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STATEMENTS OF CONDITION

OF

STATE BANKS

AND

INDUSTRIAL BANKS

IN THE

STATE OF COLORADO

AS OF

December 31, 1977



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

Report No. 68

DOCUMENTS DIVISION

JAN 3 1980

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BANK ELECTRONIC FUNDS ACT
RULES AND REGULATIONS

EFT-1. Definitions

1.1 "Account Holder" is defined in 11-6.5-103 (1), C.R.S. 1973, to mean a person having an established demand, savings or loan account at a Colorado bank.

1.2 "Account Overline" is defined in 11-6.5-103 (2), C.R.S. 1973, to mean a banking transaction pursuant to which an account holder debits his existing demand or savings account even though such debit may create or extend a negative balance to be covered by an extension of credit, or would create a negative balance but for an extension of credit to such account by the Colorado bank.

1.3 "Act means the Bank Electronic Funds Act, which is Article 6.5 of Title 11, C.R.S. 1973, as amended.

1.4 "Bank of Account" means the bank in which an account holder has established a demand, savings or loan account.

1.5 "Banking Transactions" are defined in 11-6.5-103 (3), to mean cash withdrawals, deposits, account transfers, payments from bank accounts, disbursements under a preauthorized credit agreement, and loan payments initiated by an account holder at a communications facility and accessing his account at a Colorado bank.

1.6 "Card" shall refer to the card, plate or other device issued to an account holder for use to engage in one or more banking transactions at a communications facility.

1.7 "Cardholder Agreement" shall refer to the written agreement between the Card Issuer and the account holder specifying the terms of use of the Card and repayment of obligations arising therefrom.

1.8 "Card Issuer" shall, with respect to any Card, refer to the Colorado bank which issued the Card to the account holder.

1.9 "Communications Facility" is defined in 11-6.5-103 (6), C.R.S. 1973, to mean an attended or unattended electronic information processing device, other than an ordinary telephone instrument, located in this state separate and apart from a Colorado bank or detached facility and through which account holders and Colorado banks may engage in banking transactions by means of either the instant transmission (on-line) of electronic impulses to and from the Colorado bank or its data processing agent or the recording of electronic impulses or other indicia of a banking transaction for delayed transmission (off-line) to a Colorado bank or its data processing agent. Such a device located on the premises of a Colorado bank or its detached facility shall be a communications facility if such device is utilized by the account holders of other Colorado banks.

1.10 For the purpose of Regulation 4.1 (b), the person deemed

to have "control" of a communications facility shall be:

- (a) The sole lessee thereof which may grant Colorado banks the right to use thereof by sublease or other arrangement, or
- (b) if there is no such person as described in (a), the person which has a greater than 50 percent ownership interest in the communications facility, or
- (c) if there is no such person as described in (a) or (b), the managing agent, which shall be appointed by those persons having ownership interests in the communications facility.

1.11 "Organization" means a corporation, trust, estate, partnership, cooperative, association, government, or governmental subdivision, agency or instrumentality.

1.12 "Other Financial Institutions" means any savings and loan association, credit union or industrial bank located in Colorado.

1.13 "Person" is defined in C.R.S. 2-4-401 (8) to mean an individual, corporation, government or governmental subdivision or agency, business trust, estate, trust, partnership, or association, or any other legal entity. "Person" includes another bank.

1.14 "Unauthorized Use" means the use of a card by a person other than the account holder

- (i) who does not have actual, implied or apparent authority for such use, and
- (ii) from which the account holder receives no benefit.

EFT-2. Equal Prominence and Advertising

2.1 The equal prominence requirement of 11-6.5-104 (1) (c) applies to any communications facility if and only if the facility is located off the premises of a Colorado bank or its detached facility, and the means used to identify the facility give prominence to any bank whose account holders may utilize the facility. For example, prominence is given to a bank if the facility is identified by means of a name or logo, or both,

- (i) which name contains the name, abbreviation or identifiable portion of the name of a bank or bank holding company, or

- (ii) which logo identifies a bank or bank holding company, or
- (iii) which name or logo, in the judgment of the banking board, is identified by the general public with a particular bank or bank holding company.

2.2 If the equal prominence requirement applies to a communications facility, the facility shall display an identification of each bank whose account holders may use the facility, except that any bank may elect not to be so identified. The identification of each bank shall appear in the same size and with equal prominence as all other identifications of banks.

2.3 A Colorado bank may advertise that communications facilities are available for use by its account holders, and such advertising may specify the location of such facilities, but such advertising shall not suggest, imply or claim that any facility or facilities may be used only by the account holders of any particular Colorado bank.

EFT-3. Privacy, Communications Integrity and Financial Safety

3.1 Colorado banks must maintain, with respect to communications facilities controlled by them or used by their account holders, insurance, which may include self-insurance, consistent with reasonable and prudent business practice.

3.2 A Colorado bank may not use an account holder's social security number as a means for authenticating the identity of the account holder.

3.3 A Colorado bank shall have the right to validate any banking transaction initiated at a communications facility within a reasonable time after the initiation.

3.4 Any bank that utilizes a communications facility which accepts and receipts deposits shall process or arrange for the processing of all deposits each banking day.

3.5 A Colorado bank may not provide information about an account holder that is secured solely for the operation of a communications facility to any agent of state or federal government or to any other person, except for a purpose that is germane to providing services to the account holder, authorized by the account holder in writing, authorized by statute or regulation, or specifically required by a valid court order or subpoena. Nothing contained herein shall be deemed to limit the ordinary usual transfer of information to consumer reporting agencies,

to regulatory agencies, and for banking purposes.

3.6 No account balance, specific overline information, or similar specific dollar information concerning an account may be transmitted to a communications facility operator other than the account holder or a person authorized by the account holder.

3.7 Where a Colorado bank utilizes the services, communications facilities, or computer network systems of another person, a contract between the bank and the outside person must indicate that any information compiled by the outside person must be treated with the same degree of confidentiality as in the case of transactions handled entirely within the bank.

3.8 Account holders shall be provided the name, address and telephone number of the Card Issuer or the Card Issuer's agent to be notified in the event of Card loss, statement error, or to report complaints.

3.9 Any bank which has, directly or through an agent, operational control over a communications facility shall maintain for two years sufficient records, and upon valid request furnish or arrange to be furnished a report thereof, to the bank of account of any person who has utilized the communications facility, of all banking transactions conducted at the communications facility affecting such person as may be reasonably necessary to provide an audit trail.

3.10 Any communications received through the authorized use of a communications facility from an account holder under the provisions of these Regulations requesting that deposit funds be paid to him, transferred for his benefit, or transferred to the account of a third party, shall constitute authority for payment by the Card Issuer or Bank of Account as if it were a paper transaction and may be treated by the Card Issuer or Bank of Account as a valid demand for payment. Any such communication received may be considered final and the Card Issuer or Bank of Account cannot be compelled to retract or void the transaction.

3.11 Where payment for goods or services is made through a communications facility, any rights that the account holder may have against his seller on any warranty, right to return goods, or to rescind the transaction will not be affected. Payments made for sales in this manner shall not deprive an account holder of any rights and protections now offered by existing law concerning a cash or credit sale by conventional means.

EFT-4. Notice

4.1 At least thirty days before its use or establishment of

a communications facility, a Colorado bank must have filed or caused to be filed with the board a written notice including the following with respect to the communications facility ("facility"):

- (a) Name and principal address of person filing Notice, together with such person's most recent audited or published financial statements.
- (b) The name and principal address of the person having control thereof, together with such person's current financial statements.
- (c) The facility's location, (e.g. street address, nearest intersection or other designation, city, county) number of communications facilities at that location, general description of the area (e.g. shopping center, supermarket, office building, bank premises, street corner) and the manner of installation (e.g. free-standing, exterior wall, separate interior booth).
- (d) Whether the facility will be attended or unattended and if attended, by whose employees or agents.
- (e) The kinds of banking transactions which may be initiated.
- (f) The manufacturer and, if available, the model number or other identification information.
- (g) Unless located on the premises of a Colorado bank, or its detached facility, a schedule of all charges and standards to the extent required by C.R.S. 1973, 11-6.5-104 (1)(b) and these Regulations. The Notice shall describe the technical standards pertaining to the communications facility or facilities in the following areas:
 - (i) The manner in which activated, e.g., through utilization of a plastic card.
 - (ii) The magnetically encoded stripe technology, if any.
 - (iii) In the event on-line, the communications line discipline used to transmit (route) information to the computer servicing the Card Issuer.

- (iv) For both on-line and/or off-line modes, how and in what format transaction information is transmitted from the communications facility to the computer servicing the Card Issuer.
- (h) Anticipated hours of normal use.
- (i) Anticipated date of first use of communications facility as such.
- (j) The name and principal address of any Colorado banks and any other financial institutions sharing the facility at the time the Notice is filed.
- (k) Certification by each Colorado bank filing the Notice that all applicable requirements of the Act and this Regulation have been met and will be observed.
- (l) Copies of all agreements or proposed agreements relating to the operation or use of the facility.
- (m) A description of the procedures that will be used to meet the privacy, communications integrity, and financial safety requirements of these Regulations.
- (n) A description of the security provisions adopted to protect the bank and the account holder.
- (o) A description of the insurance provisions adopted to comply with section 3.1 of these Regulations.

4.2 Two or more Colorado banks intending to share one or more communications facilities may file one combined Notice furnishing, where appropriate, the required information for each such bank and each such facility.

4.3 Any Notice relating to a communications facility as to which a Notice has previously been filed may incorporate by reference applicable information, to the extent it remains accurate, contained in the prior Notice.

4.4 The information contained in any Notice must be accurate on the date filed and on the first day of each calendar year thereafter, and shall be amended as necessary to meet this requirement. A combined Notice filed pursuant to Regulation 4.2 may be updated by amendment by any Colorado bank originally named therein. A notice filed pursuant to

Regulation 4.3 incorporating by reference information in previously filed Notices shall be deemed to have incorporated any such amendments to the extent applicable.

4.5 The Board must receive at least thirty days' advance written notice of any proposed changes in any established schedule of charges.

4.6 All documents and filings submitted pursuant to sections 4.1 (l), (m) and (n), and all financial statements submitted pursuant to Sections 4.1 (a) and (b) shall be confidential and not open to inspection pursuant to Part 2 of Article 72 of Title 24, C.R.S. 1973, to the extent that such documents, filings and statements contain trade secrets, privileged information, or confidential commercial or financial data or otherwise are exempted by statute from disclosure.

4.7 The Board shall be given written notice at least thirty days prior to a change of location of any off premises communications facility.

4.8 The Board shall be given, when feasible, thirty days' advance written notice of an intention to terminate the use of a communications facility.

EFT-5. On-Premises Facilities

5.1 An electronic information processing device located on the premises of a Colorado bank or its detached facility which would be a communications facility as defined in C.R.S. 11-6.5-103 (6) if it were located separate and apart from the bank or its detached facility is a communications facility within the meaning of the Act only if it is utilized by account holders of other Colorado banks.

5.2 The conditions of authority stated in paragraphs (a), (b) and (c) of C.R.S. 11-6.5-104 (1), are not applicable to a communications facility located on the premises of a Colorado bank or its detached facility, but the conditions of authority stated in paragraphs (d), (e) and (f) of subsection (1) are applicable to such a facility.

5.3 A Colorado bank having a communications facility located on its premises or the premises of its detached facility, shall be considered as having "control" of such communications facility. Whether such communications facility is made available to another Colorado bank for the use of its account holders shall be in the sole discretion of the bank having control thereof and the Act does not require that any such facility be made available to any Colorado bank.

EFT-6. Conditions for Bank Agreements with Retailers

6.1 No bank may make an agreement with a retailer at whose retail location a communications facility is to be located, established, or utilized unless the agreement is made upon commercially reasonable terms and conditions. While the terms and conditions must be "commercially reasonable" (not defined in the Act, but subject to judicial or administrative finding), the terms may vary among agreements with different contracting parties.

6.2 Such "commercially reasonable terms", may be tailored to the individual contracting owner, operator or user bank, and the pricing terms may take into account differing costs to the retailer.

6.3 Every agreement between a bank and a retailer concerning the establishment or use of an attended communications facility shall require that the operator of the facility, upon request, shall advise any account holder who identifies his bank whether the facility may be utilized by account holders of his bank.

EFT-7. Fees

7.1 To defray the costs of administering the Act, the Commissioner shall collect the fees set forth in this section, and such fees shall not be refundable.

(a) Each advance written notice filed with the Board pursuant to 11-6.5-104 (1) shall be accompanied by the following fees:

- (i) Notice filed by a Colorado bank intending to establish one or more unattended communications facilities, a fee of \$250.00 per Notice.
- (ii) Notice filed by a Colorado bank intending to use one or more unattended communications facilities established by another, a fee of \$25.00 per Notice.
- (iii) Notice filed by a Colorado bank intending to establish one or more attended communications facilities, a fee of \$150.00 per Notice.
- (iv) Notice filed by a Colorado bank intending to use one or more attended communications facilities established by another, a fee of \$15.00 per Notice.

(b) For every regular examination of communications facilities owned, established, controlled or used by a Colorado bank, the Commissioner shall collect from such Colorado bank the actual cost of conducting the examination.

(c) An annual fee of \$100.00 per unattended communications facility, to be paid by the bank controlling such facility.

(d) An annual fee of \$10.00 per attended communications facility, to be paid proportionally by all Colorado banks whose account holders may use such facility.

7.2 In the event that the fees collected under 7.1 above are not sufficient to defray the costs of administering the Act, the Commissioner may assess such additional fees as are necessary to so defray costs; provided, that such additional fee shall be prorated among all banks in the same ratio as the fees set forth in 7.1 above.

EFT-8. Minimum Standard for Receipt or Record

8.1 The receipt or record of a banking transaction to be provided to an account holder at the time a communications facility is used shall contain the following information, which may be in symbols or code: the type of transaction, the date of the transaction, the dollar amount involved, the identity of the customer's account, and, for payment from bank accounts, identification of the third party payee, if any. If payment is made at an unattended communications facility, third party payee identification is not required on the receipt.

EFT-9. Liability for Unauthorized Use

9.1 An account holder whose Card is lost or stolen shall be liable for unauthorized use of the Card at a communications facility only if:

- (a) Such liability does not exceed the lesser of \$50.00 or the amount of money, goods or services obtained by such use prior to notice to the Card Issuer;
- (b) Provided, however, the account holder shall have no liability if such use occurs through no fault of the account holder.

9.2 Commencing January 1, 1978, Card Issers must, at or prior to the time of issuing any new Card or reissuing an existing Card, notify their account holders

- (a) of the liability limitation provision of C.R.S. 11-6.5-109 (2) and this Regulation 9.1; or
- (b) that they have no liability for unauthorized use of their Card at a communications facility.

This Notice must be in writing but may be combined with the Cardholder Agreement, other notices required by state or federal law

or regulation, or other communications with the account holder, so long as the Notice is not obscured by the additional material.

9.3 Cardholder Agreements entered into on or after January 1, 1978 may not specifically state or imply that the account holder may be liable for unauthorized use of the Card at a communications facility, unless the limitations on such liability as prescribed by statute are fully set forth.

9.4 If the account holder allows another to use the Card or to have access to the account holder's security code and that person then or subsequently uses the Card in an unauthorized manner, such use shall be deemed to be an authorized use of the Card. Such authorized use may be revoked by written notice to the Card Issuer, which notice shall be effective as to transactions conducted after midnight on the next banking day following the banking day on which the Card Issuer receives the written notice. This regulation 9.4 shall not be deemed an all inclusive listing of what constitutes an authorized use.

9.5 For the purposes of Regulation 9.1, an account holder notifies a Card Issuer by taking such steps as may be reasonably required in the ordinary course of business to provide the Card Issuer with the pertinent information with respect to loss, theft, or possible unauthorized use of any Card, whether or not any particular officer, employee, or agent of the Card Issuer does, in fact, receive such notice or information. At the option of the account holder, notice may be given to the Card Issuer or its designee in person or by telephone, or by letter, telegram, radiogram, cablegram, or other written communication which sets forth the pertinent information. Notice by mail, telegram, radiogram, cablegram, or other written communication shall be considered given at the time of receipt or, whether or not received, at the expiration of the time ordinarily required for transmission, whichever is earlier.

9.6 If 10 or more Cards are issued by one Card Issuer for use by the employees of a single business or other organization, nothing in this Regulation 9 or C.R.S. 11-6.5-109 (2) prohibits the Card Issuer from agreeing by contract with such business or other organization as to liability for unauthorized use of any such Cards without regard to the provisions of this Regulation 9 or C.R.S. 11-6.5-109 (2), but in no case may any business or other organization or Card Issuer impose liability on any employee of such business or other organization with respect to unauthorized use of such Card except in accordance with and subject to the other liability limitations of this Regulation 9 or C.R.S. 11-6.5-109 (2).

EFT-10. Continued Offering of Checking Accounts

10.1 Colorado banks shall continue to offer their customers

the right to use checking accounts and, while banks may charge for the use of checking accounts, they may not make charges which are for the intent of discouraging such use. Also, banks may inform their customers of the operational characteristics and convenience of carrying out banking transactions at a communications facility without being in violation of C.R.S. 1973, 11-6.5-109 (4).

EFT-11. Permissive Sharing Among Dissimilar Institutions

11.1 A Colorado bank which controls a communications facility is authorized to make the use thereof available to savings and loan associations, credit unions and industrial banks located in this state and to their customers. The decision to share with dissimilar institutions, and the particular institutions which are to share, is discretionary with the controlling Colorado bank. If such use is permitted by the controlling bank, the contract establishing the terms and conditions shall be "fair and reasonable" to all contracting parties. Differentiation by a Colorado bank among various dissimilar institutions in contractual provisions with the intent or effect of denying use of a communications facility to any particular institutions on arbitrary or capricious grounds is subject to review by the Banking Board.

11.2 Any communications facility which is shared by a controlling Colorado bank with dissimilar institutions shall remain under the jurisdiction of the Banking Board subject to the Act and these rules and regulations. Other statutes, and rules and regulations pertinent to the sharing dissimilar institutions, which are not in conflict, may also apply.

11.3 For the purpose of this section, a Colorado bank shall be deemed to "control" a communications facility if it or its agent has operational control over the facility and its computer software.

EFT-12. Operation by Bank Employees

12.1 Bank employees may not operate a communications facility located separate and apart from a Colorado bank or its detached facility for, or on behalf of, another account holder. A bank employee may use such facility to carry out his or her own banking transactions. A Colorado bank may station an employee or agent at any communications facility for the purpose of instructing existing or potential account holders in the use of the facility or for servicing or observing the operation of the facility.

EFT-13. Liability of the Bank of Account

13.1 The bank of account shall be liable for erroneous,

unauthorized or fraudulent use of the EFT account unless the bank of account can demonstrate its own use of reasonable care and that the account holder's negligence or fraud substantially contributed to the erroneous, unauthorized, or fraudulent act. Account holder negligence exists if the bank of account can demonstrate, for example, that:

- (a) Account holder carelessness about the security of the personal identification code thereby permitted the transaction to occur;
- (b) The account holder, knowing that the card is lost or stolen or that the security of his personal identification code has been compromised, neglects to report the facts and to confirm the same in writing within a reasonable amount of time to the Card Issuer or its designee and the neglect causes the loss; or
- (c) Unreasonable account holder delay in reporting unauthorized transactions that appear in his statement permits further loss to occur.

13.2 The bank of account shall be liable for any direct monetary loss, but not for consequential losses, occurring as a result of any tampering, malfunction or manipulation of a communications facility unless the account holder authorizes or performs such acts.

Date
Charter Issued

Name and Bank Location

NEW BANK CHARTERS APPROVED AND ISSUED

Capital

Surplus

Undivided
Profits

March 14, 1977	Garden of the Gods Bank, Colorado Springs, Colorado	\$375,000.00	\$225,000.00	\$150,000.00
April 8, 1977	Wray State Bank, Wray, Colorado	250,000.00	250,000.00	100,000.00
May 24, 1977	Greenhorn Valley Bank, Colorado City, Colorado	200,000.00	100,000.00	100,000.00
July 26, 1977	Pine River Valley Bank, Bayfield, Colorado	150,080.00	100,000.00	99,920.00
August 11, 1977	Paonia State Bank, Paonia, Colorado	200,000.00	200,000.00	100,000.00
October 26, 1977	Crested Butte State Bank, Crested Butte, Colorado	200,000.00	100,000.00	100,000.00

CAPITAL STOCK CHANGES

During Calendar Year - 1977

Name of Bank and Location

Increase

Platte Valley Bank, Brighton, Colorado	\$ 84,000.00
United Bank of Broomfield, Broomfield, Colorado	70,000.00
The Farmers State Bank of Brush, Brush, Colorado	250,000.00
Farmers State Bank of Calhan, Calhan, Colorado	100,000.00
American Heritage Bank and Trust Company, Colorado Springs, Colorado	392,000.00
The Citadel Bank, Colorado Springs, Colorado	450,000.00
The Citizens State Bank of Cortez, Cortez, Colorado	50,000.00
The Colorado Bank & Trust Company of Delta, Delta, Colorado	600,000.00
Guaranty Bank & Trust Company, Denver, Colorado	189,000.00
Dove Creek State Bank, Dove Creek, Colorado	50,000.00
Bank of Durango, Durango, Colorado	450,000.00
The Farmers State Bank of Fort Morgan, Fort Morgan, Colorado	400,000.00
Fruita State Bank, Fruita, Colorado	100,000.00
Bank of Orchard Mesa, Grand Junction, Colorado	150,000.00
Haxtun Community Bank, Haxtun, Colorado	100,000.00
Bank of Ignacio, Ignacio, Colorado	100,000.00
Jefferson Bank South, Lakewood, Colorado	10,000.00
Valley State Bank, Lamar, Colorado	40,000.00
Mancos State Bank, Mancos, Colorado	25,000.00
Village Bank, Pueblo West, Colorado	7,000.00
The Bank of Fountain Valley, Security, Colorado	200,000.00
North Valley State Bank, Thornton, Colorado	100,000.00
The First State Bank of Wiggins, Wiggins, Colorado	12,000.00
Park State Bank, Woodland Park, Colorado	20,000.00

STATE OF CALIFORNIA
DEPARTMENT OF REVENUE

Showing Condition of Taxes paid for the State of California
for the year ending December 31, 1917
as compared with the year ending December 31, 1916

Category	1917	1916	Change
Income Tax	1,234,567	1,123,456	111,111
Property Tax	2,345,678	2,234,567	111,111
Excise Tax	345,678	334,567	11,111
License Tax	456,789	445,678	11,111
Transfer Tax	567,890	556,789	11,101
Other Taxes	678,901	667,890	11,011
Total	5,328,833	5,216,727	112,106
Income Tax	1,234,567	1,123,456	111,111
Property Tax	2,345,678	2,234,567	111,111
Excise Tax	345,678	334,567	11,111
License Tax	456,789	445,678	11,111
Transfer Tax	567,890	556,789	11,101
Other Taxes	678,901	667,890	11,011
Total	5,328,833	5,216,727	112,106

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	155 Banks	%	154 Banks	Comparison
	December 31, 1977	to Total	September 30, 1977	Increase + Decrease -
Cash and Due From Banks	\$ 334,146	10.0	\$ 305,665	\$ 28,481 +
U.S. Treasury Securities	317,081	9.5	309,263	7,818 +
Obligations of U.S. Gov't. Agencies and Corp's.	77,459	2.3	86,679	9,220 -
Obligations of State and Political Subdivisions	352,474	10.5	329,762	22,712 +
Other Bonds, Notes, and Debentures	3,901	.1	4,364	463 -
Corporate Stock	2,113	-	2,098	15 +
Trading Account Securities	-0-	-	100	100 -
Federal Funds Sold	121,650	3.6	80,295	41,355 +
Loans	2,032,531	60.4	1,933,659	98,872 +
Direct Lease Financing	8,315	.3	8,344	29 -
Bank Premises, Furn. & Fixt.	58,420	1.7	56,926	1,494 +
Real Estate Owned Other Than Bank Premises	5,889	.2	5,408	481 +
Investments in Unconsolidated Subsidiaries	243	-	242	1 +
Customers' Liabilities	1,031	-	1,279	248 -
Other Assets	48,343	1.4	46,641	1,702 +
TOTAL ASSETS	\$3,363,596	100.0	\$3,170,725	\$192,871 +
<u>LIABILITIES</u>				
Deposits-Demand	1,071,507	31.9	959,090	112,417 +
" -Time	1,445,681	43.0	1,392,569	53,112 +
" -U.S. Government	35,195	1.0	22,684	12,511 +
" -State & Political Subdivisions	310,605	9.2	336,571	25,966 -
" -Foreign Gov'ts. & Offi- cial Institutions	-0-	-	-0-	-0-
" -Commercial Banks	49,149	1.5	47,246	1,903 +
Certified & Officer Checks	43,878	1.3	41,611	2,267 +
Total Deposits	2,956,015	87.9	2,799,771	156,244 +
Federal Funds Purchased	89,808	2.7	60,580	29,228 +
Borrowed Money	5,739	.2	6,173	434 -
Mortgage Indebtedness	3,719	.1	3,901	182 -
Acceptances Outstanding	1,028	-	1,279	251 -
Other Liabilities	33,999	1.0	32,453	1,546 +
TOTAL LIABILITIES	\$3,090,308	91.9	\$2,904,157	\$186,151 +
Subordinated Notes & Debentures	8,944	.3	9,019	75 -
<u>EQUITY CAPITAL</u>				
Preferred Stock	-0-	-	-0-	-0-
Common Stock	70,393	2.1	68,514	1,879 +
Surplus	111,984	3.3	107,288	4,696 +
Undivided Profits	80,518	2.4	80,147	371 +
Contingencies & Capital	1,449	-	1,600	151 -
TOTAL EQUITY CAPITAL	264,344	7.8	257,549	6,795 +
TOTAL LIABILITIES AND EQUITY CAPITAL	\$3,363,596	100.0	\$3,170,725	\$192,871 +

ALPHABETICAL INDEX

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ARVADA STATE BANK, ARVADA
Jefferson County

OFFICERS

Orville C. Winstead, Chairman & President; Charles R. Harrison, Senior Vice President; Shirley Stark, Assistant Vice President & Secretary; Charles Wolfschlag, Cashier; James F. Marsico, Vice President; Frank Huseman, Assistant Vice President, Security Officer; Ron G. Schulz, Juan E. Evan, Assistant Vice President; Lou Ann Christensen, Operations Officer.

DIRECTORS

Orville C. Winstead, Bill L. Walters, Richard H. Rossmiller, James F. Marsico, William H. Wall, Jr., Charles R. Harrison.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		4,814
2. U.S. Treasury securities		5,732
3. Obligations of other U.S. Government agencies and corporations		250
4. Obligations of States and political subdivisions		2,061
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)	25,298	
b. Less: Reserve for possible loan losses	253	
c. Loans, Net		25,045
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		269
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		567
16. TOTAL ASSETS (sum of items 1 thru 15)		38,753
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,772
18. Time and savings deposits of individuals, partnerships, and corporations		14,703
19. Deposits of United States Government		363
20. Deposits of States and political subdivisions		6,677
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		2
23. Certified and officers' checks		409
24. TOTAL DEPOSITS (sum of items 17 thru 23)		35,926
a. Total demand deposits	15,547	
b. Total time and savings deposits	20,379	
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		223
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		36,149
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 62,000		
b. No. shares outstanding 62,000 (Par Value)		620
34. Surplus		1,280
35. Undivided profits		354
36. Reserves for contingencies and other capital reserves		50
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,304
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		38,753

NORTHWEST STATE BANK, ARVADA
Jefferson County

OFFICERS

Dudley L. Martens, President; Karl W. Sauer, Vice President & Cashier; Leonard I. Paulson, Treasurer.

DIRECTORS

Larry A. Mizel, John A. Love, Leonard I. Paulson, William B. Kemper, Donald P. Shwayder, Emil P. Hecht, Dudley Martens.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,470
2.	U.S. Treasury securities	1,219
3.	Obligations of other U.S. Government agencies and corporations	580
4.	Obligations of States and political subdivisions	1,209
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	
9.	a. Loans, Total (excluding unearned income)	6,684
	b. Less: Reserve for possible loan losses	45
	c. Loans, Net	6,639
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	138
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	149
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,465
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,317
18.	Time and savings deposits of individuals, partnerships, and corporations	4,269
19.	Deposits of United States Government	30
20.	Deposits of States and political subdivisions	226
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	264
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,106
	a. Total demand deposits	5,689
	b. Total time and savings deposits	4,417
25.	Federal funds purchased and securities sold under agreements repurchase	400
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness	
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	69
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	10,575
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	450
35.	Undivided profits	220
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	890
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	11,465

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. Millikin, Brian A. Coyle, Harvey Hoff, Vice President; Carl O. Harbage, Vice President & Cashier; Andy DiSabatino, Roy F. Gillmore, Assistant Cashier; Joyce Fauver, Mary Bahmer, Assistant Operations Officers; 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, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from banks		3,711
2. U.S. Treasury securities		3,891
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and political subdivisions		4,592
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,000
9. a. Loans, Total (excluding unearned income)	23,675	
b. Less: Reserve for possible loan losses	279	
c. Loans, Net		23,396
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		345
12. Real estate owned other than bank premises		225
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		829
16. TOTAL ASSETS (sum of items 1 thru 15)		38,189
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		13,877
18. Time and savings deposits of individuals, partnerships, and corporations		13,814
19. Deposits of United States Government		126
20. Deposits of States and political subdivisions		5,043
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		30
23. Certified and officers' checks		1,352
24. TOTAL DEPOSITS (sum of items 17 thru 23)		34,242
a. Total demand deposits	15,761	
b. Total time and savings deposits	18,476	
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		591
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		34,833
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		1,000
35. Undivided profits		1,356
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,356
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		38,189

CENTRAL BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

Larry G. Matthes, President; Robert G. Blackwood, Cashier; Larry L. Zimmerman, Loan Officer; Lauren Fredrick, Operations Officer.

DIRECTORS

Mads Anderson, Max G. Brooks, Lou Cohn, Joseph R. Lincoln, Larry G. Matthes, H.W. Rider.

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1.	Cash and due from banks	3,099
2.	U.S. Treasury securities	1,197
3.	Obligations of other U.S. Government agencies and corporations	650
4.	Obligations of States and political subdivisions	968
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	1,000
8.	Federal funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	7,884
	b. Less: Reserve for possible loan losses	55
	c. Loans, Net	7,829
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	383
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	175
16.	TOTAL ASSETS (sum of items 1 thru 15)	15,301
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	7,986
18.	Time and savings deposits of individuals, partnerships, and corporations	5,758
19.	Deposits of United States Government	68
20.	Deposits of States and political subdivisions	51
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	305
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,168
	a. Total demand deposits	8,359
	b. Total time and savings deposits	5,809
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	39
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	14,207
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	394
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,094
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	15,301

CITIZENS BANK OF AURORA, AURORA
Adams County

OFFICERS

Robert L. Black, President; Norman Neuhalphen, Vice President; Elizabeth A. Frederick, Cashier Secretary; Deborah Kroupa, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,017
2. U.S. Treasury securities		401
3. Obligations of other U.S. Government agencies and corporations		764
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)	4,659	
b. Less: Reserve for possible loan losses	13	
c. Loans, Net		4,646
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		199
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		106
16. TOTAL ASSETS (sum of items 1 thru 15)		7,133
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,935
18. Time and savings deposits of individuals, partnerships, and corporations		2,757
19. Deposits of United States Government		82
20. Deposits of States and political subdivisions		1,262
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)		6,146
a. Total demand deposits	2,138	
b. Total time and savings deposits	4,008	
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		17
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		6,263
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		170
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		870
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		7,133

JEFFERSON BANK EAST, AURORA
Arapahoe CountyOFFICERS

Robert J. Stein, President; Donald A. Barnett, II, Richard J. Meinhart, Loan Officers;
Robin B. Bailey, Chairman Executive Committee.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from banks		1,042
2. U.S. Treasury securities		1,502
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		1,767
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)	2,609	
b. Less: Reserve for possible loan losses	(3)	
c. Loans, Net		2,612
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		447
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		117
16. TOTAL ASSETS (sum of items 1 thru 15)		7,487
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,959
18. Time and savings deposits of individuals, partnerships, and corporations		28
19. Deposits of United States Government		2,822
20. Deposits of States and political subdivisions		590
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		138
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,537
a. Total demand deposits	3,126	
b. Total time and savings deposits	3,411	
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		58
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		6,595
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		425
35. Undivided profits		217
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		892
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		7,487

THE PEOPLES BANK & TRUST COMPANY, AURORA
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		4,035
2. U.S. Treasury securities		3,168
3. Obligations of other U.S. Government agencies and corporations		7,607
4. Obligations of States and political subdivisions		7,886
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		3,500
9. a. Loans, Total (excluding unearned income)	32,357	
b. Less: Reserve for possible loan losses	186	
c. Loans, Net		32,171
10. Direct lease financing		29
11. Bank premises, furniture and fixtures, and other assets representing bank premises		401
12. Real estate owned other than bank premises		165
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		584
15. Other assets		59,546
16. TOTAL ASSETS (sum of items 1 thru 15)		59,546
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,674
18. Time and savings deposits of individuals, partnerships, and corporations		21,753
19. Deposits of United States Government		523
20. Deposits of States and political subdivisions		14,953
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		620
24. TOTAL DEPOSITS (sum of items 17 thru 23)		54,523
a. Total demand deposits	19,049	
b. Total time and savings deposits	35,474	
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		278
29. Other liabilities		54,801
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		125
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 75,000		
b. No. shares outstanding 75,000 (Par Value)		750
34. Surplus		1,550
35. Undivided profits		2,320
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,620
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		59,546

UNITED BANK OF AURORA, AURORA
Arapahoe County

OFFICERS

J.K. Hazlett, President; C.B. Wampler, Sr. Vice President; A.A. Krugerud, Vice President; Jack C. Heimbichner, Cashier; Richard Richard, Installment Loan Officer; F.E. Kilgore, Loan Operations Officer; James Hansen, Operations Officer; Daryl Collier, Collection Officer; Linda Gibson, Assistant Personnel Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,514
2. U.S. Treasury securities		3,610
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		4,336
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)	17,430	
b. Less: Reserve for possible loan losses	210	
c. Loans, Net		17,220
10. Direct lease financing		57
11. Bank premises, furniture and fixtures, and other assets representing bank premises		272 5
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		667
16. TOTAL ASSETS (sum of items 1 thru 15)		29,681
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,853
18. Time and savings deposits of individuals, partnerships, and corporations		13,603
19. Deposits of United States Government		1,206
20. Deposits of States and political subdivisions		1,687
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		468
24. TOTAL DEPOSITS (sum of items 17 thru 23)		26,817
a. Total demand deposits	11,730	
b. Total time and savings deposits	15,087	
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		307
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		27,124
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		1,057
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,557
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		29,681

THE BANK OF PARK COUNTY, BAILEY
Park County

OFFICERS

Dennis M. Mathisen, President; Daniel T. Lindsay, Vice President; Donald M. Stroup, Executive Vice President & Cashier Secretary; Maria M. Kay, Assistant Cashier.

DIRECTORS

James R. Arneill Jr., Carl F. Bisgaard, Daniel T. Lindsay, Dennis M. Mathisen, William P. Moore, Donald M. Stroup.

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from banks		199
2. U.S. Treasury securities		950
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		15
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)	1,163	
b. Less: Reserve for possible loan losses		1,163
c. Loans, Net		
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		26
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		31
15. Other assets		2,384
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		659
18. Time and savings deposits of individuals, partnerships, and corporations		840
19. Deposits of United States Government		12
20. Deposits of States and political subdivisions		348
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		22
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,881
a. Total demand deposits	810	
b. Total time and savings deposits	1,071	
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		2
29. Other liabilities		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		2,083
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)		125
34. Surplus		125
35. Undivided profits		51
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		301
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		2,384

BANK OF BASALT, BASALT
Eagle County

OFFICERS

J. Robert Young, President; Richard W. Ducic, Cashier & Vice President; Bonnie R. Daniels, Stephen Briggs, Loan & Operation Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	248
2.	U.S. Treasury securities	389
3.	Obligations of other U.S. Government agencies and corporations	305
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)	2,776
	b. Less: Reserve for possible loan losses	16
	c. Loans, Net	2,760
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	70
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	37
16.	TOTAL ASSETS (sum of items 1 thru 15)	3,809
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	945
18.	Time and savings deposits of individuals, partnerships, and corporations	1,386
19.	Deposits of United States Government	20
20.	Deposits of States and political subdivisions	866
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	117
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,334
	a. Total demand deposits	1,170
	b. Total time and savings deposits	2,164
25.	Federal funds purchased and securities sold under agreements repurchase	115
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness	
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	27
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	3,476
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	108
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	333
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	3,809

PINE RIVER VALLEY BANK, BAYFIELD
La Plata County

OFFICERS

James W. Sower, President; Glade E. Stowell, Vice President; H. J. LePlatt, Cashier

DIRECTORS

Joe D. Ford, H. J. LePlatt, James W. Sower, Glade E. Stowell, Cecil W. Sower.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		117
2. U.S. Treasury securities		100
3. Obligations of other U.S. Government agencies and corporations		250
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)	569	
b. Less: Reserve for possible loan losses	3	
c. Loans, Net		566
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		129
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)		1,582
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		352
18. Time and savings deposits of individuals, partnerships, and corporations		500
19. Deposits of United States Government		3
20. Deposits of States and political subdivisions		316
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		74
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,245
a. Total demand deposits	505	
b. Total time and savings deposits	740	
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)		1,254
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 28,000		
b. No. shares outstanding 28,000 (Par Value)		150
34. Surplus		100
35. Undivided profits		78
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		328
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		1,582

CENTENNIAL BANK OF BLENDE, BLENDE
Pueblo County

OFFICERS

Ray E. Robinson, President; Robert L. Lind, Vice President & Cashier.

DIRECTORS

Fred J. Gorsich, John Musso, Jr., James A. Utt, William T. Johnson, Dr. Robert H. Redwine M.D., Dr. William M. Lewallen Jr., M.D., Ray E. Robinson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		262
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and political subdivisions		
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		85
8. Federal funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	1,503	
b. Less: Reserve for possible loan losses		
c. Loans, Net		1,503
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		58
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)		2,553
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		676
18. Time and savings deposits of individuals, partnerships, and corporations		1,163
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions		162
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		48
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,058
a. Total demand deposits	842	
b. Total time and savings deposits	1,216	
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		6
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		2,064
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		89
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		489
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		2,553

BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Steven K. Bosley, President; Connie J. Hoyer, Vice President & Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,441
2.	U.S. Treasury securities	592
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	
9.	a. Loans, Total (excluding unearned income)	9,325
	b. Less: Reserve for possible loan losses	36
	c. Loans, Net	9,289
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	420
12.	Real estate owned other than bank premises	11
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	387
16.	TOTAL ASSETS (sum of items 1 thru 15)	12,167
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,597
18.	Time and savings deposits of individuals, partnerships, and corporations	5,894
19.	Deposits of United States Government	137
20.	Deposits of States and political subdivisions	214
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	468
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	11,310
	a. Total demand deposits	5,216
	b. Total time and savings deposits	6,094
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	111
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	11,421
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)	400
34.	Surplus	200
35.	Undivided profits	146
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	746
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	12,167

SECURITY BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

Low E. Elliott, President; Gary L. Lewien, Vice President; Karen K. Williams, Cashier Secretary.

