 100 |
| 9. a. Loans, Total (excluding unearned income) | 27,113 | |
| b. Less: Reserve for possible loan losses. | 130 | |
| c. Loans, Net | | 26,983 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 1,411 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 755 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 59,773 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 15,544 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 31,829 |
| 19. Deposits of United States Government | | 197 |
| 20. Deposits of States and political subdivisions. | | 4,127 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 332 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 52,029 |
| a. Total demand deposits. | 17,316 | |
| b. Total time and savings deposits. | 34,713 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | 46 |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 1,084 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 53,159 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 125,000 | 125,000 | |
| b. No. shares outstanding 125,000 (Par Value). | | 1,250 |
| 34. Surplus | | 1,250 |
| 35. Undivided profits. | | 3,671 |
| 36. Reserves for contingencies and other capital reserves. | | 443 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 6,614 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 59,773 |

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Henry D. Williams, President; Arlo G. Beamon, Bruce M. Wellens, G. Dean Harold, Vice Presidents; Vincent L. Vigil, Assistant Vice President & Cashier.

DIRECTORS

John T. Aguilera, Anthony Bonforte, Harry P. Bowes, Richard B. Capek, Walter D. Carroll, Thomas T. Farley, William A. Gower, Bret Kelly, Erna S. Trefz, Robert J. Ward, Henry D. Williams.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 3,294 |
| 2. | U.S. Treasury securities | 4,280 |
| 3. | Obligations of other U.S. Government agencies and corporations | 494 |
| 4. | Obligations of States and political subdivisions | 999 |
| 5. | Other bonds, notes, and debentures | 48 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | |
| 9. | a. Loans, Total (excluding unearned income) | 23,382 |
| | b. Less: Reserve for possible loan losses | 252 |
| | c. Loans, Net | 23,130 |
| 10. | Direct lease financing | 223 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 915 |
| 12. | Real estate owned other than bank premises | 28 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 717 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | 34,128 |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 11,448 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 15,511 |
| 19. | Deposits of United States Government | 153 |
| 20. | Deposits of States and political subdivisions | 3,468 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | 124 |
| 23. | Certified and officers' checks | 369 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 31,073 |
| | a. Total demand deposits | 12,271 |
| | b. Total time and savings deposits | 18,802 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 126 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 31,199 |
| 31. | Subordinated notes and debentures | 159 |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 100,000 | |
| | b. No. shares outstanding 100,000 (Par Value) | 1,000 |
| 34. | Surplus | 1,200 |
| 35. | Undivided profits | 570 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 2,770 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 34,128 |

VILLAGE BANK, PUEBLO WEST
Pueblo County

OFFICERS

Lawrence N. Manross, President; Richard F. Bartholomew, Edward J. Kelly,
Vice Presidents; Kenneth G. Stanelle, Secretary, Helen N. Manross, Cashier.

DIRECTORS

Richard F. Bartholomew, Edward J. Kelly, Helen N. Manross, Lawrence N.
Manross, Kenneth G. Stanelle.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|---|---------------|-------------------|
| 1. Cash and due from banks | | 178 |
| 2. U.S. Treasury securities | | 705 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 2,886 | |
| b. Less: Reserve for possible loan losses | 6 | |
| c. Loans, Net | | 2,880 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 357 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 63 |
| 15. Other assets | | 4,183 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 541 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,693 |
| 19. Deposits of United States Government | | 6 |
| 20. Deposits of States and political subdivisions | | 926 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 44 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 3,210 |
| a. Total demand deposits | 635 | |
| b. Total time and savings deposits | 2,575 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 350 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 22 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 3,582 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 31,346 | | |
| b. No. shares outstanding 23,846 (Par Value) | | 238 |
| 34. Surplus | | 238 |
| 35. Undivided profits | | 125 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 601 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 4,183 |

BANK OF RANGELY, RANGLEY
Rio Blanco County

OFFICERS

Bob H. White, President; Sharlene A. Bacon, Cashier-Secretary; Carolee Robie, Assistant Cashier.

DIRECTORS

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

December 31, 19 76

ASSETS

Mil. Thou.

| | | |
|--|-------|-------|
| 1. Cash and due from banks | | 737 |
| 2. U.S. Treasury securities | | 949 |
| 3. Obligations of other U.S. Government agencies and corporations | | 900 |
| 4. Obligations of States and political subdivisions | | 1,371 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | 8 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 300 |
| 9. a. Loans, Total (excluding unearned income) | 3,190 | |
| b. Less: Reserve for possible loan losses | 48 | |
| c. Loans, Net | | 3,142 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 52 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 10 |
| 15. Other assets | | 7,469 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | |

LIABILITIES

| | | |
|--|-------|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,616 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 4,768 |
| 19. Deposits of United States Government | | 47 |
| 20. Deposits of States and political subdivisions | | 597 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 53 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 7,081 |
| a. Total demand deposits | 2,313 | |
| b. Total time and savings deposits | 4,768 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 19 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 7,100 |
| 31. Subordinated notes and debentures | | |

EQUITY CAPITAL

| | | |
|--|-------|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized | 7,500 | |
| b. No. shares outstanding (Par Value) | 7,500 | 75 |
| 34. Surplus | | 205 |
| 35. Undivided profits | | 89 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 369 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 7,469 |

THE EMPIRE STATE BANK, ROCKY FORD
Otero County

OFFICERS

W.S. Goodwin, President; Robert G. Eichman, Executive Vice President;
E.R. Clowers, Vice President & Cashier; P.G. James, Vice President &
Secretary; Bernadette Newcomer, Assistant Cashier.

DIRECTORS

Harry E. Ascherman, Frank Holder, Robert G. Eichman, P.G. James, W.S.
Goodwin, R.G. Loflin.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks. | | 1,360 |
| 2. | U.S. Treasury securities | | 532 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 150 |
| 4. | Obligations of States and political subdivisions | | 897 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock. | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 2,687 | |
| | b. Less: Reserve for possible loan losses. | 9 | |
| | c. Loans, Net | | 2,678 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 116 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 143 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 5,876 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 2,805 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 1,035 |
| 19. | Deposits of United States Government | | 18 |
| 20. | Deposits of States and political subdivisions. | | 710 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | 445 |
| 23. | Certified and officers' checks | | 19 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 5,032 |
| | a. Total demand deposits. | 3,501 | |
| | b. Total time and savings deposits. | 1,531 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 16 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 5,048 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 1,000 | | |
| | b. No. shares outstanding 1,000 (Par Value). | | 100 |
| 34. | Surplus. | | 300 |
| 35. | Undivided profits. | | 428 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 828 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 5,876 |

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

Donald E. Green, President.

DIRECTORS

F. Wallace Koster, Leo J. Leonardi, Harold L. Lewis, Joseph H. Lionelle,
Glen McMurry, John G. Mehos, L.G. Osborne, T. Rex Rhodes, Donald E. Green.

December 31, 1976

| <u>ASSETS</u> | | <u>Mil. Thou.</u> |
|--|-------|-------------------|
| 1. Cash and due from banks | | 437 |
| 2. U.S. Treasury securities | | 495 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 305 |
| 9. a. Loans, Total (excluding unearned income) | 3,332 | |
| b. Less: Reserve for possible loan losses | 7 | |
| c. Loans, Net | | 3,325 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 62 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 59 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 4,683 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,304 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 2,039 |
| 19. Deposits of United States Government | | 10 |
| 20. Deposits of States and political subdivisions. | | 538 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | 100 |
| 23. Certified and officers' checks | | 198 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 4,189 |
| a. Total demand deposits. | 1,512 | |
| b. Total time and savings deposits. | 2,677 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 4,189 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 2,000 | | |
| b. No. shares outstanding 2,000 (Par Value). | | 200 |
| 34. Surplus. | | 204 |
| 35. Undivided profits. | | 90 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 494 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 4,683 |

THE BANK OF FOUNTAIN VALLEY, SECURITY
El Paso County

OFFICERS

William R. Simpson, President; Don E. Hammer, Chairman of the Board; Jack Jahrig, Senior Vice President; Joe Trujillo, Vice President; Elaine Overmeyer, Cashier; Mary Jean Davis, Assistant Cashier; George Linger, Jack Genna, Assistant Vice Presidents.

DIRECTORS

William A. Simpson, Jr., W.L. Liggett, William Offutt, Eugene Holt, Joe Trujillo, William R. Simpson, Carl Wiese, Lawrence E. Addy, Martha Ann Simpson, Fred Short, Don E. Hammer.

December 31, 19 76

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks | | 1,605 |
| 2. U.S. Treasury securities | | 796 |
| 3. Obligations of other U.S. Government agencies and corporations | | 833 |
| 4. Obligations of States and political subdivisions | | 2,642 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 9,013 | |
| b. Less: Reserve for possible loan losses | 5 | |
| c. Loans, Net | | 9,008 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 299 |
| 12. Real estate owned other than bank premises | | 120 |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 251 |
| 15. Other assets | | 15,554 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 4,094 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 6,107 |
| 19. Deposits of United States Government | | 49 |
| 20. Deposits of States and political subdivisions | | 2,963 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 188 |
| 23. Certified and officers' checks | | 427 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 13,828 |
| a. Total demand deposits | 4,783 | |
| b. Total time and savings deposits | 9,045 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 100 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | 104 |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 232 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 14,264 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 400,000 | 400,000 | 400 |
| b. No. shares outstanding 400,000 (Par Value) | 400,000 | 400 |
| 34. Surplus | | 490 |
| 35. Undivided profits | | |
| 36. Reserves for contingencies and other capital reserves | | 1,290 |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 15,554 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | |

UNITED BANK OF STEAMBOAT SPRINGS,
STEAMBOAT SPRINGS
Routt County

OFFICERS

Bruce E. Callant, President; Gary J. Roberts, Cashier-Secretary.

DIRECTORS

Bruce E. Callant, Donald E. Barrett, Robert G. Moss, Frank Terry.

December 31, 19 76

| <u>ASSETS</u> | | <u>Mill. Thou.</u> |
|--|-------|--------------------|
| 1. Cash and due from banks. | | 510 |
| 2. U.S. Treasury securities | | 701 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 11 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 285 |
| 9. a. Loans, Total (excluding unearned income) | 2,395 | |
| b. Less: Reserve for possible loan losses. | 13 | |
| c. Loans, Net | | 2,382 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 35 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments un consolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | 40 |
| 15. Other assets | | 3,964 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 3,964 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,399 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,658 |
| 19. Deposits of United States Government | | 19 |
| 20. Deposits of States and political subdivisions. | | 398 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 58 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 3,532 |
| a. Total demand deposits. | 1,529 | |
| b. Total time and savings deposits. | 2,003 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 22 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 3,554 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 20,000 | | |
| b. No. shares outstanding 20,000 (Par Value). | | 200 |
| 34. Surplus. | | 200 |
| 35. Undivided profits. | | 10 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 410 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 3,964 |

COMMERCIAL SAVINGS BANK OF STERLING,
STERLING
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President & Trust Officer; Jack I. Twiford, Senior Vice President; Dean H. Tanner, Wayne J. Pimple, Wayne V. Scott, Jerry C. Reeves, John L. Long, Jr., Vice Presidents; Lon Howard, Audrey Richards, Assistant Vice Presidents; Carl R. Waltz, Cashier.

DIRECTORS

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

December 31, 1976

| | | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----------------------|--|---------------|--------------------|
| 1. | Cash and due from banks | | 4,075 |
| 2. | U.S. Treasury securities | | 401 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 1,238 |
| 4. | Obligations of States and political subdivisions | | 2,484 |
| 5. | Other bonds, notes, and debentures | | 399 |
| 6. | Corporate stock | | 50 |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 21,171 | |
| | b. Less: Reserve for possible loan losses. | 185 | |
| | c. Loans, Net | | 20,986 |
| 10. | Direct lease financing | | 626 |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 1,156 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | 808 |
| 15. | Other assets | | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 32,223 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 9,783 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 14,440 |
| 19. | Deposits of United States Government | | 145 |
| 20. | Deposits of States and political subdivisions. | | 3,050 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | 410 |
| 23. | Certified and officers' checks | | 153 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 27,981 |
| | a. Total demand deposits. | 10,421 | |
| | b. Total time and savings deposits. | 17,560 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | 500 |
| 26. | Other liabilities for borrowed money | | 85 |
| 27. | Mortgage indebtedness. | | 587 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 213 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 29,366 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 45,000 | | |
| | b. No. shares outstanding 45,000 (Par Value). | | 450 |
| 34. | Surplus. | | 1,225 |
| 35. | Undivided profits. | | 1,182 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 2,857 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 32,223 |

THE SECURITY STATE BANK OF STERLING,
STERLING
Logan County

OFFICERS

Theodore D. Brown, Chairman of the Board; Robert E. O'Connell, President & Trust Officer; Louis Girardi, Senior Vice President & Secretary; Dean Hiler, Carl P. Donner, II, Haydn D. Jones, Vice Presidents; Robert A. Hessler, Robert W. Wenger, Jr., Assistant Vice Presidents; Howard T. Alexander, Raymond E. Schryver, Vice President & Trust Officers; James A. Miller, Vice President & Cashier; Helen Morgan, Eldon R. Chandler, Assistant Cashiers; R.L. Parsons, Auditor, Merle Schulz, Marie J. Couch, Installment Loan Officers.

DIRECTORS

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

December 31, 19 76

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks. | | 3,782 |
| 2. | U.S. Treasury securities | | 4,253 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 400 |
| 4. | Obligations of States and political subdivisions | | 5,600 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock. | | 105 |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 37,039 | |
| | b. Less: Reserve for possible loan losses. | 369 | |
| | c. Loans, Net | | 36,670 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 618 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 683 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 52,111 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 13,070 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 26,445 |
| 19. | Deposits of United States Government | | 133 |
| 20. | Deposits of States and political subdivisions. | | 4,030 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | 303 |
| 23. | Certified and officers' checks | | 44,441 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 460 |
| | a. Total demand deposits. | 14,409 | |
| | b. Total time and savings deposits. | 30,032 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | 2,500 |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | 144 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 689 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 47,774 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 10,000 | | |
| | b. No. shares outstanding 10,000 (Par Value). | | 1,000 |
| 34. | Surplus. | | 2,000 |
| 35. | Undivided profits. | | 1,214 |
| 36. | Reserves for contingencies and other capital reserves. | | 123 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 4,337 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 52,111 |

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

Donald K. Majors, President; Merton R. Taylor, Vice President; Harlan K. Peltier, Cashier-Secretary & Treasurer; James L. Novack, Assistant Cashier.

DIRECTORS

William K. Nielson, Merton R. Taylor, Donald K. Majors, J.C. Kinkade, E.F. Merritt.

December 31, 1976

| <u>ASSETS</u> | | <u>Mill. Thou.</u> |
|--|-------|--------------------|
| 1. Cash and due from banks | | 507 |
| 2. U.S. Treasury securities | | 1,223 |
| 3. Obligations of other U.S. Government agencies and corporations | | 160 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 2,919 | |
| b. Less: Reserve for possible loan losses | 31 | |
| c. Loans, Net | | 2,888 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 130 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 4,908 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 1,405 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,960 |
| 19. Deposits of United States Government | | 8 |
| 20. Deposits of States and political subdivisions | | 1,078 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | 2 |
| 23. Certified and officers' checks | | 47 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 4,500 |
| a. Total demand deposits | 1,847 | |
| b. Total time and savings deposits | 2,653 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 4,500 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 7,500 | | |
| b. No. shares outstanding 7,500 (Par Value) | | 75 |
| 34. Surplus | | 150 |
| 35. Undivided profits | | 183 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 408 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 4,908 |

NORTH VALLEY BANK, THORNTON
Adams County

OFFICERS

Dean T. Dearing, President; Paul R. Mullen, John W. Burnham, Vice Presidents; P. Wendell Meadows, Lurline F. Meisner, Assistant Vice Presidents; William H. Nofsinger, Vice President & Cashier; Sandra A. Blackmore, Erna E. Nilges, Assistant Cashiers.

DIRECTORS

Dean T. Dearing, Craig P. Minear, Ivan D. Fugate, James W. Langley, Eddy Webb.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 2,649 |
| 2. | U.S. Treasury securities | | 3,349 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 1,888 |
| 4. | Obligations of States and political subdivisions | | 400 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 700 |
| 9. | a. Loans, Total (excluding unearned income) | 6,794 | |
| | b. Less: Reserve for possible loan losses. | 19 | |
| | c. Loans, Net | | 6,775 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 718 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | 234 |
| 15. | Other assets | | 16,713 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 6,779 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 6,194 |
| 19. | Deposits of United States Government | | 133 |
| 20. | Deposits of States and political subdivisions. | | 1,104 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | 97 |
| 23. | Certified and officers' checks | | 398 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 14,705 |
| | a. Total demand deposits. | 8,429 | |
| | b. Total time and savings deposits. | 6,276 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | 446 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 46 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 15,197 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 30,000 | | |
| | b. No. shares outstanding 30,000 (Par Value). | | 300 |
| 34. | Surplus. | | 600 |
| 35. | Undivided profits. | | 616 |
| 36. | Reserves for contingencies and other capital reserves. | | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,516 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 16,713 |

THE BANK OF VAIL, VAIL
Eagle County

OFFICERS

Wayne S. Mathews, President; Michael S. Loken Executive Vice President; Ann B. Holland, Larry J. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Darrel W. Lathrop, Cashier; A. Blaine Alley, Roger A. Behler, Stephen J. Forte, Dale P. Gillespie, Richard G. Hite, Edson P. Holland, William L. Iwata, Jack D. Nunn, Paul W. Ogle, William H. Plummer, Mike R. Sanchez, Michael R. Seeley, R. Dean Skorheim, Samuel S. Tenpenny, Jr., Sharon K. Walsh, Assistant Cashiers; Dennis E. Barrett, Auditor.

DIRECTORS

Robert S. Appel, William P. Johnson, Joseph A. Leonard, Roger L. Reisher, Wayne S. Mathews, Ira C. Rothgerber, Jr., Irene C. Rothgerber, Dewitt G. Venable, John T. Weber, George C. Williams, J. Robert Young.

December 31, 1976

| <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|-------------------|
| 1. Cash and due from banks | 2,147 |
| 2. U.S. Treasury securities | 200 |
| 3. Obligations of other U.S. Government agencies and corporations | 498 |
| 4. Obligations of States and political subdivisions | 2,606 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | 1,700 |
| 9. a. Loans, Total (excluding unearned income) | 9,317 |
| b. Less: Reserve for possible loan losses | 64 |
| c. Loans, Net | 9,253 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 99 |
| 12. Real estate owned other than bank premises | 13 |
| 13. Investments un consolidated subsidiaries and associated companies. | |
| 14. Customers' liability to this bank on acceptances outstanding | |
| 15. Other assets | 455 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | 16,971 |

LIABILITIES

| | |
|--|--------|
| 17. Demand deposits of individuals, partnerships, and corporations | 8,335 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 6,577 |
| 19. Deposits of United States Government | 113 |
| 20. Deposits of States and political subdivisions. | 627 |
| 21. Deposits of foreign governments and official institutions. | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 222 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 15,874 |
| a. Total demand deposits. | 8,788 |
| b. Total time and savings deposits. | 7,086 |
| 25. Federal funds purchased and securities sold under agreements repurchase. | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness. | |
| 28. Acceptances executed by or for account of this bank and outstanding. | |
| 29. Other liabilities. | 60 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | 15,934 |
| 31. Subordinated notes and debentures. | |

EQUITY CAPITAL

| | | |
|--|--|--------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 40,000 | | |
| b. No. shares outstanding 40,000 | | 400 |
| 34. Surplus | | 400 |
| 35. Undivided profits | | 237 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,037 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 16,971 |

NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS

Chris M. Furneaux, President; Dixie M. Norris, Vice President & Cashier; Ruth T. Furneaux, Secretary; Doris M. Graf, Assistant Cashier; Rosa Mae Dowdell, Assistant Vice President.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mill. Thou.</u> |
|-----|--|--------------------|
| 1. | Cash and due from banks | 519 |
| 2. | U.S. Treasury securities | 1,188 |
| 3. | Obligations of other U.S. Government agencies and corporations | |
| 4. | Obligations of States and political subdivisions | 373 |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 600 |
| 9. | a. Loans, Total (excluding unearned income) | 2,932 |
| | b. Less: Reserve for possible loan losses. | 4 |
| | c. Loans, Net | 2,928 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 59 |
| 12. | Real estate owned other than bank premises | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | |
| 15. | Other assets | 7 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | 5,674 |
| | <u>LIABILITIES</u> | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,774 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,650 |
| 19. | Deposits of United States Government | 10 |
| 20. | Deposits of States and political subdivisions. | 744 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 26 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 5,204 |
| | a. Total demand deposits. | 2,151 |
| | b. Total time and savings deposits. | 3,053 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 2 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 5,206 |
| 31. | Subordinated notes and debentures. | 75 |
| | <u>EQUITY CAPITAL</u> | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 10,000 | |
| | b. No. shares outstanding 10,000 (Par Value) | 100 |
| 34. | Surplus. | 150 |
| 35. | Undivided profits. | 141 |
| 36. | Reserves for contingencies and other capital reserves. | 2 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 393 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,674 |

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Ray Ingle, President; Merritt Gates, Vice President; Gayle Cook, Secretary-Cashier.

DIRECTORS

Merritt Gates, Ray Ingle, Nancy Ingle.