DIRECTORS

Robert L. Anderson, Dean W. Callan, Robert F. Charles, Jr., Emil Clausen, Don C. Davis, Low E. Elliott, Herbert F. McCulla, Donald F. Menk, Gordon T. Peters.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	875
2.	U.S. Treasury securities	962
3.	Obligations of other U.S. Government agencies and corporations	400
4.	Obligations of States and political subdivisions	1,560
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	750
9.	a. Loans, Total (excluding unearned income)	7,613
	b. Less: Reserve for possible loan losses	15
	c. Loans, Net	7,598
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	785
12.	Real estate owned other than bank premises	109
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	275
16.	TOTAL ASSETS (sum of items 1 thru 15)	13,352
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	4,101
18.	Time and savings deposits of individuals, partnerships, and corporations	5,141
19.	Deposits of United States Government	84
20.	Deposits of States and political subdivisions	2,605
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	7
23.	Certified and officers' checks	189
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	12,127
	a. Total demand deposits	4,445
	b. Total time and savings deposits	7,682
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	222
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	12,349
31.	Subordinated notes and debentures	250
 <u>EQUITY CAPITAL</u> 		
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)	462
34.	Surplus	209
35.	Undivided profits	82
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	753
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	13,352

UNITED BANK OF BOULDER, BOULDER
Boulder County

OFFICERS

W.D. Carter, President; John Burdick, J.H. Minneman, James F. Rodgers, Vice President; John E. Rogers, Vice President & Cashier; H.K. Richardson, Trust Officer; Martha J. Rowe, Assistant Vice President; Herman J. Vogt, Jr., Commercial Banking Officer; H. John Wrapp, Marketing Officer; Tomas Chesney, Barry Hansen, Cecilia J. Mijac, Patti J. Zeidler, Operations Officer; Richard G. Carlson, Larry K. Widdifield, Stephen H. Simpson, III, Personal Banking Officers; James Volz, Loan Adjustment Officer; Philip Gray, Dealer Loan Officer; Gayle Goddard, Personal Officer.

DIRECTORS

Sanders G. Arnold, Sr., J. Perry Bartlett, W.D. Carter, Dr. William E. Coleman, James F. Flood, John E. Mock, Ann L. Shaffer, Donald I. Sweany, Joel C. Davis, Dennie P. Wise, Jr.

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	5,671
2. U.S. Treasury securities	4,936
3. Obligations of other U.S. Government agencies and corporations	250
4. Obligations of States and political subdivisions	5,847
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	
9. a. Loans, Total (excluding unearned income)	38,096
b. Less: Reserve for possible loan losses.	515
c. Loans, Net	37,581
10. Direct lease financing	193
11. Bank premises, furniture and fixtures, and other assets representing bank premises	641
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	736
16. TOTAL ASSETS (sum of items 1 thru 15).	55,857
<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	20,270
18. Time and savings deposits of individuals, partnerships, and corporations	27,751
19. Deposits of United States Government	307
20. Deposits of States and political subdivisions.	2,398
21. Deposits of foreign governments and official institutions.	
22. Deposits of commercial banks	
23. Certified and officers' checks	802
24. TOTAL DEPOSITS (sum of items 17 thru 23)	51,528
a. Total demand deposits.	21,454
b. Total time and savings deposits.	30,074
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.	338
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).	51,866
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 (Par Value).	1,500
b. No. shares outstanding 150,000 (Par Value).	1,200
34. Surplus.	1,291
35. Undivided profits.	1,291
36. Reserves for contingencies and other capital reserves.	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,991
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	55,857

BANK OF BRECKENRIDGE, BRECKENRIDGE
Summit County

OFFICERS

John P. Olson, Chairman & President; James F. Strovas, Vice President & Cashier;
Ellen Kowalewski, Assistant Vice President; Alice V. Lovell, Assistant Cashier & Secretary.

DIRECTORS

John P. Olson, Dale G. Langford, J. Robert Young.

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from banks	876
2.	U.S. Treasury securities	796
3.	Obligations of other U.S. Government agencies and corporations	401
4.	Obligations of States and political subdivisions	527
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,050
9.	a. Loans, Total (excluding unearned income)	4,628
	b. Less: Reserve for possible loan losses	10
	c. Loans, Net	4,618
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	50
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	8,393
16.	TOTAL ASSETS (sum of items 1 thru 15)	
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,498
18.	Time and savings deposits of individuals, partnerships, and corporations	1,908
19.	Deposits of United States Government	79
20.	Deposits of States and political subdivisions	1,344
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	107
23.	Certified and officers' checks	7,936
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	
	a. Total demand deposits	5,048
	b. Total time and savings deposits	2,888
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	69
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	8,005
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)	80
34.	Surplus	180
35.	Undivided profits	128
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)	8,393

THE FIRST BANK AND TRUST COMPANY OF BRIGHTON
BRIGHTON
Adams County

OFFICERS

Leslie L. Sayre, President; Charles W. Sayre, Executive Vice President & Cashier; John A. Munger, Sr. Vice President; Donald J. Olson, Robert R. Hallmark, David H. Fahrback, Richard McLean, Dorothy Wagner, Vice President; L.K. "Cy" Anschutz, Vice President & Assistant Cashier; Michael C. Sayre, Assistant Vice President; Karen K. Bruntz, Alberta Schellhorn, Barbara Voss, Assistant Cashier; Jean Laas, Loan Processing Officer; Nancy Arguello Besaw, Assistant Cashier.

DIRECTORS

Leslie L. Sayre, John A. Munger, Charles W. Sayre, Donald J. Olson, Charles A. Taylor, Francis H. Pape, Don Tanabe, Lysle R. Dirrim, Ronald L. French.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,816
2. U.S. Treasury securities		1,059
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		3,372
5. Other bonds, notes, and debentures		
6. Corporate stock		40
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		2,500
9. a. Loans, Total (excluding unearned income)	16,160	
b. Less: Reserve for possible loan losses	226	
c. Loans, Net		15,934
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		846
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		385
16. TOTAL ASSETS (sum of items 1 thru 15)		27,952
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,458
18. Time and savings deposits of individuals, partnerships, and corporations		11,743
19. Deposits of United States Government		408
20. Deposits of States and political subdivisions		3,565
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		215
24. TOTAL DEPOSITS (sum of items 17 thru 23)		25,389
a. Total demand deposits	11,343	
b. Total time and savings deposits	14,046	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		26
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		338
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		25,753
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		935
35. Undivided profits		864
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,199
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		27,952

PLATTE VALLEY BANK, BRIGHTON
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,089
2. U.S. Treasury securities		1,091
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		603
5. Other bonds, notes, and debentures		
6. Corporate stock		27
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	10,291	
b. Less: Reserve for possible loan losses	65	
c. Loans, Net		10,226
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		165
12. Real estate owned other than bank premises		153
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		280
16. TOTAL ASSETS (sum of items 1 thru 15)		14,634
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,179
18. Time and savings deposits of individuals, partnerships, and corporations		5,484
19. Deposits of United States Government		290
20. Deposits of States and political subdivisions		1,633
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		82
23. Certified and officers' checks		85
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,753
a. Total demand deposits	6,013	
b. Total time and savings deposits	6,740	
25. Federal funds purchased and securities sold under agreements repurchase		800
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		26
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		13,579
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 38,439		
b. No. shares outstanding 38,439 (Par Value)		384
34. Surplus		520
35. Undivided profits		151
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,055
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		14,634

BROOMFIELD STATE BANK, BROOMFIELD
Jefferson County

OFFICERS

Marvin F. Owens, III, President; M.H. Gossenaer, Jr., Cashier & Vice President.

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, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from banks		1,735
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		
9. a. Loans, Total (excluding unearned income)	2,975	
b. Less: Reserve for possible loan losses	5	
c. Loans, Net		2,970
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		364
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		40
16. TOTAL ASSETS (sum of items 1 thru 15)		5,307
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,978
18. Time and savings deposits of individuals, partnerships, and corporations		1,181
19. Deposits of United States Government		27
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		116
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,502
a. Total demand deposits	3,121	
b. Total time and savings deposits	1,381	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		97
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		25
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		4,624
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)		400
34. Surplus		250
35. Undivided profits		33
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		683
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		5,307

UNITED BANK OF BROOMFIELD, BROOMFIELD
Boulder County

OFFICERS

I.K. Hoyle, President; Duane C. Knight, Senior Vice President; Betty L. Taylor, Vice President & Secretary; James J. Ocken, Cashier; Lucille Barnett, Assistant Cashier; M.L. Pfeiffer, Senior Personal Banking Officer; Seth M. Bradley, Donald E. Krieger, Personal Banking Officer; Frances Johnson, Loan Operations Officer.

DIRECTORS

Francis M. Bain, Seth B. Bradley, Kermit L. Darkey, I.K. Hoyle, Roger D. Knight, Jr., John A. TerHar, Sr.

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1.	Cash and due from banks	2,880
2.	U.S. Treasury securities	8,424
3.	Obligations of other U.S. Government agencies and corporations	352
4.	Obligations of States and political subdivisions	1,785
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)	13,241
	b. Less: Reserve for possible loan losses	178
	c. Loans, Net	13,063
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	736
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	379
16.	TOTAL ASSETS (sum of items 1 thru 15)	27,619
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	9,572
18.	Time and savings deposits of individuals, partnerships, and corporations	13,493
19.	Deposits of United States Government	74
20.	Deposits of States and political subdivisions	2,012
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	4
23.	Certified and officers' checks	275
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	25,430
	a. Total demand deposits	10,001
	b. Total time and savings deposits	15,429
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	170
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	25,600
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 22,000	
	b. No. shares outstanding 22,000 (Par Value)	440
34.	Surplus	1,000
35.	Undivided profits	579
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,019
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	27,619

THE FARMERS STATE BANK OF 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, Robert U. Hansen, Robert H. Hedges, Frank M. Jensen, Robert A. Petteys, William A. Sauerbreit, Warren M. Watrous

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,154
2. U.S. Treasury securities		708
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,509
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)	14,607	
b. Less: Reserve for possible loan losses	169	
c. Loans, Net		14,438
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		
15. Other assets		001
16. TOTAL ASSETS (sum of items 1 thru 15)		20,014
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,422
18. Time and savings deposits of individuals, partnerships, and corporations		9,242
19. Deposits of United States Government		154
20. Deposits of States and political subdivisions		3,033
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		208
24. TOTAL DEPOSITS (sum of items 17 thru 23)		18,059
a. Total demand deposits	5,900	
b. Total time and savings deposits	12,159	
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		065
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		18,124
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 5000		
b. No. shares outstanding 5000 (Par Value)		500
34. Surplus		500
35. Undivided profits		890
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,890
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		20,014

BUENA VISTA BANK AND TRUST COMPANY
BUENA VISTA
Chaffee County

OFFICERS

Harold L. Piper, President; Ray L. Hanson, Stephen Adams, Vice President;
Elizabeth Propernick, Cashier.

DIRECTORS

Merritt Gates, Ray Hanson, G.G. Anderson, Joseph Foreman, Harold Piper.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		749
2. U.S. Treasury securities		1,048
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and political subdivisions		487
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)	3,435	
b. Less: Reserve for possible loan losses	18	
c. Loans, Net		3,417
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		84
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		92
16. TOTAL ASSETS (sum of items 1 thru 15)		6,305
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,206
18. Time and savings deposits of individuals, partnerships, and corporations		2,504
19. Deposits of United States Government		26
20. Deposits of States and political subdivisions		586
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		50
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,372
a. Total demand deposits	2,504	
b. Total time and savings deposits	2,868	
25. Federal funds purchased and securities sold under agreements repurchase		400
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		27
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		5,799
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 7,500		
b. No. shares outstanding 7,500 (Par Value)		150
34. Surplus		161
35. Undivided profits		75
36. Reserves for contingencies and other capital reserves		45
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		431
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,305

THE BANK OF BURLINGTON, BURLINGTON
Kit Carson County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,354
2. U.S. Treasury securities		988
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,473
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		3,000
9. a. Loans, Total (excluding unearned income)	6,450	
b. Less: Reserve for possible loan losses	49	
c. Loans, Net		6,401
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		389
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		39
15. Other assets		15,644
16. TOTAL ASSETS (sum of items 1 thru 15).		15,644
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,472
18. Time and savings deposits of individuals, partnerships, and corporations		6,351
19. Deposits of United States Government		60
20. Deposits of States and political subdivisions.		495
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		119
24. TOTAL DEPOSITS (sum of items 17 thru 23)		13,497
a. Total demand deposits.	6,931	
b. Total time and savings deposits.	6,566	
25. Federal funds purchased and securities sold under agreements repurchase.		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness.		14
28. Acceptances executed by or for account of this bank and outstanding.		
29. Other liabilities.		27
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		13,538
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.		1,079
36. Reserves for contingencies and other capital reserves.		27
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,106
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		15,644

THE BYERS STATE BANK, BYERS
Arapahoe County

OFFICERS

L.R. Bate, President; Robert E. Rice, Vice President; Robert E. Rice, Cashier Secretary; Phyllis Pemberton, Assistant Cashier; L.R. Bate, Treasurer.

DIRECTORS

L.R. Bate, Bowers Holt, Robert E. Rice, Robert M. Shay, John F. Shuman, L.J. Tippet.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		581
2. U.S. Treasury securities		693
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		1,345
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)	5,208	
b. Less: Reserve for possible loan losses.	49	
c. Loans, Net		5,159
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		68
12. Real estate owned other than bank premises		10
13. Investments in unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		105
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		8,111
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,428
18. Time and savings deposits of individuals, partnerships, and corporations		4,001
19. Deposits of United States Government		4
20. Deposits of States and political subdivisions.		922
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		20
23. Certified and officers' checks		78
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,453
a. Total demand deposits.	2,607	
b. Total time and savings deposits.	4,846	
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).		7,483
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 1800		
b. No. shares outstanding 1800 (Par Value).		180
34. Surplus.		300
35. Undivided profits.		148
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		628
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		8,111

FARMERS STATE BANK OF CALHAN, CALHAN
El Paso County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	594
2.	U.S. Treasury securities	893
3.	Obligations of other U.S. Government agencies and corporations	50
4.	Obligations of States and political subdivisions	886
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	2,050
9.	a. Loans, Total (excluding unearned income)	6,271
	b. Less: Reserve for possible loan losses.	93
	c. Loans, Net	6,178
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	
13.	Investments in unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	207
16.	TOTAL ASSETS (sum of items 1 thru 15).	10,954
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	3,716
18.	Time and savings deposits of individuals, partnerships, and corporations	5,300
19.	Deposits of United States Government	54
20.	Deposits of States and political subdivisions.	696
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	83
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	9,849
	a. Total demand deposits.	4,024
	b. Total time and savings deposits.	5,825
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.	213
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	10,062
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.	392
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	892
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	10,954

ROARING FORK BANK, CARBONDALE
Garfield County

OFFICERS

J. Robert Young, President; E. Lynn Pittman, Executive Vice President; John C. Dill, Jr., Assistant Vice President and Cashier; L. Kristine Gardner, Secretary and Loan Officer; Verna M. Caple, Operations Officer.

DIRECTORS

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

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		481
2.	U.S. Treasury securities		300
3.	Obligations of other U.S. Government agencies and corporations		200
4.	Obligations of States and political subdivisions		492
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)	4,060	
	b. Less: Reserve for possible loan losses	30	
	c. Loans, Net		4,030
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		94
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		60
16.	TOTAL ASSETS (sum of items 1 thru 15)		5,677
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		1,631
18.	Time and savings deposits of individuals, partnerships, and corporations		2,379
19.	Deposits of United States Government		17
20.	Deposits of States and political subdivisions		978
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		2
23.	Certified and officers' checks		203
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		5,210
	a. Total demand deposits	2,007	
	b. Total time and savings deposits	3,203	
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		15
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)		5,225
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		220
35.	Undivided profits		132
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)		5,677

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 E. Corey, Dona W. Sherlock, Assistant Cashier; Curtis S. Slife Jr., Auditor.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1.	Cash and due from banks	956
2.	U.S. Treasury securities	5,587
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	4,342
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,400
9.	a. Loans, Total (excluding unearned income)	7,819
	b. Less: Reserve for possible loan losses.	101
	c. Loans, Net	7,718
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	1
16.	TOTAL ASSETS (sum of items 1 thru 15).	20,004
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,821
18.	Time and savings deposits of individuals, partnerships, and corporations	10,288
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions.	1,880
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	3
23.	Certified and officers' checks	55
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	18,061
	a. Total demand deposits.	6,745
	b. Total time and savings deposits.	11,316
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).	18,061
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	500
35.	Undivided profits.	1,243
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,943
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	20,004

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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,200
2. U.S. Treasury securities		2,017
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		646
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,200
9. a. Loans, Total (excluding unearned income)	7,686	
b. Less: Reserve for possible loan losses	111	
c. Loans, Net		7,575
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		94
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)		12,732
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		4,000
18. Time and savings deposits of individuals, partnerships, and corporations		6,384
19. Deposits of United States Government		38
20. Deposits of States and political subdivisions		1,122
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		94
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,638
a. Total demand deposits	4,400	
b. Total time and savings deposits	7,238	
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)		11,638
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		700
35. Undivided profits		194
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,094
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		12,732

GREENHORN VALLEY BANK, COLORADO CITY
Pueblo County

OFFICERS

Roy I. Gordon, President; David O. Gallaher, Vice President and Cashier.

DIRECTORS

Roy I. Gordon, Morris L. Graber, Henry W. Blackburn, David J. Dover, Harold C. Petersen.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	129
2.	U.S. Treasury securities	100
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	9
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	1,130
	b. Less: Reserve for possible loan losses.	
	c. Loans, Net	1,130
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	112
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	25
16.	TOTAL ASSETS (sum of items 1 thru 15).	1,505
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	401
18.	Time and savings deposits of individuals, partnerships, and corporations	417
19.	Deposits of United States Government	9
20.	Deposits of States and political subdivisions.	232
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	50
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,109
	a. Total demand deposits.	489
	b. Total time and savings deposits.	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.	11
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	1,120
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 20,900	
34.	Surplus.	100
35.	Undivided profits.	85
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	385
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	1,505

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

OFFICERS

Robert W. Isham, President; Peter M. Jacobs, Executive Vice President; Robert O. Oseland, Vice President; Helen M. Ercinas, Dale G. Fullen, Assistant Vice President; W.H. Kandt, Vice President & Cashier; Jerry L. Carlson, Trust Officer; Judy A. Canto, Byron E. Peterson, Loan Officer.

DIRECTORS

Robert W. Isham, Eleanor Joy Isham, Peter M. Jacobs, Rex L. Bennett, Robert O. Oseland, Donald J. Robertson, Joseph A. Reich, Jr.

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		2,878
2.	U.S. Treasury securities		800
3.	Obligations of other U.S. Government agencies and corporations		4,264
4.	Obligations of States and political subdivisions		583
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)	17,851	
	b. Less: Reserve for possible loan losses	1	
	c. Loans, Net		17,850
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		569
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		600
16.	TOTAL ASSETS (sum of items 1 thru 15)		27,635
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		7,231
18.	Time and savings deposits of individuals, partnerships, and corporations		11,607
19.	Deposits of United States Government		159
20.	Deposits of States and political subdivisions		3,475
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		180
23.	Certified and officers' checks		372
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		23,024
	a. Total demand deposits	7,872	
	b. Total time and savings deposits	15,152	
25.	Federal funds purchased and securities sold under agreements repurchase		1,763
26.	Other liabilities for borrowed money		180
27.	Mortgage indebtedness		
28.	Acceptances executed by or for account of this bank and outstanding		
29.	Other liabilities		192
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)		25,159
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 100,000		
	b. No. shares outstanding 100,000 (Par Value)		1,000
34.	Surplus		1,000
35.	Undivided profits		476
36.	Reserves for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,476
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		27,635

THE BANK OF COLORADO, COLORADO SPRINGS
El Paso County

OFFICERS

Richard Duncan, President; Carl H. Hall, Vice President; Dennis Heckart, Cashier;
Joe W. Swearingen, Assistant Vice President; Gene K. Dover, Operations Officer.

DIRECTORS

Jon P. Coates, Richard Duncan, Gerson Epstein, Carl H. Hall.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	784
2.	U.S. Treasury securities	611
3.	Obligations of other U.S. Government agencies and corporations	493
4.	Obligations of States and political subdivisions	372
5.	Other bonds, notes, and debentures	261
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)	6,131
	b. Less: Reserve for possible loan losses	25
	c. Loans, Net	6,106
10.	Direct lease financing	1
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	303
12.	Real estate owned other than bank premises	257
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	174
16.	TOTAL ASSETS (sum of items 1 thru 15)	9,362
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	2,869
18.	Time and savings deposits of individuals, partnerships, and corporations	3,549
19.	Deposits of United States Government	46
20.	Deposits of States and political subdivisions	1,420
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	28
23.	Certified and officers' checks	316
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,228
	a. Total demand deposits	3,232
	b. Total time and savings deposits	4,996
25.	Federal funds purchased and securities sold under agreements repurchase	200
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness	171
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	8,599
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 250,000 (Par Value)	
	b. No. shares outstanding 250,000 (Par Value)	250
34.	Surplus	313
35.	Undivided profits	
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	563
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	9,362

CENTRAL BANK OF ACADEMY BOULEVARD
 COLORADO SPRINGS
 El Paso County

OFFICERS

W.L. Perry, President; D.D. Wohlhueter, Vice President; C.D. Boyd, Vice President;
 J.W. Trent, Cashier; C. Doty, Installment Loan Officer.

DIRECTORS

W.L. Perry, W.E. Strain, A.T. Carey, H.M. Whitney, J.K. Frakes, Jr., J.W. Kriss,
 P.O. Schneebeck, J.C. McConnell, J.W. Dawson, J.H. Curry.

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from banks		2,113
2. U.S. Treasury securities		650
3. Obligations of other U.S. Government agencies and corporations		1,058
4. Obligations of States and political subdivisions		629
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)	12,215	
b. Less: Reserve for possible loan losses	133	
c. Loans, Net		12,082
10. Direct lease financing		577
11. Bank premises, furniture and fixtures, and other assets representing bank premises		367
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		167
15. Other assets		17,643
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,619
18. Time and savings deposits of individuals, partnerships, and corporations		6,268
19. Deposits of United States Government		152
20. Deposits of States and political subdivisions		1,424
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		14
23. Certified and officers' checks		287
24. TOTAL DEPOSITS (sum of items 17 thru 23)		15,764
a. Total demand deposits	8,131	
b. Total time and savings deposits	7,633	
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		369
29. Other liabilities		16,233
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		300
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		649
35. Undivided profits		211
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,110
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		17,643

CENTRAL BANK OF COLORADO SPRINGS
Colorado Springs
El Paso County

OFFICERS

Wesley E. Strain, President; John M. Stafford, Executive Vice President; Terry P. Coffelt, Sr. Vice President Trust; N.A. Majors, Gerald K. Martens, Kenneth R. Weissenfluh, Sr. Vice President; Kent D. Boyd, Gary L. Aldridge, William D. Bokelman, Jack C. Miller, James E. Pilkington, Charles E. Reinking, Vice President; Dennis Nathan, Controller; Mary Campbell, Ellen Davidson, Kirk E. Beckwith, Gene V. Russell, Assistant Vice President; Mary S. Bader, Assistant Cashier.

DIRECTORS

Frank L. Black, D.V. M., Hugh K. Bowie, 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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		5,565
2. U.S. Treasury securities		6,289
3. Obligations of other U.S. Government agencies and corporations		2,311
4. Obligations of States and political subdivisions		8,055
5. Other bonds, notes, and debentures		31
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)	51,083	
b. Less: Reserve for possible loan losses	412	
c. Loans, Net		50,671
10. Direct lease financing		1,056
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,650
12. Real estate owned other than bank premises		473
13. Investments un consolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		1,721
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15)		77,822
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		25,192
18. Time and savings deposits of individuals, partnerships, and corporations		30,404
19. Deposits of United States Government		277
20. Deposits of States and political subdivisions		9,840
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		90
23. Certified and officers' checks		754
24. TOTAL DEPOSITS (sum of items 17 thru 23)		66,557
a. Total demand deposits	26,582	
b. Total time and savings deposits	39,975	
25. Federal funds purchased and securities sold under agreements repurchase		1,900
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		1,856
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		70,313
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		922
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,009
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		77,822

THE CITADEL BANK, COLORADO SPRINGS
El Paso County

OFFICERS

Paul J. Jacques, President; Robert M. Midcap, Vice President; George T. Willis, vice President & Cashier Secretary; Letha L. Becker, Kimberly S. Jensen, Assistant Cashier; Robert D. Cook, Assistant Vice President.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,148
2. U.S. Treasury securities		852
3. Obligations of other U.S. Government agencies and corporations		1,000
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		
9. a. Loans, Total (excluding unearned income)	7,968	
b. Less: Reserve for possible loan losses.	267	
c. Loans, Net		7,701
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		237
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		126
16. TOTAL ASSETS (sum of items 1 thru 15).		11,069
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,594
18. Time and savings deposits of individuals, partnerships, and corporations		3,063
19. Deposits of United States Government		99
20. Deposits of States and political subdivisions.		568
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		10
23. Certified and officers' checks		240
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,574
a. Total demand deposits.	5,943	
b. Total time and savings deposits.	3,631	
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.		145
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		10,319
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 251,834		
b. No. shares outstanding 225,834 (Par Value)		1,129
34. Surplus.		1,033
35. Undivided profits.		(1,712)
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)		11,069

FIRST BANK, COLORADO SPRINGS
El Paso County

OFFICERS

William (Rick) Simpson, President; John C. Birkes, William R. Haskin, Alberta Hartman, Vice President.

DIRECTORS

Jim D. Cox, Ralph J. Grage, Bill Groom, Donald E. Hammer, Norman A. Palermo, Ivan Shupe, Rick Simpson, William A. Simpson, Howard Yost.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,359
2. U.S. Treasury securities		698
3. Obligations of other U.S. Government agencies and corporations		713
4. Obligations of States and political subdivisions		453
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)	13,109	
b. Less: Reserve for possible loan losses	75	
c. Loans, Net		13,034
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		330
13. Investments unconsolidated subsidiaries and associated companies		142
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		363
16. TOTAL ASSETS (sum of items 1 thru 15)		18,302
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,416
18. Time and savings deposits of individuals, partnerships, and corporations		7,441
19. Deposits of United States Government		122
20. Deposits of States and political subdivisions		1,815
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		283
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,077
a. Total demand deposits	6,821	
b. Total time and savings deposits	9,256	
25. Federal funds purchased and securities sold under agreements repurchase		750
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		109
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		16,936
31. Subordinated notes and debentures		400
<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 400 (Par Value)		400
34. Surplus		250
35. Undivided profits		316
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		966
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		18,302

GARDEN OF THE GODS BANK
 COLORADO SPRINGS
 El Paso County

OFFICERS

Stephen S. Laine, President; Peter M. Sheedy, Vice President and Cashier.

DIRECTORS

Katherine T. Farrar, Frederick M. Farrar, Joseph J. Rustin, J. Tully Weiss, Edward A. Pacey, Stephen S. Laine.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	185
2.	U.S. Treasury securities	395
3.	Obligations of other U.S. Government agencies and corporations	619
4.	Obligations of States and political subdivisions	
5.	Other bonds, notes, and debentures	195
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)	1,090
	b. Less: Reserve for possible loan losses	8
	c. Loans, Net	1,082
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	
13.	Investments unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	18
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,608
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	384
18.	Time and savings deposits of individuals, partnerships, and corporations	753
19.	Deposits of United States Government	11
20.	Deposits of States and political subdivisions.	515
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	11
23.	Certified and officers' checks	80
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,754
	a. Total demand deposits.	486
	b. Total time and savings deposits.	1,268
25.	Federal funds purchased and securities sold under agreements repurchase.	150
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).	1,922
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 75,000	
	b. No. shares outstanding 75,000 (Par Value).	375
34.	Surplus.	225
35.	Undivided profits.	86
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	686
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,608

UNITED BANK OF COLORADO SPRINGS
COLORADO SPRINGS
El Paso County

OFFICERS

Robert E. Trego, President; Richard W. Dailey, Senior Vice President; John F. Chandler, Vice President; Eileen D. Cole, Cashier; Richard A. Sisung, Vice President & Trust Officer.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1.	Cash and due from banks	1,435
2.	U.S. Treasury securities	7,054
3.	Obligations of other U.S. Government agencies and corporations	621
4.	Obligations of States and political subdivisions	3,979
5.	Other bonds, notes, and debentures	69
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)	20,812
	b. Less: Reserve for possible loan losses	186
	c. Loans, Net	20,626
10.	Direct lease financing	165
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	280
12.	Real estate owned other than bank premises	261
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	616
16.	TOTAL ASSETS (sum of items 1 thru 15)	35,106
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	11,860
18.	Time and savings deposits of individuals, partnerships, and corporations	18,845
19.	Deposits of United States Government	270
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	370
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	31,766
	a. Total demand deposits	12,896
	b. Total time and savings deposits	18,870
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	381
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	32,147
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	1,000
35.	Undivided profits	1,109
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,959
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	35,106

METROPOLITAN STATE BANK, COMMERCE CITY
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,848
2. U.S. Treasury securities		2,588
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		3,145
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)	8,874	
b. Less: Reserve for possible loan losses	342	
c. Loans, Net		8,532
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		314
12. Real estate owned other than bank premises		432
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		234
16. TOTAL ASSETS (sum of items 1 thru 15)		17,093
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,629
18. Time and savings deposits of individuals, partnerships, and corporations		7,455
19. Deposits of United States Government		172
20. Deposits of States and political subdivisions		1,440
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		310
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,006
a. Total demand deposits	7,648	
b. Total time and savings deposits	8,358	
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		23
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		16,029
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		64
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,064
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		17,093

THE CITIZENS STATE BANK OF CORTEZ, CORTEZ
Montezuma County

OFFICERS

Charles M. Searle, President; James R. Rayburn, Executive Vice President; Belmeor 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

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,274
2.	U.S. Treasury securities	1,890
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	1,922
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	500
9.	a. Loans, Total (excluding unearned income)	11,740
	b. Less: Reserve for possible loan losses	192
	c. Loans, Net	11,548
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	785
12.	Real estate owned other than bank premises	124
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	303
16.	TOTAL ASSETS (sum of items 1 thru 15)	18,348
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,109
18.	Time and savings deposits of individuals, partnerships, and corporations	8,334
19.	Deposits of United States Government	104
20.	Deposits of States and political subdivisions	2,988
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	16
23.	Certified and officers' checks	200
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	16,751
	a. Total demand deposits	6,457
	b. Total time and savings deposits	10,294
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	221
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	16,972
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 40,000	
	b. No. shares outstanding 40,000 (Par Value)	400
34.	Surplus	600
35.	Undivided profits	161
36.	Reserves for contingencies and other capital reserves	15
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,176
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	18,348

THE MOFFAT COUNTY STATE BANK, CRAIG
Moffat County

OFFICERS

F.R. Montgomery, President; L.R. Fredrick, Executive Vice President; Jack Culver, Cashier; Shirley Seely, Assistant Cashier; Margaret Lessor, Auditor.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,944
2. U.S. Treasury securities		2,620
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		6,155
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,300
9. a. Loans, Total (excluding unearned income)	24,760	
b. Less: Reserve for possible loan losses	246	
c. Loans, Net		24,514
10. Direct lease financing		11
11. Bank premises, furniture and fixtures, and other assets representing bank premises		703
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)		38,930
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,186
18. Time and savings deposits of individuals, partnerships, and corporations		15,286
19. Deposits of United States Government		288
20. Deposits of States and political subdivisions		7,000
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		594
24. TOTAL DEPOSITS (sum of items 17 thru 23)		35,354
a. Total demand deposits	13,665	
b. Total time and savings deposits	21,689	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		101
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		167
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		35,622
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 10,000		
b. No. shares outstanding 10,000 (Par Value)		1,000
34. Surplus		1,000
35. Undivided profits		1,308
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,308
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		38,930

CRESTED BUTTE STATE BANK
CRESTED BUTTE
Gunnison County

OFFICERS

E. Richard Hunt, President; Gleaves Love, Vice President and Cashier; Allen E. Cox, Chairman.

DIRECTORS

Allen E. Cox, Thomas S. Cox, William A. Frame, F. Lynn French, Thomas R. H. Glass, Steven C. Glazer, Alanson D. Hegeman, E. Richard Hunt, Ronald D. Rouse.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	666
2.	U.S. Treasury securities	194
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	250
9.	a. Loans, Total (excluding unearned income)	876
	b. Less: Reserve for possible loan losses	1
	c. Loans, Net	875
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	192
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)	2,190
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	912
18.	Time and savings deposits of individuals, partnerships, and corporations	596
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions	200
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	74
23.	Certified and officers' checks	33
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,815
	a. Total demand deposits	1,019
	b. Total time and savings deposits	796
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)	1,824
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	100
35.	Undivided profits	66
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	366
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,190

BANK OF CRIPPLE CREEK, CRIPPLE CREEK
Teller County

OFFICERS

Theodore H. Mueller, President; Jim L. Songer, Vice President & Cashier Secretary.

DIRECTORS

Theodore H. Mueller, Joyce H. Mueller, Jim L. Songer, Wayne S. Mackin, Mary Alice Robinson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		523
2. U.S. Treasury securities		497
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		100
9. a. Loans, Total (excluding unearned income)	2,490	
b. Less: Reserve for possible loan losses.	18	
c. Loans, Net		2,472
10. Direct lease financing		12
11. Bank premises, furniture and fixtures, and other assets representing bank premises		96
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		53
16. TOTAL ASSETS (sum of items 1 thru 15).		3,923
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		885
18. Time and savings deposits of individuals, partnerships, and corporations		1,286
19. Deposits of United States Government		8
20. Deposits of States and political subdivisions.		1,298
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)		3,543
a. Total demand deposits.	1,217	
b. Total time and savings deposits.	2,326	
25. Federal funds purchased and securities sold under agreements repurchase.		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness.		38
28. Acceptances executed by or for account of this bank and outstanding.		
29. Other liabilities.		16
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		3,597
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 (Par Value)		110
34. Surplus.		140
35. Undivided profits.		76
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		326
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		3,923

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 Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,492
2.	U.S. Treasury securities	195
3.	Obligations of other U.S. Government agencies and corporations	50
4.	Obligations of States and political subdivisions	520
5.	Other bonds, notes, and debentures	
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)	3,410
	b. Less: Reserve for possible loan losses.	53
	c. Loans, Net	3,357
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	39
12.	Real estate owned other than bank premises	10
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).	5,678
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,442
18.	Time and savings deposits of individuals, partnerships, and corporations	630
19.	Deposits of United States Government	48
20.	Deposits of States and political subdivisions.	928
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)	5,158
	a. Total demand deposits.	4,345
	b. Total time and savings deposits.	813
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).	5,158
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.	320
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	520
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	5,678

THE COLORADO BANK AND TRUST COMPANY OF DELTA
Delta
Delta County

OFFICERS

D.L. Mitchell, President and Trust Officer; Stanley E. Austin, Executive Vice President; Eva J. Kunce, Cashier; Rebecca Shea, Jerry O. Mussman, Vice President; Betty Sharp, Assistant Trust Officer; June Calhoun, Assistant Cashier.

DIRECTORS

Stanley E. Austin, Bill Hellman, Don R. Lane, Ralph L. Mangum, D.L. Mitchell, Ronald L. Moore, J.H. Oliver

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,147
2. U.S. Treasury securities		4,938
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,332
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)	20,037	
b. Less: Reserve for possible loan losses.	221	
c. Loans, Net		19,816
10. Direct lease financing		59
11. Bank premises, furniture and fixtures, and other assets representing bank premises		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		569
16. TOTAL ASSETS (sum of items 1 thru 15).		31,272
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,635
18. Time and savings deposits of individuals, partnerships, and corporations		15,008
19. Deposits of United States Government		179
20. Deposits of States and political subdivisions.		4,016
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		404
24. TOTAL DEPOSITS (sum of items 17 thru 23)		28,242
a. Total demand deposits.	9,852	
b. Total time and savings deposits.	18,390	
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.		265
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		28,507
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 120,000		
b. No. shares outstanding 120,000 (Par Value).		1,200
34. Surplus.		1,200
35. Undivided profits.		365
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,765
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		31,272

BANK OF DENVER, DENVER
Denver County

OFFICERS

Walter C. Emery, Chairman; Eugene H. Rock, President; Lester W. Hall, Executive Vice President.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	4,682
2.	U.S. Treasury securities	2,322
3.	Obligations of other U.S. Government agencies and corporations	2,653
4.	Obligations of States and political subdivisions	5,272
5.	Other bonds, notes, and debentures	31
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)	22,686
	b. Less: Reserve for possible loan losses	168
	c. Loans, Net	22,518
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,733
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	50
15.	Other assets	439
16.	TOTAL ASSETS (sum of items 1 thru 15)	40,700
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	14,140
18.	Time and savings deposits of individuals, partnerships, and corporations	19,118
19.	Deposits of United States Government	566
20.	Deposits of States and political subdivisions	730
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	36
23.	Certified and officers' checks	596
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	35,186
	a. Total demand deposits	15,511
	b. Total time and savings deposits	19,675
25.	Federal funds purchased and securities sold under agreements repurchase	
26.	Other liabilities for borrowed money	130
27.	Mortgage indebtedness	1,241
28.	Acceptances executed by or for account of this bank and outstanding	50
29.	Other liabilities	275
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	36,882
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	1,100
35.	Undivided profits	1,718
36.	Reserves for contingencies and other capital reserves	100
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,818
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	40,700

CENTRAL BANK OF DENVER, DENVER
Denver County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	52,323
2.	U.S. Treasury securities	8,743
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	42,711
5.	Other bonds, notes, and debentures	250
6.	Corporate stock	844
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	43,350
9.	a. Loans, Total (excluding unearned income)	377,356
	b. Less: Reserve for possible loan losses	3,026
	c. Loans, Net	374,330
10.	Direct lease financing	778
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	8,508
12.	Real estate owned other than bank premises	108
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	6,809
16.	TOTAL ASSETS (sum of items 1 thru 15)	538,754
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	143,078
18.	Time and savings deposits of individuals, partnerships, and corporations	216,191
19.	Deposits of United States Government	4,309
20.	Deposits of States and political subdivisions	30,815
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	38,707
23.	Certified and officers' checks	3,622
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	436,722
	a. Total demand deposits	192,599
	b. Total time and savings deposits	244,123
25.	Federal funds purchased and securities sold under agreements repurchase	58,030
26.	Other liabilities for borrowed money	572
27.	Mortgage indebtedness	323
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	7,550
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	503,197
31.	Subordinated notes and debentures	1,400
<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	18,600
35.	Undivided profits	7,457
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	34,157
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	538,754

CENTRAL BANK OF NORTH DENVER, DENVER
Denver County

OFFICERS

Max G. Brooks, Chairman of the Board; Mads Anderson, President; Donald D. Wise, Cashier; C. David Harvey, Robert A. Wallace, Vice President; Edward G. Wiggins, Larry Odegard, Assistant Vice President; Marie Tokar, Lynda Chea, Assistant Cashier; Delma Jensen, Administrative Assistant to the President.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,780
2. U.S. Treasury securities		4,800
3. Obligations of other U.S. Government agencies and corporations		10,235
4. Obligations of States and political subdivisions		296
5. Other bonds, notes, and debentures		
6. Corporate stock		1
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		610
9. a. Loans, Total (excluding unearned income)	21,589	
b. Less: Reserve for possible loan losses	207	
c. Loans, Net		21,382
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,061
12. Real estate owned other than bank premises		146
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		493
16. TOTAL ASSETS (sum of items 1 thru 15)		41,804
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,643
18. Time and savings deposits of individuals, partnerships, and corporations		22,388
19. Deposits of United States Government		367
20. Deposits of States and political subdivisions		130
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		615
24. TOTAL DEPOSITS (sum of items 17 thru 23)		36,153
a. Total demand deposits	13,712	
b. Total time and savings deposits	22,441	
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		457
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		36,610
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 95,000		
b. No. shares outstanding 95,000 (Par Value)		975
34. Surplus		975
35. Undivided profits		1,744
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,694
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		41,804

CENTURY BANK AND TRUST, DENVER
Denver CountyOFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,466
2.	U.S. Treasury securities	1,543
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	2,570
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)	19,066
	b. Less: Reserve for possible loan losses.	235
	c. Loans, Net	18,831
10.	Direct lease financing	329
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	300
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies.	215
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	634
16.	TOTAL ASSETS (sum of items 1 thru 15).	26,788
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	9,590
18.	Time and savings deposits of individuals, partnerships, and corporations	12,328
19.	Deposits of United States Government	215
20.	Deposits of States and political subdivisions.	1,503
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	7
23.	Certified and officers' checks	725
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	24,368
	a. Total demand deposits.	10,540
	b. Total time and savings deposits.	13,828
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.	316
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	24,684
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).	520
34.	Surplus.	980
35.	Undivided profits.	604
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,104
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	26,788

THE COLORADO STATE BANK OF DENVER, DENVER
Denver County

OFFICERS

Elwood M. Kullgren, Chairman of Board; Merlin C. Williams, President; Ralph E. Nelson, Robert J. Woods, Sr. Vice President; 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 President; Donald R. Drummer, Vice President & Comptroller; James E. Fitch, James K. Garrett, Jeanette C. Pastore, Dolores R. Spomer, John W. Verner, Assistant Vice President; Cecil McGlothlen, Assistant Vice President & Personnel Officer; John T. Waltershausen, Trust 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 E. Nelson, Richard E. Pate, Jr., Finlay M. Robinson, John G. Wilkinson, Merlin C. Williams

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		7,914
2.	U.S. Treasury securities		13,363
3.	Obligations of other U.S. Government agencies and corporations		500
4.	Obligations of States and political subdivisions		18,094
5.	Other bonds, notes, and debentures		
6.	Corporate stock		
7.	Trading account securities		
8.	Federal funds sold and securities purchased under agreements to resell		4,000
9.	a. Loans, Total (excluding unearned income)	33,973	
	b. Less: Reserve for possible loan losses	244	
	c. Loans, Net		33,729
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		615
	Real estate owned other than bank premises		107
12.	Investments unconsolidated subsidiaries and associated companies		
13.	Customers' liability to this bank on acceptances outstanding		
14.	Other assets		962
15.	TOTAL ASSETS (sum of items 1 thru 15)		79,284
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		32,263
18.	Time and savings deposits of individuals, partnerships, and corporations		37,973
19.	Deposits of United States Government		1,356
20.	Deposits of States and political subdivisions		146
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		
23.	Certified and officers' checks		1,583
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		73,321
	a. Total demand deposits	34,455	
	b. Total time and savings deposits	38,866	
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		224
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)		73,545
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 75,000		
	b. No. shares outstanding 75,000 (Par Value)		1,500
34.	Surplus		1,500
35.	Undivided profits		2,739
36.	Reserves for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,739
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		79,284

THE FRONTIER BANK OF DENVER, DENVER
Denver County

OFFICERS

A.I. McCroskie, President; Herschel Pickett, Vice President; William M. Wilson, Cashier;
Betty J. Ryan, Assistant Cashier; Merrill O. Dart, Secretary.

DIRECTORS

A.I. McCroskie, Merrill O. Dart, Laurence B. Tree, Joseph C. Murray.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,547
2. U.S. Treasury securities		300
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,094
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)	6,719	
b. Less: Reserve for possible loan losses	81	
c. Loans, Net		6,638
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		158
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		336
15. Other assets		11,423
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,375
18. Time and savings deposits of individuals, partnerships, and corporations		4,764
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		241
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,444
a. Total demand deposits	5,680	
b. Total time and savings deposits	4,764	
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		63
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		10,507
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)		200
34. Surplus		450
35. Undivided profits		266
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		916
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		11,423

MOUNTAIN STATES BANK, DENVER
Denver County

OFFICERS

William G. Griffith, President; Ray L. Henning, Glen A. Pray, William G. Coatman, Robert E. Jordan, Arnold E. Smith, William O. Schurr, Stoddard White, Vice Presidents; George G. Traeber, Jr., Cashier-Secretary; Robert G. Carpenter, Susan M. Creel, Assistant Cashiers; William H. Flory, Vice President; Bernie S. Morphy, Michael C. Gravender, Dan E. Griffin, Bernard J. Staebell, Assistant Vice Presidents; Charlott A. Egolf, Installment Loan Officer; Roger J. Schmitz, Installment Loan Officer; Rudolf G. H. Prinz, Auditor; Evelyn Wright, Assistant Auditor; E. W. Hodge, Trust Officer; Kathryn Gold, Trust Operations; Elaine Wiese, Manager Drive-Ins.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	4,482
2.	U.S. Treasury securities	10,682
3.	Obligations of other U.S. Government agencies and corporations	2,622
4.	Obligations of States and political subdivisions	14,115
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	4,500
9.	a. Loans, Total (excluding unearned income)	37,043
	b. Less: Reserve for possible loan losses	463
	c. Loans, Net	36,580
10.	Direct lease financing	565
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	105
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	802
16.	TOTAL ASSETS (sum of items 1 thru 15)	74,453
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,236
18.	Time and savings deposits of individuals, partnerships, and corporations	2,771
19.	Deposits of United States Government	199
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	212
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,418
	a. Total demand deposits	4,647
	b. Total time and savings deposits	2,771
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	72
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	7,490
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 (Par Value)	
	b. No. shares outstanding 30,000 (Par Value)	300
34.	Surplus	350
35.	Undivided profits	119
36.	Reserves for contingencies and other capital reserves	8
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	777
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,267

GUARANTY BANK & TRUST COMPANY, DENVER
Denver County

OFFICERS

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

DIRECTORS

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 M. Quist, Bernard J. Schaffner, Charles M. Schayer, I.J. Shore, Max Weinstein, Eugene J. Weisberg, Max Weisbly, Paul A. Yetter, Harry A. Zinn.

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	9,012
2. U.S. Treasury securities	10,214
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and political subdivisions	12,458
5. Other bonds, notes, and debentures	25
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)	58,517
b. Less: Reserve for possible loan losses	391
c. Loans, Net	58,126
10. Direct lease financing	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	329
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	905
16. TOTAL ASSETS (sum of items 1 thru 15)	91,069

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	22,406
18. Time and savings deposits of individuals, partnerships, and corporations	40,161
19. Deposits of United States Government	512
20. Deposits of States and political subdivisions	13,496
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	3,609
23. Certified and officers' checks	502
24. TOTAL DEPOSITS (sum of items 17 thru 23)	80,686
a. Total demand deposits	26,857
b. Total time and savings deposits	53,829
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	1,059
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)	83,745
31. Subordinated notes and debentures	

EQUITY CAPITAL

32. Preferred stock a. No. shares outstanding (Par Value)		
33. Common stock a. No. shares authorized 200,000 (Par Value)		
b. No. shares outstanding 200,000 (Par Value)		2,000
34. Surplus		4,017
35. Undivided profits		1,307
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		7,324
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		91,069

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, Vice President; Virginia M. Alfredson, Assistant Cashier; William H. Edens, Assistant Vice President; James H. Barrow, Vice President Treasurer; Steven M. Blair, Real Estate Loan Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,020
2.	U.S. Treasury securities	1,486
3.	Obligations of other U.S. Government agencies and corporations	501
4.	Obligations of States and political subdivisions	6,478
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)	16,395
	b. Less: Reserve for possible loan losses	159
	c. Loans, Net	16,236
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	40
13.	Investments unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	363
16.	TOTAL ASSETS (sum of items 1 thru 15).	28,948
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	10,631
18.	Time and savings deposits of individuals, partnerships, and corporations	12,447
19.	Deposits of United States Government	451
20.	Deposits of States and political subdivisions.	1,902
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	26
23.	Certified and officers' checks	373
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	25,833
	a. Total demand deposits.	11,495
	b. Total time and savings deposits.	14,338
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.	228
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	26,761
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 46,200	
	b. No. shares outstanding 46,200 (Par Value).	462
34.	Surplus.	1,177
35.	Undivided profits.	548
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,187
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	28,948

MONTEBELLO STATE BANK, DENVER
Denver County

OFFICERS

Charles R. Sillstrop, President; Murray F. Hill, Executive Vice President; Jean Warren, Vice President; John C. Carruth, Cashier; Michael J. Krupa, Assistant Vice President; Betty Pershing, Auditor.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,447
2. U.S. Treasury securities		2,403
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,024
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)	8,483	
b. Less: Reserve for possible loan losses	60	
c. Loans, Net		8,423
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		100
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		147
16. TOTAL ASSETS (sum of items 1 thru 15)		16,180
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,668
18. Time and savings deposits of individuals, partnerships, and corporations		7,119
19. Deposits of United States Government		547
20. Deposits of States and political subdivisions		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		145
23. Certified and officers' checks		427
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,906
a. Total demand deposits	7,662	
b. Total time and savings deposits	7,244	
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		35
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		14,941
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		
b. No. shares outstanding 30,000 (Par Value)		300
34. Surplus		500
35. Undivided profits		339
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,139
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		16,180

MOUNTAIN STATES BANK, DENVER
Denver County

OFFICERS

William G. Griffith, President; Ray L. Henning, Glen A. Pray, William G. Coatman, Robert E. Jordan, Arnold E. Smith, William O. Schurr, Stoddard White, Vice Presidents; George G. Traeber, Jr., Cashier-Secretary; Robert G. Carpenter, Susan M. Creel, Assistant Cashiers; William H. Flory, Vice President; Bernie S. Morphy, Michael C. Gravender, Dan E. Griffin, Bernard J. Staebell, Assistant Vice Presidents; Charlott A. Egolf, Installment Loan Officer; Roger J. Schmitz, Installment Loan Officer; Rudolf G. H. Prinz, Auditor; Evelyn Wright, Assistant Auditor; E. W. Hodge, Trust Officer; Kathryn Gold, Trust Operations; Elaine Wiese, Manager Drive-Ins.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	4,482
2.	U.S. Treasury securities	10,682
3.	Obligations of other U.S. Government agencies and corporations	2,622
4.	Obligations of States and political subdivisions	14,115
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	4,500
9.	a. Loans, Total (excluding unearned income)	37,043
	b. Less: Reserve for possible loan losses	463
	c. Loans, Net	36,580
10.	Direct lease financing	565
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	105
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	802
16.	TOTAL ASSETS (sum of items 1 thru 15).	74,453
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	22,753
18.	Time and savings deposits of individuals, partnerships, and corporations	42,915
19.	Deposits of United States Government	427
20.	Deposits of States and political subdivisions	103
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	686
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	66,884
	a. Total demand deposits	23,866
	b. Total time and savings deposits	43,018
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).	67,641
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 75,000	
	b. No. shares outstanding 75,000 (Par Value)	1,500
34.	Surplus	1,500
35.	Undivided profits	3,812
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	6,812
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	74,453

SOUTHEAST STATE BANK, DENVER
Denver County

OFFICERS

Leonard I. Paulson, President; Larry E. Kuhn, Senior Vice President; Robert M. Sherrill, Vice President; J. Patrick Nelson, Cashier-Secretary; Randall DeAlba, Assistant Cashier; Francis Tata, Craig A. Balnike, Assistant Vice Presidents.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,571
2. U.S. Treasury securities		2,376
3. Obligations of other U.S. Government agencies and corporations		481
4. Obligations of States and political subdivisions		1,790
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		
9. a. Loans, Total (excluding unearned income)	11,607	
b. Less: Reserve for possible loan losses	110	
c. Loans, Net		11,497
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		166
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		3
15. Other assets		305
16. TOTAL ASSETS (sum of items 1 thru 15)		19,199
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		9,100
18. Time and savings deposits of individuals, partnerships, and corporations		8,001
19. Deposits of United States Government		206
20. Deposits of States and political subdivisions		
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		5
23. Certified and officers' checks		301
24. TOTAL DEPOSITS (sum of items 17 thru 23)		17,613
a. Total demand deposits	9,612	
b. Total time and savings deposits	8,001	
25. Federal funds purchased and securities sold under agreements repurchase		150
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		127
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		17,890
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		600
35. Undivided profits		309
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,309
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		19,199

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 President; JoAnn Brockway, Ben Caywood, Vice President and Assistant Cashier; Mary Cleveland, Assistant Vice President; Stanley Winkler, Assistant Cashier.

DIRECTORS

Joseph Mosko, Hubert T. Weinshienk, Harold V. Lustig, Zelig Berenbaum, Chess R. Martin.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,318
2. U.S. Treasury securities		4,969
3. Obligations of other U.S. Government agencies and corporations		497
4. Obligations of States and political subdivisions		6,900
5. Other bonds, notes, and debentures		40
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,020
9. a. Loans, Total (excluding unearned income)	22,623	
b. Less: Reserve for possible loan losses	307	
c. Loans, Net		22,316
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		255
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		386
16. TOTAL ASSETS (sum of items 1 thru 15)		39,701
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,336
18. Time and savings deposits of individuals, partnerships, and corporations		21,219
19. Deposits of United States Government		517
20. Deposits of States and political subdivisions		1,355
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		225
23. Certified and officers' checks		536
24. TOTAL DEPOSITS (sum of items 17 thru 23)		36,188
a. Total demand deposits	13,391	
b. Total time and savings deposits	22,797	
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		390
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		36,578
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		1,023
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,123
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		39,701

UNION BANK & TRUST, DENVER
Denver County

OFFICERS

E.G. Koelling, Chairman and President; J.W. Wells, Executive Vice President;
Theresa Steinmetz, Cashier.

DIRECTORS

Wayne T. "Dusty" Biddle, Howard L. Farkas, Lloyd E. Hayne, Ralph D. Johnson, E.G. Koelling,
W.R. Murfin, John B. Rogers, J.W. Wells.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,622
2. U.S. Treasury securities		4,502
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		15,484
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)	31,199	
b. Less: Reserve for possible loan losses	184	
c. Loans, Net		31,015
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		965
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		668
16. TOTAL ASSETS (sum of items 1 thru 15).		56,256
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		18,518
18. Time and savings deposits of individuals, partnerships, and corporations		24,040
19. Deposits of United States Government		251
20. Deposits of States and political subdivisions.		6,914
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		394
24. TOTAL DEPOSITS (sum of items 17 thru 23)		50,117
a. Total demand deposits.	19,244	
b. Total time and savings deposits.	30,873	
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.		795
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		50,912
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 120,000		
b. No. shares outstanding 120,000 (Par Value).		1,500
34. Surplus.		2,000
35. Undivided profits.		1,844
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		5,344
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		56,256

THE DOLORES STATE BANK, DOLORES
Montezuma County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,155
2.	U.S. Treasury securities	898
3.	Obligations of other U.S. Government agencies and corporations	619
4.	Obligations of States and political subdivisions	237
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,400
9.	a. Loans, Total (excluding unearned income)	8,182
	b. Less: Reserve for possible loan losses	121
	c. Loans, Net	8,061
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	230
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)	14,600
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	5,929
18.	Time and savings deposits of individuals, partnerships, and corporations	5,415
19.	Deposits of United States Government	1,177
20.	Deposits of States and political subdivisions	1,023
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	11
23.	Certified and officers' checks	73
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	13,628
	a. Total demand deposits	7,346
	b. Total time and savings deposits	6,282
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)	13,628
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)	
	b. No. shares outstanding 20,000 (Par Value)	200
34.	Surplus	375
35.	Undivided profits	397
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	972
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	14,600

DOVE CREEK STATE BANK, DOVE CREEK
Dolores CountyOFFICERS

Merritt Gates, Chairman of Board; Glenn H. Watmore, President; Ron A. Galyean, Lloyd Amundson, Vice President; Joe Kirkpatrick, Cashier; Joan Thompson, Assistant Cashier.

DIRECTORS

Ross Carhart, Max Dalton, Cecil Martin, Glenn H. Watmore, Merritt Gates.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		312
2. U.S. Treasury securities		1,169
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and political subdivisions		455
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)	4,377	
b. Less: Reserve for possible loan losses	32	
c. Loans, Net		4,345
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		78
12. Real estate owned other than bank premises		18
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)		6,983
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,319
18. Time and savings deposits of individuals, partnerships, and corporations		3,351
19. Deposits of United States Government		15
20. Deposits of States and political subdivisions		1,186
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)		5,896
a. Total demand deposits	1,584	
b. Total time and savings deposits	4,312	
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		31
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		6,277
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		275
35. Undivided profits		246
36. Reserves for contingencies and other capital reserves		35
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		706
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,983

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,614
2. U.S. Treasury securities		3,843
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		5,574
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)	13,035	
b. Less: Reserve for possible loan losses	149	
c. Loans, Net		12,886
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		386
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		181
16. TOTAL ASSETS (sum of items 1 thru 15)		25,484
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		7,374
18. Time and savings deposits of individuals, partnerships, and corporations		7,348
19. Deposits of United States Government		2,913
20. Deposits of States and political subdivisions		4,791
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		416
23. Certified and officers' checks		301
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,143
a. Total demand deposits	8,738	
b. Total time and savings deposits	14,405	
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		84
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		23,727
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 35,000		
b. No. shares outstanding 35,000 (Par Value)		700
34. Surplus		650
35. Undivided profits		407
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,757
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		25,484

FIRST BANK OF EAGLE COUNTY, EAGLE
Eagle County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		979
2. U.S. Treasury securities		1,001
3. Obligations of other U.S. Government agencies and corporations		501
4. Obligations of States and political subdivisions		3,476
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)	7,662	
b. Less: Reserve for possible loan losses	19	
c. Loans, Net		7,681
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		
15. Other assets		246
16. TOTAL ASSETS (sum of items 1 thru 15)		14,200
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,905
18. Time and savings deposits of individuals, partnerships, and corporations		4,551
19. Deposits of United States Government		80
20. Deposits of States and political subdivisions		4,165
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		226
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,927
a. Total demand deposits	3,811	
b. Total time and savings deposits	8,116	
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		57
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		12,984
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		467
36. Reserves for contingencies and other capital reserves		79
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,216
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		14,200

THE EATON BANK, EATON
Weld County

OFFICERS

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

DIRECTORS

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

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		1,038
2.	U.S. Treasury securities		405
3.	Obligations of other U.S. Government agencies and corporations		1,958
4.	Obligations of States and political subdivisions		2,122
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)	6,898	
	b. Less: Reserve for possible loan losses	81	
	c. Loans, Net		6,817
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		90
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)		12,447
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		2,383
18.	Time and savings deposits of individuals, partnerships, and corporations		6,382
19.	Deposits of United States Government		115
20.	Deposits of States and political subdivisions		2,235
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		
23.	Certified and officers' checks		132
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		11,247
	a. Total demand deposits	2,867	
	b. Total time and savings deposits	8,380	
25.	Federal funds purchased and securities sold under agreements repurchase		
26.	Other liabilities for borrowed money		400
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)		11,647
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		467
35.	Undivided profits		233
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)		12,447

ARAPAHOE BANK AND TRUST, ENGLEWOOD
Arapahoe County

OFFICERS

Glen B. Clark, Sr., Chairman of the Board; Frank S. Peterson, President & Chief Executive Officer; C.P. Parrish, Cashier & Senior Vice President; Glen B. Clark, Jr., Secretary; David F. Clark, Assistant Cashier.

DIRECTORS

Glen B. Clark, Sr., Glen B. Clark, Jr., Dewey L. Carnahan, Jr., A. Emmet Stephenson, Jr., Norman Daren Writer, Frank S. Peterson, Nicholas J. Meagher, Jr., Kenneth D. Luff.

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from banks		3,742
2. U.S. Treasury securities		1,631
3. Obligations of other U.S. Government agencies and corporations		300
4. Obligations of States and political subdivisions		1,022
5. Other bonds, notes, and debentures		
6. Corporate stock		350
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		2,000
9. a. Loans, Total (excluding unearned income)	15,153	
b. Less: Reserve for possible loan losses	63	
c. Loans, Net		15,090
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		415
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		340
16. TOTAL ASSETS (sum of items 1 thru 15)		24,924
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		10,125
18. Time and savings deposits of individuals, partnerships, and corporations		10,799
19. Deposits of United States Government		135
20. Deposits of States and political subdivisions		1,619
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		349
24. TOTAL DEPOSITS (sum of items 17 thru 23)		23,027
a. Total demand deposits	10,611	
b. Total time and savings deposits	12,416	
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)		23,242
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		282
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)		24,924

CENTENNIAL STATE BANK OF COLORADO, ENGLEWOOD
Arapahoe County

OFFICERS

Richard C. Armstrong, President; David G. Hamill, Executive Vice President; Terry L. Hannum, Vice President, Cashier Secretary; William K. Soldan, Vice President & Loan Officer; C. Walter Wilson, Loan Officer; Betty J. O'Nele, Administrative Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,235
2.	U.S. Treasury securities	1,325
3.	Obligations of other U.S. Government agencies and corporations	182
4.	Obligations of States and political subdivisions	540
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	550
9.	a. Loans, Total (excluding unearned income)	7,608
	b. Less: Reserve for possible loan losses	27
	c. Loans, Net	7,581
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	129
12.	Real estate owned other than bank premises	50
13.	Investments un consolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	204
16.	TOTAL ASSETS (sum of items 1 thru 15).	11,796
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,536
18.	Time and savings deposits of individuals, partnerships, and corporations	3,714
19.	Deposits of United States Government	54
20.	Deposits of States and political subdivisions	2,227
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	10
23.	Certified and officers' checks	261
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,802
	a. Total demand deposits	4,966
	b. Total time and savings deposits	5,836
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	45
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	10,847
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	
34.	Surplus	400
35.	Undivided profits	349
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	949
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	11,796

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 President; Robert S. Appel, Secretary; A. Blaine Alley, Cashier; Lois Shaw, Marvel Tittle, Assistant Vice President; Thomas E. Charnecki, Stephen J. Forte, 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 Cashier; Dennis E. Barrett, Auditor; Marvel Tittle, Security Officer; Paul J. Gale, Assistant Auditor.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	266
2.	U.S. Treasury securities	50
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	400
9.	a. Loans, Total (excluding unearned income)	1,352
	b. Less: Reserve for possible loan losses	16
	c. Loans, Net	1,336
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	8
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	25
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,535
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	615
18.	Time and savings deposits of individuals, partnerships, and corporations	1,376
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions	292
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	50
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,336
	a. Total demand deposits	715
	b. Total time and savings deposits	1,621
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	7
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	2,343
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	72
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	192
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,535

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

Chas. F. Hix, Elsie J. Hix, George J. Hix, C. William Herzog, Robert L. Porter, Stanley J. Pratt.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	720
2.	U.S. Treasury securities	2,193
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	1,417
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)	8,863
	b. Less: Reserve for possible loan losses	29
	c. Loans, Net	8,834
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	329
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	269
16.	TOTAL ASSETS (sum of items 1 thru 15)	13,762
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,377
18.	Time and savings deposits of individuals, partnerships, and corporations	6,303
19.	Deposits of United States Government	51
20.	Deposits of States and political subdivisions	2,718
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)	12,502
	a. Total demand deposits	3,788
	b. Total time and savings deposits	8,714
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	70
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	12,772
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 (Par Value)	
	b. No. shares outstanding 2,500 (Par Value)	250
34.	Surplus	450
35.	Undivided profits	290
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	990
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	13,762

BANK OF EVERGREEN, EVERGREEN
Jefferson County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,137
2. U.S. Treasury securities		98
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		755
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)	5,606	
b. Less: Reserve for possible loan losses	30	
c. Loans, Net		5,576
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		100 27
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		8,334
16. TOTAL ASSETS (sum of items 1 thru 15)		
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations		3,965
18. Time and savings deposits of individuals, partnerships, and corporations		3,141
19. Deposits of United States Government		74
20. Deposits of States and political subdivisions		206
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		64
23. Certified and officers' checks		358
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,808
a. Total demand deposits	4,410	
b. Total time and savings deposits	3,398	
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		11
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		7,819
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		115
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		515
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		8,334

THE BANK OF FAIRPLAY, FAIRPLAY
Park County

OFFICERS

David Underwood, President; Floyd M. Harris, Executive Vice President; Barbara Weston, Cashier Secretary.

DIRECTORS

David Asher, Steve German, George A. Karas, A.E. Schanttinger, Glen L. Swanson, David Underwood, Edward Wimberly, Joseph Zak.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	301
2.	U.S. Treasury securities	397
3.	Obligations of other U.S. Government agencies and corporations	550
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	50
9.	a. Loans, Total (excluding unearned income)	2,127
	b. Less: Reserve for possible loan losses	3
	c. Loans, Net	2,124
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	3
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	118
16.	TOTAL ASSETS (sum of items 1 thru 15)	3,583
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,085
18.	Time and savings deposits of individuals, partnerships, and corporations	1,081
19.	Deposits of United States Government	17
20.	Deposits of States and political subdivisions	1,050
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	2
23.	Certified and officers' checks	46
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	3,281
	a. Total demand deposits	1,237
	b. Total time and savings deposits	2,044
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	26
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	3,307
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	76
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)	3,583

NORTHERN BANK & TRUST, FORT COLLINS
Larimer County

OFFICERS

J.E. Facer, President; Trexel D. Warren, Vice President & Secretary; A.J. Heutzenroeder, Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		514
2. U.S. Treasury securities		496
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		182
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)	2,412	
b. Less: Reserve for possible loan losses	21	
c. Loans, Net		2,391
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		129
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		53
16. TOTAL ASSETS (sum of items 1 thru 15)		3,765
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,169
18. Time and savings deposits of individuals, partnerships, and corporations		1,108
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions		892
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		50
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,220
a. Total demand deposits	1,220	
b. Total time and savings deposits	2,000	
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)		3,241
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 20,000		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		200
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)		3,765

ROCKY MOUNTAIN BANK & TRUST COMPANY
 FORT COLLINS
 Larimer County

OFFICERS

Larry L. Wall, President; Bruce A. Duval, Vice President; Frank A. Forbes, Cashier-Secretary, Treasurer; Catherine H. Haworth, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		580
2. U.S. Treasury securities		1,322
3. Obligations of other U.S. Government agencies and corporations		55
4. Obligations of States and political subdivisions		1,078
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)	7,911	
b. Less: Reserve for possible loan losses	46	
c. Loans, Net		7,865
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		
15. Other assets		313
16. TOTAL ASSETS (sum of items 1 thru 15)		11,534
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,267
18. Time and savings deposits of individuals, partnerships, and corporations		5,167
19. Deposits of United States Government		47
20. Deposits of States and political subdivisions		1,968
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		89
24. TOTAL DEPOSITS (sum of items 17 thru 23)		10,538
a. Total demand deposits	3,413	
b. Total time and savings deposits	7,125	
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		81
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		10,619
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		400
35. Undivided profits		205
36. Reserves for contingencies and other capital reserves		10
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		915
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		11,534

THE FORT LUPTON STATE BANK, FORT LUPTON
Weld County

OFFICERS

Gary E. Jensen, President; Frank S. Eastman, Executive Vice President; D. Robert Kominski, Vice President; Grant A. Edwards, Assistant Vice President; Donald S. Camenga, Assistant Vice President and Cashier; LaVonne Williamson, Installment Loan Officer.

DIRECTORS

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

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		476
2.	U.S. Treasury securities		2,528
3.	Obligations of other U.S. Government agencies and corporations		
4.	Obligations of States and political subdivisions		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		1,725
9.	a. Loans, Total (excluding unearned income)	9,940	
	b. Less: Reserve for possible loan losses	79	
	c. Loans, Net		9,861
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		367
12.	Real estate owned other than bank premises		57
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)		15,970
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		4,562
18.	Time and savings deposits of individuals, partnerships, and corporations		8,548
19.	Deposits of United States Government		87
20.	Deposits of States and political subdivisions		976
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		
23.	Certified and officers' checks		224
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		14,397
	a. Total demand deposits	5,114	
	b. Total time and savings deposits	9,283	
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)		14,510
31.	Subordinated notes and debentures		
<u>EQUITY CAPITAL</u>			
32.	Preferred stock a. No. shares outstanding (Par Value)	4000	
33.	Common stock a. No. shares authorized (Par Value)	4000	400
	b. No. shares outstanding		
34.	Surplus		600
35.	Undivided profits		460
36.	Reserves for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,460
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		15,970

THE FARMERS STATE BANK OF FORT MORGAN
Fort Morgan
Morgan County

OFFICERS

J.H. Bloedorn, Jr., President; C.L. Williams, Executive Vice President; Dean M. Bartels, Senior Vice President; Carl H. Cheramy, Cashier; H.B. Bloedorn, Chairman of the Board & Trust Officer; John J. Zwetzig, James D. Treadway, Assistant Vice President; Gary L. Loseke, Senior Trust Officer; Catherine C. Stroh, Eric C. Jorgenson, Trust Officer; John N. Peter, Installment Loan Officer; M. Elaine Meyer, Assistant Cashier; Franklin J. Ellyson, Agricultural Representative; Evelene D. Meininger, Customer Service Officer.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	3,897
2. U.S. Treasury securities	3,590
3. Obligations of other U.S. Government agencies and corporations	300
4. Obligations of States and political subdivisions	6,701
5. Other bonds, notes, and debentures	
6. Corporate stock	72
7. Trading account securities	
8. Federal funds sold and securities purchased under agreements to resell	1,650
9. a. Loans, Total (excluding unearned income)	29,454
b. Less: Reserve for possible loan losses	322
c. Loans, Net	29,132
10. Direct lease financing	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	525
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	931
16. TOTAL ASSETS (sum of items 1 thru 15)	46,798
<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	10,537
18. Time and savings deposits of individuals, partnerships, and corporations	26,733
19. Deposits of United States Government	587
20. Deposits of States and political subdivisions	2,963
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	162
24. TOTAL DEPOSITS (sum of items 17 thru 23)	40,982
a. Total demand deposits	11,768
b. Total time and savings deposits	29,214
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	648
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)	41,630
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)	1,200
34. Surplus	1,200
35. Undivided profits	2,768
36. Reserves for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	5,143
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	46,798

PIONEER BANK OF FOUNTAIN, FOUNTAIN
El Paso County

OFFICERS

Amos C. Lawrence, Jr., President; Stephen A. Mosher, Cashier & Vice President;
Dorothy B. Brewer, Administrative Officer; Laverne Fellhauer, Operations Officer.

DIRECTORS

Amos C. Lawrence, Jr., Clifton B. Kruse, Jr., Nicholas L. Lovitt, Thomas S. Sinton, Sr.,
Glen E. Ermel.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		736
2. U.S. Treasury securities		1,145
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		567
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)	3,398	
b. Less: Reserve for possible loan losses	19	
c. Loans, Net		3,379
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		80
12. Real estate owned other than bank premises		81
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).		6,069
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,719
18. Time and savings deposits of individuals, partnerships, and corporations		2,230
19. Deposits of United States Government		70
20. Deposits of States and political subdivisions		1,528
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		15
23. Certified and officers' checks		40
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,602
a. Total demand deposits	2,028	
b. Total time and savings deposits	3,574	
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		40
29. Other liabilities		5,642
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 15,300		
b. No. shares outstanding 15,300 (Par Value)		153
34. Surplus		200
35. Undivided profits		74
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		427
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,069

THE FOWLER STATE BANK, FOWLER
Otero County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		386
2. U.S. Treasury securities		3,779
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		73
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)	2,335	
b. Less: Reserve for possible loan losses	72	
c. Loans, Net		2,263
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		20
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)		6,850
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,601
18. Time and savings deposits of individuals, partnerships, and corporations		4,218
19. Deposits of United States Government		28
20. Deposits of States and political subdivisions		161
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		120
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,128
a. Total demand deposits	1,758	
b. Total time and savings deposits	4,370	
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)		6,128
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		150
35. Undivided profits		522
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		722
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,850

PLATTE VALLEY BANK OF WELD COUNTY
FREDERICK
Weld County

OFFICERS

James J. O'Dell, President; Alan D. Wilson, Vice President & Cashier Secretary.

DIRECTORS

Eugene C. Andersen, James J. O'Dell, Betty J. Butz, Jeanne L. O'Dell, Richard Chenoweth, Alan D. Wilson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		374
2. U.S. Treasury securities		286
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of State 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)	2,725	
b. Less: Reserve for possible loan losses	9	
c. Loans, Net		2,716
10. Direct lease financing		19
11. Bank premises, furniture and fixtures, and other assets representing bank premises		120
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		39
15. Other assets		3,554
16. TOTAL ASSETS (sum of items 1 thru 15)		3,554
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations		725
18. Time and savings deposits of individuals, partnerships, and corporations		1,660
19. Deposits of United States Government		15
20. Deposits of States and political subdivisions		764
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		12
23. Certified and officers' checks		28
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,204
a. Total demand deposits	900	
b. Total time and savings deposits	2,304	
25. Federal funds purchased and securities sold under agreements repurchase		30
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		17
29. Other liabilities		3,251
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,251
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)		
b. No. shares outstanding 20,000 (Par Value)		200
34. Surplus		100
35. Undivided profits		3
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)		3,554

SUMMIT COUNTY BANK, FRISCO
Summit County

OFFICERS

Joel H. Wiens, President; Raymond M. Buchanan, Executive Vice President; John F. Ezell, Vice President & Cashier; Thomas J. Wiens, Vice President; Mary L. Melendy, Installment Loan Officer.

DIRECTORS

Joel H. Wiens, Phyllis Wiens, Thomas J. Wiens, Raymond M. Buchanan, Charles P. Anderson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,174
2. U.S. Treasury securities		650
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		1,188
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)	5,997	
b. Less: Reserve for possible loan losses	43	
c. Loans, Net		5,954
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		40
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		246
16. TOTAL ASSETS (sum of items 1 thru 15)		10,597
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,576
18. Time and savings deposits of individuals, partnerships, and corporations		2,411
19. Deposits of United States Government		114
20. Deposits of States and political subdivisions		1,406
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		216
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,723
a. Total demand deposits	6,402	
b. Total time and savings deposits	3,321	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		5
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		23
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		9,751
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)		75
34. Surplus		375
35. Undivided profits		396
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		846
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		10,597

FRUITA STATE BANK, FRUITA
Mesa County

OFFICERS

Kenneth A. Strother, President; A.M. Crews, Executive Vice President; Mary A. Etchemendy, Cashier; Dixie Bennetts, Assistant Cashier; Daryl L. Tennal, Assistant Vice President.

DIRECTORS

J.H. Oliver, Ronald L. Moore, D. Earle Brumbaugh, Robert F. Gobbo, Emmett Elizondo, Kenneth A. Strother, A.M. Crews.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,213
2. U.S. Treasury securities		899
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,311
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)	7,719	
b. Less: Reserve for possible loan losses.	97	
c. Loans, Net		7,622
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		
13. Investments unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		220
16. TOTAL ASSETS (sum of items 1 thru 15).		12,939
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,918
18. Time and savings deposits of individuals, partnerships, and corporations		5,543
19. Deposits of United States Government		57
20. Deposits of States and political subdivisions.		2,334
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		12
24. TOTAL DEPOSITS (sum of items 17 thru 23)		11,864
a. Total demand deposits.	4,091	
b. Total time and savings deposits.	7,773	
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.		94
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		11,958
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 3,000		
b. No. shares outstanding 3,000 (Par Value).		300
34. Surplus.		400
35. Undivided profits.		281
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		981
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		12,939

BANK OF GEORGETOWN, GEORGETOWN
Clear Creek County

OFFICERS

Clay J. Hutchinson, Jr., President; Thomas J. Carney, Vice President; Edward A. Walters, Vice President & Cashier; Grace Schmucker, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		387
2. U.S. Treasury securities		589
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		450
9. a. Loans, Total (excluding unearned income)	2,268	
b. Less: Reserve for possible loan losses	13	
c. Loans, Net		2,255
10. Direct lease financing		7
11. Bank premises, furniture and fixtures, and other assets representing bank premises		103
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		53
16. TOTAL ASSETS (sum of items 1 thru 15)		3,844
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,458
18. Time and savings deposits of individuals, partnerships, and corporations		1,637
19. Deposits of United States Government		23
20. Deposits of States and political subdivisions		402
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		41
23. Certified and officers' checks		3,561
24. TOTAL DEPOSITS (sum of items 17 thru 23)		
a. Total demand deposits	1,702	
b. Total time and savings deposits	1,859	
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		48
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,609
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 600 (Par Value)		
b. No. shares outstanding 600 (Par Value)		90
34. Surplus		90
35. Undivided profits		53
36. Reserves for contingencies and other capital reserves		2
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		235
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		3,844

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

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

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	1,302
2. U.S. Treasury securities	2,244
3. Obligations of other U.S. Government agencies and corporations	
4. Obligations of States and political subdivisions	2,523
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)	12,469
b. Less: Reserve for possible loan losses	111
c. Loans, Net	12,358
10. Direct lease financing	148
11. Bank premises, furniture and fixtures, and other assets representing bank premises	492
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	159
16. TOTAL ASSETS (sum of items 1 thru 15)	19,226

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations	4,946
18. Time and savings deposits of individuals, partnerships, and corporations	9,977
19. Deposits of United States Government	163
20. Deposits of States and political subdivisions	1,422
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	30
23. Certified and officers' checks	143
24. TOTAL DEPOSITS (sum of items 17 thru 23)	16,681
a. Total demand deposits	5,597
b. Total time and savings deposits	11,084
25. Federal funds purchased and securities sold under agreements repurchase	400
26. Other liabilities for borrowed money	
27. Mortgage indebtedness	
28. Acceptances executed by or for account of this bank and outstanding	
29. Other liabilities	177
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)	17,258
31. Subordinated notes and debentures	

EQUITY CAPITAL

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		950
36. Reserves for contingencies and other capital reserves		18
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,968
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		19,226

GOLDEN STATE BANK, GOLDEN
Jefferson County

OFFICERS

Gurnett Steinhauer, Chairman of the Board; Richard M. Kreutzer, President; Floyd E. Harmon, Senior Vice President; Thomas R. Koncilja, Vice President, Cashier; John C. Hannagan, Jack L. Trezise, Vice President; Karen L. Williams, Assistant Cashier.

DIRECTORS

Clarence Koch, Richard M. Kreutzer, Robert L. Kropf, Earl K. Madsen, Thomas G. Plummer, Herman Ponder, Gurnett Steinhauer, Robert W. Todd, Wm. H. Walrath, James H. Ogg.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,193
2.	U.S. Treasury securities	1,176
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	1,574
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)	11,204
	b. Less: Reserve for possible loan losses	111
	c. Loans, Net	11,093
10.	Direct lease financing	71
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	139
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	203
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15).	16,449
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	5,618
18.	Time and savings deposits of individuals, partnerships, and corporations	7,539
19.	Deposits of United States Government	206
20.	Deposits of States and political subdivisions	1,269
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	3
23.	Certified and officers' checks	394
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,029
	a. Total demand deposits	7,000
	b. Total time and savings deposits	8,029
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	104
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	15,133
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	467
36.	Reserves for contingencies and other capital reserves	(3)
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,316
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	16,449

THE AMERICAN STATE BANK OF GRANADA
GRANADA
Prowers County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	586
2.	U.S. Treasury securities	2,084
3.	Obligations of other U.S. Government agencies and corporations	388
4.	Obligations of States and political subdivisions	630
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)	2,079
	b. Less: Reserve for possible loan losses	54
	c. Loans, Net	2,025
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 unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	16
15.	Other assets	5,995
16.	TOTAL ASSETS (sum of items 1 thru 15).	
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,418
18.	Time and savings deposits of individuals, partnerships, and corporations	3,366
19.	Deposits of United States Government	21
20.	Deposits of States and political subdivisions	576
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	39
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,420
	a. Total demand deposits	1,685
	b. Total time and savings deposits	3,735
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	85
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	5,505
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	300
35.	Undivided profits	35
36.	Reserves for contingencies and other capital reserves	15
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	490
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	5,995

MIDDLE PARK BANK, GRANBY
Grand County

OFFICERS

Robert O. Evans, President; Charlene J. Emal, Vice President & Cashier; Richard W. Ramler, Vice President; Barbara L. Mitchell, Gary R. Rusch, Assistant Vice President.