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 989 |
| 2. | U.S. Treasury securities | | 325 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 1,919 |
| 5. | Other bonds, notes, and debentures | | 26 |
| 6. | Corporate stock | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | |
| 9. | a. Loans, Total (excluding unearned income) | 4,876 | |
| | b. Less: Reserve for possible loan losses. | 26 | |
| | c. Loans, Net | | 4,850 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 35 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 222 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 8,366 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 2,491 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 2,806 |
| 19. | Deposits of United States Government | | 14 |
| 20. | Deposits of States and political subdivisions. | | 1,452 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | 30 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 6,793 |
| | a. Total demand deposits. | 2,604 | |
| | b. Total time and savings deposits. | 4,189 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | 175 |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | 87 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 7,055 |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 25,000 | | |
| | b. No. shares outstanding 25,000 (Par Value). | | 250 |
| 34. | Surplus. | | 500 |
| 35. | Undivided profits. | | 291 |
| 36. | Reserves for contingencies and other capital reserves. | | 270 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,311 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 8,366 |

BANK OF SNOWMASS, WEST VILLAGE
 Pitkin County

OFFICERS

J. Robert Young, President; Richard W. Ducic, Executive Vice President;
 Carol J. Dahlinger, Cashier-Secretary; Gary W. Alcoke, Assistant Cashier;
 E. Lynn Pittman, Vice President.

DIRECTORS

J. Robert Young, Wallace A.E. deBeque, Ernest Gianinetti, J. Dudley
 Lockrem, William B. Vollbracht, Peter N. Guy, Rodney E. Slifer.

December 31, 1976

| <u>ASSETS</u> | <u>Mil. Thou.</u> |
|---|-------------------|
| 1. Cash and due from banks | 709 |
| 2. U.S. Treasury securities | 182 |
| 3. Obligations of other U.S. Government agencies and corporations | |
| 4. Obligations of States and political subdivisions | 855 |
| 5. Other bonds, notes, and debentures | |
| 6. Corporate stock | |
| 7. Trading account securities | |
| 8. Federal funds sold and securities purchased under agreements to resell | |
| 9. a. Loans, Total (excluding unearned income) | 2,625 |
| b. Less: Reserve for possible loan losses | 29 |
| c. Loans, Net | 2,596 |
| 10. Direct lease financing | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | 30 |
| 12. Real estate owned other than bank premises | |
| 13. Investments unconsolidated subsidiaries and associated companies | |
| 14. Customers' liability to this bank on acceptances outstanding | 44 |
| 15. Other assets | |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | 4,416 |

LIABILITIES

| | |
|--|-------|
| 17. Demand deposits of individuals, partnerships, and corporations | 1,474 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | 1,786 |
| 19. Deposits of United States Government | 5 |
| 20. Deposits of States and political subdivisions | 613 |
| 21. Deposits of foreign governments and official institutions | |
| 22. Deposits of commercial banks | |
| 23. Certified and officers' checks | 121 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | 3,999 |
| a. Total demand deposits | 1,627 |
| b. Total time and savings deposits | 2,372 |
| 25. Federal funds purchased and securities sold under agreements repurchase | |
| 26. Other liabilities for borrowed money | |
| 27. Mortgage indebtedness | |
| 28. Acceptances executed by or for account of this bank and outstanding | |
| 29. Other liabilities | |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | 18 |
| 31. Subordinated notes and debentures | 4,017 |

EQUITY CAPITAL

| | | |
|--|--|-------|
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized 40,000 | | |
| b. No. shares outstanding 40,000 | | |
| (Par Value) | | 130 |
| 34. Surplus | | 140 |
| 35. Undivided profits | | 129 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 399 |
| 38. TOTAL LIABILITIES AND EQUITY-CAPITAL (sum of items 30, 31, and 37) | | 4,416 |

CITIZENS BANK, WESTMINSTER
Adams County

OFFICERS

Donald K. Hogoboom, President; Kenneth A. Platt, Vice President; Thomas M. Jones, Vice President & Cashier-Secretary; Carl Charette, Assistant Vice President; Jill Leary, Assistant Cashier.

DIRECTORS

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

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks | | 1,289 |
| 2. | U.S. Treasury securities | | 751 |
| 3. | Obligations of other U.S. Government agencies and corporations | | 100 |
| 4. | Obligations of States and political subdivisions | | 1,598 |
| 5. | Other bonds, notes, and debentures | | 151 |
| 6. | Corporate stock | | 15 |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 500 |
| 9. | a. Loans, Total (excluding unearned income) | 6,124 | |
| | b. Less: Reserve for possible loan losses | 144 | |
| | c. Loans, Net | | 6,080 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 599 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments un consolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | 89 |
| 15. | Other assets | | |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 11,172 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 4,195 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 3,653 |
| 19. | Deposits of United States Government | | 76 |
| 20. | Deposits of States and political subdivisions. | | 1,963 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | 210 |
| 23. | Certified and officers' checks | | 10,097 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | |
| | a. Total demand deposits. | 5,403 | |
| | b. Total time and savings deposits. | 4,694 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | 229 |
| 27. | Mortgage indebtedness. | | 30 |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | 10,356 |
| 29. | Other liabilities. | | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | |
| 31. | Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 20,000 | | |
| | b. No. shares outstanding 20,000 (Par Value). | | 200 |
| 34. | Surplus. | | 300 |
| 35. | Undivided profits. | | 304 |
| 36. | Reserves for contingencies and other capital reserves. | | 12 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 816 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 11,172 |

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson County

OFFICERS

F. Louis Zissel, President; Harold I. Bacheller, Jr., Vice President & Cashier; Lois L. McEachern, Assistant Cashier.

DIRECTORS

Harold I. Bacheller, Jr., Paul R. Berglund, John H. Dahl, Thomas F. Driver, Richard D. Gustafson, James T. Rutherford, Robert Strawn, Jr., George T. Sweeney, F. Louis Zissel.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks. | 1,013 |
| 2. | U.S. Treasury securities | 301 |
| 3. | Obligations of other U.S. Government agencies and corporations | 700 |
| 4. | Obligations of States and political subdivisions | |
| 5. | Other bonds, notes, and debentures | |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 800 |
| 9. | a. Loans, Total (excluding unearned income) | 4,556 |
| | b. Less: Reserve for possible loan losses. | 18 |
| | c. Loans, Net | 4,538 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 245 |
| 12. | Real estate owned other than bank premises | 41 |
| 13. | Investments unconsolidated subsidiaries and associated companies. | |
| 14. | Customers' liability to this bank on acceptances outstanding | 56 |
| 15. | Other assets | 7,694 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 2,088 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 3,104 |
| 19. | Deposits of United States Government | 23 |
| 20. | Deposits of States and political subdivisions. | 1,350 |
| 21. | Deposits of foreign governments and official institutions. | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 315 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 6,880 |
| | a. Total demand deposits. | 2,426 |
| | b. Total time and savings deposits. | 4,454 |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness. | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | |
| 29. | Other liabilities. | 44 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | 6,924 |
| 31. | Subordinated notes and debentures. | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | |
| 33. | Common stock a. No. shares authorized 45,000 | |
| | b. No. shares outstanding 45,000 (Par Value). | 450 |
| 34. | Surplus. | 250 |
| 35. | Undivided profits. | 70 |
| 36. | Reserves for contingencies and other capital reserves. | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36). | 770 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 7,694 |

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

H.G. Trautwein, Jr., President; Gayle Wehrer, Cashier-Secretary.

DIRECTORS

Delbert Teets, Dale Richardson, L.R. Christensen, H.G. Trautwein, Jr.,
Henry Kammerzell.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|---|---------------|-------------------|
| 1. Cash and due from banks | | 215 |
| 2. U.S. Treasury securities | | 800 |
| 3. Obligations of other U.S. Government agencies and corporations | | 186 |
| 4. Obligations of States and political subdivisions | | |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock | | |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | |
| 9. a. Loans, Total (excluding unearned income) | 2,305 | |
| b. Less: Reserve for possible loan losses | | |
| c. Loans, Net | | 2,305 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 55 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 107 |
| 16. TOTAL ASSETS (sum of items 1 thru 15) | | 3,668 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 772 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 1,277 |
| 19. Deposits of United States Government | | 8 |
| 20. Deposits of States and political subdivisions | | 1,091 |
| 21. Deposits of foreign governments and official institutions | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 16 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 3,164 |
| a. Total demand deposits | 885 | |
| b. Total time and savings deposits | 2,279 | |
| 25. Federal funds purchased and securities sold under agreements repurchase | | 100 |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness | | |
| 28. Acceptances executed by or for account of this bank and outstanding | | |
| 29. Other liabilities | | 104 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures) | | 3,368 |
| 31. Subordinated notes and debentures | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value) | | |
| 33. Common stock a. No. shares authorized | 750 | |
| b. No. shares outstanding | 750 | |
| (Par Value) | | 75 |
| 34. Surplus | | 175 |
| 35. Undivided profits | | 50 |
| 36. Reserves for contingencies and other capital reserves | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 300 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 3,668 |

THE STATE BANK OF WILEY, WILEY
Prowers County

OFFICERS

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

DIRECTORS

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

December 31, 1976

| | | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|---------------|-------------------|
| 1. | Cash and due from banks. | | 444 |
| 2. | U.S. Treasury securities | | 561 |
| 3. | Obligations of other U.S. Government agencies and corporations | | |
| 4. | Obligations of States and political subdivisions | | 1,404 |
| 5. | Other bonds, notes, and debentures | | |
| 6. | Corporate stock. | | |
| 7. | Trading account securities | | |
| 8. | Federal funds sold and securities purchased under agreements to resell | | 800 |
| 9. | a. Loans, Total (excluding unearned income) | 4,013 | |
| | b. Less: Reserve for possible loan losses. | 64 | |
| | c. Loans, Net | | 3,949 |
| 10. | Direct lease financing | | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | | 24 |
| 12. | Real estate owned other than bank premises | | |
| 13. | Investments in unconsolidated subsidiaries and associated companies. | | |
| 14. | Customers' liability to this bank on acceptances outstanding | | |
| 15. | Other assets | | 31 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15). | | 7,213 |
| <u>LIABILITIES</u> | | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | | 1,445 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | | 4,030 |
| 19. | Deposits of United States Government | | 22 |
| 20. | Deposits of States and political subdivisions. | | 715 |
| 21. | Deposits of foreign governments and official institutions. | | |
| 22. | Deposits of commercial banks | | |
| 23. | Certified and officers' checks | | |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | | 6,244 |
| | a. Total demand deposits. | 1,591 | |
| | b. Total time and savings deposits. | 4,653 | |
| 25. | Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. | Other liabilities for borrowed money | | |
| 27. | Mortgage indebtedness. | | |
| 28. | Acceptances executed by or for account of this bank and outstanding. | | |
| 29. | Other liabilities. | | |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 8 |
| 31. | Subordinated notes and debentures. | | 6,252 |
| <u>EQUITY CAPITAL</u> | | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. | Common stock a. No. shares authorized 1,100 | | |
| | b. No. shares outstanding 1,100 (Par Value). | | |
| 34. | Surplus. | | 740 |
| 35. | Undivided profits. | | 72 |
| 36. | Reserves for contingencies and other capital reserves. | | 39 |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 961 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 7,213 |

PARK STATE BANK, WOODLAND PARK
Teller County

OFFICERS

B.W. Dougherty, President; John H. Elwell, Vice President; Marilyn Cummins, Cashier; Carol Kessler, Assistant Cashier & Operations Officer; Hazel Radach, Assistant Cashier; Winorr Retzler, Assistant Vice President & Loan Officer; Edward A. Pacey, Conrad T. Wilson, Advisory Vice Presidents.

DIRECTORS

B.W. Dougherty, Frederick M. Farrar, Edward J. Grainger, M.E. MacDougall, Edward A. Pacey, Clyde Sirles, Conrad T. Wilson.

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|-----------------------|--|-------------------|
| 1. | Cash and due from banks | 403 |
| 2. | U.S. Treasury securities | 1,227 |
| 3. | Obligations of other U.S. Government agencies and corporations | 350 |
| 4. | Obligations of States and political subdivisions | 402 |
| 5. | Other bonds, notes, and debentures | 367 |
| 6. | Corporate stock | |
| 7. | Trading account securities | |
| 8. | Federal funds sold and securities purchased under agreements to resell | 300 |
| 9. | a. Loans, Total (excluding unearned income) | 1,848 |
| | b. Less: Reserve for possible loan losses | 21 |
| | c. Loans, Net | 1,827 |
| 10. | Direct lease financing | |
| 11. | Bank premises, furniture and fixtures, and other assets representing bank premises | 49 |
| 12. | Real estate owned other than bank premises | 14 |
| 13. | Investments unconsolidated subsidiaries and associated companies | |
| 14. | Customers' liability to this bank on acceptances outstanding | 70 |
| 15. | Other assets | 5,009 |
| 16. | TOTAL ASSETS (sum of items 1 thru 15) | |
| <u>LIABILITIES</u> | | |
| 17. | Demand deposits of individuals, partnerships, and corporations | 1,800 |
| 18. | Time and savings deposits of individuals, partnerships, and corporations | 2,211 |
| 19. | Deposits of United States Government | 21 |
| 20. | Deposits of States and political subdivisions | 448 |
| 21. | Deposits of foreign governments and official institutions | |
| 22. | Deposits of commercial banks | |
| 23. | Certified and officers' checks | 110 |
| 24. | TOTAL DEPOSITS (sum of items 17 thru 23) | 4,590 |
| | a. Total demand deposits | 2,041 |
| | b. Total time and savings deposits | 2,549 |
| 25. | Federal funds purchased and securities sold under agreements repurchase | |
| 26. | Other liabilities for borrowed money | |
| 27. | Mortgage indebtedness | |
| 28. | Acceptances executed by or for account of this bank and outstanding | |
| 29. | Other liabilities | 32 |
| 30. | TOTAL LIABILITIES (excluding subordinated notes and debentures) | 4,622 |
| 31. | Subordinated notes and debentures | |
| <u>EQUITY CAPITAL</u> | | |
| 32. | Preferred stock a. No. shares outstanding (Par Value) | |
| 33. | Common stock a. No. shares authorized 7,000 | |
| | b. No. shares outstanding 7,000 (Par Value) | 140 |
| 34. | Surplus | 160 |
| 35. | Undivided profits | 87 |
| 36. | Reserves for contingencies and other capital reserves | |
| 37. | TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | 387 |
| 38. | TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | 5,009 |

FARMERS STATE BANK OF YUMA, YUMA
Yuma County

OFFICERS

R.E. O'Connell, President; D.O. Swedlund, Executive Vice President; Donald R. Starnes, Vice President & Cashier; James A. Spiers, Vice President; Joan Kuntz, Assistant Cashier; M. Max Ellis, Loan Officer; William E. Boyer, Installment Loan Officer.

DIRECTORS

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

December 31, 1976

| | <u>ASSETS</u> | <u>Mil. Thou.</u> |
|--|---------------|-------------------|
| 1. Cash and due from banks. | | 3,112 |
| 2. U.S. Treasury securities | | 536 |
| 3. Obligations of other U.S. Government agencies and corporations | | |
| 4. Obligations of States and political subdivisions | | 1,830 |
| 5. Other bonds, notes, and debentures | | |
| 6. Corporate stock. | | 30 |
| 7. Trading account securities | | |
| 8. Federal funds sold and securities purchased under agreements to resell | | 600 |
| 9. a. Loans, Total (excluding unearned income) | 13,670 | |
| b. Less: Reserve for possible loan losses. | 171 | |
| c. Loans, Net | | 13,499 |
| 10. Direct lease financing | | |
| 11. Bank premises, furniture and fixtures, and other assets representing bank premises | | 183 |
| 12. Real estate owned other than bank premises | | |
| 13. Investments unconsolidated subsidiaries and associated companies. | | |
| 14. Customers' liability to this bank on acceptances outstanding | | |
| 15. Other assets | | 1 |
| 16. TOTAL ASSETS (sum of items 1 thru 15). | | 19,791 |
| <u>LIABILITIES</u> | | |
| 17. Demand deposits of individuals, partnerships, and corporations | | 7,930 |
| 18. Time and savings deposits of individuals, partnerships, and corporations | | 8,537 |
| 19. Deposits of United States Government | | 31 |
| 20. Deposits of States and political subdivisions. | | 1,453 |
| 21. Deposits of foreign governments and official institutions. | | |
| 22. Deposits of commercial banks | | |
| 23. Certified and officers' checks | | 300 |
| 24. TOTAL DEPOSITS (sum of items 17 thru 23) | | 18,251 |
| a. Total demand deposits. | 8,521 | |
| b. Total time and savings deposits. | 9,730 | |
| 25. Federal funds purchased and securities sold under agreements repurchase. | | |
| 26. Other liabilities for borrowed money | | |
| 27. Mortgage indebtedness. | | |
| 28. Acceptances executed by or for account of this bank and outstanding. | | |
| 29. Other liabilities. | | 221 |
| 30. TOTAL LIABILITIES (excluding subordinated notes and debentures). | | 18,472 |
| 31. Subordinated notes and debentures. | | |
| <u>EQUITY CAPITAL</u> | | |
| 32. Preferred stock a. No. shares outstanding (Par Value). | | |
| 33. Common stock a. No. shares authorized 2,000 | | |
| b. No. shares outstanding 2,000 (Par Value). | | 200 |
| 34. Surplus. | | 800 |
| 35. Undivided profits. | | 319 |
| 36. Reserves for contingencies and other capital reserves. | | |
| 37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36) | | 1,319 |
| 38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37) | | 19,791 |

RULES AND REGULATIONS OF
THE STATE BANK COMMISSIONER

Rule IB-1. Effect and Definitions. These rules and regulations shall supersede all rules and regulations heretofore promulgated and adopted by the State Bank Commissioner. As used in these rules and regulations, the word "Commissioner" shall be interpreted to mean the State Bank Commissioner of the State of Colorado and his successors in office.

Rule IB-2. Purpose. These rules and regulations are promulgated in order to implement the provisions of Section 11-22-101, et. seq., C.R.S. 1973, as amended, and are adopted in the interests of promoting and maintaining (a) a sound industrial banking system, (b) the security of deposits and depositors, and (c) the protection of other customers. The Commissioner as necessity may require, may amend, supplement or revise these rules and regulations.

Rule IB-3. Papers Filed With Commissioner. All papers, letters, applications, and documents of any nature which are forwarded to the Commissioner shall be filed in his office and maintained there by him along with all other records and property of his department. When applicable provisions of Section 11-22-101, et. seq., C.R.S. 1973, as amended, require the deposit of money or fees along with the filing of certain documents

and other papers with the Commissioner, said filing, as may be required by Section 11-22-101, et. seq., C.R.S. 1973, as amended, shall be effective as of the date said money or fees plus all required documents and other papers are properly filed with the Commissioner.

Rule IB-4. Applications for Charter. All applications for a charter to conduct business as an industrial bank shall be submitted to the Commissioner on the format set forth in Industrial Bank Form 3. The date of filing of said application for charter shall be determined by the provisions of Rule IB-3 herein.

a) Industrial bank Articles of Incorporation, submitted with application for charter, shall be prepared in accordance with the format set forth in Industrial Bank Form 4. The format of said form may be enlarged upon by incorporators or applicants in any manner consistent with Section 11-22-102 (1)(b), C.R.S. 1973, as amended, and other appropriate laws of the State of Colorado.

b) Financial statements required of proposed officers, directors, and stockholders of applicants for charter, shall be submitted to the Commissioner under separate cover on Industrial Bank Form 5.

Rule IB-5. Filing Fee. Persons desiring to organize an industrial bank must pay a filing fee in the statutory amount at the time of filing each application. The filing fee shall

be paid in two cashier's checks or similar certified instruments in the statutory amounts, both payable to "Treasurer, State of Colorado". If the application for charter is withdrawn by the incorporators prior to the date set for public hearing by the Commissioner, the statutory refund shall be made to the incorporators.

Rule IB-6. Application Documents Confidential. Applications and exhibits attached thereto shall be open to the public for reasonable examination in advance of the hearing. The Commissioner may suppress and treat as confidential all Financial Reports attached to the application.

Rule IB-7. Notice of Hearing. Whenever a hearing is required by Section 11-22-102 (2), C.R.S. 1973, as amended, a notice thereof shall be given by the Commissioner to the party requesting the hearing, to other persons to whom notice must be given and to such other persons as the Commissioner in his discretion may specify. Such notice shall state the time, place, and nature of the hearing; the legal authority and jurisdiction under which the hearing is to be held; the matters constituting grounds for the hearing; and shall be delivered to such persons entitled to notice by this rule by personal service, by registered or certified mail, or by other appropriate means, sufficiently in advance of the date set for hearing in order to comply with the appropriate provisions of both Section 11-22-102 (2), C.R.S. 1973, as amended, and the State Administrative Procedures Act.

Rule IB-8. Prehearing Conference. The Commissioner may, on his own initiative, or at the request of any party, direct all parties and their counsel to meet with him at a specified time and place prior to any hearing:

- 1) To determine the necessity or desirability of amendments to an application;
- 2) To determine the names of witnesses and a general statement of the testimony expected of each witness;
- 3) To determine the number, description and purpose of exhibits intended to be offered at the hearing and require the offering party to produce exhibits for inspection and marking at the prehearing conference;
- 4) To determine matters, if any, of which the Commissioner will be requested to take administrative notice;
- 5) To consider any other matters that will simplify the issues and further aid in expeditious conduct of the hearing.

The Commissioner may require all parties to list in writing witnesses, exhibits and any matters which might expedite the hearing. A conference may, if requested in advance by any party, be recorded. If no verbatim transcript is taken, the Commissioner shall prepare a summarized report reciting the results of the conference. The report may be received into evidence by the Commissioner during open hearing.

Failure to comply with this rule may cause the Commissioner to continue a hearing to another date, or to preclude an offering

party from introducing exhibits into evidence or from calling witnesses at the time of the hearing.

Rule IB-9. Economic Feasibility Studies. If a study on the economic feasibility of the proposed industrial bank is to be offered, either in support of or in opposition to the proposed bank, it must be filed in the Office of the Commissioner at least ten days prior to the day of the hearing. Failure to comply with this rule may cause the Commissioner to exclude the study, and testimony based thereon, from the hearing or to continue the hearing to another date.

Rule IB-10. Nature of Hearings. All hearings and the taking of testimony before the Commissioner shall be open to the public.