DIRECTORS

Robert O. Evans, Robert W. Isham, Eleanor J. Isham, Dennis S. Lightfoot, Louis C. Yager.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	989
2.	U.S. Treasury securities	732
3.	Obligations of other U.S. Government agencies and corporations	2,356
4.	Obligations of States and political subdivisions	1,105
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)	8,360
	b. Less: Reserve for possible loan losses	91
	c. Loans, Net	8,269
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	41
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	266
16.	TOTAL ASSETS (sum of items 1 thru 15)	13,859

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	3,206
18.	Time and savings deposits of individuals, partnerships, and corporations	5,773
19.	Deposits of United States Government	79
20.	Deposits of States and political subdivisions	1,200
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	175
23.	Certified and officers' checks	186
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,619
	a. Total demand deposits	3,682
	b. Total time and savings deposits	6,937
25.	Federal funds purchased and securities sold under agreements repurchase	300
26.	Other liabilities for borrowed money	1,794
27.	Mortgage indebtedness	
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	136
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	12,849
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				650
35.	Undivided profits				193
36.	Reserves for contingencies and other capital reserves				17
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)				1,010
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)				13,859

BANK OF ORCHARD MESA, GRAND JUNCTION
Mesa County

OFFICERS

LeRoy Bacon, Chairman of the Board; Louis Walker, President; John N. Stenman, Cashier;
Lois H. Feil, Vice President; Louise Dixon, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,205
2. U.S. Treasury securities		2,526
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		2,400
9. a. Loans, Total (excluding unearned income)	7,383	
b. Less: Reserve for possible loan losses	54	
c. Loans, Net		7,329
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		478
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		142
16. TOTAL ASSETS (sum of items 1 thru 15)		14,080
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		6,382
18. Time and savings deposits of individuals, partnerships, and corporations		5,169
19. Deposits of United States Government		161
20. Deposits of States and political subdivisions		1,027
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		10
23. Certified and officers' checks		132
24. TOTAL DEPOSITS (sum of items 17 thru 23)		12,881
a. Total demand deposits	7,032	
b. Total time and savings deposits	5,849	
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)		13,013
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		500
35. Undivided profits		167
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,067
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		14,080

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; Harry T. Steffens, Vice President & Cashier; Delbert Wanzer, Senior Vice President; Miles Kara, Senior Vice President & Trust Officer; John Frezieres, Vice President & Agriculture Representative; Wayne E. Beede, R.L. Schroeder, Vice President.

DIRECTORS

E.L. Bacon, Wallace Corn, Orren B. Hubbard, Gordon A. Munro, Herbert L. Bacon, Linda Gilmore, H. Kirk Jackson, Harry Pforzheimer, John W. Burkey, L.O. Griffith, Richard C. Meckley, Anthony W. Williams

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		10,380
2. U.S. Treasury securities		2,245
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		4,313
5. Other bonds, notes, and debentures		
6. Corporate stock		135
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	57,444	
b. Less: Reserve for possible loan losses	658	
c. Loans, Net		56,786
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		3,134
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		974
16. TOTAL ASSETS (sum of items 1 thru 15)		77,967

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		26,963
18. Time and savings deposits of individuals, partnerships, and corporations		29,305
19. Deposits of United States Government		198
20. Deposits of States and political subdivisions		5,680
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		1,214
23. Certified and officers' checks		1,049
24. TOTAL DEPOSITS (sum of items 17 thru 23)		64,409
a. Total demand deposits	31,182	
b. Total time and savings deposits	33,227	
25. Federal funds purchased and securities sold under agreements repurchase		5,900
26. Other liabilities for borrowed money		1,000
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		958
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		72,267
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)			1,500
34. Surplus			3,000
35. Undivided profits			1,140
36. Reserves for contingencies and other capital reserves			60
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			5,700
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)			77,967

CENTRAL BANK OF GREELEY, GREELEY
Weld County

OFFICERS

P. Dewayne Krause, President; Clay W. Phillips, Gordon O. Benitz, Vice President;
John P. Steel, Jr., Cashier & Secretary.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	481
2.	U.S. Treasury securities	547
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)	5,900
	b. Less: Reserve for possible loan losses.	98
	c. Loans, Net	5,802
10.	Direct lease financing	171
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	
15.	Other assets	230
16.	TOTAL ASSETS (sum of items 1 thru 15).	8,192
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,167
18.	Time and savings deposits of individuals, partnerships, and corporations	3,184
19.	Deposits of United States Government	34
20.	Deposits of States and political subdivisions.	1,539
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)	7,004
	a. Total demand deposits.	2,419
	b. Total time and savings deposits.	4,585
25.	Federal funds purchased and securities sold under agreements repurchase.	125
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness.	
28.	Acceptances executed by or for account of this bank and outstanding.	
29.	Other liabilities.	239
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	7,368
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 15,000	
	b. No. shares outstanding 15,000 (Par Value).	150
34.	Surplus.	475
35.	Undivided profits.	199
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	824
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,192

UNITED BANK OF GREELEY, GREELEY
Weld County

OFFICERS

Norman M. Dean, President; John Goltry, Senior Vice President & Cashier; Edwin C. Boos, Roland N. Hayes, Jr., Vice President & Trust Officer; K. Edward Saboe, Jack J. Meakins, Senior Vice President; Eugene W. Allen, Charles C. Berry, Joseph M. Kuettel, A. Leroy Leavitt, Gerald L. Moody, Bud R. Richardson, Harland K. Schug, Jr., Jack D. Wanstreet, Vice President; Helen Bushnell, John Hopp, Ralph Kreidler, Joy Schott, Assistant Vice President; Alton L. Cobb, Dorisann Davis, Customer Services Officer; William A. Stinson, Personal Banking Officer; Margie Wiedeman, Bank Services Officer.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from banks		2,545
2. U.S. Treasury securities		5,192
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		9,006
5. Other bonds, notes, and debentures		173
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)	42,189	
b. Less: Reserve for possible loan losses	457	
c. Loans, Net		41,732
10. Direct lease financing		1,587
11. Bank premises, furniture and fixtures, and other assets representing bank premises		273
12. Real estate owned other than bank premises		141
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		1,721
16. TOTAL ASSETS (sum of items 1 thru 15)		62,385
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		16,461
18. Time and savings deposits of individuals, partnerships, and corporations		31,467
19. Deposits of United States Government		123
20. Deposits of States and political subdivisions		6,033
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		33
23. Certified and officers' checks		1,424
24. TOTAL DEPOSITS (sum of items 17 thru 23)		55,541
a. Total demand deposits	18,668	
b. Total time and savings deposits	36,873	
25. Federal funds purchased and securities sold under agreements repurchase		1,500
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		710
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		57,751
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		1,234
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,634
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		62,385

WELD COLORADO BANK, GREELEY
Weld County

OFFICERS

Lawrence W. Menefee, President; Harold Kountze, Jr., Vice President; George Kaberline, Vice President & Cashier Secretary; Joe Williams, Assistant Vice President; Patricia A. Drewer, Loan Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,655
2.	U.S. Treasury securities	1,385
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	626
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)	6,168
	b. Less: Reserve for possible loan losses	57
	c. Loans, Net	6,111
10.	Direct lease financing	303
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	77
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	135
15.	Other assets	10,292
16.	TOTAL ASSETS (sum of items 1 thru 15)	
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,775
18.	Time and savings deposits of individuals, partnerships, and corporations	4,548
19.	Deposits of United States Government	676
20.	Deposits of States and political subdivisions	1,358
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)	9,526
	a. Total demand deposits	3,841
	b. Total time and savings deposits	5,685
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	97
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	9,623
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 (Par Value)	
	b. No. shares outstanding 2,000 (Par Value)	200
34.	Surplus	300
35.	Undivided profits	167
36.	Reserves for contingencies and other capital reserves	2
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	669
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	10,292

THE GUNNISON BANK & TRUST COMPANY, GUNNISON
Gunnison County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,538
2.	U.S. Treasury securities	699
3.	Obligations of other U.S. Government agencies and corporations	140
4.	Obligations of States and political subdivisions	1,400
5.	Other bonds, notes, and debentures	
6.	Corporate stock	29
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	11,020
	b. Less: Reserve for possible loan losses	126
	c. Loans, Net	10,894
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	122
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	56
16.	TOTAL ASSETS (sum of items 1 thru 15)	15,878
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	4,646
18.	Time and savings deposits of individuals, partnerships, and corporations	6,471
19.	Deposits of United States Government	31
20.	Deposits of States and political subdivisions	2,412
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	292
23.	Certified and officers' checks	689
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,541
	a. Total demand deposits	6,026
	b. Total time and savings deposits	8,515
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)	14,560
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 3,800	
	b. No. shares outstanding 3,800 (Par Value)	76
34.	Surplus	1,000
35.	Undivided profits	212
36.	Reserves for contingencies and other capital reserves	30
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,318
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	15,878

HAXTUN COMMUNITY BANK, HAXTUN
Phillips County

OFFICERS

Lloyd A. Nelson, President; Arnold Constance, Vice President; Arnold Constance, Cashier Secretary; Irma I. Johnson, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	811
2.	U.S. Treasury securities	962
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	1,656
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)	6,469
	b. Less: Reserve for possible loan losses.	68
	c. Loans, Net	6,401
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	244
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	124
16.	TOTAL ASSETS (sum of items 1 thru 15).	10,898
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,373
18.	Time and savings deposits of individuals, partnerships, and corporations	4,415
19.	Deposits of United States Government	24
20.	Deposits of States and political subdivisions.	2,129
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	10
23.	Certified and officers' checks	64
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,015
	a. Total demand deposits.	3,664
	b. Total time and savings deposits.	6,351
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.	38
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	10,053
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 3,000	
	b. No. shares outstanding 3,000 (Par Value).	300
34.	Surplus.	400
35.	Undivided profits.	145
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	845
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	10,898

YAMPA VALLEY STATE BANK, HAYDEN
Routt County

OFFICERS

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

DIRECTORS

Douglas Boggs, W.P. Hinman, Sumner C. Hockett, Myron Jeffcoat, Tyrone Lockhart, R.N. Robinson Sr., L.L. Shore.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	738
2.	U.S. Treasury securities	494
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	658
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)	3,793
	b. Less: Reserve for possible loan losses.	41
	c. Loans, Net	3,752
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	157
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	356
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,355
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,488
18.	Time and savings deposits of individuals, partnerships, and corporations	2,845
19.	Deposits of United States Government	26
20.	Deposits of States and political subdivisions.	1,395
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	50
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,804
	a. Total demand deposits.	1,750
	b. Total time and savings deposits.	4,054
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.	37
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	5,841
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.	260
35.	Undivided profits.	104
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	514
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	6,355

HEREFORD STATE BANK, HEREFORD
Weld County

OFFICERS

C.L. Hallock, President; Gloria Hastings, Vice President; Gloria Hastings, Cashier Secretary.

DIRECTORS

C.L. Hallock, Marian Hallock, Gloria Hastings, Laura J. Trautwein, H.G. Trautwein Jr., E. Ord Wells, Harold Westover.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	265
2.	U.S. Treasury securities	474
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	10
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)	1,252
	b. Less: Reserve for possible loan losses.	21
	c. Loans, Net	1,231
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	62
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,051
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	435
18.	Time and savings deposits of individuals, partnerships, and corporations	772
19.	Deposits of United States Government	3
20.	Deposits of States and political subdivisions.	508
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	103
23.	Certified and officers' checks	7
24.	TOTAL DEPOSITS (sum of items 17 thru 23).	1,828
	a. Total demand deposits.	588
	b. Total time and savings deposits.	1,240
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.	27
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	1,855
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.	108
35.	Undivided profits.	36
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	196
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,051

BANK OF WINTER PARK, HIDEAWAY PARK
Grand CountyOFFICERSDennis S. Lightfoot, President; Richard W. Ramler, Vice President; John M. Evans,
Vice President & Cashier.DIRECTORSRobert W. Isham, Richard R. Mulligan, Larry L. Petersen, Eleanor Joy Isham, Robert O. Evans,
Lemont A. Hale, Christy P. Williams, Dennis S. Lightfoot.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	888
2.	U.S. Treasury securities	
3.	Obligations of other U.S. Government agencies and corporations	205
4.	Obligations of States and political subdivisions	431
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)	3,936
	b. Less: Reserve for possible loan losses	38
	c. Loans, Net	3,908
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	4
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	96
16.	TOTAL ASSETS (sum of items 1 thru 15).	6,168
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,495
18.	Time and savings deposits of individuals, partnerships, and corporations	1,685
19.	Deposits of United States Government	73
20.	Deposits of States and political subdivisions	1,088
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	305
23.	Certified and officers' checks	42
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,688
	a. Total demand deposits	2,667
	b. Total time and savings deposits	3,021
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).	5,732
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 24,600	
	b. No. shares outstanding 24,600 (Par Value)	123
34.	Surplus	277
35.	Undivided profits	36
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	436
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	6,168

FIRST BANK & TRUST, HOLLY
Prowers County

OFFICERS

J. B. McKeever, President; J. L. Humrich, Vice President and Cashier; Amy Burkepile, Vice President; Warren Folsom, Assistant Cashier and Vice President; Berniece Tinsley, Assistant Cashier.

DIRECTORS

J. L. Humrich, L. L. MacFarlane, J. B. McKeever, John E. Schlager, John H. Willhite, Warren Folsom.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		534
2. U.S. Treasury securities		1,317
3. Obligations of other U.S. Government agencies and corporations		213
4. Obligations of States and political subdivisions		679
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)	3,499	
b. Less: Reserve for possible loan losses	47	
c. Loans, Net		3,452
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		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		12
16. TOTAL ASSETS (sum of items 1 thru 15)		6,585
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,423
18. Time and savings deposits of individuals, partnerships, and corporations		2,775
19. Deposits of United States Government		43
20. Deposits of States and political subdivisions		751
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		126
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,118
a. Total demand deposits	2,782	
b. Total time and savings deposits	3,336	
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		79
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		6,197
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 11,000		
b. No. shares outstanding 11,000 (Par Value)		110
34. Surplus		190
35. Undivided profits		88
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)		6,585

FARMERS STATE BANK OF HOLYOKE, HOLYOKE
Phillips County

OFFICERS

Morris L. McLavey, President; Bruce Webb, Cashier & Executive Vice President;
Jess Zimmerman, Secretary; Jess Zimmerman, Treasurer.

DIRECTORS

Jess Zimmerman, Morris L. McLavey, Bruce Webb.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	321
2.	U.S. Treasury securities	200
3.	Obligations of other U.S. Government agencies and corporations	882
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)	2,822
	b. Less: Reserve for possible loan losses	
	c. Loans, Net	2,822
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	94
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	81
16.	TOTAL ASSETS (sum of items 1 thru 15).	4,428
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,024
18.	Time and savings deposits of individuals, partnerships, and corporations	941
19.	Deposits of United States Government	21
20.	Deposits of States and political subdivisions	877
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	18
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,881
	a. Total demand deposits	1,063
	b. Total time and savings deposits	1,818
25.	Federal funds purchased and securities sold under agreements repurchase	40
26.	Other liabilities for borrowed money	1,039
27.	Mortgage indebtedness	45
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	38
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	4,043
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	141
35.	Undivided profits	94
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	385
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	4,428

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 & Secretary; John R. McCallister, Cashier.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	1,151
2. U.S. Treasury securities	2,389
3. Obligations of other U.S. Government agencies and corporations	49
4. Obligations of States and political subdivisions	1,627
5. Other bonds, notes, and debentures	
6. Corporate stock	11
7. Trading account securities	
8. Federal funds sold and securities purchased under agreements to resell	650
9. a. Loans, Total (excluding unearned income)	2,935
b. Less: Reserve for possible loan losses	117
c. Loans, Net	2,818
10. Direct lease financing	93
11. Bank premises, furniture and fixtures, and other assets representing bank premises	155
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)	8,947
<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	3,304
18. Time and savings deposits of individuals, partnerships, and corporations	4,536
19. Deposits of United States Government	27
20. Deposits of States and political subdivisions	312
21. Deposits of foreign governments and official institutions	
22. Deposits of commercial banks	
23. Certified and officers' checks	65
24. TOTAL DEPOSITS (sum of items 17 thru 23)	8,244
a. Total demand deposits	3,511
b. Total time and savings deposits	4,733
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)	8,248
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 250	
b. No. shares outstanding 250 (Par Value)	25
34. Surplus	350
35. Undivided profits	324
36. Reserves for contingencies and other capital reserves	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	699
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,947

FIRST STATE BANK, IDAHO SPRINGS
Clear Creek County

OFFICERS

Richard N. Brown, President; Kenton L. Campbell, Vice President; Peggy J. Brown, Vice President Cashier Assistant Secretary; Helen L. Buck, Sue Ann Poulson, Assistant Cashier; Judy K. Hardinger, Assistant Vice President; Gary E. Brooks, Executive Vice President & Secretary.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		581
2. U.S. Treasury securities		542
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		1,247
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)	5,713	
b. Less: Reserve for possible loan losses.	60	
c. Loans, Net		5,653
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		50
13. Investments unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		49
16. TOTAL ASSETS (sum of items 1 thru 15).		8,139
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,473
18. Time and savings deposits of individuals, partnerships, and corporations		2,742
19. Deposits of United States Government		281
20. Deposits of States and political subdivisions.		1,881
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)		7,498
a. Total demand deposits.	3,581	
b. Total time and savings deposits.	3,917	
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).		7,516
31. Subordinated notes and debentures.		53
<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.		159
36. Reserves for contingencies and other capital reserves.		11
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		570
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		8,139

BANK OF IGNACIO, IGNACIO
LaPlata County

OFFICERS

R.W. Turner, Jr., President; Wayne Whiteman, Executive Vice President; True Kirk, Assistant Vice President; Phyllis Young, Vice President Cashier Secretary; Mary E. Pargin, Gayle Kimball, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mill. Thou.</u>
1. Cash and due from banks		1,451
2. U.S. Treasury securities		2,102
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,892
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)	4,727	
b. Less: Reserve for possible loan losses.	57	
c. Loans, Net		4,670
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		162
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		17
15. Other assets		11,294
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,586
18. Time and savings deposits of individuals, partnerships, and corporations		3,006
19. Deposits of United States Government		2,704
20. Deposits of States and political subdivisions.		1,926
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)		10,249
a. Total demand deposits.	3,682	
b. Total time and savings deposits.	6,567	
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.		10
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		10,459
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 2000		
b. No. shares outstanding 2000 (Par Value).		200
34. Surplus.		200
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)		11,294

THE CITIZENS STATE BANK, KEENESBURG
Weld County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	873
2.	U.S. Treasury securities	973
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	900
5.	Other bonds, notes, and debentures	
6.	Corporate stock	10
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	500
9.	a. Loans, Total (excluding unearned income)	6,106
	b. Less: Reserve for possible loan losses	26
	c. Loans, Net	6,080
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	122
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	67
16.	TOTAL ASSETS (sum of items 1 thru 15)	9,525
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,911
18.	Time and savings deposits of individuals, partnerships, and corporations	4,086
19.	Deposits of United States Government	54
20.	Deposits of States and political subdivisions	1,106
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	37
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,194
	a. Total demand deposits	3,464
	b. Total time and savings deposits	4,730
25.	Federal funds purchased and securities sold under agreements repurchase	
26.	Other liabilities for borrowed money	539
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)	8,737
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	400
35.	Undivided profits	288
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)	9,525

THE KIOWA STATE BANK, KIOWA
Elbert County

OFFICERS

K.J. Brighton, President; Eva Marie Sexson, Cashier Secretary; Vera A. Johnson, Tressie Schell, Assistant Cashier.

DIRECTORS

K.J. Brighton, Willis Herrick, Robert C. Johnson, Elliott G. Rice, Donald E. Siecke

December 31, 1977

<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks	577
2. U.S. Treasury securities	980
3. Obligations of other U.S. Government agencies and corporations	100
4. Obligations of States and political subdivisions	471
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)	4,012
b. Less: Reserve for possible loan losses.	17
c. Loans, Net	3,995
10. Direct lease financing	
11. Bank premises, furniture and fixtures, and other assets representing bank premises	44
12. Real estate owned other than bank premises	153
13. Investments un consolidated subsidiaries and associated companies.	
14. Customers' liability to this bank on acceptances outstanding	8
15. Other assets	87
16. TOTAL ASSETS (sum of items 1 thru 15).	6,415
<u>LIABILITIES</u>	
17. Demand deposits of individuals, partnerships, and corporations	2,021
18. Time and savings deposits of individuals, partnerships, and corporations	2,976
19. Deposits of United States Government	
20. Deposits of States and political subdivisions.	699
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)	5,754
a. Total demand deposits.	2,261
b. Total time and savings deposits.	3,493
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.	8
29. Other liabilities.	30
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).	5,792
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.	250
36. Reserves for contingencies and other capital reserves.	
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36).	623
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	6,415

THE KIRK STATE BANK, KIRK
Yuma County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	722
2.	U.S. Treasury securities	450
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	785
5.	Other bonds, notes, and debentures	
6.	Corporate stock	226
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	600
9.	a. Loans, Total (excluding unearned income)	3,558
	b. Less: Reserve for possible loan losses	36
	c. Loans, Net	3,522
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	148
16.	TOTAL ASSETS (sum of items 1 thru 15)	6,483
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,325
18.	Time and savings deposits of individuals, partnerships, and corporations	2,629
19.	Deposits of United States Government	
20.	Deposits of States and political subdivisions	722
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	71
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,747
	a. Total demand deposits	2,411
	b. Total time and savings deposits	3,336
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	193
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	5,940
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	143
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	543
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	6,483

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

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		883
2. U.S. Treasury securities		1,509
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		681
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		550
9. a. Loans, Total (excluding unearned income)	3,120	
b. Less: Reserve for possible loan losses.	28	
c. Loans, Net		3,092
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		21
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).		6,737
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,677
18. Time and savings deposits of individuals, partnerships, and corporations		3,877
19. Deposits of United States Government		1
20. Deposits of States and political subdivisions.		576
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		50
23. Certified and officers' checks		27
24. TOTAL DEPOSITS (sum of items 17 thru 23)		6,208
a. Total demand deposits.	1,977	
b. Total time and savings deposits.	4,231	
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).		6,208
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.		200
35. Undivided profits.		229
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		529
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,737

THE BANK OF KREMLING, KREMLING
Grand County

OFFICERS

Michael W. Mathews, President; Douglas E. Moll, Vice President & Secretary,
Sheila J. Huffman, Cashier; Marvin Moll, Chairman.

DIRECTORS

Michael W. Mathews, Marvin Moll, Douglas E. Moll, Daniel Moll.

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks.		1,296
2.	U.S. Treasury securities		588
3.	Obligations of other U.S. Government agencies and corporations		900
4.	Obligations of States and political subdivisions		2,287
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)	3,713	
	b. Less: Reserve for possible loan losses.	7	
	c. Loans, Net		3,706
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		288
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		203
16.	TOTAL ASSETS (sum of items 1 thru 15).		9,468
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		3,257
18.	Time and savings deposits of individuals, partnerships, and corporations		2,860
19.	Deposits of United States Government		35
20.	Deposits of States and political subdivisions.		1,992
21.	Deposits of foreign governments and official institutions.		
22.	Deposits of commercial banks		
23.	Certified and officers' checks		109
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		8,253
	a. Total demand deposits.	3,761	
	b. Total time and savings deposits.	4,492	
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.		140
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).		8,393
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.		600
35.	Undivided profits.		351
36.	Reserves for contingencies and other capital reserves.		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		24
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		1,075
			9,468

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 of the Board; C.O. Jones, Vice President & Security Officer; Robert W. Blair, Phillip F. Malouff, Assistant Vice President; R. M. Jones, Assistant Vice President, Assistant Trust Officer & Assistant Security Officer; Ruth Goodrich, Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,076
2. U.S. Treasury securities		2,242
3. Obligations of other U.S. Government agencies and corporations		97
4. Obligations of States and political subdivisions		1,990
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)	16,673	
b. Less: Reserve for possible loan losses	201	
c. Loans, Net		16,472
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		211
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		99
15. Other assets		24,218
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		8,962
18. Time and savings deposits of individuals, partnerships, and corporations		7,907
19. Deposits of United States Government		289
20. Deposits of States and political subdivisions		3,619
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		296
24. TOTAL DEPOSITS (sum of items 17 thru 23)		21,073
a. Total demand deposits	10,431	
b. Total time and savings deposits	10,642	
25. Federal funds purchased and securities sold under agreements repurchase		360
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
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		21,434
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		725
35. Undivided profits		1,784
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		2,784
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		24,218

THE LA JUNTA STATE BANK, LA JUNTA
Otero County

OFFICERS

P.G. James, President; W.S. Goodwin, Vice President; Art Delventhal, Cashier;
Arlyn LoVette, Assistant Cashier; P.G. James, Secretary.

DIRECTORS

W.S. Goodwin, R.G. Loflin, Harry Ascherman, P.G. James, Les Honey

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,739
2.	U.S. Treasury securities	899
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and political subdivisions	2,324
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)	3,715
	b. Less: Reserve for possible loan losses	12
	c. Loans, Net	3,703
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	170
12.	Real estate owned other than bank premises	50
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	57
16.	TOTAL ASSETS (sum of items 1 thru 15)	11,842
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,720
18.	Time and savings deposits of individuals, partnerships, and corporations	2,264
19.	Deposits of United States Government	83
20.	Deposits of States and political subdivisions	2,796
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	1,119
23.	Certified and officers' checks	66
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	10,048
	a. Total demand deposits	5,311
	b. Total time and savings deposits	4,737
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	49
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	10,597
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	500
35.	Undivided profits	545
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,245
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	11,842

GREEN MOUNTAIN BANK, LAKEWOOD
Jefferson County

OFFICERS

Ivan D. Fugate, President; Jack L. Moore, Senior Vice President; Steve Connolly, Cashier Secretary; Arthur P. Sensenig, Vice President; Rosa Lee Samuels, Secretary to the Board.

DIRECTORS

Ivan D. Fugate, B.D. Mooneyham, H.W. Nelson, Jr., Robert A. Silverberg, A.C. McMillon, Dorothy E. Daniel, James W. Langley, M.D. Ted R. Christian.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,155
2.	U.S. Treasury securities	1,439
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)	6,086
	b. Less: Reserve for possible loan losses	
	c. Loans, Net	6,086
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	117
16.	TOTAL ASSETS (sum of items 1 thru 15)	8,972
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,443
18.	Time and savings deposits of individuals, partnerships, and corporations	2,940
19.	Deposits of United States Government	66
20.	Deposits of States and political subdivisions	2,373
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	60
23.	Certified and officers' checks	285
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	8,167
	a. Total demand deposits	2,904
	b. Total time and savings deposits	5,263
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	53
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	8,220
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 29,000	
	b. No. shares outstanding 29,000 (Par Value)	290
34.	Surplus	290
35.	Undivided profits	172
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	752
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,972

JEFFERSON BANK SOUTH, LAKEWOOD
Jefferson County

OFFICERS

Jess Kortz, President; Robin B. Bailey, Executive Officer; Joan Z. Caughran, Cashier;
Dan Ross, Assistant Vice President.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,456
2.	U.S. Treasury securities	3,797
3.	Obligations of other U.S. Government agencies and corporations	
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	
9.	a. Loans, Total (excluding unearned income)	11,073
	b. Less: Reserve for possible loan losses	33
	c. Loans, Net	11,040
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	131
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	212
15.	Other assets	621
16.	TOTAL ASSETS (sum of items 1 thru 15)	16,656
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	6,283
18.	Time and savings deposits of individuals, partnerships, and corporations	6,803
19.	Deposits of United States Government	84
20.	Deposits of States and political subdivisions	1,248
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	427
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	14,845
	a. Total demand deposits	6,837
	b. Total time and savings deposits	8,008
25.	Federal funds purchased and securities sold under agreements repurchase	800
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)	15,685
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 35,000	
	b. No. shares outstanding 35,000 (Par Value)	350
34.	Surplus	350
35.	Undivided profits	171
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	871
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	16,656

JEFFERSON BANK & TRUST, LAKEWOOD
Jefferson County

OFFICERS

Frank O. Starr, Chairman of the Board & Chief Executive Officer; Leslie A. Patten, President; Charles R. Canfield, Vice Chairman of the Board; Kenneth R. Fischer, Vice President & Cashier; Mary Good, Corporate Secretary; Warner Knobe, Senior Vice President; Mark Norwalk, Meddie Boisvert, John Crofts, John Murray, John Farley, Clark Adams, Chris Schmidt, Sam Blackman, Vice Presidents; Helen Sipes, Ken Hoyes, Assistant Vice Presidents; Lloyd Fread, Assistant Vice President and Assistant Controller; Linda Meyer, Vice President & Controller; Doyle J. Souser, Auditor; Marilyn Dudgeon, Personnel Officer; Glenda Tracy, Loan Operations Officer; Tina Flores, Operations Officer; Mildred Walden, Operations Officer; Charles P. Gallagher, Senior Vice President & Trust Officer; Charles A. Powell, Vice President and Trust Officer; Lepha Schachet, Installment Loan Officer.

DIRECTORS

Frank O. Starr, Charles R. Canfield, Jesse B. Carraway, Jr., John A. Dahlstrom, Charles P. Gallagher, Fred E. Kirschke, Warner Knobe, Leslie A. Patten, Gilbert L. Shelton, Rawlen T. Smith, F. J. Solon, Jr., Bernard M. Veldkamp, Jr.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	9,973
2.	U.S. Treasury securities	25,218
3.	Obligations of other U.S. Government agencies and corporations	2,897
4.	Obligations of States and political subdivisions	990
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	
9.	a. Loans, Total (excluding unearned income)	82,312
	b. Less: Reserve for possible loan losses.	558
	c. Loans, Net	81,754
10.	Direct lease financing	2,085
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	4,352
12.	Real estate owned other than bank premises	242
13.	Investments unconsolidated subsidiaries and associated companies.	
14.	Customers' liability to this bank on acceptances outstanding	970
15.	Other assets	3,219
16.	TOTAL ASSETS (sum of items 1 thru 15).	131,710
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	44,331
18.	Time and savings deposits of individuals, partnerships, and corporations	55,525
19.	Deposits of United States Government	412
20.	Deposits of States and political subdivisions.	11,378
21.	Deposits of foreign governments and official institutions.	40
22.	Deposits of commercial banks	2,174
23.	Certified and officers' checks	113,860
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	48,005
	a. Total demand deposits.	65,855
	b. Total time and savings deposits.	4,420
25.	Federal funds purchased and securities sold under agreements repurchase.	
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness.	970
28.	Acceptances executed by or for account of this bank and outstanding.	2,523
29.	Other liabilities.	121,773
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	1,925
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 242,000 (Par Value).	
	b. No. shares outstanding 242,000 (Par Value).	2,420
34.	Surplus.	4,605
35.	Undivided profits.	987
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	8,012
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	131,710

VALLEY STATE BANK, LAMAR
Prowers County

OFFICERS

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

DIRECTORS

Donald L. Bigge, Eugene E. Euwer, Phil Gilbert, Nan Parks, Stephen Sherlock

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,765
2.	U.S. Treasury securities	2,410
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	50
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)	11,287
	b. Less: Reserve for possible loan losses	47
	c. Loans, Net	11,240
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	93
12.	Real estate owned other than bank premises	402
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	238
16.	TOTAL ASSETS (sum of items 1 thru 15)	18,698
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	7,065
18.	Time and savings deposits of individuals, partnerships, and corporations	7,498
19.	Deposits of United States Government	8
20.	Deposits of States and political subdivisions	2,081
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	411
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	17,063
	a. Total demand deposits	8,254
	b. Total time and savings deposits	8,809
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	233
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	17,296
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 440	
	b. No. shares outstanding 440 (Par Value)	440
34.	Surplus	560
35.	Undivided profits	402
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,402
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	18,698

COMMERCIAL BANK OF LEADVILLE, LEADVILLE
Lake County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,048
2.	U.S. Treasury securities	3,211
3.	Obligations of other U.S. Government agencies and corporations	1,244
4.	Obligations of States and political subdivisions	307
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,000
9.	a. Loans, Total (excluding unearned income)	10,151
	b. Less: Reserve for possible loan losses.	145
	c. Loans, Net	10,006
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	335
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	182
16.	TOTAL ASSETS (sum of items 1 thru 15).	19,333
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	6,293
18.	Time and savings deposits of individuals, partnerships, and corporations	8,782
19.	Deposits of United States Government	21
20.	Deposits of States and political subdivisions.	2,243
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	98
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	17,437
	a. Total demand deposits.	6,944
	b. Total time and savings deposits.	10,493
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.	297
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	17,734
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.	450
35.	Undivided profits.	749
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,599
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	19,333

CHATFIELD BANK, LITTLETON
Jefferson County

OFFICERS

William C. Morr, President; James H. Barrow, Vice President, Mortgage Loans; Arlene K. Molis, Cashier; Richard D. Paulsen, Assistant Vice President; Marianne Martino, Loan Officer; Steven M. Blair, Real Estate Loan Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,986
2.	U.S. Treasury securities	1,499
3.	Obligations of other U.S. Government agencies and corporations	2,832
4.	Obligations of States and political subdivisions	3,185
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)	15,152
	b. Less: Reserve for possible loan losses	86
	c. Loans, Net	15,066
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	157
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	288
16.	TOTAL ASSETS (sum of items 1 thru 15)	25,013
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	9,352
18.	Time and savings deposits of individuals, partnerships, and corporations	9,683
19.	Deposits of United States Government	86
20.	Deposits of States and political subdivisions	2,643
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	410
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	22,174
	a. Total demand deposits	9,900
	b. Total time and savings deposits	12,274
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	633
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	23,507
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 15,000 (Par Value)	300
34.	Surplus	830
35.	Undivided profits	352
36.	Reserves for contingencies and other capital reserves	24
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,506
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	25,013

UNITED BANK OF LITTLETON, LITTLETON
Arapahoe County

OFFICERS

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

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, W.H. Van Schooneveld, H.G. Reifsnider, John M. Sommer.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,072
2.	U.S. Treasury securities	3,486
3.	Obligations of other U.S. Government agencies and corporations	8,185
4.	Obligations of States and political subdivisions	6,305
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	3,200
9.	a. Loans, Total (excluding unearned income)	28,543
	b. Less: Reserve for possible loan losses	160
	c. Loans, Net	28,383
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	688
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	634
16.	TOTAL ASSETS (sum of items 1 thru 15)	53,953
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	15,305
18.	Time and savings deposits of individuals, partnerships, and corporations	23,776
19.	Deposits of United States Government	113
20.	Deposits of States and political subdivisions	9,839
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	25
23.	Certified and officers' checks	775
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	49,833
	a. Total demand deposits	18,104
	b. Total time and savings deposits	31,729
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	579
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	50,412
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 80,000	
	b. No. shares outstanding 80,000 (Par Value)	800
34.	Surplus	1,600
35.	Undivided profits	1,141
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	3,541
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	53,953

UNITED BANK OF LONGMONT, LONGMONT
Boulder County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,208
2.	U.S. Treasury securities	2,690
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	2,255
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)	12,642
	b. Less: Reserve for possible loan losses.	83
	c. Loans, Net	12,559
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	190
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	318
16.	TOTAL ASSETS (sum of items 1 thru 15).	21,020
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	7,446
18.	Time and savings deposits of individuals, partnerships, and corporations	11,095
19.	Deposits of United States Government	260
20.	Deposits of States and political subdivisions.	466
21.	Deposits of foreign governments and official institutions.	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	89
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	19,356
	a. Total demand deposits.	7,835
	b. Total time and savings deposits.	11,521
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.	178
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	19,534
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.	515
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,486
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	21,020

AMERICAN BANK, LOVELAND
Larimer County

OFFICERS

Norman E. Rarick, President; James E. Sauerbreit, Executive Vice President; Catherine J. Shull, Cashier; W.J. Hutchinson, Vice President.

DIRECTORS

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

December 31, 1977

<u>ASSETS</u>		<u>Mil. Thou.</u>
1. Cash and due from banks		394
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		250
9. a. Loans, Total (excluding unearned income)	2,505	
b. Less: Reserve for possible loan losses	11	
c. Loans, Net		2,494
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		
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		46
15. Other assets		46
16. TOTAL ASSETS (sum of items 1 thru 15)		3,533
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,166
18. Time and savings deposits of individuals, partnerships, and corporations		1,270
19. Deposits of United States Government		11
20. Deposits of States and political subdivisions		501
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		27
23. Certified and officers' checks		97
24. TOTAL DEPOSITS (sum of items 17 thru 23)		2,975
a. Total demand deposits	1,205	
b. Total time and savings deposits	1,770	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		98
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		12
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,085
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		48
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		448
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		3,533

THE HOME STATE BANK, LOVELAND
Larimer County

OFFICERS

Jack Devereaux, President and Trust Officer; Norman E. Rarick, Executive Vice President & Trust Officer; Marlyn J. Gerken, Melvin F. Dietz, Vice President; Raymond Golgart, Assistant Vice President & Cashier; Donna M. Findley, Craig Yancer, Assistant 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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,887
2.	U.S. Treasury securities	2,468
3.	Obligations of other U.S. Government agencies and corporations	300
4.	Obligations of States and political subdivisions	5,140
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,300
9.	a. Loans, Total (excluding unearned income)	12,330
	b. Less: Reserve for possible loan losses	153
	c. Loans, Net	12,177
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	478
12.	Real estate owned other than bank premises	43
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	277
16.	TOTAL ASSETS (sum of items 1 thru 15)	24,070
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	9,080
18.	Time and savings deposits of individuals, partnerships, and corporations	10,113
19.	Deposits of United States Government	250
20.	Deposits of States and political subdivisions	2,064
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	35
23.	Certified and officers' checks	230
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	21,772
	a. Total demand deposits	10,829
	b. Total time and savings deposits	10,943
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	136
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	21,908
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)	400
34.	Surplus	1,000
35.	Undivided profits	762
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,162
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	24,070

CENTENNIAL STATE BANK, LYONS
Boulder County

OFFICERS

Harold E. Syas, President; Raymond C. Barrows, Vice President; Harold E. Syas, Cashier
Secretary; 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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	211
2.	U.S. Treasury securities	350
3.	Obligations of other U.S. Government agencies and corporations	200
4.	Obligations of States and political subdivisions	293
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	325
9.	a. Loans, Total (excluding unearned income)	1,416
	b. Less: Reserve for possible loan losses	7
	c. Loans, Net	1,409
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	27
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	39
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,854
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	620
18.	Time and savings deposits of individuals, partnerships, and corporations	1,135
19.	Deposits of United States Government	23
20.	Deposits of States and political subdivisions	695
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	37
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	2,510
	a. Total demand deposits	725
	b. Total time and savings deposits	1,785
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)	2,539
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	100
	b. No. shares outstanding 10,000 (Par Value)	100
34.	Surplus	112
35.	Undivided profits	3
36.	Reserves for contingencies and other capital reserves	315
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,854
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,854

MANCOS STATE BANK, MANCOS
Montezuma County

OFFICERS

Jack L. Julian, President; Gwenlyn Decker, Cashier & Secretary.