Rule IB-11. Transcripts. All testimony taken at hearings shall be transcribed. Copies of transcripts thereof shall be made available to any person upon payment to the reporter of the costs thereof. Upon the filing of transcripts by the recorder, all parties shall be provided an opportunity to file motions to correct the record. The Commissioner shall rule upon such motions prior to his deliberations upon the facts introduced at hearing.

Rule IB-12. Order of Procedure. Parties to hearings shall, unless otherwise ordered by the Commissioner, be limited to the following orders of procedure:

(a) Primary party in interest. The primary party in interest shall present his case by calling witnesses and submitting other evidence.

(b) Other parties in interest. Other persons admitted as parties to the hearing may thereupon present witnesses and other evidence.

(c) Further evidence. The Commissioner may, of his own initiative, call for the production of further evidence upon any issue. He may also produce independent evidence through the Attorney General which is material to the issues or necessary to complete the record.

(d) Examination of witnesses. As may be permitted by the Commissioner, any witness shall be subject to cross, re-direct and re-cross examination.

Rule IB-13. Oral Argument, Briefs, Reopening. The Commissioner may permit oral argument and submission of briefs at the hearing. In addition, the Commissioner may, upon appropriate notice to all parties and other interested persons, reopen any hearing at any time prior to public announcement of his findings, conclusions and order. Proceedings which have been reopened shall be conducted pursuant to the rules established herein for hearings.

Rule IB-14. Decision and Order. Copies of a decision and order of the Commissioner shall be furnished to all parties to

the proceedings and to such other interested persons as the Commissioner may determine. Every decision and order shall be signed by the Commissioner and shall bear the date of official publication.

Rule IB-15. Unclaimed Exhibits. In the event that a decision and order of the Commissioner is not appealed to a court of record, then within thirty days after time for such appeal has lapsed, the Commissioner may destroy any exhibits introduced at a hearing, unless he has received written notification from a party to a hearing of his intention to withdraw such exhibits.

Rule IB-16. Reports of Condition. All Reports of Condition required by Section 11-22-109 (9), C.R.S. 1973, as amended, shall be submitted to the Commissioner on Industrial Bank Form 1 within ten (10) days from the date of his request therefor. Industrial Bank Form 2, an abbreviated version of Industrial Bank Form 1, shall be copied verbatim from Industrial Bank Form 1 and published by the bank within ten (10) days from the date of mailing or transmittal of the report by the bank to the Commissioner. Regulations governing the publication of said Report of Condition are set forth on Industrial Bank Form 2 and are specifically incorporated herein as part of these rules and regulations. The Publisher's Certificate and Proof of Publication as set forth on Industrial Bank Form 2, must be filed by the bank with the Commissioner within ten (10) days from the date of publication of the Report.

Rule IB-17. Application for Conversion to State Banks. Industrial banks filing an application for conversion into a state bank, as permitted under Section 11-22-110, C.R.S. 1973, as amended, shall use that form prescribed by the Colorado State Banking Board. Said applications shall, in all respects be treated in the same manner and considered upon the same standards as any other application for charter as a state bank. Hearings on such application shall be conducted and proof taken pursuant to the applicable provisions of the Colorado Banking Code of 1957, as amended.

Rule IB-18. Notice of Change in Officers or Directors. Industrial banks shall, within ten (10) days of such change, file with the Commissioner written notice of any change in executive officers and/or directors. Said notice shall be submitted on Industrial Bank Form 6.

Rule IB-19. Books and Records.

a) All records and supporting documents, including expense vouchers, shall be kept and maintained by an industrial bank at its place of business within the State of Colorado and shall be available to the Commissioner or his representatives for examination at any time.

b) All records of original entry shall be dated and maintained in sufficient detail so that each separate transaction may be identified and each asset, liability, capital account, income and expense item, which is affected by the transaction, may be identified.

c) The general ledger or its equivalent shall contain a separate account for each asset, liability, capital account, and each type of income and expense and shall be posted daily. A trial balance of the general ledger or a daily statement shall be maintained and posted daily.

Rule IB-20. Public Advertisements. The term "public advertisements" as used in Section 11-22-101, et. seq., C.R.S. 1973, as amended, shall be interpreted to include all checks, drafts, money orders, promissory notes, and other items of commercial paper and all letterheads, bills, handouts, and other materials upon which the corporate name of the bank is printed, written, or displayed.

Rule IB-21. Advertisement of Interest Rates.

(a) Interest rates paid on savings accounts or investment certificates shall be stated in terms of annual rate of simple interest. In no case may a rate be advertised that is in excess of that authorized for any specific deposit.

(b) No percentage yield achieved by compounding interest during a period of more than one year shall be advertised. If a percentage yield achieved by compounding interest during one year is advertised, the annual rate of simple interest shall be stated with equal prominence, along with an explanation of the basis of compounding.

(c) Whenever an advertisement, display, distribution or

broadcast contains a reference to the interest to be paid on savings deposits, investment certificates, or any other savings obligation and a minimum deposit requirement exists with respect to obtaining said interest rate, such reference shall also include a clear and concise statement of the minimum deposit requirement.

(d) Whenever an advertisement, display, distribution or broadcast contains a reference to the interest to be paid on savings deposits, investment certificates, or any other savings obligation and a penalty exists for withdrawal thereof prior to maturity, such reference shall also include either a clear and concise statement of the exact penalty which may be imposed or the statement "A substantial interest penalty may be imposed for early withdrawal."

(e) The disclosures required to be made by this rule shall be accomplished in the same manner as prescribed by subsections (b), (c) and (d) of Rule IB-22. In addition, whenever a minimum deposit requirement and/or interest penalty for early withdrawal exists, such requirement and/or penalty shall be disclosed to the customer in writing prior to the acceptance or issuance of such savings deposit, investment certificate, or any other savings obligation to which the requirement or penalty is related.

Rule IB-22. Advertisement Regarding the Industrial Bank Savings Guaranty Corporation.

(a) Advertising, displays, distribution or broadcasts, by

or on behalf of any member of the Industrial Bank Savings Guaranty Corporation with regard to its savings deposits, investment certificates, and any other savings obligations shall include the following disclosures:

(1) Whenever in such advertisement, display, distribution or broadcast, a reference is made with regard to membership in the Industrial Bank Savings Guaranty Corporation of Colorado the statement "Accounts protected up to a maximum of ten thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation which is not an instrumentality of the State of Colorado or of the federal government" shall be included.

(2) Whenever in such advertisement, display, distribution or broadcast, a reference is made to the size or amount of assets, capital or other measures of financial worth of an association, partnership, or corporation with which said member is affiliated, such advertisement, display, distribution and broadcast must disclose whether or not said association, partnership, or corporation is under any obligation to insure or guarantee the deposit liabilities of said member.

(b) When used in any written or printed advertisement, display, or distribution, the disclosures required in Rule IB-21 and subsections (a)(1) and (a)(2) hereof shall be of such size and print to be clearly noticeable to a reasonable person, but, in no event shall the size of print or writing of such disclosures

be smaller than ten-point type, except for the print or writing used for identifying the industrial bank. Whenever in such written or printed advertisement, display, or distribution, the predominant printed or written material is of a size larger than ten-point type, such disclosures shall be of a size no smaller than the size of print or writing predominantly used therein.

(c) When used in television advertisements, the disclosures required in Rule IB-21 and subsections (a)(1) and (a)(2) hereof shall be made orally or superimposed in writing upon the viewing screen. If a writing is used in television advertisements, the statement shall be of such size and of such duration to allow sufficient time to be fully read by a reasonable person.

(d) When used in radio advertisements, the disclosure required in Rule IB-21 and subsections (a)(1) and (a)(2) hereof shall be made orally.

(e)(1) Except as provided in subsection (a) above, no advertisement, display, distribution, or broadcast by any member of the Industrial Bank Savings Guaranty Corporation with regard to its savings deposits, investment certificates, or any other savings obligations shall contain any representation concerning the guaranteed or insured nature of its savings deposits, investment certificates, or other savings obligations without the member having first obtained written approval therefor from the Commissioner.

Examples of such representations which are prohibited by this subsection are provided as follows; but, the providing of

such examples is not to be construed as limiting the prohibition of this subsection: Guaranteed safe, complete safety, guaranteed, insured, safe, safety, or words or phrases of similar import.

(e)(2) Each member of the Industrial Bank Savings Guaranty Corporation of Colorado, in addition to the other disclosure requirements provided by these rules, shall make available on its premises for distribution to its customers and prominently display a written statement issued by the Guaranty Corporation which sets forth the following:

(i) The current financial statement for the Guaranty Corporation, which statement shall clearly reflect the total amount of the guarantee fund and the total amount of savings obligations required to be protected by said fund.

(ii) A description of the method of assessment by which the guarantee fund is generated including the total dollar amount collected during the last annual assessment.

(iii) A description of the method by which the guarantee fund is to be disbursed in event of liquidation of a member industrial bank by the Commissioner.

(iv) The statement "Accounts protected up to a maximum of ten thousand dollars by the Industrial Bank Savings Guaranty Corporation of Colorado, a private corporation which is not an instrumentality of the State of Colorado or of the federal government" shall be included.

(v) The statement "The Colorado State Bank Commissioner does not pass upon the accuracy or completeness of any represen-

tations in this document or any other representation made in connection with the sale of a security by a financial institution" shall be included.

(vi) The name and address of the Industrial Bank Savings Guaranty Corporation of Colorado and any other place where additional information regarding the Guaranty Corporation could be obtained.

(f) In the event of any material change in the status of the Industrial Bank Savings Guaranty Corporation guarantee fund, the written statement required by subsection (e) (2) hereof shall be amended to reflect the change in status as soon as possible; but, in no event shall such an amendment be made more than 15 days from the date of occurrence of the material change.

(g) Rule IB-22 (e) (2) (i) shall become effective on July 1, 1976.

Rule IB-23. Investments of the Industrial Bank Savings Guaranty Corporation. The Industrial Bank Savings Guaranty Corporation is authorized to invest its funds in:

a) Deposits in insured savings and loan associations and commercial banks.

b) Obligations of, or fully guaranteed or insured by, the United States or a state of the United States.

c) General obligations of a territory of the United States or of a political subdivision or instrumentality of a state or territory of the United States.

Rule IB-24. Premiums and Gifts. No industrial bank shall

give or offer to give any savings account depositor or purchaser of an investment certificate, contract, or agreement, any premium, gift or other thing of value, whereby the ownership of such premium, gift or thing of value by said depositor or purchaser is subject to any future condition or future performance of the depositor or purchaser, including, but not limited to, the maintenance of any given account or balance in the industrial bank or the maintenance of an account for a stated period of time.

Rule IB-25. Premiums Not Considered Payment of Interest.

The value of premiums (whether in the form of merchandise, credit, or cash) given by an industrial bank to a depositor or certificate purchaser shall not be considered interest if (a) the premium is given only at the time of the opening of a new account or an addition to an existing account; (b) the premium is not given on a recurring basis; and (c) the value of the premium, or in the case of articles of merchandise, the wholesale cost (excluding shipping and packaging cost), does not exceed \$15.00, except that the value or the wholesale cost may not be more than \$25.00 if the amount of the deposit is \$5,000.00 or more.

Rule IB-26. Fidelity Bonds. Each industrial bank shall at all times maintain in full force and effect, fidelity bonds on all active officers and employees, whether or not they draw salary or compensation, which bonds shall provide for indemnity to such bank on account of any losses sustained by it as the result of

any dishonest, fraudulent, or criminal conduct by them acting independently or in collusion or combination with any person. Such bonds may be in individual, schedule, or blanket form, and the premiums therefor shall be paid by the bank.

The directors of each industrial bank shall be responsible for prescribing, at least once in each calendar year, the amount of the bonds and the sureties or underwriters thereon after giving due and careful consideration to all known elements and factors constituting such risk or hazard. Such action shall be recorded in the minutes of the board of directors and thereafter be reported to the Commissioner and be subject to his approval. The amounts of the aforesaid indemnity shall be governed by the deposit liability of the industrial bank and shall comply with the following schedule:

MINIMUM AMOUNT
OF FIDELITY BOND

| <u>Deposits</u> | <u>Insurance</u> |
|-------------------|------------------|
| -0- - 500M | 100M - 150M |
| 500M - 1,000M | 150M - 200M |
| 1,000M - 2,000M | 200M - 250M |
| 2,000M - 3,000M | 250M - 300M |
| 3,000M - 5,000M | 300M - 400M |
| 5,000M - 7,500M | 400M - 500M |
| 7,500M - 10,000M | 500M - 600M |
| 10,000M - 15,000M | 600M - 750M |
| 15,000M - 20,000M | 750M - 1,000M |
| 20,000M and over | 1,000M - 1,250M |

The recommended coverage does not include excess fidelity bonds which may be obtained to increase the coverage in addition to the primary bond.

Rule IB-27. Assessments and Fees. (1) In order to cover expenses of regular examinations and the administrative expenses of the Division of Banking, attributable to the supervision of industrial banks subject to its jurisdiction, industrial banks shall be assessed semiannually as of June 30 and December 31 based on the total assets contained in the reports of condition of each industrial bank submitted as of the above dates.

(2) Each industrial bank subject to the jurisdiction of the State Bank Commissioner on either of the above dates shall be subject to the full assessment without proration for any reason.

(3) The rate of the assessment shall be the same for all industrial banks; except that an industrial bank examined more frequently than twice in a calendar year shall, in addition, be assessed the expenses of the additional examinations.

(4) The fees shall be remitted to the "Division of Banking" in the form of a cashier's check or similar certified instrument payable to "Treasurer, State of Colorado".

(5) These assessments or fees shall be paid within 20 days after a statement of the amount thereof shall have been received by the institution.

COMPARATIVE ABESTRACT

Showing Condition of Industrial Banks in the State of Colorado
At the Close of Business on Dates Indicated

As Compiled by the Office of the State Bank Commissioner

| ASSETS | 90 Banks December 31, 1976 | % to Total |
|---|-------------------------------|------------------|
| Cash and Due From Banks | \$ 21,465,180.34 | 5.2 |
| Installment Loans | 308,831,365.11 | 75.4 |
| Notes Discounted/Purchased | 27,783,935.08 | 6.8 |
| United States Government Obligations | 22,805,442.72 | 5.6 |
| Other Bonds | 12,477,587.18 | 3.0 |
| Corporate Stocks | 1,205,289.82 | .3 |
| Bank Premises, Furni- ture & Fixtures | 1,789,008.31 | .4 |
| Leasehold Improvements | 447,256.15 | .1 |
| Real Estate Owned Other Than Bank Premises | 1,105,602.58 | .3 |
| Automobiles Owned | 125,542.99 | - |
| Other Assets | 11,671,328.53 | 2.9 |
| TOTAL ASSETS | \$409,707,538.81 | 100.0 |
| <u>LIABILITIES</u> | | |
| Notes Payable to Banks | 73,531,436.26 | 18.0 |
| Notes Payable to Others | 19,287,546.26 | 4.7 |
| Savings Deposits | 60,864,037.59 | 14.9 |
| Thrift-Investment Certificates | 141,487,043.76 | 34.5 |
| Mortgages on Real Estate Owned | 93,262.70 | - |
| Unearned Interest and Discounts | 39,742,666.88 | 9.7 |
| Dealers' Reserve | 1,085,711.58 | .3 |
| Interest, Taxes and Other Expenses | 5,302,130.35 | 1.3 |
| Other Liabilities | 3,009,461.09 | .7 |
| TOTAL LIABILITIES | \$344,403,296.47 | 84.1 |
| <u>RESERVES</u> | | |
| Res. for Bad Debts on Loans | 4,620,819.17 | 1.1 |
| Other Reserves on Loans | 441,770.61 | .1 |
| Reserves on Securities | -0- | - |
| TOTAL RESERVES ON LOANS | 5,062,589.78 | 1.2 |
| <u>CAPITAL ACCOUNTS</u> | | |
| Capital Notes and Debentures | 1,690,000.00 | .4 |
| Equity Capital | 58,551,652.56 | 14.3 |
| Common Stock | 17,357,540.00 | 4.3 |
| Surplus | 28,708,657.80 | 7.0 |
| Undivided Profits | 12,485,454.76 | 3.0 |
| Reserves | -0- | - |
| TOTAL CAPITAL ACCOUNTS | 60,241,652.56 | 14.7 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | \$409,707,538.81 | 100.0 |
| Percentage of Total Capital to Total Deposits | | 29.8 |
| Percentage of Total Capital to Total Assets | | 14.7 |
| Increase in Total Assets since December 31, 1975 | | 35,794,824.35 |
| Increase in Total Deposits since December 31, 1975 | | 47,183,601.40 |
| Decrease in Total Capital since December 31, 1975 | | (1,871,398.40) |

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ALAMOSA MOUNTAIN INDUSTRIAL BANK, ALAMOSA
Alamosa County

OFFICERS

David G. Buck, President; George W. Staples, Chairman of the Board; Wayne Smith, Vice President & Secy.-Treasurer

DIRECTORS

David G. Buck, George W. Staples, Wayne Smith.

December 31, 19 76

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 45,602.77 |
| Installment loans | 1,059,614.30 |
| Notes discounted and/or purchased | 292,975.16 |
| United States Government Obligations | 99,631.00 |
| Other bonds | 52,689.08 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,493.31</u> | 7,493.31 |
| Leasehold Improvements | 1,020.33 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 41,972.37 |
| TOTAL ASSETS | 1,600,998.32 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 514,890.78 |
| Thrift-Investment Certificates | 613,422.87 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 288,190.69 |
| Dealers' Reserves | 1,039.68 |
| Amounts set aside for interest, taxes, and other expenses | 6,960.65 |
| Other Liabilities | 12,949.78 |
| TOTAL LIABILITIES | 1,437,454.45 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 21,287.96 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 21,287.96 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 142,255.91 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 22,255.91 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 142,255.91 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,600,998.32 |

ARVADA 1ST INDUSTRIAL BANK, ARVADA
Jefferson County

OFFICERS

Dale Bean, President; Richard A. Van Winkle, Vice President; Charles T. Moore, Secretary; Ted E. Davis, Treasurer; Melba McKenzie, Assistant Secretary.

DIRECTORS

Dale Bean, Clifford E. Katalin, Richard A. Van Winkle, W. Harold Dobson

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 132,036.41 |
| Installment loans | 1,854,958.97 |
| Notes discounted and/or purchased | 2,872.48 |
| United States Government Obligations | 1,018,722.32 |
| Other bonds | 95,389.34 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,108.03</u> | 1,108.03 |
| Leasehold Improvements | 7,424.69 |
| Real estate owned other than bank premises | 21,032.91 |
| Automobiles Owned | 2,890.26 |
| Other Assets | 24,370.47 |
| TOTAL ASSETS | 3,160,805.88 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 461,254.55 |
| Thrift-Investment Certificates | 2,339,202.12 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 61,895.54 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 86,991.83 |
| Other Liabilities | 191.20 |
| TOTAL LIABILITIES | 2,949,535.24 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 24,170.08 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 24,170.08 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 187,100.56 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 75,000.00 |
| 3. Undivided profits | 12,100.56 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 187,100.56 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 3,160,805.88 |

ASPEN INDUSTRIAL BANK, ASPEN
Pitkin County

OFFICERS

Kent Schuler, President; Stanley L. Dodson, Vice-President; Donald L. Beachler, Secretary; Darlene Snook, Treasurer.

DIRECTORS

Bert E. Bankert, Donald L. Beachler, Stanley L. Dodson, William T. Sisson

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 186,272.22 |
| Installment loans | 1,440,869.28 |
| Notes discounted and/or purchased | |
| United States Government Obligations | 321,650.27 |
| Other bonds | 101,249.52 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>8731.09</u> | 8,731.09 |
| Leasehold Improvements | 4,647.60 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 17,134.96 |
| Other Assets | 2,080,554.94 |
| TOTAL ASSETS. | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 1,102,117.23 |
| Thrift-Investment Certificates | 620,458.63 |
| Mortgages on real estate owned | 162,674.94 |
| Unearned interest and discounts | |
| Dealers' Reserves | 34,834.03 |
| Amounts set aside for interest, taxes, and other expenses | 37,033.86 |
| Other Liabilities | 1,957,118.69 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 6,636.15 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 6,636.15 |

CAPITAL ACCOUNTS

| | | |
|---|--|--------------|
| Capital notes and debentures | | 116,800.10 |
| Equity capital, total (1 to 4 below) | | 60,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>6</u>) (No. shares outstanding <u>6</u>) | | 40,000.00 |
| 2. Surplus | | 16,800.10 |
| 3. Undivided profits | | 116,800.10 |
| 4. Reserve for contingencies and other capital reserves | | 116,800.10 |
| TOTAL CAPITAL ACCOUNTS. | | 2,080,554.94 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | | |

AVCO AURORA INDUSTRIAL BANK, AURORA
Adams County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice-President; Philip J. Cullen, Vice -President & Secretary; Gary L. Fite, Vice President, Treasurer, & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Jack E. Maxwell, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 35,184.25 |
| Installment loans. | 2,213,739.08 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | 130,470.34 |
| Other bonds. | 10,093.33 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>8,157.20</u> | 8,157.20 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | |
| TOTAL ASSETS. | 2,397,644.20 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 199,634.52 |
| Notes payable (other). | 327,450.20 |
| Savings deposits | 825,896.84 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 614,792.19 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 4,611.22 |
| Other Liabilities. | 52,350.82 |
| TOTAL LIABILITIES | 2,024,735.79 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 54,364.23 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 54,364.23 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 318,544.18 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) | 200,000.00 |
| (No. shares outstanding <u>2M</u>) | |
| 2. Surplus. | 35,000.00 |
| 3. Undivided profits. | 83,544.18 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 318,544.18 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,397,644.20 |

EAST CONTINENTAL INDUSTRIAL BANK, AURORA
Adams County

OFFICERS

John J. Connolly, President; B. Everett Hockins, Vice president; Morris E. Kramish, Vice President and Secretary-Treasurer; Marvin F. Rogers, Assistant Secretary and Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer Lewis.

December 31, 1970

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 166,089.37 |
| Installment loans | 1,908,392.08 |
| Notes discounted and/or purchased | 300,605.75 |
| United States Government Obligations | 138,305.65 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 5,040.84 | 5,040.84 |
| Leasehold Improvements | 9,702.41 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 7,761.00 |
| TOTAL ASSETS | 2,535,897.10 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 66,765.74 |
| Notes payable (other) | 299,204.90 |
| Savings deposits | 1,144,633.79 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 374,915.67 |
| Unearned interest and discounts | 2,221.13 |
| Dealers' Reserves | 171,729.29 |
| Amounts set aside for interest, taxes, and other expenses | 51,631.64 |
| Other Liabilities | 2,111,102.16 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 42,366.81 |
| Other reserves on loans | |
| Reserves on securities | 42,366.81 |
| TOTAL RESERVES ON LOANS AND SECURITIES | |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 30,000.00 |
| Equity capital, total (1 to 4 below) | 352,428.13 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 132,428.13 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 382,428.13 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,535,897.10 |

VALLEY INDUSTRIAL BANK, BLENDE
Pueblo County

OFFICERS

George W. Staples, Chairman of the Board; Wayne W. Smith, President; Ronald W. Baker, Vice President; Louis Incerto Jr., Asst. Vice President; Inez M. Sandoval, Secretary-Treasurer.

DIRECTORS

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

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 987,424.73 |
| Installment loans | 3,281,759.45 |
| Notes discounted and/or purchased | 553,485.64 |
| United States Government Obligations | 149,747.50 |
| Other bonds | 335,327.88 |
| Corporate stocks | |
| Bank Premises \$ <u>15,829.00</u> ; Furniture & Fixtures \$ <u>6,634.68</u> | 22,463.68 |
| Leasehold Improvements | 8,180.58 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 28,550.17 |
| TOTAL ASSETS | 5,366,939.63 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 1,126,735.83 |
| Thrift-Investment Certificates | 2,659,042.50 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 919,923.58 |
| Dealers' Reserves | 5,001.70 |
| Amounts set aside for interest, taxes, and other expenses | 57,994.79 |
| Other Liabilities | 612.00 |
| TOTAL LIABILITIES | 4,769,310.40 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 22,244.25 |
| Other reserves on loans | 23,609.54 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 45,853.79 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 551,775.44 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 200,000.00 |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 331,775.44 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 551,775.44 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 5,366,939.63 |

AVCO BOULDER INDUSTRIAL BANK, BOULDER
Boulder County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer, & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Gerald H. Mitchell, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 19 76

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 42,348.04 |
| Installment loans. | 1,966,982.56 |
| Notes discounted and/or purchased. | 75,160.91 |
| United States Government Obligations | 102,848.63 |
| Other bonds. | 199,994.90 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>5,266.99</u> | 5,266.99 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 584.00 |
| Other Assets | 584.00 |
| TOTAL ASSETS. | 2,393,186.03 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 126,759.43 |
| Notes payable (other). | 345,229.87 |
| Savings deposits | 591,200.00 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 685,673.46 |
| Unearned interest and discounts. | 363.07 |
| Dealers' Reserves. | 10,144.95 |
| Amounts set aside for interest, taxes, and other expenses. | 49,535.35 |
| Other Liabilities. | 1,808,906.13 |
| TOTAL LIABILITIES | 1,808,906.13 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 46,120.00 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 46,120.00 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 538,159.90 |
| Equity capital, total (1 to 4 below) | 200,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) | |
| (No. shares outstanding <u>2M</u>) | |
| 2. Surplus. | 300,000.00 |
| 3. Undivided profits. | 38,159.90 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 538,159.90 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,393,186.03 |

BOULDER TRI-STATE INDUSTRIAL BANK, BOULDER
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President; Donald A. Lancaster, Secretary-Treasurer; Noris A. Lusche, Senior Vice President.

DIRECTORS

Donald A. Lancaster, Noris A. Lusche, Richard C. Tucker.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 73,914.49 |
| Installment loans | 1,146,215.56 |
| Notes discounted and/or purchased | 33,280.41 |
| United States Government Obligations | 100,000.00 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 856.69 | 856.69 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | 5,749.93 |
| Automobiles Owned | |
| Other Assets | 17,764.66 |
| TOTAL ASSETS | 1,377,781.74 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 155,000.00 |
| Notes payable (other) | 227,376.58 |
| Savings deposits | 656,768.16 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 18,164.73 |
| Unearned interest and discounts | |
| Dealers' Reserves | 16,688.25 |
| Amounts set aside for interest, taxes, and other expenses | |
| Other Liabilities | |
| TOTAL LIABILITIES | 1,073,997.72 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 14,951.71 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 14,951.71 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 288,832.31 |
| Equity capital, total (1 to 4 below) | 200,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) (No. shares outstanding <u>2,000</u>) | 200,000.00 |
| 2. Surplus | 60,000.00 |
| 3. Undivided profits | 28,832.31 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 288,832.31 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,377,781.74 |

GLOBE INDUSTRIAL BANK, BOULDER
Boulder County

OFFICERS

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

Arthur L. Bronstein, Sidney L. Bronstein, Francis M. Goldsberry, Faye B. Raymon.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 1,811,157.26 |
| Installment loans | 3,140,298.97 |
| Notes discounted and/or purchased | 688,255.74 |
| United States Government Obligations | 1,048,952.85 |
| Other bonds | 1,419,851.53 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 11,779.68 | 11,779.68 |
| Leasehold Improvements | 80,549.63 |
| Real estate owned other than bank premises | 91,890.57 |
| Automobiles Owned | 1,457.23 |
| Other Assets | 157,041.48 |
| TOTAL ASSETS | 8,451,234.94 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 3,430.56 |
| Notes payable (other) | 3,357,772.34 |
| Savings deposits | 4,237,050.05 |
| Thrift-Investment Certificates | 55,405.35 |
| Mortgages on real estate owned | 148,018.02 |
| Unearned interest and discounts | |
| Dealers' Reserves | 143,892.06 |
| Amounts set aside for interest, taxes, and other expenses | 18,968.97 |
| Other Liabilities | 7,964,537.35 |
| TOTAL LIABILITIES | 7,964,537.35 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 44,130.16 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 44,130.16 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 442,567.43 |
| Equity capital, total (1 to 4 below) | 250,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>25,000</u>) | |
| (No. shares outstanding <u>25,000</u>) | |
| 2. Surplus | 50,000.00 |
| 3. Undivided profits | 142,567.43 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 442,567.43 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 8,451,234.94 |

BROOMFIELD CREDIT THRIFT INDUSTRIAL BANK,
BROOMFIELD
Boulder County

OFFICERS

Wendell L. Dixon, President; Joseph C. Nelson, Vice President; Louis Durfee, Vice President; Eldo Taylor, Vice President; George R. Woodruff, Vice President; Winston M. Hurt, Vice President; Thomas J. McCann, Vice President; Rossiter A. Armstrong, Vice President; Fred Kohlruess, Vice President; James A. Richards, Vice President; John Bolger, Vice President; Ed. Keefer, Vice President; Troy Goodwin, Vice President; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 300.00 |
| Installment loans | 492,580.06 |
| Notes discounted and/or purchased | 16,821.21 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,722.21</u> | 2,722.21 |
| Leasehold Improvements | 869.61 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 130.09 |
| Other Assets | 513,423.18 |
| TOTAL ASSETS | 513,423.18 |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | |
| Notes payable (other) | 89,504.47 |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 117,241.54 |
| Unearned interest and discounts | 35.74 |
| Dealers' Reserves | 1,318.48 |
| Amounts set aside for interest, taxes, and other expenses | 1,398.51 |
| Other Liabilities | 209,498.74 |
| TOTAL LIABILITIES | 209,498.74 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 12,592.14 |
| Other reserves on loans | |
| Reserves on securities | 12,592.14 |
| TOTAL RESERVES ON LOANS AND SECURITIES | 12,592.14 |

CAPITAL ACCOUNTS

| | |
|---|------------|
| Capital notes and debentures | 291,332.30 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 40,000.00 |
| 3. Undivided profits | 51,332.30 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 291,332.30 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 513,423.18 |

BRUSH INDUSTRIAL BANK, BRUSH
Morgan CountyOFFICERSR. H. Stenback, President; R. R. Stenback, Vice President and
Treasurer; Gary W. Duke, Cashier; Ila J. Davis, Secretary.DIRECTORS

Ila J. Davis, Gary W. Duke, R. H. Stenback, R. R. Stenback.

December 31, 1976

ASSETS

| | |
|---|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 27,737.12 |
| Installment loans. | 822,930.03 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | |
| Other bonds. | 119,793.37 |
| Corporate stocks | |
| Bank Premises \$ <u>8,364.44</u> ; Furniture & Fixtures \$ <u>3,124.16</u> | 11,488.60 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 582.99 |
| Other Assets | 3,314.91 |
| TOTAL ASSETS. | 985,847.02 |

LIABILITIES

| | |
|--|------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 312,053.26 |
| Thrift-Investment Certificates | 443,200.00 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 82,797.39 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | |
| Other Liabilities. | |
| TOTAL LIABILITIES | 838,050.65 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 147,796.37 |
| 1. Common stock - total par value (No. shares authorized <u>500</u>) | 50,000.00 |
| (No. shares outstanding <u>500</u>) | |
| 2. Surplus. | 50,000.00 |
| 3. Undivided profits. | 47,796.37 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 147,796.37 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 985,847.02 |

BURLINGTON INDUSTRIAL BANK, BURLINGTON
Kit Carson County

OFFICERS

John E. Elliff, President; Ronald W. Meyer, Vice President; James H. Elliff,
Vice President; W. H. Kinney, Vice President; K. Lawrence, Sec.-Treasurer.

DIRECTORS

John E. Elliff, James H. Elliff, Bernard E. Hecker, K. Lawrence, W. H. Kinney,
Ron W. Meyer.

December 31, 1976

ASSETS

| | |
|--|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 60,259.72 |
| Installment loans | 352,435.88 |
| Notes discounted and/or purchased | 9,557.71 |
| United States Government Obligations | 35,000.00 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,692.27</u> | 6,692.27 |
| Leasehold Improvements | 5,577.08 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 35,451.27 |
| Other Assets | 504,973.93 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 143,302.72 |
| Thrift-Investment Certificates | 213,582.45 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 907.16 |
| Dealers' Reserves | 98.00 |
| Amounts set aside for interest, taxes, and other expenses | 492.20 |
| Other Liabilities | 11,157.81 |
| TOTAL LIABILITIES | 369,540.34 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | |

CAPITAL ACCOUNTS

| | | |
|---|--|------------|
| Capital notes and debentures | | 135,433.59 |
| Equity capital, total (1 to 4 below) | | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | | |
| (No. shares outstanding <u>1,000</u>) | | |
| 2. Surplus | | 20,000.00 |
| 3. Undivided profits | | 15,433.59 |
| 4. Reserve for contingencies and other capital reserves | | |
| TOTAL CAPITAL ACCOUNTS | | 135,433.59 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | | 504,973.93 |

CANON CITY 1ST INDUSTRIAL BANK,
CANON CITY
Fremont County

OFFICERS

Richard A. Van Winkle, President; Larry L. Michelin, Vice President; Charles T. Moore, Secretary; Melba McKenzie, Assistant Secretary; Ted E. Davis, Treasurer.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Larry L. Michelin, Richard A. Van Winkle.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 223,950.96 |
| Installment loans | 1,212,709.11 |
| Notes discounted and/or purchased | 11,359.15 |
| United States Government Obligations | 295,274.30 |
| Other bonds | 25,086.94 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 5,434.73 | 5,434.73 |
| Leasehold Improvements | 6,553.41 |
| Real estate owned other than bank premises | 31,276.51 |
| Automobiles Owned | 2,890.26 |
| Other Assets | 20,161.01 |
| TOTAL ASSETS | 1,834,696.38 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 244,359.88 |
| Thrift-Investment Certificates | 1,350,708.42 |
| Mortgages on real estate owned | 8,097.41 |
| Unearned interest and discounts | 26,494.01 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 48,821.75 |
| Other Liabilities | 7,171.33 |
| TOTAL LIABILITIES | 1,685,652.80 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 16,824.16 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 16,824.16 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 132,219.42 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 12,219.42 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 132,219.42 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,834,696.38 |

CASTLE ROCK INDUSTRIAL BANK,
CASTLE ROCK
Douglas County

OFFICERS

Norman P. Dubois, President; George Milhoan, Vice President; Barbara J. Homrighausen, Secretary-Cashier; Paula S. Packard, Assistant Cashier.

DIRECTORS

Herman A. Anderson, O. Howard Colling, Norman P. Dubois, John S. Cowan, George Milhoan.

December 31, 19 76

ASSETS

| | |
|---|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 182,957.82 |
| Installment loans. | 537,783.22 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | 49,459.26 |
| Other bonds. | |
| Corporate stocks | 15,000.00 |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,689.58</u> | 7,689.58 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | 155.25 |
| Automobiles Owned. | 21,721.24 |
| Other Assets | 814,766.37 |
| TOTAL ASSETS. | |

LIABILITIES

| | |
|--|------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 266,366.04 |
| Thrift-Investment Certificates | 375,715.98 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 22,232.95 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 10,917.44 |
| Other Liabilities. | |
| TOTAL LIABILITIES | 675,232.41 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 2,297.09 |
| Other reserves on loans. | |
| Reserves on securities | 2,297.09 |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 137,236.87 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus. | 25,000.00 |
| 3. Undivided profits. | 12,236.87 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 137,236.87 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 814,766.37 |

AVCO COLORADO SPRINGS INDUSTRIAL BANK,
COLORADO SPRINGS
El Paso County

OFFICERS

Ross M. Felt, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Jack E. Maxwell, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 7,870.46 |
| Installment loans | 1,902,817.66 |
| Notes discounted and/or purchased | 79,946.29 |
| United States Government Obligations | 29,660.40 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 16,814.60 | 16,814.60 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 1,854.35 |
| Other Assets | 2,038,963.76 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 851,363.35 |
| Notes payable (other) | 60,675.22 |
| Savings deposits | 173,950.00 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 551,649.70 |
| Unearned interest and discounts | 1,131.35 |
| Dealers' Reserves | 5,421.65 |
| Amounts set aside for interest, taxes, and other expenses | 42,286.09 |
| Other Liabilities | 1,686,477.36 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 48,657.92 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 48,657.92 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 303,828.48 |
| Equity capital, total (1 to 4 below) | 200,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) (No. shares outstanding <u>2M</u>) | 200,000.00 |
| 2. Surplus | 35,000.00 |
| 3. Undivided profits | 68,828.48 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 303,828.48 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,038,963.76 |

AVCO EAST COLORADO SPRINGS INDUSTRIAL BANK
COLORADO SPRINGS
El Paso County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Kenneth L. Penland, Vice President & Cashier; Herbert F. Smith, Vice President & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 29,873.13 |
| Installment loans | 1,653,014.45 |
| Notes discounted and/or purchased | 320,037.74 |
| United States Government Obligations | 79,109.98 |
| Other bonds | 24,753.48 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 12,020.83 | 12,020.83 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 3,739.70 |
| Other Assets | 2,122,549.31 |
| TOTAL ASSETS | 2,122,549.31 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | 305,446.29 |
| Notes payable (other). | 204,832.86 |
| Savings deposits | 624,308.00 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 514,314.00 |
| Unearned interest and discounts | |
| Dealers' Reserves | 7,243.63 |
| Amounts set aside for interest, taxes, and other expenses | 50,398.80 |
| Other Liabilities | 1,706,543.58 |
| TOTAL LIABILITIES | 1,706,543.58 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 49,597.13 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 49,597.13 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | 366,408.60 |
| Equity capital, total (1 to 4 below) | 200,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u> (No. shares outstanding <u>2M</u>) | 35,000.00 |
| 2. Surplus | 131,408.60 |
| 3. Undivided profits | |
| 4. Reserve for contingencies and other capital reserves | 366,408.60 |
| TOTAL CAPITAL ACCOUNTS | 366,408.60 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,122,549.31 |

DEPOSITORS INDUSTRIAL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Milton Katz, President & Director; M. Mandel, Vice President; H. N. Ullestad, Cashier, Treasurer & Director; C. D. Archer, Assistant Cashier & Assistant Vice President; Richard Schell, Assistant Vice President; Glenn W. Perkins, Assistant Cashier; James E. Wanner, Secretary & Director; B. H. Efferth, Assistant Secretary; Leonard A. Zych, Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner.

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 25,955.94 |
| Installment loans | 1,236,403.98 |
| Notes discounted and/or purchased | 65,617.94 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 3,046.59 | 3,046.59 |
| Leasehold Improvements | 583.68 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 5,015.28 |
| Other Assets | 1,366,623.41 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | 649,919.55 |
| Savings deposits | 33,127.48 |
| Thrift-Investment Certificates | 92,861.61 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 219,154.49 |
| Dealers' Reserves | 430.02 |
| Amounts set aside for interest, taxes, and other expenses | 15,920.02 |
| Other Liabilities | 4,772.00 |
| TOTAL LIABILITIES | 1,016,185.17 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 23,973.00 |
| Other reserves on loans | 8,121.31 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 32,094.31 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 288,343.93 |
| 1. Common stock - total par value (No. shares authorized <u>10,000</u>) | 200,000.00 |
| (No. shares outstanding <u>10,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 68,343.93 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 288,343.93 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,366,623.41 |

FIRST SIC INDUSTRIAL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Creighton B. Lynch, Chairman of the Board & President; E. J. O'Keefe, Vice President; Warren J. Kincaid, Vice President & Treasurer; L. L. Cummings, Secretary; Weldon L. Snider, Assistant Secretary; Richard K. Georgia, Vice President.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 57,982.89 |
| Installment loans | 1,464,944.57 |
| Notes discounted and/or purchased | 393,639.41 |
| United States Government Obligations | 181,392.00 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 9,723.00 | 9,723.00 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 1,525.45 |
| Other Assets | 6,884.46 |
| TOTAL ASSETS | 2,116,091.78 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 152,658.14 |
| Thrift-Investment Certificates | 1,128,921.61 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 340,147.37 |
| Dealers' Reserves | 5,404.52 |
| Amounts set aside for interest, taxes, and other expenses | 146,614.68 |
| Other Liabilities | 7,191.83 |
| TOTAL LIABILITIES | 1,780,938.15 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 37,171.67 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 37,171.67 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 297,981.96 |
| 1. Common stock - total par value (No. shares authorized <u>8,250</u>) | 165,000.00 |
| (No. shares outstanding <u>8,250</u>) | |
| 2. Surplus | 35,000.00 |
| 3. Undivided profits | 97,981.96 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 297,981.96 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,116,091.78 |

LIBERTY INDUSTRIAL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

H. C. Gerber, Chairman of the Board & Chief Executive Officer;
W. E. Sessions, President; Donald E. LaMora, Vice President &
Secretary; Elmer M. Wolfe, Treasurer.

DIRECTORS

H. C. Gerber, Lurline A. Gerber, Donald E. LaMora, W. E. Sessions,
Fred W. Walker.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 468,527.02 |
| Installment loans. | 72,586.64 |
| Notes discounted and/or purchased. | 465,717.86 |
| United States Government Obligations | |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>12,756.21</u> | 12,756.21 |
| Leasehold Improvements | 1,017.81 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 7,925.06 |
| TOTAL ASSETS. | 1,028,530.60 |

LIABILITIES

| | |
|--|------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 169,133.58 |
| Thrift-Investment Certificates | 558,376.38 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 13,481.17 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 5,126.13 |
| Other Liabilities. | 2,116.04 |
| TOTAL LIABILITIES | 748,233.30 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 280,297.30 |
| 1. Common stock - total par value (No. shares authorized <u>10,000</u>) | 200,000.00 |
| (No. shares outstanding <u>10,000</u>) | |
| 2. Surplus. | 50,000.00 |
| 3. Undivided profits. | 30,297.30 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 280,297.30 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,028,530.60 |

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK,
COLORADO SPRINGS
El Paso County

OFFICERS

Clifford E. Katalin, President; George W. Thomas, Executive Vice President; Charles T. Moore, Secretary; Richard A. Van Winkle, Vice President; Ted E. Davis, Treasurer; Arlene Morgan, Assistant Secretary; Melba McKenzie, Assistant Secretary.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 864,506.74 |
| Installment loans | 7,247,609.67 |
| Notes discounted and/or purchased | 543,143.03 |
| United States Government Obligations | 3,026,326.93 |
| Other bonds | 1,743,677.67 |
| Corporate stocks | . |
| Bank Premises \$ _____ ; Furniture & Fixtures \$ 5,751.29 | 5,751.29 |
| Leasehold Improvements | 25,901.49 |
| Real estate owned other than bank premises | 120,838.93 |
| Automobiles Owned | 2,630.88 |
| Other Assets | 93,384.53 |
| TOTAL ASSETS | 13,673,771.21 |

LIABILITIES

| | |
|---|----------------------|
| Notes payable to banks | . |
| Notes payable (other) | . |
| Savings deposits | 3,574,202.64 |
| Thrift-Investment Certificates | 8,448,332.49 |
| Mortgages on real estate owned | . |
| Unearned interest and discounts | 403,459.16 |
| Dealers' Reserves | . |
| Amounts set aside for interest, taxes, and other expenses | 348,888.58 |
| Other Liabilities | 11,860.61 |
| TOTAL LIABILITIES | 12,786,743.48 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-------------------|
| Reserve for bad debt losses on loans | 105,684.68 |
| Other reserves on loans | . |
| Reserves on securities | . |
| TOTAL RESERVES ON LOANS AND SECURITIES | 105,684.68 |

CAPITAL ACCOUNTS

| | |
|--|----------------------|
| Capital notes and debentures | . |
| Equity capital, total (1 to 4 below) | 781,343.05 |
| 1. Common stock - total par value (No. shares authorized <u>5850</u>) | 117,000.00 |
| (No. shares outstanding <u>5850</u>) | . |
| 2. Surplus | 133,000.00 |
| 3. Undivided profits | 531,343.05 |
| 4. Reserve for contingencies and other capital reserves | . |
| TOTAL CAPITAL ACCOUNTS | 781,343.05 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 13,673,771.21 |

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

OFFICERS

W.H. Keiser, President; R. Brimberry, Vice President/Cashier; R. A. Gladfelter, Vice President; D. J. Smith, Vice President; T. G. Montgomery, Secretary; M. V. O'Brien, Treasurer.