DIRECTORS

Jack L. Julian, Lloyd Sehnert, Leon E. Langemeier, Jimmy D. Cook, Glenn H. Watmore.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		210
2. U.S. Treasury securities		299
3. Obligations of other U.S. Government agencies and corporations		9
4. Obligations of States and political subdivisions		215
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)	2,447	
b. Less: Reserve for possible loan losses	19	
c. Loans, Net		2,428
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		113
12. Real estate owned other than bank premises		36
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)		3,610
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,165
18. Time and savings deposits of individuals, partnerships, and corporations		1,302
19. Deposits of United States Government		9
20. Deposits of States and political subdivisions		651
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		66
23. Certified and officers' checks		3,193
24. TOTAL DEPOSITS (sum of items 17 thru 23)	1,333	
a. Total demand deposits	1,860	
b. Total time and savings deposits		
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)		3,221
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)		125
34. Surplus		115
35. Undivided profits		149
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		389
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		3,610

BANK OF MANITOU, MANITOU SPRINGS
El Paso County

OFFICERS

David E. Hiatt, Chairman of the Board; Kenneth E. Baird, President & Chief Executive Officer; George F. Lewis, Vice President & Secretary and Security Officer, Irmgard E. Anderton, Cashier; Mary A. Hawkinson, Greg M. McGrew, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	548
2.	U.S. Treasury securities	1,807
3.	Obligations of other U.S. Government agencies and corporations	1,006
4.	Obligations of States and political subdivisions	1,095
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)	3,794
	b. Less: Reserve for possible loan losses	47
	c. Loans, Net	3,747
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 un consolidated 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)	9,922
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,853
18.	Time and savings deposits of individuals, partnerships, and corporations	5,282
19.	Deposits of United States Government	34
20.	Deposits of States and political subdivisions	813
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	104
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	9,086
	a. Total demand deposits	3,285
	b. Total time and savings deposits	5,801
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)	9,191
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	374
36.	Reserves for contingencies and other capital reserves	7
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	731
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	9,922

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

OFFICERS

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

DIRECTORS

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

December 31, 1917

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	329
2.	U.S. Treasury securities	407
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	287
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)	703
	b. Less: Reserve for possible loan losses	4
	c. Loans, Net	699
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 unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	10
16.	TOTAL ASSETS (sum of items 1 thru 15).	1,896
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	970
18.	Time and savings deposits of individuals, partnerships, and corporations	586
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions	30
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	3
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,590
	a. Total demand deposits	989
	b. Total time and savings deposits	601
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
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	1,591
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	160
35.	Undivided profits	108
36.	Reserves for contingencies and other capital reserves	12
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	305
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	1,896

THE EAGLE VALLEY BANK, MINTURN
Eagle County

OFFICERS

Roger L. Reisher, President; Larry J. Houserman, R. Kent Landmark, Melvin J. Sorensen, Vice Presidents; Mike R. Sanchez, Cashier; A. Blaine Alley, Roger A. Behler, Assistant Cashiers; Thomas E. Charnecki, Stephen J. Forte, 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; Mike R. Sanchez, Security Officer; Paul J. Gale, Assistant Auditor; Robert S. Appel, Secretary.

DIRECTORS

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

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		335
2.	U.S. Treasury securities		100
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		
9.	a. Loans, Total (excluding unearned income)	1,570	
	b. Less: Reserve for possible loan losses	24	
	c. Loans, Net		1,546
10.	Direct lease financing		
11.	Bank premises, furniture and fixtures, and other assets representing bank premises		15
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		35
16.	TOTAL ASSETS (sum of items 1 thru 15)		2,283
<u>LIABILITIES</u>			
17.	Demand deposits of individuals, partnerships, and corporations		598
18.	Time and savings deposits of individuals, partnerships, and corporations		1,087
19.	Deposits of United States Government		9
20.	Deposits of States and political subdivisions		327
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		
23.	Certified and officers' checks		31
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		2,052
	a. Total demand deposits	652	
	b. Total time and savings deposits	1,400	
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		10
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)		2,062
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		21
36.	Reserves for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		221
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		2,283

BANK OF MONTE VISTA, MONTE VISTA
Rio Grande County

OFFICERS

Mahlon T. White, President; Willis H. Fassett, Jr., Executive Vice President; Robert V. Haigler, Sr. Vice President; J. Byron Uhrich, Cashier & Vice President; John Jackson, Lyle D. Dye, Robert R. Metz, Vice President; Sandra Rowe, Assistant Vice President; William L. Fassett, Assistant Cashier; Mary Ann Oellien, Administrative Assistant & Auditor.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,109
2.	U.S. Treasury securities	876
3.	Obligations of other U.S. Government agencies and corporations	100
4.	Obligations of States and political subdivisions	1,871
5.	Other bonds, notes, and debentures	
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,600
9.	a. Loans, Total (excluding unearned income)	9,604
	b. Less: Reserve for possible loan losses	117
	c. Loans, Net	9,487
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	457
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	339
16.	TOTAL ASSETS (sum of items 1 thru 15)	16,839
	<u>LIABILITIES</u>	
17.	Demand deposits of individuals, partnerships, and corporations	9,217
18.	Time and savings deposits of individuals, partnerships, and corporations	4,742
19.	Deposits of United States Government	214
20.	Deposits of States and political subdivisions	768
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)	15,068
	a. Total demand deposits	9,935
	b. Total time and savings deposits	5,133
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)	15,289
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	500
35.	Undivided profits	720
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,550
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	16,839

THE EL PASO COUNTY BANK, MONUMENT
El Paso County

OFFICERS

James D. Asher, President; M. Kelly Desmarteau, Vice President; Sandra K. Gilbert, Cashier Secretary; Margaret Sayers, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		382
2. U.S. Treasury securities		896
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and political subdivisions		213
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)	4,301	
b. Less: Reserve for possible loan losses.		
c. Loans, Net		4,301
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		263
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		95
16. TOTAL ASSETS (sum of items 1 thru 15).		6,250
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,670
18. Time and savings deposits of individuals, partnerships, and corporations		2,588
19. Deposits of United States Government		42
20. Deposits of States and political subdivisions.		974
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		91
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,365
a. Total demand deposits.	1,918	
b. Total time and savings deposits.	3,447	
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.		19
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		5,584
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.		166
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		666
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,250

McCLAVE STATE BANK OF McCLAVE, McCLAVE
Bent County

OFFICERS

L. Smartt, President; H.H. Falconburg, Cashier and 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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	505
2.	U.S. Treasury securities	420
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	450
8.	Federal funds sold and securities purchased under agreements to resell	
9.	a. Loans, Total (excluding unearned income)	922
	b. Less: Reserve for possible loan losses	
	c. Loans, Net	922
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	
16.	TOTAL ASSETS (sum of items 1 thru 15).	2,297
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	768
18.	Time and savings deposits of individuals, partnerships, and corporations	820
19.	Deposits of United States Government	20
20.	Deposits of States and political subdivisions.	297
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)	1,905
	a. Total demand deposits.	807
	b. Total time and savings deposits.	1,098
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).	1,905
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.	215
35.	Undivided profits.	127
36.	Reserves for contingencies and other capital reserves.	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	392
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,297

THE MONTROSE COUNTY BANK, NATURITA
Montrose County

OFFICERS

Donald K. Majors, President; Harlan K. Peltier, E.G. Merritt, M.D., Wm. K. Nielson, Merton R. Taylor, Vice President; Donald G. Haley, Executive Vice President & Cashier Secretary; J.C. Kinkade, Chairman.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	541
2.	U.S. Treasury securities	545
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	575
9.	a. Loans, Total (excluding unearned income)	3,031
	b. Less: Reserve for possible loan losses	26
	c. Loans, Net	3,005
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	115
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)	4,881
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,757
18.	Time and savings deposits of individuals, partnerships, and corporations	1,951
19.	Deposits of United States Government	41
20.	Deposits of States and political subdivisions	662
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	49
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	4,460
	a. Total demand deposits	2,046
	b. Total time and savings deposits	2,414
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)	4,473
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	130
35.	Undivided profits	173
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)	4,881

ADAMS COUNTY BANK, NORTHGLENN
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,753
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	250
9.	a. Loans, Total (excluding unearned income)	4,816
	b. Less: Reserve for possible loan losses	34
	c. Loans, Net	4,782
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	387
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	143
15.	Other assets	8,225
16.	TOTAL ASSETS (sum of items 1 thru 15)	8,225
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,566
18.	Time and savings deposits of individuals, partnerships, and corporations	3,347
19.	Deposits of United States Government	102
20.	Deposits of States and political subdivisions	957
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	10
23.	Certified and officers' checks	351
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,333
	a. Total demand deposits	3,123
	b. Total time and savings deposits	4,210
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	59
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	7,392
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 35,000	
	b. No. shares outstanding 35,000 (Par Value)	350
34.	Surplus	250
35.	Undivided profits	233
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	833
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,225

SAN MIGUEL BASIN STATE BANK, NORWOOD
San Miguel County

OFFICERS

Herman F. Booth, President; Dan D. Noble, Clinton W. Booth, Davis M. Watson, Vice President; Lorna J. Lupton, Cashier; Dan D. Noble, Treasurer.

DIRECTORS

Herman F. Booth, Clinton W. Booth, Dan D. Noble, Lorna J. Lupton, Davis M. Watson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		963
2. U.S. Treasury securities		500
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		773
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)	6,502	
b. Less: Reserve for possible loan losses	45	
c. Loans, Net		6,457
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		78
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		
15. Other assets		40
16. TOTAL ASSETS (sum of items 1 thru 15)		8,952
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,611
18. Time and savings deposits of individuals, partnerships, and corporations		4,448
19. Deposits of United States Government		5
20. Deposits of States and political subdivisions		1,154
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)		8,298
a. Total demand deposits	2,936	
b. Total time and savings deposits	5,362	
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)		8,298
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 40,000		
b. No. shares outstanding 20,002 (Par Value)		200
34. Surplus		200
35. Undivided profits		254
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		654
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		8,952

OLATHE STATE BANK, OLATHE
Montrose County

OFFICERS

Wallace Q. Anderson, President; Henry C. Kennedy, Vice President; W.A. Weeks, Jr., Secretary; Dolores R. Killen, Assistant Cashier; Herman F. Booth, Chairman of Board.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	385
2.	U.S. Treasury securities	300
3.	Obligations of other U.S. Government agencies and corporations	
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	200
9.	a. Loans, Total (excluding unearned income)	1,177
	b. Less: Reserve for possible loan losses	
	c. Loans, Net	1,177
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	18
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,239
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	631
18.	Time and savings deposits of individuals, partnerships, and corporations	746
19.	Deposits of United States Government	1
20.	Deposits of States and political subdivisions	384
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	67
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,829
	a. Total demand deposits	804
	b. Total time and savings deposits	1,025
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	11
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	1,840
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)	150
34.	Surplus	150
35.	Undivided profits	99
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)	2,239

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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		435
2. U.S. Treasury securities		2,026
3. Obligations of other U.S. Government agencies and corporations		100
4. Obligations of States and political subdivisions		1,011
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)	4,552	
b. Less: Reserve for possible loan losses.	64	
c. Loans, Net		4,488
10. Direct lease financing		57
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		27
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		8,173
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,999
18. Time and savings deposits of individuals, partnerships, and corporations		3,136
19. Deposits of United States Government		109
20. Deposits of States and political subdivisions.		1,104
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		50
24. TOTAL DEPOSITS (sum of items 17 thru 23)		7,398
a. Total demand deposits.	3,580	
b. Total time and savings deposits.	3,818	
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.		
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		7,498
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.		410
35. Undivided profits.		175
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)		8,173

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; Inez Willett, James W. Sutton, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,039
2.	U.S. Treasury securities	645
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	665
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)	4,699
	b. Less: Reserve for possible loan losses	28
	c. Loans, Net	4,671
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	53
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	30
16.	TOTAL ASSETS (sum of items 1 thru 15).	7,303
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	3,247
18.	Time and savings deposits of individuals, partnerships, and corporations	2,723
19.	Deposits of United States Government	33
20.	Deposits of States and political subdivisions	859
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	171
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,033
	a. Total demand deposits	4,025
	b. Total time and savings deposits	3,008
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	11
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	7,044
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 1000 (Par Value)	100
	b. No. shares outstanding 1000 (Par Value)	150
34.	Surplus	9
35.	Undivided profits	
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	259
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	7,303

PAONIA STATE BANK
PAONIA
Delta County

OFFICERS

Don E. Foster, President and Chairman of the Board; Robert Larson, Vice President and Cashier.

DIRECTORS

Donald E. Foster, Rachael E. Foster, Clarence Achziger, Gilbert C. Wilson, Rolland L. Holt, Orville H. Schneider, Donald D. Holt.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		123
2. U.S. Treasury securities		296
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)	869	
b. Less: Reserve for possible loan losses.		
c. Loans, Net		869
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		60
12. Real estate owned other than bank premises		
13. Investments unconsolidated subsidiaries and associated companies.		100
14. Customers' liability to this bank on acceptances outstanding		217
15. Other assets		1,865
16. TOTAL ASSETS (sum of items 1 thru 15).		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		394
18. Time and savings deposits of individuals, partnerships, and corporations		873
19. Deposits of United States Government		
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		25
24. TOTAL DEPOSITS (sum of items 17 thru 23)		1,392
a. Total demand deposits.	419	
b. Total time and savings deposits.	973	
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.		12
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		1,404
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.		61
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		461
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		1,865

CENTENNIAL BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

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

DIRECTORS

Elmer L. Giltner, Fred J. Gorsich, William M. Lewallen, Jr., M.D., Howard L. McMartin,
Thomas H. Mosier, Robert H. Redwine, M.D., Ray E. Robinson, Marvin N. Stein, James A. Utt.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	965
2.	U.S. Treasury securities	500
3.	Obligations of other U.S. Government agencies and corporations	750
4.	Obligations of States and political subdivisions	502
5.	Other bonds, notes, and debentures	1
6.	Corporate stock	
7.	Trading account securities	
8.	Federal funds sold and securities purchased under agreements to resell	1,475
9.	a. Loans, Total (excluding unearned income)	3,362
	b. Less: Reserve for possible loan losses	30
	c. Loans, Net	3,332
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	166
	Real estate owned other than bank premises	35
13.	Investments un consolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	102
16.	TOTAL ASSETS (sum of items 1 thru 15).	7,828
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	3,636
18.	Time and savings deposits of individuals, partnerships, and corporations	3,240
19.	Deposits of United States Government	35
20.	Deposits of States and political subdivisions	8
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	64
23.	Certified and officers' checks	42
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,025
	a. Total demand deposits	3,785
	b. Total time and savings deposits	3,240
25.	Federal funds purchased and securities sold under agreements repurchase	
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness	49
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	44
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	7,118
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	235
35.	Undivided profits	200
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)	7,828

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 Thatcher White, Vice President; Charline Burkhard, Samuel J. Keiffer, III, J. Lee Richardson, Lucille Wilcox, Assistant Vice President; Clifford J. Beu, Margaret Eichman, Patricia L. Lakner, Ronald E. Oreskovich, David R. Perkins, Assistant Cashier; Robert F. Burch, Assistant Vice President 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 Thatcher White, Mahlon T. White, W.A. Wills, Sr.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,644
2. U.S. Treasury securities		5,034
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		6,583
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		2,300
9. a. Loans, Total (excluding unearned income)	28,611	
b. Less: Reserve for possible loan losses	352	
c. Loans, Net		28,259
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,051
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		512
16. TOTAL ASSETS (sum of items 1 thru 15)		47,431
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,114
18. Time and savings deposits of individuals, partnerships, and corporations		27,627
19. Deposits of United States Government		214
20. Deposits of States and political subdivisions		795
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		139
23. Certified and officers' checks		345
24. TOTAL DEPOSITS (sum of items 17 thru 23)		43,234
a. Total demand deposits	15,455	
b. Total time and savings deposits	27,779	
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		582
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		43,816
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 11,250		
b. No. shares outstanding 11,250 (Par Value)		1,125
34. Surplus		1,800
35. Undivided profits		690
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		3,615
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		47,431

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 President; Clarence A. Burianek, Senior Vice President and Trust Officer; James A. McClearn, Senior Vice President and Cashier; James A. Murray, Trust Officer; Michael P. Moore, Sherman H. French, Kenneth F. Hunter, Martha L. Rector, Vice President; O. Franklin Jackson, Auditor; Frederick F. Ferguson, Assistant Trust Officer; Joseph R. Kerrigan, William H. Adams, Jr., James R. Belcher, Gerald E. Short, Assistant Vice President; Clifford F. Bramer, III, Marketing Officer; Steven E. Melvin, Trust Officer; Michael H. Miller, Installment Loan Officer; Arthur M. Lane, Irma A. Milyard, Carol Lee Carter, Dennis F. Kastelic, Assistant Cashier.

DIRECTORS

Alva B. Adams, William H. Adams, James B. Berger, Clarence A. Burianek, Walter E. Carsella, 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, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		4,099
2. U.S. Treasury securities		12,673
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		13,962
5. Other bonds, notes, and debentures		
6. Corporate stock		35
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		100
9. a. Loans, Total (excluding unearned income)	30,382	
b. Less: Reserve for possible loan losses	157	
c. Loans, Net		30,225
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		1,353
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		770
16. TOTAL ASSETS (sum of items 1 thru 15)		63,217

LIABILITIES

17. Demand deposits of individuals, partnerships, and corporations		16,982
18. Time and savings deposits of individuals, partnerships, and corporations		33,030
19. Deposits of United States Government		456
20. Deposits of States and political subdivisions		3,183
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		1,017
24. TOTAL DEPOSITS (sum of items 17 thru 23)		54,668
a. Total demand deposits	19,585	
b. Total time and savings deposits	35,083	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		7
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		1,247
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		55,922
31. Subordinated notes and debentures		

EQUITY CAPITAL

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)
34. Surplus			1,250
35. Undivided profits			4,366
36. Reserves for contingencies and other capital reserves			429
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)			7,295
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)			63,217

UNITED BANK OF PUEBLO, PUEBLO
Pueblo County

OFFICERS

Henry D. Williams, President; Arlo G. Beamon, Executive Vice President; Vincent L. Vigil, Cashier; Bruce M. Wellens, Morris B. Chambers, Vice President.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,433
2.	U.S. Treasury securities	4,889
3.	Obligations of other U.S. Government agencies and corporations	15
4.	Obligations of States and political subdivisions	1,240
5.	Other bonds, notes, and debentures	57
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)	25,724
	b. Less: Reserve for possible loan losses	222
	c. Loans, Net	25,502
10.	Direct lease financing	112
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	877
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	921
16.	TOTAL ASSETS (sum of items 1 thru 15)	36,046
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	11,281
18.	Time and savings deposits of individuals, partnerships, and corporations	17,376
19.	Deposits of United States Government	372
20.	Deposits of States and political subdivisions	2,221
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	108
23.	Certified and officers' checks	763
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	32,121
	a. Total demand deposits	12,734
	b. Total time and savings deposits	19,387
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	312
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	33,033
31.	Subordinated notes and debentures	141
<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	672
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,872
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	36,046

VILLAGE BANK, PUEBLO WEST
Pueblo County

OFFICERS

Lawrence N. Manross, President; Richard F. Bartholomew, Vice President; Helen N. Manross, Cashier; Delores J. Mueller, Assistant Cashier; Kenneth G. Stanelle, Secretary.

DIRECTORS

Lawrence N. Manross, Helen N. Manross, Kenneth G. Stanelle, Jene W. Moore, Richard F. Bartholomew.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	259
2.	U.S. Treasury securities	1,225
3.	Obligations of other U.S. Government agencies and corporations	101
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)	3,778
	b. Less: Reserve for possible loan losses	20
	c. Loans, Net	3,758
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	107
13.	Investments unconsolidated 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)	5,900
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	608
18.	Time and savings deposits of individuals, partnerships, and corporations	2,952
19.	Deposits of United States Government	22
20.	Deposits of States and political subdivisions	1,375
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	43
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,000
	a. Total demand deposits	860
	b. Total time and savings deposits	4,140
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	86
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	5,286
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 42,000	
	b. No. shares outstanding 24,514 (Par Value)	245
34.	Surplus	245
35.	Undivided profits	124
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	614
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	5,900

BANK OF RANGELY, RANGLEY
Rio Blanco County

OFFICERS

Bob H. White, President; Wylie R. Miller, Cashier Secretary; Susan Hayden, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,004
2. U.S. Treasury securities		949
3. Obligations of other U.S. Government agencies and corporations		1,100
4. Obligations of States and political subdivisions		1,629
5. Other bonds, notes, and debentures		
6. Corporate stock		10
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		
9. a. Loans, Total (excluding unearned income)	4,584	
b. Less: Reserve for possible loan losses	46	
c. Loans, Net		4,538
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 unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		10
16. TOTAL ASSETS (sum of items 1 thru 15).		9,288
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,749
18. Time and savings deposits of individuals, partnerships, and corporations		2,292
19. Deposits of United States Government		127
20. Deposits of States and political subdivisions		2,943
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		98
24. TOTAL DEPOSITS (sum of items 17 thru 23)		8,209
a. Total demand deposits	3,532	
b. Total time and savings deposits	4,677	
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		16
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		8,825
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		259
35. Undivided profits		129
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		463
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		9,288

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 H. Newcomer, Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		621
2. U.S. Treasury securities		740
3. Obligations of other U.S. Government agencies and corporations		200
4. Obligations of States and political subdivisions		1,101
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)	2,410	
b. Less: Reserve for possible loan losses.	12	
c. Loans, Net		2,398
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		114
12. Real estate owned other than bank premises		21
13. Investments unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		88
15. Other assets		
16. TOTAL ASSETS (sum of items 1 thru 15).		5,783
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,438
18. Time and savings deposits of individuals, partnerships, and corporations		1,462
19. Deposits of United States Government		45
20. Deposits of States and political subdivisions.		582
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		320
23. Certified and officers' checks		3
24. TOTAL DEPOSITS (sum of items 17 thru 23)		4,850
a. Total demand deposits.	3,022	
b. Total time and savings deposits.	1,828	
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.		38
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		4,888
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.		495
36. Reserves for contingencies and other capital reserves.		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		895
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		5,783

THE CHAFFEE COUNTY BANK, SALIDA
Chaffee County

OFFICERS

R.L. Bowen, President; R.A. Seul, Cashier Secretary.

DIRECTORS

R.L. Bowen, Wendell F. Hutchinson, Donald R. McQueen, W. Gerry Imig, J.H. Lionelle,
James H. Oliver, Ronald L. Moore, A.E. "Gene" Scott, Donald L. Mitchell.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,184
2.	U.S. Treasury securities	1,098
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)	5,331
	b. Less: Reserve for possible loan losses	31
	c. Loans, Net	5,300
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	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	236
16.	TOTAL ASSETS (sum of items 1 thru 15)	8,289

LIABILITIES

17.	Demand deposits of individuals, partnerships, and corporations	1,870
18.	Time and savings deposits of individuals, partnerships, and corporations	4,172
19.	Deposits of United States Government	45
20.	Deposits of States and political subdivisions	1,244
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	387
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	7,718
	a. Total demand deposits	2,302
	b. Total time and savings deposits	5,416
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	52
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	7,770
31.	Subordinated notes and debentures	

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)	200
34.	Surplus	300
35.	Undivided profits	19
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	519
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	8,289

THE BANK OF FOUNTAIN VALLEY, SECURITY
El Paso County

OFFICERS

Don E. Hammer, President; J.R. Jahrig, Senior Vice President; Jose R. H. Trujillo, Vice President; Van B. Jorstad, Executive Vice President; Elaine Overmeyer, Cashier; Jack Genna, Mary Jean Davis, Assistant Cashier; D.E. Miles, Loan Officer; George Linger, Assistant Vice President.

DIRECTORS

William A. Simpson, Jr., William B. Offutt, Douglas J.M. Graham, Martha Ann Simpson, William R. Simpson, Carl H. Wiese, Frederick W. Short, Richard Wadsworth, Don E. Hammer, Eugene G. Holt, Van B. Jorstad, Lawrence E. Addy.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,421
2.	U.S. Treasury securities	688
3.	Obligations of other U.S. Government agencies and corporations	1,522
4.	Obligations of States and political subdivisions	2,985
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)	10,240
	b. Less: Reserve for possible loan losses	50
	c. Loans, Net	10,190
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	585
12.	Real estate owned other than bank premises	119
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	339
16.	TOTAL ASSETS (sum of items 1 thru 15)	17,849
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	4,835
18.	Time and savings deposits of individuals, partnerships, and corporations	6,983
19.	Deposits of United States Government	114
20.	Deposits of States and political subdivisions	2,565
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	193
23.	Certified and officers' checks	338
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	15,028
	a. Total demand deposits	5,502
	b. Total time and savings deposits	9,526
25.	Federal funds purchased and securities sold under agreements repurchase	1,000
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	252
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	16,380
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 600,000	
	b. No. shares outstanding 600,000 (Par Value)	600
34.	Surplus	400
35.	Undivided profits	469
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,469
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	17,849

UNITED BANK OF STEAMBOAT SPRINGS,
STEAMBOAT SPRINGS
Routt County

OFFICERS

Bruce E. Callant, President; W. Edward Goodyear, Vice President & Cashier;
Joan E. Butchart, Assistant Operations Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,221
2.	U.S. Treasury securities	1,486
3.	Obligations of other U.S. Government agencies and corporations	120
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)	3,583
	b. Less: Reserve for possible loan losses	21
	c. Loans, Net	3,562
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	101
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)	6,626
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	2,718
18.	Time and savings deposits of individuals, partnerships, and corporations	2,996
19.	Deposits of United States Government	43
20.	Deposits of States and political subdivisions	263
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	149
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	6,169
	a. Total demand deposits	2,999
	b. Total time and savings deposits	3,170
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	58
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	6,227
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	(1)
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)	6,626

COMMERCIAL SAVINGS BANK OF STERLING
STERLING
Logan County

OFFICERS

Jon P. Coates, Chairman of the Board; Vernon H. Carter, President & Trust Officer; Dean H. Tanner, Wayne V. Scott, Jerry C. Reeves, J. Don Petring, Wayne J. Pimple, Vice Presidents; John L. Long, Jr., Vice President; John G. Dzurovchin, Installment Loan Officer; Carl R. Waltz, Cashier; Audrey Richards, Assistant Vice President and Assistant Cashier.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	3,905
2.	U.S. Treasury securities	792
3.	Obligations of other U.S. Government agencies and corporations	816
4.	Obligations of States and political subdivisions	2,351
5.	Other bonds, notes, and debentures	505
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)	23,072
	b. Less: Reserve for possible loan losses	193
	c. Loans, Net	22,879
10.	Direct lease financing	395
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	1,156
12.	Real estate owned other than bank premises	484
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	
15.	Other assets	943
16.	TOTAL ASSETS (sum of items 1 thru 15)	34,276
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	9,787
18.	Time and savings deposits of individuals, partnerships, and corporations	15,364
19.	Deposits of United States Government	254
20.	Deposits of States and political subdivisions	3,407
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	449
23.	Certified and officers' checks	216
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	29,477
	a. Total demand deposits	10,838
	b. Total time and savings deposits	18,639
25.	Federal funds purchased and securities sold under agreements repurchase	1,000
26.	Other liabilities for borrowed money	85
27.	Mortgage indebtedness	611
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	182
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	31,355
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	1,246
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	2,921
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	34,276

THE SECURITY STATE BANK OF STERLING
STERLING
Logan County

OFFICERS

Theodore D. Brown, Chairman of the Board; Robert E. O'Connell, President; Louis Girardi, Senior Vice President & Secretary of Board of Directors; Dean Hiler, Vice President Loans & Investments; Robert A. Hessler, Assistant Vice President Loans; Carl P. Donner II, Vice President Loans & Marketing; Thomas L. Thomas, Assistant Vice President Consumer Banking; Merle Schulz, Marie J. Couch, Consumer Banking Officer; R.L. Parsons, Vice President & Chief Fiscal Officer; Howard T. Alexander, Raymond E. Schryver, Vice President & Trust Officer; James A. Miller, Vice President & Cashier; Helen Morgan, Assistant Cashier, Accounting.

DIRECTORS

K.E. Anderson, Theodore D. Brown, Ervin S. French, Louis Girardi, Robert E. O'Connell, Dan A. Sankey, Henry F. Schaffer, E.S. Van Berg, Herbert H. Vandemoer.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		5,120
2. U.S. Treasury securities		3,853
3. Obligations of other U.S. Government agencies and corporations		400
4. Obligations of States and political subdivisions		5,548
5. Other bonds, notes, and debentures		90
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)	37,245	
b. Less: Reserve for possible loan losses.	339	
c. Loans, Net		36,906
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		582
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		837
16. TOTAL ASSETS (sum of items 1 thru 15).		53,336
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		14,565
18. Time and savings deposits of individuals, partnerships, and corporations		28,967
19. Deposits of United States Government		354
20. Deposits of States and political subdivisions.		3,188
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		310
23. Certified and officers' checks		289
24. TOTAL DEPOSITS (sum of items 17 thru 23)		47,673
a. Total demand deposits.	15,856	
b. Total time and savings deposits.	31,817	
25. Federal funds purchased and securities sold under agreements repurchase.		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness.		131
28. Acceptances executed by or for account of this bank and outstanding.		
29. Other liabilities.		703
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		48,507
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.		1,692
36. Reserves for contingencies and other capital reserves.		137
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		4,829
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		53,336

THE BANK OF TELLURIDE, TELLURIDE
San Miguel County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		690
2. U.S. Treasury securities		1,143
3. Obligations of other U.S. Government agencies and corporations		170
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)	3,126	
b. Less: Reserve for possible loan losses	32	
c. Loans, Net		3,094
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		133
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)		5,630
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,786
18. Time and savings deposits of individuals, partnerships, and corporations		2,156
19. Deposits of United States Government		33
20. Deposits of States and political subdivisions		1,052
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		9
23. Certified and officers' checks		118
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,154
a. Total demand deposits	2,119	
b. Total time and savings deposits	3,035	
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)		5,154
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		175
35. Undivided profits		226
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		476
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		5,630

NORTH VALLEY BANK, THORNTON
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		2,833
2. U.S. Treasury securities		3,353
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		1,898
5. Other bonds, notes, and debentures		400
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)	8,661	
b. Less: Reserve for possible loan losses	39	
c. Loans, Net		8,622
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		679
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		240
16. TOTAL ASSETS (sum of items 1 thru 15)		19,125
 <u>LIABILITIES</u> 		
17. Demand deposits of individuals, partnerships, and corporations		7,732
18. Time and savings deposits of individuals, partnerships, and corporations		7,505
19. Deposits of United States Government		412
20. Deposits of States and political subdivisions		626
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		40
23. Certified and officers' checks		559
24. TOTAL DEPOSITS (sum of items 17 thru 23)		16,874
a. Total demand deposits	9,357	
b. Total time and savings deposits	7,517	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		440
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		120
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		17,434
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)		400
34. Surplus		800
35. Undivided profits		491
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,691
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		19,125

THE BANK OF VAIL, VAIL
Eagle County

OFFICERS

Roger L. Reisher, President; Michael S. Loken, Executive Vice President; Robert S. Appel, Secretary; Ann B. Holland, Larry J. Hauserman, R. Kent Landmark, Melvin J. Sorensen, Vice President; Darrel W. Lathrop, Miguel R. Sanchez, Samuel S. Tempenny, Jr., Assistant Vice President; Darrel W. Lathrop, Cashier; A. Blaine Alley, Roger A. Behler, Stephen J. Forte, Richard G. Hite, Edson P. Holland, William L. Iwata, Jack D. Nunn, Paul W. Ogle, William H. Plummer, Michael R. Seeley, R. Dean Skorheim, Sharon K. Walsh, Assistant Cashier; Dennis E. Barrett, Auditor; Paul J. Gale, Assistant Auditor; Samuel S. Tempenny, Jr., Security Officer.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,341
2. U.S. Treasury securities		200
3. Obligations of other U.S. Government agencies and corporations		498
4. Obligations of States and political subdivisions		3,246
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		4,000
9. a. Loans, Total (excluding unearned income)	12,383	
b. Less: Reserve for possible loan losses	62	
c. Loans, Net		12,321
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		113
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		691
16. TOTAL ASSETS (sum of items 1 thru 15)		24,422
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		12,294
18. Time and savings deposits of individuals, partnerships, and corporations		8,397
19. Deposits of United States Government		224
20. Deposits of States and political subdivisions		573
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		1,411
24. TOTAL DEPOSITS (sum of items 17 thru 23)		22,899
a. Total demand deposits	14,018	
b. Total time and savings deposits	8,881	
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		77
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		22,976
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)		400
34. Surplus		600
35. Undivided profits		446
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)		24,422

NORTH PARK STATE BANK, WALDEN
Jackson County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		577
2. U.S. Treasury securities		1,136
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		333
5. Other bonds, notes, and debentures		
6. Corporate stock		
7. Trading account securities		
8. Federal funds sold and securities purchased under agreements to resell		1,150
9. a. Loans, Total (excluding unearned income)	3,114	
b. Less: Reserve for possible loan losses.	22	
c. Loans, Net		3,092
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		34
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).		6,382
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		1,800
18. Time and savings deposits of individuals, partnerships, and corporations		2,806
19. Deposits of United States Government		20
20. Deposits of States and political subdivisions.		1,243
21. Deposits of foreign governments and official institutions.		
22. Deposits of commercial banks		
23. Certified and officers' checks		21
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,890
a. Total demand deposits.	2,234	
b. Total time and savings deposits.	3,656	
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).		5,892
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.		163
36. Reserves for contingencies and other capital reserves.		2
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		415
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,382

COLORADO STATE BANK OF WALSH, WALSH
Baca County

OFFICERS

Ray Ingle, President; Merritt J. Gates, Marvin Daniels, Vice President; Gayle Cook, Cashier Secretary.

DIRECTORS

Merritt J. Gates, Ray Ingle, Nancy Ingle.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,048
2. U.S. Treasury securities		300
3. Obligations of other U.S. Government agencies and corporations		
4. Obligations of States and political subdivisions		2,145
5. Other bonds, notes, and debentures		11
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)	4,363	
b. Less: Reserve for possible loan losses	29	
c. Loans, Net		4,334
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		63
13. Investments unconsolidated subsidiaries and associated companies.		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		332
16. TOTAL ASSETS (sum of items 1 thru 15).		8,562
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,788
18. Time and savings deposits of individuals, partnerships, and corporations		3,279
19. Deposits of United States Government		22
20. Deposits of States and political subdivisions.		1,101
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)		7,236
a. Total demand deposits.	2,973	
b. Total time and savings deposits.	4,263	
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.		73
30. TOTAL LIABILITIES (excluding subordinated notes and debentures).		7,309
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.		213
36. Reserves for contingencies and other capital reserves.		290
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		1,253
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		8,562

BANK OF SNOWMASS, WEST VILLAGE
Pitkin County

OFFICERS

J. Robert Young, President; Thomas H. Sessions, Executive Vice President; Carol J. Dahlinger, Cashier Secretary; Gary W. Alcoke, Loan Officer.

DIRECTORS

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

December 31, 1977

		<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks		926
2.	U.S. Treasury securities		181
3.	Obligations of other U.S. Government agencies and corporations		1,029
4.	Obligations of States and political subdivisions		610
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)	3,644	
	b. Less: Reserve for possible loan losses	40	
	c. Loans, Net		3,604
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		63
15.	Other assets		6,445
16.	TOTAL ASSETS (sum of items 1 thru 15)		
 <u>LIABILITIES</u> 			
17.	Demand deposits of individuals, partnerships, and corporations		2,750
18.	Time and savings deposits of individuals, partnerships, and corporations		2,170
19.	Deposits of United States Government		39
20.	Deposits of States and political subdivisions		866
21.	Deposits of foreign governments and official institutions		
22.	Deposits of commercial banks		115
23.	Certified and officers' checks		5,940
24.	TOTAL DEPOSITS (sum of items 17 thru 23)		
	a. Total demand deposits	2,921	
	b. Total time and savings deposits	3,019	
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		38
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)		5,978
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 (Par Value)		130
	b. No. shares outstanding 40,000 (Par Value)		205
34.	Surplus		132
35.	Undivided profits		467
36.	Reserves for contingencies and other capital reserves		
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		6,445
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		

CITIZENS BANK, WESTMINSTER
Adams County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		3,189
2. U.S. Treasury securities		750
3. Obligations of other U.S. Government agencies and corporations		1,844
4. Obligations of States and political subdivisions		150
5. Other bonds, notes, and debentures		21
6. Corporate stock		400
7. Trading account securities		8,774
8. Federal funds sold and securities purchased under agreements to resell		81
9. a. Loans, Total (excluding unearned income)	8,774	
b. Less: Reserve for possible loan losses	81	
c. Loans, Net		8,693
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		531
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		153
15. Other assets		15,731
16. TOTAL ASSETS (sum of items 1 thru 15)		
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		5,524
18. Time and savings deposits of individuals, partnerships, and corporations		5,157
19. Deposits of United States Government		131
20. Deposits of States and political subdivisions		3,260
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		399
24. TOTAL DEPOSITS (sum of items 17 thru 23)		14,471
a. Total demand deposits	7,455	
b. Total time and savings deposits	7,016	
25. Federal funds purchased and securities sold under agreements repurchase		
26. Other liabilities for borrowed money		
27. Mortgage indebtedness		222
28. Acceptances executed by or for account of this bank and outstanding		
29. Other liabilities		57
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		14,750
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	20,000	
b. No. shares outstanding 20,000 (Par Value)	20,000	200
34. Surplus		500
35. Undivided profits		281
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		981
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		15,731

BANK OF APPLEWOOD, WHEAT RIDGE
Jefferson County

OFFICERS

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

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		1,195
2. U.S. Treasury securities		401
3. Obligations of other U.S. Government agencies and corporations		350
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)	7,745	
b. Less: Reserve for possible loan losses	45	
c. Loans, Net		7,700
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		237
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		93
16. TOTAL ASSETS (sum of items 1 thru 15)		10,149
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		3,613
18. Time and savings deposits of individuals, partnerships, and corporations		5,378
19. Deposits of United States Government		94
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		224
24. TOTAL DEPOSITS (sum of items 17 thru 23)		9,309
a. Total demand deposits	3,931	
b. Total time and savings deposits	5,378	
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		64
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		9,373
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		76
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		776
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		10,149

THE FIRST STATE BANK OF WIGGINS, WIGGINS
Morgan County

OFFICERS

H.G. Trautwein, Jr., President; Donald E. Green, Vice President; Gayle Wehrer, Cashier Secretary.

DIRECTORS

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

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		526
2. U.S. Treasury securities		600
3. Obligations of other U.S. Government agencies and corporations		55
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)	2,755	
b. Less: Reserve for possible loan losses	1	
c. Loans, Net		2,754
10. Direct lease financing		
11. Bank premises, furniture and fixtures, and other assets representing bank premises		60
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		
15. Other assets		101
16. TOTAL ASSETS (sum of items 1 thru 15)		4,210
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		820
18. Time and savings deposits of individuals, partnerships, and corporations		1,758
19. Deposits of United States Government		23
20. Deposits of States and political subdivisions		967
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		130
23. Certified and officers' checks		16
24. TOTAL DEPOSITS (sum of items 17 thru 23)		3,714
a. Total demand deposits	1,122	
b. Total time and savings deposits	2,592	
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		122
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		3,836
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 875		
b. No. shares outstanding 875 (Par Value)		87
34. Surplus		210
35. Undivided profits		77
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		374
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		4,210

THE STATE BANK OF WILEY, WILEY
Prowers County

OFFICERS

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

DIRECTORS

Frederick Esgar, Arthur Esgar, Leslie Evans, Henry Rudolph, Harold V. Smith, Robert Tempel, Ruben Wollert

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	1,393
2.	U.S. Treasury securities	739
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	1,412
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)	3,542
	b. Less: Reserve for possible loan losses	38
	c. Loans, Net	3,504
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	139
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	64
16.	TOTAL ASSETS (sum of items 1 thru 15).	7,251
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	1,314
18.	Time and savings deposits of individuals, partnerships, and corporations	3,923
19.	Deposits of United States Government	22
20.	Deposits of States and political subdivisions	608
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	103
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	5,970
	a. Total demand deposits	1,527
	b. Total time and savings deposits	4,443
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	35
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures).	6,205
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 1100	
	b. No. shares outstanding 1100 (Par Value)	110
34.	Surplus	740
35.	Undivided profits	196
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,046
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	7,251

PARK STATE BANK, WOODLAND PARK
Teller County

OFFICERS

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

DIRECTORS

B.W. Dougherty, John H. Elwell, Frederick M. Farrar, Edward J. Grainger, A.C. Keith, Jr., M.E. MacDougall, Edward A. Pacey, Clyde Sirles, Conrad T. Wilson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1. Cash and due from banks		484
2. U.S. Treasury securities		1,747
3. Obligations of other U.S. Government agencies and corporations		1,083
4. Obligations of States and political subdivisions		308
5. Other bonds, notes, and debentures		366
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)	2,180	
b. Less: Reserve for possible loan losses	31	
c. Loans, Net		2,149
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		14
13. Investments unconsolidated subsidiaries and associated companies		
14. Customers' liability to this bank on acceptances outstanding		
15. Other assets		101
16. TOTAL ASSETS (sum of items 1 thru 15)		6,397
<u>LIABILITIES</u>		
17. Demand deposits of individuals, partnerships, and corporations		2,215
18. Time and savings deposits of individuals, partnerships, and corporations		2,715
19. Deposits of United States Government		39
20. Deposits of States and political subdivisions		707
21. Deposits of foreign governments and official institutions		
22. Deposits of commercial banks		
23. Certified and officers' checks		171
24. TOTAL DEPOSITS (sum of items 17 thru 23)		5,847
a. Total demand deposits	2,548	
b. Total time and savings deposits	3,299	
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		61
30. TOTAL LIABILITIES (excluding subordinated notes and debentures)		5,908
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)		160
34. Surplus		240
35. Undivided profits		89
36. Reserves for contingencies and other capital reserves		
37. TOTAL EQUITY CAPITAL (sum of items 32 thru 36)		489
38. TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)		6,397

WRAY STATE BANK, WRAY
Yuma County

OFFICERS

Gary L. Rife, Chairman and President; H. E. Pearson, Executive Vice President and Cashier;
Robert D. Buchanan, Secretary.

DIRECTORS

Gary L. Rife, Gerald E. Zion, Robert D. Buchanan, Randelle C. Stephenson, John E. Jacobson,
H. E. Pearson.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	183
2.	U.S. Treasury securities	193
3.	Obligations of other U.S. Government agencies and corporations	325
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)	1,781
	b. Less: Reserve for possible loan losses	10
	c. Loans, Net	1,771
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	54
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	24
16.	TOTAL ASSETS (sum of items 1 thru 15)	2,550
 <u>LIABILITIES</u> 		
17.	Demand deposits of individuals, partnerships, and corporations	805
18.	Time and savings deposits of individuals, partnerships, and corporations	383
19.	Deposits of United States Government	14
20.	Deposits of States and political subdivisions	504
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	
23.	Certified and officers' checks	50
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	1,756
	a. Total demand deposits	869
	b. Total time and savings deposits	887
25.	Federal funds purchased and securities sold under agreements repurchase	225
26.	Other liabilities for borrowed money	
27.	Mortgage indebtedness	
28.	Acceptances executed by or for account of this bank and outstanding	
29.	Other liabilities	12
30.	TOTAL LIABILITIES (excluding subordinated notes and debentures)	1,993
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	250
35.	Undivided profits	57
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	557
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	2,550

FARMERS STATE BANK OF YUMA, YUMA
Yuma County

OFFICERS

Donald R. Starnes, President; D.O. Swedlund, Executive Vice President; J.A. Spiers, Vice President; Gregory Cranston, Assistant Vice President; R.E. O'Connell, Chairman; T.D. Brown, Vice Chairman; Joan Kuntz, Cashier; William E. Boyer, Consumer Loan Officer.

DIRECTORS

Cleo Brown, Theodore D. Brown, Lyle Chandler, L.E. Fitzgerald, R.E. O'Connell, Donald Snedeker, J.A. Spiers, Donald R. Starnes, D.O. Swedlund.

December 31, 1977

	<u>ASSETS</u>	<u>Mil. Thou.</u>
1.	Cash and due from banks	2,643
2.	U.S. Treasury securities	790
3.	Obligations of other U.S. Government agencies and corporations	
4.	Obligations of States and political subdivisions	2,050
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	1,700
9.	a. Loans, Total (excluding unearned income)	14,295
	b. Less: Reserve for possible loan losses	202
	c. Loans, Net	14,093
10.	Direct lease financing	
11.	Bank premises, furniture and fixtures, and other assets representing bank premises	344
12.	Real estate owned other than bank premises	
13.	Investments unconsolidated subsidiaries and associated companies	
14.	Customers' liability to this bank on acceptances outstanding	315
15.	Other assets	
16.	TOTAL ASSETS (sum of items 1 thru 15)	21,965
<u>LIABILITIES</u>		
17.	Demand deposits of individuals, partnerships, and corporations	7,997
18.	Time and savings deposits of individuals, partnerships, and corporations	9,516
19.	Deposits of United States Government	100
20.	Deposits of States and political subdivisions	2,373
21.	Deposits of foreign governments and official institutions	
22.	Deposits of commercial banks	76
23.	Certified and officers' checks	
24.	TOTAL DEPOSITS (sum of items 17 thru 23)	20,062
	a. Total demand deposits	8,540
	b. Total time and savings deposits	11,522
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)	20,193
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	772
36.	Reserves for contingencies and other capital reserves	
37.	TOTAL EQUITY CAPITAL (sum of items 32 thru 36)	1,772
38.	TOTAL LIABILITIES AND EQUITY CAPITAL (sum of items 30, 31, and 37)	21,965

COMPARATIVE ABSTRACT

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	97 Banks	%	92 Banks	Comparison
	December 31, 1977	to Total	June 30, 1977	Increase + Decrease -
Cash and Due From Banks	\$ 38,935,725.42	10.1	\$ 30,093,453.65	\$ 8,842,271.77 +
Installment Loans	281,164,364.63	72.5	324,535,285.23	43,370,920.60 - *
Notes Discounted/Purchased	23,460,183.22	6.1	19,623,198.73	3,836,984.49 +
United States Government Obligations	21,695,502.23	5.6	24,163,582.72	2,468,080.49 -
Other Bonds	11,336,428.42	3.0	13,968,555.26	2,632,126.84 -
Corporate Stocks	978,344.46	.3	803,756.38	174,588.08 +
Bank Premises, Furniture and Fixtures	1,894,910.01	.5	1,604,832.18	290,077.83 +
Leasehold Improvements	461,008.57	-	461,515.70	507.13 -
Real Estate Owned Other Than Bank Premises	917,799.28	.2	1,021,062.27	103,262.99 -
Automobiles Owned	133,842.11	-	129,482.28	4,359.83 +
Other Assets	6,693,649.54	1.7	7,805,569.98	1,111,920.44 -
TOTAL ASSETS	\$387,671,757.89	100.0	\$424,210,294.38	\$36,538,536.49 - *
<u>LIABILITIES</u>				
Notes Payable to Banks	8,745,000.00	2.3	65,193,794.78	56,448,794.78 -
Notes Payable to Others	35,979,778.36	9.3	23,627,165.16	12,352,613.20 +
Savings Deposits	73,672,721.04	19.0	68,627,908.57	5,044,812.47 +
Thrift-Investment Certificates	164,935,836.07	42.6	153,543,016.96	11,392,819.11 +
Mortgages on Real Estate Owned	360,501.92	-	60,335.59	300,166.33 +
Unearned Interest and Discounts	38,161,865.79	9.8	39,022,100.36	860,234.57 -
Dealers' Reserve	549,423.75	.1	594,367.77	44,944.02 -
Interest, Taxes and Other Expenses	6,081,417.91	1.6	6,500,782.45	419,364.54 -
Other Liabilities	4,110,248.55	1.1	1,966,419.62	2,143,828.93 +
TOTAL LIABILITIES	\$332,596,793.39	85.8	\$359,135,891.26	\$26,539,097.87 -
<u>RESERVES</u>				
Res. for Bad Debts on Loans	5,701,752.81	1.5	5,281,781.88	419,970.93 +
Other Reserves on Loans	825,528.78	.2	426,433.73	399,095.05 +
Reserves on Securities	26,972.00	-	26,972.00	-0-
TOTAL RESERVES ON LOANS	6,554,253.59	1.7	5,735,187.61	819,065.98 +
<u>CAPITAL ACCOUNTS</u>				
Capital Notes and Debentures	1,665,000.00	.4	1,415,000.00	250,000.00 +
Equity Capital	46,855,710.91	12.1	57,924,215.51	11,068,504.60 -
Common Stock	18,600,540.00	4.8	17,800,540.00	800,000.00 +
Surplus	11,025,657.80	2.9	25,745,657.80	14,720,000.00 - *
Undivided Profits	17,223,642.80	4.4	14,378,017.71	2,845,625.09 +
Reserves	5,870.31	-	-0-	5,870.31 +
TOTAL CAPITAL ACCOUNTS	48,520,710.91	12.5	59,339,215.51	10,818,504.60 -
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	\$387,671,757.89	100.0	\$424,210,294.38	\$36,538,536.49 -

*Please Note:

On June 30, 1977, Bell & Howell Industrial Bank, Denver, Colorado, had assets totaling \$83,378,440.46. As of December 31, 1977, assets have been reduced to \$11,931,420.82 by sale of guaranteed student loans. The bank does not accept deposits from or make loans to the general public.

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ALAMOSA INDUSTRIAL BANK, ALAMOSA
Alamosa County

OFFICERS

David G. Buck, President; George W. Staples, Chairman of the Board; Wayne Smith, Vice President and Secretary/Treasurer; Dan Rockwell, Assistant Vice President

DIRECTORS

E. J. Bramble, David G. Buck, Wayne Smith, George W. Staples, Theodore M. Curtis

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	7,726.88
Installment loans	1,274,537.11
Notes discounted and/or purchased	190,397.79
United States Government Obligations	
Other bonds	162,102.16
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 7,155.63	7,155.63
Leasehold Improvements	868.17
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	104,538.45
TOTAL ASSETS	1,747,326.19

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	611,191.01
Thrift-Investment Certificates	575,558.27
Mortgages on real estate owned	
Unearned interest and discounts	300,252.34
Dealers' Reserves	1,241.00
Amounts set aside for interest, taxes, and other expenses	34,101.41
Other Liabilities	15,093.37
TOTAL LIABILITIES	1,537,437.40

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,293.64
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	23,293.64

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	186,595.15
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	50,000.00
3. Undivided profits	36,595.15
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	186,595.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,747,326.19

ARVADA 1ST INDUSTRIAL BANK, ARVADA
Jefferson County

OFFICERS

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

DIRECTORS

Allen M. Gardner, Clifford E. Katalin, Richard A. Van Winkle, W. Harold Dobson

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	248,547.69
Installment loans	2,027,362.22
Notes discounted and/or purchased	
United States Government Obligations	608,144.86
Other bonds	339,729.61
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 666.62	666.62
Leasehold Improvements	5,983.58
Real estate owned other than bank premises	1,285.77
Automobiles Owned	1,502.94
Other Assets	39,700.02
TOTAL ASSETS	3,272,923.31

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	558,075.40
Thrift-Investment Certificates	2,354,197.96
Mortgages on real estate owned	
Unearned interest and discounts	43,923.12
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	106,821.51
Other Liabilities	
TOTAL LIABILITIES	3,063,017.99

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	32,334.66
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	32,334.66

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	177,570.66
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	75,000.00
3. Undivided profits	2,570.66
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	177,570.66
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,272,923.31

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, Jeffrey Pease, Kent Schuler,
W. T. Sisson

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	204,989.77
Installment loans	1,246,484.57
Notes discounted and/or purchased	
United States Government Obligations	290,861.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 8,101.02	8,101.02
Leasehold Improvements	3,098.40
Real estate owned other than bank premises	
Automobiles Owned	8,604.99
Other Assets	1,762,139.75
TOTAL ASSETS.	1,762,139.75

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,003,526.66
Thrift-Investment Certificates	446,168.76
Mortgages on real estate owned	
Unearned interest and discounts	109,719.74
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	24,075.83
Other Liabilities	37,303.67
TOTAL LIABILITIES	1,620,794.66

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	13,194.60
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	13,194.60

CAPITAL ACCOUNTS

Capital notes and debentures	128,150.49
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	28,150.49
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	128,150.49
TOTAL CAPITAL ACCOUNTS.	1,762,139.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,762,139.75

AVCO AURORA INDUSTRIAL BANK, AURORA
Adams County

OFFICERS

Ross M. Hett, President; Theodore M. Cumming, Executive Vice President; Philip J. Cullen, Vice President and Secretary; Gary L. Fite, Vice President, Treasurer and Assistant Secretary; Keith E. Boudreau, Controller; A. N. Peterie, Vice President and Cashier

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	77,248.49
Installment loans.	2,036,823.72
Notes discounted and/or purchased.	242,998.61
United States Government Obligations	186,292.55
Other bonds.	10,093.33
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 7,060.92	7,060.92
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	145,927.06
TOTAL ASSETS.	2,706,444.68

LIABILITIES

Notes payable to banks	140,345.35
Notes payable (other).	567,805.57
Savings deposits	1,039,851.82
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	454,089.92
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	2,525.98
Other Liabilities.	15,398.11
TOTAL LIABILITIES	2,220,016.75

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	63,885.89
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	63,885.89

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	422,542.04
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.	35,000.00
3. Undivided profits.	187,542.04
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	422,542.02
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,706,444.68

EAST CONTINENTAL INDUSTRIAL BANK, AURORA
Adams County

OFFICERS

John J. Connolly, President; Robert J. Mc Cabe, 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 E. Lewis

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	448,646.75
Installment loans	2,738,565.11
Notes discounted and/or purchased	116,518.97
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,425.74	5,425.74
Leasehold Improvements	7,906.41
Real estate owned other than bank premises	
Automobiles Owned	37,824.69
Other Assets	3,354,887.67
TOTAL ASSETS	3,354,887.67

LIABILITIES

Notes payable to banks	873,118.70
Notes payable (other)	366,989.77
Savings deposits	1,303,487.70
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	189,568.12
Dealers' Reserves	753.20
Amounts set aside for interest, taxes, and other expenses	210,969.59
Other Liabilities	32,614.83
TOTAL LIABILITIES	2,977,501.91

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	67,496.42
Other reserves on loans	
Reserves on securities	67,496.42
TOTAL RESERVES ON LOANS AND SECURITIES	67,496.42

CAPITAL ACCOUNTS

Capital notes and debentures	30,000.00
Equity capital, total (1 to 4 below)	279,889.34
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	20,000.00
3. Undivided profits	59,889.34
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	309,889.34
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,354,887.67

PARKER ROAD INDUSTRIAL BANK, AURORA
Arapahoe County

OFFICERS

Samuel P. Wetherill, III, President; Esther M. Adelgren, Cashier

DIRECTORS

Roy L. Claar, John A. Harris, John A. Lockley, Everett D. Smith, Samuel P. Wetherill

December 31, 1977

ASSETS

	Cash, balances with other banks, including reserve balances, and cash items in process of collection	342,392.98
.75	Installment loans	862,752.85
.11	Notes discounted and/or purchased	258,378.06
.97	United States Government Obligations	
	Other bonds	
	Corporate stocks	
.74	Bank Premises \$ _____; Furniture & Fixtures \$ 22,170.67	22,170.67
.41	Leasehold Improvements	12,836.50
	Real estate owned other than bank premises	
.69	Automobiles Owned	
.67	Other Assets	107,132.14
	TOTAL ASSETS	1,605,663.20

LIABILITIES

	Notes payable to banks	35,000.00
.70	Notes payable (other)	
.77	Savings deposits	411,507.95
.70	Thrift-Investment Certificates	798,201.95
	Mortgages on real estate owned	
.12	Unearned interest and discounts	41,533.34
.20	Dealers' Reserves	
.59	Amounts set aside for interest, taxes, and other expenses	10,762.45
.83	Other Liabilities	1,807.85
.91	TOTAL LIABILITIES	1,298,813.54

RESERVES ON LOANS AND SECURITIES

.42	Reserve for bad debt losses on loans	336.65
	Other reserves on loans	
.42	Reserves on securities	336.65
	TOTAL RESERVES ON LOANS AND SECURITIES	336.65

CAPITAL ACCOUNTS

.00	Capital notes and debentures	
.34	Equity capital, total (1 to 4 below)	306,513.01
.00	1. Common stock - total par value (No. shares authorized <u>2,000</u> (No. shares outstanding <u>2,000</u>)	200,000.00
.00	2. Surplus	40,000.00
.34	3. Undivided profits	66,513.01
.34	4. Reserve for contingencies and other capital reserves	
.67	TOTAL CAPITAL ACCOUNTS	306,513.01
	TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,605,663.20

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., Assistant Vice President; Inez M. Sandoval, Secretary/Treasurer

DIRECTORS

E. J. Bramble, John A. Gornick, Sr., Wayne W. Smith, George W. Staples, John H. Thatcher, Jr.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	893,189.83
Installment loans	3,819,143.80
Notes discounted and/or purchased	518,746.73
United States Government Obligations	
Other bonds	572,642.21
Corporate stocks	
Bank Premises \$ 18,147.83 ; Furniture & Fixtures \$ 12,854.24	31,002.07
Leasehold Improvements	6,494.46
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	18,553.78
TOTAL ASSETS	5,859,772.88

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,176,024.89
Savings deposits	3,043,920.44
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	979,183.66
Dealers' Reserves	6,466.47
Amounts set aside for interest, taxes, and other expenses	69,846.75
Other Liabilities	60,702.29
TOTAL LIABILITIES	5,336,144.50

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	35,469.76
Other reserves on loans	21,805.23
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	57,274.99

CAPITAL ACCOUNTS

Capital notes and debentures	466,353.39
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	100,000.00
3. Undivided profits	166,353.39
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	466,353.39
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,859,772.88

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 and Assistant Secretary; Keith E. Boudreau, Controller; Michael F. Blackburn, Vice President and Cashier

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	348,853.60
Installment loans.	2,038,114.25
Notes discounted and/or purchased.	74,482.48
United States Government Obligations	174,416.20
Other bonds.	8,394.90
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,558.02	4,558.02
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	75,945.25
TOTAL ASSETS.	2,724,764.70

LIABILITIES

Notes payable to banks	
Notes payable (other).	75.32
Savings deposits	553,776.29
Thrift-Investment Certificates	970,181.32
Mortgages on real estate owned	
Unearned interest and discounts.	503,830.08
Dealers' Reserves.	499.46
Amounts set aside for interest, taxes, and other expenses.	3,903.06
Other Liabilities.	11,905.58
TOTAL LIABILITIES	2,044,171.11

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	56,299.08
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	56,299.08

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	624,294.51
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus.	300,000.00
3. Undivided profits.	124,294.51
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	624,294.51
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,724,764.70

BOULDER TRI-STATE INDUSTRIAL BANK, BOULDER
Boulder County

OFFICERS

Richard C. Tucker, President; Charles A. Webb, Executive Vice President; Noris A. Lusche, Vice President; Donald A. Lancaster, Secretary/Treasurer

DIRECTORS

Donald A. Lancaster, Noris A. Lusche, Richard C. Tucker

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	199,796.61
Installment loans	1,612,890.11
Notes discounted and/or purchased	119,130.14
United States Government Obligations	545,000.00
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 1,009.77	1,009.77
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	36,795.05
Other Assets	2,514,621.68
TOTAL ASSETS	2,514,621.68

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	548,752.86
Thrift-Investment Certificates	1,335,185.34
Mortgages on real estate owned	19,900.92
Unearned interest and discounts	
Dealers' Reserves	35,809.99
Amounts set aside for interest, taxes, and other expenses	262.24
Other Liabilities	1,939,911.35
TOTAL LIABILITIES	1,939,911.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	14,926.11
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	14,926.11

CAPITAL ACCOUNTS

Capital notes and debentures	250,000.00
Equity capital, total (1 to 4 below)	309,784.22
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	60,000.00
3. Undivided profits	49,784.22
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	559,784.22
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,514,621.68

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,755,974.00
Installment loans.	5,122,083.37
Notes discounted and/or purchased.	913,569.62
United States Government Obligations	1,013,869.11
Other bonds.	1,214,055.18
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 15,684.20	15,684.20
Leasehold Improvements	79,887.85
Real estate owned other than bank premises	65,008.05
Automobiles Owned.	1,546.74
Other Assets	202,330.91
TOTAL ASSETS.	10,384,009.03

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	4,415,681.23
Thrift-Investment Certificates	4,902,498.90
Mortgages on real estate owned	31,906.06
Unearned interest and discounts.	126,841.25
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	174,181.02
Other Liabilities.	36,920.91
TOTAL LIABILITIES	9,688,029.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	60,787.16
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	60,787.16

CAPITAL ACCOUNTS

Capital notes and debentures	125,000.00
Equity capital, total (1 to 4 below)	510,192.50
1. Common stock - total par value (No. shares authorized <u>25,000</u>)	250,000.00
(No. shares outstanding <u>25,000</u>)	
2. Surplus.	125,000.00
3. Undivided profits.	135,192.50
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	635,192.50
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	10,384,009.03

BROOMFIELD CREDITRIFT 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 Kohlruss, 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

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	300.00
Installment loans	736,285.47
Notes discounted and/or purchased	6,053.42
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,324.87	2,324.87
Leasehold Improvements	372.69
Real estate owned other than bank premises	
Automobiles Owned	16.40
Other Assets	745,352.85
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	214,465.63
Notes payable (other)	
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	208,240.62
Unearned interest and discounts	55.76
Dealers' Reserves	1,564.09
Amounts set aside for interest, taxes, and other expenses	161.27
Other Liabilities	424,487.37
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	18,558.48
Other reserves on loans	
Reserves on securities	18,558.48
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	302,307.00
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>)	
2. Surplus	60,000.00
3. Undivided profits	42,307.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	302,307.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	745,352.85

BRUSH INDUSTRIAL BANK, BRUSH
Morgan CountyOFFICERS

R. 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	26,855.20
Installment loans	884,879.27
Notes discounted and/or purchased	
United States Government Obligations	114,557.31
Other bonds	
Corporate stocks	
Bank Premises \$ 8,364.44 ; Furniture & Fixtures \$ 3,206.51	11,570.95
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	582.99
Other Assets	1,731.67
TOTAL ASSETS	1,040,177.39

LIABILITIES

Notes payable to banks	15,000.00
Notes payable (other)	301,109.10
Savings deposits	495,050.00
Thrift-Investment Certificates	
Mortgages on real estate owned	90,333.02
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	901,492.12
TOTAL LIABILITIES	901,492.12

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	138,685.27
Equity capital, total (1 to 4 below)	50,000.00
1. Common stock - total par value (No. shares authorized 500)	50,000.00
(No. shares outstanding 500)	
2. Surplus	50,000.00
3. Undivided profits	38,685.27
4. Reserve for contingencies and other capital reserves	138,685.27
TOTAL CAPITAL ACCOUNTS	138,685.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,040,177.39

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; Kenny Lawrence, Secretary/Treasurer

DIRECTORS

James H. Elliff, John E. Elliff, Bernard E. Hecker, W. H. Kinney, K. Lawrence, Ronald Meyer

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	234,882.74
Installment loans	745,001.97
Notes discounted and/or purchased	11,033.29
United States Government Obligations	103,390.15
Other bonds	27,038.05
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,724.98	6,724.98
Leasehold Improvements	4,601.00
Real estate owned other than bank premises	
Automobiles Owned	10,000.00
Other Assets	1,142,672.18
TOTAL ASSETS	1,142,672.18

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	339,891.37
Tariff-Investment Certificates	661,546.40
Mortgages on real estate owned	
Unearned interest and discounts	1,429.88
Dealers' Reserves	565.69
Amounts set aside for interest, taxes, and other expenses	631.04
Other Liabilities	1,986.60
TOTAL LIABILITIES	1,006,050.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,239.08
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	1,239.08

CAPITAL ACCOUNTS

Capital notes and debentures	135,382.12
Equity capital, total (1 to 4 below)	15,382.12
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	15,382.12
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	135,382.12
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,142,672.18

CANON CITY 1ST INDUSTRIAL BANK, CANON CITY
Fremont County

OFFICERS

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

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Daniel O. Keller, Richard A. Van Winkle

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	155,006.75
Installment loans	1,474,287.94
Notes discounted and/or purchased	
United States Government Obligations	352,181.44
Other bonds	25,071.34
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,450.47	4,450.47
Leasehold Improvements	4,962.33
Real estate owned other than bank premises	11,300.69
Automobiles Owned	1,502.94
Other Assets	57,429.49
TOTAL ASSETS.	2,086,193.39

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	430,405.05
Thrift-Investment Certificates	1,411,945.30
Mortgages on real estate owned	
Unearned interest and discounts	9,244.47
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	65,671.88
Other Liabilities	6,968.99
TOTAL LIABILITIES	1,924,235.69

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	31,616.64
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	31,616.64

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	130,341.06
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	10,341.06
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	130,341.06
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,086,193.39

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	240,212.10
Installment loans	887,156.95
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	15,000.00
Bank Premises \$ 69,490.00 ; Furniture & Fixtures \$ 6,748.02	76,238.02
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	4,594.06
Other Assets	24,405.89
TOTAL ASSETS	1,247,607.02

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	475,905.50
Thrift-Investment Certificates	543,011.85
Mortgages on real estate owned	
Unearned interest and discounts	23,105.02
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	18,737.98
Other Liabilities	
TOTAL LIABILITIES	1,060,760.35

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,218.74
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	9,218.74

CAPITAL ACCOUNTS

Capital notes and debentures		177,627.93
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>)		100,000.00
2. Surplus		25,000.00
3. Undivided profits		52,627.93
4. Reserve for contingencies and other capital reserves		177,627.93
TOTAL CAPITAL ACCOUNTS		1,247,607.02
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,247,607.02

AVCO 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. Pite, Vice President, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller; Joseph F. Peltz, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	14,790.96
Installment loans	2,141,816.23
Notes discounted and/or purchased	455,628.02
United States Government Obligations	67,003.98
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 12,933.86	12,933.86
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	61,650.55
TOTAL ASSETS	2,753,823.60

LIABILITIES

Notes payable to banks	1,157,875.78
Notes payable (other)	399,450.57
Savings deposits	170,007.46
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	554,412.77
Dealers' Reserves	232.72
Amounts set aside for interest, taxes, and other expenses	13,577.65
Other Liabilities	25,355.79
TOTAL LIABILITIES	2,320,912.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	71,397.48
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	71,397.48

CAPITAL ACCOUNTS

Capital notes and debentures	361,513.38
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>)	
2. Surplus	35,000.00
3. Undivided profits	126,513.38
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	361,513.38
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,753,823.60

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; Kenneth L. Penland, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	30,922.42
Installment loans	1,562,206.73
Notes discounted and/or purchased	341,619.43
United States Government Obligations	83,761.93
Other bonds	24,826.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,329.35	9,329.35
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	30,321.79
TOTAL ASSETS	2,082,987.65

LIABILITIES

Notes payable to banks	306,761.74
Notes payable (other)	250,199.03
Savings deposits	635,508.00
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	412,854.77
Dealers' Reserves	19.88
Amounts set aside for interest, taxes, and other expenses	3,495.99
Other Liabilities	14,162.16
TOTAL LIABILITIES	1,623,001.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	52,157.82
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	52,157.82

CAPITAL ACCOUNTS

Capital notes and debentures	407,828.26
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>)	35,000.00
2. Surplus	172,828.26
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	407,828.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,082,987.65

COLORADO SPRINGS WESTERN INDUSTRIAL BANK
 COLORADO SPRINGS
 El Paso County

OFFICERS

W. H. Keiser, President; R. Brimberry, Vice President & Cashier; R. A. Gladfelter, Daleton J. Smith, Vice Presidents; F. M. Salinger, Secretary; M. V. O'Brien, Treasurer.

DIRECTORS

R. A. Gladfelter, D. J. Smith, J. W. Jerome.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,300.00
Installment loans	1,032,291.04
Notes discounted and/or purchased	279,425.05
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 391.44	391.44
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	72.04
TOTAL ASSETS	1,313,479.57

LIABILITIES

Notes payable to banks	
Notes payable (other)	570,955.93
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	311,302.27
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	1,212.84
TOTAL LIABILITIES	883,471.04

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	10,004.14
Other reserves on loans	644.12
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	10,648.26

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	419,360.27
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	20,000.00
3. Undivided profits	199,360.27
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	419,360.27
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,313,479.57

FIRST SIC INDUSTRIAL BANK
COLORADO SPRINGS
El Paso County

OFFICERS

Creighton B. Lynch, President & Chairman of the Board; James M. Bowen, Senior Vice President; Warren J. Kincaid, Vice President & Treasurer; Donald Hofer, S. P. Davis, Vice Presidents; W. L. Snider, Assistant Secretary.

DIRECTORS

James M. Bowen, S. P. Davis, Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	46,717.68
Installment loans	1,449,526.93
Notes discounted and/or purchased	247,100.89
United States Government Obligations	378,820.34
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,369.50	8,369.50
Leasehold Improvements	
Real estate owned other than bank premises	381.37
Automobiles Owned	8,924.44
Other Assets	
TOTAL ASSETS	2,139,841.15

LIABILITIES

Notes payable to banks	
Notes payable (other)	202,945.73
Savings deposits	1,107,672.72
Thrift-Investment Certificates	
Mortgages on real estate owned	297,014.43
Unearned interest and discounts	938.44
Dealers' Reserves	167,418.21
Amounts set aside for interest, taxes, and other expenses	7,385.23
Other Liabilities	1,783,374.76
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	33,932.56
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	33,932.56

CAPITAL ACCOUNTS

Capital notes and debentures	322,533.83
Equity capital, total (1 to 4 below)	165,000.00
1. Common stock - total par value (No. shares authorized 8,250)	
(No. shares outstanding 8,250)	
2. Surplus	35,000.00
3. Undivided profits	122,533.83
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	322,533.83
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,139,841.15

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, William E. Sessions, Donald E. LaMora.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,306,455.68
Installment loans	168,312.06
Notes discounted and/or purchased	696,768.12
United States Government Obligations	
Other bonds	75,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 14,139.12	14,139.12
Leasehold Improvements	1,017.81
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	22,322.26
TOTAL ASSETS	2,284,015.05

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	598,389.50
Thrift-Investment Certificates	1,341,274.27
Mortgages on real estate owned	
Unearned interest and discounts	27,602.47
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	15,408.92
Other Liabilities	5,932.84
TOTAL LIABILITIES	1,988,608.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,615.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	2,615.00

CAPITAL ACCOUNTS

Capital notes and debentures	292,792.05
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus	50,000.00
3. Undivided profits	42,792.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	292,792.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,284,015.05

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, Melba McKenzie, Assistant Secretaries.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,985,967.84
Installment loans	6,947,434.68
Notes discounted and/or purchased	407,690.39
United States Government Obligations	754,258.37
Other bonds	2,329,814.85
Corporate stocks	8,917.15
Bank Premises \$; Furniture & Fixtures \$ 8,917.15	21,247.00
Leasehold Improvements	52,953.56
Real estate owned other than bank premises	3,562.54
Automobiles Owned	168,641.62
Other Assets	14,680,488.00
TOTAL ASSETS.	14,680,488.00

LIABILITIES

Notes payable to banks	3,947,350.62
Notes payable (other)	9,330,430.99
Savings deposits	103,290.57
Thrift-Investment Certificates	400,576.49
Mortgages on real estate owned	29,010.42
Unearned interest and discounts	13,810,659.09
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	
TOTAL LIABILITIES	13,810,659.09

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	101,525.68
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	101,525.68

CAPITAL ACCOUNTS

Capital notes and debentures	768,303.23
Equity capital, total (1 to 4 below)	117,000.00
1. Common stock - total par value (No. shares authorized <u>5,850</u>) (No. shares outstanding <u>5,850</u>)	133,000.00
2. Surplus	518,303.23
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	768,303.23
TOTAL CAPITAL ACCOUNTS.	14,680,488.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	14,680,488.00

SPRINGS SUNAMERICA INDUSTRIAL BANK
COLORADO SPRINGS
El Paso County

OFFICERS

Milton Katz, President; H. N. Ullestad, Cashier & Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; Stephen R. Faulkner, Assistant Vice President; C. D. Archer, Assistant Cashier & Assistant Vice President, Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	12,990.22
Installment loans	1,347,127.63
Notes discounted and/or purchased	143,767.74
United States Government Obligations	
Other bonds	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 2,506.32	2,506.32
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	6,030.89
Other Assets	
TOTAL ASSETS	1,537,422.80

LIABILITIES

Notes payable to banks	
Notes payable (other)	851,387.99
Savings deposits	43,703.80
Thrift-Investment Certificates	158,755.66
Mortgages on real estate owned	
Unearned interest and discounts	100,425.00
Dealers' Reserves	847.76
Amounts set aside for interest, taxes, and other expenses	22,764.05
Other Liabilities	
TOTAL LIABILITIES	1,177,884.26

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	23,687.00
Other reserves on loans	8,842.60
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	32,529.60

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	327,008.94
1. Common stock - total par value (No. shares authorized 10,000)	200,000.00
(No. shares outstanding 10,000)	
2. Surplus	20,000.00
3. Undivided profits	107,008.94
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	327,008.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,537,422.80

FIRST INDUSTRIAL BANK OF ADAMS COUNTY
 COMMERCE CITY
 Adams County

OFFICERS

Ronald F. Weiszmann, President; Dale H. Baan, Vice President; Debbie Bennetts, Cashier.

DIRECTORS

W. F. Smith, Deborah C. Weiszmann, Marv Kay, Dale H. Baan.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	303,372.81
Installment loans.	307,990.54
Notes discounted and/or purchased.	676,300.17
United States Government Obligations	826,102.73
Other bonds.	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>7,578.72</u>	7,578.72
Leasehold Improvements	9,237.90
Real estate owned other than bank premises	
Automobiles Owned.	790.00
Other Assets	159,841.61
TOTAL ASSETS.	2,291,214.48

LIABILITIES

Notes payable to banks	
Notes payable (other).	
Savings deposits	264,743.84
Thrift-Investment Certificates	1,528,885.95
Mortgages on real estate owned	
Unearned interest and discounts.	95,700.61
Dealers' Reserves.	908.17
Amounts set aside for interest, taxes, and other expenses.	55,626.72
Other Liabilities.	
TOTAL LIABILITIES	1,945,865.29

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	
Other reserves on loans.	77,180.00
Reserves on securities	26,972.00
TOTAL RESERVES ON LOANS AND SECURITIES.	104,152.00

CAPITAL ACCOUNTS

Capital notes and debentures	130,000.00
Equity capital, total (1 to 4 below)	111,179.19
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	50,000.00
2. Surplus.	210,000.00
3. Undivided profits.	(148,802.81)
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	241,197.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,291,214.48

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, Paul Kellogg, Vincil Lester, Charles E. Stockdale, Francis R. Stockdale.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	185,545.27
Installment loans	898,409.82
Notes discounted and/or purchased	74,264.35
United States Government Obligations	160,000.00
Other bonds	60,000.00
Corporate stocks	9,573.78
Bank Premises \$; Furniture & Fixtures \$ 2,700.56	2,700.56
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	4,524.70
Other Assets	1,395,018.48
TOTAL ASSETS.	1,395,018.48

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	528,183.81
Thrift-Investment Certificates	705,692.63
Mortgages on real estate owned	
Unearned interest and discounts	16,450.43
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	497.04
Other Liabilities	7,207.26
TOTAL LIABILITIES	1,258,031.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	27,046.74
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	27,046.74

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	109,940.57
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	75,000.00
2. Surplus	25,020.00
3. Undivided profits	9,920.57
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	109,940.57
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,395,018.48

AVCO CRAIG INDUSTRIAL BANK
CRAIG
Moffat 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; Tom Rutter, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	371,678.21
Installment loans	782,362.01
Notes discounted and/or purchased	61,385.81
United States Government Obligations	95,595.70
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>12,098.23</u>	12,098.23
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	
TOTAL ASSETS	1,323,119.96

LIABILITIES

Notes payable to banks	
Notes payable (other)	36,097.07
Savings deposits	386,748.13
Thrift-Investment Certificates	461,394.61
Mortgages on real estate owned	
Unearned interest and discounts	137,304.98
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	3,998.81
Other Liabilities	25,694.81
TOTAL LIABILITIES	1,051,238.41

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,700.52
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	24,700.52

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	247,181.03
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	47,181.03
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	247,181.03
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,323,119.96

DELTA INDUSTRIAL BANK
DELTA
Delta County

OFFICERS

Theodore D. Browne, President; Dean C. Coddington, Larry J. Beck, Vice Presidents;
Eugene K. Ogier, Cashier & Secretary.

DIRECTORS

Theodore D. Browne, Dean C. Coddington, Eugene K. Ogier.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	40,732.18
Installment loans	93,888.40
Notes discounted and/or purchased	85,111.86
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,215.48	4,215.48
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	16,251.85
TOTAL ASSETS	240,199.77

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	19,722.59
Thrift-Investment Certificates	25,500.00
Mortgages on real estate owned	
Unearned interest and discounts	40,176.20
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	1,568.72
Other Liabilities	2,311.22
TOTAL LIABILITIES	89,278.73

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		150,921.04
Equity capital, total (1 to 4 below)		30,921.04
1. Common stock - total par value (No. shares authorized 10,000)		100,000.00
(No. shares outstanding 10,000)		
2. Surplus		20,000.00
3. Undivided profits		30,921.04
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		150,921.04
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		240,199.77

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; Keith E. Boudreau, Controller; J. B. Finley, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	6,371,477.70
Installment loans	8,448,779.36
Notes discounted and/or purchased	579,563.05
United States Government Obligations	881,426.71
Other bonds	93,833.80
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 69,879.81	69,879.81
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	106,692.04
Other Assets	16,551,652.47
TOTAL ASSETS.	16,551,652.47

LIABILITIES

Notes payable to banks	
Notes payable (other)	10,772,504.19
Savings deposits	1,414,574.49
Thrift-Investment Certificates	1,656,943.31
Mortgages on real estate owned	
Unearned interest and discounts	1,504,397.48
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	30,063.55
Other Liabilities	8,613.53
TOTAL LIABILITIES	15,387,096.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	263,381.03
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	263,381.03

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	901,174.89
1. Common stock - total par value (No. shares authorized 25,000)	300,000.00
(No. shares outstanding 15,000)	
2. Surplus	275,000.00
3. Undivided profits	326,174.89
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	901,174.89
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	16,551,652.47

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; Wendell Edwards, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	18,475.69
Installment loans	1,373,374.05
Notes discounted and/or purchased	123,771.13
United States Government Obligations	66,062.71
Other bonds	5,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 7,490.10	7,490.10
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	55,924.89
TOTAL ASSETS	1,650,098.57

LIABILITIES

Notes payable to banks	313,281.27
Notes payable (other)	252,309.87
Savings deposits	340,311.30
Thrift-Investment Certificates	
Mortgages on real estate owned	301,492.59
Unearned interest and discounts	29.29
Dealers' Reserves	2,680.02
Amounts set aside for interest, taxes, and other expenses	23,989.79
Other Liabilities	1,234,094.13
TOTAL LIABILITIES	1,234,094.13

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	41,821.15
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	41,821.15

CAPITAL ACCOUNTS

Capital notes and debentures	374,183.29
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized 2,000 (No. shares outstanding 2,000)	200,000.00
2. Surplus	35,000.00
3. Undivided profits	139,183.29
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	374,183.29
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,650,098.57

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, Treasurer & Assistant Secretary; Keith E. Boudreau, Controller; Samuel J. Susuras, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	16,484.27
Installment loans	1,184,038.19
Notes discounted and/or purchased	111,385.21
United States Government Obligations	70,984.12
Other bonds	5,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 1,956.59	1,956.59
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	61,125.17
TOTAL ASSETS	1,450,973.55

LIABILITIES

Notes payable to banks	
Notes payable (other)	236,430.87
Savings deposits	343,720.64
Thrift-Investment Certificates	272,468.04
Mortgages on real estate owned	
Unearned interest and discounts	252,591.20
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	7,968.30
Other Liabilities	19,755.63
TOTAL LIABILITIES	1,132,934.68

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	36,420.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	36,420.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	281,618.87
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	110,000.00
3. Undivided profits	71,618.87
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	281,618.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,450,973.55

BELL & HOWELL INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Robert A. Winter, President & Treasurer; Nicholas L. Dennis, Executive Vice President; Philip P. Haag, Vice President; Jack K. Hudson, Secretary-Vice President; John G. Lewis, Assistant Secretary.

DIRECTORS

Philip P. Haag, Jack K. Hudson, Robert A. Winter.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	260,028.07
Installment loans	10,538,300.74
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,259.23	3,259.23
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,129,832.78
TOTAL ASSETS	11,931,420.82

LIABILITIES

Notes payable to banks	8,000,000.00
Notes payable (other)	
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	(106,983.63)
Other Liabilities	2,452,893.90
TOTAL LIABILITIES	10,345,910.27

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	1,585,510.55
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	345,000.00
3. Undivided profits	1,140,510.55
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,585,510.55
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	11,931,420.82

COMMERCIAL CREDIT PLAN INDUSTRIAL BANK
DENVER
Denver 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;
Don R. Bourland, Treasurer.