DIRECTORS

Richard A. Gladfelter, Daleton J. Smith, Thomas G. Montgomery.

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 45,932.39 |
| Installment loans | 779,205.19 |
| Notes discounted and/or purchased | 171,126.47 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>514.94</u> | 514.94 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 27,858.50 |
| TOTAL ASSETS | 1,024,637.49 |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | 428,590.84 |
| Notes payable (other) | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 224,095.52 |
| Dealers' Reserves | 1,188.61 |
| Amounts set aside for interest, taxes, and other expenses | |
| Other Liabilities | |
| TOTAL LIABILITIES | 653,874.97 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 11,616.51 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 11,616.51 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 359,146.01 |
| 1. Common stock - total par value (No. shares authorized _____) | 200,000.00 |
| (No. shares outstanding _____) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 139,146.01 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 359,146.01 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,024,637.49 |

FIRST INDUSTRIAL BANK OF ADAMS COUNTY,
COMMERCE CITY
Adams County

OFFICERS

Bruno L. Elari, President; Eugene Tompane, Vice President; Robert A. Baker, Secretary-Treasurer; Dennis B. Schramm, Cashier.

DIRECTORS

Robert A. Baker, Bruno L. Elare, M. H. Segner, Eugene Topane.

December 31, 19 76

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 840,847.20 |
| Installment loans. | 307,964.12 |
| Notes discounted and/or purchased. | 770,560.99 |
| United States Government Obligations | 300,163.73 |
| Other bonds. | |
| Corporate stocks | 12,150.00 |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>27,843.49</u> | 27,843.49 |
| Leasehold Improvements | 3,675.23 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 154,505.21 |
| TOTAL ASSETS. | 2,417,709.97 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 254,948.38 |
| Thrift-Investment Certificates | 1,802,533.67 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 178,142.12 |
| Dealers' Reserves. | 1,178.20 |
| Amounts set aside for interest, taxes, and other expenses. | 34,484.91 |
| Other Liabilities. | 39,197.88 |
| TOTAL LIABILITIES | 2,310,485.16 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 130,000.00 |
| Equity capital, total (1 to 4 below) | (22,775.19) |
| 1. Common stock - total par value (No. shares authorized <u>5,000</u>) | 50,000.00 |
| (No. shares outstanding <u>5,000</u>) | |
| 2. Surplus. | 10,000.00 |
| 3. Undivided profits. | (82,775.19) |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 107,224.81 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,417,709.97 |

BASIN INDUSTRIAL BANK, CORTEZ
Montezuma County

OFFICERS

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

DIRECTORS

George R. Buck, Jr., Jack Hawkins, Vincil Lester, Charles E. Stockdale, Francis R. Stockdale.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 212,938.90 |
| Installment loans | 786,992.51 |
| Notes discounted and/or purchased | |
| United States Government Obligations | 180,000.00 |
| Other bonds | 85,000.00 |
| Corporate stocks | 9,573.78 |
| Bank Premises \$ _____; Furniture & Fixtures \$ 3,185.14 | 3,185.14 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 4,922.49 |
| Other Assets | 1,282,612.82 |
| TOTAL ASSETS | 1,282,612.82 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 495,359.34 |
| Thrift-Investment Certificates | 624,149.22 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 10,044.22 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 514.24 |
| Other Liabilities | 8,895.85 |
| TOTAL LIABILITIES | 1,138,962.87 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 27,519.18 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 27,519.18 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 116,130.77 |
| Equity capital, total (1 to 4 below) | 75,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>3,000</u>) (No. shares outstanding <u>3,000</u>) | |
| 2. Surplus | 25,020.00 |
| 3. Undivided profits | 16,110.77 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 116,130.77 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,282,612.82 |

AVCO CRAIG INDUSTRIAL BANK, CRAIG
Craig County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Gary W. Bryan, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 27,061.92 |
| Installment loans | 513,493.09 |
| Notes discounted and/or purchased | 25,753.43 |
| United States Government Obligations | 109,761.92 |
| Other bonds | 587,686.95 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>16,549.51</u> | 16,549.51 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | |
| TOTAL ASSETS | 1,280,306.82 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | (24,967.52) |
| Savings deposits | 411,713.35 |
| Thrift-Investment Certificates | 478,422.91 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 113,440.68 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 4,954.40 |
| Other Liabilities | 39,143.24 |
| TOTAL LIABILITIES | 1,022,707.06 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 14,477.39 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 14,477.39 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 243,122.37 |
| 1. Common stock - total par value (No. shares authorized <u>4,999</u>) | 50,000.00 |
| (No. shares outstanding <u>2,500</u>) | |
| 2. Surplus | 150,000.00 |
| 3. Undivided profits | 43,122.37 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 243,122.37 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,280,306.82 |

AVCO COLORADO INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Charles C. Smith, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.; Keith E. Boudreau, Controller & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|---------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 220,426.92 |
| Installment loans | 9,720,318.60 |
| Notes discounted and/or purchased | 299,190.97 |
| United States Government Obligations | 507,221.12 |
| Other bonds | 272,382.56 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>81,111.36</u> | 81,111.36 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 46,155.31 |
| Other Assets | 11,146,806.84 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|---------------|
| Notes payable to banks | |
| Notes payable (other) | 1,261,897.43 |
| Savings deposits | 5,073,452.95 |
| Thrift-Investment Certificates | 1,527,847.11 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 2,081,504.37 |
| Dealers' Reserves | 1,796.81 |
| Amounts set aside for interest, taxes, and other expenses | 38,389.82 |
| Other Liabilities | 66,444.32 |
| TOTAL LIABILITIES | 10,051,332.81 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------|
| Reserve for bad debt losses on loans | 269,892.14 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 269,892.14 |

CAPITAL ACCOUNTS

| | |
|---|---------------|
| Capital notes and debentures | 825,581.89 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>25M</u>) | 300,000.00 |
| (No. shares outstanding <u>15M</u>) | |
| 2. Surplus | 275,000.00 |
| 3. Undivided profits | 250,581.89 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 825,581.89 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 11,146,806.84 |

AVCO EAST DENVER INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy; Sam Mannos, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 19 76

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 7,245.11 |
| Installment loans | 995,918.76 |
| Notes discounted and/or purchased | 260,119.42 |
| United States Government Obligations | 61,335.94 |
| Other bonds | 4,937.28 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>9,577.66</u> | 9,577.66 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | |
| TOTAL ASSETS. | 1,339,134.17 |

LIABILITIES

| | |
|---|-------------------|
| Notes payable to banks | |
| Notes payable (other) | 27,706.68 |
| Savings deposits | 233,132.96 |
| Thrift-Investment Certificates | 315,983.20 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 338,872.68 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 4,699.40 |
| Other Liabilities | 53,249.54 |
| TOTAL LIABILITIES | 973,644.46 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 31,183.58 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 31,183.58 |

CAPITAL ACCOUNTS

| | |
|--|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 334,306.13 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) | 200,000.00 |
| (No. shares outstanding <u>2M</u>) | |
| 2. Surplus | 35,000.00 |
| 3. Undivided profits | 99,306.13 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 334,306.13 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,339,134.17 |

AVCO INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Andrew N. Peterie, Vice President & Cashier; Herbert F. Smith, Vice President & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 14,264.66 |
| Installment loans | 681,416.58 |
| Notes discounted and/or purchased | 179,091.89 |
| United States Government Obligations | 36,638.98 |
| Other bonds | 1,993.14 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,445.39</u> | 2,445.39 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 5,494.60 |
| TOTAL ASSETS. | 921,345.24 |

LIABILITIES

| | |
|--|-------------------|
| Notes payable to banks | 169,349.15 |
| Notes payable (other). | 120,849.72 |
| Savings deposits | 231,350.00 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 202,991.41 |
| Unearned interest and discounts. | 19.31 |
| Dealers' Reserves. | 5,032.98 |
| Amounts set aside for interest, taxes, and other expenses. | 31,896.03 |
| Other Liabilities. | |
| TOTAL LIABILITIES | 761,488.60 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 22,355.60 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 22,355.60 |

CAPITAL ACCOUNTS

| | |
|--|-------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 137,501.04 |
| 1. Common stock - total par value (No. shares authorized <u>5M</u>) | 100,000.00 |
| (No. shares outstanding <u>5M</u>) | |
| 2. Surplus. | 10,000.00 |
| 3. Undivided profits. | 27,501.04 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 137,501.04 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 921,345.24 |

BELL & HOWELL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Robert A. Winter, President and Treasurer; Nicholas L. Dennis, Executive Vice President; Philip P. Haag, Vice President; Jack K. Hudson, Secretary and Vice President; John G. Lewis, Assistant Secretary.

DIRECTORS

Philip P. Haag, Jack K. Hudson, Robert A. Winter.

December 31, 1976

ASSETS

| | |
|--|---------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 346,628.27 |
| Installment loans | 87,630,461.68 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 2,618.43 | 2,618.43 |
| Leasehold Improvements | 208.16 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 4,866,731.16 |
| TOTAL ASSETS | 92,846,647.70 |

LIABILITIES

| | |
|---|---------------|
| Notes payable to banks | 71,750,000.00 |
| Notes payable (other) | 750,000.00 |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | (38,522.51) |
| Other Liabilities | 400,366.64 |
| TOTAL LIABILITIES | 72,861,844.13 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | |

CAPITAL ACCOUNTS

| | |
|---|---------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 19,984,803.57 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 19,720,000.00 |
| 3. Undivided profits | 164,803.57 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 19,984,803.57 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 92,846,647.70 |

CENTENNIAL INDUSTRIAL BANK, DENVER
Denver CountyOFFICERS

Milton Katz, President & Director; M. Mandel, Vice President; H. N. Ullestad, Cashier & Treasurer, & Director; James E. Wanner, Secretary & Director; C. D. Archer, Assistant Cashier & Assistant Vice President; Glen Perkins, Assistant Cashier; Robert J. Hurd, Assistant Vice President; B. H. Efferth, Assistant Secretary; Leonard A. Zych, Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner.

December 31, 1976

ASSETS

| | |
|--|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 20,547.21 |
| Installment loans | 757,819.04 |
| Notes discounted and/or purchased | 51,146.74 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,115.72</u> | 3,115.72 |
| Leasehold Improvements | 968.73 |
| Real estate owned other than bank premises | 13,681.52 |
| Automobiles Owned | |
| Other Assets | 5,713.44 |
| TOTAL ASSETS | 852,992.40 |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | 366,442.08 |
| Notes payable (other) | 29,074.17 |
| Savings deposits | 60,900.00 |
| Thrift-Investment Certificates | 9,077.61 |
| Mortgages on real estate owned | 120,357.50 |
| Unearned interest and discounts | |
| Dealers' Reserves | 7,497.21 |
| Amounts set aside for interest, taxes, and other expenses | 5,562.00 |
| Other Liabilities | |
| TOTAL LIABILITIES | 598,910.57 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------|
| Reserve for bad debt losses on loans | 22,435.00 |
| Other reserves on loans | (2,527.87) |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 19,907.13 |

CAPITAL ACCOUNTS

| | |
|---|------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 234,174.70 |
| 1. Common stock - total par value (No. shares authorized <u>7,500</u>) | 150,000.00 |
| (No. shares outstanding <u>7,500</u>) | |
| 2. Surplus | 15,000.00 |
| 3. Undivided profits | 69,174.70 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 234,174.70 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 852,992.40 |

COMMERCIAL CREDIT PLAN INDUSTRIAL BANK,
DENVER
Denver County

OFFICERS

Robert W. Campbell, President; George W. Ritchie, Vice President; Clay Stuart, Vice President; William B. Turley, Vice President; Edward K. Waldron, Vice President; John R. Bashaar, Vice President; Edwin B. Brown, Secretary; Donald R. Bourland, Treasurer.

DIRECTORS

Robert W. Campbell, I. William Martin, Edwin B. Brown, Edward K. Waldron, William B. Turley, John R. Bashaar, William R. Ripley.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 39,507.90 |
| Installment loans | 1,830,456.13 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ _____ | |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 6,762.89 |
| Other Assets | 1,876,726.92 |
| TOTAL ASSETS. | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 1,208,406.20 |
| Notes payable (other) | |
| Savings deposits | 261,381.75 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 111,958.32 |
| Unearned interest and discounts | |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 32,913.13 |
| Other Liabilities | 7,228.26 |
| TOTAL LIABILITIES | 1,621,887.66 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 39,467.50 |
| Other reserves on loans | |
| Reserves on securities | 39,467.50 |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 215,371.76 |
| 1. Common stock - total par value (No. shares authorized _____) | 75,000.00 |
| (No. shares outstanding _____) | |
| 2. Surplus | 75,000.00 |
| 3. Undivided profits | 64,746.76 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 215,371.76 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,876,726.92 |

COMMERCIAL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Wendell L. Dixon, President; Joseph C. Nelson, Vice President; Louis Durfee, Vice President; Eldo Taylor, Vice President; George R. Woodruff, Vice President; Winston M. Hurt, Vice President; Thomas J. McCann, Vice President; Rossiter A. Armstrong, Vice President; Fred Kohlruess, Vice President; James A. Richards, Vice President; John Bolger, Vice President; Ed Keefer, Vice President; Troy Goodwin, Vice President; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier; Robert P. Plummer, Assistant Treasurer.

DIRECTORS

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

December 31, 19 76

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 900.00 |
| Installment loans | 2,332,157.22 |
| Notes discounted and/or purchased | 105,201.24 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,190.01</u> | 2,190.01 |
| Leasehold Improvements | 1,066.71 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 18,943.94 |
| Other Assets | 2,460,819.12 |
| TOTAL ASSETS. | 2,460,819.12 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | 630,974.73 |
| Notes payable (other) | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 555,451.94 |
| Unearned interest and discounts | 5,567.00 |
| Dealers' Reserves | 1,107.17 |
| Amounts set aside for interest, taxes, and other expenses | 5,637.37 |
| Other Liabilities | 1,198,738.21 |
| TOTAL LIABILITIES | 1,198,738.21 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 60,952.96 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 60,952.96 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | 1,201,127.95 |
| Equity capital, total (1 to 4 below) | 500,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 500,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 100,000.00 |
| 3. Undivided profits | 601,127.95 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 1,201,127.95 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,460,819.12 |

CONTINENTAL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

John J. Connolly, President; Ruth Falbe, Vice President; Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers, Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer E. Lewis.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 396,211.71 |
| Installment loans | 3,869,942.82 |
| Notes discounted and/or purchased | 286,584.62 |
| United States Government Obligations | 74,109.75 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 14,103.05 | 14,103.05 |
| Leasehold Improvements | 1,386.28 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 9,929.09 |
| Other Assets | 4,652,267.32 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 245,957.55 |
| Notes payable (other) | 727,130.43 |
| Savings deposits | 1,928,639.06 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 680,705.64 |
| Unearned interest and discounts | 878.47 |
| Dealers' Reserves | 283,229.49 |
| Amounts set aside for interest, taxes, and other expenses | 58,845.69 |
| Other Liabilities | 3,925,386.33 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 80,291.61 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 80,291.61 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 140,000.00 |
| Equity capital, total (1 to 4 below) | 506,589.38 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 10,000.00 |
| 3. Undivided profits | 396,589.38 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 646,589.38 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 4,652,267.32 |

DENVER CONTINENTAL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

John J. Connolly, President; Robert W. Luse, Vice President & Manager;
Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers,
Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer Lewis.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 218,921.10 |
| Installment loans | |
| Notes discounted and/or purchased | 2,173,264.65 |
| United States Government Obligations | 24,769.24 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ <u>4,307.24</u> | 4,307.24 |
| Leasehold Improvements | 4,738.39 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 8,703.88 |
| TOTAL ASSETS | 2,434,704.50 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | 378,311.30 |
| Savings deposits | 229,847.91 |
| Thrift-Investment Certificates | 540,747.71 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 332,927.52 |
| Dealers' Reserves | 809.84 |
| Amounts set aside for interest, taxes, and other expenses | 138,511.21 |
| Other Liabilities | 48,204.06 |
| TOTAL LIABILITIES | 1,669,359.55 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 42,510.81 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 42,510.81 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 85,000.00 |
| Equity capital, total (1 to 4 below) | 637,834.14 |
| 1. Common stock - total par value (No. shares authorized <u>20,000</u>) | 150,000.00 |
| (No. shares outstanding <u>7,500</u>) | |
| 2. Surplus | 15,000.00 |
| 3. Undivided profits | 472,834.14 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 722,834.14 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,434,704.50 |

FIRST CHERRY CREEK INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Bruno Elari, President; Eugene Tompane, Vice President; Robert Baker, Secretary-Treasurer; Dennis B. Schramm, Assistant Cashier.

DIRECTORS

Robert Baker, Bruno Elari, M. H. Segner, Eugene Tompane.

December 31, 1976

ASSETS

| | |
|--|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 75,232.26 |
| Installment loans | 288,856.77 |
| Notes discounted and/or purchased | 180,264.39 |
| United States Government Obligations | 40,162.50 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 6,471.16 | 6,471.16 |
| Leasehold Improvements | 8,051.55 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 24,859.68 |
| TOTAL ASSETS. | 623,898.31 |

LIABILITIES

| | |
|---|-------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 58,927.16 |
| Thrift-Investment Certificates | 280,365.86 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 71,953.54 |
| Dealers' Reserves | 647.88 |
| Amounts set aside for interest, taxes, and other expenses | 6,096.14 |
| Other Liabilities | 9,092.72 |
| TOTAL LIABILITIES | 427,083.30 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------------|
| Reserve for bad debt losses on loans | 1,500.00 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 1,500.00 |

CAPITAL ACCOUNTS

| | |
|---|-------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 195,315.01 |
| 1. Common stock - total par value (No. shares authorized 20,000) | 200,000.00 |
| (No. shares outstanding 20,000) | |
| 2. Surplus | 40,000.00 |
| 3. Undivided profits | (44,684.99) |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 195,315.01 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 623,898.31 |

FIRST CONTINENTAL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

John J. Connolly, President; Charles F. Craig, Vice President; Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers, Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer E. Lewis.

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 107,823.60 |
| Installment loans | 1,811,749.03 |
| Notes discounted and/or purchased | 263,459.37 |
| United States Government Obligations | 113,616.15 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ <u> </u> ; Furniture & Fixtures \$ <u>23,473.45</u> | 23,473.45 |
| Leasehold Improvements | 40,953.62 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 11,607.06 |
| TOTAL ASSETS | 2,372,682.28 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 132,195.83 |
| Notes payable (other) | 335,075.40 |
| Savings deposits | 897,274.37 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 276,688.89 |
| Unearned interest and discounts | 1,900.72 |
| Dealers' Reserves | 103,169.84 |
| Amounts set aside for interest, taxes, and other expenses | 49,839.33 |
| Other Liabilities | 1,796,144.38 |
| TOTAL LIABILITIES | 1,796,144.38 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 41,544.95 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 41,544.95 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 15,000.00 |
| Equity capital, total (1 to 4 below) | 519,992.95 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 35,000.00 |
| 3. Undivided profits | 284,992.95 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 534,992.95 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,372,682.28 |

FOOTHILL INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Wayne D. Counts, President; Don L. Gervitz, William J. Roper, John Nickoll, Vice President; Greg M. Burns, Assistant Vice President; Marge Hodgkins, Secretary; Thomas M. Stroud, Treasurer.

DIRECTORS

Wayne D. Counts, Don L. Gervitz, John F. Nickoll, A. Frank Vick, Jr.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 257,676.99 |
| Installment loans | 1,114,705.85 |
| Notes discounted and/or purchased | 70,035.73 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 26,601.74 | 26,601.74 |
| Leasehold Improvements | 2,575.70 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 3,962.88 |
| TOTAL ASSETS | 1,475,558.89 |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 118,832.52 |
| Thrift-Investment Certificates | 295,581.16 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 149,743.38 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 8,441.06 |
| Other Liabilities | 13,655.91 |
| TOTAL LIABILITIES | 586,254.03 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------|
| Reserve for bad debt losses on loans | 17,444.25 |
| Other reserves on loans | 169,008.03 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 186,452.28 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 702,852.58 |
| 1. Common stock - total par value (No. shares authorized <u>20,000</u>) | 500,000.00 |
| (No. shares outstanding <u>20,000</u>) | |
| 2. Surplus | 200,000.00 |
| 3. Undivided profits | 2,852.58 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 702,852.58 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,475,558.89 |

LEEMAN INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Harry B. Leeman, President; Edward J. Leeman, Vice President;
Rose A. Honeyman, Secretary-Treasurer.

DIRECTORS

Harry B. Leeman, Edward J. Leeman, Rose A. Honeyman.