DIRECTORS

I. William Martin, Edward K. Waldron, William B. Turley, John R. Bashaar,
William R. Ripley.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	41,207.44
Installment loans	2,134,870.56
Notes discounted and/or purchased	
United States Government Obligations	111,272.55
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	414.88
TOTAL ASSETS	2,287,765.43

LIABILITIES

Notes payable to banks	
Notes payable (other)	906,658.78
Savings deposits	
Thrift-Investment Certificates	926,734.83
Mortgages on real estate owned	
Unearned interest and discounts	37,772.29
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	19,768.58
Other Liabilities	17,737.89
TOTAL LIABILITIES	1,908,672.37

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	46,129.08
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	46,129.08

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	332,963.98
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	75,000.00
2. Surplus	175,625.00
3. Undivided profits	82,338.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	332,963.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,287,765.43

COMMERCIAL INDUSTRIAL BANK
DENVER
Denver 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, Fred Kohlruess, James A. Richards, John Bolger, Ed Keefer, Troy Goodwin, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier; Robert P. Plummer, Assistant Treasurer.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	900.00
Installment loans.	3,079,205.08
Notes discounted and/or purchased.	138,245.51
United States Government Obligations	
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,330.73	3,330.73
Leasehold Improvements	929.07
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	3,150.18
TOTAL ASSETS.	3,225,760.57

LIABILITIES

Notes payable to banks	
Notes payable (other).	959,730.26
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	924,683.88
Dealers' Reserves.	3,607.17
Amounts set aside for interest, taxes, and other expenses.	881.28
Other Liabilities.	4,748.98
TOTAL LIABILITIES	1,893,651.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	80,436.26
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	80,436.26

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,251,672.74
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.	651,672.74
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	1,251,672.74
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,225,760.57

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	916,102.49
Installment loans	3,850,148.95
Notes discounted and/or purchased	42,204.10
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 10,809.07	10,809.07
Leasehold Improvements	538.28
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	7,890.75
TOTAL ASSETS.	4,827,693.64

LIABILITIES

Notes payable to banks	
Notes payable (other)	149,698.52
Savings deposits	862,624.10
Thrift-Investment Certificates	2,351,270.11
Mortgages on real estate owned	
Unearned interest and discounts	340,108.95
Dealers' Reserves	297.49
Amounts set aside for interest, taxes, and other expenses	379,655.48
Other Liabilities	73,016.82
TOTAL LIABILITIES	4,156,671.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	89,811.17
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	89,811.17

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	441,211.00
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	10,000.00
3. Undivided profits	331,211.00
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	581,211.00
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,827,693.64

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 E. Lewis.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	312,819.00
Installment loans	2,272,949.31
Notes discounted and/or purchased	622,789.77
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>2,342.66</u>	2,342.66
Leasehold Improvements	3,936.39
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	6,812.42
TOTAL ASSETS	3,221,649.55

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,158,845.50
Savings deposits	198,193.17
Thrift-Investment Certificates	697,782.60
Mortgages on real estate owned	
Unearned interest and discounts	267,752.01
Dealers' Reserves	1,588.95
Amounts set aside for interest, taxes, and other expenses	130,529.99
Other Liabilities	58,013.72
TOTAL LIABILITIES	2,512,705.94

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	67,832.42
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	67,832.42

CAPITAL ACCOUNTS

Capital notes and debentures	85,000.00
Equity capital, total (1 to 4 below)	556,111.19
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	391,111.19
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	641,111.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,221,649.55

DENVER SUNAMERICA INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Cashier & Treasurer; James E. Wanner, Secretary; M. Mandel, Vice President; Ronald Garvin, Assistant Vice President; C. D. Archer, Assistant Cashier & Assistant Vice President; Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1	4,753.96
Installment loans		1,296,890.84
Notes discounted and/or purchased		17,208.37
United States Government Obligations		
Other bonds		25,133.12
Corporate stocks		
Bank Premises \$; Furniture & Fixtures \$ 3,185.79		3,185.79
Leasehold Improvements		654.57
Real estate owned other than bank premises		12,414.23
Automobiles Owned		
Other Assets		5,731.93
TOTAL ASSETS		1,365,972.81

LIABILITIES

Notes payable to banks		821,217.04
Notes payable (other)		33,409.51
Savings deposits		97,100.00
Thrift-Investment Certificates		8,151.72
Mortgages on real estate owned		47,897.00
Unearned interest and discounts		
Dealers' Reserves		15,630.86
Amounts set aside for interest, taxes, and other expenses		10,458.00
Other Liabilities		1,033,864.13
TOTAL LIABILITIES		

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans		38,904.00
Other reserves on loans		(10,556.86)
Reserves on securities		
TOTAL RESERVES ON LOANS AND SECURITIES		28,347.14

CAPITAL ACCOUNTS

Capital notes and debentures		
Equity capital, total (1 to 4 below)		303,761.54
1. Common stock - total par value (No. shares authorized 10,000)		200,000.00
(No. shares outstanding 10,000)		
2. Surplus		20,000.00
3. Undivided profits		83,761.54
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		303,761.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		1,365,972.81

FIRST AMERICAN INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

James F. Coleman, President; Rodney G. Jordan, Executive Vice President;
Douglas M. Coleman, Secretary-Treasurer.

DIRECTORS

James F. Coleman, Sherman J. Titens, Bernard D. Craig, Jr., Douglas M. Coleman.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	119,455.36
Installment loans	2,679,450.75
Notes discounted and/or purchased	1,032,366.87
United States Government Obligations	611,908.10
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 13,473.04	13,473.04
Leasehold Improvements	
Real estate owned other than bank premises	17,242.17
Automobiles Owned	5,532.75
Other Assets	72,922.45
TOTAL ASSETS	4,552,351.49

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	403,231.90
Thrift-Investment Certificates	2,739,760.96
Mortgages on real estate owned	9,141.87
Unearned interest and discounts	814,005.43
Dealers' Reserves	29,181.05
Amounts set aside for interest, taxes, and other expenses	217,154.66
Other Liabilities	(1,231.79)
TOTAL LIABILITIES	4,211,244.08

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,194.95
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	24,194.95

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	316,912.46
1. Common stock - total par value (No. shares authorized 20,000)	200,000.00
(No. shares outstanding 20,000)	
2. Surplus	100,000.00
3. Undivided profits	16,912.46
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	316,912.46
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,552,351.49

FIRST CHERRY CREEK INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Kenneth M. Wright, President; Frank T. Ferris, Vice President; Gerald L. Bader, Jr., Secretary; Stephen P. Grogan, Treasurer.

DIRECTORS

Gerald L. Bader, Jr., Frank T. Ferris, Stephen P. Grogan, Kenneth M. Wright.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	108,100.27
Installment loans	473,436.89
Notes discounted and/or purchased	
United States Government Obligations	183,047.34
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ <u>6,163.13</u>	6,163.13
Leasehold Improvements	7,185.38
Real estate owned other than bank premises	
Automobiles Owned	8,157.50
Other Assets	14,329.79
TOTAL ASSETS	800,420.30

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	104,950.20
Thrift-Investment Certificates	435,621.47
Mortgages on real estate owned	
Unearned interest and discounts	56,603.07
Dealers' Reserves	440.11
Amounts set aside for interest, taxes, and other expenses	13,231.89
Other Liabilities	
TOTAL LIABILITIES	610,846.74

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,227.87
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	9,227.87

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	180,345.69
1. Common stock - total par value (No. shares authorized <u>20,000</u>)	200,000.00
(No. shares outstanding <u>20,000</u>)	
2. Surplus	150,000.00
3. Undivided profits	(169,654.31)
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	180,345.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	800,420.30

FIRST CONTINENTAL INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

John J. Connolly, President; Velma J. Stephens, 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	336,895.77
Installment loans	2,289,965.15
Notes discounted and/or purchased	90,109.59
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 18,176.75	18,176.75
Leasehold Improvements	38,237.32
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	7,663.00
TOTAL ASSETS	2,781,047.58

LIABILITIES

Notes payable to banks	
Notes payable (other)	66,524.01
Savings deposits	500,932.23
Thrift-Investment Certificates	1,227,505.80
Mortgages on real estate owned	
Unearned interest and discounts	286,041.37
Dealers' Reserves	3,878.73
Amounts set aside for interest, taxes, and other expenses	144,672.77
Other Liabilities	64,941.63
TOTAL LIABILITIES	2,294,496.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,216.37
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	51,216.37

CAPITAL ACCOUNTS

Capital notes and debentures	15,000.00
Equity capital, total (1 to 4 below)	420,334.67
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	185,334.67
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	435,334.67
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,781,047.58

FOOTHILL INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Wayne D. Counts, President; William J. Roper, John Nickoll, Vice Presidents;
Greg Burns, Assistant Vice President; Shirley O'Sullivan, Secretary; Gary
Wehrle, Treasurer.

DIRECTORS

Wayne D. Counts, Don L. Gevirtz, John F. Nickoll, Tennyson W. Grebenar.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	279,241.27
Installment loans	3,558,103.44
Notes discounted and/or purchased	576,577.03
United States Government Obligations	342,984.49
Other bonds	
Corporate stocks	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 21,398.80	21,398.80
Leasehold Improvements	4,368.63
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	28,319.34
TOTAL ASSETS	4,810,993.00

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	550,969.27
Thrift-Investment Certificates	2,118,509.09
Mortgages on real estate owned	
Unearned interest and discounts	633,421.73
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	91,737.27
Other Liabilities	
TOTAL LIABILITIES	3,394,637.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	74,379.34
Other reserves on loans	551,019.36
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	625,398.70

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	790,956.94
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	90,956.94
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	790,956.94
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,810,993.00

LEEMAN INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Harry B. Leeman, President; Edward J. Leeman, Vice President; Rose Ann Honeyman, Secretary-Treasurer.

DIRECTORS

Harry B. Leeman, Edward J. Leeman, Rose Ann Honeyman.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	266,385.28
Installment loans	2,624,583.69
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	7,000.00
Corporate stocks	681,452.63
Bank Premises \$ 39,975.71 ; Furniture & Fixtures \$ 1,782.22	41,757.93
Leasehold Improvements	
Real estate owned other than bank premises	123,218.56
Automobiles Owned	950.00
Other Assets	7,749.19
TOTAL ASSETS	3,753,097.28

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	567,228.29
Thrift-Investment Certificates	35,600.00
Mortgages on real estate owned	
Unearned interest and discounts	277,428.56
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	23,341.70
Other Liabilities	8,523.95
TOTAL LIABILITIES	912,122.50

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)	2,838,353.56
1. Common stock - total par value (No. shares authorized 12,500)	250,000.00
(No. shares outstanding 11,500)	
2. Surplus	1,500,000.00
3. Undivided profits	1,088,353.56
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	2,838,353.56
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,753,097.28

MERCHANTS INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Harry R. Cohen, President; Lester Gold, Executive Vice President; Ronald G. Kientz, Eldon L. Miller, Vice Presidents.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	938,083.67
Installment loans	4,455,977.38
Notes discounted and/or purchased	27,573.16
United States Government Obligations	
Other bonds	1,094,242.86
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 25,617.35	25,617.35
Leasehold Improvements	528.39
Real estate owned other than bank premises	
Automobiles Owned	12,311.71
Other Assets	47,449.42
TOTAL ASSETS.	6,601,783.94

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,835,275.67
Thrift-Investment Certificates	2,532,986.84
Mortgages on real estate owned	
Unearned interest and discounts	995,556.59
Dealers' Reserves	14,785.80
Amounts set aside for interest, taxes, and other expenses	144,289.50
Other Liabilities	2,259.00
TOTAL LIABILITIES	5,525,153.40

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	127,388.03
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	127,388.03

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	949,242.51
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	400,000.00
3. Undivided profits	449,242.51
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	949,242.51
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	6,601,783.94

METROPOLITAN INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Victor Lederman, President; Sidney Zahalsky, Vice President & Treasurer;
Clifford Bohannon, Jr., Vice President; Todd Lederman, Secretary.

DIRECTORS

Clifford Bohannon, Jr., Nadyne Lederman, Todd Lederman, Victor Lederman,
Sidney Zahalsky.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,382,471.42
Installment loans	10,233,472.46
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	5,000.00
Corporate stocks	58,774.77
Bank Premises \$ 279,111.97 ; Furniture & Fixtures \$ 41,327.12	320,439.09
Leasehold Improvements	
Real estate owned other than bank premises	135,545.80
Automobiles Owned	41,462.54
Other Assets	67,819.05
TOTAL ASSETS	12,244,985.13

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	2,580,420.40
Thrift-Investment Certificates	7,416,541.84
Mortgages on real estate owned	
Unearned interest and discounts	1,125,294.25
Dealers' Reserves	75,607.80
Amounts set aside for interest, taxes, and other expenses	158,243.00
Other Liabilities	
TOTAL LIABILITIES	11,356,107.29

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	133,035.14
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	133,035.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	755,842.70
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	528,040.00
2. Surplus	218,020.20
3. Undivided profits	9,782.50
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	755,842.70
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	12,244,985.13

NORTHERN 1ST INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

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

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, John C. Ninneman, Richard A. Van Winkle.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	115,712.49
Installment loans	1,505,127.50
Notes discounted and/or purchased	40,385.19
United States Government Obligations	132,000.00
Other bonds	35,099.18
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,256.63	4,256.63
Leasehold Improvements	1,437.81
Real estate owned other than bank premises	21,890.03
Automobiles Owned	1,502.94
Other Assets	22,283.86
TOTAL ASSETS.	1,879,695.63

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	486,379.44
Thrift-Investment Certificates	1,045,172.18
Mortgages on real estate owned	
Unearned interest and discounts	20,881.67
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	49,994.54
Other Liabilities	2,810.76
TOTAL LIABILITIES	1,605,238.59

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,287.25
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	24,287.25

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	250,169.79
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	30,169.79
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	250,169.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,879,695.63

PARK SUNAMERICA INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer & Cashier; James E. Wanner, Secretary; M. Mandel, Vice President; Charles L. Stary, Assistant Vice President; C. D. Archer, Assistant Cashier & Assistant Vice President; Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	21,358.82
Installment loans	1,468,910.43
Notes discounted and/or purchased	174,592.74
United States Government Obligations	
Other bonds	50,269.61
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,609.79	2,609.79
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	5,858.27
Other Assets	1,723,599.66
TOTAL ASSETS.	1,723,599.66

LIABILITIES

Notes payable to banks	894,245.27
Notes payable (other)	121,327.31
Savings deposits	153,562.51
Thrift-Investment Certificates	
Mortgages on real estate owned	108,643.00
Unearned interest and discounts	160.35
Dealers' Reserves	17,762.78
Amounts set aside for interest, taxes, and other expenses	4,386.00
Other Liabilities	1,300,087.22
TOTAL LIABILITIES	1,300,087.22

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	29,514.00
Other reserves on loans	6,053.64
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	35,567.64

CAPITAL ACCOUNTS

Capital notes and debentures	387,944.80
Equity capital, total (1 to 4 below)	200,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>) (No. shares outstanding <u>10,000</u>)	20,000.00
2. Surplus	167,944.80
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	387,944.80
TOTAL CAPITAL ACCOUNTS.	387,944.80
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,723,599.66

SECURITY INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Stephen M. Friedrich, President; Thomas R. Slaughter, Sidney N. Held, C. Richard Ickrath, James M. Lappe, Vice Presidents; Everett B. Best, Secretary; Martin M. Starr, Vice President, Treasurer & Assistant Secretary.

DIRECTORS

Everett B. Best, Sidney N. Held, Thomas R. Slaughter, Martin M. Starr.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	175,884.91
Installment loans	6,933,794.68
Notes discounted and/or purchased	
United States Government Obligations	300,601.24
Other bonds	
Corporate stocks	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 13,775.73	13,775.73
Leasehold Improvements	19,368.99
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	9,531.21
TOTAL ASSETS	7,450,956.76

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,216,972.56
Savings deposits	1,088,876.58
Thrift-Investment Certificates	1,556,834.60
Mortgages on real estate owned	
Unearned interest and discounts	2,269,792.73
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	17,871.00
Other Liabilities	7,137.58
TOTAL LIABILITIES	6,157,485.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	63,578.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	63,578.00

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	1,229,893.71
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	729,893.71
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	1,229,893.71
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	7,450,956.76

TRI-STATE INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

Richard C. Tucker, President; Noris A. Lusche, Senior Vice President; Donald A. Lancaster, Secretary-Treasurer, A. R. Ewalt, W. H. Michel, Vice Presidents; Roxanne Gorder, Tom Deter, Cathy Ritter, Assistant Vice Presidents.

DIRECTORS

Richard C. Tucker, Noris A. Lusche, Donald A. Lancaster.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	338,868.23
Installment loans	4,968,418.39
Notes discounted and/or purchased	669,601.11
United States Government Obligations	655,000.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 26,836.73	26,836.73
Leasehold Improvements	8,696.59
Real estate owned other than bank premises	48,436.40
Automobiles Owned	
Other Assets	59,023.74
TOTAL ASSETS	6,774,881.19

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	936,003.20
Thrift-Investment Certificates	4,465,463.55
Mortgages on real estate owned	
Unearned interest and discounts	95,935.41
Dealers' Reserves	105,313.23
Amounts set aside for interest, taxes, and other expenses	80,705.60
Other Liabilities	618.13
TOTAL LIABILITIES	5,684,039.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	102,695.79
Other reserves on loans	
Reserves on securities	102,695.79
TOTAL RESERVES ON LOANS AND SECURITIES	102,695.79

CAPITAL ACCOUNTS

Capital notes and debentures	988,146.28
Equity capital, total (1 to 4 below)	600,000.00
1. Common stock - total par value (No. shares authorized <u>6,000</u>) (No. shares outstanding <u>6,000</u>)	600,000.00
2. Surplus	100,000.00
3. Undivided profits	288,146.28
4. Reserve for contingencies and other capital reserves	988,146.28
TOTAL CAPITAL ACCOUNTS	6,774,881.19
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,774,881.19

UNIVERSITY HILLS WESTERN INDUSTRIAL BANK
DENVER
Denver County

OFFICERS

W. H. Keiser, President; R. Brimberry, Vice President & Cashier; R. A. Gladfelter, Daleton J. Smith, Vice Presidents; F. M. Salinger, Secretary; M. V. O'Brien, Treasurer.

DIRECTORS

R. A. Gladfelter, Daleton J. Smith, J. W. Jerome.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	10,200.00
Installment loans	1,856,828.94
Notes discounted and/or purchased	114,230.72
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 398.51	398.51
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	3,018.08
TOTAL ASSETS	1,984,676.25

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,169,328.74
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	403,153.64
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	
TOTAL LIABILITIES	1,572,482.38

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	15,679.06
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	15,679.06

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	396,514.81
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus	20,000.00
3. Undivided profits	176,514.81
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	396,514.81
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,984,676.25

DURANGO INDUSTRIAL BANK
DURANGO
La Plata County

OFFICERS

Calvin L. Uptain, President; Leonard I. Turner, Executive Vice President;
Jeri L. Deluzio, Vice President; Isaac H. Kaiser, Secretary; Stanley D.
Wadsworth, Treasurer.

DIRECTORS

Isaac H. Kaiser, Leonard I. Turner, Calvin L. Uptain, Stanley D. Wadsworth.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	76,973.12
Installment loans	15,341.16
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 9,831.15	9,831.15
Leasehold Improvements	6,475.23
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	166,963.09
TOTAL ASSETS	275,583.75

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	11,328.49
Thrift-Investment Certificates	14,584.33
Mortgages on real estate owned	
Unearned interest and discounts	2,226.93
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	286.47
Other Liabilities	28,495.71
TOTAL LIABILITIES	56,921.93

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	92.05
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	92.05

CAPITAL ACCOUNTS

Capital notes and debentures	218,569.77
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u> (No. shares outstanding <u>10,000</u>)	100,000.00
2. Surplus	18,569.77
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	218,569.77
TOTAL CAPITAL ACCOUNTS	275,583.75
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	275,583.75

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; Marva Jackson, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	29,011.70
Installment loans	1,639,993.57
Notes discounted and/or purchased	442,117.36
United States Government Obligations	96,583.72
Other bonds	20,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 8,748.52	8,748.52
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	151,572.71
TOTAL ASSETS.	2,388,027.58

LIABILITIES

Notes payable to banks	397,482.34
Notes payable (other)	279,487.64
Savings deposits	687,123.31
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	387,273.30
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	11,336.51
Other Liabilities	17,280.73
TOTAL LIABILITIES	1,779,983.83

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,190.82
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	59,190.82

CAPITAL ACCOUNTS

Capital notes and debentures	548,852.93
Equity capital, total (1 to 4 below)	323,852.93
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	100,000.00
(No. shares outstanding <u>5,000</u>)	
2. Surplus	125,000.00
3. Undivided profits	323,852.93
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	548,852.93
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,388,027.58

SOUTH CONTINENTAL INDUSTRIAL BANK
ENGLEWOOD
Arapahoe County

OFFICERS

John J. Connolly, President; Ernest W. Freeman, 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	516,770.40
Installment loans	2,178,347.23
Notes discounted and/or purchased	931,530.31
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 20,301.20	20,301.20
Leasehold Improvements	3,752.24
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	6,151.88
TOTAL ASSETS.	3,656,853.26

LIABILITIES

Notes payable to banks	163,894.68
Notes payable (other)	496,770.94
Savings deposits	1,868,194.15
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	394,029.28
Dealers' Reserves	8,945.10
Amounts set aside for interest, taxes, and other expenses	269,030.95
Other Liabilities	41,552.62
TOTAL LIABILITIES	3,242,417.72

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	65,384.84
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	65,384.84

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	209,050.70
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	99,050.70
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	349,050.70
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,656,853.26

EVERGREEN INDUSTRIAL BANK
EVERGREEN
Jefferson County

OFFICERS

Everett D. Smith, President; Christopher W. Jeavons, Vice President; Kay Brunson, Cashier.

DIRECTORS

Paul F. Catterson, Christopher W. Jeavons, Robert E. Maloney, William R. Seaburg, Everett D. Smith.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	284,747.19
Installment loans	1,536,563.05
Notes discounted and/or purchased	453,404.60
United States Government Obligations	245,286.64
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	17,868.16
Leasehold Improvements	22,078.59
Real estate owned other than bank premises	5,248.13
Automobiles Owned	
Other Assets	56,860.77
TOTAL ASSETS	2,622,057.13

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,193,198.03
Thrift-Investment Certificates	1,099,285.83
Mortgages on real estate owned	
Unearned interest and discounts	72,962.24
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	14,345.89
Other Liabilities	
TOTAL LIABILITIES	2,379,791.99

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	236,699.57
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus	70,000.00
3. Undivided profits	66,699.57
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	236,699.57
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,622,057.13

AVCO FORT COLLINS INDUSTRIAL BANK
FORT COLLINS
Larimer 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; William C. Bailey, III, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	1,557,910.59
Installment loans.	1,658,988.05
Notes discounted and/or purchased.	116,665.91
United States Government Obligations	216,625.34
Other bonds.	85,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,131.99	5,131.99
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	55,503.43
TOTAL ASSETS.	3,695,825.31

LIABILITIES

Notes payable to banks	74,000.00
Notes payable (other).	796,662.52
Savings deposits	1,726,883.26
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts.	392,700.97
Dealers' Reserves.88
Amounts set aside for interest, taxes, and other expenses.	967.00
Other Liabilities.	12,567.47
TOTAL LIABILITIES	3,003,782.10

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	48,408.98
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	48,408.98

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	643,634.23
1. Common stock - total par value (No. shares authorized <u>600</u>)	60,000.00
(No. shares outstanding <u>600</u>)	
2. Surplus.	130,000.00
3. Undivided profits.	453,634.23
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	643,634.23
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,695,825.31

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	231,874.65
Installment loans	3,066,048.95
Notes discounted and/or purchased	1,390,650.23
United States Government Obligations	282,252.96
Other bonds	150,314.64
Corporate stocks	3,359.07
Bank Premises \$; Furniture & Fixtures \$ 3,359.07	7,649.07
Leasehold Improvements	34,493.28
Real estate owned other than bank premises	3,694.48
Automobiles Owned	34,574.11
Other Assets	5,204,911.44
TOTAL ASSETS	5,204,911.44

LIABILITIES

Notes payable to banks	2,467,426.66
Notes payable (other)	1,866,715.01
Savings deposits	336,256.21
Thrift-Investment Certificates	109,526.54
Mortgages on real estate owned	2,037.60
Unearned interest and discounts	4,781,962.02
Dealers' Reserves	65,611.86
Amounts set aside for interest, taxes, and other expenses	65,611.86
Other Liabilities	65,611.86
TOTAL LIABILITIES	65,611.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	65,611.86
Other reserves on loans	65,611.86
Reserves on securities	65,611.86
TOTAL RESERVES ON LOANS AND SECURITIES	65,611.86

CAPITAL ACCOUNTS

Capital notes and debentures	357,337.56
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 100)	(No. shares outstanding 100)
2. Surplus	75,000.00
3. Undivided profits	182,337.56
4. Reserve for contingencies and other capital reserves	357,337.56
TOTAL CAPITAL ACCOUNTS	357,337.56
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,204,911.44

FORT COLLINS PERSON-TO-PERSON INDUSTRIAL BANK
FORT COLLINS
Larimer County

OFFICERS

Richard J. Lehmann, President; Raymond S. Kozlowski, Vice President & Secretary; Jerome Brown, Cashier & Assistant Secretary; Mervyn Eastberg, Assistant Vice President; Jay Sanford, Mary S. Howard, Assistant Secretaries.

DIRECTORS

Robert D. Dunham, Richard J. Lehmann, Raymond S. Kozlowski.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	38,834.28
Installment loans	3,100,293.25
Notes discounted and/or purchased	
United States Government Obligations	150,161.97
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 11,064.09	11,064.09
Leasehold Improvements	4,523.87
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	3,651.76
TOTAL ASSETS	3,308,529.22

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,282,477.86
Savings deposits	576,786.56
Thrift-Investment Certificates	263,543.08
Mortgages on real estate owned	
Unearned interest and discounts	87,923.16
Dealers' Reserves	7,678.11
Amounts set aside for interest, taxes, and other expenses	8,974.86
Other Liabilities	(20,559.73)
TOTAL LIABILITIES	2,206,823.90

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	101,226.68
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	101,226.68

CAPITAL ACCOUNTS

Capital notes and debentures			
Equity capital, total (1 to 4 below)			1,000,478.64
1. Common stock - total par value (No. shares authorized 2,000)			200,000.00
		(No. shares outstanding 2,000)	
2. Surplus			771,607.67
3. Undivided profits			28,870.97
4. Reserve for contingencies and other capital reserves			
TOTAL CAPITAL ACCOUNTS			1,000,478.64
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS			3,308,529.22

FORT COLLINS SUNAMERICA INDUSTRIAL BANK
FORT COLLINS
Larimer County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer & Cashier; James E. Wanner, Secretary; M. Mandel, Vice President; Joseph H. Stimson, Assistant Vice President; C. D. Archer, Assistant Cashier & Assistant Vice President; Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,429.38
Installment loans	790,345.62
Notes discounted and/or purchased	132,776.89
United States Government Obligations	25,280.26
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,329.59	4,329.59
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	16,596.50
Other Assets	973,758.24
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	568,462.92
Notes payable (other)	15,474.21
Savings deposits	400.00
Thrift-Investment Certificates	
Mortgages on real estate owned	14,619.00
Unearned interest and discounts	337.01
Dealers' Reserves	4,622.12
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	603,915.26
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,532.00
Other reserves on loans	8,797.67
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	18,329.67

CAPITAL ACCOUNTS

Capital notes and debentures	351,513.31
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized <u>10,000</u>)	
(No. shares outstanding <u>10,000</u>)	
2. Surplus	50,000.00
3. Undivided profits	51,513.31
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	351,513.31
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	973,758.24

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

James H. Elliff, John E. Elliff, Bernard Hecker, James R. Henry, William H.
Kinney, Kenneth Lawrence.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	215,701.77
Installment loans	1,821,803.30
Notes discounted and/or purchased	
United States Government Obligations	157,377.19
Other bonds	109,825.95
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,601.00	9,601.00
Leasehold Improvements	24,765.00
Real estate owned other than bank premises	
Automobiles Owned	1,400.00
Other Assets	43,918.99
TOTAL ASSETS	2,384,393.20

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	462,111.63
Thrift-Investment Certificates	1,626,460.47
Mortgages on real estate owned	
Unearned interest and discounts	75,600.60
Dealers' Reserves	4,653.32
Amounts set aside for interest, taxes, and other expenses	14,960.18
Other Liabilities	9,599.27
TOTAL LIABILITIES	2,193,385.47

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	16,560.38
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	16,560.38

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	174,447.35
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	44,447.35
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	174,447.35
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,384,393.20

GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS
Garfield County

OFFICERS

John D. Vanderhoof, Chairman of the Board; Donald L. Vanderhoof, President;
Frank W. Milner, Vice President & Secretary.

DIRECTORS

Frank W. Milner, Donald L. Vanderhoof, John D. Vanderhoof.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	124,712.50
Installment loans	2,328,968.23
Notes discounted and/or purchased	132,165.77
United States Government Obligations	100,000.00
Other bonds	75,000.00
Corporate stocks	57,874.75
Bank Premises \$; Furniture & Fixtures \$ 38,454.14	38,454.14
Leasehold Improvements	13,385.70
Real estate owned other than bank premises	3,513.54
Automobiles Owned	92,929.90
Other Assets	2,967,004.53
TOTAL ASSETS	2,967,004.53

LIABILITIES

Notes payable to banks	205,000.00
Notes payable (other)	991,839.21
Savings deposits	1,388,238.36
Thrift-Investment Certificates	141,032.90
Mortgages on real estate owned	7,569.17
Unearned interest and discounts	35,874.23
Dealers' Reserves	9,071.02
Amounts set aside for interest, taxes, and other expenses	2,778,624.89
Other Liabilities	2,778,624.89
TOTAL LIABILITIES	2,778,624.89

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	21,789.85
Other reserves on loans	21,789.85
Reserves on securities	21,789.85
TOTAL RESERVES ON LOANS AND SECURITIES	21,789.85

CAPITAL ACCOUNTS

Capital notes and debentures	166,589.79
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>)	77,500.00
2. Surplus	36,589.79
3. Undivided profits	166,589.79
4. Reserve for contingencies and other capital reserves	166,589.79
TOTAL CAPITAL ACCOUNTS	166,589.79
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,967,004.53

GOLDEN INDUSTRIAL BANK
GOLDEN
Jefferson County

OFFICERS

T. A. Costa, President; H. S. Swanson, Chairman of the Board; Debbie Bennetts, Assistant Cashier.

DIRECTORS

T. A. Costa, Joseph Herring, Barbara Lamm, Lee McBride, Edgar E. Sellers, H. S. Swanson, Carole W. White.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	636,706.64
Installment loans	1,442,236.32
Notes discounted and/or purchased	396,553.99
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 16,384.19	16,384.19
Leasehold Improvements	1,894.77
Real estate owned other than bank premises	55,678.57
Automobiles Owned	
Other Assets	59,314.43
TOTAL ASSETS.	2,608,768.91

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,052,967.63
Thrift-Investment Certificates	1,111,288.08
Mortgages on real estate owned	
Unearned interest and discounts	61,551.45
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	14,391.73
Other Liabilities	37.50
TOTAL LIABILITIES	2,240,236.39

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	4,856.50
Other reserves on loans	6,227.59
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	11,084.09

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	357,448.43
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	130,000.00
3. Undivided profits	27,448.43
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	357,448.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,608,768.91

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; D. L. Westlund, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	2,066,391.45
Installment loans	3,316,148.92
Notes discounted and/or purchased	172,757.26
United States Government Obligations	238,437.93
Other bonds	323,056.25
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,275.28	9,275.28
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	54,977.25
Other Assets	6,181,044.34
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	25,633.26
Notes payable (other)	917,276.36
Savings deposits	3,744,861.13
Thrift-Investment Certificates	
Mortgages on real estate owned	914,772.14
Unearned interest and discounts	561.04
Dealers' Reserves	45,371.89
Amounts set aside for interest, taxes, and other expenses	21,439.51
Other Liabilities	5,669,915.33
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	90,119.90
Other reserves on loans	
Reserves on securities	90,119.90
TOTAL RESERVES ON LOANS AND SECURITIES	

CAPITAL ACCOUNTS

Capital notes and debentures	421,009.11
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 5,000)	
(No. shares outstanding 5,000)	
2. Surplus	100,000.00
3. Undivided profits	221,009.11
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	421,009.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	6,181,044.34

COMMERCIAL CREDIT PLAN INDUSTRIAL BANK OF GRAND JUNCTION
GRAND JUNCTION
Mesa 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; Don R. Bourland, Treasurer.

DIRECTORS

I. William Martin, Edward K. Waldron, William B. Turley, John R. Bashaar, William R. Ripley.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	25,019.40
Installment loans	1,912,073.26
Notes discounted and/or purchased	
United States Government Obligations	72,573.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,783.92
TOTAL ASSETS	2,011,449.58

LIABILITIES

Notes payable to banks	
Notes payable (other)	855,150.47
Savings deposits	
Thrift-Investment Certificates	622,550.14
Mortgages on real estate owned	
Unearned interest and discounts	5,084.42
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	3,628.74
Other Liabilities	18,342.55
TOTAL LIABILITIES	1,504,756.32

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	53,624.93
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	53,624.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	453,068.33
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	50,000.00
2. Surplus	200,000.00
3. Undivided profits	203,068.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	453,068.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,011,449.58

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	51,854.04
Installment loans	1,740,418.15
Notes discounted and/or purchased	
United States Government Obligations	254,423.75
Other bonds	25,000.00
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 105.96	105.96
Leasehold Improvements	
Real estate owned other than bank premises	2,034.72
Automobiles Owned	105,446.97
Other Assets	2,179,283.59
TOTAL ASSETS	

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,142,165.80
Thrift-Investment Certificates	378,990.00
Mortgages on real estate owned	
Unearned interest and discounts	237,613.30
Dealers' Reserves	34,767.84
Amounts set aside for interest, taxes, and other expenses	(7,530.00)
Other Liabilities	976.42
TOTAL LIABILITIES	1,786,983.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	29,796.14
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	29,796.14

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	362,504.09
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	112,504.09
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	362,504.09
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,179,283.59

GREELEY INDUSTRIAL BANK
GREELEY
Weld County

OFFICERS

Warner Cunningham, President; Marvin I. Naiman, Vice President; Rolland M. Wolfe, Acting Vice President; Walter Slatkin, Secretary; Melvin Dinner, Treasurer.

DIRECTORS

Warner Cunningham, Melvin Dinner, J. Lawrence Hamil, Marvin I. Naiman, Walter Slatkin.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	121,464.01
Installment loans	2,157,775.15
Notes discounted and/or purchased	637,848.39
United States Government Obligations	249,741.79
Other bonds	91,664.04
Corporate stocks	7,113.01
Bank Premises \$; Furniture & Fixtures \$ 7,113.01	12,428.80
Leasehold Improvements	922.81
Real estate owned other than bank premises	3,412.09
Automobiles Owned	529,276.79
Other Assets	3,811,646.88
TOTAL ASSETS	3,811,646.88

LIABILITIES

Notes payable to banks	100,000.00
Notes payable (other)	111,420.00
Savings deposits	775,092.64
Thrift-Investment Certificates	2,167,139.99
Mortgages on real estate owned	196,601.69
Unearned interest and discounts	30,956.72
Dealers' Reserves	53,886.47
Amounts set aside for interest, taxes, and other expenses	3,435,097.51
Other Liabilities	3,435,097.51
TOTAL LIABILITIES	3,435,097.51

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	28,329.34
Other reserves on loans	28,329.34
Reserves on securities	28,329.34
TOTAL RESERVES ON LOANS AND SECURITIES	28,329.34

CAPITAL ACCOUNTS

Capital notes and debentures	348,220.03
Equity capital, total (1 to 4 below)	150,000.00
1. Common stock - total par value (No. shares authorized 7,500)	150,000.00
(No. shares outstanding 7,500)	150,000.00
2. Surplus	92,349.72
3. Undivided profits	5,870.31
4. Reserve for contingencies and other capital reserves	348,220.03
TOTAL CAPITAL ACCOUNTS	3,811,646.88
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,811,646.88

GREELEY SUNAMERICA INDUSTRIAL BANK
GREELEY
Weld County

OFFICERS

Milton Katz, President; H. N. Ullestad, Treasurer & Cashier; James E. Wanner, Secretary; M. Mandel, Vice President; Charles R. Bartholomew, Assistant Vice President; C. D. Archer, Assistant Cashier & Assistant Vice President; Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,734.93
Installment loans	1,036,414.70
Notes discounted and/or purchased	151,384.21
United States Government Obligations	
Other bonds	25,280.26
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 1,751.58	1,751.58
Leasehold Improvements	442.29
Real estate owned other than bank premises	
Automobiles Owned	18,826.50
Other Assets	1,238,834.47
TOTAL ASSETS	1,238,834.47

LIABILITIES

Notes payable to banks	
Notes payable (other)	838,236.32
Savings deposits	4,800.46
Thrift-Investment Certificates	1,500.00
Mortgages on real estate owned	
Unearned interest and discounts	15,017.00
Dealers' Reserves	28.42
Amounts set aside for interest, taxes, and other expenses	5,153.36
Other Liabilities	
TOTAL LIABILITIES	864,735.56

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	11,728.00
Other reserves on loans	11,849.35
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	23,577.35

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	350,521.56
1. Common stock - total par value (No. shares authorized 10,000)	250,000.00
(No. shares outstanding 10,000)	
2. Surplus	50,000.00
3. Undivided profits	50,521.56
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	350,521.56
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,238,834.47

WELD COUNTY INDUSTRIAL BANK
GREELEY
Weld County

OFFICERS

Alvin E. Miller, President; Wayne W. Smith, Vice President; Gregg S. Ree,
Assistant Vice President.

DIRECTORS

Walter Bergendahl, E. J. Bramble, Alvin E. Miller, Wayne W. Smith, George
Staples.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	213,787.99
Installment loans	1,658,903.75
Notes discounted and/or purchased	289,120.88
United States Government Obligations	308,046.37
Other bonds	138,303.53
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,576.58	3,576.58
Leasehold Improvements	7,851.59
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	14,107.40
TOTAL ASSETS	2,633,698.09

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	399,941.69
Thrift-Investment Certificates	1,494,113.00
Mortgages on real estate owned	
Unearned interest and discounts	431,193.01
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	39,992.19
Other Liabilities	30,452.90
TOTAL LIABILITIES	2,395,692.79

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,497.52
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	24,497.52

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	213,507.78
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	60,000.00
3. Undivided profits	53,507.78
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	213,507.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,633,698.09

LAFAYETTE FIRST INDUSTRIAL BANK
LAFAYETTE
Boulder County

OFFICERS

D. P. Hiebert, President; Donald E. Imel, Vice President; N. E. Barlow, Secretary.

DIRECTORS

N. E. Barlow, D. P. Hiebert, Donald E. Imel.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	114,748.58
Installment loans	337,516.15
Notes discounted and/or purchased	86,393.48
United States Government Obligations	128,397.77
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 1,961.30	1,961.30
Leasehold Improvements	237.66
Real estate owned other than bank premises	
Automobiles Owned	2,765.68
Other Assets	8,337.11
TOTAL ASSETS.	680,357.73

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	171,098.38
Thrift-Investment Certificates	314,702.60
Mortgages on real estate owned	
Unearned interest and discounts	86,262.06
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	23,653.49
Other Liabilities	579.09
TOTAL LIABILITIES	596,295.62

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)	84,062.11
1. Common stock - total par value (No. shares authorized _____)	50,000.00
(No. shares outstanding _____)	
2. Surplus	35,000.00
3. Undivided profits	(937.89)
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	84,062.11
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	680,357.73

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; F. Hendrix, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	189,469.10
Installment loans	1,391,925.17
Notes discounted and/or purchased	361,624.03
United States Government Obligations	104,486.00
Other bonds	49,526.86
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 17,186.14	17,186.14
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	61,134.61
TOTAL ASSETS.	2,175,351.91

LIABILITIES

Notes payable to banks	68,700.21
Notes payable (other)	848,313.90
Savings deposits	410,216.86
Thrift-Investment Certificates	
Mortgages on real estate owned	280,466.25
Unearned interest and discounts	1,542.69
Dealers' Reserves	6,836.60
Amounts set aside for interest, taxes, and other expenses	18,770.69
Other Liabilities	1,634,846.20
TOTAL LIABILITIES	1,634,846.20

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	51,492.93
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	51,492.93

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	489,012.78
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	239,012.78
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	489,012.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,175,351.91

BENEFICIAL INDUSTRIAL BANK
LAKEWOOD
Jefferson County

OFFICERS

Grant H. Genske, President; Manus C. Duffy, Vice President; Joseph M. Herhal, Vice President & Treasurer; Mrs. Fernande Bennett, Vice President & Secretary.

DIRECTORS

Mrs. Fernande Bennett, Manus C. Duffy, Grant H. Genske, Joseph M. Herhal, Lee W. Mistrick.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	157.30
Installment loans	668,550.65
Notes discounted and/or purchased	31,796.63
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 17,234.45	17,234.45
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	489.99
TOTAL ASSETS	718,229.02

LIABILITIES

Notes payable to banks	
Notes payable (other)	246,930.89
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	169,586.57
Dealers' Reserves	3,975.44
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	700.10
TOTAL LIABILITIES	421,193.00

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,655.33
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	26,655.33

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	270,380.69
1. Common stock - total par value (No. shares authorized 1,000)	100,000.00
(No. shares outstanding 1,000)	
2. Surplus	150,000.00
3. Undivided profits	20,380.69
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	270,380.69
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	718,229.02

GOVERNMENT EMPLOYEES INDUSTRIAL BANK
LAKEWOOD
Jefferson County

OFFICERS

Ernest L. Marks, President & Chief Executive Officer; Calvert H. Clingenpeel, Senior Vice President; Eberhard J. Gabriel, Senior Vice President & General Counsel; James E. Bennett, Robert Clydesdale, Jr., Alfred G. Gross, Douglas K. Hudson, Arthur T. Y. Loh, Vice Presidents; Paul F. Dean, Jr., Treasurer & Cashier; John M. O'Conner, Secretary; John M. Avery, James H. Downing, Melvin A. Greene, Richard R. Johnson, John B. McGrath, Donald J. Snow, Michael J. Stevenson, Assistant Vice Presidents; Kathleen J. Wichern, Assistant Vice President & Assistant Secretary; Myrtle N. Pitsenbarger, Assistant Secretary.

DIRECTORS

Shelby C. Davis, Eberhard J. Gabriel, Ernest L. Marks.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,958,148.84
Installment loans	72,428,574.80
Notes discounted and/or purchased	
United States Government Obligations	6,903,298.64
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ <u>7,898.11</u>	7,898.11
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	272,543.06
TOTAL ASSETS	81,570,463.45

LIABILITIES

Notes payable to banks	
Notes payable (other)	289,653.17
Savings deposits	12,859,699.30
Thrift-Investment Certificates	45,829,690.50
Mortgages on real estate owned	
Unearned interest and discounts	11,913,031.21
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	805,891.79
Other Liabilities	380,284.58
TOTAL LIABILITIES	72,078,250.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,850,689.31
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	1,850,689.31

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	7,641,523.59
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	3,680,638.66
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	7,641,523.59
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	81,570,463.45

LAKEWOOD 1ST INDUSTRIAL BANK
LAKEWOOD
Jefferson County

OFFICERS

Richard A. Van Winkle, President; Wayne L. Bader, Vice President; Charles T. Moore, Secretary; Ted Davis, Treasurer; Melba McKenzie, Assistant Secretary.

DIRECTORS

W. Harold Dobson, Clifford E. Katalin, Wayne Bader, Richard A. Van Winkle.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	114,700.04
Installment loans	1,784,905.33
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	193,316.62
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 4,383.60	4,383.60
Leasehold Improvements	7,634.12
Real estate owned other than bank premises	21,890.03
Automobiles Owned	1,492.04
Other Assets	16,722.86
TOTAL ASSETS	2,145,044.64

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	843,673.30
Thrift-Investment Certificates	938,902.84
Mortgages on real estate owned	
Unearned interest and discounts	34,624.74
Dealers' Reserves	640.00
Amounts set aside for interest, taxes, and other expenses	48,716.73
Other Liabilities	(348.49)
TOTAL LIABILITIES	1,866,209.12

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	27,883.74
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	27,883.74

CAPITAL ACCOUNTS

Capital notes and debentures		250,951.78
Equity capital, total (1 to 4 below)		200,000.00
1. Common stock - total par value (No. shares authorized 2,000)		
(No. shares outstanding 2,000)		
2. Surplus		20,000.00
3. Undivided profits		30,951.78
4. Reserve for contingencies and other capital reserves		
TOTAL CAPITAL ACCOUNTS		250,951.78
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		2,145,044.64

LAKEWOOD SIC INDUSTRIAL BANK
LAKEWOOD
Jefferson County

OFFICERS

Creighton B. Lynch, President & Chairman of the Board; James M. Bowen, Senior Vice President; Warren J. Kincaid, Vice President & Treasurer; E. Jay O'Keefe, S. P. Davis, Vice Presidents; Daniel S. Lamb, Vice President & Manager; L. L. Cummings, Secretary.

DIRECTORS

James M. Bowen, S. P. Davis, Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	20,339.44
Installment loans	1,226,650.38
Notes discounted and/or purchased	311,597.59
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,470.68	6,470.68
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	660.10
Other Assets	7,860.96
TOTAL ASSETS	1,573,579.15

LIABILITIES

Notes payable to banks	
Notes payable (other)	755,000.00
Savings deposits	43,183.74
Thrift-Investment Certificates	71,117.62
Mortgages on real estate owned	
Unearned interest and discounts	285,060.61
Dealers' Reserves	1,168.38
Amounts set aside for interest, taxes, and other expenses	27,220.01
Other Liabilities	
TOTAL LIABILITIES	1,182,750.36

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	30,761.58
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	30,761.58

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	360,067.21
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	30,067.21
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	360,067.21
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,573,579.15

LAMAR 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

Edgar J. Bramble, F. Merlin Rife, Wayne W. Smith, George W. Staples.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	19,322.59
Installment loans	1,355,915.75
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	53,882.80
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 10,130.15	10,130.15
Leasehold Improvements	3,677.11
Real estate owned other than bank premises	
Automobiles Owned	105,853.93
Other Assets	1,348,782.33
TOTAL ASSETS	1,348,782.33

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	462,295.57
Thrift-Investment Certificates	478,733.26
Mortgages on real estate owned	
Unearned interest and discounts	187,516.23
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	8,232.14
Other Liabilities	26,882.96
TOTAL LIABILITIES	1,163,660.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	19,367.96
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	19,367.96

CAPITAL ACCOUNTS

Capital notes and debentures	165,754.21
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>)	100,000.00
2. Surplus	50,000.00
3. Undivided profits	15,754.21
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	165,754.21
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,348,782.33

COLUMBINE INDUSTRIAL BANK
LITTLETON
Jefferson County

OFFICERS

Robert E. Maloney, President; Paul F. Catterson, Vice President; Sandra L. Weber, Cashier & Secretary; Mark S. Baumann, Assistant Cashier.

DIRECTORS

Paul F. Catterson, William DeWolfe, Richard Griffin, Robert E. Maloney, Karl Ramstetter, Everett D. Smith.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	202,245.33
Installment loans	897,125.77
Notes discounted and/or purchased	167,468.39
United States Government Obligations	98,455.21
Other bonds	
Corporate stocks	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 20,555.10	20,555.10
Leasehold Improvements	8,651.79
Real estate owned other than bank premises	
Automobiles Owned	73,865.74
Other Assets	1,468,367.33
TOTAL ASSETS	1,468,367.33

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	710,718.06
Thrift-Investment Certificates	534,005.31
Mortgages on real estate owned	
Unearned interest and discounts	49,981.08
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	7,283.24
Other Liabilities	1,000.00
TOTAL LIABILITIES	1,302,987.69

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)	165,379.64
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus	20,000.00
3. Undivided profits	45,379.64
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	165,379.64
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,468,367.33

LITTLETON 1ST INDUSTRIAL BANK
LITTLETON
Jefferson County

OFFICERS

Richard A. Van Winkle, President; Claude C. Siebert, Vice President; Charles T. Moore, Secretary; Carolyn Felton, Melba McKenzie, Assistant Secretaries; Ted E. Davis, Treasurer.

DIRECTORS

W. Harold Dobson, Clifford Katalin, Claude C. Siebert, Richard A. Van Winkle.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	482,686.18
Installment loans	5,114,268.47
Notes discounted and/or purchased	1,327,311.50
United States Government Obligations	527,129.53
Other bonds	318,975.45
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 8,566.47	8,566.47
Leasehold Improvements	11,076.84
Real estate owned other than bank premises	238,392.46
Automobiles Owned	3,549.58
Other Assets	43,073.73
TOTAL ASSETS	8,075,030.21

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	2,637,262.14
Thrift-Investment Certificates	4,048,470.66
Mortgages on real estate owned	
Unearned interest and discounts	310,980.27
Dealers' Reserves	38,374.79
Amounts set aside for interest, taxes, and other expenses	216,558.48
Other Liabilities	2,704.71
TOTAL LIABILITIES	7,254,351.05

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	74,366.08
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	74,366.08

CAPITAL ACCOUNTS

Capital notes and debentures		746,313.08
Equity capital, total (1 to 4 below)		496,313.08
1. Common stock - total par value (No. shares authorized 1,500)		150,000.00
(No. shares outstanding 1,500)		
2. Surplus		100,000.00
3. Undivided profits		496,313.08
4. Reserve for contingencies and other capital reserves		746,313.08
TOTAL CAPITAL ACCOUNTS		8,075,030.21
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS		8,075,030.21

SOUTHGLENN CONTINENTAL INDUSTRIAL BANK
LITTLETON
Jefferson County

OFFICERS

John J. Connolly, President; Mark W. Scott, Vice President; M. 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	200,404.02
Installment loans	1,472,941.50
Notes discounted and/or purchased	241,662.04
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 12,335.92	12,335.92
Leasehold Improvements	3,843.97
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	3,780.43
TOTAL ASSETS	1,934,967.88

LIABILITIES

Notes payable to banks	
Notes payable (other)	256,558.16
Savings deposits	367,757.11
Thrift-Investment Certificates	733,054.93
Mortgages on real estate owned	
Unearned interest and discounts	124,075.88
Dealers' Reserves	833.89
Amounts set aside for interest, taxes, and other expenses	96,010.52
Other Liabilities	14,661.71
TOTAL LIABILITIES	1,592,952.20

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	40,823.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	40,823.00

CAPITAL ACCOUNTS

Capital notes and debentures	10,000.00
Equity capital, total (1 to 4 below)	291,192.68
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	51,192.68
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	301,192.68
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	1,934,967.88

1ST INDUSTRIAL BANK
LONGMONT
Boulder County

OFFICERS

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

DIRECTORS

W. Harold Dobson, Larry F. Conway, Clifford E. Katalin, Richard A. Van Winkle.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	120,553.61
Installment loans	1,630,124.63
Notes discounted and/or purchased	23,625.77
United States Government Obligations	330,957.06
Other bonds	271,665.25
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,704.65	3,704.65
Leasehold Improvements	1,682.69
Real estate owned other than bank premises	
Automobiles Owned	3,708.34
Other Assets	6,619.41
TOTAL ASSETS	2,392,641.41

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	816,321.00
Thrift-Investment Certificates	1,326,711.83
Mortgages on real estate owned	
Unearned interest and discounts	18,274.66
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	57,251.05
Other Liabilities	953.86
TOTAL LIABILITIES	2,219,512.40

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	26,051.96
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	26,051.96

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	147,077.05
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	17,077.05
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	147,077.05
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,392,641.41

LONGMONT SUNAMERICA INDUSTRIAL BANK
 LONGMONT
 Boulder County

OFFICERS

Milton Katz, President; H. N. Ullestad, Cashier & Treasurer; James E. Wanner, Secretary; M. Mandel, Donald L. Sherwood, Vice Presidents; C. D. Archer, Assistant Cashier & Assistant Vice President; Glenn 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	127,473.01
Installment loans.	2,181,780.31
Notes discounted and/or purchased.	179,155.68
United States Government Obligations	
Other bonds.	477,015.59
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,090.32	3,090.32
Leasehold Improvements	318.06
Real estate owned other than bank premises	
Automobiles Owned.	16,778.90
Other Assets	
TOTAL ASSETS.	2,985,611.87

LIABILITIES

Notes payable to banks	
Notes payable (other).	224,960.21
Savings deposits	814,749.50
Thrift-Investment Certificates	1,132,061.75
Mortgages on real estate owned	
Unearned interest and discounts.	205,733.00
Dealers' Reserves.	489.94
Amounts set aside for interest, taxes, and other expenses.	206,480.77
Other Liabilities.	12,356.00
TOTAL LIABILITIES	2,596,831.17

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	24,837.00
Other reserves on loans.	25,964.87
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	50,801.87

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	337,978.83
1. Common stock - total par value (No. shares authorized _____)	200,000.00
(No. shares outstanding _____)	
2. Surplus.	20,000.00
3. Undivided profits.	117,978.83
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	337,978.83
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,985,611.87

SURETY INDUSTRIAL BANK
LONGMONT
Boulder County

OFFICERS

J. L. Baily, President; D. R. Krutsch, Vice President; J. W. Welsh, Secretary-Treasurer.

DIRECTORS

J. L. Baily, D. C. Freddy, D. C. James, J. W. Welsh.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	24,700.55
Installment loans	397,665.29
Notes discounted and/or purchased	6,235.28
United States Government Obligations	50,000.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 9,207.04	9,207.04
Leasehold Improvements	1,116.65
Real estate owned other than bank premises	
Automobiles Owned	21,809.22
Other Assets	510,734.03
TOTAL ASSETS	510,734.03

LIABILITIES

Notes payable to banks	150,000.00
Notes payable (other)	
Savings deposits	103,323.71
Thrift-Investment Certificates	110,856.99
Mortgages on real estate owned	
Unearned interest and discounts	4,403.03
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	3,213.35
Other Liabilities	2,320.79
TOTAL LIABILITIES	374,117.87

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	2,435.00
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	2,435.00

CAPITAL ACCOUNTS

Capital notes and debentures	134,181.16
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	100,000.00
2. Surplus	20,000.00
3. Undivided profits	14,181.16
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	134,181.16
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	510,734.03

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	535,574.44
Installment loans	2,411,939.94
Notes discounted and/or purchased	47,116.70
United States Government Obligations	317,834.51
Other bonds	525,506.45
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 2,637.33	2,637.33
Leasehold Improvements	8,198.61
Real estate owned other than bank premises	17,855.38
Automobiles Owned	3,182.98
Other Assets	15,692.87
TOTAL ASSETS	3,885,539.21

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	931,645.45
Thrift-Investment Certificates	2,598,423.29
Mortgages on real estate owned	
Unearned interest and discounts	45,375.22
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	107,748.62
Other Liabilities	2,168.13
TOTAL LIABILITIES	3,685,360.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	38,938.90
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	38,938.90

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	161,239.60
1. Common stock - total par value (No. shares authorized 500)	50,000.00
(No. shares outstanding 500)	
2. Surplus	90,000.00
3. Undivided profits	21,239.60
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	161,239.60
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	3,885,539.21

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	136,548.32
Installment loans	1,402,432.18
Notes discounted and/or purchased	917,474.35
United States Government Obligations	
Other bonds	810,000.00
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 18,152.35	18,152.35
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	1,819.51
TOTAL ASSETS.	3,286,426.71

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,018,394.05
Thrift-Investment Certificates	1,626,273.74
Mortgages on real estate owned	
Unearned interest and discounts	276,337.07
Dealers' Reserves	76,872.05
Amounts set aside for interest, taxes, and other expenses	41,674.59
Other Liabilities	
TOTAL LIABILITIES	3,039,551.50

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	17,087.93
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	17,087.93

CAPITAL ACCOUNTS

Capital notes and debentures	229,787.28
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized <u>100</u>)	100,000.00
(No. shares outstanding <u>100</u>)	
2. Surplus	90,000.00
3. Undivided profits	39,787.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	229,787.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	3,286,426.71

NORTHGLENN INDUSTRIAL BANK
NORTHGLENN
Adams County

OFFICERS

Will F. Nicholson, Jr., President; Herschel E. Warman, Vice President; Harold Kountze, Jr., Secretary; Kenneth H. Nordling, Treasurer.

DIRECTORS

Donald L. Beachler, Harold Kountze, Jr., Will F. Nicholson, Jr.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	69,070.24
Installment loans	1,221,981.10
Notes discounted and/or purchased	200,000.00
United States Government Obligations	296,933.06
Other bonds	
Corporate stocks	7,177.23
Bank Premises \$; Furniture & Fixtures \$ 7,177.23	17,770.64
Leasehold Improvements	
Real estate owned other than bank premises	3,888.18
Automobiles Owned	30,625.42
Other Assets	1,847,445.87
TOTAL ASSETS.	

LIABILITIES

Notes payable to banks	
Notes payable (other)	596,662.08
Savings deposits	1,028,690.99
Thrift-Investment Certificates	
Mortgages on real estate owned	14,264.44
Unearned interest and discounts	
Dealers' Reserves	42,869.11
Amounts set aside for interest, taxes, and other expenses	16,579.54
Other Liabilities	1,699,066.16
TOTAL LIABILITIES	

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,609.61
Other reserves on loans	
Reserves on securities	9,609.61
TOTAL RESERVES ON LOANS AND SECURITIES.	

CAPITAL ACCOUNTS

Capital notes and debentures	138,770.10
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized 1,000)	
(No. shares outstanding 1,000)	30,000.00
2. Surplus	8,770.10
3. Undivided profits	
4. Reserve for contingencies and other capital reserves	138,770.10
TOTAL CAPITAL ACCOUNTS.	1,847,445.87
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	

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, Charles J. Martinez, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	11,609.42
Installment loans	1,961,503.56
Notes discounted and/or purchased	283,386.51
United States Government Obligations	87,745.63
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 6,935.71	6,935.71
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	66,835.74
TOTAL ASSETS	2,418,016.57

LIABILITIES

Notes payable to banks	
Notes payable (other)	650,491.41
Savings deposits	417,160.41
Thrift-Investment Certificates	313,048.53
Mortgages on real estate owned	
Unearned interest and discounts	490,030.06
Dealers' Reserves	91.34
Amounts set aside for interest, taxes, and other expenses	8,046.18
Other Liabilities	18,678.78
TOTAL LIABILITIES	1,897,546.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	61,661.32
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	61,661.32

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	458,808.54
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	70,000.00
3. Undivided profits	188,808.54
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	458,808.54
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,418,016.57

BENEFICIAL INDUSTRIAL BANK OF PUEBLO
PUEBLO
Pueblo County

OFFICERS

Grant H. Genske, President; Manus C. Duffy, Vice President; Joseph M. Herhal, Vice President & Treasurer; Mrs. Fernande Bennett, Vice President & Secretary.

DIRECTORS

Mrs. Fernande Bennett, Manus C. Duffy, Grant H. Genske, Joseph M. Herhal, Lee W. Mistrick.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,850.28
Installment loans	1,696,722.81
Notes discounted and/or purchased	549,626.70
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,535.05	3,535.05
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	51.75
Other Assets	
TOTAL ASSETS	2,253,786.59

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,338,502.74
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	508,270.63
Dealers' Reserves	20,633.13
Amounts set aside for interest, taxes, and other expenses	
Other Liabilities	8,495.36
TOTAL LIABILITIES	1,875,901.86

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	86,902.75
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	86,902.75

CAPITAL ACCOUNTS

Capital notes and debentures	290,981.98
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>)	100,000.00
2. Surplus	150,000.00
3. Undivided profits	40,981.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	290,981.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,253,786.59

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; Don R. Bourland, Treasurer.

DIRECTORS

I. William Martin, Edward K. Waldron, William B. Turley, John R. Bashaar, William R. Ripley.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	19,683.79
Installment loans	2,879,138.39
Notes discounted and/or purchased	
United States Government Obligations	58,069.90
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ _____	
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	33,017.59
TOTAL ASSETS	2,989,908.67

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,923,746.21
Savings deposits	
Thrift-Investment Certificates	506,492.09
Mortgages on real estate owned	
Unearned interest and discounts	10,878.88
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	28,885.85
Other Liabilities	20,232.01
TOTAL LIABILITIES	2,490,235.04

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	77,017.37
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	77,017.37

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	422,656.26
1. Common stock - total par value (No. shares authorized _____)	100,000.00
(No. shares outstanding _____)	
2. Surplus	150,000.00
3. Undivided profits	172,656.26
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	422,656.26
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,989,908.67

FIRST SAVINGS INDUSTRIAL BANK
PUEBLO
Pueblo County

OFFICERS

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

DIRECTORS

Robert W. Bartley, Harold F. Dickerson, Andy Sackman, Louis D. Sackman, Neta K. Sackman, Walter D. Sodamann.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,476,178.41
Installment loans	2,172,779.82
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	318,134.63
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 2,975.98	2,975.98
Leasehold Improvements	497.98
Real estate owned other than bank premises	
Automobiles Owned	3,821.61
Other Assets	29,814.21
TOTAL ASSETS.	4,004,202.64

LIABILITIES

Notes payable to banks	100,000.00
Notes payable (other)	
Savings deposits	1,129,858.95
Thrift-Investment Certificates	1,347,624.99
Mortgages on real estate owned	
Unearned interest and discounts	351,454.57
Dealers' Reserves	5,993.18
Amounts set aside for interest, taxes, and other expenses	57,619.65
Other Liabilities	48,180.20
TOTAL LIABILITIES	3,040,731.54

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	42,482.12
Other reserves on loans	
Reserves on securities	42,482.12
TOTAL RESERVES ON LOANS AND SECURITIES.	42,482.12

CAPITAL ACCOUNTS

Capital notes and debentures	920,988.98
Equity capital, total (1 to 4 below)	250,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	
2. Surplus	350,000.00
3. Undivided profits	320,988.98
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	920,988.98
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	4,004,202.64

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, Assistant Cashier.

DIRECTORS

Glen Grimsley, Charles J. Miller, John R. Morrison, Warren E. Shelton.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	393,381.43
Installment loans	3,895,741.86
Notes discounted and/or purchased	65,585.10
United States Government Obligations	
Other bonds	504,024.70
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 78,439.66	78,439.66
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	8,625.00
Other Assets	11,940.06
TOTAL ASSETS	4,957,737.81

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,516,693.15
Thrift-Investment Certificates	2,987,506.48
Mortgages on real estate owned	
Unearned interest and discounts	215,148.56
Dealers' Reserves	2,880.48
Amounts set aside for interest, taxes, and other expenses	1,920.97
Other Liabilities	4,600.00
TOTAL LIABILITIES	4,728,749.64

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	5,104.89
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	5,104.89

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	223,883.28
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	50,000.00
2. Surplus	70,000.00
3. Undivided profits	103,883.28
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	223,883.28
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,957,737.81

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 & Cashier.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	149,628.21
Installment loans	414,325.60
Notes discounted and/or purchased	
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 4,924.15	4,924.15
Leasehold Improvements	2,844.65
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	83,564.00
TOTAL ASSETS	655,286.61

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	398,622.73
Thrift-Investment Certificates	103,300.00
Mortgages on real estate owned	
Unearned interest and discounts	
Dealers' Reserves	
Amounts set aside for interest, taxes, and other expenses	5,800.25
Other Liabilities	
TOTAL LIABILITIES	507,722.98

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	7,511.98
Other reserves on loans	287.50
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	7,799.48

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	139,764.15
1. Common stock - total par value (No. shares authorized 9,300)	93,000.00
(No. shares outstanding 9,300)	
2. Surplus	14,000.00
3. Undivided profits	32,764.15
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	139,764.15
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	655,286.61

STERLING INDUSTRIAL BANK
STERLING
Logan County

OFFICERS

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

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	207,743.05
Installment loans	4,258,960.54
Notes discounted and/or purchased	137,786.07
United States Government Obligations	535,031.40
Other bonds	195,969.64
Corporate stocks	17,365.00
Bank Premises \$ 93,829.00 ; Furniture & Fixtures \$ 75,713.00	169,542.00
Leasehold Improvements	
Real estate owned other than bank premises	1,042.23
Automobiles Owned	346,413.70
Other Assets	5,869,853.63
TOTAL ASSETS	5,869,853.63

LIABILITIES

Notes payable to banks	
Notes payable (other)	
Savings deposits	1,142,731.99
Thrift-Investment Certificates	4,159,174.84
Mortgages on real estate owned	
Unearned interest and discounts	232,944.12
Dealers' Reserves	49,553.87
Amounts set aside for interest, taxes, and other expenses	12,396.90
Other Liabilities	17,489.99
TOTAL LIABILITIES	5,614,291.71

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	29,419.49
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	29,419.49

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	226,142.43
1. Common stock - total par value (No. shares authorized <u>2,500</u>)	50,000.00
(No. shares outstanding <u>2,500</u>)	
2. Surplus	100,000.00
3. Undivided profits	76,142.43
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	226,142.43
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	5,869,853.63

ANCHOR SIC INDUSTRIAL BANK
THORNTON
Adams County

OFFICERS

Creighton B. Lynch, Chairman of the Board & President; James M. Bowen, Senior Vice President; E. Jay O'Keefe, S. P. Davis, Vice Presidents; Warren J. Kincaid, Vice President & Treasurer; Paul Crawford, Vice President & Manager; W. L. Snider, Assistant Secretary.

DIRECTORS

James M. Bowen, S. P. Davis, Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	77,491.65
Installment loans	1,307,341.32
Notes discounted and/or purchased	456,700.26
United States Government Obligations	93,553.00
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 5,556.96	5,556.96
Leasehold Improvements	2,567.05
Real estate owned other than bank premises	816.98
Automobiles Owned	2,670.52
Other Assets	624,805.47
TOTAL ASSETS	2,571,503.21

LIABILITIES

Notes payable to banks	
Notes payable (other)	60,000.00
Savings deposits	168,373.77
Thrift-Investment Certificates	918,622.23
Mortgages on real estate owned	
Unearned interest and discounts	276,355.66
Dealers' Reserves	11,659.32
Amounts set aside for interest, taxes, and other expenses	146,429.57
Other Liabilities	
TOTAL LIABILITIES	1,581,440.55

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	52,280.83
Other reserves on loans	79,525.74
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	131,806.57

CAPITAL ACCOUNTS

Capital notes and debentures	600,000.00
Equity capital, total (1 to 4 below)	258,256.09
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	(81,743.91)
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	858,256.09
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,571,503.21

CREDITHIFT INDUSTRIAL BANK
THORNTON
Adams 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, Fred Kohlruess, James A. Richards, John Bolger, Ed Keefer, Troy Goodwin, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	500.00
Installment loans	2,176,673.03
Notes discounted and/or purchased	18,336.11
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____; Furniture & Fixtures \$ 3,350.61	3,350.61
Leasehold Improvements	221.76
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	51.70
TOTAL ASSETS.	2,199,133.21

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,206,935.13
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	572,141.39
Dealers' Reserves	1,089.16
Amounts set aside for interest, taxes, and other expenses	611.88
Other Liabilities	1,634.74
TOTAL LIABILITIES	1,782,412.30

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	54,886.83
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	54,886.83

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	361,834.08
1. Common stock - total par value (No. shares authorized 2,000)	200,000.00
(No. shares outstanding 2,000)	
2. Surplus	35,000.00
3. Undivided profits	126,834.08
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	361,834.08
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,199,133.21

TRINIDAD SIC INDUSTRIAL BANK
TRINIDAD
Las Animas County

OFFICERS

Creighton B. Lynch, Chairman of the Board & President; James M. Bowen, Senior Vice President; Warren J. Kincaid, Vice President & Treasurer; James M. Clark, E. Jay O'Keefe, S. P. Davis, Vice Presidents; L. L. Cummings, Secretary.

DIRECTORS

James M. Bowen, S. P. Davis, Warren J. Kincaid, Creighton B. Lynch, E. Jay O'Keefe.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	71,444.10
Installment loans	2,072,649.70
Notes discounted and/or purchased	340,712.54
United States Government Obligations	249,805.45
Other bonds	
Corporate stocks	
Bank Premises \$ <u>82,901.51</u> ; Furniture & Fixtures \$ <u>9,065.89</u>	91,967.40
Leasehold Improvements	4,638.84
Real estate owned other than bank premises	4,638.84
Automobiles Owned	
Other Assets	42,185.28
TOTAL ASSETS.	2,873,403.31

LIABILITIES

Notes payable to banks	159,000.00
Notes payable (other)	653,506.22
Savings deposits	1,161,825.07
Thrift-Investment Certificates	313,245.01
Mortgages on real estate owned	12,043.31
Unearned interest and discounts	129,100.69
Dealers' Reserves	5,701.27
Amounts set aside for interest, taxes, and other expenses	2,434,421.57
Other Liabilities	
TOTAL LIABILITIES	2,434,421.57

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	98,267.24
Other reserves on loans	37,887.97
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	136,155.21

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	302,826.53
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	82,826.53
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	302,826.53
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	2,873,403.31

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; Michael Snee, Vice President & Cashier.

DIRECTORS

Stephen D. Brandon, H. J. Coll, Philip J. Cullen, Gary L. Fite, Herbert F. Smith, Dennis C. Berglund.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	525,643.50
Installment loans	1,659,766.88
Notes discounted and/or purchased	166,200.36
United States Government Obligations	147,857.47
Other bonds	35,606.90
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 19,318.96	19,318.96
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	83,545.18
Other Assets	2,637,939.25
TOTAL ASSETS	2,637,939.25

LIABILITIES

Notes payable to banks	
Notes payable (other)	99,050.82
Savings deposits	470,581.88
Thrift-Investment Certificates	1,101,802.47
Mortgages on real estate owned	
Unearned interest and discounts	388,787.62
Dealers' Reserves	136.22
Amounts set aside for interest, taxes, and other expenses	14,078.43
Other Liabilities	16,581.05
TOTAL LIABILITIES	2,091,018.49

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	50,285.74
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	50,285.74

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	496,635.02
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	261,635.02
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	496,635.02
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,637,939.25

NORTH CONTINENTAL INDUSTRIAL BANK
WESTMINSTER
Adams County

OFFICERS

John J. Connolly, President; Ernest W. Fulwyler, 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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	538,757.52
Installment loans	3,553,668.80
Notes discounted and/or purchased	259,994.30
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$ _____ ; Furniture & Fixtures \$ 13,174.01	13,174.01
Leasehold Improvements	10,110.81
Real estate owned other than bank premises	
Automobiles Owned	
Other Assets	16,636.95
TOTAL ASSETS	4,392,342.39

LIABILITIES

Notes payable to banks	
Notes payable (other)	223,101.52
Savings deposits	790,667.38
Thrift-Investment Certificates	2,097,083.31
Mortgages on real estate owned	
Unearned interest and discounts	403,609.14
Dealers' Reserves	3,678.25
Amounts set aside for interest, taxes, and other expenses	310,416.25
Other Liabilities	118,683.11
TOTAL LIABILITIES	3,947,238.96

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	83,206.60
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	83,206.60

CAPITAL ACCOUNTS

Capital notes and debentures	140,000.00
Equity capital, total (1 to 4 below)	221,896.83
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	111,896.83
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	361,896.83
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	4,392,342.39

CREDIT THRIFT 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, Fred Kohlruess, James A. Richards, John Bolger, Ed Keefer, Troy Goodwin, Vice Presidents; Carl E. Bosecker, Secretary; Lysle I. Abbott, Assistant Secretary; James E. Robinson, Treasurer; Webster R. Vause, Cashier.

DIRECTORS

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

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,100.00
Installment loans	2,341,064.84
Notes discounted and/or purchased	44,828.57
United States Government Obligations	
Other bonds	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 3,369.33	3,369.33
Leasehold Improvements	
Real estate owned other than bank premises	
Automobiles Owned	367.08
Other Assets	367.08
TOTAL ASSETS	2,390,729.82

LIABILITIES

Notes payable to banks	
Notes payable (other)	1,343,869.52
Savings deposits	
Thrift-Investment Certificates	
Mortgages on real estate owned	
Unearned interest and discounts	633,838.60
Dealers' Reserves	5,156.93
Amounts set aside for interest, taxes, and other expenses	3,740.99
Other Liabilities	4,941.12
TOTAL LIABILITIES	1,991,547.16

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	59,647.33
Other reserves on loans	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES	59,647.33

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	339,535.33
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	104,535.33
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS	339,535.33
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS	2,390,729.82

REPUBLIC INDUSTRIAL BANK
WIDEFIELD
El Paso County

OFFICERS

Roy I. Gordon, Chairman of the Board & President; R. David Swales, Vice President; Candice Spangler, Administrative Assistant.

DIRECTORS

Roy I. Gordon, Jean Gordon, R. David Swales.

December 31, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection	123,065.31
Installment loans	1,374,565.35
Notes discounted and/or purchased	176,158.53
United States Government Obligations	48,675.17
Other bonds	35,432.25
Corporate stocks	15,585.08
Bank Premises \$ _____; Furniture & Fixtures \$ 15,585.08	15,585.08
Leasehold Improvements	42,318.90
Real estate owned other than bank premises	35,181.84
Automobiles Owned	8,180.81
Other Assets	1,859,163.24
TOTAL ASSETS.	1,859,163.24

LIABILITIES

Notes payable to banks	140,000.00
Notes payable (other)	429,621.08
Savings deposits	812,124.43
Thrift-Investment Certificates	281,953.13
Mortgages on real estate owned	4,837.42
Unearned interest and discounts	1,668,536.06
Dealers' Reserves	1,668,536.06
Amounts set aside for interest, taxes, and other expenses	1,668,536.06
Other Liabilities	1,668,536.06
TOTAL LIABILITIES	1,668,536.06

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	1,976.12
Other reserves on loans	1,976.12
Reserves on securities	1,976.12
TOTAL RESERVES ON LOANS AND SECURITIES.	1,976.12

CAPITAL ACCOUNTS

Capital notes and debentures	188,651.06
Equity capital, total (1 to 4 below)	100,000.00
1. Common stock - total par value (No. shares authorized _____) (No. shares outstanding _____)	60,000.00
2. Surplus	28,651.06
3. Undivided profits	188,651.06
4. Reserve for contingencies and other capital reserves	188,651.06
TOTAL CAPITAL ACCOUNTS.	1,859,163.24
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,859,163.24

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, 1977

ASSETS

Cash, balances with other banks, including reserve balances, and cash items in process of collection.	62,302.33
Installment loans.	1,239,847.30
Notes discounted and/or purchased.	122,269.64
United States Government Obligations	119,702.64
Other bonds.	
Corporate stocks	
Bank Premises \$; Furniture & Fixtures \$ 5,223.99	5,223.99
Leasehold Improvements	1,524.36
Real estate owned other than bank premises	
Automobiles Owned.	
Other Assets	41,441.16
TOTAL ASSETS.	1,592,311.42

LIABILITIES

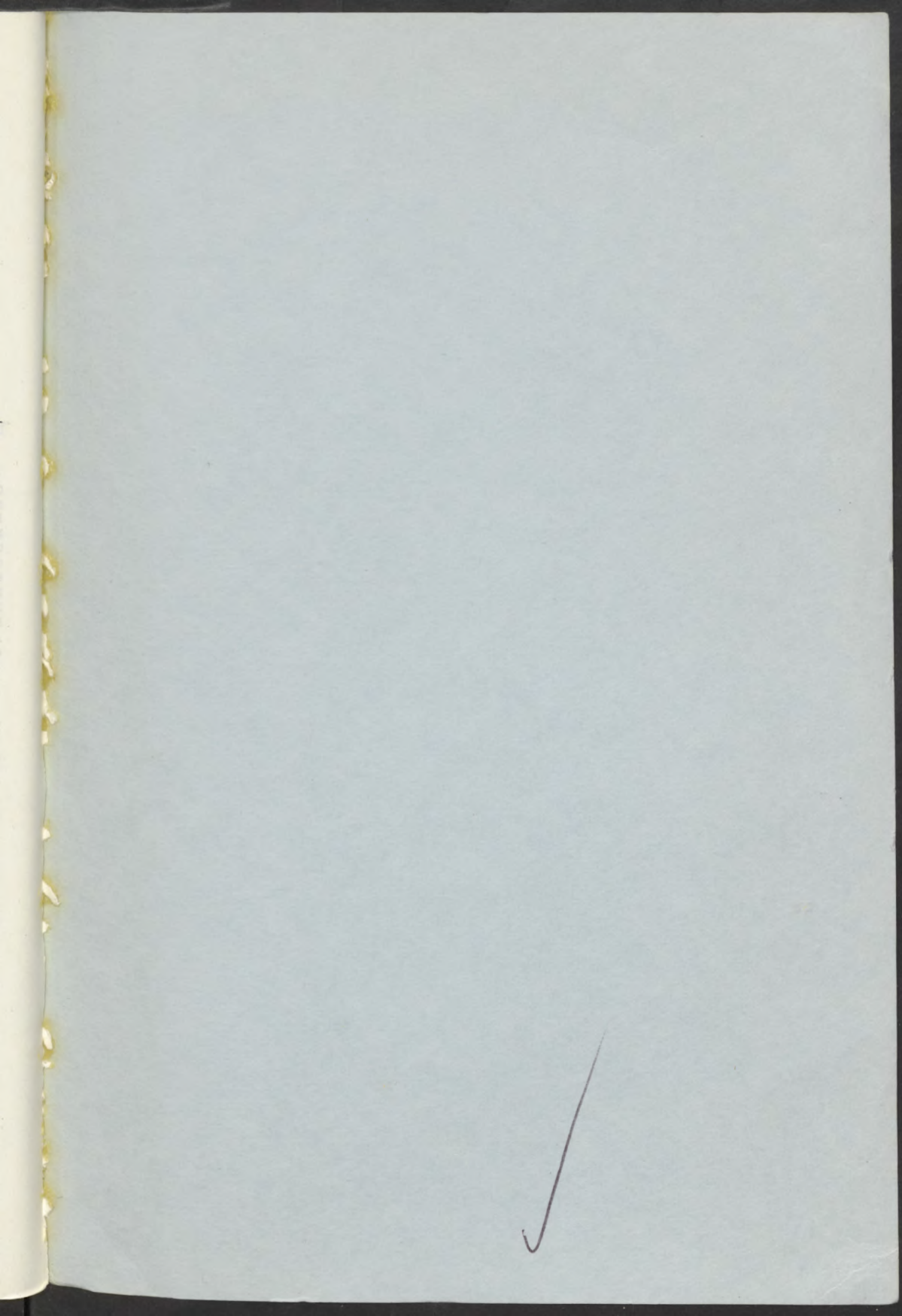
Notes payable to banks	
Notes payable (other).	
Savings deposits	329,886.24
Thrift-Investment Certificates	1,025,635.94
Mortgages on real estate owned	
Unearned interest and discounts.	32,033.15
Dealers' Reserves.	
Amounts set aside for interest, taxes, and other expenses.	13,428.72
Other Liabilities.	4,597.54
TOTAL LIABILITIES	1,405,581.59

RESERVES ON LOANS AND SECURITIES

Reserve for bad debt losses on loans	9,510.53
Other reserves on loans.	
Reserves on securities	
TOTAL RESERVES ON LOANS AND SECURITIES.	9,510.53

CAPITAL ACCOUNTS

Capital notes and debentures	
Equity capital, total (1 to 4 below)	177,219.30
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.	25,000.00
3. Undivided profits.	52,219.30
4. Reserve for contingencies and other capital reserves	
TOTAL CAPITAL ACCOUNTS.	177,219.30
TOTAL LIABILITIES, RESERVES AND CAPITAL ACCOUNTS.	1,592,311.42



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