December 31, 19⁷⁶

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 141,573.83 |
| Installment loans | 2,352,024.07 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | 7,000.00 |
| Corporate stocks | 691,026.79 |
| Bank Premises \$ <u>40,929.74</u> ; Furniture & Fixtures \$ <u>1,906.91</u> | 42,836.65 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | 193,893.55 |
| Automobiles Owned | 1,143.38 |
| Other Assets | 7,202.73 |
| TOTAL ASSETS | 3,436,701.00 |

LIABILITIES

| | |
|---|-------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 501,763.55 |
| Thrift-Investment Certificates | 45,600.00 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 123,838.67 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 16,953.10 |
| Other Liabilities | 8,824.50 |
| TOTAL LIABILITIES | 696,979.82 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------------|
| Reserve for bad debt losses on loans | 2,621.22 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 2,621.22 |

CAPITAL ACCOUNTS

| | |
|--|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 2,737,099.96 |
| 1. Common stock - total par value (No. shares authorized <u>12,500</u>) | 250,000.00 |
| (No. shares outstanding <u>11,500</u>) | |
| 2. Surplus | 1,500,000.00 |
| 3. Undivided profits | 987,099.96 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 2,737,099.96 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 3,436,701.00 |

MERCHANTS INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

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

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 837,558.24 |
| Installment loans | 3,481,198.75 |
| Notes discounted and/or purchased | 34,496.31 |
| United States Government Obligations | 883,667.72 |
| Other bonds | 3,944.90 |
| Corporate stocks | 2,568.39 |
| Bank Premises \$ _____; Furniture & Fixtures \$ 3,944.90 | 10,006.32 |
| Leasehold Improvements | 50,945.93 |
| Real estate owned other than bank premises | 5,304,386.56 |
| Automobiles Owned | |
| Other Assets | |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 1,556,873.43 |
| Thrift-Investment Certificates | 2,104,564.16 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 705,034.96 |
| Dealers' Reserves | 14,367.20 |
| Amounts set aside for interest, taxes, and other expenses | 54,287.15 |
| Other Liabilities | 60.13 |
| TOTAL LIABILITIES | 4,435,187.03 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 95,221.78 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 95,221.78 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 773,977.75 |
| 1. Common stock - total par value (No. shares authorized _____) | 100,000.00 |
| (No. shares outstanding _____) | |
| 2. Surplus | 400,000.00 |
| 3. Undivided profits | 273,977.75 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 773,977.75 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 5,304,386.56 |

METROPOLITAN INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Victor Lederman, President; Jacob Lederman, Vice President; Marvin Lederman, Vice President; Harlan Ray, Vice President; Sidney Zahalsky, Secretary Treasurer.

DIRECTORS

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

December 31, 19 76

ASSETS

| | |
|--|---------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 350,421.01 |
| Installment loans | 7,465,961.79 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | 5,000.00 |
| Corporate stocks | 403,336.50 |
| Bank Premises \$ <u>284,319.97</u> ; Furniture & Fixtures \$ <u>44,006.95</u> | 328,326.92 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | 99,407.67 |
| Automobiles Owned | 29,349.54 |
| Other Assets | 2,797,423.63 |
| TOTAL ASSETS | 11,479,227.06 |

LIABILITIES

| | |
|---|---------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 2,451,806.84 |
| Thrift-Investment Certificates | 7,233,548.17 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 838,480.59 |
| Dealers' Reserves | 123,683.53 |
| Amounts set aside for interest, taxes, and other expenses | 70,419.09 |
| Other Liabilities | 19,932.52 |
| TOTAL LIABILITIES | 10,737,870.74 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 53,732.60 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 53,732.60 |

CAPITAL ACCOUNTS

| | |
|---|---------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 687,623.72 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 528,040.00 |
| 2. Surplus | 218,020.20 |
| 3. Undivided profits | (58,436.48) |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 687,623.72 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 11,479,227.06 |

PARK INDUSTRIAL BANK, DENVER
Denver County

OFFICERS

Milton Katz, President & Director; M. Mandel, Vice President; Charles L. Stary, Assistant Vice President; H. N. Ullestad, Treasurer, Cashier & Director; James E. Wanner, Secretary & Director; C. D. Archer, Assistant Cashier, & Assistant Vice President; Glenn W. Perkins, Assistant Cashier; B. H. Efferth, Assistant Secretary; Leonard A. Zych, Assistant Treasurer; Kenneth J. Dacek, Assistant Treasurer.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 54,260.93 |
| Installment loans | 1,499,887.86 |
| Notes discounted and/or purchased | 98,038.93 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 2,743.14 | 2,743.14 |
| Leasehold Improvements | 763.07 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 6,159.95 |
| TOTAL ASSETS | 1,661,853.88 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 709,271.77 |
| Notes payable (other) | 146,107.35 |
| Savings deposits | 183,717.75 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 259,943.72 |
| Unearned interest and discounts | 160.35 |
| Dealers' Reserves | 17,708.29 |
| Amounts set aside for interest, taxes, and other expenses | 9,555.00 |
| Other Liabilities | 1,326,464.23 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 28,659.00 |
| Other reserves on loans | 9,816.57 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 38,475.57 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 296,914.08 |
| 1. Common stock - total par value (No. shares authorized <u>10,000</u>) | 150,000.00 |
| (No. shares outstanding <u>7,500</u>) | |
| 2. Surplus | 15,000.00 |
| 3. Undivided profits | 131,914.08 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 296,914.08 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,661,853.88 |

SECURITY INDUSTRIAL BANK, DENVER
Denver CountyOFFICERS

Stephen M. Friedrich, President; Thomas R. Slaughter, Vice President; Sidney N. Held, Vice President; C. Richard Ickrath, Vice President; Everett B. Best, Secretary; Martin M. Starr, Vice President, Treasurer, & Asst. Secretary.

DIRECTORS

Everett B. Best, Sidney N. Held, Thomas R. Slaughter, Martin M. Starr.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 152,667.83 |
| Installment loans | 6,058,242.68 |
| Notes discounted and/or purchased | |
| United States Government Obligations | 503,190.12 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 17,235.40 | 17,235.40 |
| Leasehold Improvements | 26,907.27 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 22,060.59 |
| TOTAL ASSETS | 6,780,303.89 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 670,716.02 |
| Notes payable (other) | 1,774,694.62 |
| Savings deposits | 1,264,983.01 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 2,011,552.76 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 30,817.90 |
| Other Liabilities | 145,635.72 |
| TOTAL LIABILITIES | 5,898,400.03 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------|
| Reserve for bad debt losses on loans | 121,400.70 |
| Other reserves on loans | 70,329.30 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 191,730.00 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 690,173.86 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 400,000.00 |
| 3. Undivided profits | 190,173.86 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 690,173.86 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 6,780,303.89 |

WESTERN INDUSTRIAL BANK OF UNIVERSITY HILLS,
DENVER
Denver County

OFFICERS

W. H. Keiser, President; R. Brimberry, Vice President & Cashier; R. A. Gladfelter, Vice President; Daleton J. Smith, Vice President Secretary; Thomas G. Montgomery, Secretary; Martin V. O'Brien, Treasurer.

DIRECTORS

Richard A. Gladfelter, Daleton J. Smith, Thomas G. Montgomery.

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 19,561.11 |
| Installment loans | 1,937,012.21 |
| Notes discounted and/or purchased | 13,480.79 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>103.96</u> | 103.96 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 2,227.73 |
| Other Assets | 1,972,385.80 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 1,153,613.18 |
| Notes payable (other) | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | |
| Dealers' Reserves | 402,198.91 |
| Amounts set aside for interest, taxes, and other expenses | 39,180.35 |
| Other Liabilities | |
| TOTAL LIABILITIES | 1,594,992.44 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | |
| Other reserves on loans | 15,792.65 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 15,792.65 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 361,600.71 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 200,000.00 |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 141,600.71 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 361,600.71 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,972,385.80 |

AVCO ENGLEWOOD INDUSTRIAL BANK, ENGLEWOOD
Arapahoe County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Marva L. Jackson, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 19 76

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 34,124.46 |
| Installment loans. | 2,149,281.95 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | 94,931.92 |
| Other bonds. | 15,009.35 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>10,568.64</u> | 10,568.64 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 1,263.00 |
| TOTAL ASSETS. | 2,305,179.32 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 108,318.11 |
| Notes payable (other). | 333,558.47 |
| Savings deposits | 625,121.96 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 723,605.71 |
| Unearned interest and discounts. | 250.00 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 16,901.37 |
| Other Liabilities. | 70,950.32 |
| TOTAL LIABILITIES | 1,878,705.94 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 48,472.99 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 48,472.99 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 378,000.39 |
| Equity capital, total (1 to ⁴ below) | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>10M</u>) (No. shares outstanding <u>5M</u>) | 100,000.00 |
| 2. Surplus. | 125,000.00 |
| 3. Undivided profits. | 153,000.39 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 378,000.39 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,305,179.32 |

THE LABOR FINANCE INDUSTRIAL BANK, ENGLEWOOD
 Arapahoe County

OFFICERS

John T. O'Connor, President; K. Jon Kern, Vice President & Treasurer; Kathleen Heinrich, Secretary.

DIRECTORS

Roger A. Gaul, Donald E. Leonard, Joan F. Leonard, John T. O'Connor, Guy L. Saunders.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 476,180.03 |
| Installment loans. | 413,235.59 |
| Notes discounted and/or purchased. | |
| United States Government Obligations. | |
| Other bonds. | |
| Corporate stocks. | |
| Bank Premises \$; Furniture & Fixtures \$ 219,560.78 | 219,560.78 |
| Leasehold Improvements | 50.77 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 130,150.58 |
| TOTAL ASSETS. | 1,239,177.75 |

LIABILITIES

| | |
|--|------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | |
| Dealers' Reserves. | 42,279.02 |
| Amounts set aside for interest, taxes, and other expenses. | 469,131.27 |
| Other Liabilities. | 511,410.29 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|---|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 400,000.00 |
| Equity capital, total (1 to 4 below) | 327,767.46 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus. | 50,000.00 |
| 3. Undivided profits. | 177,767.46 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 727,767.46 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,239,177.75 |

SOUTH CONTINENTAL INDUSTRIAL BANK, ENGLEWOOD
Arapahoe County

OFFICERS

John J. Connolly, President; Ernest W. Freeman, Vice President & Manager; Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers, Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer E. Lewis.

December 31, 19 76

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 570,426.51 |
| Installment loans. | 2,814,866.43 |
| Notes discounted and/or purchased. | 237,251.62 |
| United States Government Obligations | |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>25,680.96</u> | 25,680.96 |
| Leasehold Improvements | 4,222.24 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 9,669.29 |
| Other Assets | 3,662,117.05 |
| TOTAL ASSETS. | |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 372,913.71 |
| Notes payable (other). | 405,436.71 |
| Savings deposits | 1,683,457.90 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 475,342.80 |
| Dealers' Reserves. | 94,591.86 |
| Amounts set aside for interest, taxes, and other expenses. | 198,986.42 |
| Other Liabilities. | 41,053.11 |
| TOTAL LIABILITIES | 3,271,782.51 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 54,042.72 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 54,042.72 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 140,000.00 |
| Equity capital, total (1 to 4 below) | 196,291.82 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus. | 10,000.00 |
| 3. Undivided profits. | 86,291.82 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 336,291.82 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 3,662,117.05 |

EVERGREEN INDUSTRIAL BANK, EVERGREEN
Jefferson County

OFFICERS

Everett D. Smith, President; Shirley Knight, Cashier.

DIRECTORS

Paul F. Catterson, Robert E. Maloney, Everett D. Smith.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 200,857.06 |
| Installment loans | 786,805.21 |
| Notes discounted and/or purchased | 314,540.85 |
| United States Government Obligations | 48,723.47 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ <u>13,223.83</u> | 13,223.83 |
| Leasehold Improvements | 9,285.00 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 1,975.00 |
| Other Assets | 39,477.20 |
| TOTAL ASSETS | 1,414,887.62 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 622,559.89 |
| Thrift-Investment Certificates | 555,110.42 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 50,144.95 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 19,894.93 |
| Other Liabilities | (226.27) |
| TOTAL LIABILITIES | 1,247,483.92 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------------|
| Reserve for bad debt losses on loans | 5,565.57 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 5,565.57 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 161,838.13 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 41,838.13 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 161,838.13 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,414,887.62 |

FORT COLLINS 1ST INDUSTRIAL BANK, FORT COLLINS
Larimer County

OFFICERS

Robert J. Mawhinney, President; Richard A. Van Winkle, Vice President;
Charles T. Moore, Secretary; Ted E. Davis, Treasurer; Melba McKenzie,
Assistant Secretary.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 116,806.09 |
| Installment loans. | 2,546,333.63 |
| Notes discounted and/or purchased. | 994,787.08 |
| United States Government Obligations | 275,315.30 |
| Other bonds. | 150,341.62 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,817.24</u> | 2,817.24 |
| Leasehold Improvements | 5,772.17 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 1,784.40 |
| Other Assets | 15,044.50 |
| TOTAL ASSETS. | 4,109,002.03 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 1,153,541.34 |
| Thrift-Investment Certificates | 1,950,334.71 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 481,387.77 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 101,513.81 |
| Other Liabilities. | 1,240.54 |
| TOTAL LIABILITIES | 3,688,018.17 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 48,012.68 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 48,012.68 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 372,971.18 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus. | 75,000.00 |
| 3. Undivided profits. | 197,971.18 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 372,971.18 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 4,109,002.03 |

FORT COLLINS PERSON-TO-PERSON INDUSTRIAL BANK,
FORT COLLINS
Larimer County

OFFICERS

Fenton R. Talbott, President; Raymond S. Kozlowski, Vice President/Sec.; Ron Allen, Asst. Vice President; Jerome Brown, Asst. Secretary; Michael Gleason, Asst. Secretary; Mary S. Howard, Asst. Secretary; Christopher J. Murphy, III, Cashier & Asst. Secretary .

DIRECTORS

Fenton R. Talbott, Raymond S. Kozlowski, Christopher J. Murphy, III.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 12,799.97 |
| Installment loans. | 1,503,511.20 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | 150,471.99 |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>13,240.58</u> | 13,240.58 |
| Leasehold Improvements | 4,906.46 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 2,314.96 |
| TOTAL ASSETS. | 1,687,245.16 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 60,199.67 |
| Notes payable (other). | 336,001.97 |
| Savings deposits | 174,918.86 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 68,017.37 |
| Unearned interest and discounts. | 4,249.02 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | (1,298.67) |
| Other Liabilities. | 642,088.22 |
| TOTAL LIABILITIES | 1,687,245.16 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 52,637.13 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 52,637.13 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 992,519.81 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus. | 771,607.67 |
| 3. Undivided profits. | 20,912.14 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 992,519.81 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,687,245.16 |

MORGAN INDUSTRIAL BANK, FORT MORGAN
Morgan County

OFFICERS

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

DIRECTORS

John E. Elliff, James R. Henry, William H. Kinney, James H. Elliff, Kenneth Lawrence, Bernard Pecker.

December 31, 19⁷⁶

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 96,141.65 |
| Installment loans. | 1,493,480.03 |
| Notes discounted and/or purchased. | |
| United States Government Obligations. | 149,866.79 |
| Other bonds. | 20,804.00 |
| Corporate stocks. | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 10,822.97 | 10,822.97 |
| Leasehold Improvements. | 27,770.84 |
| Real estate owned other than bank premises. | |
| Automobiles Owned. | 2,450.00 |
| Other Assets. | 20,237.48 |
| TOTAL ASSETS. | 1,821,573.76 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks. | |
| Notes payable (other). | |
| Savings deposits. | 379,091.31 |
| Thrift-Investment Certificates. | 1,179,691.87 |
| Mortgages on real estate owned. | |
| Unearned interest and discounts. | 69,054.76 |
| Dealers' Reserves. | 9,620.29 |
| Amounts set aside for interest, taxes, and other expenses. | 1,524.74 |
| Other Liabilities. | 4,116.16 |
| TOTAL LIABILITIES. | 1,643,099.13 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|----------|
| Reserve for bad debt losses on loans. | 5,422.39 |
| Other reserves on loans. | |
| Reserves on securities. | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 5,422.39 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures. | |
| Equity capital, total (1 to 4 below). | 173,052.24 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus. | 30,000.00 |
| 3. Undivided profits. | 43,052.24 |
| 4. Reserve for contingencies and other capital reserves. | |
| TOTAL CAPITAL ACCOUNTS. | 173,052.24 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,821,573.76 |

GLENWOOD INDUSTRIAL BANK, GLENWOOD SPRINGS
Garfield County

OFFICERS

John D. Vanderhoof, Chairman of the Board, Donald L. Vanderhoof,
President; Frank W. Milner, Vice President and Secretary.

DIRECTORS

Frank W. Milner, Donald L. Vanderhoof, John D. Vanderhoof.

December 31, 1976

ASSETS

| | |
|---|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 72,603.63 |
| Installment loans. | 1,760,137.94 |
| Notes discounted and/or purchased. | 26,318.09 |
| United States Government Obligations | 200,000.00 |
| Other bonds. | 45,000.00 |
| Corporate stocks | 56,837.75 |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>37,886.91</u> | 37,886.91 |
| Leasehold Improvements | 12,821.50 |
| Real estate owned other than bank premises | 4,725.23 |
| Automobiles Owned. | 294,952.04 |
| Other Assets | 2,511,283.09 |
| TOTAL ASSETS. | 2,511,283.09 |

LIABILITIES

| | |
|--|---------------------|
| Notes payable to banks | 756,498.20 |
| Notes payable (other). | 1,330,712.13 |
| Savings deposits | 217,332.28 |
| Thrift-Investment Certificates | 352.51 |
| Mortgages on real estate owned | 25,765.02 |
| Unearned interest and discounts. | 11,901.88 |
| Dealers' Reserves. | 2,342,562.02 |
| Amounts set aside for interest, taxes, and other expenses. | 11,901.88 |
| Other Liabilities. | 2,342,562.02 |
| TOTAL LIABILITIES | 2,342,562.02 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 21,141.82 |
| Other reserves on loans. | 21,141.82 |
| Reserves on securities | 21,141.82 |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 21,141.82 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | 147,579.25 |
| Equity capital, total (1 to 4 below) | 52,500.00 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 52,500.00 |
| (No. shares outstanding <u>525</u>) | 57,500.00 |
| 2. Surplus. | 37,579.25 |
| 3. Undivided profits. | 37,579.25 |
| 4. Reserve for contingencies and other capital reserves | 147,579.25 |
| TOTAL CAPITAL ACCOUNTS. | 147,579.25 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,511,283.09 |

GOLDEN INDUSTRIAL BANK, GOLDEN
Jefferson County

OFFICERS

W. F. Smith, President; Rita M. Wright, Cashier.

DIRECTORS

Roy L. Claar, Donald O. Eckburg, Karl O. Ramstetter, W. F. Smith.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 108,270.27 |
| Installment loans | 987,069.58 |
| Notes discounted and/or purchased | 310,551.71 |
| United States Government Obligations | 73,118.21 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ _____ | 14,356.93 |
| Leasehold Improvements | 2,797.91 |
| Real estate owned other than bank premises | 29,998.64 |
| Automobiles Owned | |
| Other Assets | 101,555.26 |
| TOTAL ASSETS | 1,627,718.51 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | 85,000.00 |
| Notes payable (other) | |
| Savings deposits | 613,336.01 |
| Thrift-Investment Certificates | 689,591.46 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 70,535.57 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 7,910.69 |
| Other Liabilities | 555.94 |
| TOTAL LIABILITIES | 1,466,929.67 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------------|
| Reserve for bad debt losses on loans | 4,546.26 |
| Other reserves on loans | 68.36 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 4,614.62 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 156,174.22 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus | 30,000.00 |
| 3. Undivided profits | 26,174.22 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 156,174.22 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,627,718.51 |

AVCO GRAND JUNCTION INDUSTRIAL BANK,
GRAND JUNCTION
Mesa County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Donald L. Westlund, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 135,725.05 |
| Installment loans. | 4,146,693.26 |
| Notes discounted and/or purchased. | 128,306.09 |
| United States Government Obligations. | 188,918.28 |
| Other bonds. | 1,776,807.33 |
| Corporate stocks. | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,239.11</u> | 7,239.11 |
| Leasehold Improvements. | |
| Real estate owned other than bank premises. | |
| Automobiles Owned. | |
| Other Assets. | |
| TOTAL ASSETS. | 6,383,689.12 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks. | 16,000.00 |
| Notes payable (other). | 891,411.00 |
| Savings deposits. | 3,402,387.54 |
| Thrift-Investment Certificates. | |
| Mortgages on real estate owned. | 1,415,953.72 |
| Unearned interest and discounts. | 2,023.52 |
| Dealers' Reserves. | 27,539.79 |
| Amounts set aside for interest, taxes, and other expenses. | 118,049.08 |
| Other Liabilities. | 5,873,364.65 |
| TOTAL LIABILITIES. | 5,873,364.65 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans. | 97,207.54 |
| Other reserves on loans. | |
| Reserves on securities. | 97,207.54 |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 97,207.54 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures. | 413,116.93 |
| Equity capital, total (1 to 4 below). | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>5M</u>) (No. shares outstanding <u>5M</u>) | 100,000.00 |
| 2. Surplus. | 213,116.93 |
| 3. Undivided profits. | |
| 4. Reserve for contingencies and other capital reserves. | 413,116.93 |
| TOTAL CAPITAL ACCOUNTS. | 6,383,689.12 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 6,383,689.12 |

COMMERCIAL CREDIT PLAN INDUSTRIAL BANK OF GRAND JUNCTION,
GRAND JUNCTION
Mesa County

OFFICERS

Robert W. Campbell, President; George W. Ritchie, Vice President; Clay Stuart, Vice President; William B. Turley, Vice President; Edward K. Waldron, Vice President; John R. Bashaar, Vice President; Edwin B. Brown, Secretary; Donald R. Bourland, Treasurer.

DIRECTORS

John R. Bashaar, Edwin B. Brown, Robert W. Campbell, T. William Martin, William R. Ripley, William B. Turley, Edward K. Waldron.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 56,525.25 |
| Installment loans | 1,614,571.30 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ _____ | |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 15,512.30 |
| TOTAL ASSETS | 1,686,608.85 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | 944,629.47 |
| Savings deposits | |
| Thrift-Investment Certificates | 313,917.79 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 51,904.33 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 5,837.26 |
| Other Liabilities | 8,510.07 |
| TOTAL LIABILITIES | 1,324,798.92 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 33,778.54 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 33,778.54 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 328,031.39 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 50,000.00 |
| 2. Surplus | 100,000.00 |
| 3. Undivided profits | 178,031.39 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 328,031.39 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,686,608.85 |

HOME LOAN INDUSTRIAL BANK, GRAND JUNCTION
Mesa County

OFFICERS

Harold E. Daniels, President; Samuel V. Suplizio, Vice President; James A. Bonella, Secretary-Treasurer.

DIRECTORS

Harold E. Daniels, Howard H. McMullin, James A. Bonella.

December 31, 19__

ASSETS

| | |
|---|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 9,676.47 |
| Installment loans. | 1,223,256.03 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | 254,972.78 |
| Other bonds. | 25,000.00 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>1,246.73</u> | 1,246.73 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 3,339.72 |
| Other Assets | 299,174.59 |
| TOTAL ASSETS. | 1,816,666.32 |

LIABILITIES

| | |
|--|---------------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 897,535.26 |
| Thrift-Investment Certificates | 359,695.00 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 189,544.87 |
| Dealers' Reserves. | 38,383.00 |
| Amounts set aside for interest, taxes, and other expenses. | (8,308.72) |
| Other Liabilities. | 1,343.92 |
| TOTAL LIABILITIES | 1,478,193.33 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 28,353.68 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 28,353.68 |

CAPITAL ACCOUNTS

| | |
|--|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 310,119.31 |
| 1. Common stock - total par value (No. shares authorized <u>24,900</u>) | 125,000.00 |
| (No. shares outstanding <u>12,500</u>) | |
| 2. Surplus. | 125,000.00 |
| 3. Undivided profits. | 60,119.31 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 310,119.31 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,816,666.32 |

GREELEY INDUSTRIAL BANK, GREELEY
Weld County

OFFICERS

Warner R. Cunningham, President; Marvin I. Naiman, James D. Makowski, Vice Presidents; Walter Slatkin, Secretary; Melvin Dinner, Treasurer.

DIRECTORS

Warner R. Cunningham, Melvin Dinner, J. Lawrence Hamil, Marvin I. Naiman, Walter Slatkin.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 113,929.53 |
| Installment loans | 2,309,561.04 |
| Notes discounted and/or purchased | 157,695.52 |
| United States Government Obligations | 299,633.40 |
| Other bonds | 55,000.00 |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 16,883.47 | 16,883.47 |
| Leasehold Improvements | 8,751.20 |
| Real estate owned other than bank premises | 29,964.08 |
| Automobiles Owned | 4,965.09 |
| Other Assets | 165,220.85 |
| TOTAL ASSETS | 3,161,604.18 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 604,014.57 |
| Thrift-Investment Certificates | 1,786,226.86 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 330,427.00 |
| Dealers' Reserves | 424.33 |
| Amounts set aside for interest, taxes, and other expenses | 49,949.02 |
| Other Liabilities | 39,957.03 |
| TOTAL LIABILITIES | 2,810,998.81 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 36,031.99 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 36,031.99 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 314,573.38 |
| 1. Common stock - total par value (No. shares authorized <u>7,500</u>) | 150,000.00 |
| (No. shares outstanding <u>7,425</u>) | |
| 2. Surplus | 75,000.00 |
| 3. Undivided profits | 89,573.38 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 314,573.38 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 3,161,604.18 |

GREELEY MOUNTAIN INDUSTRIAL BANK, GREELEY
Weld County

OFFICERS

Alvin E. Miller, President; Wayne W. Smith, Vice President; Thomas A. Stull, Assistant Vice President.

DIRECTORS

Alvin E. Miller, Wayne W. Smith, George W. Staples.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 606,944.27 |
| Installment loans | 1,132,939.21 |
| Notes discounted and/or purchased | 403,904.58 |
| United States Government Obligations | |
| Other bonds | 167,507.98 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>4,752.82</u> | 4,752.82 |
| Leasehold Improvements | 7,897.47 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 9,212.77 |
| TOTAL ASSETS | 2,333,159.10 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 296,956.37 |
| Thrift-Investment Certificates | 1,440,530.81 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 343,472.36 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 4,346.52 |
| Other Liabilities | 26,263.88 |
| TOTAL LIABILITIES | 2,111,569.94 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 23,776.06 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 23,776.06 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 197,813.10 |
| 1. Common stock - total par value (No. shares authorized <u>5,000</u>) | 100,000.00 |
| (No. shares outstanding <u>5,000</u>) | |
| 2. Surplus | 30,000.00 |
| 3. Undivided profits | 67,813.10 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 197,813.10 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,333,159.10 |

AVCO LAKEWOOD INDUSTRIAL BANK, LAKEWOOD
Jefferson County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Floyd Hendrix, Vice President & Cashier; Herbert F. Smith, Vice Pres. & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 51,206.91 |
| Installment loans | 666,283.43 |
| Notes discounted and/or purchased | 272,993.41 |
| United States Government Obligations | 60,364.26 |
| Other bonds | 555,526.86 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>21,997.94</u> | 21,997.94 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 3,269.50 |
| Other Assets | |
| TOTAL ASSETS | 1,631,642.31 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | 25,704.93 |
| Savings deposits | 711,003.17 |
| Thrift-Investment Certificates | 237,967.37 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 213,252.92 |
| Dealers' Reserves | 205.88 |
| Amounts set aside for interest, taxes, and other expenses | 2,111.37 |
| Other Liabilities | 74,779.20 |
| TOTAL LIABILITIES | 1,265,024.84 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 24,684.80 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 24,684.80 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 341,932.67 |
| Equity capital, total (1 to 4 below) | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>1M</u>) | |
| (No. shares outstanding <u>1M</u>) | 60,000.00 |
| 2. Surplus | 181,932.67 |
| 3. Undivided profits | |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 341,932.67 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,631,642.31 |

BENEFICIAL INDUSTRIAL BANK, LAKEWOOD
Jefferson County

OFFICERS

Grant H. Genske, President; Manus Duffy, Vice President; Joseph M. Herhal, Vice President & Treasurer; Fernande Bennett, Vice President & Secretary; Joseph E. Chauvette, Assistant Treasurer.

DIRECTORS

Fernande Bennett, Manus C. Duffy, Grant H. Genske, Joseph M. Herhal, Lee W. Mistrik.

December 31, 1976

ASSETS

| | |
|--|------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 2,370.48 |
| Installment loans | 2,182.07 |
| Notes discounted and/or purchased | 814,458.57 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,572.60</u> | 6,572.60 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 593.98 |
| Other Assets | 826,177.70 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | 294,465.52 |
| Notes payable (other) | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 220,895.30 |
| Unearned interest and discounts | 4,677.71 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 5,548.84 |
| Other Liabilities | 525,587.37 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 30,203.56 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 30,203.56 |

CAPITAL ACCOUNTS

| | |
|---|------------|
| Capital notes and debentures | 270,386.77 |
| Equity capital, total (1 to 4 below) | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 150,000.00 |
| 3. Undivided profits | 20,386.77 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 270,386.77 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 826,177.70 |

GOVERNMENT EMPLOYEES INDUSTRIAL BANK,
LAKEWOOD
Jefferson County

OFFICERS

Shelby Cullom Davis, Chairman of the Board; Ernest L. Marks, President & Chief Executive Officer; William G. Cain, Calvert H. Clingenpeel, Thomas W. Hobbs, Senior Vice Presidents; Eberhard J. Gabriel, Vice President & General Counsel & Asst. Secy.; Robert Clydesdale, Jr., Alfred G. Cross, Arthur T. Y. Loh, James A. Reise, Vice Presidents; Paul F. Dean Jr., Treasurer & Cashier; John M. O'Connor, Secretary; Francis T. Barry, James E. Bennett, George E. Corson, Melvin A. Greene, Douglas K. Hudson, Richard R. Johnson, Donald J. Snow, Michael J. Stevenson, Kathleen J. Wichern, Assistant Vice Presidents; Clara Mae Cogar, Marion G. Metzger, Myrtle N. Pitsenbarger, Assistant Secretaries.

DIRECTORS

Calvert H. Clingenpeel, Lorimer A. Davidson, Shelby Cullom Davis, William K. Jacobs, Jr., David Lloyd Kreeger, Ernest L. Marks.

December 31, 1976

ASSETS

| | |
|--|----------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 1,841,353.15 |
| Installment loans | 66,108,761.24 |
| Notes discounted and/or purchased | 6,250,636.99 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 8,245.79 | 8,245.79 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 232,389.42 |
| TOTAL ASSETS | 74,441,386.59 |

LIABILITIES

| | |
|---|----------------------|
| Notes payable to banks | 1,428,073.03 |
| Notes payable (other) | 10,703,005.77 |
| Savings deposits | 41,825,936.94 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 11,451,066.52 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 1,169,059.52 |
| Other Liabilities | 304,322.05 |
| TOTAL LIABILITIES | 66,881,463.83 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|---------------------|
| Reserve for bad debt losses on loans | 1,550,493.39 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 1,550,493.39 |

CAPITAL ACCOUNTS

| | |
|--|----------------------|
| Capital notes and debentures | 6,009,429.37 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>36,000</u>) | 3,600,000.00 |
| (No. shares outstanding <u>36,000</u>) | |
| 2. Surplus | 360,884.93 |
| 3. Undivided profits | 2,048,544.44 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 6,009,429.37 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 74,441,386.59 |

LAKEWOOD SIC INDUSTRIAL BANK, LAKEWOOD
Jefferson County

OFFICERS

Creighton B. Lynch, Chairman of the Board & President; E. Jay O'Keefe, Vice President; Warren J. Kincaid, Vice President & Treasurer; Donald D. Hofer, Vice President & Manager; L.L. Cummings, Secretary; Andrew Gidusko, Cashier & Loan Officer.

DIRECTORS

L. L. Cummings, Creighton B. Lynch, Warren J. Kincaid, E. Jay O'Keefe.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 19,782.99 |
| Installment loans | 1,050,074.40 |
| Notes discounted and/or purchased | 242,699.11 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 7,673.47 | 7,673.47 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | 2,284.18 |
| Other Assets | 14,368.66 |
| TOTAL ASSETS | 1,336,882.81 |

LIABILITIES

| | |
|---|------------|
| Notes payable to banks | 600,000.00 |
| Notes payable (other) | 58,797.76 |
| Savings deposits | 62,200.00 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 237,346.96 |
| Unearned interest and discounts | 2,299.60 |
| Dealers' Reserves | 13,518.88 |
| Amounts set aside for interest, taxes, and other expenses | |
| Other Liabilities | 974,163.20 |
| TOTAL LIABILITIES | 974,163.20 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 25,855.47 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 25,855.47 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 336,864.14 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 130,000.00 |
| 3. Undivided profits | 6,864.14 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 336,864.14 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,336,882.81 |

LAMAR MOUNTAIN INDUSTRIAL BANK, LAMAR
Prowers County

OFFICERS

George W. Staples, Chairman of the Board; F. Merlin Rife, President & Cashier;
Wayne W. Smith, Vice President & Secretary-Treasurer.

DIRECTORS

F. Merlin Rife, Wayne W. Smith, George W. Staples.

December 31, 19 76

ASSETS

| | |
|--|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 68,877.28 |
| Installment loans | 838,491.00 |
| Notes discounted and/or purchased | |
| United States Government Obligations | 54,389.65 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ <u> </u> ; Furniture & Fixtures \$ <u>10,689.04</u> | 10,689.04 |
| Leasehold Improvements | 4,305.91 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 21,397.37 |
| TOTAL ASSETS. | 998,150.25 |

LIABILITIES

| | |
|---|-------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 298,363.04 |
| Thrift-Investment Certificates | 390,032.81 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 160,729.87 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 5,351.39 |
| Other Liabilities | 4,920.01 |
| TOTAL LIABILITIES | 859,397.12 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 13,555.20 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 13,555.20 |

CAPITAL ACCOUNTS

| | |
|---|-------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 125,197.93 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 5,197.93 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 125,197.93 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 998,150.25 |

COLUMBINE INDUSTRIAL BANK, LITTLETON
Jefferson County

OFFICERS

Robert E. Maloney, President; Paul F. Catterson, Vice President; Sandra L. Weber, Cashier; Everett D. Smith, Secretary.

DIRECTORS

Paul F. Catterson, Robert E. Maloney, Karl Ramstetter, Everett D. Smith.

December 31, 1976

ASSETS

| | |
|--|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 16,317.45 |
| Installment loans | 155,811.48 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 7,650.19 | 7,650.19 |
| Leasehold Improvements | 9,067.25 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 18,555.60 |
| TOTAL ASSETS. | 207,401.97 |

LIABILITIES

| | |
|---|------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 39,330.36 |
| Thrift-Investment Certificates | 100.00 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | |
| Dealers' Reserves | 872.06 |
| Amounts set aside for interest, taxes, and other expenses | .11 |
| Other Liabilities | 40,302.53 |
| TOTAL LIABILITIES | 40,302.53 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|--|
| Reserve for bad debt losses on loans | |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | |

CAPITAL ACCOUNTS

| | |
|---|-------------------|
| Capital notes and debentures | 167,099.44 |
| Equity capital, total (1 to 4 below) | 100,000.00 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 47,099.44 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 167,099.44 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 207,401.97 |

LITTLETON 1ST INDUSTRIAL BANK, LITTLETON
Arapahoe County

OFFICERS

Stanley K. Rains, President; Richard A. Van Winkle, Vice President; Charles T. Moore, Secretary; Carolyn Felton, Melba McKenzie, Assistant Secretaries; Ted E. Davis, Treasurer; John Henricksen, Assistant Treasurer.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 272,110.74 |
| Installment loans | 5,080,077.79 |
| Notes discounted and/or purchased | 1,159,248.67 |
| United States Government Obligations | 692,375.11 |
| Other bonds | 51,422.10 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>11,450.06</u> | 11,450.06 |
| Leasehold Improvements | 13,542.07 |
| Real estate owned other than bank premises | 229,583.56 |
| Automobiles Owned | |
| Other Assets | 21,427.75 |
| TOTAL ASSETS | 7,531,237.85 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 2,083,125.57 |
| Thrift-Investment Certificates | 3,875,362.40 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 531,741.92 |
| Dealers' Reserves | 51,274.00 |
| Amounts set aside for interest, taxes, and other expenses | 246,048.83 |
| Other Liabilities | 1,145.93 |
| TOTAL LIABILITIES | 6,788,698.65 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 68,491.01 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 68,491.01 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 674,048.19 |
| 1. Common stock - total par value (No. shares authorized <u>1,500</u>) | 150,000.00 |
| (No. shares outstanding <u>1,500</u>) | |
| 2. Surplus | 100,000.00 |
| 3. Undivided profits | 424,048.19 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 674,048.19 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 7,531,237.85 |

SOUTHGLENN CONTINENTAL INDUSTRIAL BANK,
LITTLETON
Arapahoe County

OFFICERS

John J. Connolly, President; Mark W. Scott, Vice President; Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers, Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer E. Lewis.

December 31, 1976

ASSETS

| | |
|---|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 341,989.90 |
| Installment loans. | 1,222,722.78 |
| Notes discounted and/or purchased. | 111,087.87 |
| United States Government Obligations | 88,990.10 |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>14,786.92</u> | 14,786.92 |
| Leasehold Improvements | 4,533.97 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 11,806.73 |
| TOTAL ASSETS. | 1,795,918.27 |

LIABILITIES

| | |
|--|---------------------|
| Notes payable to banks | 430,713.68 |
| Notes payable (other). | 199,173.55 |
| Savings deposits | 562,464.55 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 248,314.95 |
| Dealers' Reserves. | 419.44 |
| Amounts set aside for interest, taxes, and other expenses. | 35,345.38 |
| Other Liabilities. | 14,067.82 |
| TOTAL LIABILITIES | 1,490,499.37 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 25,069.72 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 25,069.72 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | 10,000.00 |
| Equity capital, total (1 to 4 below) | 270,349.18 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus. | 40,000.00 |
| 3. Undivided profits. | 30,349.18 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 280,349.18 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,795,918.27 |

1ST INDUSTRIAL BANK, LONGMONT
Boulder County

OFFICERS

Richard A. Van Winkle, President; Sharon A. Westphal, Vice President; Charles T. Moore, Secretary; Ted E. Davis, Treasurer; M. McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Sharon A. Westphal, Clifford E. Katalin, Richard A. Van Winkle.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 259,602.61 |
| Installment loans. | 1,289,296.19 |
| Notes discounted and/or purchased. | 28,078.98 |
| United States Government Obligations | 614,940.69 |
| Other bonds. | 193,673.35 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,052.32</u> | 3,052.32 |
| Leasehold Improvements | 2,194.07 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | 32,670.39 |
| Other Assets | 2,423,508.60 |
| TOTAL ASSETS. | |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 742,945.27 |
| Thrift-Investment Certificates | 1,393,177.80 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 69,182.46 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 57,191.96 |
| Other Liabilities. | 530.27 |
| TOTAL LIABILITIES | 2,263,027.76 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 20,161.51 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 20,161.51 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 140,319.33 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus. | 30,000.00 |
| 3. Undivided profits. | 10,319.33 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 140,319.33 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,423,508.60 |

LONGMONT INDUSTRIAL BANK, LONGMONT
Boulder County

OFFICERS

Milton Katz, President & Director; M. Mandel, Donald L. Sherwood, Vice Presidents; H. N. Ullestad, Cashier & Treasurer & Director; James E. Wanner, Secretary & Director; C. D. Archer, Assistant Cashier & Assistant Vice President; Glen W. Perkins, Assistant Cashier; B. H. Efferth, Assistant Secretary; Leonard A. Zych, Kenneth J. Dacek, Assistant Treasurers.

DIRECTORS

Milton Katz, H. N. Ullestad, James E. Wanner.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 306,440.27 |
| Installment loans | 2,162,345.43 |
| Notes discounted and/or purchased | 116,234.85 |
| United States Government Obligations | |
| Other bonds | 66,087.28 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,066.36</u> | 3,066.36 |
| Leasehold Improvements | 522.18 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 6,881.56 |
| TOTAL ASSETS | 2,661,577.93 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 24,414.75 |
| Notes payable (other) | 714,003.89 |
| Savings deposits | 1,032,652.86 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 436,210.60 |
| Unearned interest and discounts | 285.62 |
| Dealers' Reserves | 160,406.16 |
| Amounts set aside for interest, taxes, and other expenses | 12,128.00 |
| Other Liabilities | 2,380,101.88 |
| TOTAL LIABILITIES | 2,380,101.88 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 20,073.00 |
| Other reserves on loans | 32,744.04 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 52,817.04 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 228,659.01 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>7,500</u>) | 150,000.00 |
| (No. shares outstanding <u>7,500</u>) | |
| 2. Surplus | 15,000.00 |
| 3. Undivided profits | 63,659.01 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 228,659.01 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,661,577.93 |

LOVELAND 1ST INDUSTRIAL BANK, LOVELAND
Larimer County

OFFICERS

Robert L. Anderson, President; Richard A. Van Winkle, Vice President; Charles T. Moore, Secretary; Melba McKenzie, Assistant Secretary; Ted E. Davis, Treasurer.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 489,922.09 |
| Installment loans | 1,946,079.80 |
| Notes discounted and/or purchased | 53,676.60 |
| United States Government Obligations | 883,056.43 |
| Other bonds | 370,265.45 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 3,572.31 | 3,572.31 |
| Leasehold Improvements | 10,574.33 |
| Real estate owned other than bank premises | 24,464.26 |
| Automobiles Owned | |
| Other Assets | 20,534.89 |
| TOTAL ASSETS. | 3,802,146.16 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 857,040.59 |
| Thrift-Investment Certificates | 2,552,955.87 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 80,858.05 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 106,258.34 |
| Other Liabilities | 628.99 |
| TOTAL LIABILITIES | 3,597,741.84 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 40,296.87 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 40,296.87 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 164,107.45 |
| 1. Common stock - total par value (No. shares authorized <u>500</u>) | 50,000.00 |
| (No. shares outstanding <u>500</u>) | |
| 2. Surplus | 90,000.00 |
| 3. Undivided profits | 24,107.45 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 164,107.45 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 3,802,146.16 |

SAVINGS INDUSTRIAL BANK, LOVELAND
Larimer County

OFFICERS

J. L. Baily, President; Peter Stewart, Vice President; J. W. Welsh, Secretary-Treasurer; Norma J. Rutledge, Assistant Cashier.

DIRECTORS

J. L. Baily, Daniel F. Freddy, David C. James, John W. Welsh.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 758,782.22 |
| Installment loans | 730,118.79 |
| Notes discounted and/or purchased | 47,674.30 |
| United States Government Obligations | 375,000.00 |
| Other bonds | 30,000.00 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 6,498.54 | 6,498.54 |
| Leasehold Improvements | 680.55 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 5,574.93 |
| Other Assets | 61,489.91 |
| TOTAL ASSETS | 2,015,619.24 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 572,812.45 |
| Thrift-Investment Certificates | 1,215,373.02 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 51,424.67 |
| Dealers' Reserves | 272.06 |
| Amounts set aside for interest, taxes, and other expenses | 22,044.70 |
| Other Liabilities | 7,890.82 |
| TOTAL LIABILITIES | 1,869,817.72 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 4,397.33 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 4,397.33 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 141,604.19 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 21,604.19 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 141,604.19 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,015,619.24 |

MOUNTAIN INDUSTRIAL BANK, MONTROSE
Montrose County

OFFICERS

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

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 203,809.92 |
| Installment loans. | 813,540.96 |
| Notes discounted and/or purchased. | 1,057,892.17 |
| United States Government Obligations | |
| Other bonds. | 525,000.00 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 5,896.48 | 5,896.48 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 12,178.83 |
| TOTAL ASSETS. | 2,618,318.36 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 697,671.83 |
| Thrift-Investment Certificates | 1,320,806.71 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 301,203.19 |
| Dealers' Reserves. | 71,929.22 |
| Amounts set aside for interest, taxes, and other expenses. | 32,559.97 |
| Other Liabilities. | |
| TOTAL LIABILITIES | 2,424,170.92 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|----------|
| Reserve for bad debt losses on loans | 9,430.21 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 9,430.21 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 184,717.23 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus. | 50,000.00 |
| 3. Undivided profits. | 34,717.23 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 184,717.23 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 2,618,318.36 |

AVCO PUEBLO INDUSTRIAL BANK, PUEBLO
Pueblo County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy. Charles J. Martinez, Vice President & Cashier; Herbert F. Smith, Vice President & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 10,100.25 |
| Installment loans | 1,668,335.20 |
| Notes discounted and/or purchased | 272,167.03 |
| United States Government Obligations | 41,562.83 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 9,104.55 | 9,104.55 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 16,083.40 |
| TOTAL ASSETS | 2,017,353.26 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | 593,753.47 |
| Savings deposits | 76,677.29 |
| Thrift-Investment Certificates | 257,148.53 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 565,817.96 |
| Dealers' Reserves | 432.84 |
| Amounts set aside for interest, taxes, and other expenses | 5,057.44 |
| Other Liabilities | 79,633.14 |
| TOTAL LIABILITIES | 1,578,520.67 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 46,739.27 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 46,739.27 |

CAPITAL ACCOUNTS

| | |
|--|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 392,093.32 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) | 200,000.00 |
| (No. shares outstanding <u>2M</u>) | |
| 2. Surplus | 70,000.00 |
| 3. Undivided profits | 122,093.32 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 392,093.32 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,017,353.26 |

BENEFICIAL INDUSTRIAL BANK, PUEBLO
Pueblo County

OFFICERS

Grant H. Genske, President; Manus Duffy, Vice President; Joseph M. Herhal, Vice President & Treasurer; Fernande Bennett, Vice President & Secretary; Joseph E. Chauvette, Assistant Treasurer.

DIRECTORS

Fernande Bennett, Manus C. Duffy, Grant H. Genske, Joseph M. Herhal, Lee W. Mistrik.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 233.22 |
| Installment loans | 2,976.93 |
| Notes discounted and/or purchased | 1,837,207.69 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>3,659.47</u> | 3,659.47 |
| Leasehold Improvements | 2,475.54 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 134.59 |
| Other Assets | 1,846,687.44 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 948,486.68 |
| Notes payable (other) | |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 536,333.01 |
| Unearned interest and discounts | 10,789.22 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 15,291.39 |
| Other Liabilities | 1,510,900.30 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 66,075.49 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 66,075.49 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 269,711.65 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus | 150,000.00 |
| 3. Undivided profits | 19,711.65 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 269,711.65 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,846,687.44 |

COMMERCIAL CREDIT PLAN INDUSTRIAL BANK OF PUEBLO,
 PUEBLO
 Pueblo County

OFFICERS

Robert W. Campbell, President; George W. Ritchie, Clay Stuart, William B. Turley,
 Edward K. Waldron, John R. Bashaar, Vice Presidents; Edwin B. Brown, Secretary;
 Donald R. Bourland, Treasurer.

DIRECTORS

John R. Bashaar, Edwin B. Brown, Robert W. Campbell, I. William Martin, William
 B. Turley, Edward K. Waldron.

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 27,813.43 |
| Installment loans. | 1,899,950.29 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ _____ | |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 1,060.01 |
| TOTAL ASSETS. | 1,928,823.73 |

LIABILITIES

| | |
|--|---------------------|
| Notes payable to banks | |
| Notes payable (other). | 1,323,021.23 |
| Savings deposits | |
| Thrift-Investment Certificates | 169,708.42 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 79,721.06 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | 15,361.97 |
| Other Liabilities. | 10,082.90 |
| TOTAL LIABILITIES | 1,597,895.58 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 37,313.38 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 37,313.38 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 293,614.77 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus. | 50,000.00 |
| 3. Undivided profits. | 143,614.77 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 293,614.77 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 1,928,823.73 |

FIRST SAVINGS INDUSTRIAL BANK, PUEBLO
Pueblo County

OFFICERS

Walter D. Sodamann, President; Harold F. Dickerson, Vice President; Neta K. Sackman, Secretary-Treasurer; Any Sackman, Assistant Secretary-Treasurer.

DIRECTORS

Robert W. Bartley, Harold F. Dickerson, Louis D. Sackman, Andy Sackman, Neta K. Sackman, Walter D. Sodamann.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 1,499,038.55 |
| Installment loans | 1,751,983.28 |
| Notes discounted and/or purchased | |
| United States Government Obligations | |
| Other bonds | 268,231.72 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>4,205.76</u> | 4,205.76 |
| Leasehold Improvements | 444.94 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 7,730.48 |
| Other Assets | 32,557.85 |
| TOTAL ASSETS | 3,564,192.58 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 997,107.55 |
| Thrift-Investment Certificates | 1,267,468.23 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 286,963.00 |
| Dealers' Reserves | 233.20 |
| Amounts set aside for interest, taxes, and other expenses | 49,328.60 |
| Other Liabilities | 33,096.35 |
| TOTAL LIABILITIES | 2,634,196.93 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 34,092.79 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 34,092.79 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 895,902.86 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 250,000.00 |
| 2. Surplus | 350,000.00 |
| 3. Undivided profits | 295,902.86 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 895,902.86 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 3,564,192.58 |

FIRST INDUSTRIAL BANK OF ROCKY FORD,
ROCKY FORD
Otero County

OFFICERS

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

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison, Warren E. Shelton.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 394,574.76 |
| Installment loans | 3,277,533.33 |
| Notes discounted and/or purchased | 385,321.47 |
| United States Government Obligations | |
| Other bonds | 511,986.40 |
| Corporate stocks | |
| Bank Premises \$ _____ ; Furniture & Fixtures \$ 67,620.19 | 67,620.19 |
| Leasehold Improvements | 1,928.88 |
| Real estate owned other than bank premises | 18,511.58 |
| Automobiles Owned | 8,633.63 |
| Other Assets | 4,666,110.24 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 1,266,834.52 |
| Thrift-Investment Certificates | 2,920,125.98 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 231,120.15 |
| Dealers' Reserves | 5,418.24 |
| Amounts set aside for interest, taxes, and other expenses | 7,516.44 |
| Other Liabilities | 5,780.60 |
| TOTAL LIABILITIES | 4,436,795.93 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 15,883.03 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 15,883.03 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 213,431.28 |
| 1. Common stock - total par value (No. shares authorized <u>5m</u>) | 50,000.00 |
| (No. shares outstanding <u>5m</u>) | |
| 2. Surplus | 70,000.00 |
| 3. Undivided profits | 93,431.28 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 213,431.28 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 4,666,110.24 |

SILVERTON INDUSTRIAL BANK, SILVERTON
San Juan County

OFFICERS

Richard W. Turner, President; Clarence Beebe, Executive Vice President; Richard W. Turner, Jr., Vice President; Jane Groff, Vice President and Cashier.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|---|-------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 168,205.10 |
| Installment loans. | 416,194.24 |
| Notes discounted and/or purchased. | |
| United States Government Obligations | |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$; Furniture & Fixtures \$ 4,336.15 | 4,336.15 |
| Leasehold Improvements | 2,844.65 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 12,173.00 |
| TOTAL ASSETS. | 603,753.14 |

LIABILITIES

| | |
|--|-------------------|
| Notes payable to banks | |
| Notes payable (other). | |
| Savings deposits | 347,962.20 |
| Thrift-Investment Certificates | 105,700.00 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 482.64 |
| Dealers' Reserves. | |
| Amounts set aside for interest, taxes, and other expenses. | |
| Other Liabilities. | 1,137.70 |
| TOTAL LIABILITIES | 455,282.54 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------------|
| Reserve for bad debt losses on loans | 7,633.00 |
| Other reserves on loans. | 5,392.25 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 13,025.25 |

CAPITAL ACCOUNTS

| | |
|---|-------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 135,445.35 |
| 1. Common stock - total par value (No. shares authorized 10,000) | 100,000.00 |
| (No. shares outstanding 10,000) | |
| 2. Surplus. | 7,000.00 |
| 3. Undivided profits. | 28,445.35 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 135,445.35 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 603,753.14 |

STERLING INDUSTRIAL BANK, STERLING
Logan County

OFFICERS

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

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 436,058.45 |
| Installment loans | 3,542,486.38 |
| Notes discounted and/or purchased | 276,581.40 |
| United States Government Obligations | 317,526.42 |
| Other bonds | 133,282.53 |
| Corporate stocks | 17,365.00 |
| Bank Premises \$ <u>95,661.83</u> ; Furniture & Fixtures \$ <u>92,441.62</u> | 188,103.45 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | 35,051.92 |
| Automobiles Owned | 3,201.96 |
| Other Assets | 77,028.48 |
| TOTAL ASSETS | 5,026,685.99 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 830,251.43 |
| Thrift-Investment Certificates | 3,662,586.44 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 221,137.40 |
| Dealers' Reserves | 42,155.59 |
| Amounts set aside for interest, taxes, and other expenses | 9,235.68 |
| Other Liabilities | 4,079.38 |
| TOTAL LIABILITIES | 4,769,445.92 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 1,511.52 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 1,511.52 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 255,728.55 |
| 1. Common stock - total par value (No. shares authorized <u> </u>) (No. shares outstanding <u> </u>) | 50,000.00 |
| 2. Surplus | 100,000.00 |
| 3. Undivided profits | 105,728.55 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 255,728.55 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 5,026,685.99 |

ANCHOR SIC INDUSTRIAL BANK, THORNTON
Adams County

OFFICERS

Creighton B. Lynch, Chairman of the Board & President; Warren J. Kincaid, Vice President & Treasurer; E. J. O'Keefe, Paul L. Crawford, Vice Presidents; Lane L. Cummings, Secretary; Weldon L. Snider, Assistant Secretary.

DIRECTORS

Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 78,402.77 |
| Installment loans | 1,523,083.03 |
| Notes discounted and/or purchased | 168,958.53 |
| United States Government Obligations | 133,400.70 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,512.04</u> | 6,512.04 |
| Leasehold Improvements | 948.99 |
| Real estate owned other than bank premises | 750.00 |
| Automobiles Owned | 2,357.25 |
| Other Assets | 678,332.46 |
| TOTAL ASSETS | 2,592,745.77 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 9,000.00 |
| Notes payable (other) | 239,057.29 |
| Savings deposits | 941,238.56 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 313,603.15 |
| Unearned interest and discounts | 7,967.63 |
| Dealers' Reserves | 79,522.30 |
| Amounts set aside for interest, taxes, and other expenses | 1,590,388.93 |
| Other Liabilities | |
| TOTAL LIABILITIES | 1,590,388.93 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|------------|
| Reserve for bad debt losses on loans | 50,840.83 |
| Other reserves on loans | 79,525.74 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 130,366.57 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | 600,000.00 |
| Equity capital, total (1 to 4 below) | 271,990.27 |
| 1. Common stock - total par value (No. shares authorized <u>10,000</u>) | 100,000.00 |
| (No. shares outstanding <u>10,000</u>) | |
| 2. Surplus | 240,000.00 |
| 3. Undivided profits | (68,009.73) |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 871,990.27 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,592,745.77 |

TRINIDAD SIC INDUSTRIAL BANK, TRINIDAD
Las Animas County

OFFICERS

Creighton B. Lynch, Chairman of the Board; Ralph Gagliardi, President; Warren J. Kincaid, Vice President & Treasurer; E. Jay O'Keefe, S. P. Davis, Vice Presidents; L. L. Cummings, Secretary; Weldon L. Snider, Assistant Secretary.

DIRECTORS

S. P. Davis, Ralph Gagliardi, Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 67,992.98 |
| Installment loans | 1,674,652.71 |
| Notes discounted and/or purchased | 998,607.18 |
| United States Government Obligations | 192,793.39 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ <u>73,359.52</u> ; Furniture & Fixtures \$ <u>9,682.42</u> | 83,041.94 |
| Leasehold Improvements | 4,595.33 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 53,104.12 |
| Other Assets | 3,074,787.65 |
| TOTAL ASSETS | |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 467,000.00 |
| Notes payable (other) | 597,446.77 |
| Savings deposits | 1,135,718.98 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 338,430.30 |
| Unearned interest and discounts | 12,023.99 |
| Dealers' Reserves | 108,428.79 |
| Amounts set aside for interest, taxes, and other expenses | 10,375.18 |
| Other Liabilities | 2,669,424.01 |
| TOTAL LIABILITIES | |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 53,465.20 |
| Other reserves on loans | 29,890.69 |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 83,355.89 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 322,007.75 |
| Equity capital, total (1 to 4 below) | |
| 1. Common stock - total par value (No. shares authorized <u>150,000</u>) | 150,000.00 |
| (No. shares outstanding <u>150,000</u>) | |
| 2. Surplus | 70,000.00 |
| 3. Undivided profits | 102,007.75 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 322,007.75 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 3,074,787.65 |

AVCO WESTMINSTER INDUSTRIAL BANK, WESTMINSTER
Adams County

OFFICERS

Ross M. Hett, President, Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President & Secretary; Gary L. Fite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller & Asst. Secy.; Elmer F. Sanford, Vice President & Cashier; Herbert F. Smith, Vice President & Asst. Secy.

DIRECTORS

Thomas W. Anderson, Stephen D. Brandon, Philip J. Cullen, Max W. Davidson, Gary L. Fite, Herbert F. Smith, V. Glen Thompson.

December 31, 19 76

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 39,962.59 |
| Installment loans | 2,308,363.98 |
| Notes discounted and/or purchased | 211,866.22 |
| United States Government Obligations | 121,616.29 |
| Other bonds | 35,606.90 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>23,624.36</u> | 23,624.36 |
| Leasehold Improvements | |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 2,778.42 |
| TOTAL ASSETS | 2,743,818.76 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | 117,705.04 |
| Notes payable (other) | 420,369.07 |
| Savings deposits | 907,300.83 |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 690,326.24 |
| Dealers' Reserves | 30.34 |
| Amounts set aside for interest, taxes, and other expenses | 20,530.25 |
| Other Liabilities | 78,387.62 |
| TOTAL LIABILITIES | 2,234,649.39 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|-----------|
| Reserve for bad debt losses on loans | 62,216.71 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 62,216.71 |

CAPITAL ACCOUNTS

| | |
|--|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 446,952.66 |
| 1. Common stock - total par value (No. shares authorized <u>2M</u>) | 200,000.00 |
| (No. shares outstanding <u>2M</u>) | |
| 2. Surplus | 35,000.00 |
| 3. Undivided profits | 211,952.66 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 446,952.66 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 2,743,818.76 |

NORTH CONTINENTAL INDUSTRIAL BANK,
WESTMINSTER
Adams County

OFFICERS

John J. Connolly, President; Ernest W. Fulwyler, Vice President & Manager;
Morris E. Kramish, Vice President & Secretary-Treasurer; Marvin F. Rogers,
Assistant Secretary & Vice President.

DIRECTORS

John J. Connolly, Morris E. Kramish, Homer E. Lewis.

December 31, 1976

ASSETS

| | |
|---|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection. | 261,324.83 |
| Installment loans. | 3,148,440.49 |
| Notes discounted and/or purchased. | 172,908.45 |
| United States Government Obligations | |
| Other bonds. | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 17,878.83 | 17,878.83 |
| Leasehold Improvements | 11,795.81 |
| Real estate owned other than bank premises | |
| Automobiles Owned. | |
| Other Assets | 16,153.28 |
| TOTAL ASSETS. | 3,628,501.69 |

LIABILITIES

| | |
|--|--------------|
| Notes payable to banks | 114,232.24 |
| Notes payable (other). | |
| Savings deposits | 633,292.91 |
| Thrift-Investment Certificates | 1,750,961.11 |
| Mortgages on real estate owned | |
| Unearned interest and discounts. | 448,437.99 |
| Dealers' Reserves. | 3,889.02 |
| Amounts set aside for interest, taxes, and other expenses. | 199,458.56 |
| Other Liabilities. | 70,053.55 |
| TOTAL LIABILITIES | 3,220,325.38 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|-----------|
| Reserve for bad debt losses on loans | 62,370.40 |
| Other reserves on loans. | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES. | 62,370.40 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | 140,000.00 |
| Equity capital, total (1 to 4 below) | 205,805.91 |
| 1. Common stock - total par value (No. shares authorized <u>1,000</u>) | 100,000.00 |
| (No. shares outstanding <u>1,000</u>) | |
| 2. Surplus. | 10,000.00 |
| 3. Undivided profits. | 95,805.91 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS. | 345,805.91 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS. | 3,628,501.69 |

CREDITRIFT OF AMERICA INDUSTRIAL BANK,
WHEAT RIDGE
Jefferson County

OFFICERS

Wendell L. Dixon, President; Joseph C. Nelson, Louis Durfee, Eldo Taylor, George R. Woodruff, Winston M. Hurt, Thomas J. McCann, Rossiter A. Armstrong, John Bolger, Fred Kohlruess, James A. Richards, Ed Keefer, Troy Goodwin, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vausee, Cashier.

DIRECTORS

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

December 31, 1976

ASSETS

| | |
|--|---------------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 1,100.00 |
| Installment loans | 1,880,293.99 |
| Notes discounted and/or purchased | 70,783.52 |
| United States Government Obligations | |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,902.93</u> | 2,902.93 |
| Leasehold Improvements | 557.40 |
| Real estate owned other than bank premises | |
| Automobiles Owned | 20,144.74 |
| Other Assets | 1,975,782.58 |
| TOTAL ASSETS | 1,975,782.58 |

LIABILITIES

| | |
|---|---------------------|
| Notes payable to banks | |
| Notes payable (other) | 1,072,218.22 |
| Savings deposits | |
| Thrift-Investment Certificates | |
| Mortgages on real estate owned | 514,017.27 |
| Unearned interest and discounts | 4,566.10 |
| Dealers' Reserves | 2,340.43 |
| Amounts set aside for interest, taxes, and other expenses | 6,609.24 |
| Other Liabilities | 1,599,751.26 |
| TOTAL LIABILITIES | 1,599,751.26 |

RESERVES ON LOANS AND SECURITIES

| | |
|---|------------------|
| Reserve for bad debt losses on loans | 48,776.94 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 48,776.94 |

CAPITAL ACCOUNTS

| | |
|---|---------------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 327,254.38 |
| 1. Common stock - total par value (No. shares authorized <u>2,000</u>) | 200,000.00 |
| (No. shares outstanding <u>2,000</u>) | |
| 2. Surplus | 20,000.00 |
| 3. Undivided profits | 107,254.38 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 327,254.38 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,975,782.58 |

REPUBLIC INDUSTRIAL BANK, WIDEFIELD
El Paso County

OFFICERS

Roy I. Gordon, President and Chairman; Clifton B. Kruse, Jr., Secretary; Debra K. Lovitt, Administrative Assistant.

DIRECTORS

Roy I. Gordon, Jean Gordon, Clifton B. Kruse, Jr.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 115,467.85 |
| Installment loans | 865,668.02 |
| Notes discounted and/or purchased | 174.84 |
| United States Government Obligations | 59,409.70 |
| Other bonds | 31,032.10 |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 14,398.15 | 14,398.15 |
| Leasehold Improvements | 21,533.30 |
| Real estate owned other than bank premises | 31,965.83 |
| Automobiles Owned | |
| Other Assets | 5,213.91 |
| TOTAL ASSETS | 1,144,863.70 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 280,908.56 |
| Thrift-Investment Certificates | 616,988.15 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 130,892.33 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | |
| Other Liabilities | (1,758.28) |
| TOTAL LIABILITIES | 1,027,030.76 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 1,212.86 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 1,212.86 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 116,620.08 |
| 1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____) | 100,000.00 |
| 2. Surplus | 10,000.00 |
| 3. Undivided profits | 6,620.08 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 116,620.08 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,144,863.70 |

WRAY INDUSTRIAL BANK, WRAY
Yuma County

OFFICERS

Gary L. Rife, President; Robert W. Owens, Vice President; Robert D. Buchanan, Secretary; Barbara A. Capansky, Assistant Cashier.

DIRECTORS

Robert D. Buchanan, Robert W. Owens, Gary L. Rife, Gerald E. Zion.

December 31, 1976

ASSETS

| | |
|--|--------------|
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 122,638.98 |
| Installment loans | 959,591.49 |
| Notes discounted and/or purchased | 19,710.31 |
| United States Government Obligations | 122,628.22 |
| Other bonds | |
| Corporate stocks | |
| Bank Premises \$ _____; Furniture & Fixtures \$ 4,866.93 | 4,866.93 |
| Leasehold Improvements | 2,520.36 |
| Real estate owned other than bank premises | |
| Automobiles Owned | |
| Other Assets | 29,677.62 |
| TOTAL ASSETS | 1,261,633.91 |

LIABILITIES

| | |
|---|--------------|
| Notes payable to banks | |
| Notes payable (other) | |
| Savings deposits | 286,522.29 |
| Thrift-Investment Certificates | 735,711.53 |
| Mortgages on real estate owned | |
| Unearned interest and discounts | 65,834.56 |
| Dealers' Reserves | |
| Amounts set aside for interest, taxes, and other expenses | 10,125.85 |
| Other Liabilities | 3,518.75 |
| TOTAL LIABILITIES | 1,101,712.98 |

RESERVES ON LOANS AND SECURITIES

| | |
|--|----------|
| Reserve for bad debt losses on loans | 8,847.74 |
| Other reserves on loans | |
| Reserves on securities | |
| TOTAL RESERVES ON LOANS AND SECURITIES | 8,847.74 |

CAPITAL ACCOUNTS

| | |
|---|--------------|
| Capital notes and debentures | |
| Equity capital, total (1 to 4 below) | 151,073.19 |
| 1. Common stock - total par value (No. shares authorized 50,000) | 100,000.00 |
| (No. shares outstanding 50,000) | |
| 2. Surplus | 25,000.00 |
| 3. Undivided profits | 26,073.19 |
| 4. Reserve for contingencies and other capital reserves | |
| TOTAL CAPITAL ACCOUNTS | 151,073.19 |
| TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS | 1,261,633.91 |

